

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

**Hour 1 - Client Service for Each Generation with
Presenter Kim Lear**

The best financial planners understand what “service” means to each generation. Whether on the phone, online or face-to-face, attitudes and biases can be reflected in what you say and how you say it; common courtesies often are interpreted differently by different generations. An organization’s strategies must reflect the changing face of a multi-generational client base.

Gain a distinct competitive edge by understanding who the four generations of clients are and how to communicate more effectively with each one.

Kim will walk through each of the generations, highlighting their influences and traits:

- Traditionalists—born prior to 1946
- Baby Boomers—born 1946-1964
- Generation Xers—born 1965-1981
- Millennials—born 1982-2000

Learn through humorous sketches and real-life examples how to avoid patronizing behaviors and capitalize on emotional connections to make every client’s experience a positive one.

Continued on Page 2...

July 17th - Golden Valley Country Club

**11:00 am: Registration & Networking
2 total - MN CE, CPE, CFP, CIMA
Pending Approval
763-732-4131 • Directions Link**

**Hour 2 - The Case for Canada
with Presenter Wayne LeSage**

The Case for Canada explores several critical and relevant themes in today’s environment that help explain why Canada is a uniquely positioned for growth as a G7 developed market economy. Our presentation highlights several fundamental factors that help explain Canada’s robust economic growth and the rising demand for Canadian commodities over the past decade. Canada is becoming a more prominent trading partner globally, and its competitive advantages include a wealth of natural resources, an educated and diverse workforce, and favorable government policies with respect to corporate taxation and trade. As a result of the lessons learned from solving their own financial and housing crisis in the 1990s, Canadian banks also entered the 2008 economic downturn with a more conservative risk-management philosophy than their European and American counterparts.

For investors seeking growth opportunities and/or exposure to the emerging markets, a dedicated allocation to Canadian equities may provide benefits without the corollary risk exposure associated with direct investment in the emerging markets.

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JOIN NOW

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Arrive in time...

To be seated by 11:20 am. Lunch is buffet style and will be set out at 11:00 am. Announcements, a partner presentation by American Century and the program will start at 11:30 am. The presentation will end at 2:00 pm. Avoid the \$15 last-minute registration fee by reserving your spot before 5:00 pm on Friday, July 13th. Meeting fees: Members without a Season Pass - \$40; Non-Members - \$65. The recorded session ranges from \$15 - \$45 and is available through the **FPA MN Virtual Learning Center.**

REGISTER

Thanks to our July Host & Platinum Partner



**Terry Huddle • 612-730-3074
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July 17th CHAPTER MEETING - Continued from Page 1...

About Kim Lear...



Kim Lear is a speaker, writer, strategist and researcher on the topic of generations. As part of the multigenerational speaker team at BridgeWorks, LLC, she serves as the resident voice for her generation, the Millennials. Kim speaks to businesses and organizations on the topic of how to attract new clients and strengthen relationships with current clients of every generation.

Kim oversees the social media strategy for BridgeWorks and is a regular contributor to a variety of business publications. As a researcher, Kim identifies and documents the latest generational trends shaping

how all of us live, work, and play. She recently helped launch BridgeWorks' global research initiative to identify ways in which generations of workers are evolving in key markets overseas.

Kim lives and works in Minneapolis where she is fighting the uphill battle to convince everyone she knows of the business value of social networking.

Learning Objectives:

By the end of the session, participants should:

- Have gained insight into who your four generations of clients are.
- Know how to position change to the different generations.
- Know how each generation prefers their communication around finances.

About Wayne LeSage...



Wayne LeSage is Director with DundeeWealth US, LP. (DWUS). In his current role, Wayne leads the DWUS Investment Strategy Group. His team is responsible for manager research and analysis, portfolio analytics and Fund manager oversight of the DundeeWealth Funds. The DWUS Investment Strategy Group also works in partnership with the firm's institutional clients and Fund shareholders on a variety of client service initiatives including asset allocation, performance reporting and risk management.

Prior to joining DundeeWealth US in 2007, Wayne held the positions of Investment Officer (2006-2007) and Investment Associate (2004 - 2006) at Davidson Capital Management. He was an Assistant Portfolio Manager with Valley Forge Asset Management Corporation from 2002 - 2004, and a Financial Analyst with White & Case, LLP from 2001 - 2002.

Wayne is a CFA Charterholder and earned an MBA in Finance from The Wharton School and a BBA in Finance from the University of Notre Dame.

Learning Objectives:

By the end of the session, participants will learn that:

- Economic Fundamentals support Canadian asset growth.
- While interconnected, the Canadian and US economies differ: banking industry, market exposures and trade relationships.
- A dedicated allocation to Canada may enhance the return profile and provide further diversification in a global portfolio.

The 3rd Tuesday - July 17, 11:30 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 REGISTER link above. **Anticipated credits per session include 1 MN CEU / 1 CFP Board / 1 CPE / 1 CIMA CE.** Course Level: Basic to Intermediate. Prerequisites or advanced preparation necessary for this program - You should have a basic understanding of

Continued on Page 3...

July 17th CHAPTER MEETING - Continued from Page 2...

the subject matter. Instructor Qualifications: Minimum 4-year degree plus 5 years practical experience. Instructional Method: Group-Live presentation. CPE Field of Study: Communications (1) and Management Advisory Services (1). CFP Field of Study: Interpersonal Communications (1) and Investment Planning (1). CFP® and Certified Financial Planner® are marks owned by the Certified Financial Planner Board of Standards, Inc. (CFP Board).

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 submitted to the National Registry of CPE Sponsors through its website: www.learningmarket.org.



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.](#)**



JOIN NOW

Need your Ethics CE and can't wait until the Symposium?

Our April speaker, Dan Candura, is offering a discount to FPA Minnesota members. Details available in the **[Members Only section](#)** of the web site.

We are FPA.™



*The Heart
of Financial
Planning.*

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

**Get Connected with
FPA CONNECT!**



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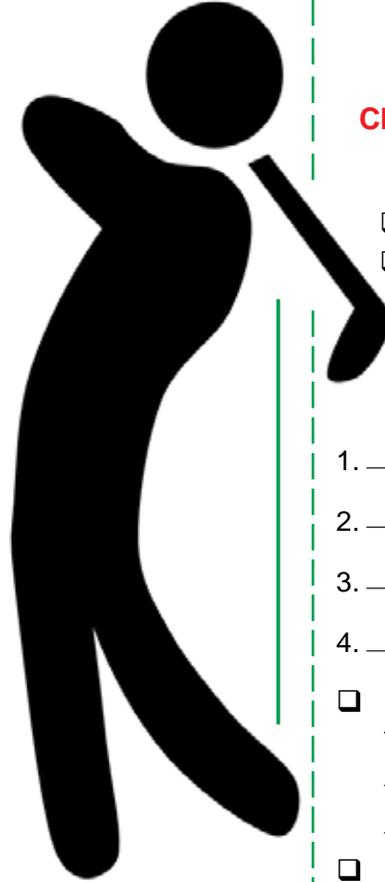
**CONGRAT -
U-lations!**

IT'S TIME TO HAVE SOME FUN!

