



Eric Bruck, CFP®

**President’s Message  
Quarter 1, 2010**

To my fellow FPALA members,

Having completed our Strategic Planning for the coming year, your Board of Directors is primed to launch our overall 2010 objective of **“Let’s get FPALA on the map!”**

**This is our strategic initiative designed to increase our visibility within the greater Los Angeles community – to let our community know that there is an organization of dedicated professionals with real solutions to the financial challenges and dilemmas our fellow Angelinos are enduring.**

Our quest begins with the commitment by each Board member and his/her committee to engage a simple, three-step formula:

1. Plan robust activities that have “sizzle” and community impact, but that are also do-able in 2010!
2. Attract strong, capable volunteers to each committee who are also serious about making an impact on their community and their profession. (The more of *you* who get involved, the more impact that you, and we, can have!)
3. Each Board member will cultivate his or her successor from within their committee, thus building on prior year successes and ensuring strong Board of Directors continuity.

To that end -- and to offer a quick example -- our very capable **Government Relations, Public Relations and Pro Bono directors (Marcus Ranger, David Zuckerman and Melanie Jocson, respectively)** are coordinating closely to form collaborative programs with local community organizations and our state government to reverse the plague of financial illiteracy. Collaboratively, they are making sure that FPALA’s involvement is “broadcast” to the greater community through the media.

Additionally, the launch of our FPALA Student Chapter under the guidance of your Board of Directors and through the leadership and initiative of FPALA Director at Large, Richard Burnes is imminent. Rich is the Director of the UCLA Extension Program responsible for producing our CFP® Practitioners of the future.

*Continued on Page 2*

Calendar of Events

**Wed. March 17, 2010**

The Argument for Cyclical Asset Allocation

**Wed. April 21, 2010**

U.S. Economic Outlook: Is the Recovery Sustainable?

**Wed. May 19, 2010**

Creative Estate Planning in the New Normal: A Case Study

**WHAT’S INSIDE:**

President’s Message ...1-2

Public Relations.....2

2010 Board .....3

Chapter Meetings .....3

Pro-Bono Update .....3

Are Banks Lending? .....4-5

Membership .....6

Planners in the News .....6

Supporting Partners ....7-10

**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*

## 2010 Corporate Partners

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about the benefits of the partnership!*

*Continued from Page 1*

### Our Profession and the Year Ahead

By all accounts **2010** is expected to be a year of transition and unusual volatility for our global economy, and by extension, for our profession. Whether that volatility will be to the upside, the downside, or sideways is the "\$64,000 Question." An atmosphere of uncertainty swirls around economic outcomes resulting from decisions by our leaders that can lead to any number of directions for the financial markets. Our clients will be nervous and leaning on our judgment and advice.

It is because nothing is certain in life, nor in our profession, that we advocate **financial planning** – the process of really *knowing our client at all levels* - as the context for giving all financial and investment advice. In turbulent times, investment decisions based on knowledge of the client's values, risk tolerance, risk capacity, and lifestyle needs can make the difference between good advice and bad advice; run-of-the-mill or *trusted* advice; client success or muddling through. Ultimately, advice based on financial planning can be the difference between client retention and referrals or client attrition. It is the foundation from which your experience and wisdom can shine.

Our clients' success is our success; and our success radiates into the community in which we live and are striving to make a difference.

Please join your Board of Directors in making 2010 a banner year. We will support you with great programs and learning opportunities to keep you on the cutting edge. We will provide you with volunteer opportunities to expand your horizons and get closer to our profession locally and nationally from the inside. And we will be responsive to your needs in support of your efforts to build upon and secure the financial advisory business you have established.

In closing, I wish to thank each of our Corporate Partners for their continued generous financial support of our chapter. Please support them by considering their fine products and services as appropriate to your needs.

All the best to you in 2010!  
Sincerely,

*Eric Bruck*  
Eric Bruck, CFP®  
President

### Public Relations Update

Following the financial crisis, the future of the regulation of our industry is at a crossroads. The Financial Planning Association (FPA) is at the forefront of efforts to advocate for greater accountability and the need for a universal fiduciary standard. But much of the public remains unaware and assumes that our industry seeks to profit at their expense. In order to advance financial planning as a profession, we need to improve the public perception of our industry; consumers need to know that we are here to look out for their best interest.

