

**The Financial Planning Association of MN presents
A DOUBLE FEATURE!**

On Tuesday, January 17th, 2012 join us for a double feature. Registration begins at 7:00 am at the Golden Valley Country Club. The session ends at 10:00 am.

**Hour 1 - The Economics of Debt:
Governments, Companies, and Households**

Europe's debt crisis is only the latest of many going back decades, if not centuries. Of course, the potential default of European government debts occurs amidst high default rates on household and business debts as well. Our first presenter, Christopher Phelan, will attempt to get to the basics of what economic theory and data has to say about debt, and what these basics can tell us about current events.

He will discuss what economic theory has to say about why we see debt contracts and when we should expect debts to be repaid. In particular, he will discuss why economists find it somewhat puzzling that we see as much repayment as we do, especially by governments. Mr. Phelan will conclude by discussing possible regulatory changes to help reduce the frequency and severity of such debt crises.

REGISTER

JOIN NOW

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Christopher Phelan is Professor of Economics and Director of Graduate Studies in the Department of Economics at the University of Minnesota, and an advisor to the Federal Reserve Bank of Minneapolis. He has previously been a senior economist at the Federal Reserve Bank of Minneapolis and has held faculty positions at the Kellogg Graduate School of Management (Northwestern University) and the University of Wisconsin-Madison. He holds a Ph.D. in economics from the University of Chicago and an undergraduate degree from Duke University. He has published extensively in theoretical macro and micro-economics, focusing on models of incentives and reputation, as well as monetary economics and the economics of taxation.

Hour 2 - A Tale of Two Minds

Suzette Rothberg, American Funds - The current economic and market environment has highlighted a number of challenging investor behaviors that always seem to arise during volatile periods. Gaining a deeper understanding of why people tend to make the wrong investing moves and develop a strategic response is important.

A Tale of Two Minds helps promote your firm's objectives by improving the adviser's ability to engage effectively with worried clients and prospects, move cash into longer term investments and help clients stay on course with their investment objectives.

January 17th - Golden Valley Country Club
7:30 am: Registration & Networking
2 total - MN CE, CPE, CFP, CIMA
763-732-4131 • Directions Link

Learning Objectives:

Hour 1-

- Understand the basic economics behind why we see debt contracts
- Understand the economics behind the borrower's decision of whether to default or not, and given this, what implications this has on whether to extend credit in the first place.
- Understand the basic economics behind why sovereign debt contracts are riskier than non-sovereign debt contracts.

Hour 2-

- Understanding the *why* - looks beyond the *what* to uncover some of the primal reasons behind *why* investors make bad decisions.
- Preparing to succeed - introduces time-tested tools and strategies to help an adviser manage and influence emotion-driven client behavior with the goal of achieving improved investor outcomes.
- Scripting the stories - promotes scripting and a story-based approach to bridging the gap between clients' emotional and logical decision making tendencies.

**Can't attend?
Register for the
Virtual Learning Seminar.**

Year 2012: Board of Directors

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Executive Director **Bonnie Stanley**
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January 17th CHAPTER MEETING - Continued from Page 1...

Suzette Rothberg is a Vice President of Business Development and Training for American Funds Distributors. She has more than 21 years of experience in the investment industry and brings that knowledge to the development and delivery of specialized adviser education. Her specialties include understanding investor behavior, constructing portfolios, evaluating investments and defining the characteristics of successful financial advisers. Suzette enjoys coaching advisers to develop their professional expertise. When she joined American Funds in 2006, she initially worked with financial advisers in Minnesota, South Dakota and Wisconsin to help them achieve such key business goals as attracting and growing assets, acquiring new clients and developing a successful practice. Before coming to American Funds, Suzette was a Vice President at Van Kampen Investments. She began her career as a financial adviser in Los Angeles. Suzette earned a bachelor's degree in international business from Mount St. Mary's College in Los Angeles. She is a Certified Financial Planner® and an active member of the Financial Planning Association. She holds FINRA series 7, 26 and 63 registrations. Suzette lives in Minnesota with her husband and two children and enjoys boating, waterskiing and snowmobiling.

Arrive in time to be seated by 7:30 am for a plated breakfast. Announcements, a partner presentation by Denny Bennett and the program will start at 7:30 am. The presentation will end at 10:00 am. Avoid the \$15 last-minute registration fee by reserving your spot before 5:00 pm on Friday, January 13th. **Meeting fees:** Annual Season Pass - \$240 (see page 3 for details). Members without a Season Pass - \$40; Full-Time Student FPA Members - \$30; and Non-Members - \$65. RSVP early. The recorded session ranges from \$15 - \$45 and is available through the **FPA MN Virtual Learning Center**.

The 3rd Tuesday - January 17th, 7:30 am - Golden Valley Country Club, 7001 Golden Valley Road (763-732-4132). *If you have not already registered by clicking YES on your email invitation, you may click the links in the side bar on Page 1. **Anticipated credits per session include: 1 MN CEU/1 CFP Board/1 CPE/ and 1 CIMA.** CFP® and Certified Financial Planner® are marks owned by the Certified Financial Planner Board of Standards, Inc. (CFP Board). Course Level: Basic to Intermediate. There are no pre-requisites or advanced preparation necessary for this program, but you should have a basic understanding of the subject matter. See the boxed Learning Objectives for a list of anticipated expectations by the end of the session. Instructor Qualifications: Minimum 4-year degree plus 5 years practical experience. Instructional Method: Group-Live presentation.*

All registrations (including Season Ticket holders) called in after 5:00 pm on the Friday preceding the chapter meeting or arriving without a registration will be assessed an additional \$15. FPA is committed to pay GVCC for every reservation made. If you cannot keep your commitment, please call 612-781-1212 to cancel. Individuals not canceling within 24 hours will not receive a refund and will be invoiced \$40 (unless prepaid). Season Ticket Holders not canceling will be invoiced a \$15 No Show-No Cancellation fee. The Season Ticket purchase of \$240 represents a savings to you and does not cover our costs for the year. For more information regarding refund, complaint and program cancellation policies, please contact our offices at 763-781-1212.



