FPA THE FINANCIAL PLANNING ASSOCIATION
Philadelphia Tri-State Area

www.fpaphilly.org A Gold Level Chapter March 2006

The primary aim of the Financial Planning Association is to be the community that fosters the value of financial planning and advances the financial planning profession.

Members In The News!

Our former VP of Public Awareness and Government Relations, Bob Smith, CFP®, was interviewed for an article on Long Term Care that will appear in the April issue of Financial Planning.

Donald W. Nicholson, Sr., our current Chairman and former FPA-PTSA President, was awarded a President's Award for his service to the Philadelphia Tri-State Area Chapter.

What's Inside

Bob Lankin, CFP®, a long time member of the FPA, is currently serving as the Governor of Rotary District 7450 which is composed of most of the clubs in the five county SE Pennsylvania area. As Governor, Bob oversees the activities and training of 1900 Rotarians in 53 clubs. Included is a team of people including eleven Assistant Governors, twenty-four District committees and a District Foundation.

During the current year, Bob has visited and made presentations at all 53 clubs. In addition, he set in motion a program which has added five new Rotaract (college age) Clubs and eight new Interact (high school age) clubs. A new Rotary club is in formation which will meet at Bookbinders restaurant on Tuesdays at lunch starting April 4. Other accomplishments during his term has been the establishment of a Katrina Relief fund which raised $58,000 and which is distributed to non-profits in the affected area.

District 7450 is one of 530 districts in 170 countries composed of 1.25 million business and professional people who are united to provide service during the past 101 years. The main service project undertaken thus far is the eradication of Polio from the planet. Working with partner organizations including the World Health Organization and the Center for Disease Control, the incidence of Polio around the world has been reduced from 300,000 cases a year to less that 1,000 today. Rotary International raised over $600 million for this effort.

Bob wishes to let members of the society know that they are invited to visit their local Rotary Club. To secure an invitation click on info@Rotary7450.org and click on how to join. Those outside the Philadelphia area can visit www.Rotary.org and click on membership - prospective members - and prospective member contact form.

Mark Your Calendars

May 23, 2006
Spring Symposium
Villanova University
Villanova, PA

July 20, 2006
Quarterly Dinner Meeting
Hibachi Restaurant
Penns Landing
Philadelphia, PA

September 11, 2006
Fall Retreat/Ethics/Golf
PineCrest Country Club
Lansdale, PA

November 14, 2006
Quarterly Dinner Meeting
King of Prussia Area

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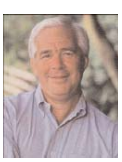

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President's Message

"Service to others is the rent you pay for your room here on earth"
- Muhammad Ali

Greetings! As your new president, I am honored to begin serving you. Moreover, I am excited about the future of our local FPA chapter, as we have a very strong chapter board. There are many new developments/happenings that we are working on:

FPA Newsletter: Steve Geiger is revamping this newsletter. Some new things: free ads for internships and free classified ads for members. Also, he is looking for more ways to network our members together via the newsletter (send your ideas to: sgeiger@pershing.com). Board Members: There are a lot of new faces on the board now; and I think you will really begin to see more new activities created. Please welcome: Steve Geiger, Ty Agar, Jennifer Fox, Paul Laviola, and Burt Hutchinson.

Quarterly Meetings with Networking: Our quarterly meetings feature a networking and cocktail hour before the meeting. People are coming out early to talk to each other and meet on committees; it's a lot of fun. You can thank Liz Donaghy for this idea!

Student Programs and Internships: John Hochschwender has organized local universities and is creating opportunities for students and members to connect for internships. You can place a FREE ad right here in our newsletter for an internship.

Sponsorhips: What else can you say about Joe Romano, but that he is Da' Man! Our sponsorship partner slots are almost completely sold-out. That tells you that business in FPA Philadelphia is good-you blame the economy on W if you want- but not our members! Spring Symposium: Headline speakers Harold Evensky and Dr. Jeremy Siegel come to visit us for an all day affair at Villanova on May 23rd. You can thank Burt Hutchinson and Paul Laviola for what looks like a terrific agenda!

