

A Pinnacle Award Level Chapter
Recipient of FPA National's Highest
Level Award for 10 Consecutive Years!
Volume 12, No. 11, November, 2011
Web address: www.fpanca.org



President's Message

Eric Hess, ChFC, CFP®

We are one FPA chapter whose members continue to follow our chairman, Christine Parker's inspiration in her **Do One Thing campaign!** Congratulations to our Pro Bono Director Tacy Paul-Roby, and co-chair of the event, Kathleen Sindell, and all volunteers for making The **2011 Metropolitan Washington Financial Planning Day** a wonderful event. We had over a hundred people from all walks of life attend and benefit from presentations on financial planning as well as one-on-one counseling sessions. Mary Beth Franklin was the key note speaker and we had over 40 volunteers from our local chapter. Key sponsors of the event were the Government of the District of Columbia, the District of Columbia Department of Insurance, Securities, and Banking, the Metropolitan Washington Council of Governments, the Financial Planning Association of the National Capital Area, the Certified Financial Planner Board of Standards, the Foundation for Financial Planning, and The United States Conference of Mayors. We had over 15 additional contributing sponsors of the event as well!

We have a **Member Breakfast November 3rd** in Reston Virginia at the **Access National Bank Building**. Stop in and network with friends, 8 AM to 10 AM! This is a great opportunity to learn more about your chapter, more about our Board, as well as our upcoming programs and events, and how to get involved!

Please plan to attend our next luncheon event, **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 – Event Concludes. This presentation will have our very popular “panel discussion format” with several leading heads of local firms discussing topics you'll want to hear. Joshua Halpern and Dan Lash are responsible for this great program and a big thanks to them for their diligence in getting this together. Please see more details on this event in this Newsletter.

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On **December 1st**, everyone will want to attend the Volunteer Appreciation luncheon program entitled, **Making the Most of Gifts to Family and Charity under the 2010 Tax Act** by **Stefan F. Tucker and Sarah M. Johnson, attorneys with Venable LLC**. And this program will be held at Maggianos at Tysons II! Good food, good friends and good state of the art planning information. Please plan to attend. Thanks to Jeannie Schwartz and James Bogart for this program!

Lastly, I have to mention the excitement and talk around the 2012 Winter Symposium entitled **Wealth Management for Affluent Seniors - Sophisticated strategies for financial professionals to help address the complex legal, financial, housing and health needs of affluent clients as they age**. We are excited to hold this event at one of the most state of the art conference centers in the area, The Dulles Hyatt! We hope to see you there on **January 27, 2012!**

Thank you for your continued membership, support and participation in our 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!

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

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

December 1, 2011 – Volunteer Appreciation Luncheon Meeting – McLean, VA

January 27, 2012 – Ethics Course – Dulles Hyatt, Herndon, VA

January 27, 2012 – 2012 Winter Educational Symposium – Dulles Hyatt, Herndon, VA

Please register for these programs on-line at www.fpanca.org. More details and events to be posted soon! Please check our web site for complete details on our events!

**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: January 27, 2012 – 6:30AM – 8:30AM - Where: Dulles Hyatt, 2300 Dulles Corner Blvd., Herndon, VA
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 6:15AM. The program will begin at 6:30AM and will end by 8:30AM. 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 December 20, 2011. However, substitutions after this date will be accepted. Nonmember cancellations received prior to December 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.

Stay Tuned! We have a Special Ethics Game Booked for this Session! Ethics does not have to be BORING!

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 VA Ins. Approved! One MD 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!

“Making the Most of Gifts to Family and Charity under the 2010 Tax Act”

Presented by Stefan Tucker, Esquire and Sarah Johnson, Esquire

December 1, 2011 – One Hour of CFP CEU, One MD and One VA Insurance Approved!

11:30am – 2pm - Maggiano’s Restaurant, McLean, VA

This presentation will discuss the best ways to leverage the current \$5 million gift tax exemption by taking advantage of estate planning techniques such as dynasty trusts, GRATs, sales to grantor trusts, QPRTs, CRATs, CLATs, and more, as well as how to maximize the charitable contribution deduction by giving the right assets to the right type of charity. The presenters will also discuss non-tax concerns related to charitable giving, such as intergenerational involvement and a comparison of donor-advised funds versus private foundations.

INTERNSHIP WHITEPAPER PUBLISHED BY JON YANKEE

Following our previous Career Development Programs, Jon Yankee has completed his whitepaper on Implementing Internships. An article will be published in the October *Financial Planning Magazine*. To read this article, please follow this link: <http://bit.ly/r2hfxZ>

Jon has offered this article as a resource to our chapter. This article link is also posted on our web site, and will be distributed through other outlets, as well. Thank you, Jon, for sharing this resource!