The Financial Planning Association of Minnesota is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be addressed to the National Registry of CPE Sponsors, 150 Fourth Avenue North, Suite 700, Nashville, TN, 37219-2417. Website: www.nasba.org

Thanks to our January Host & Platinum Partner
**MINNESOTA
Bank and Trust**

Denny Bennett • 952-769-2138
denny@dennybennett.com

2012 Meeting & Fee Structure

MEETING SCHEDULE

- Meetings are held the third Tuesday of the month. At a minimum, the meetings are two hours each and will be held at the Golden Valley Country Club. You'll want to pay close attention to the newsletter each month and mark your calendar with the specific time. Or, watch the Calendar of Events on the website!
- It is our goal to have the regular monthly meetings qualify for Minnesota insurance, CFP, NASBA/CPE, and CIMA credits. A minimum of ten meetings are scheduled throughout the year, providing approximately 20 credits. The Code of Ethics course will be held in April and October and is not included in the Season Pass.
- Special events such as the annual symposium, case study, golf tournament, social events, etc. will be announced in upcoming newsletters. There is an extra charge for these events.



SEASON TICKET PACKAGE - A Real Deal!

Compare the season ticket price to the "per meeting" costs:

- **"Per Meeting" fee:** FPA members - \$40; FPA Full-Time Student Members - \$30; and Non-FPA members - \$65
- **Season Ticket Pricing (January - December):** \$240 includes all regular monthly chapter meetings-This is a savings of \$160 over the regular fees, plus an added value of \$130 for two guest passes. Season tickets are not transferable and are available for FPA MN members only. RSVP early to avoid the \$15 last-minute registration fee.
- **Discounted Webcasts!:** Season Ticket holders may purchase our regular webinars at \$15 each, a 50% discount from the normal price.

There are many benefits to membership and active participation. Like most organizations, you get out of your membership what you put into it. Make the most of your membership with these Minnesota Chapter benefits:

- Acquire MN CEU, CFP, CIMA, and NASBA (CPE) credits
- Enjoy networking opportunities with other professionals
- Newsletter updates on meetings, chapter activities, legislative and regulatory issues
- Public awareness through the Symposium, Best Prep, Junior Achievement, CFA, SFSP, CLI, and CPA events and conferences
- Learn about the most current products, strategies, and markets in the financial planning profession



You won't want to miss out on all the excitement this year. We look forward to seeing you at our meetings!

Mark Your Calendar!

January 17, 7:20 am
February 21, 7:20 am
March 20, 11:20 pm
April 17, 7:20 am
April 17 - Ethics, 10:00 am
May 15, 2:30 pm
June 19, 7:20 am
July 17, 11:20 am
September 18, 7:20 am
November 20, 7:20 am
December 18, 2:30 pm

To purchase a 2012 Season Ticket, when registering for the Chapter Meeting, click on Registration Type and choose Season Ticket (Not Paid). Or, you may pay by check - send \$240 payable to FPA MN to 3900 Main Street NE, Columbia Heights MN 55421.



Career Development Committee

MOLLY SULLIVAN, CFP® • CAREER DEVELOPMENT DIRECTOR



COMMITTEE MEMBERS: MARK BRICE JOE PITZL BEN WACEK
BRIAN MARTIN NICK THUNKER JOSH WOLBERG

ARE YOU LOOKING TO HIRE?!? 6th Annual FPA MN CAREER DAY scheduled for February 24, 2012

Ben Wacek - Committee Member

Our goal is to facilitate the interview and networking process between top students/career changers and financial planning professionals in the area.

Expanding your firm by hiring a new employee, whether for an internship of full-time position, is a difficult and time-consuming task. Determining the responsibilities for the new hire, establishing a career path for the individual, and the actual interview process can take months of planning and consideration.

The process is further complicated by the increasingly competitive hiring landscape, which is especially true in our rapidly growing profession. Perhaps the most difficult obstacles, from the business owner's perspective, are finding quality candidates, coordinating your schedule with theirs, and then allocating hours of precious time to actually interview them.

FPA Career Day is designed to simplify the process for you!

The Career Development Committee is currently in the process of gathering resumes from excellent students and career changers in the area.

Firms participating in Career Day will have access to the resumes before the event and will provide the Career Development Committee with a list of the attendees they'd most like to interview as this committee will be coordinating the scheduling process.

If you are interested in being an interviewing firm, please contact Ben Wacek at benwacek.fpa@gmail.com.

Space will be limited to the first 10 firms who respond, so please respond immediately to reserve your space.

2012 FPA Career Day
7:30 AM - 2:00 PM
Doubletree Hotel
1500 Park Place Blvd - Saint
Louis Park, MN 55416

Sponsor-A-Student

*By Molly Sullivan
Career Development Director*

The FPA of Minnesota would like to provide an opportunity for students and job seekers to attend the 6th Annual FPA Career Day on February 24 at limited cost to them. As such, we are asking our membership to help offset the cost of the event by covering the cost of a student or students to attend.

This is a great opportunity to give back to the profession and to help break down the barriers to entry into this exciting profession. The cost is \$50 to sponsor a student and it is easy to do. Simply sign up at: <http://fpamn.org/store/Shop-FPA.html>. Thanks for your support!

**Help guide our future by
sponsoring a student at
Career Day!**

108 Reasons FPA is the Heart of Financial Planning.

**Journal of Financial Planning,
Free CE Credit Opportunities,
Career Center, Pro Bono
Involvement, Public Speaking,
and Member Discounts**

[View all 108 benefits!](#)

Did you know...

You can post your Help Wanted ad on the FPA MN website for free? All members may post their Help Wanted ads at no charge. Send your Word or PDF document to the FPA MN office. For non-members, the price is \$50 per quarter.

You can review the resumes of career changers and student interns? Need one more brain in the office? Go to our FPA MN website, click on Members. Log in to view the current postings.

Log into the Members Only area on the web site.

