

A Pinnacle Award Level Chapter
Recipient of FPA National's Highest
Level Award for 10 Consecutive Years!
Volume 12, No. 6, June, 2011
Web address: www.fpanca.org



President's Message

Eric Hess, ChFC, CFP®

Thank you to our members, corporate partners and guests who participated in the wonderful 18th Annual Charity Golf Tournament benefiting the Foundation for Financial Planning. We had great weather and a wonderful turnout for the event. We had a five way tie for the winning foursome and my randomly selected team edged out the other four teams on score card counts. What a blast!

We also had a very successful Spring Symposium which included excellent speakers, great breakout tracks, Outstanding Leadership Awards, and a networking cocktail reception. The Spring Symposium headliner presentations by Donald Trone and our own Michael Kitces were state of the art financial planning strategies and current developments in the fiduciary standard were discussed.

We honored several of our chapter members with awards after lunch. The award winners included:

2011 Lifetime Achievement Award: **Karen P. Schaeffer, CFP**
2011 Norma Severns Leadership Award: **Brian T. Jones, CFP**
2011 Planner of the Year: **Michael E. Kitces, CFP**

Our award winners all have contributed greatly to our chapter and local financial planning community and we congratulate them and look forward to benefitting from their outstanding work!

In June, we have **Stephen Fuller, Ph.D.** Dwight Schar Faculty Chair and University Professor; Director, Center for Regional Analysis at George Mason University. In light of the struggling recovery, every member should attend his presentation on both the local and national economic conditions.

Continued on Page Two

Continued from Page One

We also have a number of great pro-bono activities going on including the Financial Planning Day on the Hill and Financial Planning Day in Washington DC which is a National FPA sponsored event. Anyone who has been involved in these events has found them very rewarding. You can contact Tacy Paul Roby for more details.

And lastly, we are still focused on building our Membership and ask anyone with colleagues who are doing financial planning, tax or legal work to please join our local community. We will also be hosting events for CPA's and JD's to encourage membership and cross work opportunities. Bryan Beatty, CFP and Cliff Cohen, JD are heading up these efforts.

As the summer closes in, stay cool by getting involved with our top ranked chapter!

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!

June 2, 2011 – Member Reception, Bethesda, MD

June 2, 2011 – Member Luncheon Program, Bethesda, MD

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!

Diversity Scholarship Program

2011 Guidelines

www.FPAnet.org/Connect/

Overview

The primary aim of the Financial Planning Association® (FPA®) is to be the community that fosters the value of financial planning and advances the financial planning profession. FPA's strategy to accomplish its objectives involves welcoming all those who advance the financial planning process.

In this spirit, the FPA Diversity Committee established the Diversity Scholarship Program to assist with its mission to develop strategies to raise awareness and promote inclusiveness of diverse communities including but not limited to; age, race, ethnicity, gender and sexual orientation in the financial planning profession. In so doing, FPA strives to increase professional opportunities for the widest spectrum of people so that all may join and thrive in the financial planning profession.

The FPA Diversity Committee, in coordination with our funding partners, has developed the following guidelines in establishing our Merit-Based Scholarship Program to sponsor Diversity Scholarship award recipients to attend an FPA National Conference, collaborate with the FPA Community and promote inclusivity and creativity within the financial planning profession.

For 2010, the FPA Diversity Scholarship Program is available for the following FPA National Conferences:

- FPA Business Solutions
- FPA Retreat
- FPA Annual Conference

FPA Conference	Dates	Submission Deadline	Notification Deadline	Location
FPA Business Solutions	March 3-5	2/11/2011	2/18/2011	Cambridge, MA
FPA Retreat	May 3-6	4/4/2011	4/18/2011	Bonita Springs, FL
FPA Annual Conference	September 15-18	8/1/2011	8/22/2011	San Diego, CA

Frequently Asked Questions

What do the conference scholarships include?

- Conference registration fee (up to \$875)
- Conference accommodations at the conference site and conference meals (up to 4 days)
- Travel to and from the conference site (capped at \$500)
- One year paid membership in the Financial Planning Association (up to \$395)

Who is eligible to apply for the conference scholarships?

- Financial services students and professionals willing to demonstrate and act upon an intense desire to affect the diversity of the financial planning profession, including but not limited to:
 - (1) raising awareness of the profession in diverse communities
 - (2) serving diverse communities with financial planning and/or
 - (3) increasing professional opportunities for diverse communities within the financial planning profession.