PLEASE VOTE NOW!

Proposed 2012 Officers and Directors

The Proposed Board of Directors for 2012 is listed on the next page. This Membership Announcement requests your approval for the proposed slate. Please return your vote as soon as possible to PeggyNelson8@verizon.net. We need your vote in written form for approval of our 2012 Board. Please include your name on your email when voting so that we have a record of the members who voted. You may APPROVE the Proposed Slate; you may write-in candidates to the Proposed Slate; or you may vote AGAINST the Proposed Slate (or portions thereof).

In addition, our membership meeting will be held on Thursday, December 1, 2011 at Maggiano’s of Tysons Corner, McLean, Virginia at approximately 11:30 a.m. This meeting will be prior to our monthly program scheduled for that day. At this meeting, we will request your voice approval of our proposed slate. We will accept nominations from the floor that day, as well. We notify our membership of the proposed Board and request votes from our membership in written format, as well as at our Membership Meeting, in order to be assured of reaching a quorum of responses necessary for approval and to follow the procedures outlined in our By-Laws. Thank you for your help in electing our new 2012 Board of Directors.

Proposed Slate Listed on Next Page

2012 PROPOSED OFFICERS:

Eric Hess, CFP, Chair

Rita Cheng, CFP, President

Ryan Fleming, CFP, President-Elect

Augie Zullo, Treasurer

Ken Robinson, CFP, Secretary

Kevin Knull, CFP, Officer At Large

2012 PROPOSED DIRECTORS:

James Bogart, CFP, Programs Co-Director

Kathleen Sindell, Programs Co-Director

Josh Halpern, CFP, Career Development Co-Director

Mitch Berlin, CFP, Career Development Co-Director, Mentoring Director

Chris Rivers, CFP, Facility Requirements & Social Events Co-Director

Michael Nester, Facility Requirements & Social Events Co-Director

Dan Lash, CFP, Sponsorships Co-Director

Rachael DeCosta-Martin, Sponsorships Co-Director

Bryan Beatty, CFP, PR/Media Relations Co-Director

Scott Peterson, PR/Media Relations Co-Director & Communications Director

Helen Modly, CFP, Membership Co-Director

Jeff Kulik, CFP, Membership Co-Director

Brad Pheeny, Membership Co-Director

Tacy Paul Roby, Pro Bono Co-Director

Tommie Monez, CFP, Pro Bono Co-Director

Howard Pressman, CFP, Government Relations Director

FPA NCA 2012 WINTER EDUCATIONAL SYMPOSIUM

The FPA of the National Capital Area Winter 2012 Educational Symposium is rapidly approaching. The planning committee of Past Presidents and current Board members will make this year's symposium a meaningful event.



“This annual meeting is a must for me and our firm. It is hard to get this much high level information and CEU’s at any other local financial meeting!”
Alex Armstrong, CFP®, Armstrong, Fleming and Moore



The symposium will focus on **Wealth Management for Affluent Seniors**, identifying sophisticated strategies for financial professional to help address the complex legal, financial, housing and health needs of affluent clients as they age.

Save the date - **Friday, January 27, 2012** | Dulles Hyatt | 2300 Dulles Corner Boulevard, Herndon, Virginia, Easy Access from Dulles Toll Road | Complimentary Parking | www.dulles.hyatt.com

“It’s the one annual FPA event I don’t miss!”
Barry Glassman, CFP®, CFC, Glassman Wealth Services, LLC



Make the most of attending:

- Engage in hot senior topics, including vulnerabilities of affluent widows and widowers
- Earn up to 8 CEU’s (CFP®, VA/MD insurance and CPA) and 2 CFP® Ethic CEU’s (filing pending)
- Connect with industry thought leaders, leading geriatrics researchers and corporate partners
- Network with like-minded professionals, potential partners, employers and job candidates
- Experience a new state-of-the-art conference center, featuring wireless access throughout
- Receive an updated Financial Professional’s Guide to Working With Older Clients, AARP and the Financial Planning Association® (FPA®)

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“Affluent older clients need peace of mind that you can help them overcome the challenges of managing and distributing wealth as they age – this symposium will focus on how to provide competent care.” Christine Parker, CFP®, chair of the 2012 Winter Educational Symposium

Register now and SAVE \$100! Visit www.fpanca.org

Registration Fees:

Before Dec. 15, 2011 – Members \$250 – Non-Members \$300

Before Jan. 7, 2012 – Members \$300 – Non-Members \$350

After Jan. 7, 2012 – Members \$350 – Non-Members \$400

SCHEDULE OF THE DAY

6:30 – 6:45 a.m.

