

A Pinnacle Award Level Chapter
Recipient of FPA National's Highest
Level Award for 10 Consecutive Years!
Volume 12, No. 8, August, 2011
Web address: www.fpanca.org



President's Message

Eric Hess, ChFC, CFP®

Dear Members,

I hope you are all staying cool during this summer's heat spell. I'd also like to thank each and every one of you for being a valued member of the preeminent organization for financial planning in the Washington DC area. Please tell your colleagues about the chapter and encourage them to join!

On a national level, The Financial Planning Association has been keeping the pressure on Congress to allow financial planning regulation to be in benefit of, as opposed to, a hindrance to all certified financial planners. Their efforts in all areas of the industry help protect our profession in order that we can better serve our clients. They have also weighed in heavy on the debt ceiling debate. Their work is very valuable and indispensable to our industry.

Our chapter continues to strive to provide hot topics and captivating programs that have a direct benefit to you and your clients back at the office. In September, we have Art Auerbach speaking on the current income tax climate and what to expect as we go forward. His insight into the budget negotiations should be fascinating. We will also be hosting an ethics program as well. Don't forget – As a *Member Benefit*, you may always register and attend our CFP Ethics Programs at no charge!

October is also gearing up to be a lot of fun. We have a very good Pro-Bono opportunity in the Metro Washington Area Financial Planning Day in Washington DC being headed up by Tacy Paul-Roby and Kathleen Sindell. I must say I have never seen a better organizational effort to a Pro Bono campaign as I have seen with this event. The mayor's office and many other influential community leaders are involved. We will have Alex Armstrong, founder of the Foundation for Financial Planning, addressing attendees and the pro-bono volunteer members. The Foundation for Financial Planning is also helping to fund the event. Please remember to join us as a volunteer on this event, scheduled for October 15, 2011!

In addition, we have a terrific program scheduled for October 6, 2011, featuring an experienced and well respected panel of financial planners discussing the assumptions used when preparing plans to help clients achieve their financial goals. Distinguished CFP® representatives from our local chapter will share their views of the

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following topics: projected future Social Security income, health care costs, inflation, resource supplies, investment returns and standard deviations. We will discuss how these views impact the financial planning and investment allocation advice they deliver to their clients. Please see additional details later in this Newsletter.

We are also working on another Pro Bono event to be announced soon supporting Suited for Change. This will be our second annual Networking Happy Hour supporting this wonderful charity. Stay tuned for more details on this event soon.

So please be involved and come to our programs and events. I look forward to seeing all of you and am privileged to serve the financial planning community.

Sincerely,



Eric D. Hess, CFP®, ChFC
2011 President, FPA of the National Capital Area Chapter

UPCOMING FPA NATIONAL CAPITAL AREA PROGRAMS
Please see Program details in this Newsletter!

September 15, 2011 – Ethics Course, Bethesda, MD

September 15, 2011 – Luncheon Meeting – Art Auerbach Speaking, Bethesda, MD

September 22, 2011 – Member Welcome Breakfast – Washington, DC

October 6, 2011 – Member Reception – Vienna, VA

October 6, 2011 – Luncheon Meeting – Vienna, VA

Metro Washington Financial Planning Day – October 15, 2011, Washington, DC – Pro Bono Volunteers Needed!

More info posted soon on our Networking Happy Hour Benefiting Suited for Change!

November 3, 2011 – Member Welcome Breakfast – Reston, VA

November 17, 2011 – Career Development Program – Vienna, VA

Please register for these programs on-line at www.fpanca.org. More details and events to be posted soon! Many of our 2011 Programs and Events have been finalized and posted to the web site! Please check our web site for complete details on our events!



Arthur Auerbach, CPA
Director

Join us in September for Art Auerbach!

Art is a Tax Director with Goodman & Company specializing in tax consulting and financial planning for individuals and closely held businesses. During his 40 plus years of experience, he has managed a tax department, taught accounting at Pace University as an adjunct professor, where his courses were Intermediate Accounting and Cost Accounting.

Art was an editor for the Tax Research Institute of America. He also has authored several articles for trade association periodicals and is a frequent lecturer on a variety of tax matters for organizations. He has recently appeared on CSPAN and the CBS Evening News answering various tax questions.