Message from the President

MIKE MILLER, CFP®



No Coincidence that Geese Fly in V Formation

FPA and FPA Minnesota are the communities that foster the value of financial planning and advance the practice and profession of financial planning. This statement is our overarching purpose; our primary aim stated both nationally and in our own FPA MN Bylaws. It is the very reason for our existence.

Our primary aim is achieved through a variety of initiatives and strategies, implemented by each of us whether as individual members, as volunteer members within FPA MN, or as Partners of FPA MN. We are after all a membership organization. As a membership organization we stand for certain values that go to the very core of our being. Our stated and published values for FPA MN, important I think to be restated as we begin a new year include:

- **Competence:** Our dedication to competence requires not only lifelong learning, but also that we continually assess our ability to appropriately and effectively address the needs of those whom we serve.
- **Integrity:** We strive to have ever more congruence between our words and deeds, and to deliver genuine value to those whom we serve.
- **Relationships:** We are committed to open, inclusive and respectful relationships, including collaboration among diverse parties on common interests.
- **Stewardship:** We recognize our responsibility to act with vision, ever mindful of the effects of our actions on the future.

I have had the pleasure to serve on the FPA MN Board for the past three years with a tremendous group of colleagues and now have the honor to serve as your President for the next twelve months. These past three years and the two years prior to then, I think you would agree, have been one of the most challenging periods ever for our world, for our profession, our careers, and at least for me my personal life.

Despite all the challenges and all the change with more change to yet to come one thing remains the same, our Primary Aim and our Core Values. These remain the backbone of who we are as an organization, what we stand for as an organization, and what we are to do as an organization. My pledge to each of you is that we will continue to keep these at the forefront of our FPA MN efforts so that we will move forward to foster the value of financial planning and advance the profession and practice of financial planning here in Minnesota.

In any organization, it takes engaged and committed team members to accomplish primary aim. FPA MN is no exception. While we have a tremendous group of engaged and committed team members, we could still use your help. Some of you may not know that each year we hold a Strategic Planning meeting for FPA MN Board and Committee members, with special invitation to all Past Presidents. We held ours on November 18th with approximately fifty individuals in attendance. At our meeting, in addition to planning future strategies, we learned five lessons from what geese can teach us about teamwork. I would like to share the first lesson with you this month.

It is no coincidence that geese fly in a V formation. As each goose flaps its wings, it creates uplift for others behind it. There is 71 percent more flying range in V-formation than in flying alone. The first lesson we learned is this: **People who share a common direction and sense of purpose can get there more quickly.**

If you are a new member or an existing member and want to be actively involved in supporting the Primary Aim for FPA and FPA MN during this extraordinary time in our profession, we have opportunities for you. Opportunities range from “Doing One Thing”, which are smaller tasks i.e. one time projects or repeated tasks that require less of a time commitment. We have expanded opportunities such as serving on a committee or larger committee projects if you would rather not serve on a committee but have a passion in a particular area. Just think, if we had most of our members “Doing One Thing” how quickly we could advance our primary aim which in turn benefits each and every one of us as well as the consumer community that we serve. Please let me, or any one of our board members know if you will help.

Flying together who knows how far we can go. Who knows how far you can go. Let’s go together and find out.

**Best Wishes to you
and your families for
a fabulous 2012!**

Mike

Mike Miller, CFP
President of FPA
of Minnesota



Meet Our 2012 Board

Chairperson

Lauri Salverda,
CFP® CFA

Lauri Salverda is a principal at Clerestory Advisors, Inc., a comprehensive financial planning firm taking the time to know clients and assist them in accomplishing their dreams. With more than 20 years in the financial services industry, Lauri has spent the last eight working specifically with individuals and their families. Lauri is a graduate of Bryn Mawr College with a degree in Economics. She is a Chartered Financial Analyst and a Certified Financial Planner. Lauri and her husband, Eric, live in Inver Grove Heights with their four children.



President

Mike Miller, CFP®

As Managing Director and founder of Integra Shield Financial Group, Mike provides holistic financial planning for business owners and busy professionals experiencing one of life's transitions including divorce, loss of a spouse, changing jobs or career, retirement, or buying, selling, or expanding a business. He is an active member of the Collaborative Law Institute of Minnesota as a financial neutral practicing in Collaborative Divorce. He is an active member of the Twin West Chamber of Commerce and has served two terms as President of his church. Mike is an avid golfer, enjoys reading, learning, and spending time with family, especially his four grandchildren.



President-Elect

Jason Plank, CFS,
CRPC, AAMS

Jason Plank is a managing partner in an Ameriprise Platinum Financial Services Practice located in Edina. He has been a financial planner for about 10 years and has been actively involved with FPA for the past six years. He has served on the ProBono and Financial Literacy committees, has chaired the Financial Literacy committee the past two years and will be President in 2013 and is in the process of becoming a CFP practitioner. He lives in Edina with his wife Hillary and has a passion for traveling.



Secretary/Treasurer

Bob Eichten, CFP®/PFS

Bob is a Financial Planning & Practice Development Director for RSM McGladrey Wealth Management. He provides coaching, case support & business development direction for wealth advisors. He maintains added responsibility as Performance Advisor in the midwest & western regions. Bob believes action is the device for learning. Through this, Bob encourages trying new ideas to grow and keep thinking fresh and informed. Bob has many years of experience and has held sr. management positions with financial services companies specializing in investment advisory services. He has co-authored a manual used by CPAs who have ventured into investment advisory services. Bob graduated from St. Thomas with a BA in Business Administration/Accounting.



Director of Career Development

Molly Sullivan

Molly Sullivan is an associate planner at Cahill Financial Advisors in Edina. Molly has been a member of the FPA and NexGen since starting her career in 2007. She completed her undergraduate degree in Personal Finance at the University of Wisconsin – Madison. She obtained her CFP designation in 2010. This year will be her 3rd year serving on the Career Development Committee. Other interests of Molly's include traveling to visit friends and family, spending time on the lakes, and playing sports. Molly was raised in Minnesota and currently resides in Shakopee.



