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SYMPOSIUM 2012

Minneapolis Convention Center

Monday, October 8 - Watch for updates on the web

All Day
7:00-7:45 AM
7:45-8:00 AM
8:00-9:30 AM
9:30-10:00 AM
9:30-10:00 AM
10:00-10:50 AM
10:50-11:40 AM
11:40-11:45 AM
11:40-12:30 PM
12:30-2:20PM
12:30-1:20 PM
12:30-1:20 PM

12:30-1:20 PM
1:20-1:30 PM
1:30-2:20 PM

1:30-2:20 PM

1:30-2:20 PM
2:20-2:50 PM
2:50-3:00 PM
3:00-4:00 PM
4:00-5:00 PM

5:00-6:30 PM

Photo Shoot - High and Low Resolutions
Registration and Continental Breakfast
Welcome
Nick Murray, Current & Relevant Retirement Ideas
Visit Exhibits/Network
Knowledge Cafe - for Students and New Planners
Dr. Christopher Waller, Sovereign Debt: A Modern Greek Tragedy
Dr. Martin Murenbeeld, Making Sense of Fiscal & Monetary Policy
FPA MN President - Mike Miller
Lunch and Networking with Exhibitors - Walk-n-Talk
Breakout: **Dan Candura**, Ethics in Action
Breakout: **Tom Duncan**, Estate Planning & the Extended IRA
Breakout: **Susan Zimmerman**, Good Grief! Helping Clients in Transition
Breakout: Financial Essentials - **New Planners Panel**
Visit Exhibits/Network
Breakout: **Victor Bonilla**, Driving Productivity: How Best-Managed Firms Leverage Technology
Breakout: **Greg Supple**, Structuring Distribution Strategies in Bear Market
Breakout: Financial Essentials - **Career Paths Panel**
Visit Exhibits/Network
Minute to Shine and Announcements
Dan Candura, Ethical Issues & Seniors (MN ethics)
Guiding Clients through Divorce: **Amy Wolff**, **Brian Burns**, and **Tonda Mattie**
FPA Reception in The Seasons - Socializing and networking

*Photo shoot
As low as \$10*

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

7:15-7:50 AM
7:50-8:00 AM
8:00-9:00 AM
9:00-9:25 AM
9:00-9:25 AM
9:25-11:25 AM
9:50-10:05 AM
11:25-11:30 AM
11:30-11:35 AM
11:35-12:25 PM
12:25-12:35 PM
12:35-2:35 PM

2:35-2:50 PM
2:50-4:50 PM
4:50-5:00 PM

Continental Breakfast/Exhibits Open
Welcome and Announcements
Scott West, New Words for a New Economy
Visit Exhibits/Network
Knowledge Cafe - for Students and New Planners
Jack Surgent, 2012 Hot Income Tax & Social Security Issues
Visit Exhibits/Network
BestPrep, **Bob Kaitz**
Minute to Shine and Announcements
Lunch and Networking with Exhibitors - Walk-n-Talk
Minute to Shine and Announcements
Natalie Choate, Estate & Distribution Planning for Retirement Benefits
Visit Exhibits/Network
David Kelly, **Jerry Webman**, **Rick Golod** - Economist Panel
Closing Remarks/Evaluations/Cert Forms

*Up to 14.5 CEs for CFP™, MN & WI Insurance, CIMA, NASBA plus 7 CEs for CLE!
(Some Yet Pending Approval - Click on Agenda tab for details.)*

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CHARLES BUCK	LYNN DALY	CRAIG JERGENSEN	MIKE WESTLING



Great Minnesota Get Together Minnesota FPA Symposium • October 8-9

I am thrilled to announce that as of this writing 525 financial services professionals have registered for Symposium 2012 - October 8-9 (whoo-hoo!). And for those of you sitting on the fence, there is still time to register. The Symposium Committee has worked all year to bring you an amazing array of programs and speakers and we promise this will be an event worth attending.

*Check out the
Photo Shoot
\$10*

**Record Breaking
Attendance:
525
registered to date!**

During this two-day event you will hear from top professionals in the industry, talk with key product partners and network with your peers. Don't delay- your registration is just a mouse click away!

Registration Rates:

Members of Minnesota FPA: \$375

Members of Other FPA Chapters: \$400

Non-Members: \$450

ONE Day Rates: \$240 Mbrs; \$270 Non-Mbrs

REGISTER

JOIN NOW

*For a refund, cancellations needed to be received in writing by September 16th.
Return to FPA of MN, 3900 Main Street NE, Columbia Heights MN 55421*

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Do Things.
One Thing Leads to Another.