I am optimistic about what can be accomplished in 2010 with a new board at the Los Angeles chapter of the Financial Planning Association. I hope to make FPA-LA the most accessible information resource for our industry in the world renowned Los Angeles media market. I hope to increase our chapter's media visibility by developing a media kit that includes a list of our members and their respective specialties as well as a database of media contacts. My goal is for our chapter to be the first resource that comes to mind when a business reporter is looking for an expert in our industry.

My committee will also strive to improve the perception of our industry through direct public outreach efforts. A top priority is developing framework for a successful Financial Planning Week that includes financial planning workshops. This is a pivotal year for our industry, and there will be no shortage of opportunity to advance our profession through better public relations. Feel free to contact me at [dzuckerman@zuckermancapital.com](mailto:dzuckerman@zuckermancapital.com) if you are interested in assisting with our chapter's public and media relations.



David Zuckerman, CFP®

**2010 Board of Directors/  
Committee Members**

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**Committee Members**

Amanda Asherson  
Edwin Clare  
Peter Collins  
Jonathan Winter  
Leighann Miko  
Kristen Lerch

**Programs - Mark Your Calendar**



**Glenn Yasukochi, CFP®**

Our March speaker, **Victor Canto**, is a former partner of Arthur Laffer and now a consultant to Lazard Asset Management. His unique approach and methodology to asset allocation is documented in his recent book, "Understanding Asset Allocation". His global asset allocation platform attempts to capitalize on the cyclical nature of markets, yet not trying to time the market.

Our April speaker, **Thomas Higgins, Ph.D**, is the chief economist at Payden & Rygel. He will give us an overview of the global markets and the economy. His past presentations which analyze and forecast our economy has been enthusiastically received in all of his past visits.

Our May speaker, Robert Strauss, is an estate planning attorney with Weinstock, Manion, Reisman, Shore & Neumann. His topic "Creative Estate Planning in the New Normal: An Accessible Case Study". The presentation will show us how to think creatively to solve your client's most pressing estate planning needs. Work through a case study where an out-of-the-box Grantor Retained Annuity Trust, coupled with an unusual exercise of the power to substitute assets of equivalent value and an Irrevocable Life Insurance Trust helped the client accomplish all of their estate planning goals and objectives.

**2010 FPA LA Programs**



**Melanie Jocson**

**Happy New Year from the Pro-Bono Committee!**

Decided any New Year's Resolutions yet? Is giving back one of them?

The Pro Bono Committee is more than happy to help you fulfill this goal! The Committee has a number of activities planned throughout 2010 and could use your help. Who's needed? Members interested in giving financial literacy presentations already prepared and provided by the FPA to low income families, seniors, and kids. Or volunteer to provide one-on-one consultations at events conducted by non-profit organizations, who couldn't hold such events without the support of members of the FPA Pro Bono Committee. Members who want to do even more can join the Pro Bono Committee. By joining the committee, you'll help us participate in more events. Members who are currently offering Pro Bono services to a non-profit organization, or volunteer in a non-financial capacity, should let us know -- we are looking to partner with organizations.

FPA in partnership with the American Savings Education Council (ASEC) and the Employee Benefit Research Institute (EBRI) is promoting "America Saves Week," February 21 -28, 2010. America Saves Week encourages individuals to take informed action to build wealth, not debt through saving. The goal of this weeklong campaign is to join thousands of employers, financial institutions, government leaders, nonprofit networks and other organizations together in persuading tens of millions of Americans to save and build wealth more effectively. Check it out at [www.AmericaSavesWeek.com](http://www.AmericaSavesWeek.com).

**Upcoming News:**

- Cash for College Event – sponsored by Karen Bass' office. In the past, FPA manned a booth and answered questions from students, families and teachers. FPA members even participated on a panel discussing strategies for college funding.
- In the next coming weeks a survey will be sent to members that includes a section regarding interest in Pro Bono matters. Please keep an eye on your inbox for this very important email.