Keep watching because there is more stuff coming. And I will tell you that YOU can get involved and make some noise too. Just grab me or someone on the board. There is room for new ideas!

The great Muhammad Ali talked about service to others. It is no more evident to me than in being around some of the very special leaders who came before me: Tom Belisari, George Toth, Jeff Bahls and Al Marland; they all gave a great deal to our financial planning community. A thank you to them will be in doing a great job this year. I look forward to the challenge.

Thank you for reading this report. Please contact me with your ideas. I'd love to hear them.

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May 23, 2006
Spring Symposium
Villanova University

7 CE Credits Available

Don't Miss it!!!!

2 Great Keynote Speakers:

Jeremy Siegel
Harold Evensky

IMPORTANT CE CREDIT INFO!

Since January, 2005, we are required to report all CE credits electronically to the CFP Board of Standards. We are having difficulty with this process because **members are not providing the necessary information.**

We must have your CFP Board of Standards ID Number. This is **not** to be confused with your FPA National ID Number.

There has also been a change in the reporting process of CE credits for the PA Department of Insurance. Social Security Numbers are no longer accepted for reporting. Please provide your **PA Insurance License Number** when applying for credit.

It is quite time-consuming for our administrator to follow-up with attendees to obtain the correct information. Help us help you by being prepared and having this information when you are applying for CE credits.

A CONFERENCE FOR TODAY'S INDEPENDENT WOMAN: STEPPING OUT

On Saturday, April 8, 2006, join other savvy women for a day of knowledge & learning to help strengthen your financial future and maintain your health and wellness. You will also have fun along the way.

FPA members are invited to attend this conference at a reduced rate!! Get $10 off the $75 registration fee. This event will be held at the Hilton Hotel in Cherry Hill from 8:00 AM to 7:00 PM.

Log onto **http://www.steppingoutconference.com** or call 1-800-287-1677 and mention "FPA" discount.

If registring online please follow this process:

Register as *"Myself Only"*. Enter all information on next screen. On the third screen select *Sponsor/Partnership?promotional/Employee* in registration section. The listed price of $75 will appear. On the summary and payment screen, enter the code *"FPA"* in the Discount Code field and click Apply Code. This will reduce price to $65 for the FPA discount.

2005 Treasurer's Report

Although we were able to generate a small surplus in 2004 to help replenish our chapter's cash reserves, our Board agreed that it was a priority for the chapter to operate on a balanced budget again in 2005. Thanks to Joe Romano (VP of Development) and his entire committee who made sure that the chapter was able to secure ample sponsorship revenue, and all the members of our Board who made an effort to "keep an eye on expenses" throughout the year, we were able to run a significant surplus for the year.

During our 2005 strategic planning meeting, the Board agreed that we would not jeopardize the excellent quality of our meetings, especially our Spring Symposium and Fall Retreat, in order to reduce expenses. Like prior years, 2005 was an exciting and challenging time. We continue to use our resources to accomplish our mission of providing our members with high quality educational and networking opportunities as well as educating the public on the benefits of financial planning.

Our actual gross revenues for 2005 of $184,400 exceeded our budgeted income of $173,400. The chapter's primary sources of revenue come from sponsors, membership fees (the National FPA reimburses local chapters a portion of your annual membership fee) and meeting registrations. Our actual expenses of $149,700 were lower than our budgeted expenses of $155,000. We continually explore opportunities to more efficiently use our resources. Overall, we were able to operate within our budget and hence generated a surplus of approximately $34,700 that was used to rebuild our reserves to an appropriate level.

I would also like to thank our members who support the chapter in many ways such as participating on various committees or attending meetings and networking with others. Thanks to our members, our local chapter was awarded $350 from the FPA Chapter Incentive Program. The FPA San Diego 2005 Chapter Incentive Program took an average of the previous two years of our chapter's attendance at FPA's annual conference to determine an attendance goal for the chapter. Thanks to our many active members, our chapter's attendance in San Diego surpassed this goal and we received $350 from the FPA. At our annual Symposium in May, we will have a special drawing for members who attended FPA San Diego 2005 and who are in attendance at our Symposium to show our appreciation for participating and supporting our local chapter.