Twin Cities Financial Planning & Resource Day October 20th

All have united to provide Pro Bono
financial education and advice.

This is the year of the
**GREATEST FINANCIAL PLANNING DAY
& RESOURCE FAIR EVER!**

We have added two benefits to this year's event - a Resource Fair & a series of seminars geared toward training the members of the participating organizations on how to work with their clients on financial literacy and how we can partner with them to facilitate their clients to success. **See Page 6 to volunteer!**



Team Symposium brings you the
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. 7 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.
- 4 - One of the best financial conferences in the country **right in your own back yard**.
- 5 - **Networking with the top financial planners and industry vendors** for new friendships and partnerships.

SYMPOSIUM 2012

The place to be AND the place to be seen.

SYMPOSIUM REGISTRATION

Only a few days left to register for the 2012 FPA MN Symposium.
Up to 14.5 classroom CEs for CFP, MN, WI, CPE, CIMA & 7.5 CLE CEs
CEs will be submitted to the CFP Board and MN/WI insurance by October 31st.
Great Speakers, Fantastic Education and Great Networking



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 (Pending Approval).

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. This course will impart an understanding of how retirement distribution strategies with respect to IRAs (so-called extended IRA strategies) are important and how they generally relate to an individual's estate plan. *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)*

Victor Bonilla, 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, 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 5...

Message from the President

MIKE MILLER, CFP®



FPA CONNECT - Are you connected?

Did you know there are more than 108 reasons to become a member of the Financial Planning Association of Minnesota. One of the reasons expressed by our membership in our most recent membership survey is:


- Dynamite monthly education programs offering CFP® CE credits
- Our annual 2 day Symposium is one of the top educational programs on a national level. There is still time to register for 2012 October 8th and 9th. Go to www.fpamnsymposium.org
- Networking with peers
- Supporting the Financial Planning Profession
- Receiving the Journal of Financial Planning, Business Solutions, and newsletters



One of the newer member benefits making it easier to network and connect with peers is FPA Connect. If you haven't heard of FPA Connect or aren't sure what it is, you don't know what you are missing.

FPA Connect is a relatively new national initiative enhancing communications and connecting more than 23,000 plus FPA members across the country. On a smaller basis FPA Connect provides us as a chapter the opportunity to connect all of our 820 members. As a chapter we will be initiating our own FPA MN chapter, "community" in the next few weeks. Watch your email inbox for more information.

In FPA Connect you can, get guidance and feedback from peers, search for fellow colleagues, connect with others having similar interests, share or borrow a resource, and blog your thoughts and ideas. So you ask, how do I get started? It really is quite easy. Go to www.fpanet.org and log in with your user id and password. Look

for this icon  and click on it. You must log in to the FPA National website as a FPA member under the financial professional tab first before the links in this newsletter will work.

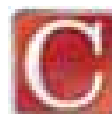
[FPA Connect overview](#)

Check out all the communities that are available for you to join. Take a look at their discussion postings and the useful documents and resources available to you. Start your own discussion or ask that question to your peers you have always wanted to ask. It's like having a 24/7 practice group in your chosen specific areas of interest.

GET CONNECTED AND JOIN IN THE CONVERSATION!!

Learn and Engage:

1. Join a [community](#).
2. Adjust [how often you receive posts](#).
3. [Pose a question](#) to your peers.
4. [Share a useful document or resource](#).



Come on - join us, get connected today!
What are you waiting for?

Symposium - Brief Descriptions

*Additional Presentations -
Continued from Page 4...*

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: Sophia Bera, Julian Locke Micko, and Ben Wacek - 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: 1 NASBA/CPE only*

Career Paths Panel: Dana Brewer, Jon Guyton, and Kathleen Longo along with Moderator Molly Sullivan - What does the financial planning experience look and feel like for clients? What skills are needed to deliver this ideal experience? *Anticipated credits: 1 NASBA/CPE only*

Pro Bono Committee

STEVE GILBERTSON, CFP® • PRO BONO DIRECTOR



COMMITTEE MEMBERS: KIMBERLY DEBAERE ANDERS HAUGEN DAN KATAN LAURI SALVERDA
MELANIE HARDIE LOUISA HEXT JASON PLANK DAVID THESING

Twin Cities Financial Planning Day

Saturday, October 20, 2012

10:00 am - 2:00 pm

Amherst H. Wilder Foundation

The concept is simple – experts from the Financial Planning Association and highly qualified CERTIFIED FINANCIAL PLANNER™ professionals will volunteer to meet one-on-one with local residents to offer personalized financial planning information and to present classroom style educational workshops addressing key financial planning topics. The benefits are plentiful – increasing the recognition and the value of financial planning in the local community and providing the public with the financial information they need at a time when many residents are in urgent need of financial planning assistance due to the recent economic turmoil.