13th Annual FPA Minnesota Golf & Bocce Ball Tournament



**Tuesday,
August 14th
Prestwick Golf Club
Woodbury, MN**



This first-class tournament brings the Board Room outdoors so you can network with other financial and business professionals from around the state of Minnesota. The unique Scramble format opens the tournament up to golfers of all abilities. For all of the non-golfers out there, we hope you will participate in the Bocce Ball tournament!



**Our Charity Pick This Year:
Greater Minneapolis
Children's Crisis Nursery**

**REGISTRATION
LINK**

Golfer's Check-in 11:00 am
Box Lunch & Driving Range ... 11:00 am
Carts/Prep for Tee-off 12:15 pm
Bocce Ball Tournament 2:45 pm
Golf Clinic 3:45 pm
Awards and Dinner 5:15 pm

- **Golfers:** \$150; 18 holes of golf, golf cart, driving range practice balls, box lunch, and post-round dinner. Create your own foursome, or let us create one for you.
- **Non-golfers:** \$50; includes 1 hour group golf clinic with PGA pro (you don't even have to own clubs!), driving range practice balls, Bocce Ball Tournament and post-round dinner.
- Scramble format - best ball
- Fabulous raffleprizes!
- Hole in One Contests!
- Gain some extra exposure and donate a raffle prize or trinkets for the Goody Bags

Special Sponsorship Opportunities

Step up and receive extra exposure. Opportunities range from \$250 - \$750. Call Drew DeWitt, 952-449-9269 x633.

- 1st Place Team
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- Box Lunch Sponsors
- Banquet Sponsors
- Raffle Prizes (\$50-\$150 value)
- Goody Bag & Prizes
- Logo items-Hats, tees, pens, t-shirts, coffee cups, notepads

Special thanks to our Partners and Sponsors who graciously donate to make this event a success!

**Register Now
for some
GREAT FUN**
while supporting the
**Greater Minneapolis
Children's Crisis Nursery!**

Sign Me Up...!

- Golfer
- Bocce Ball & Golf Clinic

Create your own foursome, or let us create one for you.

1. _____
2. _____
3. _____
4. _____

I wish to donate items for the goody bags.

I wish to donate a raffle prize.

Contact me about special sponsorship opportunities. I am interested in...

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Symposium Committee

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New Words for a New Economy

Presenter Scott West

Managing Director Invesco Distributors



Which words resonate with investors today? “Dream Retirement” or “Comfortable Retirement”? “Financial Freedom” or “Financial Security”? “Investment Solutions” or “Investment Strategies”? The New Words will help financial advisors communicate more effectively to their clients. Based on 5 years of scientific research, 15 dial sessions, and 4,300 investors surveyed, Invesco Van Kampen has the words to use and the words to lose in today’s New Work Order.

This is for everyone who must sell ideas, products, services and even themselves to a public that just doesn’t want to hear it. You’ll discover how words, phrases and even the flow of a conversation effect how your clients react to your message, because how you say it is as important as what you say. Scott West will show you how to regain your clients’ confidence and communicate with them on their terms.

By the end of the session you will understand the mechanics and the mind set of communicating with trust and building credibility. Also the power of choosing the right words to be positive, plain spoken, plausible, and personal.

About Scott West... Scott West is Head of Consulting for Invesco. In this position, he oversees one of the largest consulting divisions of its kind in the asset management business. In addition, he works with, and presents to some of the best advisors in the United States.

Scott is a sought after and well respected keynote speaker who brings an experience of close to 30 years in the industry, coupled with a creativity that both educates and entertains. He is a co-author of 5 books including the best seller, *Storyselling for Financial Advisors*; which was listed in financialplanning.com “must read,” and most recently *Defining Conversations*.

Prior to joining Invesco in 2010, Scott was with Van Kampen Investments. In his 25+ years with Van Kampen, he moved from field sales to regional sales, then national sales positions. Prior to his current position, Scott was Head of Marketing with Van Kampen. He holds a BA in economics and communications from Wheaton College in Wheaton, Illinois.

Anticipated CE: 1 CFP, 1 MN insurance, 1 WI insurance, 1 NASBA/CPE, 1 CIMA, 1 CLE Standard

Current and Relevant Ideas Planners Need to Know Now

Presenter Nick Murray



As ten thousand Americans go into retirement each day, their economic lives collapse down to one binary issue: Will they outlive their money or will their money outlive them? Nick will be speaking about sound retirement planning which requires the advisor to communicate to the client that he will:

- Have a longer life expectancy
- Feel the erosion of purchasing power on his standard of living
- Need to match a trajectory of retirement income to the curve of rising living costs
- Will need to consider the history of equities over bonds in increasing dividend income as well as capital values to offset rising livings costs and
- Want to understand volatility and how to live with it and manage it to their comfort level.

About Nick Murray... Nick is in his 45th year in the profession of financial advice. He is one of the industry's premier speakers, and the author of eleven books for financial services professionals. His book for clients, *Simple Wealth, Inevitable Wealth*, is among the most successful privately published books of the last dozen years. Nick also publishes a monthly newsletter and provides a "spot coaching" service for advisors, Nick Murray Interactive. Nick was the 2007 recipient of the Malcolm S. Forbes Public Awareness Award for Excellence in Advancing Financial Understanding.

Anticipated CE: 1.5 CFP, 1.5 MN insurance, 1.5 WI insurance, 1.5 NASBA/CPE, 1.5 CIMA

REGISTER TODAY

**Register Now and Receive
Early Bird Pricing
\$100 Discount**

*See pages
10-12 for more
information.*

Professional Issues Committee

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What are the Next Steps in Professionalizing Financial Planning?

By Josh Wolberg, CFP® - Committee Member

Mark Tibergien recently wrote an interesting article titled “Older Advisors Driving Young Out of the Business” for Financial Advisor magazine. If you haven’t had a chance to read it yet, I recommend reading it quickly before continuing.

Welcome back. A couple things struck me in the article: so many advisors will be retiring in the coming decade and so few of new advisors “make it” in the business that our profession may be slowly starved for talent in the coming years. I think many of us have a sense that this was happening on some level, but the numbers presented in the article suggest the magnitude of the trend is cause for concern.