Director of Gov't Relations

John Bergstrom,
CFP®, ChFC, CLU

John Bergstrom is owner of Cardinal Wealth Advisors, Edina. He started his financial planning career with Ameriprise in 1996 and eventually formed his own independent RIA practice. Cardinal Wealth Advisors does comprehensive financial planning, investment portfolio management and divorce/separation financial analysis. John wears dual hats, as he also serves on the Symposium Committee. Outside of his business, John is an Officer in the Navy Reserves and Chairs the Planned Giving Board for a YMCA camp. He is also a member in the Collaborative Law Institute. John resides in Eagan with his wife and their youngest daughter (of three).



Director of Financial Literacy & Stability,
Jeremy Schmidt,
CRPC, AAMS

Jeremy is a Field Development Program Specialist at Thrivent Financial. His main responsibility is managing Thrivent's National Sales Meeting that brings over 1,000 financial representatives to Minneapolis, MN each fall for a few days of networking and career development. Jeremy graduated from St. Cloud State University with a degree in Business Computer Information Systems. He joined the industry as an advisor in 2002 before making the move to the financial planning department at Thrivent's corporate office in 2006. He resides in south Minneapolis with his wife and young son.



Director of Member Services
Drew DeWitt

Drew DeWitt is from Missouri and attended Luther College. Graduating in the late 90's, he continued migrating northward and immediately started at Northwestern Mutual in downtown Minneapolis. After more than 10 years with Northwestern Mutual, Drew transitioned to Hallett Financial leading the charge as an Account Executive, helping Financial Advisors gain access to more than 20 insurance carriers. His transition out of Northwestern Mutual is a great story, you should ask him about it! Drew lives in Excelsior, MN with his wife and two young children. He has a passionate about his family, music and travel.



Director of Membership
Jerry Patterson,
CFP®/CPA

Jerry attended MN State University Mankato for his BA and MBA. After college Jerry joined the Minneapolis office of Arthur Andersen & Co. In his next positions he moved to an entirely different type of clients with local and a regional CPA firms. Working with smaller clients provided the opportunity to broaden his experience in individual, partnership, corporate, estate and trust taxation, qualified retirement services and business valuation. Jerry is a founding director of Professional Fiduciary Advisers LLC and provides individual tax consultation. Jerry lives in Eden Prairie with his wife, and best friend, and their Dachshunds.



Meet Our 2012 Board

Co-Director of Partnerships, **Michelle Marquez**, CIC, CPCU



Michelle is the Vice President of Sales for PCG Agencies, Inc., Private Client Group. PCG Agencies specializes in Personal Risk Management and proactive P & C insurance programs to protect a client's personal assets and liability coverage for homes, autos, boats, umbrella, etc. Michelle holds a Bachelor's of Science degree in Business and Marketing from San Francisco State University and is a credentialed graduate of the American Institute of Certified Property and Casualty Underwriters. She is a designated member of the Society of Certified Insurance Counselors and has been assisting clients for over 17 years. Interests include art, travel, music, baseball and hockey.

Director of Pro Bono, **Steve Gilbertson**, CFP®



Steve is a Wealth Manager at Accredited Investors, a fee-only wealth management firm in Edina. He enjoys the opportunity to serve clients in an in-depth, comprehensive way, working to improve their overall lives, not just their financial ones. Whether in his capacity in serving clients at work or working with pro bono clients, he has a passion for helping others and providing them with objective financial guidance. Steve graduated from Drake University with a degree in Finance and holds the CFP® designation. He lives in Golden Valley with wife Jessica and enjoys playing the piano (both jazz and rock) and cheering on the Golden Gophers.

Director of Programs **Mark Duder**, CLU, CFP®, ChFC



Mark is a Marketing Manager at USAdvisors Insurance, an independent insurance agency specializing in working with independent financial advisors and RIAs to serve their clients' insurance needs. USAdvisors offers expertise in life, LTC, DI, and fixed annuities and partners with advisors to make the integration of risk planning as seamless as possible. Mark has earned the CFP® designation from the College for Financial Planning in Denver, CO as well as the designations CLU, ChFC, and CASL from the American College in Bryn Mawr, PA. Mark enjoys playing with his two young children.

Director of Public Relations, **Kevin O'Laughlin**, CFP® CFS



Kevin O'Laughlin, CFP®, CFS has been in the financial planning and investment advisory profession for 13 years. Kevin works with Affiance Financial as a senior member of the planning team and advisor to his clients. After graduating from Gustavus Adolphus College, Kevin moved from his hometown of Mankato to Minneapolis. A short time later he was lucky enough to meet his wife of four years, Leslie – who recently gave birth to their son, Quinn. The family lives in SW Minneapolis with their dog Rico, and cat Elsie. When away from the office, Kevin enjoys spending time with family (changing lots of diapers!), volunteering, golf, and travel.

Symposium Director **Julieann Schroeder**, CFP®



Thirty year veteran to the financial services profession. I serve the closely-held business owner and upper net worth individuals with a specialization in the design, communication, education and investment management of their employee benefit programs. In addition, I serve the business with their corporate cash flow management and am able to work with the employees in the management of their personal wealth. My hobbies include gardening, golf and running and most importantly being a good friend and active family member. I also truly enjoy my time as a literacy reading volunteer with the Oakwood School in Wayzata and teaching religion at St. Mary of the Lake catholic church.

Executive Director **Bonnie Stanley**



Bonnie is the owner of Office Connection, an association management firm. She has worked with the FPA MN since 1994 and is moved by their belief in building future leaders. In 2010, she became a SendOutCards distributor and loves it - a card service used to show appreciation and build relationships. She enjoys working with daughter Jolene who assists in keeping Bonnie's life in balance. Bonnie loves nature and the beauty and serenity it offers. She is married to husband Curtis and is blessed with two grown children and five grandchildren. No dogs, no cats, just a sense of humor from Dad and a can-do attitude from Mom.

Open
Communication

FPA OF MN VALUE STATEMENT

In our interaction with one another, we are committed to honesty, integrity, and open communication. Through the spirit of service, we foster stewardship and the development of recognized knowledge and competence.



