

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

On Tuesday, January 15th join us for a double feature.
Registration begins at 7:00 am at the Golden Valley Country Club.

**Hour 1 - Economic Overview with Narayana
Kocherlakota, Federal Reserve**



We are pleased to announce that Narayana Kocherlakota, the 12th president of the Federal Reserve Bank of Minneapolis will join us to discuss the state of the economy. Mr. Kocherlakota will touch on domestic economic trends and forecasts. Items to be covered will include current economic events, governmental policies, short-term prospects for 2013 growth, and longer term projections. We will allow time for questions from the audience.

About Narayana Kocherlakota...

Narayana Kocherlakota became the 12th president of the Federal Reserve Bank of Minneapolis in October 2009. As president, Kocherlakota serves on the Federal Open Market Committee, the policymaking arm of the Federal Reserve System, consisting of the presidents of the 12 Federal Reserve banks and the members of the Board of Governors. The FOMC

Continued on Page 2...

January 15th - Golden Valley Country Club

**7:30 am: Registration & Networking
1 each - MN CE, CPE, CFP, CIMA
763-732-4131 • Directions Link**

Learning Objectives:

Hour 1- Participants will...

- Be able to communicate current economic and market trends and behavior to their clients. Each economist will provide participants with relevant economic information which will help participants with their investment and asset allocation decision making process.
- Be able to identify potential opportunities and risks in the global markets and make changes to client portfolios if appropriate.
- Have gained an increased knowledge of our current investment environment.

Hour 2- Participants will...

- Be able to track past, current, and projected fiscal policy trends.
- Be able to recognize structural imbalances in revenue and spending policies, specifically for major mandatory spending entitlement programs.
- Be able to compare deficit reduction policy options, including possible risks and benefits of income tax reform and investment alternatives.

REGISTER

JOIN NOW

WHAT'S INSIDE:

Chapter Meeting 1-3
2013 Board 2
Season Ticket for 2013 3
Career Development Day 4
Meet Our 2013 Board 5-6
President's Message 7
Chapter Meeting Review 8
Thanks to 2012 Partners 8
FPA MN Recognized 9
2013 Meeting Dates 9
Pro Bono 10
Financial Literacy & Stability 10
Member Benefits 11
What's Going On Elsewhere 11
Public Relations 12
2013 Annual Partners 13
New Member & Anniversaries 14
Upcoming Meetings 14



**Hour 2: Long-Term Fiscal
Challenges Remain: Opportunities in 2013**

Did we jump off the fiscal cliff? The annual federal deficit, the accumulated federal debt and the tax and spending policies that have created our current fiscal situation will have reached a milestone January 1, 2013. How did we get here? What is the impact of maintaining the current course? What solutions are politically possible?



Since 1992, the Concord Coalition, a nonpartisan, grassroots organization, has been dedicated to educating the public about federal budget issues and their consequences for the future. In this presentation Dr. Sara Imhof, Midwest Regional Director of the Concord Coalition, will address these issues.

Continued on Page 2...

BLACKROCK

**Thanks to our January Host
& Platinum Partner:**

Paula Doroff • 612-803-4121
paula.doroff@blackrock.com

Year 2013: Board of Directors

Chairperson **Mike Miller**, CFP®
763-201-1390
Integra Shield Financial Group
mike@isfnigroup.com

President
Jason Plank, CFP®/CFS®/CRPC®/AAMS®
952-841-7500
Ameriprise Financial Services
jason.t.plank@ampf.com

President-Elect
Julieann Schroeder, CFP®
952-829-0000 x6166
USAdvisors Wealth Management
julieann.schroeder@securitiesamerica.com

Secretary/Treasurer
Bob Eichten, CFP®, PFS
612-376-9515 • RSM McGladrey, Inc.
robert.eichten@rsmi.com

Director of Career Development
Molly Sullivan, CFP® • 952-926-1659
Cahill Financial Advisors
molly@cahillfa.com

Director of Professional Issues
John Bergstrom, CFP®, ChFC, CLU
952-746-4700 • Cardinal Wealth Advisors
john@cardinalwealth.net

Director of Financial Literacy & Stability
Sophia Bera, CFP®, 612-790-7955
LearnVest
sophia@learnvest.com

Director of Member Services
Wed Madara, 952-373-7425
Chubb Personal Insurance
wmadara@chubb.com

Director of Membership
Jerome Patterson, CFP®, CPA
612-508-9290
Professional Fiduciary Advisers, LLC
jpatterson@pfa.us.com

Director of Partnerships
Michelle Marquez, CIC, CPCU
651-605-2747, PCG Agencies, Inc.
michellem@pcgagencies.com

Director of Pro Bono
Steve Gilbertson, CFP®
612-750-5237
Accredited Investors, Inc
steve@accredited.com

Director of Programs
Nicole Rosandich, CFP®
952-278-4790
MarketPlace Home Mortgage, LLC
nrosandich@marketplacehome.com

Director of Public Relations
Kevin O'Laughlin, CFP®, CFS
952-253-2581 • Affiance Financial
kevin@affiancefinancial.com

Director of Symposium
Laura Seymour, CFP®
952-921-2450 • TorchLight Advisors
laura@torchlightadvisorsllc.com

Executive Director **Bonnie Stanley**
763-781-1212 • office@fpamn.org

HOUR 1 - Continued from Page 1...

meets every six to eight weeks in Washington, D.C, to determine monetary policy for the nation. The Federal Reserve Bank of Minneapolis is responsible for the Ninth Federal Reserve District, which includes Montana, North and South Dakota, Minnesota, northwestern Wisconsin and the Upper Peninsula of Michigan. In addition to participation in monetary policymaking, the Federal Reserve Bank of Minneapolis supervises numerous banking organizations, and provides a variety of payments services to financial institutions and the U.S. government.