Ethics Check-in

6:45 – 8:30 a.m.

Winning Ethic, Dan Candura, Candura Group, LLC

Ethics training doesn't have to be dull and boring.

8:15 – 8:45 a.m.

General Check-in

8:45 – 9:00 a.m.

Opening Remarks, Christine Parker, CFP®, Parker Financial, LLC, chair of the 2012 Winter Symposium

9:00 – 9:50 a.m.

Whom Can We Trust? Panelists: Karen Roberto, Ph.D., Director of the Center for Gerontology, Institute for Society, Culture and Environment, Virginia Tech; Shelly L. Jackson, Ph.D. Assistant Professor of Psychiatry and Neurobehavioral Sciences Institute of Law, Psychiatry and Public Policy, University of Virginia; and Don Blandin, President, Investor Protection Trust. Moderator, Christine Parker, CFP®, President, Parker Financial, LLC

- Following the session, participants will be able to recognize the warning signs of elder financial abuse and have a greater awareness about the growing epidemic problem. Identify the seven red flags that indicate the inability of a client to make important financial decisions.

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9:50 – 10:40 a.m.

Estate and Tax Planning for Wealthy Widows and Widowers, Beth Shapiro Kaufman, JD, Partner, Caplin & Drysdale

- Following the session, participants will be able to utilize effective estate planning and tax planning strategies for wealthy widows and widowers.

10:40 – 10:50 a.m.

Networking Break with Corporate Partners

10:50 – 11:40 a.m.

Engineered Income Portfolios, Brent Burns, Asset Dedication, LLC

- Following the session, participants will be able to critically evaluate an innovative and practical portfolio strategy that is engineered to provide dependable income during volatile or uncertain markets.

11:40 a.m. – 12:30 p.m.

2012 Election: Why Affluent Seniors and Their Advisors Should Care, Keynote Speaker Gregory R. Valliere, Chief Political Strategist, Potomac Research Group

- Following the session, participants will be able to handicap the potential impact of 2012 elections on domestic, foreign and economic policies that are most important to the 'Silent Generation,' born during the great Depression and WWII.

12:30 – 1:40 p.m.

Networking Lunch

1:40 – 2:30 p.m.

Public Policy and Aging, speaker to be announced

2:30 – 3:20 p.m.

Index Annuities: Looking Under the Hood, John L. Olson, CLU, ChFC, AEP, Olson Financial Group, co-author with Michael E. Kitces, MSFS, CFP®, CLU, ChFC, The Annuity Advisor

- Following this session, participants will understand the basics of how index annuities work, how interest credited to an index annuity is LINKED TO, but not EQUAL TO, the growth of an equity index, the "moving parts" that limit such interest crediting, and why some "conventional wisdom" about index annuities is not wisdom, but misunderstanding.

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3:20 – 3:30 p.m.

Networking Break with Corporate Partners

3:30 – 4:20 p.m.

Senior Residence Issues: Roles and Resources for Planners, Melissa Beck, Regional Director, LivHome

- Following this session, participants will be become skilled at identifying elderly housing resources that can best meet the life-style needs of affluent seniors.

4:20 – 5:10 p.m.

Dealing with Dementia: Diminished Financial Capacity, Steven Starnes, MBA, CFP®, Financial Planner, The Monitor Group, Inc.

- Following this session, participants will be able to draft a written policy for how your firm will work with clients with dementia that may help you avoid ethical and legal dilemmas.

5:10 – 5:20 p.m.

Closing Remarks, Rita Cheng, CRPC®, CFP®, Ameriprise Financial Services, President of the 2012 FPA NCA

5:30 – 6:30 p.m.

Networking Reception – Cash Bar

If you are attending the CFP Ethics Course, as well as the Symposium, TWO DIFFERENT REGISTRATION FORMS must be completed, one for each program, so that we plan appropriate materials. Thank you! Look for the TWO DIFFERENT LINKS ON THE HOME PAGE OF THE WEB SITE at www.fpanca.org!

Don't Miss the Early Bird Rate!

Register on line Now! for this Terrific Program!

We will SELL OUT! So Don't Delay!

Register by December 15 for the Early Bird Rate!