Kenwood Country Club, Bethesda, MD – Check in 11:00AM – Speaker 12Noon – 1:30PM

One CFP CEU, One MD Ins. and One VA Ins. Pending Approval

Newly Revised CFP Exam Processes, Challenge Students, and the November CFP Exam – Start Studying Now! ***By Kathleen Sindell, PhD***

In 2012 the CFP Board is adding a new module called the **Financial Plan Development Course**. This will add three months to the CFP educational program and individuals will be required to *effectively communicate a financial plan, both orally and in writing*.

Organizations involved in the training of students for the CFP designation were informed that the matriculation process has been revised for Challenge students (individuals who have previously been certified to sit for the CFP exam). A challenge student will need to sit for the exam before 2012 to bypass the new module. As long as the challenge student **attempts** the exam in 2011 he or she will be grandfathered in under the current guidelines.

Most review organizations will offer review materials for the November 2011 CFP exam in June 2011. Therefore, if you plan to sit for the CFP November 2011 Exam, now is the time to purchase the November 2011 CFP Review materials and to start studying.

Announcing FPA NCA Membership Benefits!

FPA NCA Members Receive Free Ethics Courses and CFP Board CE Credits

When: September 15, 2011, 8:30AM-11:00 AM

Where: Kenwood Country Club, 5601 River Road, Bethesda, MD 20816

CFP Board CE Credits: 2.0

FPA Competencies: Communication Skills and Critical Thinking

CFP Board Topic List: Ethics

Price: FPA NCA Members *No Charge*, FPA NCA NON-Members \$50

Each year the FPA NCA offers CFP Ethic Courses in January and September. **As a FPA NCA member benefit you are offered these courses at no charge.** In contrast, FPA National charges members \$89 for a similar program (for an example please see <http://www.fpanet.org/professionals/Learn/VirtualLearningCenter/ClassDescriptions/REBROADCASTEthicsFiduciaryCaseStudies/>).

Take advantage of this free benefit! Check-in will begin at 8:30AM. The program will begin at 9:00AM and will end by 11:00AM. Please arrive early so that you may be seated prior to opening remarks.

Who Should Attend

This session will benefit CFP certificants whose financial planning practices require them to adhere to a fiduciary standard and who are uncertain of what that means.

No cancellations may be accepted after August 20, 2011. However, substitutions after this date will be accepted. Nonmember cancellations received prior to August 20, 2011 will be refunded in full.

Register early!

You must be Registered to Attend this Class!

More details about this class will be posted soon.

Location: Kenwood Country Club, 5601 River Road, Bethesda, MD 20816 [Get directions](#)

Register for this event: [Sept. 15, 2011 CFP ETHICS COURSE](#)

**Please stay tuned for more info to be posted soon on our
Second Annual Networking Happy Hour Benefiting Suited for Change!
Date and Location to be announced soon!**

Metro Washington Financial Planning Day

Volunteers Needed for Metro Washington Financial Planning Day

Metro Washington Financial Planning Day, to be held October 15, is part of a national Financial Planning Days initiative created by the Certified Financial Board of Standards, Financial Planning Association, Foundation for Financial Planning, and U.S. Conference of Mayors. The collaboration involves cities across the country from San Francisco to Indianapolis to Washington, D.C. and thousands of financial planners nationwide to provide free financial planning and one-on-one counseling to underserved populations.

Over 100 financial planners volunteered for last year's DC Financial Planning Day. This year's event will be held again in the District of Columbia on Saturday, October 15th. An email will be sent to FPA NCA members as soon as we have confirmed the location and date. As part of our planning process, the members of the Steering Committee are seeking volunteers who could help in four ways. Would you like to:

- 1) Use your Spanish language skills for a presentation on a financial planning topic or conduct one-on-one counseling?
- 2) Contact a non-profit community service organization with which you have ties to encourage them to send their pro bono clients to DC Financial Planning Day?
- 3) Help determine the best way to track the impact of the one-on-one counseling and presentations on the Day's participants?
- 4) Seek financial support from sponsors?
- 5) Donate your skills as a volunteer planner on that day? (Look for a volunteer registration link in future emails.)

To volunteer to help, please contact Tacy Paul Roby at tacy.paul.robby@calvert.com or 301.951.4837 or Peggy Nelson at peggynelson8@verizon.net or (703) 620-1712.

How well is your crystal ball working these days? Having problems reading the tea leaves?