Prior to becoming president of the Minneapolis Fed, Kocherlakota was a professor of economics at the University of Minnesota, where he previously chaired the economics department, and a consultant to the Federal Reserve Bank of Minneapolis. He was also a research associate at the National Bureau of Economic Research. From 1996 to 1998, he was a Research staff member at the Minneapolis Fed.

Narayana Kocherlakota was born in Baltimore, Maryland. He earned a Ph.D. in economics from the University of Chicago in 1987 and an A.B. in mathematics from Princeton in 1983.

Kocherlakota has published more than 30 articles in academic journals, including *Econometrica*, *Journal of Political Economy*, *Journal of Economic Theory*, *Journal of Monetary Economics* and *Journal of Money, Credit and Banking*. His work includes theoretical and empirical contributions to macroeconomics, monetary economics, financial economics and public finance.

Kocherlakota has authored a book from Princeton University Press titled *The New Dynamic Public Finance*, which describes an approach to tax design pioneered by him and others over the past decade.

As chair of the economics department at the University of Minnesota, Kocherlakota led a recruiting effort that increased the number of professors from 15 to 25, and according to *U.S. News and World Report* improved the department's national rank from 15 to 10 among graduate economics programs.

HOUR 2- Continued from Page 1...

Dr. Imhof will explain how we measure and the economic factors affecting the federal budget deficit: historical context, current levels and future projections. As she discusses how we arrive at future projections, she will identify the factors make the projections economically unsustainable. Specifically, she will discuss short-term and long-term pressures on fiscal policy as well as how the structure of our major entitlement programs creates an imbalance between funding and benefits. She will clarify the impact of deficit reduction options on the economy and suggest which policy changes could gain bipartisan political support (e.g., comprehensive tax reform and strategic investment planning) and improve the long-term fiscal outlook of the nation. Finally, Dr. Imhof will conclude with a conversation about steps participants can take to be engaged towards a better fiscal future.

About Sara Imhof...

Sara L. Imhof serves both as the Midwest Regional Director and a Policy Analyst for The Concord Coalition, a nonpartisan, grassroots organization dedicated to educating the public about federal budget issues and their consequences for the future. The Concord Coalition was founded in 1992 by former United States Senators Warren Rudman (R-NH) and the late Paul Tsongas (D-MA), and former Secretary of Commerce Peter G. Peterson. The non-profit organization is now chaired by Senators Rudman and Bob Kerrey (D-NE).

Prior to joining the Concord Coalition in 2008, Dr. Imhof served as a senior policy analyst for the Government Accountability Office's (GAO) health care team, focusing

Continued on Page 3...

HOOR 2- Continued from Page 2...

on Medicare quality and long-term care health policy issues. Sara received a Ph.D in health management and policy from the University of Iowa in Iowa City, IA and serves as an adjunct faculty member at the University of Iowa. Prior to that, she received her Bachelor's of Science degree in nursing, her Master's of the Arts in health promotion.

She has several publications in peer-review journals, including the Journal of Health Politics, Policy, & Law, The Gerontologist, and the Journal of Healthcare Management. 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 11th. **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 15th, 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

2013 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! [Dates are listed on Page 9.](#)
- 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, and allied events and conferences
- Learn about the most current products, strategies, and markets in the financial planning profession

Purchase your Season Pass under Registration Type when registering for a chapter meeting.

Career Development Committee

MOLLY SULLIVAN, CFP® • CAREER DEVELOPMENT DIRECTOR



COMMITTEE MEMBERS: MARK BRICE NITYA MALIK
SARA KANTOR BEN WACEK

ARE YOU LOOKING TO HIRE? 7th Annual FPA MN CAREER DAY scheduled for February 22, 2013

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 or 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 Molly Sullivan at molly@cahillfa.com.

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

2013 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 7th Annual FPA Career Day on February 22 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 to sponsor a student is \$50 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!***

Get Involved. Get Connected.



In [FPA Connect](#), you can:

- Get guidance and feedback from peers
- Search for fellow colleagues
- Connect with others
- Share or borrow a resource
- Blog

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.](#)

Meet Our 2013 Board

**Chairperson
Mike Miller, CFP®**

Mike is a CFP® and owns Integra Shield Financial Group based in Plymouth. He practices in the areas of life transitions specializing in divorce planning and retirement planning. Mike is an active member of the Collaborative Law Institute of MN and the Twin West Chamber of Commerce. Shortly after joining FPA in 2006 Mike became a member of the Career Development committee. He served as Chair of the Member Services committee in 2009 and 2010, President Elect in 2011, President in 2012, and currently is Chair of the Board. He is an avid golfer, enjoys reading, learning, and spending time with family especially his four grandchildren. Mike also shares stories and lessons about geese.



