FPA
FINANCIAL PLANNING ASSOCIATION
The Heart of Financial Planning™
OF GREATER PHOENIX **Newsline**
A Gold Level Award Chapter November 2007

NOVEMBER ACTIVITIES:

> Wed., Nov. 14 CFP Ethics session and Member Open House at Orange Tree Golf Resort, 3-5 p.m. Please see article on page 2 and info. flyer enclosed.

> Wed., Nov. 28, 11:45 - 2:45 - Chapter meting at Phoenix Country Club: "Entity Selection: Navigating the Mine Field Without Getting Blown Up" with Attorney Rick Durfee. See page 2 for details. <u>Come at 11:30 for meeting and greeting your colleagues prior to start of the chapter meeting! And remember to bring business cards to help you remember each other!</u>

'TIS THE SEASON TO BE THANKFUL......AND THANKFUL WE ARE TO ALL OF THE FOLLOWING WHO VOLUNTEERED THROUGH SEPTEMBER AND OCTOBER TO ASSIST WITH CHAPTER EVENTS - 1st Annual Golf Tournament and Multiple Financial Planning Week Activities

Kurt Rohrs
David Lesnick
Kevin Roberg
Todd Smith
Denise Reed
Frank Molinar
Matt Murphy
Patty Park
Mark Kizer
Richard Shields
Neil (Nihaal) Rao
Fola Odejimi

Shana Despres
Stu Harrell
Jason Cowans
John Rice
Sue Larkin
Jay Zandell
Mary Zimmerman
Nicole Gurley
Steve Schramka
Patrick Gavin
Dana Anspach

Michael Fischer
Robert Hockensmith
Gary Hammond
Dale Walters
Supranee Tory
Karen Meyer
Craig Scrimpshire
Meg Fucik
Wayne Neill
Dave Fernandez
John C. Campbell
Chris Palermo

Steve Heideman
Daniela Urs
David Rosenthal
Neal Van Zutphen
Brian Wisda
Gary Robinson
Daniel Wishnatsky
Bob Jackson
Fred Gerten
Casey Van Zutphen
Jared Roskelley

In addition to these members, thanks to Silver Partner, Marcy Pruitt of Disability Insurance Services, for going above and beyond the call of duty at the Golf Tournament. Many thanks to ALL!!!!!

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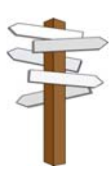

Nov. 28 Chapter Mtg. - 11:45 - 2:45 @ Phoenix Country Club, 2 CE hrs. (noon - 12:45 lunch and Chapter Mtg.; CE session 12:45 - 2:45)

Come at 11:30 to meet and greeting your colleagues prior to start of chapter meeting! Bring your business cards to help you remember them!

This program has been accepted by CFP Board of Standards for 2 hours of CE credit. *(Bring CFP license number to register at the meeting.)*

"Entity Selection: Navigating the Mine Field Without Getting Blown Up"

This two hour session by Attorney Rick Durfee will focus on when to use various legal entities or tax, succession and asset protection strategies. For example, when is it best to use

• C-Corp • Sub-Chapter S Corporation
• Limited Liability Company
• Business Trusts • General Partnership • Limited Partnership
• Family Limited Partnership

Rick will compare and contrast the various entities and enable the planner to discern which entity may (post legal counsel) prove the best planning tool for the specific planning client.

Identifying the correct type of entity for the purpose at hand is just the first step in a complex process. Then there are issues of ownership, control, integration into other planning, coordination with other entities, tax consequences, risk management, succession management, estate planning, funding, maintenance, compliance, accounting, and getting the client to pay for doing it all right.

We will explore what the financial planner needs to know about this process, and how to best assist the client as well as several little known secrets that make the process simple, fun and professionally rewarding.

Richard E. Durfee, Jr., aka Rick, has been practicing law since 1988. In 2002 he resigned as a partner of a downtown Phoenix firm, and opened his own firm, Durfee & Associates PC. Rick's practice is limited to representing high net workth and high income individuals, families, and their businesses. He focuses on PREVENTIVE LAW -- eliminating or minimizing taxes, asset pro-

tection, strategic planning for estates and businesses, charitable planning, and turning the gift of wealth into a blessing rather than a curse.

Rick is admitted to practice before the Arizona Supreme Court and the U.S. District Court. He's involved with various professional organizations as well as civic and charitable.

See you Nov. 28! Remember to come early to talk with your friends and make new ones! RSVP online.