Financial planning requires us to make certain assumptions about the future. In the past, with the aid of Modern Portfolio Theory and historic data on market volatility, risk premia, longevity, and inflation, we felt comfortable modeling the future for our clients. Recently we have been bombarded with events that call our old assumptions into question. Financial crises - natural disasters - political turmoil - sovereign debt problems - threats of inflation, concerns about deflation, and other challenges face us as we advise our clients and help them shape their financial plans.

Join us on October 6th when Barry Glassman will moderate a distinguished panel of thinkers and financial planners - Elissa Buie, Glenn Kautt, and Dick Vodra. Our panelists will share their views and the assumptions they use when helping their clients plan for the future.

FPA NATIONAL CAPITAL AREA PRESENTS

OCTOBER 6, 2011

Westwood Country Club, Vienna, VA

10:00AM – 11:00AM – Member Reception – Meet our Board and Learn about our Chapter!

11:00AM – 11:30AM – Check in for Speaker program; Begin Buffet Lunch

11:30AM – 12:30PM – Artio Global Speaker – Patrick Maldari –

“Risk On, Risk Off – What’s a Bond Investor to Do?”

Global macro events have been the primary drivers of the capital markets thus far in 2011. During this presentation, Patrick Maldari, CFA, Senior Portfolio Manager of Fixed Income at Artio Global Management will discuss fixed income market fundamentals as well as the current economic outlook and its potential impact on both the investment grade and high yield markets. He will discuss where we see value and illustrate how global diversification may benefit a fixed income allocation. Lastly Pat will offer his thoughts on possible ways to soften the risks inherent in a rising rate environment.

12:30PM – 2:00PM - Panel Discussion – Elissa Buie, CFP®, Dick Vodra, CFP®, Glenn Kautt, CFP® - moderated by Barry Glassman, CFP® - Discussing the assumptions used when preparing plans to help clients achieve their financial goals.

Distinguished CFP® certificants from our local chapter will share their views of the following topics: projected future Social Security income, health care costs, inflation, resource supplies, investment returns and standard deviations. We will discuss how these views impact the financial planning and investment allocation advice they deliver to their clients.

Please join us for this wonderful day of programs and speakers! Register on line now!

Two CFP CEU, Two MD Ins. and Two VA Ins. Pending Approval!

Increasing Your Bottom Line by Providing Succession Planning

Date: November 17, 2011

Location: Westwood Country Club, Vienna, VA

Time: 9:00AM – Light Networking Breakfast; 10:00AM – Presentations Begin

12Noon – Buffet Lunch, 1:30PM – Presentations end

Continuing Education Credit: One CFP CEU, One MD Ins. and One VA Ins. Pending Approval

According to *Forbes* magazine, there is an ongoing need for having “a pipeline of executive talent in place, and the practical need for succession planning” regardless of the size of the organization. Succession planning is an important part of the long range profitability of all financial advisory firms. However, succession planning is often overlooked until it is too late.

The FPA NCA Professional Development Committee is pleased to present a half-day seminar that provides financial advisers from different types and sizes of organizations with an opportunity to gain the tools needed to better prepare clients and themselves for the inevitability of needing a succession plan. This valuable half-day seminar is divided into three sections that focus on the legal aspects of succession planning, the practical aspects of succession planning for different -sized organizations, and how succession planning can improve the valuation of a financial advisory firm.

Peter Lipresti, Esq.: “Increasing Your Bottom Line by Providing Succession Planning”

Peter Lipresti, Esq., provides a broad range of legal services, including contract negotiation and implementation and general business and tax advice. Peter’s principal areas of interest and specialty include business mergers, acquisitions and dispositions, executive benefits, internal business structuring, federal tax issues, tax exempt organization issues, health care (including services to medical and dental practices and imaging and other types of diagnostic facilities), venture capital and conventional project financing.

Peter serves many closely held businesses in various industry groups and is often called upon to provide advice and counsel in connection with the full range of issues facing these clients, including choice of business entity, internal entity governance, income tax planning, key-employee compensation, employment law, third-party contract negotiation, dispute resolution and estate planning.

Peter is a member of the District of Columbia Bar, Virginia State Bar, American Bar Association, Sections of Taxation and Business Law.

Peter is a Phi Beta Kappa graduate of the State University of New York at Stony Brook University (B.A., Economics, 1974) and the Georgetown University Law Center (J.D., 1977; M.L. Taxation, 1981). He has received an “AV” rating from Martindale-Hubbell based on a peer review survey. This rating is the highest rating conferred by Martindale-Hubbell. The rating signifies that among his peers, Peter’s legal abilities are of the very highest standard and that his professional ethics are unquestioned.