What is expected of conference scholarship recipients?

- Attendance of conference sessions, exhibits and appropriate extracurricular programs
- Participation in local FPA Chapter events during one year paid FPA membership

Additional information:

- The decisions to award these scholarships shall be made at the full discretion of the FPA Diversity Committee Selection Committee or other body duly appointed by the FPA Board of Directors
- All applicants are responsible for reading, understanding and abiding by all of the scholarship program guidelines

Submission

1. Complete application packages must include the following items:
 - Diversity Scholarship 2010 Application
 - Two letters of recommendation from either professors or financial services professionals on original letterhead or email format clearly listing author's name, position, company and contact phone information
2. The Selection Committee is not obligated to consider partially completed application packages. Application documents postmarked after the deadline date will be considered incomplete. E-mails received after the postmark due date or later will be considered late.

Send to:

Diversity Scholarship Program

Financial Planning Association
Attn: Christine Richardson
Ste 400, 4100 E. Mississippi Ave
Denver, CO 80246
800.322.4237x7104
Email: christine.richardson@FPAnet.org/FPADiversity@FPAnet.org

NOTE: These are all merit-based scholarships. Financial need is not a consideration.

Diversity Scholarship PROGRAM

2011 APPLICATION

Please answer all questions in this application, including listing "not applicable" where appropriate.

First Name:	Last Name:
-------------	------------

<i>CURRENT</i>	PERMANENT (if different from Current)
Address, City, State & ZIP:	Address, City, State & ZIP:
Phone: (please list at least one)	Phone: (please list at least one)
W _____	W _____
H _____	H _____
C _____	C _____

E-mail Address:

Are you a current FPA member? _____ yes _____ no

I am applying to attend the (choose one):

- FPA Business Solutions Conference
 FPA Retreat Conference
 FPA Annual Conference

FPA Conference	Dates	Submission Deadline	Notification Deadline	Location
FPA Business Solutions	March 3-5	2/11/2011	2/18/2011	Cambridge, MA
FPA Retreat	May 3-6	4/4/2011	4/18/2011	Bonita Springs, FL
FPA Annual Conference	Sept. 15-18	8/1/2011	8/22/2011	San Diego, CA

- How did you learn about this scholarship?: _____

- **Education** (fill in all that apply):

Degree(s) held (please state degree, emphasis, and college/university):

CFP Board-Registered Program or other degree program in which you are currently enrolled:

When were you granted use of the CFP® designation? (if applicable) Mo/Yr _____

When are you planning to take the CFP® Certification Examination? (if applicable) Mo/Yr _____

Financial services certification program(s) in which you are currently enrolled or graduated:

Other type of designation(s)/certificate(s):

Academic Background: Other than the answers provided above, have you earned any additional degrees?			
Institution	Degree/Certificate/Major of Study	Year	GPA (4.0 Scale)

Current & Previous Employment: Please list your employment history for the past ten years, starting with the most recent.			
Employer	Dates	Street/City/State	Position/Responsibilities

Professional Achievement: Please list any professional achievements for the past ten years, starting with the most recent.		
Type of Award/Honor	Year	Name of Organization

4. What do you specifically hope to accomplish by participating in the 2011 FPA Conference you would attend as a FPA Diversity Scholarship winner?

5. Do you have any additional comments we should consider with your application?

By my signature below, I agree that the information submitted herein is complete, truthful and accurate, to the best of my knowledge. I have read, understand and will comply with all Guidelines for this Scholarship Program. I further understand that FPA will not be liable for paying an awarded scholarship, in whole or in part, if I fail to fulfill my responsibilities for the program within the prescribed time frame.

The decision to award this scholarship shall be made in the full discretion of the FPA Diversity Committee or other body duly appointed by the FPA Board of Directors.

Additionally, I do intend to become an involved member of FPA as I recognize the importance and value of actively contributing to the advancement of the profession.

Signature of Applicant:	Date:
-------------------------	-------

*** Be sure to submit two letters of recommendation from professors and/or financial services professionals with the completed application.**

FPA National Diversity Committee

As a member of the FPA National Diversity Committee, I wanted to inform the members of FPA NCA of the FPA Diversity Scholarship Program. The primary aim of the Financial Planning Association (FPA) is to be the community that fosters the value of financial planning and advances the financial planning profession. FPA's strategy to achieve its objectives involves welcoming all who advance the financial planning process.