Twin Cities Financial Planning Day is organized in partnership with City of St. Paul, Certified Financial Planner Board of Standards, Financial Planning Association, Foundation for Financial Planning, and the U.S. Conference of Mayors. The event is part of the national Financial Planning Days initiative, a ground-breaking program involving city governments and thousands of financial planners nationwide, in an effort to provide free financial education and programming to people across the country.

To register to volunteer for the event, complete the online **Registration Form:** <http://www.financialplanningdays.org/Content/cfpregform.aspx?City=Twin%20Cities&rt=CFP>. Participation will be open only to financial planners who either hold the CFP® certification and/or are members of the Financial Planning Association.

In addition to volunteering on the day of the event, your help is also needed in promoting the event to potential participants. Tell family, friends, and neighbors about Financial Planning Day and encourage them to attend. For more information about **Twin Cities Financial Planning Day**, visit <http://www.financialplanningday.org/Content/CitySelectStep2.aspx?City=Twin%20Cities&rt=CFP> or contact our Pro Bono Committee Director, Steve Gilbertson, at probono@fpamn.org. Thanks for your consideration!

New Pro Bono Partnership Twin Cities Habitat for Humanity

By Steve Gilbertson, CFP® - Director

The Pro Bono committee of FPA of Minnesota has recently formed a partnership with Twin Cities Habitat for Humanity to help assist Habitat clients throughout the metro in their efforts to build financial stability through goal setting, budgeting, debt and credit management, risk management and other financial planning tools.

The partnership will take the form of providing periodic workshops that will be offered to the approximately 800 Habitat families throughout the Twin Cities. The workshops will draw and build on foundational financial knowledge clients learn in going through the Habitat core curriculum. Ideally, planners would be available following each of the workshops to answer specific questions of attendees as well. We are currently seeking planners interested in presenting these workshops and answering questions of attendees.

Twin Cities Habitat for Humanity seeks to create and preserve affordable homeownership, believing that “every man, woman and child should have a decent, safe and affordable place to live.” In addition to creating an opportunity for affordable homeownership, they also provide to clients foundational education information regarding home maintenance, personal finance, etc. to help preserve this ownership. Twin Cities Habitat works with low-income individuals throughout the Twin Cities metro area.

If you are interested in being a part of this exciting initiative as a presenter, please e-mail Steve Gilbertson at steve@accredited.com. Thanks much 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>.



Membership Committee

JERRY PATTERSON, CFP®, CPA • MEMBERSHIP DIRECTOR

COMMITTEE MEMBERS:
CRAIG DAHL

JOEL JOHNSON
GREG MERGENS

PATRICK OLSON
NICOLE ROSANDICH



New Member Social

November 14, 2012

5 PM to 7 PM

Pinstripes

3849 Gallagher Drive
Edina, MN 55435

Play Bocce Ball
Enjoy a Beverage
Sample Hors d'oeuvres



The FPA of MN is pleased to host this event and would love to have you join us. The event is open to any member that joined FPA of Minnesota after September 1, 2011. **Watch your email/mail for a special invitation.**

Past attendees have responded with...

“What a great way to make new members feel welcomed”

“As a new member, it was helpful to meet more experienced planners”

“The food was great!”

“I didn't realize how the FPA of MN Chapter worked”

“I realized how important it is to volunteer”

Whatever your reason for attending, we hope as a new member that you will join us for this special event. There will be delicious hors d'oeuvres and beverages served, as well as interesting conversations. It will also provide an opportunity for new members to meet board members, officers and past presidents, who will be eager to welcome you to FPA of MN. And last, yet never least, it allows the FPA of MN to say thank you for joining! So, mark your calendar now and send us your RSVP!