**President
Jason Plank, CFS,
CRPC, AAMS, CFP®**

Jason is a CERTIFIED FINANCIAL PLANNER™ and Franchise Owner with Ameriprise Financial in Edina. With 10+ years of industry experience and 7 years of active FPA volunteerism, he contributes passion and energy into every professional endeavor. Jason is the 2013 FPA MN President, has served on Financial Literacy committee for 4 years, chaired the committee for 2 years and served on the Pro Bono committee for 5 years. He resides in Edina with his wife Hillary and they have a passion for traveling.



**President-Elect,
Julieann Schroeder,
CFP®**

Thirty year veteran to the financial services profession. Julieann serves the closely-held business owner and upper net worth individuals with a specialization in design, communication, education and investment management of their employee benefit programs. She also serves the business with their corporate cash flow management and is able to work with the employees managing their personal wealth. Her hobbies include gardening, golfing, running and being a good friend and active family member. She truly enjoys volunteering as a literacy reader with the Oakwood School in Wayzata and teaching religion at St. Mary of the Lake Catholic Church.



**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 financial 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 4th 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 is the owner of Cardinal Wealth Advisors, located in Edina, an independent RIA. Cardinal Wealth Advisors does comprehensive financial planning, investment portfolio management and divorce/separation financial analysis. Outside of his business, John is an Officer in the Navy Reserves. He also Chairs the Planned Giving Board for a YMCA camp and serves on that Board as well. He is 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,
Sophia Bera, CFP®**

Sophia is passionate about bringing financial planning to the Gen Y generation. She is a Financial Planner for LearnVest Planning Services, a start-up company in New York that provides affordable and accessible financial planning services over the phone and online. Sophia's writings have been published on the LearnVest website and picked up by Forbes Woman and Business Insider. She's been quoted in Money Magazine, The Fiscal Times, XO Jane, and The Huffington Post. She is an adjunct faculty member at MN State University, Mankato and recently led a breakout at the World Domination Summit. In her free time, Sophia enjoys performing as an actor/singer and traveling the world.



**Director of Member
Services Wes Madara**

Wes is from Ohio and graduated from Bucknell University in Pennsylvania. Wes is the Personal Lines Marketing Specialist for Chubb Insurance in the Twin Cities. Wes has over 5 years' experience with Chubb as a Personal Lines underwriter and marketing specialist. He is currently responsible for marketing Chubb's personal lines products and services to agents in Minnesota, North Dakota and South Dakota. In 2013, Chubb Personal Insurance stepped up to be a Platinum Partner for the FPA of Minnesota. He's excited for the new year and the possibilities it will bring and is looking forward to serving on the board.



**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 2013 Board

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 18 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.

Programs Director, **Nicole Rosandich, CFP®**



Nicole is a Business Development Manager at Marketplace Home Mortgage and focuses on building relationships with advisors to be their resource in the industry. She started her career in the mortgage industry in 1996 and has worked with groups such as NAPFA, Garrett Planning Network and HD Vest. In 2005, Nicole became a Certified Financial Planner™ to give her a better understanding on how to serve her clients' long and short term goals through liability management and their mortgage. A previous Programs Director, Nicole is thrilled to be back in the roll serving the membership.

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



Kevin has been in the financial planning and investment advisory profession for 14 years. He 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 5 years, Leslie. They have a beautiful son Quinn and are expecting another baby soon. 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, **Laura Seymour, CFP®**



Laura is the founder and president of TorchLight Advisors, a fee-only financial planning firm in Bloomington, Minnesota. Laura founded TorchLight in early 2011 with the objective of offering holistic financial planning and investment management services to clients without any income or asset minimums. Laura is very active with the FPA: Symposium committee for five years, an active participant in the Kindred female planner study group, Financial Planning Day and many other events throughout the year. When Laura is not serving her clients she enjoys traveling, skiing, golf, exercising and spending time with family and friends.

Executive Director **Bonnie Stanley**



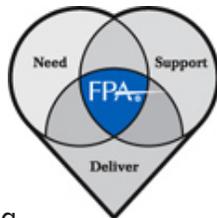
Bonnie is the owner of Office Connection, an association management firm. She has worked with the FPA MN since 1994 and is moved by their belief in building future leaders. In 2010, she became a SendOutCards distributor and loves it - a card service used to show appreciation and build relationships. She enjoys working with best friend Melissa and daughter Jolene who assist 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.

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.

PRIMARY AIM

To be the community that fosters the value of financial planning and advances the practice and the profession of financial planning.



2013 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 2013 was recently elected by the 2012 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 2013.

Spirit of Service

Integrity

Open Communication

THE HEART OF FINANCIAL PLANNING:

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

Honesty

Message from the President

JASON PLANK, CFP®, CFS®, CRPC®, AAMS®



Looking Ahead in 2013

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 the primary aim of FPA national and is in our own FPA MN Bylaws. It is the very reason for our association and why our chapter exists.