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Panel discussion: “Best Practices When Buying and Selling A Financial Planning Practice”

Panel Members:

Alexandra Armstrong, CFP® – A leader in the financial planning profession. Alex is a past president of our FPANCA chapter and a founder of the Foundation for Financial Planning. Alex will provide insight to her own succession experiences and research from advisors nationwide.

Bruce D. Vaughn, CFP® – Active in the financial planning profession since 1986, Bruce is managing partner of a local firm which has purchased six financial planning practices over the past 12 years.

Clyde (Hoppy) Hohenstein, CFP® – After a distinguished career in the Navy, Hoppy began working in the financial planning profession in 1981 and was a founding member of what is now the FPA NCA. Hoppy recently sold his practice and will provide insight from the point of view of a seller.

David Grau Sr., JD, President of FP Transitions presents, “The Top Issues of Financial Advisory Firm Valuation”

David Grau Sr., JD, President of FP Transitions, is the country's leading expert on continuity planning and succession planning for independently owned financial service practices. His team created the open marketplace concept of practice transition for the financial services industry, and now assists independent reps and advisors in all facets of practice valuation, equity management, continuity planning and succession planning. David has written a column for Financial Planning magazine for six years and has authored many nationally published white papers, a practice continuity manual, and a succession planning workbook. David was named one of the most influential people in the profession in a 2004 industry survey of financial advisors by Thomson Publishing.

David is one of the nation's leading speakers and panelists on succession planning issues, market-based value, and strategic exit plans, with over 500 presentations to his credit. In past years, he has spoken at many national securities conferences, including many FPA chapters, Practice Management Institute, FSI, the Investment Advisor Wealth Summit, Financial Advisor Symposium, and at conferences for Fidelity, Pershing, Wachovia, ING, Linsco Private Ledger, Ameriprise/American Express, Securities America, Lincoln Financial, Met Life, Thornburg Funds, Commonwealth, Brecek & Young, Jefferson Pilot, First Allied, IFG, Dunham & Associates, Millennium Securities, VSR Securities, NEXT, National Planning Holdings, and many others.

David is a current member of the Oregon State Bar, a past board member of the Oregon and SW Washington Chapter of the Financial Planning Association, and a former securities regulator. David is a graduate of Purdue University with highest honors and Northwestern School of Law.

Join us for this great day of Networking, education and thought provoking questions and discussions, accompanied by Breakfast and Lunch! Register on line now!

Announcing a New FPA NCA Member Benefit...

Get Published in the FPA NCA Monthly E-Newsletter

Effective this month, the Financial Planning Association, National Capital Area (FPA NCA) welcomes original, advanced papers on any aspect of financial planning, whether research-based or conceptual in nature. For an article to qualify for submission the author must be an FPA NCA member. Members are limited to one published article per year. For more information on submission procedures please see [Author Guidelines](#). (FPA NCA Sponsor Partners may also submit articles for our Newsletter, to be reviewed under Sponsorship Guidelines.)

The FPA NCA understands that many financial professionals are seeking new ways to communicate to others their financial planning expertise. These financial planning experts are often gifted with unique insights that they want to share with others. Publishing in the *Financial Planning Association, National Capital Area Monthly E-Newsletter* provides an important outlet for FPA NCA members who want to hone their messages and make their organizations stand out from the crowd.

If you have any questions or comments about submitting your article, please do not hesitate to contact Kathleen Sindell, Ph.D. at 703-299-1700 or send e-mail to ksindell@gcsr.com.

Financial Planning Association, National Capital Area (FPA NCA) Author Submission Guidelines for Monthly Newsletter

A New Member Benefit -Get Published!

The Financial Planning Association, National Capital Area (FPA NCA) welcomes original, advanced papers on any aspect of financial planning, whether research-based or conceptual in nature. For an article to qualify for submission the author must be an FPA NCA member. Members are limited to one published article per year. Article submission guidelines follow and are based on the FPA National Web site procedures located at www.fpanet.org. (FPA NCA Sponsor Partners may also submit articles for our Newsletter, to be reviewed under Sponsorship Guidelines.)

Composition Approach

Audience

Keep our readers—primarily experienced financial planning professionals—in mind as you write. Provide timely, practical material that applies to, or will directly benefit, financial planners in their work. Take into account that your article is not an advertisement for your firm or services. Assume the reader has a fundamental but not esoteric knowledge of the financial services industry.

