



# THE FINANCIAL PLANNING ASSOCIATION LOS ANGELES CHAPTER

FPA-LA Newsletter **Summer 2006**

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## President's Message



For us as financial planners and advisors, the year 2006 is already off to an exciting start. We are seeing skyrocketing prices for oil, gold and other natural resources, rising interest rates, uncertainty over the real estate market, volatile equity markets, and questions about prospective changes to the income and estate tax laws. It's times like these that challenge us to give the best advice possible to our clients. I believe your membership

and involvement in the Financial Planning Association/Los Angeles can help you explore these and other issues to assist you in being an even better financial advisor.

In my last message, I made the case that too often professional associations overlook the need to communicate their value and purpose to their members, as well as the public at large. The Financial Planning Association is no different. We need to keep reiterating our purpose and value, which is:

*The Financial Planning Association (FPA) – Los Angeles is our membership organization for the financial planning community here in Los Angeles. Its members are dedicated to supporting the financial planning process in order to help people achieve their goals and dreams. FPA/LA believes that everyone needs objective advice to make smart financial decisions and when seeking the advice of a financial planner, the planner should be a CFP® professional.*

As we serve this purpose, being a member of the Financial Planning Association provides numerous benefits. Last time I described such benefits as the Financial Planner Client brochures, Financial Planning Perspectives, free consumer presentations and pro bono opportunities. In this message, I want to remind you of a few other FPA membership benefits:

### Career Development

FPA provides must-have information and programs for prospective financial planners, financial planning students and new financial planners, including:

- Career Center:** Current job/resume listings and sample interview questions.
- Internships:** Employer guidelines and internship/resume listings.
- CFP Certification Courses:** Reduced pricing on CFP Board-registered education programs, free certification exam assessment tests and discounts on certification review materials.
- New Planners:** Links to FPA programs specifically designed for new planners and to our online New Planners Community.
- Career Resources:** Articles and books on financial planning as a career and information on career opportunities.

### Meetings

As an FPA member, you'll enjoy many occasions to gather alongside the best and

## FPA-LA Links

[Media](#)  
[Membership](#)  
[Jobs](#)  
[Resources](#)  
[Meeting Information](#)  
[About FPA-LA](#)

## Calendar of Events

**June 21, 2006**  
Lunch Meeting

**July 19, 2006**  
Lunch Meeting

**August 16, 2006**  
Lunch Meeting

**September 20, 2006**  
Lunch Meeting

**October 18, 2006**  
Insurance Day

**November 15, 2006**  
Lunch Meeting

**December 20, 2006**  
Lunch Meeting/Silent  
Auction

## 2005 Corporate Sponsors

Allianz Global Investors  
 Martin Burke  
 Pimco Funds  
 28402 Calle Pinon  
 San Juan Capistrano, CA  
 92675  
 Phone: 949.661.4775  
[Martin.Burke@pimcofunds.com](mailto:Martin.Burke@pimcofunds.com)

Appraisal Institute  
 Aaron Hultgren  
 550 W. Van Buren St.  
 Ste 1000

brightest in the financial planning profession. Each year is packed with a multitude of meetings large and small, national and local – with FPA members eligible for substantial discounts.

**•FPA Annual Conference & Exposition:** This gathering of the global financial planning profession is the ultimate education and networking event, attracting the industry's most recognized planners, along with attendees and ideas from around the world.

**•Bridge the Gap:** A special program held in conjunction with FPA's annual conference, chock-full of stimulating sessions directed at students and new planners with less than two years of financial planning experience.

**•Journal of Financial Planning Symposium:** A pre-conference workshop in which attendees are immersed in a day of cutting-edge thinking from the *Journal's* Call for Papers competition.

**•Retreat:** Take your practice to the next level with this unique and highly interactive educational experience. One of the most eagerly anticipated of FPA's annual meetings.

**•FPA Residency Program:** An intensive, week-long program that provides new planners with a case study-based training experience emphasizing in importance and dynamic nature of the client/planner relationship.

**•FPA Leadership Conference:** For chapter leaders and members who are involved and participate in national volunteer workgroups, communities and task forces, this is the place to discover and learn how FPA members lead and guide the association and profession.