2012 FPA OF MINNESOTA BOARD OF DIRECTORS ELECTED

The slate of candidates proposed to serve as the officers and directors of the Financial Planning Association of Minnesota for 2012 was recently elected by the 2011 Board of Directors. FPA of Minnesota wishes to thank each of these individuals for their willingness to serve our organization and wish them well as they assume their roles in 2012.

Integrity

Spirit of
Service

THE HEART OF FINANCIAL PLANNING:

Honesty

The community that brings together those who deliver, support and benefit from financial planning.

Professional Issues Committee

JOHN BERGSTROM, CFP®, ChFC®, CLU • DIRECTOR (FORMERLY GOVERNMENT RELATIONS)

COMMITTEE MEMBERS:

GERALD BRENNAN
ELLEN DUBUQUE

STEVE FISCHER
KEITH LOVELAND

JENNIFER RAGBORG



Professionalism, Behavior, and Trust

By Jerry Brennan, CIMA - Committee Member

In this column in November we were presented with an excellent essay entitled “THE IMPACT OF A LACK OF TRUST,” written by our colleague Stephen Fischer, CFP/CPA. Readers were asked to consider the concept that “High Trust Results in High Results and Low Trust Results in Low Results” and to contemplate how very relevant that notion is in our financial services industry today. Most would agree that trust is essential in all areas of our lives. So what does that mean to professionals and professions? It means just about everything.

As the FPA members strive, through the exercise of the values of Competency, Stewardship, Relationship and Integrity to achieve the stature of the most recognized professions (Law, Medicine, Accounting, Architects etc), we might suspect there is something more fundamental than those values; perhaps inherent in a fiduciary standard? Could it be a set of behaviors that buttresses those principles in addition to the legal/regulatory recognition of a profession? Is there some set of behaviors that is foundational to all who are considered Professionals which is not connected to their academic credentials, professional designations or charters? Is there something akin to a “professional ethos” that fosters certain behavior? And isn’t behavior the basis for trust?

A most memorable opening citation for a business book is found in, True Professionalism, by David Maister:

The Saints did not pray to the Good Lord for instruction on what to do. The Bible was already clear on what was expected of them. Nevertheless, the Saints got down on their knees every day of their lives – to pray that, in spite of daily temptations, they could find the courage and strength to do the right thing.¹

— *Old Mexican Proverb*

Mr. Maister is a former professor at the Harvard Business School and consultant. He was recognized for his effectiveness in advising professional service firms worldwide. He led practitioners in the fields of accounting and law to understand the comprehensive nature of professionalism in life; it is about the quality of life and not the quantity of billable hours. Mr. Maister led these very successful professionals to see how simple professionalism really is. His approach is effective because of its thoughtful adherence to what is entailed in “doing the right thing” and what a professional firm that intends to continue to succeed beyond the current generation of partners must do consistently to make that happen.

Woody Allen is credited with the observation, “80% of success is showing up” and David Maister expands that thought at one point with a list of fourteen behaviors that distinguish a great employee from a good employee; these behaviors play out in True Professionalism and are evident in every “True Professional” we see in the practice of Financial Planning, Law, Medicine etc.. Describing these fourteen points as “simplistic” or “trite” would be understandable; most principles are like that. The list starts with, “Take pride in their work and show personal commitment to quality.” The last point is a single word: CARE.

Mr. Maister’s fourteen point list, “What is Professionalism?,” if included in a new employee’s orientation discussion would set expectations, thereby enhancing the likelihood of a more professional attitude and that much-desired Higher Trust environment. This approach would lead directly to the answer to that essential question: “After integrity, what employee attribute does the employer value more than any other?” The answer is frighteningly simple: getting along with others. And equally as simple is the fact that each of us sets the level of professionalism that we want in our practices. We decide how professional we want to be and how we want our associates to be; fiduciary standard does not help with that. How we behave does help. And behavior establishes trust.

So what does this all mean to a group of high-integrity individuals who are striving for “official recognition” of their profession? There is an expression in personal development which may well apply; “Fake it until you make it.” Perhaps a better expression, to avoid the connotation of something deceitful is; “Be, do and have.” “Be” is to recognize and define your aspirations; “Do” is to diligently perform and model the behavior of that which you aspire to become. “Have” is the realization of the aspirations and the accompanying recognition by others. That is the essence of what an association like FPA is about.

David Maister hits this point very clearly with the following:

“Professionalism is predominantly an attitude, not a set of competencies. A real professional is a technician who cares.”

He follows with:

“Professional is not a label you give yourself—it’s a description you hope others will apply to you.”

Continued on Page 9...

Pro Bono Committee

STEVE GILBERTSON, CFP® • PRO BONO DIRECTOR



COMMITTEE MEMBERS: MELANIE HARDIE TOBIN JOHNSON CYNTHIA LEVINE DAVID THESING
LOUISA HEXT DAN KATAN LAURI SALVERDA

PRO BONO in REVIEW

Steve Gilbertson, CFP® - Pro Bono Director

It has been quite a year for the Pro Bono committee! Between helping to coordinate Financial Planning Day and working to develop new initiatives and maximize existing ones, some great work has been done. Here are some highlights:

- **AccountAbility Minnesota (AAM)** – The Pro Bono committee continued to expand and refine its partnership with AAM in 2011, a program in which FPA volunteers offer scheduled one-on-one financial planning sessions to low income individuals who are taking advantage of the tax preparation services that AAM offers. Committing approximately 190 volunteer hours to this project in 2011, FPA of Minnesota volunteers provided financial education and guidance on a wide variety of topics, including budgeting, saving, improving credit, and investing basics. Through feedback provided by volunteers, the process has continued to be refined as 2012 tax season quickly approaches. Volunteers looking to get involved can contact Adam Faitek, Volunteer Resources Director at AAM, at afaitek@accountabilitymn.org.
- **Financial Planning Day** - The second annual Twin Cities Financial Planning Day was held in October in downtown Minneapolis. The event featured one-on-one financial counseling sessions as well as a series of workshops targeted towards different life stages of participants. 48 members of the public were served by 37 volunteers, nearly doubling the turnout from last year's event. The event helped to increase the recognition and value of financial planning in the Twin Cities area and provided the public with access to the objective, professional advice that is desperately needed. Look for information regarding the third Twin Cities Financial Planning Day in summer, 2012!
- **Continued Development of Military Initiative** – A couple of years in the making, the Pro Bono committee in 2011 developed a relationship with Vicki Krause of the Military Foundation for Financial Education that will ideally allow us to serve soldiers and their families by providing pro bono financial education seminars and one-on-one financial counseling to soldiers returning from deployment. If you are interested in becoming a part of this initiative for 2012, please contact either Cynthia Levine at cynthia@accredited.com or Dave Thesing at dthesing@bridgewaylearning.com.
- **Continued Development of Foster Youth Project** – In conjunction with the community development arm of the Federal Reserve Bank of Minneapolis and the Department of Human Services, the committee has worked to move forward a project offering financial mentoring to individuals “aging out” of the Foster Youth system. Clearly facing a unique set of challenges, these individuals are very much in need of someone they can turn to as a resource for financial guidance as they set out on their own into the world. With details to hopefully be ironed out in early 2012, we are looking for individuals interested in being mentors for these Foster Youth. If you are interested, please contact Steve Gilbertson at steve@accredited.com.

For online information about the Pro Bono committee and our services, please refer to our websites: <http://www.fpamn.org/committees/Pro-Bono-Committee.html> and <http://www.fpamn.org/visitors/Pro-Bono-Service.html>. To join the committee for 2012 (we'd love to have you!), please e-mail us probono@fpamn.org.

Professionalism, Behavior, Trust ... Continued from Page 8

As the Government Relations Committee evolves into the Professional Issues Committee we believe that FPA members will see more relevance in a focus on individual behavior and a practical “True Professionalism.” Without question, we must continue to engage with our elected representatives and officials and the regulatory construct because we operate in a highly-regulated industry and issues like the fiduciary standard are necessary to protect the public. Yet behavior will always be what marks an individual as a professional. And we control and influence that part ourselves.

1 Source: David H. Maister, *True Professionalism*, The Courage to Care About Your People, Your Clients and Your Career, Free Press, 1997

South Florida FPA Conference

The FPA of Greater Fort Lauderdale's annual conference, one of Southeast Florida's largest symposiums for financial advisors, is being held April 26 through April 28.

The 2012 South Florida FPA Conference offers educational workshops with nationally known seminar speakers. Attendees will learn how to make their business more profitable by becoming more knowledgeable about upcoming trends and issues facing their clients.

For more info, contact Conference Coordinator Linda Wolonick, 954-370-0041. Or visit their website — www.southfloridafpa.org.

Financial Literacy & Stability Committee

JEREMY SCHMIDT, CFP® • FINANCIAL LITERACY & STABILITY COMMITTEE DIRECTOR



COMMITTEE MEMBERS:

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JOHN COMER

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MICHAEL ERPENBACH

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JEANNA SABERS

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Elder Investment Fraud and Financial Exploitation (IEFFE) Prevention Program

By *Jeremy Schmidt, CFP® - Director*

According to a survey release on June 15, 2010 by the Investor Protection Trust 7.3 million older Americans – one out of every five citizens over the age of 65 – have already been victimized by a financial swindle. The survey also revealed that many adult children are worried about their elderly parents' ability to handle their finances.

The good news is there are people and organizations that are actively working to educate the general public and key groups within the community to help prevent financial exploitation and fraud.

One such effort that is currently underway and is a collaboration between state securities regulators, health care professionals and adult protective services professionals called the **Elder Investment Fraud and Financial Exploitation Prevention Program**.

The intent of the program to educate medical professionals about how to spot older Americans who may be particularly vulnerable to financial abuse, particularly those with mild cognitive impairment, and then refer suspected investment fraud involving these at risk patients to state securities regulators and/or to local Adult Protective Services professionals. The program, which was created by the Baylor College of Medicine and funded by a grant from the Investor Protection Trust, will train physicians, adult protective services professionals and other caregivers in each participating state and jurisdiction and at the national level to identify and assist those individuals at risk of or victims of elder investment fraud.

The program brings together a variety of disciplines to increase awareness about and to prevent elder investment fraud including experts in the field of aging, neuropsychology, elder abuse, the economics of aging, and investor education/investment fraud prevention.

Additional components of the program include the development and dissemination of continuing education materials for doctors and educational materials and resources for patients and their families. State securities regulators and participating medical professionals now have available the program's Clinician's Pocket Guide and an informational brochure for patients/investors. The pocket guide – which outlines common red flags, how to ask about a patient's financial capacity and what types of referral may be needed – can be used to train medical staff, as well as functioning as a handy reference card. The brochure tells how to protect against elder financial fraud and where to get help.

On November 10th 2011 the IEFFE Prevention Program coordinated a toll-free nationwide call-in service for individuals seeking advice. From 9a.m. to 6p.m. (EST) members of the Financial Planning Association, National Adult Protective Services Association and various health care professionals were available to take calls from the general public on general finance questions, medical questions or financial abuse questions. The Financial Literacy & Stability committee would like to thank Kelly Guncheon, Tom Luing, Gary Webb, Polly Stephany, Nate Wenner, Mary Beseke and John Comer of the FPA of MN for participating in the call-in service.

For more information on the IEFFE Prevention Program, visit www.investorproection.org/learn/?fa=eiffe.

Are you a Raving Fan of FPA and FPA Minnesota?
Click on this link to see 108 reasons why you should be.
[108 Reasons to be a Raving Fan of FPA](#)

Know a colleague or allied professional who would benefit from FPA membership. Ask them to join. If they do, you will receive a \$30 gift certificate from FPA MN good for Golf, Symposium, meeting cost and other events. You will also receive \$25 off your next annual dues renewal from FPA National. You'll be helping the profession and depending on how many people you help join may qualify for a tremendous gift or trip from FPA National. [Refer A Colleague.](#)



Public Relations Committee

KEVIN O'LAUGHLIN, CFP® • PUBLIC RELATIONS DIRECTOR



COMMITTEE MEMBERS:

MATT BLEWETT
SHANNON KING

GRANT MEYER
NATE WENNER

MIKE WESTLING
MIKE ZIPKO

Bending the Rules...