Member-Get-A-Member Program

There are exciting new changes to the Member-Get-A-Member Program. The discounts offered through the FPA program have been doubled and now both you and the person you refer receive \$25 off the annual membership dues. In addition, FPA of Minnesota provides a \$30 certificate good towards FPAMN meetings, events and activities. This is a

great way to help grow our thriving membership base in Minnesota! For more information, visit <http://www.fpanet.org/professionals/Membership/GrowFPA/>. Not a member? Visit <http://www.fpamn.org/members/members.html> and select **Join Now!**

If you have any questions regarding your FPA membership, do not hesitate to contact Jerry Patterson, FPAMN Director of Membership. He can be reached via email at jpatterson@pfa.us.com

Need to update your records?

Financial Planning Association of MN

763-781-1212 • office@fpamn.org • www.FPAMN.org

NEW MEMBERS!

Travis Bezella
Plymouth, MN

Erik Andrews
North Star Resource Group

Scott McQuillen
Lincoln Trust Co./IPC Ltd.

David Pratt, CFP®
Financial Designs

William Snyder
Mid American Financial Group

Richard Schultenover
Northstar Resource Group

HAPPY ANNIVERSARY!

30 Years

Buzz Moen, CFP®
Creative Financial Advisers, Inc

20 Years

Jack Barbier, ChFC
Your Financial Advocate, LLC

Anne Kiefer, CFP®
RBC Wealth Management

Douglas Ritter, CFP®
Discovery Financial Centers, Inc.

10 Years

Larry Altman, CFP®, CLU
Fortune Financial

5 Years

Ronald Hume
Stonebridge Capital Advisors, LLC

Michael Kuenster, CFP®
Wells Fargo Investments, LLC

Timothy Schaefer, CFP®
Securities America

Kristine West
Stonebridge Capital Advisors

CONGRATS!

Financial Literacy & Stability Committee

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



COMMITTEE
MEMBERS:

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JEANNA SABERS
HILARY VANDESTREEK

MN Financial Literacy Town Hall Meeting

By Jeanna Sabers, CFP® - Committee Member

On October 1st an event is planned to share the view of and ideas around financial literacy programs and challenges in Minnesota. The MN FPA Financial Literacy and Stability committee will have representatives at the Town Hall Meeting, but an invitation is extended to you if you are compelled to participate.

Mike Rothman, Commissioner of the Minnesota Department of Commerce has been working with many Minnesotans on the topic of financial literacy in the state of Minnesota. His conversations have spread to the federal level and John Hope Bryant, Chair of the Subcommittee on the Underserved and Community Empowerment for the President's Advisory Council on Financial Capability has been interested in hearing and discussing more about the good work that has been happening in Minnesota. He is especially interested in learning more about the hurdles we face in reaching all Minnesotans, and discussing the resources available at the federal level for financial empowerment programs and the establishment of local financial literacy councils.

The goals of the Town Hall Meeting are:

1. Discuss the findings from the 2012 Financial Literacy Roundtable and the hurdles we face as a state in reaching our financial literacy goals.
2. Establish new partnerships at the federal level, to leverage all available resources.
3. Engage new stakeholders at the municipal and county level in the area of financial literacy.

The event will be held at the Minneapolis Central Library-Pohlad Hall, 300 Nicollet Mall on October 1, 2012. 10:00am – 12:00 pm. RSVP to Anne O'Connor at anne.oconnor@state.mn.us or (651) 296-5140.

Please join us! Working together, we can achieve great things for Minnesota and our shared future.

Looking to Volunteer? BestPrep Ambassador's Speaker Club

By Sophia Bera, CFP® - Committee Member

For those of you who know me, you know that my mission is to bring financial planning to Gen Y to empower my generation. That's why I've been a volunteer with BestPrep for the past few years and joined the Ambassador's Speaker Club last year. BestPrep is non-profit organization that promotes financial literacy in schools in a variety of ways. One of my favorite ways to be involved is in the classroom. For those of you who are interested in promoting financial literacy, BestPrep has a "Financial Matters" program, which involves giving presentations in junior high and high school classrooms around MN. BestPrep has organized all of the materials so it's easy to simply review the material beforehand and deliver the presentation. Some of the presentations include: Money Matters, Budgeting Matters, Credit Matters, Investing Matters, Tax Matters and Insurance Matters.