The Board continues to use all financial resources available to the association in a prudent and fiscally responsible way towards the objectives of our local chapter. I am pleased to report that the chapter continues to possess a healthy balance sheet. The financial condition of our chapter is good; with financial resources sufficient to carry out the many goals and objectives of the chapter in a way that will help our members succeed in the financial planning profession.

Respectively Submitted,

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Financial Planners Care Program

A Pro Bono Service

On February 23rd seven one-hour seminars commenced in West Philadelphia. They are one seminar per week. By the time you get this newsletter they will be halfway through the program. About eight of our FPA Pro Bono committee members joined Pat McFadden, Project Manager, to make this program a reality. Congratulations to Pat and everyone who is participating. This program is a partnership with "The Partnership CDC" (West Philadelphia Community Development Center), who arranged the presentations at Penn Alexander Community School.

We look forward to future programs with Philadelphia CDC. In addition we want to use the success of this Philadelphia CDC program as credibility to work with every other CDC agency in our PA, NJ, and DE service area. If you know someone in the CDC agency in your community, I ask that you first contact Beth Moreau. All partnership arrangements with the non-profit, 501(c)(3) organizations need to be coordinated through the Pro Bono Steering Committee so that a member does not duplicate contacts. When more than one planner wants to work with a community organization we will put those interested members together.

Congratulations (or condolences) to Beth Moreau for volunteering to coordinate this important role of tracking who is working with what organizations. As you may imagine it would be embarrassing to FPA if multiple people are contacting an organization in its service area and we didn't know multiple planners desired to work with and assist such organizations. So please work with us in these endeavors. You may reach Beth by mail, phone, email, fax, or pony express. Thanks Beth for all that you do. The following is her contact information (except for pony express): Beth Moreau, CFP®, Morgan Stanley | Global Investor Grp, 1 Tower Bridge, 100 Front Street, Floor 12, West Conshohocken, PA 19428, work 610-260-7351, fax 212-507-8245, email beth.moreau@morganstanley.com

We now have the following power point presentations in final form: Investing 101, Banking & checking accounts, Street loans, Rent-leasing furniture & appliances, and Cash flow & budgeting. Most presentations also have presenter's footnotes as suggested track for you to follow or to stimulate your own dialogue.

The Financial Planners Care - A Pro Bono Program "Volunteers Practitioner's Manual" is finished. This comprehensive manual will make it easy to understand the FPA's guidelines and expectations. Forms are included to assist you in contacting your non-profit organization(s), advising individuals, and knowing what type of information you should and should not provide. We hope this will make it easier for to implement the Pro Bono services and show your broker-dealer what we are about. If you want a copy of the Manual just email Beth and she will get one out to you. Peter Marmaras, Beth Moreau and Geoff Boyer, with Dave Fuhrman serving as an advisor prepared this Manual. Great job and major thanks to all for their contributions to our Pro Bono program.

Planners' meeting will be announced shortly. If you are interested you will need to pre-register so we can make sure we have a large enough room. We look forward to a very active and fulfilling Pro Bono 2006. We hope you will be onboard with us, so the general public will see what Financial Planning and Planners can do. Have a great 2006 and best wishes for good health and happiness.

Sincerely,

Eugene A. King, MST, CFP®, CSA
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Feasterville, PA 19053
Phone: 215.364.9160
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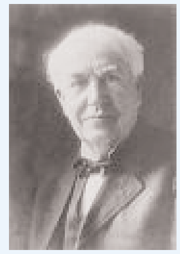
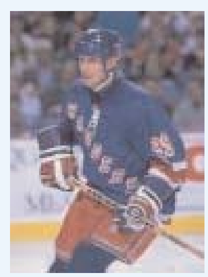


"Opportunity is missed by most people, because it is dressed in overalls and looks like work."
-Thomas Edison

"Time is limited, so I better wake up every morning fresh and know that I have just one chance to live this particular day right, and to string my days together into a life of action, and purpose."
-Lance Armstrong



"You miss 100 percent of the shots you never take."
-Wayne Gretzky

VOLUNTEERS WANTED FOR FPA-PTSA PUBLIC AWARENESS COMMITTEE

NO ONE CAN TELL OUR STORY BETTER THAN WE CAN. IF WE DON'T - WHO WILL?