The FPA Diversity Task Force created the Diversity Scholarship Program to facilitate its mission of developing strategies to raise awareness and promote inclusivity of diverse communities, including but not limited to: age, race, ethnicity, gender, and sexual orientation in the financial planning profession. As a result, FPA strives to increase professional opportunities for the widest spectrum of individuals so that all may thrive and prosper in the financial planning profession.

I am pleased to announce that a fellow FPA NCA member Marie Isabel Laurion was the FPA Diversity Scholarship awardee for FPA Retreat 2011. Marie Isabel Laurion has demonstrated an intense desire to promote diversity in the financial planning profession by serving the unique needs of women attorneys and professionals in international development. Congratulations to you, Marie Isabel.

To learn more about the FPA Diversity Scholarship, please visit our website www.fpanca.org. At our website, you will find the 2011 FPA Diversity Guidelines and 2011 FPA Diversity Application.

Announcing FPA NCA Membership Benefits!

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

When: September 15, 2011, 8:45-10:45 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 8:45AM and will end by 10:45AM. 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](#)

DC Financial Planning Day

Volunteers Needed for DC Financial Planning Day

DC Financial Planning Day, to be held in October, 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 either Saturday, October 15th or Saturday, October 22nd. 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.

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.

Continued on Next Page

Continued from Previous Page

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.

Continued on Next Page

Continued on Next Page

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

PLEASE MEET OUR 2011 OUTSTANDING MEMBER AWARD WINNERS!



MICHAEL E. KITCES 2011 PLANNER OF THE YEAR AWARD

MICHAEL E. KITCES, MSFS, MTAX, CFP®, CLU, CHFC, RHU, REBC, CASL, CWPP™, IS THE DIRECTOR OF RESEARCH FOR PINNACLE ADVISORY GROUP, A PRIVATE WEALTH MANAGEMENT FIRM LOCATED IN COLUMBIA, MARYLAND

THAT OVERSEES APPROXIMATELY \$650 MILLION OF CLIENT ASSETS. IN ADDITION, HE IS THE PUBLISHER OF THE E-NEWSLETTER *THE KITCES REPORT* AND THE BLOG *NERD'S EYE VIEW* THROUGH HIS WEBSITE WWW.KITCES.COM, DEDICATED TO ADVANCING KNOWLEDGE IN FINANCIAL PLANNING.

Beyond his website, Michael is an active writer and editor across the industry and has been featured in publications including *Financial Planning*, the *Journal of Financial Planning*, *Journal of Retirement Planning*, *Practical Tax Strategies*, and *Leimberg Information Services*, as well as *The Wall Street Journal*, *BusinessWeek*, *CNBC PowerLunch*, *NBC Nightly News*, and more. In addition, Michael has co-authored numerous books, including “The Annuity Advisor” with John Olsen, the first balanced and objective book on annuities written for attorneys, accountants, and financial planners, and “Tools & Techniques of Retirement Income Planning” with Steve Leimberg and others.

Michael was recognized as one of only 5 financial planning practitioner “Movers and Shakers” for 2006 by *Financial Planning* magazine, and was recognized as one of 20 “Rising Stars in Wealth Management” by *Institutional Investor News* for 2007. These awards were presented to honor Michael’s active work in the financial planning community, which currently includes serving as a member of the Editorial Review Board for the *Journal of Financial Planning*, chair of FPA National’s Government Relations Tax Committee, national chair of the Financial Planning Section for the Society of Financial Services Professionals, and numerous other boards and committees for the Financial Planning Association and the Society of Financial Services Professionals at the local and National levels. Michael is also a co-founder of NexGen, a community of the next generation of financial planners that aims to ensure the transference of wisdom, tradition, and integrity, from the pioneers of financial planning to the next generation of the profession.

KAREN P. SCHAEFFER, CFP®
2011 LIFETIME ACHIEVEMENT
AWARD WINNER



Karen P. Schaeffer is the Managing Member and Co-founder of Schaeffer Financial LLC, a financial consulting firm in suburban Washington, D.C. She has been advising clients for over thirty years and has developed a diverse client base including professional women, Foreign Service Officers, foreign nationals and Federal government employees.

In addition to her financial planning practice, Karen is a popular lecturer and seminar leader. She has spoken on global financial planning issues at many international conferences and has represented the CFP Board at Financial Planning Standards Board meetings around the world. Routinely she conducts programs on a wide variety of topics, from minimizing estate taxes to developing investment strategies, to planning for retirement. Some of the organizations that have drawn on her expertise include The World Bank, The Department of Treasury, The International Monetary Fund, FDIC and The Department of State.