**•FPA Solutions Conference:** New in 2006, this annual meeting offers specialized, innovative content on a variety of niche, high-interest areas such as advanced business management and technology tools.

### **Lifelong Learning**

At FPA, the term "continuing education" expresses our commitment to lifelong learning, sharing and improving. Whether you're seeking expertise on a specific issue or a broadening of your general financial knowledge, FPA can help you become smarter, savvier and more successful.

**•Continuing Education Credits:** As an FPA member, you can earn CE credits quickly and easily in the manner that best suits your learning style. Take the online continuing education exam offered each month in our *Journal of Financial Planning* or earn CE credits through audiotapes, CDs and self-study courses from our online store or live, online or archived sessions at our Virtual Learning Center. FPA offers enough CE opportunities to fulfill the CFP Board biannual requirement.

**•Virtual Learning Center:** FPA delivers outstanding educational opportunities right to our member's homes or offices through our Virtual Learning Center (VLC). The VLC hosts all FPA online educational sessions (including "live" events featuring simultaneous audio and Web-based presentations and online discussions), along with learning modules with the latest ideas.

These are but a few of the many benefits of FPA membership. To get even more out of FPA, however, requires taking an active role. We have many opportunities to be involved through several of the committees chaired by members of our Board of Directors. A description of a few of those committees follows this message. Please consider taking your FPA membership to the next level...and get involved!

Please do not hesitate to contact me, or any of the FPA/LA Board members, to learn more about FPA/LA involvement opportunities.

Best wishes for continued health and business growth.

Mark S. Rothstein, CFP®

President

### **FPA-LA Board of Directors, Committee Updates**

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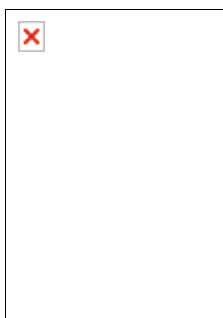
Transamerica Capital  
Inc.  
Michael Woltz  
1150 S. Olive St. 22nd  
Floor

FPA-LA Board of Directors, Committee Updates

Your Board of Directors of FPA-LA works hard to keep it the "elite" organization for financial planning in the Los Angeles metro area. We have several committees, under the direction of Chairman Scott Leonard and President Mark Rothstein, who coordinate the various initiatives of the Chapter. These committees include: programs, membership, public relations, sponsorship and communications. The Board is always looking for additional support and member involvement and would welcome inquiries from interested members.

To explain a little better, several of the committee chairs have provided a brief update on their respective committees. Please feel free to contact any of the Board members to discuss how to become more involved with FPA-LA!

Programs	Eric Bruck, Chair
Public Relations	Phil Cook, Chair
Communications	Don Hance, Chair
Membership	Gregory Fong, Chair
Sponsorship	Lisa Tepper, Chair



**Programs Committee:  
Eric Bruck, Chair**

Programs Committee has spearheaded a leap in average attendance at our luncheon meetings this year with a selection of topics and speakers designed to stretch the "envelope" of knowledge and awareness among our members. The general topic areas may be familiar, but the substance of each presentation is intended expand the thinking and increase motivation of our members to grow competency as financial planners....and, of course, earn CEU's. Upcoming luncheon topics are:

**June:** The Anatomy of a Reverse Mortgage: Understanding What It Is and When to Use This Unique Planning Tool.

**July:** Integral Estate Planning: Where Investment Portfolio Design and Estate Strategies Intersect

**Aug:** (Tentative-Working Title) The 2006 Real Estate Market:1031 Exchanges vs The Alternatives

**Sept:** (Tentative-Working Title) Global Investing: Opportunities and Dangers in An Uncertain Global Economy

**Oct:** Insurance Day: (6 CEU's) - Wide ranging, hard hitting and topical educational sessions - Topics to be announced

**Nov:** CPA/Financial Planner Networking Day - (2 CEU's-CFP/CPA) - Topic to be announce

**Dec:** Holiday Luncheon and Silent Auction, with Keynote Speaker - To be announced

Programs Committee extends an invitation to interested members to join us in developing our program calendar for next year, and to participate as an ex-officio member your FPA-LA Board of Directors. Call Eric Bruck at 310-474-9801 if interested.