I found Tibergien’s article especially interesting because I was already planning on writing about barriers to entry in this month’s newsletter. However, my perspective is coming from a completely different angle. Should our profession have higher standards for entry?

In this article I am not going to distinguish between different types of advisors because the public doesn’t. The Rand study came to pretty solid conclusions that the public doesn’t distinguish between different types of people calling themselves financial advisors, planners, consultants, etc. When I say “advisor”, it includes registered representatives, RIAs, life insurance agents, etc.

A prospective professional in other professions needs to go through some combination of the following steps in a specific order to enter the profession: earn a degree, possibly continue onto a specialized advanced degree, pass a comprehensive exam, an internship or residency under seasoned professionals for a number of years, and then they are finally allowed to market themselves as a trusted professional.

If financial planning is to be as commonly known and respected profession as are medicine, law, public accounting, dentistry, etc.; what should the minimum standards be for anyone to hold themselves out as an advisor to the public? Should there be multiple standards for different levels of expertise and training i.e. the equivalent of a nurse and a doctor with the public easily recognizing the difference between the two?

To be direct, is passing the series 7, 66, and/or state insurance exam(s) a sufficient hurdle to ensure a new advisor is qualified to give competent financial advice to the public? If not, what should the minimum standard look like? Should it be a professional designation such as the CFP®, or an academic credential such as the ChFC? Would designations with more focus on investments such as CFA or CIMA suffice? How about an exam whose number of topics covered and difficulty is somewhere in between the series 7/66 and the CFP® exam? Should the government, a professional designation organization, and/or an SRO administer the competency requirements? Should everyone be a fiduciary regardless of compensation structure? Do we need to implement a universal peer review process?

I am not proposing specific answers to these questions in this article even though I am a passionate supporter of some ideas over others. I believe raising the standards for professionals is at the core of taking the financial planning profession to the next level, and it needs to be an enormous joint effort to be successful. The groups in this discussion need to include us as professionals with different perspectives, federal and state governments, professional standards organizations, SROs, etc.

It won’t be quick or easy to adequately answer these questions, but few important things are ever quick or easy. If you are interested in helping to drive this conversation, the Professional Issues committee wants you! Our mission is to pursue answers to these questions and to be advocates for the continued professionalization of financial planning.



CONGRATS!

Megan Olson was awarded one of the 2012 CFP Montgomery Scholarships at the June 19th chapter meeting. The other recipient in 2012 was Louisa Hext.

Member Services Committee

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Spotlight on Member Discounts

Damian Winther, CFP® - Member Services Committee Member

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!***

Please visit our website: www.fpamn.org, sign into the member's only section, and click on "member discounts." The **2012 Quick Reference Guide** can also be viewed on the Member Discount Benefits portion of our website. ***Register with Business AdvantEdge today and start saving big!***

Act now as one of the limited time offers (*expires July 14th*) currently available via the Business AdvantEdge program is:



Android Devices Special Offer

- 19% discount on most rate plans, excludes "Simply Everything"
- Average savings of 25%-35% compared to Sprint competitors
- Corporate equipment pricing (business accounts only)
- Upgrade eligible every 12 months (business accounts only)
- Unlimited Data starting at \$18 per month
- Custom rate plans for text and voice

Check out the 2012 Members Only Quick Reference Guide: <http://www.fpamn.org/members/members.html>

The link and password to access these great benefits are included at the top of the Quick Reference Guide.

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"Golf is a good walk spoiled." - Mark Twain

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



Now, while I couldn't tell you when Mark Twain died, the very nature of this quote assures me of at least one incontrovertible fact – it must have happened before the advent of the **DRINK CART!**

Join us by "swinging" into your practice's **Summer 2012 Public Relations campaign** by inviting some of your strategic business partners/centers-of-influence to

attend the FPA of MN's 2012 Annual GOLF and BOCCE BALL OUTING!

Contact your favorite CPA, Estate Planning Attorney, Mortgage Broker, etc... and round up a foursome to say thank you for the teamwork over a great afternoon of golf/bocce, camaraderie, and laughs!

You can find all the event details in the [Event Summary](#).

Need your Ethics CE?

Here are some alternatives:

- 1) It's available to FPA MN members at a discounted rate - view the **Members Only area, Member Discounts**. Click on the Candura logo. (*CFP ONLY*)
- 2) Attend our **Annual Symposium on October 8-9**. We'll be offering 3 hours of Ethics continuing education credit - 3 hours for NASBA, MN & WI insurance, and 2 hours for CFP Board & CIMA.

Pro Bono Committee

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FPA Minnesota Members Making a Difference to Young Minnesotans in Need

By Cynthia Levine, CFP® - Committee Member

The Financial Planning Association of Minnesota (FPA-MN) has partnered with the Minnesota Jump-Start Coalition and the social service agency Face-to-Face to organize the Young Adult Mentoring Program (YAMP). This community-based pilot program was organized to provide financial education and mentoring to young Minnesotans who are living independently with limited or no family support. The underlined phrase in that last sentence carries significant meaning. It implies no parental safety net. It implies *aloneness*. When a youth through no fault of her own is homeless or living from one shelter to the next, then a community is honor-bound to band together and make services available that empower the youth “to overcome barriers and strive toward a healthy and self-sufficient life.”

This is the mission of Face to Face—a non-profit organization dedicated to serving the needs of at-risk youth between the ages of eleven and twenty-three living in the Twin Cities. Over 3,400 poverty-stricken youth are served annually. The majority of the youth are of color, female, and aging out of foster care. The young people knocking on the doors of Face to Face are not seeking a hand-out but a helping hand. YAMP was organized to provide youth-at-risk with the knowledge and capacity to manage their limited personal financial resources most effectively as they assume the responsibilities of independent adult living.



YAMP matches young adults striving to live independently with financial planners willing to serve as their personal financial e-mentors. For the volunteer e-mentors, it is a four to six hour monthly commitment. E-mentoring activities include answering financial-based questions on basic budgeting and cash-flow via texting, emailing, or

telephone; researching and preparing responses to the young adult’s more challenging questions and financial needs; and preparing monthly activity reports for the program’s coordinator. The e-mentor is expected to communicate with his or her young adult mentee at least weekly for eight months.