Our primary aim is achieved through a variety of initiatives and strategies, implemented by each of us - whether as individual members, as volunteer members, or as Partners of FPA MN. We are a membership organization after all and as a membership organization we stand for certain values core to our being. It is important to restate the values for FPA MN as we begin 2013:

- **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 actions, 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 opportunity to serve on the FPA MN Board for the past three years and in reflection on my experience thus far, I am grateful for the incredible group of people I have worked with and am honored to serve as your President during 2013. These past three years, three years prior, have been a challenging period of time for our clients, our profession, the United States and our world. I am sure you would agree that our profession continues to evolve and the economic environment continues to change.

Despite all the challenges, changes and the evolution of our profession, one thing remains the same; our Primary Aim and our Core Values. These remain the back-bone of who we are as an organization, what we stand for and what our association is here to do. 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 addition, FPA MN and FPA national will focus on four areas of activity to provide value to members:

- **Professional Education:** Dedication to practitioner growth, continuing education and great programs through our chapter meetings & annual symposium.
- **Business Success:** Providing practice management and business development.
- **Community:** Being a place to network, build relationships and connect with others.
- **Advocacy:** Participating, in a meaningful way, in public policy and the regulation of financial planning.

In any organization it takes active, engaged and committed members to accomplish a primary aim. FPA MN is no exception and committee involvement is one of the best ways to be involved in supporting the primary aim and give back to the financial planning community during this extraordinary time in our profession.

Each year we hold a Strategic Planning meeting for FPA MN Board and Committee members, with special invitation to Past Presidents. We held ours on Nov 13th with about forty people in attendance. At our meeting, we reviewed planning strategies for 2013 & beyond. We also reviewed three lessons from what geese can teach us about teamwork that we integrated into last year's strategic planning.

One lesson they teach us is that there is no coincidence that geese fly in a V formation, as there is 71% more flying range in V-formation than flying alone. *This reminds us that people who share a common direction and sense of purpose can get there more quickly.*

Speaking of a common direction, it is important that I share a couple goals for 2013 as a result of strategic planning. FPA MN has a goal to increase our total membership and a goal to increase the average attendance at our chapter meetings. This can only be achieved if each member brings a guest to a meeting and/or makes an introduction to FPA MN. Ask your colleagues in your network; consider CPAs, attorneys, mortgage consultants, marketing consultants and fellow financial professionals. Ask those you feel would find value in being connected to the FPA. Once they attend a meeting, maybe they will want to become a member and even consider joining a committee. If you would like to learn more about committee opportunities, please let me or any board member know and we would be glad to connect you to a committee that supports your areas of interest.

*"Coming together is a beginning.
Keeping together is progress.
Working together is success."
- Henry Ford*

Let's get together and see what we can accomplish in the year ahead.

Wishing you the best in 2013!

Jason

Jason Plank, CFP® CFS® CRPC® AAMS®
President – FPA of Minnesota



Happy New Year!



Programs Committee

Nicole Rosandich, CFP® • PROGRAMS DIRECTOR

JERRY BRENNAN
EARL COHEN

MARK DUDER
MARK REKOW

JEREMY SCHMIDT
PAUL WILSON



December Chapter Meeting Review

By Earl Cohen, JD - Committee Member

Sam Richter of Actify and “Know More” addressed our membership at our monthly meeting on December 18, 2012. A marketing whiz in his own right, Sam has used his skills developed over the years at the James Hill Library, and those developed online to teach everyone, and not just sales people, how to “Take the cold out of Cold Calling.”

In barely two hours, Sam took his audience through a basic education on online searches from “kindergarden through graduate school” and on through a “post-graduate” analysis of searches through the private or hidden internet, including sites like LinkedIn and Facebook.

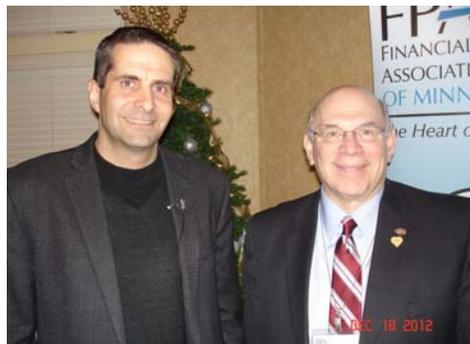
Sam provided understandable instruction on the development of search terms that could help locate people and companies that aren’t necessary headline news.

Sam had great ideas for all of us in developing background on people that are important to us both personally and in our businesses all under the guise of “No one cares how much you know until they know how much you care.”

Finally, Sam took great pains to stress how important it was that we protect ourselves, our children and our clients from identity theft, intrusion and worse. Having participated in three of Sam’s programs in the past, I can easily say that each one improves as Sam continues improving his search methods.

Sam provided all of the notes we needed for the program online, and for those who weren’t able to attend, they should go online at www.samrichter.com/actifi for not only the program notes and resource guide, but all of the other tools that Sam has developed. I have gone through two editions of Sam’s book “Know More - Taking the Cold Out of Cold Calling” with each edition better than the last.

Having Sam present to our clients, not just their sales departments, presents a great opportunity.