**WE WELCOME NEW MEMBERS
WHO JOINED FPA NCA IN SEPTEMBER 2011**

David Albert
R&M Wealth Management Services, LLC
6903 Rockledge Dr Ste 1200
Bethesda, MD 20817
Phone: Fax:
Email: dave.albert@raymondjames.com

Anna Charintseva
Yeske Buie
301 Maple Ave W Ste 600
Vienna, VA 22180
Phone: (800) 772-1887 Fax:
Email: anna@yebu.com

Michael Cox
Calvert Financial Advisory, Inc.
3175 West Ward Rd Suite 120
Dunkirk, MD 20754
Phone: (301) 812-1550 Fax:
Email: mike@calvertfinancialadvisory.com

Elizabeth Napper CFP®
NRECA
4301 Wilson Blvd INV8-306
Arlington, VA 22203
Phone: Fax:
Email: beth.napper@nreca.coop

Sarine Zenian CFP®
10101 Grosvenor Place Apt 1619
Rockville, MD 20852
Phone: Fax:
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Wade Brittingham
Fidelity Investments
1861 International Drive Suite 100
Tyson's Corner, VA 22102
Phone: (703) 893-1008 Fax: (703) 506-1924
Email: wade.brittingham@fmr.com

Nell Cordick
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Mark Schwartz
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11140 Rockville Pike Suite 600
N Bethesda, MD 20852
Phone: (301) 231-8181 Fax: (301) 231-7227
Email: mark@tricapitaladvisors.com

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.

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.

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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

2012 Dates and Events Coming Soon!

**Look for our 4th Quarter Postcard and
our Symposium Postcard Coming in your Mailbox Soon!**

**Remember to Bring your Quarterly Postcards to our Events
for a Chance to WIN a Cash Prize!**

2012 Quarterly Postcards to be sent Next Year, too!



**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

See Pledge Form on Next Page!

DOUBLE Your IMPACT!

TD Ameritrade Institutional has joined the Foundation for Financial Planning to help people take control of their financial lives by connecting the financial planning community with people in need. **TD Ameritrade Institutional will match, dollar for dollar, all new pledges made by December 31, 2011.**



Turn \$5,000 into a \$10,000 gift – turn \$25,000 into \$50,000.

I/we hereby pledge and commit my/our support to the Foundation's Endowment Fund in the sum of:

___ \$100,000 – Chairman's Council ___ \$50,000 – Founder ___ \$25,000 – Partner
___ \$20,000 – Benefactor ___ \$15,000 – Associate ___ \$10,000 – Mentor
___ \$5,000 – Sustainer ___ \$1,000 – Supporter ___ Other \$ _____

Please process my pledge as follows: I/We will pay this pledge over a _____ year period. (1, 2, 3, 4, or 5 years)

I/We will pay this pledge (check one) Annually Semi-annually Quarterly Monthly

beginning in the month of _____ The first payment of \$ _____ is enclosed.

Please charge my first payment of \$ _____ to my credit card. MasterCard VISA Amex Discover

Card Number _____ Expires _____

I authorize automatic credit card charge for the payment schedule I have selected. Yes No

I plan to give stock or Mutual Funds instead of cash. Please contact me with the procedure.

This pledge may be publicized. All pledges will be recognized with the match amount.

Solicited By: _____

Contributions of cash or other assets to the Foundation for Financial Planning are tax-deductible as provided by law.

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www.foundation-finplan.org

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.

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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!



Dear FPA Member,

The Financial Planning Association® is shining the spotlight on you for our 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



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
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Stephanie Smith
Patricia Doyle
Stephen Lingle
Laura Stohlman
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Cheryl Heilman
Tim McDonough
Joseph Wambia
Gloria Herndon
Daphne Wright
Ann Senger

Five Years Continued

Rose Price
Sheffield Richey
Michael Gilbert
Edward Nell
Melissa Heck
Robert Hill
William Robeson
David Surgent
Lewis Levy
Joachim Exner
James Burroughs
Terry Treat
Janis Wagner
Daniel Brannon
Michael Thomas
Eric Bressman
Joseph Van Name

Thirty Years

Jim McGrath
William Korn

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.
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Brian Jones
Ronna Klegin
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Alison Carlson
Michael Freiman
William Schwartz
Mark Keen
Mehmood Nathani
Joel Goldberg
Craig Carlini
James McDermott
Yohanna Gorfu
Fredric Miller
Janet Hronich
Mark O'Connor
Richard Romero

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
Patricia Currey
Harry Gaskin
Christopher Brown
Michael Beriss
Thomas Merrill
Douglas Rausch
John Frisch
Jerry Murphy

Twenty Years

Stephen Siegel
Joel Ticknor
Stephen Nohowel

Twenty-Five Years

Inga Frank
Dixie Butler
Michael Billingslea
Richard Allridge
Roberta Greenspan

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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E-Mail Address: Mitchell.G.Berlin@ampf.com

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E-Mail Address: hmodly@focus-wealth.com or tmonez@focus-wealth.com

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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.

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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.

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