When the Minnesota JumpStart Coalition approached the FPA-MN for volunteer financial planning e-mentors, six of our members answered the call to serve. One of our YAMP

volunteers, Nadia Keric, believes “providing youth with basic financial literacy skills is one of the best ways to empower them to live up to their potential.” Nadia, a mother of two young children and a Lead Wealth Manager for Accredited Investors, also serves as a BestPrep volunteer teaching business, career and financial literacy skills to high school students. Another YAMP volunteer and Lead Wealth Manager with Accredited Investors, Todd Gruenig says, “I want to help put kids on the path toward financial empowerment.” Todd, a father of three boys, also serves as a BestPrep e-mentor and classroom presenter as well as a speaker for the Investor Education Series sponsored by Hennepin County Library.

YAMP volunteer Margaret Kruse, a CFP®, JD, and Assistant Vice President at Allianz has worked with many young people through several Junior Achievement programs and looks forward to connecting and assisting a local youth in developing the financial literacy skills necessary to live independently.



Margaret joins fellow Allianz employee, Karen Gemmill, as a YAMP volunteer. Steve Storkan, Senior Account Manager at Alerus Retirement Solutions, says, “Giving time to our youth is my number one mission in life.” As well as joining YMAP as an e-mentor, Steve has been a BestPrep volunteer for over 3 years; coaches travelling soccer; and serves his church as a councilman. Steve Gilbertson, a YAMP volunteer and FPA-MN’s Pro Bono chair, is looking forward to applying the

knowledge he has acquired as a Lead Wealth Manager at Accredited to assisting a deserving youth in his or her first steps down the long path of financial stability and independence. A special thank you to John Comer, Principal at Comer Consulting, for his key role in linking FPA-MN to the JumpStart Coalition and Face to Face.



Continued on Page 9...

Financial Literacy & Stability Committee

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



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Need Guidance with those Darn Student Loans?

By Ellen Fee, CFP® - Committee Member

I was recently talking to a friend of mine who is thinking of declaring bankruptcy. She had stopped paying her student loans, but was still paying other debts. As you can guess, much to her dismay I urged her to quickly start paying her student loans again at the expense of all other payments since those loans are never dischargeable, not even through bankruptcy. This individual comes from an upper middle class background, was educated at a high school in the Twin Cities known for its academics, graduated from a selective (expensive) private college and has obtained a masters degree. She is extremely intelligent and the amount of her student loans is not onerous. A combination of life events (including unexpected medical expenses and thus decreased earnings) has led her to a choice that she never thought that she would need to consider.

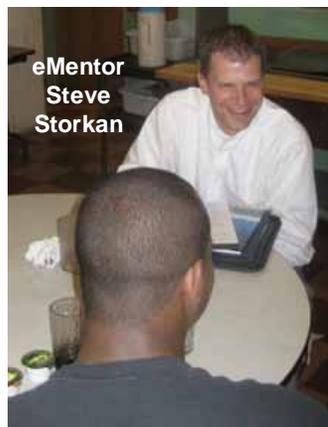
With the potential increase in student loan interest rates deadline looming (at the beginning of July) there's been a lot of noise in the press about how much student loan debt there is and what that means for our economy going forward. Depending on the

amount of an individual's loans, the loans can limit choices and may postpone life decisions like owning a home, getting married, and having children. Since student loan debt was declared non-dischargeable, there is no incentive for the private loan industry to determine an individual's ability to pay back their loans, leaving it up to the student to be responsible for understanding the decision that they're making at say, age 18, about potentially paying more for a year of college education than the annual income they will likely earn after graduating.

Given my very intelligent friend's lack of information and understanding of her student loan debt, as well as my participation in the Financial Literacy Committee, I have been thinking a lot about how to help get accurate information and education to those who need it. It's clear that there is a lack of understanding around this increasingly pertinent topic. Our committee is looking for ideas on how we can help to address this topic. If you have any or have heard of anything, **email us!** We would really appreciate it.

Making a Difference - Continued from Page 8...

All YAMP volunteers and organizers have a single common passion—helping young people develop the financial literacy skills needed to live financially-healthy independent lives. According to one former foster care youth, “Mentors provide consistency through times of transition. They believe in us and are sometimes the only people in our lives who are saying positive things about us. They help us regain trust in relationships as well as improve our skills.” If YAMP—a pilot program—proves as successful as its organizers hope, the FPA-MN will be called upon again to provide e-mentor volunteers.



If you would like to be considered for future YAMP e-Mentor opportunities, please contact Pro Bono volunteer coordinator Cynthia Levine at cynthia.l.levine@gmail.com.

If you'd like to support the mission of Face to Face in some other way, please visit www.face2face.org. Cash donations as well as gifts of non-perishable food for their food shelf; gently used clothing including winter coats, snow pants, and boots for children and teenagers; and sleeping bags or other basic household items such as blankets and apartment starter kits are always appreciated.

Corporate Sponsors Needed for Financial Planning Day

By Steve Gilbertson, CFP® - Director

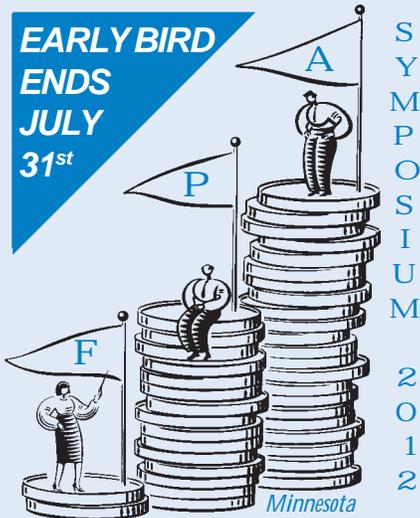
We are pleased to announce that the third annual Twin Cities Financial Planning Day will take place on Saturday, October 20th from 10:00 a.m. – 2:00 p.m. at the Wilder Center in St. Paul. The event is designed to help increase the recognition and value of financial planning in the Twin Cities area and provide the public with access to the objective, professional advice that is desperately needed.

The event will feature one-on-one financial counseling sessions as well as a series of workshops targeted towards different life stages of participants. If you have an interest in volunteering for this event, please e-mail Steve Gilbertson at steve@accredited.com.

In addition, we are looking for corporate sponsors (ideally non-financial corporate sponsors) for this year's event. If you know of someone who may have an interest in sponsoring this type of event or have a corporate contact with whom we should connect, again, e-mail steve@accredited.com.

Thanks so much!