If you are a CFP certificant working on hours, or a student enrolled in a CFP program, any involvement in Pro Bono activities count towards those hours. The FPA Pro Bono Program targets low income individuals and families striving to build assets and improve their lives who cannot afford to engage a planner. Volunteering as an FPA pro bono planner is a great way to give back, build professional skills and strengthen ties with your community and fellow FPA members. Join our committee now!

[melanie@virtualpartnersgroup.com](mailto:melanie@virtualpartnersgroup.com)



## ARE BANKS LENDING? By Becky Rhodes, CFP®, MBA

Are banks lending? This question has superseded the ever-popular “what’s your best rate?” question. I would like to share 3 items from my desk with you. You be the judge.

### APPRAISALS

I just received an appraisal at \$820,000 for a personal residence/condo that was purchased for \$900,000 in Beverly Hills in May of 2009 (to support the current transaction). Listen as the property owner responds to the appraisal: “The information about the property is incorrect, therefore the comparison with the other properties is also incorrect. I highly doubt that if six months ago when we bought the place if it appraised at \$915,000, that it would drop by almost a 100K in 6 months. First, my property has three levels not two. Second there are 4 bedrooms and 3.5 baths. Therefore, the properties that are being compared to are also incorrect. Either we get another appraiser who knows what he is doing or educate this individual on the property specs. Kindly see the attached which actually shows unit #5 in this complex for sale, for \$989,000.”

I, the Lender, will be able to correct this error, but it will require another week’s delay while suitable comps are uncovered, the report assembled, and the formal Appraisal Rebuttal process completes. Since May 2009 when the new Appraisal law became effective, it is illegal for lenders to speak to appraisers. Receiving a low or inaccurate appraisal has been a too-frequent result of the law change, causing delays or destroying the transaction entirely.

### GUIDELINES

The following Guideline update just slid over my desk this morning:

“XX Investor just released an update to their Guidelines, effective immediately, regarding the use of Rental Income for the subject property. -If the income is being used to qualify, there must be evidence of rent loss insurance and a two-year rental property management history. The Guideline for conforming loan transactions waiving the two-year property management history when the borrower qualifies with the full mortgage payment has been eliminated. *Therefore, even if the borrower qualifies with the full mortgage payment, the borrower must have a two-year history of property management.*”

So what I just heard is that Investor XX has completed their Loan Portfolio risk assessment analysis, and has decided to reduce their exposure to Investor property loans by a substantial percentage. This “Guideline” is exactly like the situation you faced trying to secure your first job: “We have entry-level positions, but you need experience.”

### DISCLOSURES

As of January 1, 2010, lenders must now comply with the biggest change in RESPA in 20 years. There was already a huge change to disclosure procedures which went into effect on July 30, 2009. This new January 2010 law completely changes the Disclosure form, and has minutely-specific requirements about the timing and content of the disclosures. The first reaction by many is that this must be a good thing. However, Realtors, as well as lenders are struggling to respond to the law change, as one of the consequences is that the ability to negotiate the transaction is now GREATLY restricted. *Many of the terms under the new disclosure law are frozen or constrained in advance, but many of the conditions of the real estate transaction are not known in advance.* What happens to the sales price/terms/Seller Credits/Costs after the Buyer has conducted an inspection and the inspection reveals serious a need for repairs? It’s uncertain how these terms on the new Disclosure form will be allowed to modify/respond, as new conditions are discovered during the Escrow process. I have simplified the issues confronting lenders for purposes of this short article, but the industry has already invested a massive amount of resources in training and software to respond to this law. The stated purpose of the law is to make it easier for consumers to shop for a loan, but most of us in the industry see it as having the opposite effect, as well as slamming operations to a standstill in January as participants struggle to comply with the massive changes.

And so, perhaps now you may understand that historically-low interest rates notwithstanding, why people are asking “are banks still lending?” The question may be more accurately reformed as, “after all the Federal law changes, what is it still possible to qualify for?”

Lending aside, what’s happening to real estate? Are we in Recovery? Just as in equities investing, the time to buy is when pessimism is the worst. Those of your clients who were able to look beyond March 9, 2009, have done well. Drawing heavily from the excellent January 19, 2010 article from DQNews.com, which provides analysis of Southern California real estate markets, there are many reasons to believe that Southern California real estate has already passed the ‘March 9, 2009 milestone’. The material below is a condensation of the January 19, 2010 DataQuick article, with my comments in italics.