Last year, I joined the Ambassador's Speaker Club because I wanted BestPrep to know that they could count on me to give at least three presentations on "Financial Matters" a year. In addition, Ambassador's Speaker Club members are required to attend at least one speaker development event per year, be willing to improve delivery based on feedback, and offer feedback to help improve the presentations. It's a great way to improve your presenting skills, connect with students, and give back to the next generation. Many of the volunteers also choose to make a tax-deductible donation to BestPrep to keep this program free for the schools. Please join me in bringing financial literacy to students in MN. Feel free to reach out to Laura Marvin at LMarvin@bestprep.org to become a part of this movement.

**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.](#)



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



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The changing face of business

By Matt Blewett, CFP® - Committee Member

Controlling your business' image has never been more difficult than it is today. In this age of social media, it is important to craft your professional image in a calculated manner. **What medium should you use? Twitter, Pinterest, Facebook, LinkedIn and Foursquare are just a few of the countless social media connections that are at your disposal.** Which of these sites are you a member of? Do you post the same content and "friend" the same people on all these networks?

Regardless of your answer on how *you* use these sites, you can be sure that your clients and prospects are using any number of them. If they search for you, will they be able to find you? The simplest way to ensure you and your business will be found is by having a profile picture that can be recognized – either of you, your brand or both.

This year at the FPA Symposium you will be able to update your Social Media Profile for only \$10*. This image can be used on your website and on all the social media sites allowing you to craft and synchronize your online profile.

*Web-sized image includes online use license. A full resolution, full commercial license photo is available for an additional fee. See www.salesportrait.com for more details.



PLANNERS IN THE NEWS

**Farrell: Required IRA Distributions
Call for Good Planning** - Bill Wixon,
September 15, 2012 - Star Tribune

Where Credit is Due: Twin Cities is Tops -
Jason Plank, September 18, 2012
- Star Tribune

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.

October 1-7, 2012 ...

**Hats off to the
State of Minnesota and Governor Dayton
and the cities of
Cloquet, Crookston, Erskine, Moorhead,
and Plymouth for proclaiming 2012
Financial Planning Week!**

FPA will celebrate the 11th annual Financial Planning Week. FPA connects those who need, support, and deliver financial planning. FPA's more than 23,000 members and nationwide network of nearly 100 chapters are dedicated to supporting the financial planning process in order to help people achieve their dreams and goals.

FPA

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PLANNING
WEEK

discover the
value of
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Get Involved!

Professional Issues Committee

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Why you should be interested in this fall's elections!

By John Bergstrom, CFP®, ChFC, CLU - Director

We all know Democrats hold a slim majority of the Senate (53-47). But did you know there are 23 Democratic and 10 Republican seats are up for election this fall? If the control of those seats changes, the Senate sub-Committees could significantly change.

On the House side of things, the Republicans hold a majority with 242 seats and they only need 218 to retain that majority. All 435 seats are up for election this year.

Senate Appropriations Committee

As we mentioned above, the Democratic party currently has a majority position in the Senate and as such the majority leader of the Senate is Harry Reid (D, Nevada). The leader of the Senate appoints committee chairs and Senator Daniel Inouye (D- Hawaii) was named Chair this committee. Although Senator Inouye's seat isn't up for election this year, if enough Senate seats go to the Republican party, they could then hold a majority and name a new Committee Chair. The Appropriation's Sub-Committee on Financial Services and General Government proposes Bills and funding recommendations. Think this latest Bill summary may be important to our profession?

- **Securities and Exchange Commission (SEC):** *The bill provides \$1.566 billion, an increase of \$245 million (19%) above the fiscal year 2012 enacted level, to enable the SEC to fulfill its mission to protect investors, maintain fair, orderly, and efficient markets, and facilitate capital formation. This funding, fully offset by collection of securities transaction fees, supports increased legal and investigative staffing for oversight and enforcement responsibilities including significant new mandates under the Wall Street reform law, as well as substantial investments in IT upgrades.*

Senate Banking Committee

This Committee is currently Chaired by Tim Johnson (D- South Dakota) and is a strong supporter of the Dodd-Frank Act. Although not up for re-election this year, Tim Johnson could lose his seat to Richard Shelby (R- Alabama) if Republicans take control of the Senate. Sen. Shelby is very much opposed to Dodd-Frank and has mentioned wanting to repeal it in its entirety. The Committee members themselves could change dramatically as the following Democratic members are running for re-election this fall: Sherrod Brown, Robert Menendez and Jon Tester. Two other Committee members are retiring as well,

Daniel Akaka (D-HI) and Herb Kohl (D-WI). (GOP Committee member Bob Corker is also running for re-election.)