**EARLY BIRD
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JULY
31st**



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SYMPOSIUM 2012

Minneapolis Convention Center

Monday, October 8 - Watch for updates on the web

7:00-7:45 AM Registration and Continental Breakfast
7:45-8:00 AM Welcome
8:00-9:30 AM **Nick Murray**, Current & Relevant Ideas Planners Need to Know Now
9:30-10:00 AM Visit Exhibits/Network
9:30-10:00 AM Knowledge Cafe - for Students and New Planners
10:00-10:50 AM **Dr. Christopher Waller**, Sovereign Debt: A Modern Greek Tragedy
10:50-11:40 AM **Dr. Martin Murenbeeld**, Making Sense of Fiscal & Monetary Policy
11:40-11:45 AM FPA MN President - Mike Miller
11:40-12:30 PM Lunch and Networking with Exhibitors - Walk-n-Talk
12:30-2:20PM Breakout: **Dan Candura**, Ethics in Action
12:30-1:20 PM Breakout: **Tom Duncan**, Estate Planning and the Extended IRA
12:30-1:20 PM Breakout: **Susan Zimmerman**, Good Grief! What Financial Professionals Should Know to Help Clients in Transition
12:30-1:20 PM Breakout: Financial Essentials - New Planners Panel
1:20-1:30 PM Visit Exhibits/Network
1:30-2:20 PM Breakout: **Adam Moseley**, Driving Productivity: How Best-Managed Firms Leverage Technology
1:30-2:20 PM Breakout: **Greg Supple**, Structuring Distribution Strategies in Bear Market
1:30-2:20 PM Breakout: Financial Essentials - Career Development Panel
2:20-2:50 PM Visit Exhibits/Network
2:50-3:00 PM Minute to Shine and Announcements
3:00-4:00 PM **Dan Candura**, Ethical Issues & Seniors (MN ethics)
4:00-5:00 PM Guiding Clients through Divorce: **Amy Wolff, Brian Burns, and Tonda Mattie**
5:00-6:30 PM FPA Reception in The Seasons - Socializing and networking

Tuesday, October 9 - Watch for updates - www.fpamn.org

7:15-7:50 AM Continental Breakfast/Exhibits Open
7:50-8:00 AM Welcome and Announcements
8:00-9:00 AM **Scott West**, New Words for a New Economy
9:00-9:25 AM Visit Exhibits/Network
9:00-9:25 AM Knowledge Cafe - for Students and New Planners
9:25-11:25 AM **Jack Surgent**, 2012 Hot Income Tax and Social Security Issues
9:50-10:05 AM Visit Exhibits/Network
11:25-11:30 AM BestPrep, **Bob Kaitz**
11:30-11:35 AM Minute to Shine and Announcements
11:35-12:25 PM Lunch and Networking with Exhibitors - Walk-n-Talk
12:25-12:35 PM Minute to Shine and Announcements
12:35-2:35 PM **Natalie Choate Starr**, Estate & Distribution Planning for Retirement Benefits
2:35-2:50 PM Visit Exhibits/Network
2:50-4:50 PM **David Kelly, Jerry Webman, Rick Golod** - Economist Panel
4:50-5:00 PM Closing Remarks/Evaluations/Cert Forms

Targeted 12 CEs for CFP™, MN & WI Insurance, CIMA, NASBA plus 5 CEs for CLEI



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For a refund, cancellations must be received in writing before September 16th.

Return to FPA of MN, 3900 Main Street NE, Columbia Heights MN 55421

*Photo shoot
Monday!*

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Symposium 2012: Planning for Success

OCTOBER 8 - 9 • MINNEAPOLIS CONVENTION CENTER

Mark your calendars now for **Monday and Tuesday, Minneapolis Convention Center**. This conference features some very notable speakers, as well as the required CFP and state insurance Code of Ethics. With a target of 12 credited hours, programs have been designed to comply with the principles of the Certified Financial Planner Board of Standards, the NASBA/CPE credits, MN and WI Insurance, CIMA credits, and some CLE Continuing Education.

Nick Murray - As ten thousand Americans go into retirement each day, their economic lives collapse down to one binary issue: Will they outlive their money or will their money outlive them? Nick will be speaking about sound retirement planning which requires the advisor to communicate to the client on five key issues. *Anticipated credits: 1.5*

Dan Candura, Ethics in Action: Ethics in Action uses animated videos and a game-show theme to keep the audience involved and learning. Teams participate in an informative and engaging session that teaches the six learning objectives required by CFP Board for ethics training in 2012. *Anticipated ethics credits: 2 (Breakout)*

Dr. Christopher Waller, Sovereign Debt: A Modern Greek Tragedy: The world is facing another financial crisis driven by excessive government borrowing in Europe. At times like this the public asks many questions. Why do nations borrow? When does the level of debt become a burden? What happens if a nation defaults on its debt? How did Europe get itself into this situation, and how can it get out? Is the U.S. in equally serious trouble because of its debt? This lecture addresses these questions and provides some insight as to what may happen in the future.

Tom Duncan, Estate Planning and the Extended IRA: Join us for a unique perspective on IRAs and Estate Planning. As an Advanced Planning Attorney for Nationwide Insurance, Tom will share, from the viewpoint of a financial advisor, the issues he sees everyday while counseling advisors on various issues. Emphasis on real life case studies, especially for the younger client and surviving spouse, this session will address how they manage their IRA money and distributions while trying to raise a family. *Anticipated credits: 1 (Breakout)*

Susan Zimmerman, Good Grief! What Financial Professionals Should Know to Help Clients in Transition: Financial professionals typically work in long term relationships with their clients and are likely to play an important advisory and support role when a client is facing a significant life transition or loss. But rarely have we been trained in therapeutic communication to help facilitate the process. Grief can be triggered by many life changes such as the death of a loved one,

divorce, job loss, or financial disruption. It's valuable for advisors to understand the stages of grief and how to use therapeutic communication tools when a client is trying to function productively in times of loss. It establishes higher trust and renewed connection while increasing the comfort and confidence for both advisor and client. It enhances ability on the part of both parties to keep financial tasks clear and moving forward as necessary. *Anticipated credits: 1 (Breakout)*

Adam Moseley, Driving Productivity - How Best-Managed Firms Leverage Technology: The right technology strategy can fundamentally help to transform an advisor's business while elevating the overall client experience. Best-managed advisory firms focus on improving both front and back office operations to maximize efficiencies, grow and scale success. Central to this transformation is a Client Relationship Management (CRM) system, but too often firms are unable to take full advantage of its powerful features to facilitate their growth. If you'd like to learn more about how to capitalize on those benefits, we invite you to participate in an informative discussion where we will share industry best practices and provide our practice management insights on how you can take your technology to the next level. *Anticipated credits: 1 CPE only (Breakout)*