**Public Relations Committee:  
Phil Cook, Chair**

With the help from the chapter's PR committee, FPA-LA members received a decent amount of free press in 2005. A total of 225 media inquiries were sent during the year and members' names

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**2006 Board  
Members**

Scott Leonard, CFP  
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Mark Rothstein, CFP  
President

Glenn Yasukochi, CFP  
Secretary/Treasurer

Greg Fong, CFP  
VP - Membership

Eric Bruck, CFP  
VP - Programs

Lisa Tepper, CFP  
VP - Corporate Sponsors

Philip Cook, CFP  
VP - Public Relations/Media

Donald Hance, CFP, MBA  
VP - Communications

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Association,  
Los Angeles Chapter

were given to reporters/writers 95 times. These media referrals resulted in free press on 16 different occasions in national magazines, national and local newspapers and, in a couple of instances, local television. One of our members reported that, after appearing on a local channel's news hour, all of his 4 phone lines were continually ringing for two hours in addition to the calls that came in over the next couple of days. Talk about benefits of membership. He could not have bought this kind of exposure. By the way, what is known about members being quoted may only be the tip of the iceberg. The only way we have a record of a member being quoted is if that member tells the committee he/she was quoted. There may have been many more instances of members being quoted that were never relayed back to the committee.

FPA National is making a concerted effort to help us boost our exposure via our Pro Bono activities. National will be holding a meeting in Washington, D.C. in a few months for chapter Pro Bono committee leaders. As a chapter, we have accomplished a few Pro Bono activities. For example and though the efforts of Marv Kaye, volunteer members provided financial counseling for lower income seniors at the Wise Sr. Services organization. As a chapter, we can get more recognition out of Pro Bono work than many other activities. The board has determined this is important enough in the development of our profession and our chapter to move our Pro Bono efforts out of the PR committee's purview and into its own committee. As such, the board is looking for a member who would be interested in heading up this committee. Please give Phil Cook a call at 310-325-9002 if this is of interest to you.



**Communications Committee:  
Don Hance, Chair**

The communications committee reaches out to the Chapter membership through several media forums – most notably the Chapter newsletter and its website ([www. fpala.org](http://www.fpala.org)).

Its goal is to keep the members well informed of activities of the Chapter, as well as being a resource for LA area financial planners.

The newsletter is published 3 to 4 times per year, and typically includes updates of upcoming and past meetings, messages from the President of the Chapter, and articles believed to be relevant to financial planners. The newsletter is sent by email to the members and is also accessible on the FPA-LA website.

The website, which was significantly updated in 2005 (thanks to the help of member Dirk Huybrechts, CFP®), provides a wealth of information to chapter members. A few of the updated or new features include a job board, a chat room, resources for financial planners and the calendar of upcoming meetings and speakers.

If you haven't done so lately, check out the website at [www.fpala.org](http://www.fpala.org).

We always appreciate members who want to contribute relevant articles for the newsletter, as well as suggestions on topics one would like to see. Please contact Don Hance at [donald.hance@uboc.com](mailto:donald.hance@uboc.com) for further information.



**Membership Committee:  
Gregory Fong, Chair**

The membership committee mission is to increase chapter membership through active recruitment of all those who advance the financial planning process, and to retain our current membership by working with fellow board members to provide quality programs and value-added services to chapter membership.

The focus of our recruiting efforts parallels those of the national Financial Planning Association: to actively recruit CFP® certificants, CPA's,

estate planners, mortgage brokers, CFP® candidates nearing completion of their studies and registered for the comprehensive examination, registered investment representatives and insurance agents who believe in and practice the financial planning process and share our ethical values.

The Financial Planning Association, Los Angeles Chapter, is your one source for the resources, information and services you need to grow your financial planning practice. Prospective members can attend our chapter meetings and hear from experts, meet advisors who will support your goals as you move forward in the financial planning profession.