By Kevin O'Laughlin, CFP®, CFS - Director



Bending the rules... “Do FOUR Things!” As the new Director of the Public Relations Committee I'd like to kick off the year with a “January Resolution” request – yep, I'm already putting you to work, and not giving you the whole “new year” to do it!

As the chapter seeks to expand our public relations and public awareness reach, one of the very easiest and most cost effective ways to do so is through the use of social media, both by the Chapter and each of you individually. I'm hoping that those who utilize Facebook, LinkedIn, Twitter, and YouTube would take a little time this month to “Like, Connect, Follow, and Subscribe” your social media to FPA of MN. To avoid having to search for our various accounts you can simply head to the chapter's website www.fpamn.org and click the various icons on our homepage for direct access.



While social media use is only one piece of the PR Committee's 2012 plan, we definitely want to hit the ground running in 2012 and be certain to capitalize on everything the digital media revolution has to offer. Thank you for your help and here's wishing you and yours a happy, prosperous, and fulfilling NEW YEAR!



PLANNERS IN THE NEWS

KYMN Radio - The Unexpected Caregiver / The Greatest Uninsured Risk in Retirement - Mike

Westling, Nov 17, 2011

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JEREMY GRAFF MARK REKOW PEDERSON PAUL WILSON



Review of December 20th Chapter Meeting Money Sanity Solutions - Presenter Nathan Dungan

By Laura Kuntz, CPA MBT - Committee Member



We were pleased and honored that Nathan Dungan, founder of ShareSaveSpend, offered his thoughts to our membership, allied professionals, and guests at our December 20, 2011, meeting in a presentation entitled, "Money Sanity Solutions: A Blueprint for Extraordinary Multigenerational Client Engagement."

Here are some of the insights Nathan offered:

- Money is not just transactional, it is interactional. The interactional aspects of money are: stories, values, relationships, culture, education, heritage, stewardship, mentoring, and generosity. Focusing on money interaction, as well as transaction, will help our clients "do money" in a way that honors their values.
- In terms of cultural interaction, the average person is exposed to 5,000 "buy messages" of one sort or another per day. We have a "see it, spend it" cultural bias. The only forces that stand against this are parental instruction (possibly supported by financial advisors), etc. If parents do not stand against these forces, by default, the child will pick up "see it, spend it."
- While the old saying may be, "actions speak louder than words," words help, too. Nathan shared that there is no perfect conversation and that money is messy. Just start.
- Definitions of needs and wants have changed. More folks are putting more buying decisions in the "need" category. Is this a result of culture? For example, right now, a car may be a need, but was it 70 years ago? Doesn't the need for a car depend on where one lives? Is a cell phone a need?
- On the other hand, most people would say eating out is a want, but 50% of meals consumed in the U.S. are through eating out. What does this say about want vs. need?
- Sharing is extremely important. It increases self-esteem even in teens and children. Nathan's data indicates that altruistically motivated teens are three times happier, and that teens who volunteer are less likely to fail a subject in school, get pregnant or abuse substances.

Here are some strategies that work with educating children:

- Share checks – as part of gift-giving to children, offer a check for \$20 that can be made out to any charity. If the children don't appreciate this the first time around, do it again and again.
- Donor-advised funds using a multi-generation approach.
- Values-based allowance systems.

Nathan's underlying belief is that the choices we make with money can change the world. Now, there's a goal worth pursuing. Thank you, Nathan.

NEW MEMBERS!

Lora Bettendorf, ChFC
Wells Fargo

Anton Madsen, CFP®
Minnetonka, MN

Sarah McLeod
Ameriprise Financial

Steven Reynolds
Realty Capital Securities

Heather Rosales
Ameriprise Financial

Kevin Sale, CFP®, ChFC, MBA
Sailor Financial, LLC

Waldean Wall
Eagan, MN

HAPPY ANNIVERSARY!

15 Years

Bill Bergstrom, CFP®
Focus Financial Network

R.J. Devick, CFP®
Bond & Devick Financial Network

Tamara Hubert, CFP®
First Minnetonka Investment Center

10 Years

Mike Ricci, CFP®
Vector Wealth Management

5 Years

Echo Huang, CFP®, CPA, PFS
The Advocate Group

Veda Koenig
Cox Insurance Associates

Michael Snyder, MBA, CFP®
Think Mutual Bank

CONGRATULATIONS

THANK YOU to our 2012 Partners!

2012 PLATINUM

MINNESOTA Bank and Trust

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denny@dennybennett.com



Matt Murphy • 213-625-1900 • mmurphy@Payden-Rygel.com



Steve Benjamin • 612-359-2554 • spb@sitinvest.com

Listings represent PAID 2012 Partners as of 12/31/2011

THANK YOU to our 2011 Partners

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Did you Know...?

It is probably not love that makes the world go around, but rather those **mutually supportive alliances** through which partners recognize their dependence on each other for the achievement of shared and private goals. ~Fred A. Allen



Did you Know...?

Our Annual Partners provide approximately one-third of the revenue needed to run the chapter? Without our Partners' support, your price for chapter meetings and the annual Symposium would be much higher. Plus, we wouldn't have the support of Bonnie and the administrative office.

When a Partner communicates with you, please take a few minutes out of your day to thank them and listen to what they have to offer.

THANK YOU FOR YOUR SUPPORT!



Congrats to Paul Jarvis and Ross Levin Certified Financial Planner Board of Standards Expands CFP Board Ambassador Program with Addition of 21 Ambassadors

CFP Board Ambassadors Serve as a Local Resource for Personal Finance

WASHINGTON, D.C., November 10, 2011 – In these difficult economic times, many Americans are looking for a trusted source to turn to for financial guidance. To better serve the public and provide ready resources to local media and community organizations, Certified Financial Planner Board of Standards, Inc. has expanded its national CFP Board Ambassador base with the addition of 21 volunteers who will serve 19 regions.