Senate Budget Committee

Two words here: fiscal cliff. Sound familiar? Which client hasn't asked us about this popular media topic? If Democrats retain control of the Senate, the current Chair –Kent Conrad, N.D.- will be replaced; Senator Conrad was a staunch supporter of balancing the budget and cutting deficits. His proposals on Medicare and Social Security reform have met hard opposition (from both parties) and his tax proposals regarding the Bush-tax-cuts have met resistant from Senate Republicans. Senator Conrad isn't seeking re-election and may be replaced with Patty Murray (D- Washington); she may take a harder stance on those topics than her predecessor. If the Senate control is won by the Republicans, minority member Jeff Sessions (R- Alabama) would Chair the Committee. Senator Sessions is a strong supporter of the Paul Ryan's budget proposal and in the past has voted against tax increases on high income earners.

Senate Finance Committee

Orrin Hatch (R- Utah) is the ranking minority leader for this Committee. He is a strong opponent of the Affordable Care Act. The current Chair –Max Bacus (D- Montana) has proposed reforms of the current tax code and the elimination of some tax breaks. However, both he and Sen. Hatch have coordinated several business and personal tax breaks.

Senate Health, Education, Labor and Pensions

If Republicans take control of the Senate, Mike Enzi (R- Wyoming) would likely replace current Chair Tom Harkin (D- Iowa). Sen. Enzi is an opponent of the Affordable Care Act and stands for its repeal. Senator Harkin, while serving on the Joint Select Committee on Deficit Reduction has voiced support of the 'financial transaction tax'. He also voices concerns over viatical settlements and proposes "careful scrutiny" over these transactions.

Senate Small Business and Entrepreneurship

Senator Mary Lanrieu (D- Louisiana) is the current Chair and is not up for re-election until 2014. If Republicans gain Senate control, David Vitter (R- Louisiana) could take over as Chair; he has voiced opposition to the Affordable Care Act and also supports Paul Ryan's budget proposals. He also supports the making permanent the Bush tax cuts and a repeal of the estate tax.

Continued on Page 11...

Continued from Page 10...

House of Appropriations

Harold Rogers (R- Kentucky) Chairs this House Committee; he has voted for the repeal of the Affordable Care Act and supports the Paul Ryan budget proposal. Ranking minority member Norm Dicks (D- Washington) is retiring this year and his position may be filled by a number of Democrats, one of whom may be Marcy Kaptur (D- Ohio). In 2011 Sen. Kaptur has proposed a restoration of the Glass-Steagall Act.



FPA Members can view the monthly Capitol Update Newsletter.

House Financial Services

This Committee is currently Chaired by Spencer Bachus (R- Alabama), however the Republicans have implemented a six-year-Chair limit and Sen. Bachus has fulfilled that term. So even if Republican retain control of the House, the Chair position will most likely change. The Committee's ranking minority leader is Barney Frank (D- Mass.), of Dodd-Frank fame. Sen. Frank is not running for re-election this year and it is suspected Maxine Waters (D- CA) may replace Frank's minority member position. Earlier, Sen. Waters introduced the bill –Investment Advisor Examination Improvement Act of 2012- in which the SEC could collect 'user fees' from advisors to fund their examinations. This bill was to be the alternative to the Investment Advisor Oversight Act which would establish an SRO that would supplement the SEC's examination of advisors.

The FPA of MINNESOTA CAREER CENTER



Help Wanted Ads section is your resource to post a financial planning job opening in your firm. The [Career Center](#) attracts qualified, professional candidates committed to the financial planning process who demonstrate their commitment through their skills, work experience and education. If you have a position to fill, let FPA help.

The [national FPA web site](#) also allows you to post help wanted ads.

The RESUMES are posted in the [Members' Only section](#) on the web site. To view the resumes of potential candidates, you will need to be logged in.

Thank You 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 great administrative office.

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

We Appreciate YOU!

Do you know someone like you who would enjoy meeting our other members? Bring them as a guest! First-time guests may attend a regular chapter meeting for free!

We are FPA.™

An RSVP with the [FPA office](#) is required.