Style

Your writing style should be easy to read and follow, yet professional. Thoughts and concepts should be clearly presented and easy to comprehend. Examples that illustrate key points are encouraged.

Organization

Stay focused on guiding the reader through the paper. State early its purpose, the material it will cover, and why that material is important and useful to the reader. Clearly summarize the paper's premise and key findings or recommendations.

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Objectivity

Content should be objective and avoid mentioning or promoting specific financial products or services. Any statements or assertions should be supported by sufficient research and data.

Research

Academic research in financial planning should have a direct and demonstrable application or benefit for financial planners. All research should be readily accessible by editorial staff, review board members and readers.

Length

Manuscripts should run approximately 5,000 words.

Format

Your name, mailing address, e-mail address, phone number, and a brief biography should be on the cover page. For blind-review purposes, the second page should consist of the title and an executive summary of no more than 250 words, but not your name.

Executive Summary

The executive summary, ideally in a bulleted list, should tell readers what they can expect from reading your paper, including all major points and broad conclusions. Do not attempt to sell the reader on the merits of the article. Include information such as whether your article is a primer, for the experienced planner, or for planners at any level and highlight any specific opportunities for practical application of your data.

Infographics

Infographics—tables, drawings, graphs, charts, or other visual support material—should not be excessive in length or in number.

Endnotes/References

The FPA NCA uses an author/date system. While there are too many variations based on the variety of sources to cover here, these are our basic formats for articles and books:

- **Articles:** Last Name, First Name [subsequent authors are First Name, Last Name]. Year. "Article Title." Publication Title 1 [volume], 2 [issue] (Month or Season, if available): 22–32 [page numbers].
- **Books:** Last Name, First Name [subsequent authors are First Name, Last Name]. Year. Book Title. 4th ed. City: Publisher.

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Screening & Review

Initial Screening

The Communications Committee first screens manuscripts for appropriateness and quality, and may suggest revisions before sending a manuscript for blind peer review. Authors are notified of the editorial staff's decision.

Peer Review

Articles with merit will be reviewed by the FPA NCA Communications Committee. The initial screening and peer-review process takes six to eight weeks. You will be notified as soon as we have heard from all of our reviewers.

Once we have received all manuscript reviews, you will receive a letter notifying you of next steps—publish, revise, reject—for your manuscript, along with copies of the reviewers' evaluations.

While your manuscript is in the review process, we ask that you do not submit it to any other publication for consideration. The FPA NCA will not publish any articles that have been accepted or printed by other publications.

Submissions

Electronic

Send your completed manuscript or article ideas, preferably as a Microsoft Word file, to Kathleen Sindell at ksindell@gcsr.com or PeggyNelson8@verison.net.

We acknowledge receipt of all content.

Payment

Authors receive no remuneration or reimbursement for any expenses incurred in conjunction with the preparation of articles published on the FPA National Capital Area Web site.

In Conclusion

If you have any questions or comments about please do not hesitate to contact Kathleen Sindell, Ph.D. at 703-299-1700 or send e-mail to ksindell@kathleensindell.com



**TD Ameritrade Institutional and the Foundation for Financial Planning
Announce Matching Donation Program to Provide Financial Planning
Assistance to Americans in Need**

TD Ameritrade Institutional, a division of TD Ameritrade, Inc., a subsidiary of TD Ameritrade Holding Corporation (NASDAQ: AMTD), announced February 3, 2011, that for every dollar that individual financial planners and investment advisors contribute to the Foundation for Financial Planning to support pro bono financial advice for Americans in need, TD Ameritrade Institutional will match their contributions, up to a total of \$1 million.

The pledges and matching contributions enable the Foundation to continue their ongoing support of a wide range of projects across the U.S. that offer free financial advice through non-profit groups serving those not traditionally served by the marketplace, including low-income families, high school students, military personnel and victims of disasters. Because of the match by TD, any pledges will be recognized at the pledge or contribution amount if over \$1,000 - plus the amount of the match. So a \$5,000 pledge will be recognized as \$10,000.

Many FPA chapters hold special events such as Golf Tournaments to raise money for the Foundation and these dollars also qualify for the TD Ameritrade match. Consider naming the Foundation for Financial Planning the recipient of your chapter's charitable fundraising efforts. Many chapters have also made pledge contributions of \$1,000 or more to the Foundation's endowment fund. Click [here](#) to see who has helped support the Foundation's mission with a pledge and financial contributions.