Karen is currently certified by the CFP Board, and holds health and life insurance licenses. She serves as Chair of the Financial Standards Practice Board Council, the global standard setting body for Certified Financial Planners®. Karen is Past Chair for the Certified Financial Planners Board of Standards. She is also Life Director for the Board of Montgomery Hospice and is a Past Chair of the Board of the Academy of the Holy Cross. She is a member and past National Board Member of the Financial Planning Association, a member of the Estate Planning Council of Washington, D.C. as well as the International Women's Forum. Karen received her Bachelor's degree from Grand Valley State University in Michigan. She has held adjunct faculty positions with the College for Financial Planning in Denver and George Washington University in Washington, D.C. Karen is often asked to design and teach continuing education courses for CFP certificates, CPAs and other financial services professionals.

Karen's publishing credits include articles in Business Review, Best's Review, and the Financial Planning Encyclopedia. She has coauthored a book, Education Savings Planning Guide. She has been widely quoted in articles in The Washington Post, The Wall Street Journal, the New York Times and Money Magazine and has appeared on many radio and television programs including the Wall Street Journal Review, a syndicated television program.

Brian T. Jones, CFP® - Vice President
2011 NORMA SEVERNS AWARD FOR LEADERSHIP



As Vice President at CJM Wealth Advisers, Ltd., Brian works primarily with first and second generation millionaires who want an objective financial planner they can partner with for the long term. Brian helps clients “see the big picture” on a variety of topics ranging from complex estate, financial planning, and wealth management related issues.

Brian has been in the financial services industry since 1997. During his time at CJM Wealth Advisers, Ltd., he has helped to make the firm one of the industry leaders in the wealth management business (according to *Wealth Manager Magazine*). Brian was named by *Reuters AdvicePoint* as one of the Top Advisers in the country for 2008. Brian was named by *Washingtonian Magazine* as one of the best financial advisers in November

2010.

Brian is a featured financial professional in many national media outlets across the country. He has regularly appeared on *CNBC*, *Fox News*, *CBS News*, as well as *Time Magazine*, *Forbes*, *The Wall Street Journal*, *USA Today*, *Kiplinger’s Personal Finance*, *U.S. News & World Report*, *CNN/Money*, *The New York Times*, *Bloomberg*, *Bloomberg Personal Finance*, *Research Magazine*, *The Associated Press*, *Financial Planning Magazine*, *Investment News*, *Money Magazine* and *The Washington Business Journal*.

A native of Northern Virginia, Brian attended Oakton High School in Vienna, Virginia, and graduated from George Mason University with a Bachelor of Science in Public Administration. An active member of the Financial Planning Association (FPA), Brian serves on the Board of Directors. In addition, Brian has served as Chairman of the Family and Consumer Sciences Advisory Board for Fairfax County Public Schools. Brian is an Eagle Scout and a Life Member of the National Eagle Scout Association (NESA).

Brian is the author of *Getting Started: The Financial Guide for a Younger Generation* (Larstan 2006), which provides young professionals with a no-nonsense, sensible approach to financial planning related topics. The book covers a wide variety of topics ranging from cash flow, debt, marriage, children, retirement planning and estate planning.

Brian and his wife Amy and their twin daughters live in Fairfax Station, Virginia.

UPCOMING 2011 PROGRAMS – REGISTRATION INFO POSTED ON WEB SITE



Stephen Fuller, Ph.D.

Dwight Schar Faculty Chair and University Professor; Director, Center for Regional Analysis

Coming up in June, don't miss Stephen Fuller!

Stephen Fuller joined the faculty at George Mason University in 1994 as Professor of Public Policy and Regional Development. He served as Director of the Ph.D. Program in Public Policy from July 1998 to June 2000 and from July 2001 to July 2002. He also serves as Director of the Center for Regional Analysis. In September 2001, the GMU Board of Visitors appointed him University Professor and in July 2002 he was named to the Dwight Schar Faculty Chair.