Programs Committee

MARK DUDER, CFP®, CLU, ChFC • PROGRAMS DIRECTOR



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Chapter Meeting Review RISK PROFILING: ART and SCIENCE With Presenter Geoff Davey

By John Comer, CFP®

The September meeting for the FPA-MN featured Geoff Davey of Finametrica. Geoff discussed the research that he and others have undertaken to advance the art and science of risk profiling. The most recently completed research debunked the idea that risk tolerance changes when the financial markets decline.

Geoff discussed the three parameters in risk profiling: risk required, risk capacity and risk tolerance. He described the process used in developing a risk tolerance questionnaire that is science-based and statistically valid. He described recent developments in regulation that impact risk profiling and described the heightened attention given risk profiling in regulatory reviews.

Risk profiles provide information to start a discussion. An assessment does not come up with the right amount of risk for everyone tested. An assessment does point out mismatches between the clients' goals and their resources, between spouses' willingness to tolerate a particular level of risk, and between client answers to questions when the answers are inconsistent. Through discussion, advisors can get to know their clients better, clients can get to know themselves better and advisors can build stronger relationships with their clients.

Geoff is a strong proponent of empowering clients to make decisions. It is not the advisors' goals or resources so the advisor should not be making decisions regarding the level of risk that is appropriate in the portfolio. The advisor helps the client understand the impact of the decision and the options available. The client decides how to match resources to goals: adjust goals, adjust resources available to meet the goals or adjust the risk sustained to meet the goals.

Preliminary survey responses suggest that Geoff's message was needed and appreciated. "Provided some valuable input for a topic we all struggle with," was one comment by a participant. The level of attendance suggests that some advisors think clients are concerned about how the volatility of the equity markets and the low returns in the fixed markets can be reconciled with client goals. Geoff suggested that getting an accurate assessment of risk tolerance can lead to some good conversations with clients and help your clients make sometimes tough decisions about their goals.



Member Services Director Drew DeWitt presenting a check to Joel Bergstrom, Greater Minneapolis Crisis Nursery.

Thanks to all who participated in the Annual Golf and Bocce Ball Tournament. A total of \$7,412 was raised to give to the Crisis Nursery.

THANK YOU to our 2012 Partners!

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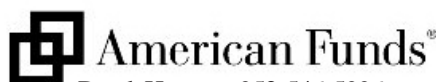
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~ Kristin Harad, CFP®



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What's Going on Elsewhere?

FPA of Southern Wisconsin 2012 Financial Planning Symposium

Friday, November 09, 2012
7:30 AM to 5:00 PM

Ross Levin of Accredited Investors, Inc. will be our morning and closing speaker. At lunch, be prepared to be inspired by former NFL and UW football player **Cecil Martin**.

Breakout topics include:

- Working with Non-Traditional Families
- Medicare, Social Security
- Current Tax Issues
- Estate Planning for Second Marriages
- Increasing Your iPad IQ

"Ethics in Action" will be offered the evening before on Thursday, November 8th. See separate program description and registration.

Investor Behavior Workshops for Investment Advisors

This workshop brings to bear the most current research on behavioral science to help financial advisors build a process for training and managing investor behavior.

Panelists Phil Toews and Eben Burr

October 17, 2012
11:00 AM - 4:00 PM
Westin Edina Galleria, Edina

Offering 4 CFP CE Credits
Free to FPA MN Members

Upcoming CFA Society Events

10/4 @ 4pm: **Job Seeker's Forum** - Job seekers of all levels of experience are invited to attend this month's forum. Bring two copies of your resume for a peer review exercise, led by Mark Salter, CAE, ABC. Also, [click here](#) to see the latest postings on our Job Board.

10/16 @ 7:30am: **Breakfast Before the Bell** - October's round table discussion is for those who work in Equity Research. Special thanks to moderator George Sutton of Craig-Hallum Capital Group, LLC. Space is limited, so register early!

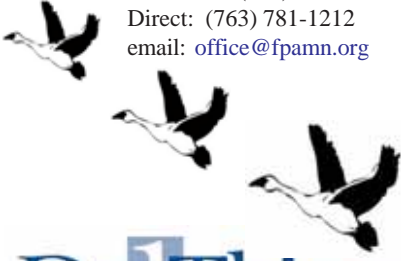


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CALENDAR OF EVENTS



October 8-9 - Annual FPA Minnesota Symposium, Minneapolis

Convention Center, Up to 13 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.

October 1-7 - Financial Planning Week

October 20 - Financial Planning Day, Wilder Center, St. Paul

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.

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

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

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