



Meetings and Events

Special Events

June 15
Southern California FPA
Technology Day:
Trends for 2011 and Beyond
All Day Event: 8AM to 5PM

Chapter Meetings

July 20
"Emerging Markets"
Jack Dzierwa, Portfolio Mgr.
U.S. Global Investors

August 17
"Estate Planning Session"
Specific Topic and Speaker TBA

September 21
Speaker and Topic TBA

October 19
Insurance Day

Pro Bono Events

WISE & Healthy Aging
1st Wednesdays of each month

FPA National

September 15-18
FPA Experience
San Diego, CA

Please visit: www.fpala.org for
registration information



The Presidents Message

Don Hance, CFP®

Dear Fellow FPA/LA Members:

I can still remember his words: "If you are going to be in the business of providing financial advice, you really ought to look into becoming a financial planner". He went on to tell me about the College of Financial Planning in Denver, and how you could take a series of courses on the various aspects of financial planning – such as investments, estate planning, taxes and insurance. Once you passed all the courses, you become a "certified" financial planner.

The year was 1983. And the person giving me this advice was Bill McMurry. Bill worked with a group of insurance representatives from Mutual Benefit Life, but his primary job was to provide nationwide training for a system known as Financial Profiles. Financial Profiles was one of the very first programs – later to become one of the first software programs - that helped integrate all of a client's financial aspects into a "financial plan".

At the time I was the manager of a bank in the mid-Wilshire area of Los Angeles, and Bill was a customer. A few times a month, Bill and I shared a cup of coffee together at the nearby diner. We talked about all sorts of things, but mostly about business and careers. He was about 30 years my senior, and in many ways, was a mentor to me. I could relate to Bill because he had started his career in banking, though he later switched to insurance sales. I always enjoyed my discussions with Bill, and over time, I came to value and appreciate Bill's insights.

When Bill told me about this new financial planning designation, I recall how well it resonated with me. It sounded, then, like a great idea: having someone who would oversee all of a person's financial affairs, rather than the traditional version where everything was specialized - you went to an accountant for your taxes, to a stock broker for your investments, to various insurance agents for your life or casualty insurance needs, and so on. No one was making sure eve-

Continued on page 2

MISSION STATEMENT

*To be the forum for the professional growth and success of every FPALA member
To make a positive difference in our local communities through advancing
financial literacy and pro bono activity
To build a strong FPALA community, and ensure the continuity of chapter leadership*

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rything was integrated toward the client's goals, and it sounded like that "financial planner" person would do that. I liked this new concept.

But, the timing wasn't right for me. I had recently completed my MBA, as well as a 3-year bank training program. I was burned out on going to school. Plus, my career was doing well, and my wife and I were just starting a family. So, while Bill continued to occasionally bring up the subject, and the concept of comprehensive financial planning continued to sound very intriguing, I just wasn't interested then.

A few years went by and I received a promotion. My new office was in downtown LA. Bill eventually moved his office to Solana Beach near San Diego, and we gradually lost touch with each other. Our only connection came down to exchanging annual Christmas cards, until that eventually ended as well.

For many years, my focus was on my banking career and raising a family. The significance of Bill's financial planning admonition gradually faded. That was until I read an article in Fortune Magazine. It was around 1997 and it talked about the enormous growth and success of the business of financial planning. As I read it, Bill McMurry's words came back to me with a rush. I was surprised how the article described what had now become the makings of a solid "profession". There was a CFP Board that established and maintained the rigorous criteria for becoming a Certified Financial Planner. There were various practice models for providing financial planning services, not just the commission based compensation of the 1980's. There were financial planning firms ranging from sole proprietors to multi-planner firms. Trade organizations, including the predecessors to the Financial Planning Association, now existed. Over the years, that early "concept" of financial planning had quietly become a reality.

To make a long story short, I finally followed up on that long ago advice and signed up for the financial planning courses. The timing was now right. I finished the curriculum and passed the CFP exam in 2000. I continued in banking until 2007, when I took advantage of an early retirement opportunity and started my own financial planning firm. I now feel I have returned to a key aspect that I enjoyed in my early banking days – being able to provide the personal attention and quality advice to my clients.

To bring everything full circle, at an FPA conference not long ago I learned, through a mutual colleague, that Bill McMurry had passed away in 2004. I have to think if Bill knew today how far the profession has come since he first began promoting it over 25 years ago, he would be pleasantly surprised. And if he knew that, not only had I earned the CFP® designation, the one he long ago recommended, but also had my own financial planning practice, he would have a big, satisfied smile on his face.

I feel fortunate to have gotten a glimpse of financial planning when it was still just a concept, promoted by early pioneers like Bill McMurry, and now see it having blossomed into a full profession. To be sure, it is a young profession still, one that will likely go through continued growth and change in the years ahead.