Greg Supple, Structuring Distribution Strategies in a Bear Market: This course is based upon original research, which analyzes retirement distributions that began on January 1st of 1973 and 2000, in the face of the last two severe bear markets. The ten year period following each of these retirement start dates were studied in depth to determine what changes would have enhanced the sustainability of the retirement portfolio. Strategies that were researched and tested include: optimal spending rates, spending policies, high and growing dividend stocks and a cash flow reserve. This session will provide some 'best practices' ideas for advisors to consider when helping their clients to have a successful retirement. *Anticipated credits: 1 (Breakout)*

Dan Candura, Ethical Issues & Seniors (MN Ethics): In Chinese, the word crisis is composed of two parts: one symbol indicates danger and the other symbol indicates opportunity. These symbols also describe the Ethical Issues for financial planners who work with Seniors. This course helps planners to understand the level of regulatory protection focused on the senior market, become more familiar with the common forms of financial abuse of elders and recognize the signs of potential cognitive impairment with their senior clients. *Anticipated credits: 1 (MN - Ethics)*

Amy Wolff, Brian Burns, Tonda Mattie, Guiding Clients Through Divorce - a financial, behavioral and legal discussion panel: This break-out panel presentation will include three experts considered to be the top in their field for divorcing couples going through alternative dispute resolution. Each panel member has devoted years of their practice in helping divorcing couples navigate financial, psycho-logical and legal tangles. Each will be sharing some of their thoughts on how best to help clients facing this material life change. *Anticipated credits: 1*

Scott West, New Words for a New Economy: Which words resonate with investors today? "Dream retirement" or "comfortable retirement?" "Financial freedom" or "financial security?" "Investment solutions" or "investment strategies?" All words are filtered through the client and planner attitudes, values, biases and behavioral characteristics impacting financial planning. Invesco Van Kampen Consulting joined forces with the word specialists and political consulting firm, Maslansky Lunta + Partners in an effort to help financial advisors communicate more effectively to their clients. After 5 years of research, 15 dial sessions, and 4,300 investors surveyed, Scott West has the words to use and the words to lose in today's New Word Order. *Anticipated credits: 1*

Jack Surgent, 2012 Hot Income Tax and Social Security Issues: Both business and individual clients will be affected by all of the tax changes set to occur in 2013, requiring that the financial planners be aware of developments that can affect sound financial decision-making. This module will examine various proposals that can impact financial planning, not only in income and transfer tax, but also in Social Security. You will be updated on the most important tax issues whose ramifications require your attention, as well as reviewing the major trends and changes. *Anticipated credits: 2*

Natalie Choate Starr, Estate and Distribution Planning for Retirement Benefits: Learn the minimum distribution rules, the key to maximizing the value of your clients' retirement benefits. Then see how to integrate retirement benefits into the typical estate plan. What approaches are available for the client whose major asset is an IRA or other retirement plan? How can you make use of both spouses' federal estate tax exemptions, provide for payment of estate taxes, and preserve stretch out options? What steps should you take for the client who wants to benefit multiple children or a second spouse? Is it possible to reduce estate taxes on retirement assets? Using case studies, this presentation answers these questions, explaining what you can do, what you can't do and what are the gray areas in between. *Anticipated credits: 2*

Continued on Page 12...

TOP 5 REASONS

TO ATTEND the 2012 SYMPOSIUM:

- 1 - You get **GREAT** Continuing Education Credits! **CFP Board CE, NASBA/CPA, CIMA, MN insurance, WI insurance** - approx. 12 hours each (including 3 hours of Ethics!) and **CLE CE** approx. 5 hours. CE will be submitted by 10/31/12.
- 2 - **Major League Speakers** for a minor league price - as low as \$275 Early Bird!
- 3 - Each year, you will discover that your **highest sources of topics for client discussions** are the Symposium topics and monthly FPA Meetings.
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- 5 - **Networking with the top financial planners and industry vendors** for new friendships and partnerships.

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October 8 and 9, 2012
Downtown Convention Center
Minneapolis, MN

★ Annual Symposium ★

The "star studded" speaker line-up includes :

★ **Nick Murray** ★

Natalie Choate

Dr. Chris Waller ★

Dr. Martin Murenbeeld

(Dundee Wealth)

Tom Duncan (Nationwide)

Greg Supple (Thornburg)

Dan Candura

★ **Scott West** (Invesco) ★

Jack Surgent

Dr. David Kelly (JP Morgan)

★ **Jerry Webman**

(Oppenheimer)

Rick Golod (Invesco) ★

Stay tuned more updates to follow in upcoming newsletters.

REGISTER

Symposium - Brief Descriptions

Additional Presentations - Continued from Page 11...

2012 Economic Overview: David Kelly, Jerry Webman & Rick Golod: David Kelly, Ph.D. is a Managing Director and Chief Market Strategist at JP Morgan. He develops and communicates JP Morgan's view on the economy and markets to financial advisors serving individual investors nationwide. He is head of Market Insight Series, a weekly and quarterly communication focusing on the investment implications of an evolving economic environment.

Dr. Jerry Webman is a Senior Investment Officer and Chief Economist for Oppenheimer Funds. Dr. Webman provides strategic viewpoints on the overall financial and economic markets to investment management and the financial advisor and investor communities. In addition, he serves as Director of Fixed Income, where he oversees portfolio managers, analysts and traders managing over \$100 billion in fixed income assets.

Rick Golod is Director of Global Investment Strategies with Invesco. He is responsible for analyzing global financial and economic trends to develop actionable investment ideas. Born in Africa and raised in Europe and Asia, he brings a unique background to his more than two decades of investment experience. *Anticipated credits: 2*

Dr. Martin Murenbeeld: The current economic environment presents many challenges for investors, but economic and market dislocation may also present opportunities. Learn more about the current global economic environment and how decisions by U.S. and foreign policymakers and Central Banks around the globe may help or hinder resolution. U.S. and European government budget and trade deficits can impact client portfolios, but there may be ways to safeguard investments from inflation, a weak dollar, high deficits and volatile commodity prices. *Anticipated credits: 1*

New Planners Panel: Four panelists, all in the earlier stages of their financial planning careers, have faced a variety of successes and challenges thus far in their paths. Come and hear from planners who have gone through the ups and downs of applying education to reality and see where it has led them in their career aspirations. You'll hear each person's background and current working situation and how their job responsibilities have evolved from the initial fresh-out-of-college duties to where they are now. *Anticipated credits: 2 NASBA/CPE only*

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COMMITTEE MEMBERS:
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Chapter Program Review - June 19th

REGISTER FOR WEBCAST

Medicare Made Easy with Presenter Marilyn Theesfeld

By Laura Kuntz, CPA MBT - Committee Member

We so appreciated hearing from Marilyn Theesfeld from the Metropolitan Area Agency on Aging regarding Medicare and supplemental planning. This is a complex topic and Marilyn made it understandable and brought out a variety of planning opportunities including:

- Medicare has substantial cost sharing, including deductibles and co-pays (potentially in the many \$1,000's). Medicare was never intended to cover 100% of health costs. Other policies, including Medicare Advantage/Cost, Medigap, and Select plans, can be purchased to “pick up” this difference.
- There is not one best policy for all. For example, if a client travels a lot, some policies have local networks and travel limitations. Other policies may be portable (Medigap and Select), so they may provide coverage anywhere Medicare is accepted.
- It is important that an individual enroll in the Medigap or Select policies during the guaranteed enrollment period to assure eligibility in those plans.
- Medicare Advantage and Cost policies are very popular in MN and are generally more cost effective than Medigap plans. They have network restrictions, however, but they may offer additional benefits beyond what Medicare covers, such as health club membership, dental, and hearing aid coverage.
- Minnesota does a good job regulating health insurance plans and companies licensed in MN. Age rating is not allowed for Medigap and Select policies, so those policies purchased in MN may be more competitively priced than in other states.
- Medigap policies do not provide prescription drug coverage. Clients need to buy a separate Part D (drug) plan. Prescription drug coverage is usually part of an Advantage policy.
- There are over 40 Part D drug plans available this year. The best choice depends on the medications and the pharmacy the individual uses. Specialists from the Senior Linkage Line®, a service of the Metro Area Agency on Aging, can help clients make plan comparisons using the Medicare.gov website.
- The Open Enrollment Period, when an individual can switch drug plans, is Oct 15 through Dec. 7. People with lower incomes may have opportunities to change plans more frequently, however. The Senior LinkAge Line® will help determine if they are eligible for Extra Help.
- Every drug plan sends their clients a “formulary” each year that lists the drugs covered and the level of coverage (tiers). Clients should review this each year to make sure they have the most appropriate plan based on current medication usage. The SLL will help clients review their coverage each year.
- The Senior Linkage Line® health insurance counseling is free! Their advice is objective and they can answer questions on any of the above plus a whole variety of senior issues. Call them at 1-800-333-2433 or visit their website at www.tcaging.org. The Senior Linkage Line® also offers in-person counseling through the services of volunteers at any community sites.
- Though the Medicare card indicates that an individual should carry their Medicare card with them, Marilyn suggests they carry a copy of the card with the last four digits of their Social Security number blacked out. This will help protect the person from identify theft and fraud.



The above “tips” plus access to the Senior Linkage line will be so helpful to us as advisors and to our clients.

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ONLINE	Class Days
CFIN 203 Tax Planning	May 28 - July 29, 2012
CFIN 204 Retirement Planning	August 6 - October 7, 2012
CFIN 205 Estate Planning	October 15 - December 16, 2012
EDINA - Tuesdays, 3:00-7:00 PM, each day	
CFIN 204 Retirement Planning	June 5, 12, 19, 26, July 3, 10, 17, 24, 31, August 7, 14
CFIN 205 Estate Planning	August 28, September 4, 18, 25, October 2, 9, 16, 23, 30 November 6, 13
EDINA - Weekends, Fridays 6-10 pm / Saturdays 8 am - 6 pm	
CFIN 201 Principles of Fin'l Planning & Insurance	F: September 7, 21, October 5, 12 S: September 8, 22, October 6
CFIN 206 Financial Plan Capstone Course	F: September 7, 14, 21, 28 S: September 8, 15, 22
CFIN 202 Investment Planning	F: Oct 26, Nov 9, 30, Dec 7 S: Oct 27, Nov 10, Dec 1

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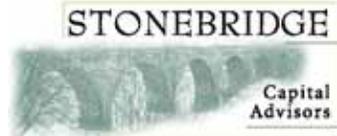
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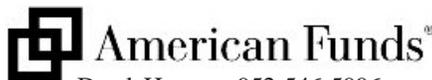
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Greetings!

I hope this message finds you well. Rather than as I typically do in the pages of the Journal of Financial Planning, I'm writing you in my capacity as the Dean of FPA Residency 2012 that will be held this October 21 – 26 at the beautiful Lake Arrowhead Conference Center high in the San Bernardino mountains about 90 miles southeast of Los Angeles.

Very likely you are either a Residency graduate yourself or have a respected colleague who is. As such, you know it to be the most intensive and effective six days a newer CFP® registrant can invest to take their client communication and relationship-building skills to a level that matches their financial planning technical knowledge. In fact, this is so much the case that CFP Board awards three months of Experience credit for successful completion of this week-long program.

The "Residency experience" can be difficult to describe; however Andrew Allen of Capital Directions, LLC in Atlanta and a Resident at FPA Residency 2011 at Lake Arrowhead puts it as well as I've ever seen. He writes, "The FPA Residency program is not just another seminar or academic class but truly a world-class learning experience. The intensive case study sessions and (client) presentations with fellow planners will take you beyond mere technical competence to practical application and delivery of client recommendations in real life scenarios. Rather than focus strictly on the quantitative side, Residency goes deep into the qualitative skills that are so crucial to working with clients. You will work hard all week and come out on the other end a better planner, equipped to communicate with clients on what matters most to them."

For nearly ten years it's been my privilege to serve as both a Residency Mentor and Dean and see literally hundreds of financial planning careers transformed by the both the experiences and relationships formed at Residency. Planners gain significant confidence, and many go onto significant leadership positions within FPA, both locally and nationally, as was the case with current FPA National President-Elect, Michael Branham, CFP®, a resident at FPA Residency 2004. In doing so, I've gotten to mentor, teach and work alongside some of our profession's most accomplished and dedicated financial planners — people who share my passion for investing in the talents and futures of financial planning's next generation.

This October at Lake Arrowhead will be no different. I am honored and excited about the team of Mentors who have committed this week to help lead this year's FPA Residency; they are among our profession's most respected financial planners — both for their work with clients and for their abilities in teaching and mentoring newer financial planners. They include Gregg Clarke, CFP®; Kacy Gott, CFP®, CPA; Debbie Grose, CFP®; Carolyn Kauffman, CPA, CFP®, LLD; and Sabrina Lowell, CFP®. These five Mentors will work with me to offer this year's 35 Residents the opportunity to have that experience that Andrew Allen described above.

Enrollment in the FPA Residency is open to any financial planner meeting any one of the following three criteria:

- 1) Successful completion of a CFP Board-registered program and eligible to sit for the CFP® Certification Exam;
- 2) A CFP® Candidate who has passed the CFP® Certification Exam and who is working toward completing the experience requirement; OR
- 3) A CFP® professional who has held the designation for three years or less.