- Promote and publicize the FPA-PTSA as the premier financial planning professional organization.
- Give workshops and seminars to inform the public about the importance of financial planning.
- Present story pitches for local and national print media.
- Represent the FPA-PSTA on local and national TV.
- Work with the Pro Bono Committee to publicize the outreach program.
- Opportunity to brand yourself as an expert in financial planning.

MUST BE CFP® CREDENTIALED AND SUBMIT A MEDIA AGREEMENT.

______Yes, I am interested in joining the PR Committee

Name:___________________________________Phone:_________________________

Fax:___________________________

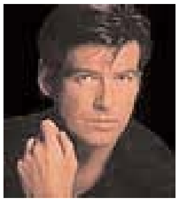
To obtain the agreement please fax this form to 215-295-3652 or e-mail to ccstewart@comcast.net

Thank you for your interest.

Pamela Townsend, CFP®
Telephone: 215-869-5247
Email: pcht@comcast.net

March Quarterly Dinner Meeting

with Robert Bildersee, Esq.



Robert Bildersee, Esq., Recent Guest Speaker at FPA's March Quarterly Meeting says, "Even in this market, it's not bad to have a "BOND" or two in the portfolio"

We received wonderful reviews of Robert Bildersee's presentation about Qualified Plans and ways that planners can help their clients in that venue. Bob Hartfield had this to say, "I enjoyed your presentation and I don't know of many who could have spoken for that period of time on such a potentially dry topic, yet keep it as interesting as you did.... With burdensome, arcane traps [in the qualified plan arena]and with the attractiveness of nonqualified savings in terms of the dividend & LTCG tax rates, one begins to question the desireability of some qualified plans."

John Kochenbach (former FPA-PTSA President) and Joan Goshow sharing a laugh.

Kathy Guerin, former FPA-PTSA Board Member, enjoying the food.

Don Nicholson, Sr., FPA Chairman, visiting with other members.

Liz Donaghy working the room during dinner at the Desmond Hotel.

FPA-PTSA members enjoying a great networking opportunity at the Quarterly Dinner Meeting.

DON'T BE LEFT OUT!

DO WE HAVE YOUR CORRECT EMAIL ADDRESS?

**PLEASE CHECK BY LOGGING ONTO OUR WEBSITE AT:
WWW.FPAPHILLY.ORG**

OR

**EMAIL: DANIELLE.HALL@FPANET.ORG
WITH YOUR CURRENT EMAIL ADDRESS.**

WE DON'T WANT YOU TO MISS ANY IMPORTANT ANNOUNCEMENTS!

Public Awareness

The primary focus for 2006 Public Awareness efforts focuses on raising the bar in promoting the FPA-PTSA chapter, its recognition of the CFP® marks, and what we as professional practitioners do to assist clients with their financial planning. Our goal is to establish our members as the financial planning professional experts of choice. We believe the public deserves to be aware of why they should seek us out and do their planning with us. Joining forces with our committee will help the chapter achieve this goal while enhancing you as a practitioner.

This year we will continue our media participation efforts. To date we have twenty-five members who have agreed to submit story pitches to our vast array of media outlets - TV, radio, and print. Last year under the leadership of Bob Smith, our visibility in the media was increased through several TV appearances and contributions to newspaper and internet articles. If you are interested in helping us get out the word about the great services we provide the community and the financial profession, consider joining the Public Awareness Team.

Financial Planning Week (Oct. 2nd - 8th)

This year, during FPA Week, we are exploring the possibility of hosting what we hope will be our signature event. We are currently researching the opportunity which we hope to tie to a local charity focusing on promoting financial literacy education, enhanced by local celebrities to help us promote the event. Plans are still being investigated and we need the support of our membership to make this event successful.