Click [here](#) for a pledge form to double your contribution.

For more information go to [Foundation for Financial Planning](#).

Wendy Todd
Foundation for Financial Planning

MEMBER ADVANTAGE PROGRAM

You may be missing out on substantial savings that come with your FPA membership!

Your FPA membership includes discounts with several of FPA's discount participants. Get the most out of your FPA membership and **start saving today!** Take a look at some of the newest members in FPA's affinity program!

New! InFRE® Retirement Resource Center (IRRC)

Retirement planning is an integral part of financial planning and, as such, FPA has formed a strategic alliance with the International Foundation for Retirement Education (InFRE®) and the InFRE® Retirement Resource Center. The purpose of this alliance is to provide FPA members, many of whom are already Certified Financial Planner professionals, with discounted access to educational offerings that allow planners to further study the growing complexities of retirement planning, income and design.

SmartXpress Office Supplies

Forty thousand business products with discounts of up to 70 percent. SmartXpress is the Smart alternative to shopping retail. Orders over \$50 ship same day with free next-day delivery from 31 distribution centers. New customers receive an additional 25 percent off their first order of \$100 or more.

Markel Cambridge Alliance

The E&O program provided through Markel Cambridge Alliance for Registered Investment Advisers (RIA) and independent Investment Advisory Representatives (IAR) offers stability, quality of coverage and excellent customer service at a discount to FPA members. Markel Cambridge Alliance has been a long-term partner with FPA and has provided this coverage since 1988.

The College for Financial Planning

As a member of FPA, you have access to discounts on superior educational programs, one of which is through The College for Financial Planning.

The Dalton Review

Dalton Education provides FPA members significant discounts on their CFP® review programs. The Dalton Review® for the CFP® Certification Examination is the leading review provider in the country, with pass rates consistently 70-80 percent on the exam.

FedEx

FPA and FedEx are working together to bring you special FedEx discounts. Save up to 21 percent on select FedEx® shipping services and up to 15 percent on select FedEx OfficeSM services — no enrollment fees.

GEICO

Save up to eight percent off GEICO's already low rates with this new member benefit. Take advantage of your free rate quote today.

Identity Theft Protection Program

Every three seconds another identity is stolen. Protect your identity with LifeLock, the leader in identity theft protection. Get 30 days free and 10 percent off.

IPS AdvisorPro®

Created by advisers, for advisers, this award-winning Web-based system helps advisers build fully customized Investment Policy Statements (IPS) quickly and easily and is available through FPA's Member Advantage program. Current FPA members can take advantage of a discounted rate on their first year's subscription when you sign up at <http://www.ipsadvisorpro.com/>.

Kaplan College

As a member of FPA, you have access to discounts on superior educational programs, one of which is through Kaplan College.

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MEMBER ADVANTAGE PROGRAM – Continued from previous page

Long-term Disability

The new FPA group disability plan is 50 percent less expensive than individual policies with similar features and is available exclusively to FPA members. An up to \$6,000 per month tax-free benefit is available payable to age 65. The application process takes less than five minutes.

+studentaid.com

As a member of FPA, you can receive the [+studentaid.com College Cost & Planning Report™](#) for a special discounted price. The College Cost & Planning Report™ can strengthen your financial planning client relationships by helping them to make well-informed, affordable college choice decisions.

Vacation Center

Explore the world at discount prices and receive an exclusive FPA member discount at the FPA Member Advantage Vacation Center.

Wireless Center

Save time and money at the FPA Member Advantage Wireless Center. Compare and purchase plans and phones from all major carriers and brands.

And more!

Start saving on all of your office and personal needs today! It's already included in your membership; take advantage of the FPA Member Advantage Program!

The Financial Planning Association is the owner of trademark, service mark and collective membership mark rights in: FPA®, FPA/Logo and FINANCIAL PLANNING ASSOCIATION®. The marks may not be used without written permission from the Financial Planning Association.

WE WELCOME NEW MEMBERS WHO JOINED FPA NCA IN JUNE 2011

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Email: gclarke@capitolsecurities.com

Daniel Nelson
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Rockville, MD 20852
Email: cvi@apexhomeloans.com



Member-Get-A-Member: 2010-2011 Campaign



Dear FPA Member,

The Financial Planning Association® (FPA®) is shining the spotlight on you for our 2010-2011 Member-Get-A-Member (MGAM) Referral Program.