The membership committee is actively involved seeing the FPA/LA chapter grow and flourish. If you wish to participate in this committee, please contact Gregory Fong @ [gregpf@earthlink.net](mailto:gregpf@earthlink.net).

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### The Brandeis-Bardin Institute honors Mark S. Rothstein, CFP®

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On Thursday evening, May 4, 2006, at the Regent Beverly Wilshire Hotel, the Brandeis-Bardin Institute honored Mark Rothstein, CFP® and FPA/LA President at its annual dinner. In receiving the honor, Mark explained that much of his success came from his experiences at the Brandeis-Bardin Institute's Camp Alonim.

In 1973, when there were few summer camp options available to Jewish parents in the Denver, Colorado area, Mark was introduced to Camp Alonim – a place of compelling programs and activities of Judaism. That year Mark's parents enrolled him as a Junior Counselor-in Training. The experience was so enriching that from that summer on, and for the next 30 years, Mark has supported Camp Alonim and Brandeis-Bardin Institute with countless volunteer hours and major personal resources.

Mark still delights in going back each summer to participate as "one of the oldest counselors" at Camp Alonim. Mark also serves as a member of the Brandeis-Bardin Institute Board of Directors and is chair of the finance committee.

Please join us in congratulating Mark Rothstein for the honor he received for his life-long dedication to the Brandeis-Bardin Institute.

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### Financial Planning Perspectives – an FPA benefit!

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A convenient marketing tool available to FPA members is a monthly series of two-page articles addressing timely financial planning topics. These articles are professionally written and provide a vehicle for you to promote your practice. Whether you use them in your newsletter, on your Web site or to submit to your local media, the articles are a cost-effective way for you to stay in touch with your client base. And, they can be personalized for your use.

Three articles are conveniently emailed to the address of your choice on a monthly basis (that's 36 a year!). Annual subscriptions are available for just \$59 for FPA members.

If you have not yet seen what a Financial Planning Perspectives article is like, we are pleased to provide a recent one shown below:

#### **More Audits This Year? Here's How to Protect Yourself**

**It's that letter no one wants to get.**

**In 2006, the Internal Revenue Service plans to conduct about 1 million audits, up 37 percent from 2001. The agency says it will target roughly 200,000 filers earning over \$100,000 – nearly double that of four years ago.**

**Even if you aren't that wealthy, the increasing number of self-employed individuals may also be part of the government's expanding tax dragnet. In any event, it's**

always smart to be vigilant against the expensive and stressful possibility of a tax audit. A qualified tax professional can assist you in the preparation of your return to minimize the chances of questions on your return.

There are three types of audits:

*Correspondence audits* happen when the IRS sends a letter asking for clarification on relatively simple items. It's usually handled and completed through the mail.

*Office audits* are conducted on the IRS's turf. You meet with an examiner who wants to see documentation intended to answer their specific questions. It's wise not to volunteer any other information beyond what they ask.

*Field audits* are the stuff of TV cop shows. That's when the IRS comes to your home and starts nosing around to see why that Jaguar is sitting in the driveway of someone who reported \$28,000 in income last year. These tend to be pretty serious.

However, the government looks for particular signs and signals that may put you in the audit pile. The following measures won't guarantee you'll avoid an audit, but they're key issues that the IRS focuses on when deciding which returns to target:

**Goofing the basics:** This is an obvious point, but remember to sign the return, add the Social Security Number and double-check the math. Fill out every applicable line on the return, or better yet, get a tax preparer to do it since professionally prepared returns tend to be easier to read and understand because you're paying qualified people to get it right. Bottom line -- sloppy returns tend to draw scrutiny.

**Rounding can be a problem:** Precise numbers suggest precision. It's always best to use the precise number you need for an item than rounding up or down – rounded numbers tend to draw attention from the IRS, even if you're trying to be conservative.

**Note sales of stocks or bonds carefully:** Anytime you sell stocks or bonds, the IRS and the taxpayer receives a 1099 noting the sale price. Your tax professional can show you the proper way to account for these sales on your return. Also remember that income items such as interest, dividends and other sources of income are matched with the return from documents that are already on file with the IRS.