Professor Fuller has authored more than 500 articles, papers, and reports in the field of urban and regional economic development including monthly reports on the Washington metropolitan area and Fairfax County economies. His research focuses on the changing structure of metropolitan area economies and measuring their current and near-term performance. In 1990 he developed a monthly series of indicators to track the current and near-term performance of the Washington area economy. He also developed leading and coincident indices for Fairfax County in 1997. These monthly reports are available on the [Center for Regional Analysis website](#). His research includes studies on the impacts of federal spending, the hospitality industry, international business and the building industry on the Washington area economy. His international assignments include Kazakhstan, Georgia, Hungary and China as well as on-going projects in Portugal.



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.

MORE GREAT PROGRAMS BEING PLANNED! STAY TUNED FOR MORE INFORMATION SOON!

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.

Continued on next page

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 APRIL 2011

Michael Adams
6072 Omega Lane
Manassas, VA 20112
adams.michael@yahoo.com

Leal Deddens, CFP®, CRPC
Integrated Financial Partners
4000 Legato Road, Suite 1100
Fairfax, VA 22033
leal.deddens@lfg.com

Terry-Ann Gardemal
11111 Gainsborough Road
Potomac, MD 20854
terry_ann@verizon.net

Carol Putnam
USB Financial Services Inc
1501 K St NW, Ste 1100
Washington, DC 20005
carol.putnam@ubs.com

Michael Brezovec
Ameriprise Financial
9841 Washington Blvd, Suite 200
Gaithersburg, MD 20878
mbrezovec@ampf.com

Susan Frederick
1453 Waggaman Circle
McLean, VA 22101
sefrederick@cox.net

Drew Miller
461 N Thomas Street
Apt 306
Arlington, VA 22203
drew.n.miller@gmail.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. Byma
Taylor Seiling
Kirsty Peev
David Williams
Sarah Yakel
Sheldon Weiner
Mark Sherno
Frederick Schroed
Greg Roemer
Kevin Ta
James Murphy
Nickolas Hammeln
Mark Bronfman
David Greene
Jie Zhou
Robert Corno
Darius Bakhtiar
Kevin Voigts
Michael Moriarty
Richard Ramsbur
Stephanie Smith
Patricia Doyle
Stephen Lingle
Laura Stohlman
Norman Kamerov

Ten Years

Mark Joseph
Susan Spence
Ryan Fleming
Denny Goforth
Elizabeth Fleming
James Durkin
Victoria Ogus
John Wolff
James Magno
Sami Satouri
Oscar Baird
Mary Moore
Jamie Lapin
E. W.
Kathryn Kurre
Brian Jones
Ronna Klegin
Charles Lewandowski

Fifteen Years

Mark Joseph
Gene Townsend
John Girouard
Catharine Fairley
Charles Rembert
Howard Gartenhaus
Candace Kaplan
Delores Weingaert
Nick Malliarakis
Claudia Brady

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



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

Charity Golf Event

Mitchell G. Berlin, CFP®
Office Phone: 240-314-4301
E-Mail Address: Mitchell.G.Berlin@ampf.com

Consumer Awareness

Helen Modly, CFP® and Tommie Monez, CFP®
Office Phone: 540-931-9051
E-Mail Address: hmodly@focus-wealth.com or tmonez@focus-wealth.com

Government Relations

Howard Pressman
Office Phone: 703-506-0843
E-Mail Address: HPressman@ebwllc.com

Member Communications

Kathleen Sindell, PhD
Office Phone: 703-299-1700
E-Mail Address: KSindell@gcsr.com

Membership

Cliff Cohen, JD
Office Phone: 202-895-2799
E-Mail Address: Cliff@capocohenlaw.com
Bryan Beatty, CFP®
Office Phone: 703-506-0843
E-Mail Address: bbeatty@ebwllc.com

Partnerships

Augie Zullo
Office Phone: 703-871-1344
E-Mail Address: azullo@accessnational.com
Rachael DeCosta Martin
Office Phone: 301-951-4800
E-Mail Address: Rachael.DeCosta@Calvert.com

Pro Bono

Tacy Paul Roby
Office Phone: 301-951-4800
Email Address: Tacy.Paul.Roby@Calvert.com

Professional Development

Dan Lash, CFP®
Office Phone: 703-356-4360 x703
E-Mail Address: DLash@BruceVaughn.com
And Josh Halpern, CFP® ChFC, CLU
Office Phone: 240-744-7125
E-Mail Address: Josh.Halpern@RaymondJames.com

Mentoring

Chris Rivers, CFP®
Office Phone: 202-887-8135, ext. 234
E-Mail Address: CRivers@afmfa.com

Programming

James Bogart, CFP®
Office Phone: 703-356-0079
E-Mail Address: James.Bogart@rbc.com
Jeanie Schwarz, CFP®
Office Phone: 703-734-4620
E-Mail Address: Jeanie.Schwarz@Harris-SBSB.com

Public Relations

Helen Modly, CFP® or Tommie Monez, CFP®
Office Phone: 540-687-3987
E-Mail Address: HModly@focus-wealth.com or
TMonez@focus-wealth.com



About The Dalton Review®

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.