THANK YOU to our 2012 Partners

Platinum Partners

American Century
DundeeWealth
Charles Schwab Advisor Services
Minnesota Bank & Trust
Morningstar
Payden Mutual Funds
Pioneer Investments
Sit Mutual Funds
Stonebridge Capital Advisors
Trust Company of America

Gold Partners

American Funds
Chubb Insurance
iShares
LeClair Insurance
Nationwide Financial
PCG Agencies
Thornburg Investment Management
Weitz Funds
William Blair & Company

Silver Partners

Auxier Asset Management
Calvert Investments
Diamond Hill Investments
Fidelity Investments
Goldman Sachs Asset Management
Hallett Financial Group
Invesco
J.P. Morgan
Jensen Investment Management
Leuthold Funds
Laserfiche
Natixis Global Asset Management
Newman Long Term Care
OppenheimerFunds
Prudential Annuities
Quantitative Advantage
Rainier Investment Management
SEI Investments
TD Ameritrade Institutional
Tradition Mortgage
Transamerica Capital Management
Wasatch Funds

Bronze Partners

Cole Real Estate Investments
Investment Centers of America
Pacific Life Insurance Co.
Parnassus Investments
Sunbelt Business Brokers & M&A Group

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

2013
HAPPY ★ NEW YEAR

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

Ads in this newsletter are paid advertisements and reach 3,000+ individuals. The newsletter and FPA MN site contain links to other web sites, resources and advertisers. FPA MN does not perform “due diligence” on these advertisers, speakers, or sponsors, nor is it responsible for the availability of these external sites. FPA MN does not endorse or take responsibility for the contents, advertising, products or other materials made available on or through such external sites. For rates, call 763-781-1212.

FPA of Minnesota Recognized at Chapter Leaders Conference



The Financial Planning Association® (FPA®) of Minnesota was recognized at FPA's 2012 Chapter Leaders Conference as a Roadmap to Success Recipient and achieving an Outstanding Achievement Award in Pro Bono - Young Adult Mentoring Program for chapters with 250 or more members.

The chapter was honored for its accomplishments and efforts in chapter operations, chapter leadership, public relations and public awareness, member outreach, and member recruitment and retention.

"It's an honor to be recognized for our achievements," said Mike Miller, president of FPA of Minnesota. "We've worked diligently over the past year to increase our success and are proud that our efforts have been recognized on a national level."

FPA President Paul H. Auslander, CFP® and Chapter Leadership Advisory Council Chair Michelle G. Carney, CFP®, presented the award.



PLANNERS IN THE NEWS

**A Measure of the Mind
Aids St. Louis Park Financial Planners**
Star Tribune - December 16, 2012
Seth Meisler, Andy Fishman, Steve Lear

Seen your name in print lately? FPA of MN promotes "Planners In The News" in the [Outreach section of the FPA website](#). We would like the spotlight to be on *YOU, our FPA of MN member*. If you have been quoted in any news or media article, let us know. We will post a link to the article.

We look forward to seeing you at our meetings!

Mark Your 2013 Calendar!



January 15, 7:30 am
February 19, 7:30 am
March 19, 11:30 pm
April 16, 7:30 am + Ethics

May 21, 2:30 pm + Social

June 18, 7:30 am

July 16, 11:30 am

August 12, Annual Golf
and Bocce Tournament

September 17, 7:30 am

October 14-15, Annual Symposium

November 19, 7:30 am

December 17, 2:30 pm + Social



To purchase a 2013 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.

TURNKEY CARD SERVICE

People trust friends and family more than virtually any other information source. Stay fresh in your clients' minds and increase your referrals. Send them a **REAL** card - it might just end up on their refrigerator!

LET US PUT YOUR CLIENT CARDS ON AUTO PILOT.

Package #1 - \$39: Custom creation of 1 greeting card.
Package #2 - \$89: Custom creation of 3 greeting cards.
Package #3 - \$169: Custom creation of 6 greeting cards.

All packages include importing address data from template, two signature boxes, and unlimited company logos/graphics.

Cards can be sent to 1 client - or 1 zillion clients.
Each personalized card costs only 93¢ plus postage.

We'll Print, Stuff, and MAIL your cards!
Call Now or visit our websites for details.

BONNIE STANLEY • 763-208-9119
www.SendOutCards.com/bonniestanley
www.SOCGratitude.com/101555

MELISSA DEMING • 651-442-0154
www.SendOutCards.com/melissademing
www.SOCGratitude.com/114368

Pro Bono Committee

STEVE GILBERTSON, CFP® • PRO BONO DIRECTOR



COMMITTEE MEMBERS: ALEXIS CRESS MELANIE HARDIE LOUISA HEXT LAURI SALVERDA
KIM DEBAERE ANDERS HAUGEN DAN KATAN DAVID THESING

Volunteer Opportunity: AccountAbility MN

By Steve Gilbertson, CFP® - Director



The Pro Bono committee is again looking for planners interested in participating in an exciting volunteer opportunity for early 2013 working with AccountAbility Minnesota (AAM). AAM, a community based non-profit, works to lift and keep thousands of families out of poverty and on to the road of economic security and mobility by providing free tax preparation and financial services. In 2012, AAM volunteers brought millions in tax refunds back to Minnesota communities through free tax preparation.

Over the last five years, AAM has broadened its scope of work to include partnerships with financial institutions to expand access to financial products and services that encourage low-income taxpayers to use their refunds to improve their long-term economic security.