*Continued on Page 5*

Continued from Page 4

“Southern California home sales in December remained above the previous year’s levels for the 18th consecutive month. The median sale price rose year-over-year for the first time since summer 2007. New and resale homes sales in Los Angeles, Riverside, San Diego, Ventura, San Bernardino and Orange counties were up 16.4 percent from November 2009 and up 12.1 percent from December 2008.” *A glance at the DataQuick chart at the end shows the Metro areas are recovering, and the commuter areas of Riverside and San Bernadino are still suffering.*

“The sales pattern has changed a lot over the past year, with many mid-to high-end communities now contributing more transactions. For example, relatively large annual sales gains were recorded last month in many well-known, higher-end markets including Beverly Hills, Santa Monica and Newport Beach – areas that reported very low sales a year ago. Meanwhile, some of the more affordable inland areas that saw robust 2008 sales recorded year-over-year declines last month. Those markets included Moreno Valley, Lake Elsinore and Palmdale.” *I see this statistic as another affirmation of the Jobless Recovery that has been discussed in the press; the commuters in the outlying areas have to pay higher transportation costs to gain access to employment centers, and so their housing markets are lagging behind the Metro areas.*

“The percentage of Southland homes sold above \$500,000 last month rose to 20.2 percent of all sales, the highest since it was 23.6 percent in August 2008. More sales in once-dormant high-end communities helps explain last month’s year-over-year gain in the median sale price. The median paid for all Southland houses and condos sold in December was \$289,000, up 1.4 percent from \$285,000 in November and up 4 percent from \$278,000 a year earlier. The last time the median increased year-over-year was in August 2007, when it rose 2.7 percent to \$500,000, near its peak. The median has increased or held steady for eight consecutive months.

“Several forces have pulled the region’s median sale price out of its nose dive and given it lift,” said John Walsh, MDA DataQuick president. “We’ve seen the re-selling of foreclosed homes fall off its peak in newer lower-cost inland areas, while at the same time sales have started to pick up in some of the more established expensive areas. We’ve also seen price floors, however temporary, form in many areas recently as the foreclosure inventory dwindled and buyers took advantage of lower prices, lower mortgage rates and tax credits.

Last month there were only modest signs of improvements in the jumbo market. Mortgages above \$417,000 – formerly the definition of a jumbo loan – accounted for 16.7 percent of all home purchase loans, the highest since 18.7 percent in January 2008. Such jumbo loans made up nearly 40 percent of purchases before the credit crunch. December’s foreclosure resales remained well below peak levels but were still a large force in the market, edging higher than the prior month for the first time since last February. Foreclosure resales – houses and condos sold in December that had been foreclosed on in the prior 12 months – were 39.6 percent of resales, up from 39.0 percent in November but down from 53.5 percent in December 2008. They hit a high of 56.7 percent last February, then tapered or leveled off month-to-month until last month’s uptick. First-time buyers and investors, including some paying all cash, continued to dominate the buy side of the market last month. Government-insured FHA loans, a popular choice among first-time buyers, accounted for 39.6 percent of all home purchase mortgages in December. Absentee buyers – mostly investors and some second-home purchasers – bought 19.2 percent of the homes sold in December. Buyers who appeared to have paid all cash – meaning there was no indication that a corresponding purchase loan was recorded – accounted for 24.9 percent of December sales, based on an analysis of public records. That’s up from 22 percent in December 2008 but lower than the September 2009 peak of 26.9 percent. The “flipping” of homes has also trended higher over the past year. Last month the percentage of Southland homes flipped – bought and re-sold – within a three-week to six-month period was 3.1 percent. A year ago all Southland counties had flipping rates under 2 percent.