Here are the instructions for the Financial Planning Association promotional codes:

Discount for Financial Planning Association (FPA) Students in Certificate Programs

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.

Discounts for Current FPA Members

For any FPA Member that enrolls in the Dalton Review®, the Dalton Review will provide a \$100 discount. The promotion code is ***fpamember*** and should be entered when ordering online at <http://www.thedaltonreview.com> or over the phone at (877) 426-2373.

The Dalton Review® for the CFP® Certification Exam

The Dalton Review offers both traditional classroom review in Arlington and our eReview, which is live-online, to prepare students for the CFP exam.

- The Dalton Review was developed by former members of the CFP Board of Examiners.
- 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.

SPONSORS HELP BUILD OUR PROGRAMS!

**WE THANK OUR CORPORATE SPONSORS FOR THEIR 2011
PARTNERSHIPS**

2011 PREMIER SPONSORS

ACCESS NATIONAL MORTGAGE and ACCESS NATIONAL BANK
Augie Zullo, 703-871-1344 and Michael Nester, 703-871-7346, Premier Sponsor

ARTIO GLOBAL MANAGEMENT
Carolyn Buntic, 212-297-3666, Premier Sponsor

CALVERT FUNDS
Rachael DeCosta-Martin, 800-368-2750, Premier Sponsor

2011 PREFERRED SPONSORS

CHUBB INSURANCE
Amory Cockrell, 202-822-3214

FBR
Trey Ingram, 703-312-1647

FIDELITY
Jeff Kulik, 888-298-5574

FIRST PORTFOLIO
Jeff Jatras and Michael Rebibo, 703-564-9132

LORD ABBETT
Britton Busby, 201-827-2666

PUTNAM
Brad Pheeney, 202-557-4808

SUNAMERICA
Ken Silva, Heather Hughes and Rob Zelinger, 800-445-7868

THORNBURG INVESTMENT MANAGEMENT
Dan Reilly, 877-215-1330, ext. 7299

**WE THANK OUR CORPORATE SPONSORS
FOR THEIR 2011 PARTNERSHIPS**

2011 GOLD SPONSORS

ALLIANZ GLOBAL INVESTORS

Debra Ohstrom and Chris Leo, 800-201-3913

AMERICAN FUNDS

Shakeel Barkat, Srikanth Vemuri and Andrew Moscardini, 877-421-5334

AMERIPRISE FINANCIAL

Mitch Berlin, 703-903-8942

ARTISAN FUNDS

David Fox, 800-454-1770

DALTON EDUCATION, LLC

Joe Gillice, 877-476-4145

DWS

Eugene Eignor, 703-266-8225

PIONEER INVESTMENTS

Marcel Dawson, 888-743-4847

SCHWAB INSTITUTIONAL

Scott Coleman, 866-502-5153

SIP AMERICA

Sherry Myers, 410-691-6069

TD AMERITRADE

Peter Dabowski, 202-741-5972 and Bob Yunger, 301-941-1856

YEAR 2011: OFFICERS & DIRECTORS

PRESIDENT

Eric Hess, CFP® 703-442-7686

Alpha Financial Advisors, LLC

PRESIDENT-ELECT

Rita Cheng, CFP® 301-320-1457

Ameriprise Financial Services

TREASURER

Ryan Fleming, CFP® 202-887-8135

Armstrong, Fleming and Moore, Inc.

SECRETARY

Kevin Knull, CFP® 703-300-6666

CHAIRMAN

Christine Parker, CFP® 301-392-1010

Parker Financial, LLC

BOARD OF DIRECTORS:

PROGRAMS CO-DIRECTORS

Jean Schwarz, CFP® 703-734-4620

Harris-SBSB

James Bogart, CFP® 703-356-0079

RBC Wealth Management

PROFESSIONAL DEVELOPMENT CO-DIRECTORS

Dan Lash, CFP® 703-356-4360

Financial Network x703

Joshua Halpern, CFP® 240-744-7125

Raymond James Financial Network, Inc

CHAPTER COMMUNICATIONS DIRECTOR

Kathleen Sindell, PhD 703-299-1700

GCSR, Inc.