These partnerships offer AAM customers access to free savings accounts, low-cost prepaid debit cards, credit reports, tips on improving credit and free financial planning in order to encourage taxpayers to build assets as well as income.

Volunteer financial planners from the FPA work with AAM to provide individual financial counseling to customers. As an AAM volunteer, you would meet one-on-one with customers to provide financial guidance in areas ranging from saving to budgeting to credit report review. Financial planning volunteers commit to two four-hour blocks (weeknight evenings or Saturday mornings) a month during tax season (late January – April) and work out of the main office in St. Paul, the Minneapolis Urban League location in Minneapolis, or Creekside Community Center in Bloomington.

For more information and to sign up to volunteer, please contact Adam Faitek, volunteer resources director, at afaitek@accountabilitymn.org. Thanks in advance for your consideration!

For online information about our 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>.

Financial Literacy & Stability Committee

SOPHIA BERA, CFP® • FINANCIAL LITERACY & STABILITY COMMITTEE DIRECTOR



COMMITTEE MEMBERS: JOHN COMER MICHAEL ERPENBACH JEANNA SABERS
KAREN BECKER-GEMMILL CHRISTINE DAMICO ELLEN FEE HILARY VANDESTREEK

America Saves. Start Small. Think Big.

Submitted by Sophia Bera, CFP® - Director



America Saves is a nationwide social marketing campaign that assists and motivates individuals to save money, reduce debt, and build wealth. The campaign, which is run by the **Consumer Federation of America**, works with more than 1,000 financial institutions, government, corporate and not-for-profit partners. Together, they provide free financial tools, savings services, advice and resources to help Americans take charge of their finances and manage money more effectively. This effort focuses

especially on low- to moderate-income individuals and includes more than 40 local campaigns and target market efforts like Military Saves, Black America Saves, and Youth Saves.

While Minnesota does not currently have a chapter, you can still get involved by visiting their website at <http://americasaves.org/> or employing their resources such as **brochures, flyers, posters, and statement stuffers**, many of which can be co-branded electronically with your company logo.

Member Services Committee

WES MADARA • MEMBER SERVICES DIRECTOR

COMMITTEE MEMBERS: RON EVANS LARRY MENZEL
JIM GRUNING JACK PICKLER DAMIAN WINTHER



Benefits of Membership

Where do you turn when you need assistance? **The Member Resource Program** through a dedicated portion of the chapter's web site is made available to members of FPA of MN and provides specialized assistance in areas where you may lack expertise. Also if you are willing to share your expertise in a specific area with fellow members, follow this link to sign up. <http://www.fpamn.org/images/FPA-Events/Resource-Program-Application.pdf>

As a member of the Financial Planning Association of Minnesota, you are entitled to a number of different discounts through our partnership with Business AdvantEdge. By taking advantage of some of these discounts, *the savings could easily cover your annual FPA membership dues!* Discounts include **Holiday, UPS, Sprint, Office Depot, Staples, Office Max, Exxon Mobil, HP, plus many others.**

Please visit our website: www.fpamn.org, sign into the member's only section, and click on "member discounts."

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 who would benefit from FPA membership? Refer them to FPA.

- You will receive \$25 off your renewal dues for each referral who joins!
- Your referrals will receive \$25 off their membership dues when they join!
- Plus, you will receive a \$30 gift certificate from FPA MN good for Golf, Symposium, or one of our local meetings. [Refer A Colleague.](#)

Grow the Community. Grow the Profession. Grow FPA.



What's going on elsewhere?



Kicking the Can or Cliff Diving?

Thursday, January 24, 2013; 6:30-9:00pm
Graves | 601 Hotel, 601 1st Ave N, Minneapolis

Expert Panel Includes:

Varadarajan V. Chari, PhD

Professor of Economics, University of Minnesota

Tom Emmer

2010 Republican Nominee for Governor of Minnesota

Jeffrey Werbalosky

Co-CEO and Senior Managing Director, Houlihan Lokey

Moderator: **Thomas G. Kamp**, CFA - President and CIO,
Cornerstone Capital Management

<http://www.cfasociety.org/minnesota/Pages/2013EconomicDinner.aspx>



Mark Your Calendar!

6th Midwest Regional Advanced Planners Conference

May 2-3, 2013
The Westin Kansas City
at Crown Center, Kansas City

Topics Include:
Modern Monetary Theory
Planning for Non-Traditional families
Alternative investment strategies
Economic Forecasts
Political Updates

Early bird registration is now available online through **January 31, 2013**. The early member rate is \$295 and \$350 for non-members. Please visit the [FPAGKC website](#).

So mark your
calendar...
More details to
come!



Public Relations Committee

KEVIN O'LAUGHIN, CFP®, CFS • PUBLIC RELATIONS DIRECTOR



COMMITTEE
MEMBERS:

MATT BLEWETT
KRISTY GUSICK

SHANNON KING
GRANT MEYER

KEVIN SALE
NATE WENNER

MIKE WESTLING
MIKE ZIPKO

Tips for Marketing Your Advisory Practice in a Tight Economy Part 1: Retain and Grow Relationships with Existing Contacts.