If you are coming along for the ride for the next 25 years, there is no better place than the Financial Planning Association. FPA continues to be at the forefront of all the changes and developments going on within the industry. At the chapter level, it is our goal for our monthly luncheon meetings to bring you topics of interest, relevance and personal growth. Our upcoming June "Technology Day" is a prime example. And, we are working hard this year to foster more interaction amongst our members, with mixers and other interesting events outside of our regular meetings.

To those who are new to the profession, I encourage you to take advantage of these networking events as an opportunity to meet some of those early pioneers, the "Bill McMurry's", that are still active in our chapter today.

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Talk to them about how they got started, built their businesses and what their insights are toward the profession they helped develop. Think about searching one of them out as a possible mentor.

And, lastly, think about how you can help in shaping the future by being involved today with FPA/LA. Any of our Board members would be happy to discuss with you those opportunities. Your “new” and exciting profession of Financial Planning needs you – your active participation as the next wave of pioneers who will solidify this profession for the future.

Best regards,

Donald W. Hance, EA, CFP®
President
FPA/LA



FPA Retreat 2011: Again, A One of A Kind Event

Eric Bruck, CFP®
Chairman of the Board

Retreat is always billed as something special and unique among the multiple conferences in the financial services (and indeed, FPA) world. It is my “do not miss” conference each year, and once again lived up to its billing.

Retreat is built around a commitment to high level knowledge sharing and deep conversation. Therefore, the program structure of the program reflects that intent. Educational sessions are longer than your usual 50 minutes, typically 75; and the space between sessions encourages the kind of serious networking and follow-on conversations that simply heighten the personal and educational experience for each attendee.

This was my eighth Retreat, and it did not disappoint.

The educational sessions are always cutting edge. This year, “cutting edge” is defined as integrating human capital considerations into the planning process – how to quantify human capital for forward planning purposes and how to translate and integrate a client’s core values around decisions involving both hard and soft capital into the planning process.

There were also cutting edge presentations on the harder side of financial planning and analysis. Monte Carlo is coming more and more under scrutiny for our tendency as planners to rely on it as an accurate measure of the potential success or failure of a plan. We were treated to a convincing and eye-opening analysis on how all Monte Carlo calculators are not created equal, and how black swan events (steeply negative declines creating “fat tails”) are typically ignored by most calculators – yet they are becoming more and more common. It was also pointed out that most of the calculation methodologies are inadequate in adding value to the financial planning conclusions.

Surprisingly, I did not see anyone from the Los Angeles Chapter in attendance with me. All I could think of was: “What a missed opportunity!”



Pro Bono Committee

Melanie Jocson, Director—Pro Bono

Linda Cao

Linda Clayton

Peter Collins

Jim Corbett

Daniel Greene

Mitchell Krause

Lara Lamb

Leighann Miko

Greetings from the Pro Bono Committee

Pro Bono: Mid Year Report

The first part of 2011 has blown by fast and furious. One moment I was greeting you Happy New Year, and now suddenly I'm telling you what the Pro Bono committee has accomplished so far and what we've got planned for you the rest of the year.

This year our goals are clear. We strive to:

1. Continue to provide opportunities for members to make a positive difference in our local communities through pro bono activities.

2. Develop and broaden FPA/LA's partner relationships with existing and potential community organizations.

Amazingly, we have accomplished a lot over the last few months and we plan on accomplishing more as we head into the second half of the year. As you know, two organizations we work with came to our monthly meetings in February (Operation Hope) and in March (Wise and Healthy Aging) to introduce the their organizations to you and help everyone understand what they do. As a result, more members have volunteered for the various events.

YOUTH - Operation Hope

As of the end of April, we've had 4 members attend their web training. A few have volunteered and another member's 13 year old son taught a class. He was actually featured in one of Operations Hope's blog posts. That member was Daniel Oschin, who between him and his wife, shadowed their son's workshop. The workshop was a success and an inspiration to the kids who attended Zachary's class. You can check out the blog post about it here: <http://blog.operationhope.org/2011/04/13-year-old-zachary-oschin-teaches-banking-on-our-future-to-fellow-students/>

SENIORS - Wise and Healthy

We started the one-on-one counseling sessions on May 4 as our first volunteer counselors, Linda Cao and Elliot Goldberg, met with 3 pro bono clients for about an hour each. The counseling sessions are currently scheduled the first Wednesday of every month and we'd like to enlist 3 or 4 volunteers for each session. As part of their advance planning, Wise asks each participant the general topics they would like to discuss during the session. Then, prior to the actual sessions, volunteers meet briefly for training. During that training volunteers discuss the participants and the topics they notified Wise about and then the participants are divided up according to the volunteers' expertise. Some topics discussed at the May event were: unemployment, health benefits, basic budgeting and cash flow management. In addition, to the monthly counseling sessions, on May 17th, Mitchell Krause presented FPA National's Estate Planning presentation to about 35 attendees. And finally we are developing a series of five workshops for August specifically targeting pre-retirees and educating them about Medicare, Social Security, Long Term Care planning, Estate Planning, and finally a complete review of expected costs and whether attendees can afford to retire.