We will continue to secure resolutions and proclamations from state and local officials confirming the week as well as have the week's announcement displayed in PECO's Crown Lights. Seminars at schools, churches, senior centers, universities, and libraries will also be planned throughout the week. If you have a site or club that may want to have a seminar during FPA Awareness Week, please let me know.

Stepping Out Conference

On April 8th from 8:00AM to 5:30 PM, at the Cherry Hill Hilton, there will be a conference on finance, fitness and fashion - Stepping Out Conference. An attendance of 400-700 is expected. Arrangements are being made to make discount admission tickets available to FPA-PTSA members. We will also be talking with the event planners to have FPA members as speakers/panelist/exhibitors at next year's event. For more information please go to www.steppingoutconference.com. Ticket information will be posted on our website.

Alliances/Partnerships

Are you working with other professionals that have synergy with financial planning? Well, we would like to make a connection and begin to forge a relationship with them. Associations of attorneys, CPAs, and realtors are professionals with whom we should collaborate.

In the News

Laurie Siebert, CFP®, CPA, of the Public Awareness/Media Team was recently cited in the Sunday New York Post Business Section's "Act Now & Save" column. Laurie, who loves educating the public, offered tips on a variety of topics including retirement, estate planning, and tax savings. We congratulate you Laurie for a job well done.

Members who have recently been interviewed by the media, appeared in print media or on TV, or have been recognized for community service, should contact me so that a press release can be issued recounting the accomplishment.

Lastly, this year, we would like to blanket the tri-state area with seminars, workshops and media coverage on the many topics of financial planning. To achieve this we need your help and welcome your suggestions. Our M.O. is to be proactive - So let's get busy.

Pamela Townsend, CFP®, CRPC®, CLTC
Vice President, Public Awareness
First Financial Group
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The Benefits of FPA-PTSA Membership Just Got Even Better!

The Board implemented a new rate schedule for advertising in the Quarterly Newsletter. All members receive a

50% discount

from the regular advertising rates!

Members may also place classified ads in the Newsletter & on the FPA-PTSA website FREE!

FPA-PTSA 2006 Regular Advertising Rates

Ad Size	Non-Member Price	50% Discount Member Price
Full Page	$600	**$300**
1/2 Page	$300	**$150**
1/4 Page	$150	**$75**
Full Page (4X)	$2000	**$1000**
1/2 Page (4X)	$1000	**$500**
1/4 Page (4X)	$500	**$250**

* For more information about advertising, please contact Johanna Walters at johannawalters@comcast.net or 610-466-9497.

Study Groups

The FPA Study Groups offer all members an opportunity to meet and interact with other members as well as to obtain Continuing Education Credits.

To continue to improve the content of our meetings, please contact the Study Group Leader, in your geographical area, about financial topics that interest you. Also, please provide the names of people that would like to make an educational presentation to our Study Groups.

Joseph P. Halpin, CFP®
Chairman, Study Groups
J.P.Halpin & Co., LLC
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West Chester, PA 19380
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jphalpin@msn.com

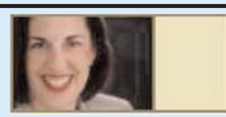
HELP WANTED

Jenkintown
Allentown

We are looking for Group Leaders for the Jenkintown Group and the Allentown Group If you are interested, please contact Joe Halpin at jphalpin@msn.com

FPA-FTSA STUDY GROUPS

Main Line Group
Joseph P. Halpin, CFP®
610-431-1036
jphalpin@msn.com
Schedule: 1st Wed. of Feb., April, Oct., Nov. & Dec. (8:00 AM - 9:15 AM)
Location: Planco/Hartford
1500 Liberty Ridge Drive
Wayne (Chesterbrook) PA. 19087



FPA MAIN LINE STUDY GROUP
April 5th, 2006

LET'S CALL THE WHOLE THING OFF!
- Do you know how to help your divorcing client?
- Will your dependent spouse client walk away financially short changed, or, ahead of the curve?

Led by Joslyn G. Ewart, MEd, CFP®, CDFA™, and Bonnie Raynes, Esquire.