**Scores are everywhere:** In case you didn't know, the IRS – like the lending industry – assigns you a score. It's called the Discriminate Information Function (DIF), a computer program that compares, among other things, the deductions you're taking against others in your income bracket. It's the way an increasingly technology driven IRS is screening for suspicious returns. One of the best ways to avoid a high DIF score is to report all income – don't let yourself think that any amount is not worth reporting.

**Itemized deductions:** You should claim every deduction the law entitles you to, but a good tax professional can advise you of reasonable limits that are less likely to trip your return. In particular, the IRS looks for overblown charitable deductions – make sure you make cash contributions by check or credit card so there's a record, and that all donations above \$250 have receipts or other acknowledgement from the charity. If you do get audited, you need to prove the original value of the items donated and their fair market value.

**Keep scrupulous mileage records:** If you use your vehicle for work or business, keep a notebook or chart in the car so you can complete mileage information as soon as you complete it. The records should list beginning and ending odometer figures, location and reason for the trip. Keep the same records for mileage claimed for medical expense and charitable purposes.

**Watch that home office:** Even though the government loosened restrictions on home office deductions in 1999, make sure you can substantiate that business area of your home if you're asked.

*January 2006 - This column is produced by FPA® of Los Angeles. We can be a continued resource for your personal finance coverage. Please credit the chapter or one of our CERTIFIED FINANCIAL PLANNER™ members, if you use this column in whole or part.*

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## In case you missed our recent meetings . . .

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### April

Our FPA luncheon on April 19, 2006 featured speaker Ira Fateman, CFP®, M. Ed. on the topic "Counseling and Communication Skills for the Financial Advisor". A brief summary of Mr. Fateman's presentation follows:

### It's All About Relationships

**Acquiring clients is easy. Keeping them is harder. Maximizing their potential requires sophisticated relationship building skills that leading financial planners actively acquire.**

*By Ira H. Fateman, CFP®, M.Ed. and Maurice Kamins, LCS*

SUCCESSFUL FINANCIAL PLANNERS—the people at the top of the profession—are distinct individuals. Yet they all share one trait in common. They go beyond intuition, personality and even experience to master relationship building skills.

These skills—like most—don't come easy. There are no shortcuts. If there were, everyone in the nation would enjoy a six- or seven-figure annual income. But they *can* be acquired.

#### Four basic principles.

Successful planners understand that relationship building skills are strategic and tactical tools. These tools must be seen in the perspective of four foundational principles that enable planners to effectively manage client relationships and profit from them.

- **Effective listening.** Most people are wired to talk instead of listen. We all want to express ourselves. Top planners learn how to let their clients express *themselves*.
- **Leading from behind.** The successful planner encourages clients to make their own decisions and act on them. Yet it is the planner who deftly guides those decisions based on listening to and evaluating client needs.
- **Leading from the front.** Clients continually ask questions and offer suggestions. Successful planners respond clearly and honestly. Again, they *listen* to their clients.
- **Incremental change.** We, as planners, may believe a client has it all wrong. But we can't make it all right—right away. Most people resist rapid change. The successful planner recognizes that incremental changes in behavior maintained over time yield positive results and keep clients enthusiastic.

#### The 4-dimensional approach.

Relationship skills can be organized into four dimensions, which can only be summarized here.

- 1. Communication skills.** These include empathy, active listening, re-framing, non-verbal behavior, intentional and strategic use of language, open and closed ended questions, and identifying and overcoming barriers to communication. They can create clients for life.
- 2. Psychology.** Success demands applying behavioral finance to personal finance and life planning. You don't need a doctorate to understand that people are not always rational and are frequently driven by emotion. With the right tools, you can move your clients to the right plans.
- 3. Collaborative decision making.** Planners are not parents, and clients are not children. Top professionals learn to identify a client's stage of financial development—or the different stages at which a husband and wife may be. They use powerful tools to

zero in on clients' *real* goals and expectations, then help clients comfortable decisions and *act* on them.

**4. Process and content.** Tools and techniques from the first three dimensions combine here to facilitate developing, implementing and monitoring the right financial plan—one that will ensure long-term satisfaction, keep the client from looking elsewhere and bring referrals as well.