	Sales	Volume		Median	Price	
All homes	Dec-08	Dec-09	%Change	Dec-08	Dec-09	%Change
Los Angeles	5,848	7,679	31.3%	\$320,000	\$339,000	5.9%
Orange	2,580	2,885	11.8%	\$397,000	\$435,000	9.6%
Riverside	4,435	4,282	-3.4%	\$209,000	\$196,000	-6.2%
San Bernardino	2,862	2,934	2.5%	\$180,000	\$154,000	-14.4%
San Diego	3,325	3,652	9.8%	\$300,000	\$330,000	10.0%
Ventura	876	896	2.3%	\$338,000	\$360,000	6.5%
SoCal	19,926	22,328	12.1%	\$278,000	\$289,000	4.0%



Lara Lamb, CFP®

### Chapter Membership Update

Last year was a volatile and uncertain time for many, and as financial planners we certainly saw the impact of the fickle financial markets on our clients. On a personal level, many of us were touched directly or had family and friends who were affected by the downturn in the economy. It was a time of transition for many individuals and companies. At the FPA, 2009 was a time for change as well. The organization welcomed new board members and involved committee members who brought fresh ideas to the chapter; it was also my first year as the Director of Membership. I enjoyed working with fellow members who shared my passion for creating an influential chapter for the community and a truly beneficial chapter for its members. I'm pleased to be back again for 2010.

In 2009, we were excited to hold the first New Member Event to welcome new members and make sure everyone was maximizing FPA benefits to their fullest extent. It was also a time to network together to learn more about each other's businesses and discuss ways that involvement in the FPA could enhance careers.

Other events included reaching out to new student planners at UCLA events, such as their Personal Financial Planning program information sessions and Career Day, as well as to CFP® exam test-takers and offering a post-CFP Exam Happy Hour to congratulate prospective CFP® certificants on completing the rigorous exam. We introduced the idea of the FPA to many newer planners and we were pleased to see new faces from those groups at meetings over the following months.

In 2010 the Membership group will continue to look for ways to reach out to prospective members in the financial planning community, both continuing the programs we've started and looking at new ideas as well. We are also looking at opportunities to bring together current members in new and unique ways to add value and encourage the sharing of information that will benefit us all in our career tracks. Some ideas include mentoring programs, study groups, and social networking opportunities to build stronger relationships that will add to the feeling of camaraderie at our monthly meetings.

I welcome any ideas, suggestions and feedback to the Membership group. If reaching out to potential members and enhancing the experience of existing members is an area that interests you, we have room on our committee for individuals interested in specific projects or involvement on an ongoing basis. I look forward to hearing from you!

[Lara@LambFinancialPlanning.com](mailto:Lara@LambFinancialPlanning.com)

## Planners in the News

Beginning next quarter we will be recognizing our chapter members who have been published, quoted or featured in the media.

**Seen your name in print lately?**

**FPA of Los Angeles promotes "Planners in the News"**

**We would like the spotlight to be on YOU!  
If you have appeared in any news or media article, let us know!**

**E-mail your details of your media appearance to [eric.toya@trovena.com](mailto:eric.toya@trovena.com)**



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501 N. El Camino Real Suites 203/220  
San Clemente, CA 92672  
(949) 366-4105  
[greg.mayes@tdameritrade.com](mailto:greg.mayes@tdameritrade.com)  
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#### Contact:

Marcel Tsai  
Financial Marketing Analyst  
Marcel.tsai@laserfiche.com  
[www.laserfiche.com](http://www.laserfiche.com)

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Contact:

Baylis Resnick/Amanda Asherson

[bresnick@polycomp.net](mailto:bresnick@polycomp.net)

[www.polycomp.net](http://www.polycomp.net)

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Contact:  
Sean Mihal  
Business Development Officers  
1800 Century Park East  
6<sup>th</sup> Floor, Office #31  
sean.mihal@schwab.com  
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Financial Marketing Analyst  
3545 Long Beach Blvd.  
Long Beach, CA 90807  
(562) 988-1688 x191  
Marcel.tsai@laserfiche.com  
[www.laserfiche.com](http://www.laserfiche.com)

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Century City CA 90067  
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sean.mihal@schwab.com

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Gene Tapper  
1964 Westwood Blvd., Suite 420  
Los Angeles, CA 90025  
(310) 441-5699 ext 169  
gtapper@americalltc.com

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Greg Mayes  
501 N. El Camino Real  
Suites 203/220  
San Clemente, CA 92672  
(949) 366-4105  
greg.mayes@tdameritrade.com

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