The Early-bird deadline for FPA Residency 2012, with its \$300 tuition discount, is **June 29th.**

FPA, through an annual grant from the Foundation for Financial Planning, offers a \$500 Residency Scholarship. The FPA Minnesota chapter offers two [\\$1,000 Residency scholarships](#) as well. The program is already 50% full, and last year, the Waiting List began before this deadline.

Your help in being sure your members know about this fall's FPA Residency will be greatly appreciated by me, those newer financial planners in your chapter who are inspired to attend, and our financial planning profession as a whole. On behalf of my Mentor colleagues, thank you in advance for sharing this.

Sincerely,

Jonathan Guyton, CFP®
Dean, 2012 FPA Residency
Principal, Cornerstone
Wealth Advisors, Inc.





NEWS FROM NATIONAL FPA



New FPA Membership Benefit: Learn & Connect with All Your Member Peers

One of FPA's core strengths is the power of our member community and the opportunity for members to connect and learn from each other. We are enhancing this area even more by introducing a new member benefit which will help you come together with peers across the U.S. and even, around the world.

Many of you have already become part of FPA Connect, the online community platform we launched last fall. Members are interacting and conversing daily in FPA Connect's online groups, which are focused on educational events, practice management, topics of interest, chapters, workgroups and much more. And on June 19, we will launch an All Member Open Forum on FPA Connect, which will automatically include all active FPA members.

We've often heard that the "hallway chats" between members at our in-person events and conferences produce rich information and invaluable connections. The All Member Open Forum will be a place to continue these discussions (and start new ones) on issues related to your profession and practice. Ask questions and start conversations on the latest technology for your business, perspectives on legislation, working with international clients, or how to address a particular financial planning challenge. Think of it as your own personal focus group/idea exchange/research community, all rolled into one easy online space!

Nothing quite replaces in-person interaction, but with the All Member Open Forum on FPA Connect, the "hallway"

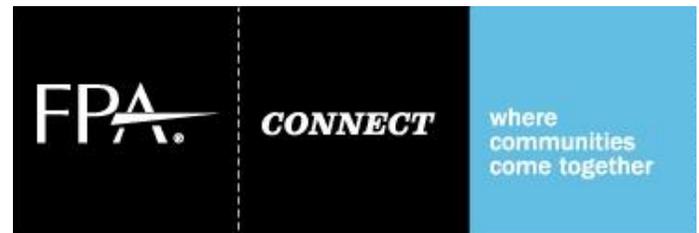
conversations can continue from the convenience of your desktop. And your hallway just got much bigger as you can now gain insight and knowledge from even more professionals in this private, compliance-friendly environment.

How do you get started? It's easy!

Each day, you will get a summary email of the previous day's activity. If you see a topic of interest and want to participate, just click the "reply to discussion" link for that item, then enter your FPA user name and password. Once logged in, you can share your thoughts, start a new conversation, or just peruse the latest updates and information.

With the diverse perspectives and passion that our member community is known for, we are eager to watch the conversations unfold in the unprecedented, online gathering space. We look forward to having you on the FPA All Member Open Forum and hope you enjoy the benefits that it brings.

P.S. Want to learn more about FPA Connect? Visit our [help area](#) on FPA Connect or attend our free "how to" webinar on July 25 at 2pm EDT. To register for the webinar, [click here](#).



Attend Annual Conferences through Diversity Scholarships

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

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

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

The FPA Diversity Scholarship Program is available for the following FPA National Conferences: FPA Business Solutions 2012, FPA Retreat 2012, and FPA Experience 2012. [Follow this link](#) to find answers to these frequently asked questions, and the Diversity Scholarship 2012 Application.

- *When is the deadline for each conference scholarship?*
- *What do the conference scholarships include?*
- *Who is eligible to apply for the conference scholarships?*
- *What is expected of conference scholarship recipients?*

Strategic Vision



STEWARDSHIP

COMPETENCE

MEMBER:

Deliver Superior Member Value

Facilitate the success of our members and grow the organization by providing relevant and timely programs and services that meet, anticipate and exceed their needs.

ORGANIZATION:

Optimize Organizational Performance

Optimize organizational culture, structure and human and financial resources to achieve excellence.

RELATIONSHIPS

We are a values-based membership organization.

Our **PRIMARY AIM** is to be the community that fosters the value of financial planning, and advances the practice and profession of financial planning.

PROFESSION:

Be the Authoritative Source

Be the recognized leader for knowledge about the practice and profession of financial planning. Unify the voice, focus and resources of the financial planning community, bringing together those who champion the financial planning process. Cultivate the body of knowledge of personal financial planning.

SOCIETY:

Serve as the Credible Voice

Promote FPA and FPA members as the credible voice of financial planning. Define and effectively communicate a common understanding of the discipline of personal financial planning and the benefits of its use.

INTEGRITY



FPA Members can view the monthly Capitol Update Newsletter.

The 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.



PLANNERS IN THE NEWS

Senior Market Advisor

100 Best Sales & Marketing Ideas: Tips 1-10

Mike Westling, May 25, 2012

Senior Market Advisor - **On Being Unconventional**

John Comer, May 25, 2012

Seen your name in print lately? We would like the spotlight to be on YOU. If you have been quoted in any news or media article, let us know. We will post a link to the article.

Thank You to our Annual Partners

Besides our absolutely fantastic Board and wonderful Volunteers, we also have our Annual Partners to thank. They provide approximately one-half 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 Stanley and the staff at Office Connection.

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.



Do | Thing.
One Thing Leads to Another.



CALENDAR OF EVENTS



July 17 - **Client Service for Each Generation** with Presenter Kim Lear, followed by **The Case for Canada** with Presenter Wayne LeSage, 11:30 am, GVCC

August 14 - **Annual Golf & Bocce Ball Tournament**, Prestwick Golf Course in Woodbury

September 18 - **Risk Profiling: Art and Science** with Presenter Geoff Davey, 7:30 am, GVCC

October 8-9 - Annual FPA Minnesota Symposium, Minneapolis Convention Center, Up to 12 CEs - MN insurance, WI insurance, CFP Board, CIMA, NASBA/CPE, and up to 8 CLE CEs. See pages 6 and 11-13 for more information.

November 20 - **The Changing Landscape in Fixed Income** with Presenter Matt Tucker, 7:30 am, GVCC

December 18 - Allied Professional Monthly Chapter Meeting, **Know More! Relationships** with Presenter **Sam Richter**, 2:30 pm, GVCC. Stay for the networking social! 5:00 - 6:30 pm.

We are FPA.™



*The Heart
of Financial
Planning.*

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

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