Financial planning may involve the science of numbers, but it must be based on the art of human communication, understanding and trust. Just as planners study a broad range of financial theory and practices, we must grasp the intricacies of the human personality. This is particularly relevant because when they meet with us, clients, regardless of their wealth—or because of it—may feel most insecure and vulnerable. Relationship building skills represent what may be the best investment a financial planner may ever make.

*Ira Fateman can be reached at 415.215.3822. Maurice Kamins is available at 415-922.1155. CRT is offering a public seminar June 24 at the SFO Marriott from 9-4 and at UCLA Extension June 10. Call 415 922-1155 for further information.*

## May

On May 17<sup>th</sup>, Baylis Resnick, Vice President and Senior Pension Consultant with Polycomp Administrative Services, Inc. was our luncheon speaker. His topic, "Retirement Plans 2006: More Choices, More Opportunities and More to Know!" covered many updates to qualified plan design. The primary areas discussed were:

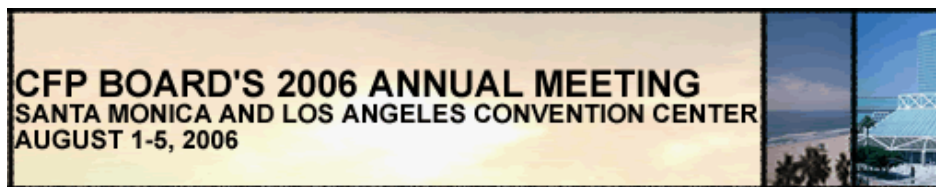
- The types of plan designs that favor principals and certain favored employees
- The types of plan designs that uniformly cover all eligibles
- Discretionary contributions versus fixed commitments
- Newest plan design techniques that are available

Mr. Resnick provided several insights and specific examples in the complex world of qualified plan design. A copy of Mr. Resnick's handout from the meeting can be accessed by [clicking here](#).

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## CFP Board's 2006 Annual Meeting

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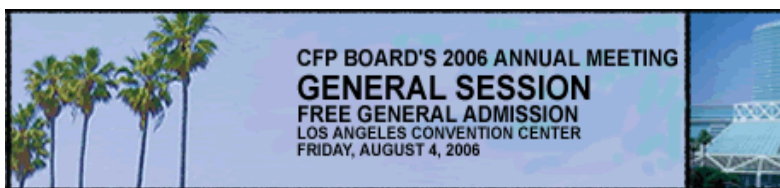
**Santa Monica and Los Angeles Convention Center**

**August 1 –5, 2006**

This year's CFP Board Annual Meeting is being held in our own backyard!

The annual meeting will be held August 1 –5, 2006 at locations in Santa Monica and downtown Los Angeles at the Convention Center

This multi-day meeting incorporates within it the annual Program Directors Conference, meetings by CFP Board's governing and subsidiary boards and includes a General Session open to the public and all of CFP Board's constituents with a diverse group of notable speakers, including Queen Noor, Senator Bob Kerrey, NASD's Mary Schapiro and more.



The General Session will be held on Friday, August 4, 2006 and will include breakout meetings for the general public, for financial planning educators and for financial service professionals and a Financial Planning Clinic for attendees who wish to ask their financial questions to volunteer CERTIFIED FINANCIAL PLANNER® professionals who will not attempt to sell anything.

Consumers will have the opportunity to receive financial planning information and resources. Check out the details on the CFP® Board's website (listed below) on how to volunteer if you are interested in being involved.

With an \$80 registration fee, CFP® certificants will be able to sign up for up to 8 hours of continuing education programs, including a program that will satisfy the Code of Ethics/Practice Standards requirement for renewing CFP® certification on the day of the General Session.

There will also be meetings for Program Directors (those involved in the administration of educational programs that meet the education requirements for CFP® certification), the CFP Board's Board of Governors, Board of Professional Review and Board of Examiners. The Board of Governors has scheduled an in-person meeting open to the public on Saturday, August 5, 2006 in Santa Monica.

For further details, and to register, go to [www.cfp.net/annualmeeting](http://www.cfp.net/annualmeeting).