By Kristy L. Gusick - Committee Member

During a tight economy, financial advisors feel the pinch as much as anyone else in business; maybe more. Whether you are a solo practitioner or working in an advisory firm, you face the dilemma of reaching Assets Under Management (AUM) and revenue goals in an economy that is less than friendly. However, you can rest assured that by “getting back to the basics,” you will be putting your energy in the right place as you plan for 2013.

These tips, based on *The Four Pillars of Marketing*SM, will remind the seasoned financial advisor -- and focus the newer financial advisor -- of what to do to develop business—even when the economy is not on your side.

A balanced marketing strategy will contain tactics from each of the Four Pillars of Marketing. Consider the following tips below as you develop and implement your marketing plan:

Pillar I – Retain and grow relationships with existing contacts.

Tip #1 – Keep your eye on the ball.

Develop a strategy that allows you to set realistic goals—and to support those goals with cost-effective marketing and communications strategies. Take the opportunity to step back from your day-to-day practice and reassess what has made you successful to date. Take an in-depth look at last year's revenue. How does it compare to past years? From what types of clients did your revenue come? What services are most profitable for you? What industries are you serving? Build your marketing strategies around the best of what has worked for you in the past.

Tip #2 – Focus on relationship building.

The vast majority of your clients have likely come from referrals. Past clients, other professionals, industry associations, friends, family, and business associates have all contributed to your current success. How often you are in contact with these people? Make a list of everyone with whom you would like to reconnect this year, and call a few people each week just to say “hello” and to check in to see how they are doing. Meet for breakfast, coffee, or lunch. Staying connected to the great people you have met throughout your career will lead to opportunities you may never have imagined.

Tip #3 – When in doubt, ask your clients.

Before moving forward on a new marketing campaign, expanding into another market, or launching a new service, consult with your clients. Many financial advisory firms have benefited from conducting client surveys or interviews. Particularly in a tight economy, you need to know your clients' perceptions and what is important to them.

Tip #4 – Be a stickler for responsiveness.

If a client or contact calls you, call them back. If they send you an email, respond—the same day. Even if you have no news to report to an existing client, call them back. A tight economy generally creates more competition. One variable you have complete control of -- even in a tight economy -- is the service-oriented focus you provide your clients and contacts each day.

Tip #5 – Clarify, then exceed your clients' expectations.

Early in the relationship, clarify what clients expect from you as their financial advisor. Find out how they want you to communicate with them, how much detail they want in their invoices, how they want you to provide updates in the regulations that affect them. You should even find out what frustrates them about having to deal with financial advisors. Every client will have different expectations (and baggage from past relationships they have had with financial advisors). It is your job as a service provider to clarify expectations with a goal of exceeding them.

The Four Pillars of Marketing refer to marketing best practices around which one could plan and implement their marketing efforts:

- I. Retain and Grow Relationships with your Existing Clients and Contacts
- II. Attract New Clients and Develop New Business
- III. Increase Name Recognition and Awareness
- IV. Create Targeted and Effective Communications

Watch for details on the remaining Pillars in our upcoming newsletters.

THANK YOU to our 2013 Partners!

2013 PLATINUM



David Gillette • 920-857-3854
david.gillette@morningstar.com



American Century Investments[®]

Terry Huddle
612-730-3074 • 866-306-6152
terry_huddle@americancentury.com

charles **SCHWAB**

ADVISOR SERVICES

Jay Robinson • 612-375-9525
jay.robinson@schwab.com



CHUBB PERSONAL INSURANCE

Wes Madara
612-373-7425
wmadara@chubb.com



Paula Doroff • 612-803-4121
paula.doroff@blackrock.com



Sit Investment Associates

Sit Mutual Funds

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



MILES FRANKLIN
Precious Metals Investments

Kathie Bortnem
612-251-7924 • 877-867-7293
kbortnem@milesfranklin.com

Denny Bennett, CMPS
Private Mortgage Banker

Denny Bennett • 612-804-0488
denny@dennybennett.com

◆ **COLE** ◆

REAL ESTATE INVESTMENTS[®]

Dan Shore • 719-221-6384
dshore@colecapi.com

STONEBRIDGE



Robert Kincade
800-317-1127,
651-251-1000
rkincade@stonebridgecap.com

GOLD PARTNERS:

JENSEN[™]

INVESTMENT MANAGEMENT

Spencer Gerke • 503-726-2059
SGerke@jenseninvestment.com

LeClair[™]

CONNECTING THE INSURANCE WORLD
Margaret LeClair • 651-739-2010
mleclair@leclairinsurance.com



American Funds[®]

Derek Hansen • 952-546-5996
dzh@capgroup.com



Nicole Rosandich
952-278-4790
NRosandich@marketplacehome.com

PAYDEN
MUTUAL FUNDS

Matt Murphy • 513-474-8777
mmurphy@Payden-Rygel.com

PCG Agencies, Inc.
PRIVATE CLIENT GROUP

Michelle Marquez • 651-605-2747
michellem@pcgagencies.com



Investment Management[®]

Strategies for Building Real Wealth
Greg Supple • 877-215-1330x7274
gsupple@thornburg.com



Deeper, Disciplined Investing[™]

Brandon Fries
801-533-0777
brandon@wasatchfunds.com



Yana Morgan
402-391-1980
ymorgan@weitzfunds.com

WEITZ FUNDS

SILVER PARTNERS:

AMERICAN REALTY CAPITAL
Scott Gunderson • 857-350-9500
sgunderson@rcsecurities.com

FIDELITY INVESTMENTS
Bill Rothschild • 888-718-7835
bill.rothschild@fmr.com

APPLESEED FUNDS
Colin Renich • 800-648-6361
colin@appleseedfund.com

INVESCO
Greg Prokott • 612-423-1689
greg.prokott@invesco.com

ARTIO GLOBAL INVESTORS
Devang Baxi • 847-659-9748
devang.baxi@artioglobal.com

J.P. MORGAN
Chris Olson • 612-802-0502
chris.w.olson@jpmorgan.com

DAVIS ADVISORS
Bill Wenzel • 800-293-2007
bwenzel@dsaco.com

KAPLAN EDUCATION
Nick Sitzberger • 866-963-8329
nick.sitzberger@kaplan.com

DIAMOND HILL INVESTMENTS
Sean Ryan • 312-560-7300
sryan@diamond-hill.com

LASERFICHE
John Toledo
562-988-1688 x209
jtoledo@laserfiche.com

LEUTHOLD FUNDS

Hilary Van de Streek
612-767-1176
hvandestreek@lwcm.com

NATIONWIDE FINANCIAL
Stephen Lee • 651-335-6924
lees18@nationwide.com

NEWMAN LONG TERM CARE
Deb Newman • 952-888-3777
debn@newmanlfc.com

OPPENHEIMER FUNDS
Tom Sabow • 800-479-1828 x30963
tsabow@oppenheimerfunds.com

PARNASSUS INVESTMENTS
Vidya Nathu • 415-778-2634
vidya.nathu@parnassus.com

QUANTITATIVE ADVANTAGE
Scott Dorgan • 952-944-3206
sdorgan@qaglobal.net

RAINIER INVESTMENT MGMT

Mark Wolff • 800-280-6111
mark.wolff@rainierfunds.com

SEI INVESTMENTS
West Durham • 610-676-4269
wdurham@seic.com

SUNBELT MIDWEST
Chris Jones • 651-288-1624
cjones@sunbeltmidwest.com

TD AMERITRADE INST'L
Carson Booras • 312-803-3969
carson.booras@tdameritrade.com

TRADITION MORTGAGE
John Zydowsky • 952-252-4664
john@traditionllc.com

U.S. GLOBAL INVESTORS
Vanessa Magno • 312-560-6255
vmagno@usfunds.com

HAPPY ANNIVERSARY!

10 Years

Greg Cummings, CFP® • Smith Barney
Judith Halabrin, CFP® • Morgan Stanley Smith Barney

5 Years

Michael Bilotta, ChFC, CASL • JNBA Financial Advisors
Bradley Borg • Shared Financial Resources Group
Ryan Carruth, CFP® • Shavlik Financial Services
Michael Erpenbach, CRPC • Waddell & Reed
Todd Kelzenberg • AdvisorNet Financial
Lee Anne Lack, CFP® • Central Lutheran Church Foundation
Steve Olsonoski • Focus Financial Network
Laura Seymour, CFP® • TorchLight Advisors

NEW MEMBERS

Becky Falk • UBS Financial Services
Jason Lane, AAMS • Graf, Lane & Associates
James Loquai • Excel Financial LLC
Matthew McGregor • Duluth, MN
Donald McNeil • Coleman, Hull & Van Vliet, PLLP
Jordan Vlastuin • Duluth, MN
Ann Wengronowitz, CFP® • North Star Professional Center

FPA OF MINNESOTA
FINANCIAL PLANNING ASSOCIATION

3900 Main Street NE
Minneapolis, MN 55421
Voicemail: (612) 706-3060
Direct: (763) 781-1212
email: office@fpamn.org



CALENDAR OF EVENTS

2013!
Happy New Year!

January 15 - Hour 1 -**Economic Update 2013** with Presenter Narayana Kocherlakota, President of the Federal Reserve Bank of Minneapolis; Hour 2 -**Long-Term Fiscal Challenges Remain: Opportunities in 2013** with Presenter Sara Imhof, Concord Coalition. 7:30 am, GVCC

February 19, Solving Client Volatility, 7:30 am, GVCC, Presenter Jay Mooreland, The Emotional Investor

February 22, 7th Annual Career Day

March 19, Tax Updates: Latest from the Congress, IRS and Courts, 11:30 am, GVCC, Presenter Andy Biebl, LarsonAllen

April 16, Chapter Meeting plus Ethics, 7:30 am, GVCC

May 21, Chapter Meeting, 2:30 pm + Social, GVCC

June 18, Chapter Meeting, 7:30 am, GVCC

July 16, Chapter Meeting, 11:30 am, GVCC

August 12, Annual Golf and Bocce Tournament

September 17, Chapter Meeting, 7:30 am, GVCC

October 14-15, Annual Symposium

November 19, Chapter Meeting, 7:30 am, GVCC

December 17, Allied Professional Meeting, 2:30 pm, GVCC

We are FPA.™



The Heart of Financial Planning.

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

FOLLOW US!

View us on YouTube



Click here to join us on Facebook



Click here to join FPA of Minnesota on LinkedIn



Click here to follow FPA MN on Twitter