In addition to the organizations we have worked with, we were asked by the Boys and Girls Club of Los Angeles to talk about financial literacy to parents. On May 27, Lara Lamb presented, while Jim Corbett and Daniel Greene help answer questions after the presentation. We hope this spearheads into future collaborations with the organization. We are also meeting with other organizations that have approached us for presentations and Q&A sessions. If you are interested in being part of our list of potential volunteers so that you are notified of opportunities well in advance, please email the committee at the contact info below. I will put you on our contact list and email you as events are scheduled. We currently have a list of 50 people and even with that extensive number we often find it difficult to find volunteers for various events. Being on this list doesn't commit you to anything. I will only email you as events and opportunities come up so that you are aware of them as soon as possible. And have the opportunity to volunteer if the event fits within your schedule.

I would like to thank everyone who has participated in our events throughout the year. It is because of you that we are able to provide the programs that we have provided as well as work with organizations to provide future events. Thank you to the committee members and volunteers, listed above.

** Please email melanie@virtualpartnersgroup.com if you are interested in participating at an event or being a part of the Pro Bono Committee.

If you are interested in participating in these volunteer opportunities, please email Melanie Jocson, Melanie@virtualpartnersgroup.com

FPA Los Angeles Chapter Meetings

Spring 2011

The Olympic Collection 11310 Olympic Boulevard Los Angeles, CA 90064

Wednesday June 15, 2011

The Southern California Financial Planning Associations present Technology Day: Trends for 2011 and Beyond

Key Speakers: Joel Bruckenstein and David Drucker, the dynamic technology/practice management duo of Technology Tools for Today (T3 Fame)

Additional Speakers and Exhibitors: Please see our web site www.fpala.org/index.php Calendar of Events, June meeting, for a full schedule.

June 15, 2011 Schedule

7:45am	Registration & Networking
8:00am	Conference Welcome, sessions begin
10:05am	Break with exhibitors
10:45am	Breakout sessions resume
12:20pm	Lunch in the Exhibit Hall
1:15pm	Sessions resume
2:55pm	Break with Exhibitors
3:35pm	Breakout sessions resume
5:00pm	Adjournment

Wednesday July 20, 2011

Emerging Markets

**Speaker:
Jack Dzierwa, Portfolio Manager, Global Strategist—U.S. Global Investors**

Our speaker will provide insights and education into global growth opportunities for investors by exploring the methodology involved in making global investment decisions. Attendees will gain knowledge into the opportunities investors can gain by investing in the emerging markets as well as the challenges these economies face during their rapid growth.

Attendees will also learn the importance of traveling the globe to find underfollowed opportunities in unique places, and what one can expect when investing in these global regions over the long term.

July 20, 2011 Schedule

11:30am	Registration & Networking
11:45	Lunch
12:00	Announcements & Chapter Business
12:15	Speaker Program
1:30	Q & A
1:50pm	Adjournment

Dalton Education CFP® Certification Examination in LA

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Career Development Committee

Rich Burnes, Chairman

The newly launched Career Development committee is committed to providing career resources and support to chapter members who are either new to the profession or early in their financial planning career. The committee is currently working closely to support the New Professional Group as they continue to gain awareness and grow membership. Another exciting initiative is the launching of the Coaching Program where veteran members will have the opportunity to share their expertise and wisdom with newer members. The program will require as few as two hours per month, allow the parties to determine the length of the mentoring engagement, and there will be no expectations or pressure to hire. Please email FPALA.NewProfessionals@gmail.com to request more information.

For all members, also remember to visit <http://www.fpanet.org/professionals/CareerPractice/> to view FPA's Career and Practice web pages where a variety of career and practice management resources are available.

Celebrating Membership Milestones

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The New Professionals

Leighann Miko, President,
New Professionals

As promised, the New Pros Group has many projects in the works. Working with Rich Burnes and the Career Development Committee, we aim to formally launch the FPA LA Coaching Program as soon as this summer. The goal of the program is to match new professionals with experienced planners. As Don Hance pointed out in his President’s remarks, there is a great opportunity for people new to the profession to gain industry and practice management insights from some of the more experienced FPA LA chapter members.

Our next educational meeting will be a panel discussion in late August, (exact date and location to be determined) focusing on how to get hired as a new planner. We will have panelists from all facets of the industry including recruiters and experienced planners, providing tips and techniques for interviews, insights as to where the jobs are and guidance on setting reasonable expectations while on the hunt.