Delaware/West Chester Group
Robert S. Pennartz, CFP®
302-654-5451
bob@financialhouse.com
Financial House
Centerville, DE 19807
Location :Concord Plaza, Silverside Rd near Concord Pike, Talleyville, DE
Schedule:Call/email Bob

Jersey Shore Group
Larry R. Schneider, JD, CFP®
609-653-0052
Larry.R.Schneider@exp.com
American Express Financial Advisors
2000 Shore Road, Suite 201
Linwood, N.J. 08221
Schedule: 3rd Thursday of each quarter
(4:30 PM - 6:30 PM)
Location: call/email Larry

Center City, Philadelphia Area Group
Amira Adams or Richard J. Busillo, CFP®
RTD Financial Advisors
215-557-3800
30 South 17th Street,
Phila., Pa. 191033
amira@rtdfinancial.com
rbusillo@rtdfinancial.com

South Jersey Group
Robert Hammond, CFP®
Managing Principal
Lincoln Financial
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Suite 200
Cherry Hill, NJ 08002
856-488-2860
rmhammond@inc.com

Education Report

The January educational meeting produced lots of networking and rave reviews for our speaker, Domingo Such from McDermott Will & Emery in Chicago. Mark your calendars now for (THIS IS A DATE CHANGE) March 22nd, 4:00 o'clock at The Desmond Hotel in Malvern, right off 202, when our next quarterly meeting will feature Robert Bildersee, JD, a retirement planning expert, who will cover the latest on Roth 401Ks and other topics. Thanks to Michael Paregian for recruiting this fine speaker.

Mark your calendars too for the Spring Symposium, May 23rd. We'll be back at the fine facilities at Villanova and expect a great turnout. Co-chairs Paul LaViola and Burt Hutchinson have led their sub-committee to put together a great program, featuring keynoters Jeremy Siegel and Harold Evensky. The program will offer seven hours of CE.

And as long as you have your calendar in hand (or on the screen) go to September 11th and write in "Fall Retreat." We'll be back at Pinecrest CC in Lansdale.

Volunteers are always needed for education so let us know if you'd like to devote some time to ensuring that our chapter continues to offer outstanding education.

Continued success,

Jeffrey R Lauterbach
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Chadds Ford, PA 19317
610-909-7272
jefflaut@comcast.net

Internships

Leveraging FPA's Resources

Ten years ago I was serving as a Peace Corps volunteer in Moldova. Five years ago I was managing a USAID economic development project in Ukraine. Today, I'm an Assistant Financial Planner at Sage Financial Group in Philadelphia. What do all of these experiences have in common? A mission to improve people's lives. And what are they all lacking? A crystal clear career path.

Then again, finding your way to full employment in any industry isn't exactly a walk in the park. How did I transform a career in international economic development into one in financial planning? I interacted with industry professionals at FPA quarterly meetings and through them framed my academic training with their real world issues. I posted my credentials on FPA's resume board, which resulted in two interviews. And most importantly, I responded to job postings on FPA Tri-State's local website. As the old saying goes, the future belongs to those who plan for it. I suggest making FPA step one.

If you have any questions or comments, feel free to e-mail me at erikcevans@mac.com or call 610-394-0344.

Erik Evans
Assistant Financial Planner
Sage Financial Group
CFP Student, Boston University

Steven B. Johnson, CFP®
P.O. Box 3888
Reading, PA 19606
610-370-4444
www.sbjcfp.com

I am looking for an intern to help with some special projects. Experience with Microsoft Excel and Access are necessary. The projects include creating an Access database of articles and research papers related to financial planning, helping me develop a retirement worksheet for cash flow projections and helping me with a regression analysis to test a tactical asset allocation strategy.

THOMAS P. LELEU
808 N Easton road - Apt #2
Willow Grove, PA 19090
215-325-1044 or 267-879-0933
leleut83@hotmail.com

CAREER OBJECTIVE

An affiliation with a progressive financial service corporation, where an effective blend of academic background and business related experience will be capitalized.

PENNSYLVANIA STATE UNIVERSITY

Expected graduation, August 2006

Major: B.S in Business with a concentration in finance.

William Muller CFP®, ChFC
Common Cents Planning
239 Baltimore Pike
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By Sara Hansard

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