MEMBERSHIP CO-DIRECTORS

Bryan Beatty, CFP® 703-506-0843

Egan, Berger, Weiner, LLC

Clifford Cohen, JD 202-895-2799

Capobianco & Cohen, LLP

SPONSORSHIP/MARKETING CO-DIRECTORS

Augie Zullo 703-871-1344

Access National Mortgage

Rachael DeCosta-Martin 301-951-4800

Calvert Funds

PUBLIC RELATIONS CO-DIRECTORS

Helen Modly, CFP® 540-931-9051

Focus Wealth Management, Ltd.

Tommie Monez, CFP® 540-931-9051

Focus Wealth Management, Ltd.

GOVERNMENT RELATIONS DIRECTOR

Howard Pressman, CFP® 703-506-0843

Egan, Berger, Weiner, LLC

FACILITIES & SOCIAL EVENTS

Mitchell Berlin, CFP® 240-314-4301

Ameriprise Financial Advisors

PRO BONO DIRECTOR

Tacy Paul Roby 301-951-4800

Calvert Funds

MENTORING PROGRAM DIRECTOR

Chris Rivers, CFP® 202-887-8135

Armstrong, Fleming & Moore, Inc.

EXECUTIVE DIRECTOR

Peggy Nelson 703-620-1712

FPA National Capital Area

ADMIN ASST

Katie Palmer

*Past Presidents
Advisory Council (PPAC)*

Gary Altman, JD, CFP

Tracey A. Baker, CFP

Glen J. Buco, CFP

Jannet S. Carpien, CFP

Nicolet V. Evans, CFP

Inga B. Frank, CFP

Barry Glassman, CFP

Mark E. Johannessen, CFP

Timothy W. Jones, CFP

Glenn G. Kautt, CFP, EA

Jack May, CFP

Christine Parker, CFP

Judy L. Redpath, AIF, CFP

Karen P. Schaeffer, CFP

Victoria M. Trumbower, CPA

Richard E. Vodra, JD, CFP

Marysue J. Wechsler, CFP

Alexandra Armstrong, CFP

U. Calvin Brown, MST, CFP

Elissa Buie, CFP

Stephan Q. Cassaday, CFP

Marjorie L. Fox, JD, CFP

Arthur M. Gelman, JD

Clyde G. Hohenstein, CFP

Brian T. Jones, CFP

Paul Juergensen, II, CFP

I. Edward Markley, CFP

Edward O'Hara, CFP, EA

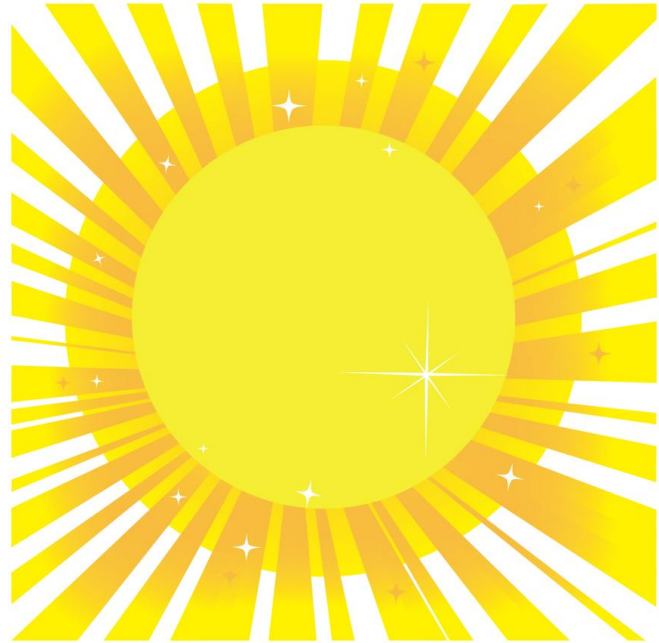
Michael J. Rebibo, CFP

Sheldon E. Sacks, CFP

Dana G. Sippel, CFP

Anne Uno, CFP, EA

Barbara A. Warner, CFP



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.

CFP®, CERTIFIED FINANCIAL PLANNER™ and federally registered CFP (with flame logo) are certification marks owned by Certified Financial Planner Board of Standards Inc. and are awarded to individuals who successfully complete CFP Board's initial and ongoing certification requirements.