In the meantime, we will be hosting our quarterly social networking event in late June or early July to help members make connections with fellow new professionals as well as the movers and shakers in the Los Angeles area. Please come out and support the New Pros Group and encourage others who are new to the profession to attend as well.



FPA News and Updates

The FPA Capital Update, which can be found at the FPA website provides “a members-only summary of the most important professional and legislative issues for financial planners”. You can download the latest edition as well as prior editions.

- Among the National and State topics in the May issue:
- Planner petition calls for SEC Fiduciary Rules
 - Dodd-Frank Progress
 - SEC delays the switch

- Among the Tax issues:
- FPA Testifies before Congress on Taxes
 - Congress returns to Budget and Deficit Issues

Are you aware that your membership in FPA entitles you to discounts on a range of products and services? In the Membership area you can find the Discount Programs.

Have you visited <http://www.fpanet.org/professionals/Membership/DiscountInsurancePrograms> ?

FPA membership entitles you to discounts on educational programs, select shipping services, insurance programs, office supplies wireless services and yes, when you’ve earned it vacations.

The FPA Experience ‘11, our national conference and expo will be held in nearby San Diego, September 15-18. Early bird registration ends on August 5th so why wait to register. Early registration rates include discounts for full and student members as well as special package pricing for Join and Go: Join FPA now and Attend the FPA Experience.

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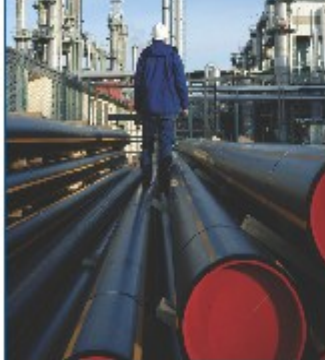
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Lipper rankings for Global Natural Resources Funds as of 03/31/11, based on total return:

	Global Resources Fund Rank	Number of funds in category
1-year	12	134
5-year	41	57
10-year	1	32

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- Be seen as an Advisor, not a professional salesperson
- Additional fees to supplement your practice
- Preparation of financial plans locally by and/or with a CFP

Benefits

- Medical, Dental, Life, Disability Income, LTC, 401(K) match, Pension, Flexible Spending Account, etc...
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MetLife[®]

1. *Investment News, January 2009 Edition.*
2. *See current Compensation Plan for details.*

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"The financial seminar was truly life changing for me. My planner's advice was so solid. I know it isn't going to be easy, but neither is poverty"
– FPA pro bono client

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Melanie Jocson
Chapter Pro Bono Director



Do You Feel the Desire To Give Back To Your Community?

Join the FPA *Pro Bono* Team!

**Use your skills to help
people in need in times of need**

Across the country, FPA members are helping people who need financial planning assistance but cannot access it. They may be fleeing a domestic abuse situation. Or struggling to escape from homelessness or addiction. Or striving to emerge from a low income paycheck-to-paycheck merry-go-round by saving toward an education or a business.

FPA *pro bono* financial planning volunteers can help by providing sound, objective advice that is free of charge and not linked to any sales or promotion of products or services. They do it to help the less fortunate. They do it out of pride in their profession. They do it because it's the right thing to do.

Volunteering as an FPA® *pro bono* volunteer is a great way for financial planners to give back to their communities. It's also a great way to help ourselves. *Pro bono* activities increase public awareness of financial planning, build bridges with community leaders, strengthen a chapter's *esprit de corps* and attract new members. It also helps individual planners develop their own planning knowledge and skills.

In our chapter, we are working on establishing a number of events over the next several months. Some of these events are:

- presentations at Seniors at Wise and Healthy Aging in Santa Monica.
- individual consultations at United Way's "Tax Days".
- manning booths to answer questions from attendees at government sponsored events.

If you are interested in volunteering in any capacity, please contact FPA. Presentations and training will be provided by FPA.

February 17, 2010

Financial Planning Association of Los Angeles
New Professionals Group

THE HEART OF FINANCIAL PLANNING

FPA LA 2011 Coaching Program

Do you have a desire to help? Are you an FPA Member who is interested in helping others in the financial planning profession? Sharing your expertise and wisdom is a great way to make a difference in another person's life and in your profession.



Did you ever feel like
this person?

- No expectation or pressure to hire
- Commit to as few as 2 hours per month
- Face-to-face meetings, telephone calls, emails or a combination
- The right to end the relationship if it is not working for you
- You decide the length of your commitment
- FPA LA does the leg work and provides the structure & guidelines

To learn more about the program or to request a mentor application, please email FPALA.NewProfessionals@gmail.com

The Future of Planning