Share Your Passion for Excellence at www.GrowFPA.com

As a member of FPA, you are committed to helping create a world where everyone thrives and prospers. You know the important role FPA membership plays in your success. Give that gift to your colleagues while helping us grow the FPA community.

Refer to Win!

It just takes a few minutes at www.GrowFPA.com. Plus, with each referral that joins FPA as a full-paying member, you'll be entered to win a stay at one of the amazing resorts listed below!

FPA has teamed up with resorts across the country to sponsor a monthly contest for our Member-Get-A-Member participants! Another benefit of this arrangement is that the resorts graciously offered free rooms in exchange for advertising space throughout this campaign. So there is no cost to FPA, no cost to you.

Take a Moment and Give Your Colleagues an All-Access Pass to FPA's Exclusive Benefits.

www.GrowFPA.com

Thanks to our sponsors



 **WYNDHAM**
Tampa Westshore




The Chase Park Plaza
SAINT LOUIS




Amelia Island Plantation
FLORIDA'S PREMIER ISLAND RESORT

MEMBERSHIP HALL OF FAME

THANK YOU RENEWING MEMBERS!

We are proud to announce these FPA membership anniversaries
for December 2010 and January - December 2011!

Five Years

Michael F. Byman
Taylor Seiling
Kirsty Peev
David Williams
Sarah Yakel
Sheldon Weiner
Mark Sherno
Frederick Schroeder
Greg Roemer
Kevin Ta
James Murphy
Nickolas Hammelman
Mark Bronfman
David Greene
Jie Zhou
Robert Corno
Darius Bakhtiar
Kevin Voigts
Michael Moriarty
Richard Ramsburg
Stephanie Smith
Patricia Doyle
Stephen Lingle
Laura Stohlman
Norman Kamerow
Cheryl Heilman
Tim McDonough
Joseph Wambia
Gloria Herndon
Daphne Wright

Ten Years

Mark Joseph
Susan Spence
Ryan Fleming
Denny Goforth
Elizabeth Fleming
James Durkin
Victoria Ocus
John Wolff
James Magno
Sami Satouri
Oscar Baird
Mary Moore
Jamie Lapin
E. W.
Kathryn Kurre
Brian Jones
Ronna Klegin
Charles Lewandowski
Alison Carlson
Michael Freiman
William Schwartz
Mark Keen
Mehmood Nathani

Fifteen Years

Mark Joseph
Gene Townsend
John Girouard
Catharine Fairley
Charles Rembert
Howard Gartenhaus
Candace Kaplan
Delores Weingaert
Nick Malliarakis
Claudia Brady
Dean Knepper
Edward Morrison
Dianne Summers
David Glazer

Twenty Years

Stephen Siegel
Joel Ticknor

Twenty-Five Years

Inga Frank
Dixie Butler
Michael Billingslea

Thirty Years

Jim McGrath
William Korn

Calling All Coaches, Mentors, or Experienced Planners with a little time to share their Best Business Ideas!

FPA National has formulated a coaching program at the National level, and some of our FPA NCA chapter members have already registered for some coaching help. In addition, we have a chapter Mentoring Program, and we are in need of mentors there, as well.

We are searching for Experienced or Veteran Planners who will give a little time or council to new planners! In our community we have some new planners who are searching for coaching, mentoring, or business practice advice. Your time commitment can be small to just lend a hand or large to volunteer on our committee.....

Please respond to this message if you would be willing to help out a little in this regard. Please respond as soon as possible if you are able to help! Thank you for your support and for making a connection to others to help them gain your valuable expertise!

Mentorship Program

The FPA NCA will continue a Mentorship Program, and would like to encourage anyone interested in either being a mentor or wanting a mentor, to contact Chris Rivers at CRivers@afmfa.com. We are hoping that some of our more experienced members can help some of our new members with career and business guidance. For more information, please contact Josh. Thank you!

Calling All Planners who are looking for Best Business Practices

FPA NCA has reached out to our members for valuable coaches, mentors and experienced planners to share their wealth of knowledge on best business practices to fellow planners. We have had a very positive response from our members in this regard.

Now, we are looking for you if you are in need of some coaching, mentoring or guidance on best business practices. Your fellow planners have agreed to give a little time or council to our community planners! The time involved in these coaching or mentoring situations may be small or large, depending on the availability of the mentor, and depending on what you are looking for. Also, we would welcome your input and work to volunteer on our committee.....