The newest class of CFP Board Ambassadors was added after an initial program that began last year with seven Ambassadors in seven regions. CFP Board Ambassadors will provide personal finance resources to their communities, policymakers and local media. With this addition, the CFP Board Ambassador program will cover a total 25 regions in the U.S.

CFP Board Ambassadors are Certified Financial Planner™ professionals, and they will serve as representatives of CFP Board. They were chosen based on their demonstrated leadership skills, passion for the financial planning profession and commitment to the CFP Board's mission to serve the public. They were chosen after completing a rigorous application process.

“The new CFP Board Ambassadors will join our existing volunteers in educating the public, policy makers and media about how competent, ethical financial planning can increase Americans' quality of life and help them achieve their goals,” said Kevin Keller, CEO of CFP Board. “CFP Board is proud to add these 21 dedicated individuals who are committed to upholding our mission and serving the public with their skills.”

“CFP Board Ambassadors provide a valuable service to the financial planning profession, to the public and to our organization,” said CFP Board Consumer Advocate Eleanor Blayney, CFP®. “These Ambassadors will allow the CFP Board Ambassador program to broaden and reach more individuals than we could before.”

CFP Board Ambassadors are all volunteers. Their contributions will include, among other things:

- Educating the public on the importance of having a financial plan that supports one's life goals, and of working with a competent, ethical financial professional;
- Representing and explaining the meaning of the CFP® certification, the recognized symbol of excellence in personal financial planning; and
- Supporting CFP Board's Consumer Advocacy program, which currently includes broadening the awareness of CFP Board's “Lifelong Financial Strategies” initiative, a series of financial tips designed for different stages of the lifetime earning cycle and publicizing CFP Board's recent Public Awareness Campaign, designed to educate the public about the role of CFP® professionals.

Congratulations!

The 2011 CFP Board Ambassadors are:

- Mark Boddy, CFP®, Richmond VA
- Rita Cheng, CFP®, Washington DC
- Greg Dorriety, CFP®, Mobile AL
- Daniel Forbes, CFP®, Providence RI
- Andrew Gardener, CFP® Houston TX
- Bill Garrett, CFP®, Nashville TN
- Don Grant, CFP®, Wichita KS
- Cary Guffey, CFP®, Birmingham AL
- John Hauserman, CFP®, Baltimore MD
- **Paul Jarvis**, CFP®, Fargo ND
- Scott Kaminsky, CFP®, Philadelphia PA
- Dan Keady, CFP®, Charlotte GA
- Joseph Kelly, CFP®, Princeton NJ
- Elaine King, CFP®, Miami FL
- **Ross Levin**, CFP®, Minneapolis MN
- Dan Mathews, CFP®, Kansas City MO
- Nancy McCready, CFP®, Los Angeles CA
- Laura McMahan, CFP®, Indianapolis IN
- Joel Redmond, CFP®, Syracuse NY
- JT Hatfield-Smith, CFP®, Washington DC
- David Zuckerman, CFP®, Los Angeles CA

ABOUT CFP BOARD

The mission of Certified Financial Planner Board of Standards, Inc. is to benefit the public by granting the CFP® certification and upholding it as the recognized standard of excellence for personal financial planning. The Board of Directors, in furthering CFP Board's mission, acts on behalf of the public, CFP® certificants and other stakeholders. CFP Board owns the certification marks CFP®, Certified Financial Planner™, and the federally registered CFP (with flame design) in the U.S., which it awards to individuals who successfully complete CFP Board's initial and ongoing certification requirements. CFP Board currently authorizes more than 62,000 individuals to use these marks in the U.S.

CONTACT: Dan Drummond, Director of Public Relations, P: 202-379-2252, M: 202-550-4372, E: ddrummond@cfpboard.org, Twitter: @cfpboardmedia



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Application Instructions: Scholarships are awarded based on merit, with consideration given to career goals and any honors received.

Application Deadline for March 2012 exam:

Certified Financial Planner Exam:

➡ March 16-17, 2012

Scholarship application due to Keir:

➡ January 31, 2012

Winner for scholarship will be notified by:

➡ February 3

[See review dates and locations](#)

Applicant Information:

Your FPA Chapter: **MINNESOTA**

1. _____
(Last Name) (First Name) (Middle Name)
2. _____
(Address) (City) (State) (Zip)
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6. _____
Where did you complete the CFP® education requirement, or if challenge status please indicate status.
7. Please list any professional honors or awards received: _____

Please submit the following:

- ➡ A short essay of 500 words or less indicating why you are working to become a CFP® certificant and how this designation contributes to the field of financial planning. What role does the FPA play to assist you in your goal?
- ➡ One letter of recommendation from a colleague, instructor, manager, or FPA officer who can speak to your character, qualities and career goals.

Return to: FPA Scholarships, Keir Educational Resources, 4785 Emerald Way, Middletown, OH 45044
Or to sbryant@keirsuccess.com with "FPA Scholarship" in the subject line.

**Get Connected with
FPA CONNECT!**



**CALENDAR
OF EVENTS**

January 17 - Economics of Debt, Presenter Christopher Phelan (1 hr) followed by **A Tale of Two Minds**, Presenter Suzette Rothberg (1 hr), 7:30 am, GVCC

February 21 - Best Income Tax & Estate Planning Opportunities in 2012 with Presenter Bob Keebler, 7:30 am, GVCC

February 24 - 6th Annual Career Day

March 20 - Monthly Chapter Meeting, 11:30 am, GVCC

April 17 - Presenter Michael Kitces, 7:30 - 10:00 am, followed by 2 hours of Ethics, 10:15 am - 12:15 pm, GVCC

May 15 - Monthly Chapter Meeting, 2:30 pm, GVCC

June 19 - Monthly Chapter Meeting, 7:30 am, GVCC

July 17 - Monthly Chapter Meeting, 11:30 am, GVCC

August 14 - Annual Golf & Bocce Ball Tournament

September 18 - Monthly Chapter Meeting, 7:30 am, GVCC

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of Financial
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