Please respond to this message as soon as possible if you would like to be considered for a mentee spot or would be willing to help out our committee in other ways. Thank you for your support and for making a connection to others!



One Thing Leads to Another...Get involved and make a difference! If we all just did ONE THING, imagine the impact we can have on shaping our profession!

Here are SOME Things..... What will your ONE thing be?

FPA Committees that would welcome YOU....

Charity Golf Event: Have fun, while you network with your fellow professionals and raise money for the Foundation for Financial Planning.

- Join the Golf Committee and help plan the May 6th event
- Seeks Sponsors to support this charity event
- Promote this event to members for participation
- Come and enjoy a great day on the course

Consumer Awareness: Elevate public awareness; promote financial literacy.

- Lead a basic investment workshop
- Work with the schools on a Junior Achievement Program
- Help Plan and Participate in Financial Planning Week at local events

Government Relations: Help shape legislation and the future of the profession.

- Help Organize a Financial Planning Day at the State level.
- Interact with legislators
- Attend a hearing on advisor regulatory issues
- Educate regulators of our services as a resource and counsel to the public

Member Communications: Sharpen your communication skills; engage members in FPA NCA events.

- Contribute an article to the newsletter
- Develop Announcements for chapter programs and events
- Develop new ideas for our chapter web site

Membership: Increase Chapter membership.

- Help plan a social event
- Distribute membership information at the meetings
- Make telephone calls to welcome new members
- Make telephone calls to encourage members to renew
- Help staff a CFP Exam luncheon for students
- Attend a free Member Breakfast to learn more about our chapter
- Survey Members to assess their satisfaction with our chapter

Partnerships: Create alliances with partners.

- Draft a survey to evaluate partner satisfaction
- Meet with partners in your office
- Welcome partners who exhibit at our programs

Pro Bono: A call to action... give the gift of education through large-scale initiatives.

- Assist military families
- Volunteer for CAAB financial literacy programs
- Help baby boomers plan for retirement in coordination with the DC Government
- Volunteer for HIP to counsel single mothers on home ownership
- Volunteer with the local school systems on financial literacy programs

Professional Development: Reach out to students, encourage new financial planning professionals, and assist senior advisors in keeping their skills sharp.

- Be the FPA NCA liaison to a local educational institution
- Help coordinate a study group for students, beginners or experienced professionals
- Assist in the planning of a Professional Development Program for our Chapter
- Be a Mentor and mentor one new planner for three months

Programming: Infinite Possibilities: Integrating our Life and Profession with Education and Inspiration.

- Suggest topics and speakers for educational programs
- Help Build the Spring Symposium with our Sponsor Partners
- Review and critique a potential speakers' presentation in your area of expertise
- Attend our educational programs on a regular basis
- Be a Buddy at Meetings to foster community building
- Invite a guest to a meeting to explore FPA

Public Relations: Enhance your visibility and be seen as a financial planning resource.

- Answer finance-related queries from the press
- Develop a relationship with your local newspaper editor
- Attend free training in working with television, radio and print media on February 11



One **Thing** Leads to Another.

Questions... Comments... How can I start my One Thing?

Charity Golf Event

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The Dalton Review® for the CFP exam offers both a traditional classroom review in Arlington and an eReview, which is Live-Online. Some of the benefits of the review include:

- Materials and questions written by former members of the CFP Board of Examiners.
- The ability to attend both a classroom review and live online review, at no additional cost.
- A guarantee that you will pass the exam, otherwise attend the review again for free.
- For more information about The Dalton Review®, please visit their website at <http://www.thedaltonreview.com> or call them at (877) 426-2373.

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If students are in a certificate program, the Dalton Review will provide a \$145 discount, which can offset the FPA membership fee. The promotion code is ***fpastudent*** and should be entered when ordering online at <http://www.thedaltonreview.com> or over the phone at (877) 426-2373. This code is to be used by students who are looking to join the FPA only.

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- The Dalton Review philosophy is to teach students the material most likely to be tested, so regardless of how a question is asked, students will get it right.
- Students are encouraged to attend **both** the traditional classroom review and watch the online review prior to taking the exam, at no additional cost.

For more information about The Dalton Review®, please visit our website at <http://www.thedaltonreview.com> or call us at (877) 426-2373.

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