Agenda - Nov. 28

Phoenix Country Club
7th St. & Thomas/Phoenix

11:45	Registration
12:00	Luncheon/Chapter Mtg.
12:45-2:45	Education Session, 2 CEs

Luncheon/Education Session:

FPA members	$35
1st time Non-member Guest:	$40
Repeat Non-member Guest:	$55

RSVP by 11/24:
www.fpaofphoenix.org
Info: 480/483-9035

Nov. 14, 3:00 - 5:00 p.m. 2 hour CFP-required Ethics Session at Orange Tree Golf Resort (See green sheet inserted with address & registration information)

This program has been accepted by CFP Board of Standards for 2 hours of Ethics CE credit.

If you need your CFP Ethics CE hours before next June, THIS is your opportunity!

To register for this CFP ethics session, please go to our website at www.fpaofphoenix.org by November 12.

YOU WILL NEED YOUR CFP LICENSE NUMBER TO REGISTER THAT DAY. Following the session, we will report the credits to the Board of Standards for you using your CFP license numbers.

This Ethics sesson is underwritten by Platinum Sponsor Jack Lawless of Pension Strategies. You can reach Jack at 602/957-7101.

All members should have received an email invitation to attend the Open House immediately following the CFP ethics session from 5 - 7 p.m. at the Orange Tree. If you want to attend this free event, you can either respond to the email sent to you, or you can go to fpaofphoenix.org and send an email saying you plan to attend.

If you have questions about the ethics session or the open house, please do NOT call the Orange Tree Golf Resort. Please call us at 480/483-9035.

NOMINEES FOR 2008 BOARD OF DIRECTORS – FPA OF GREATER PHOENIX

Elections for the 2008 Board of Directors will be held at our December 19 Chapter luncheon meeting. Directors will assume their responsibilities January 1, 2008. Following is the slate of nominees:

Executive Committee -
President: Neal Van Zutphen CFP®
Chair: Patty Park CFP®, CPA
Pres. Elect: Nicole Gurley CLTC
Sec./Treas.: Virginia Dhondt CFP®

Directors -
Denise Reed CFP®
Frank Molinar CFP®
Al Quihuis CFP®
Jay Zandell CLTC
Patrick Gavin CMPS, CLTC
Darin Shebesta
Mary Zimmerman CFP®
Karen Gill Meyer CFP®
Todd Smith CFP®
Cynthia DeGeorge
Andrea White CPCC

We appreciate these individuals sharing their time and talents for our Chapter, members and our community.
Each director needs Team members to help them with their areas of responsibilities and we encourage you to join in. Sometimes volunteering can take less than 2 hours of your time out of an entire year. Other times your time and talent can literally mean the difference between success and failure. Get in on the action and make a difference. Thanks.

Your 2007 and 2008 Board

THANKS TO GOLF TOURNAMENT SUPPORTERS

Thank you to the following who provided tee signs and/or gifts at our First Annual Golf Tournament:

Al Stockman - Aquila Funds
David Dietrich - AIM Investments
Neil Rao - Ameriprise Financial
Marcy Pruitt - Disability Insurance Services
Jo Beth Mills - Phoenix Insurance & Securities School
Bob Castellani - Principal Financial Group
Jennifer Harris - Ruby Receptionists
Nicole Gurley - Gurley LTCI
Daren Davis - First Trust Advisors LLC
Laurie Simons - The Hartford

PLAN NOW TO ATTEND OUR DECEMBER 19 CHAPTER MEETING FEATURING ANTHONY CHAN, Ph.D, NOTED ECONOMIST.

KUDOS TO MEMBER

Congratulations to Tom Connelly, CFP®, CFA of Versant Capital Management upon being being named one of the two Arizona representatives on the latest list of Top 100 Wealth Advisors from *Worth* magazine, in the October issue.

You rock, Tom!

Nov. 28 Partner - David Lavin of The Dollarhide Fin'l. Grp./MassMutual

2007 CHAPTER PARTNERS

These sponsors help us. Please support them when possible!

PLATINUM PARTNERS:

Pension Strategies
Jill Hastings 602/799-4948 or
Jack Lawless 602/957-7101 X 318
Qualified Plan Design & Administration

GOLD PARTNERS:

AeGIS Financial Group, Inc.
Mark Stein, CFP 602/674-1000
AZ's premier fee-based independent Financial Planning firm

AFBA 5 Star Funds
Kelly O'Connor 303/250-4100
A Roadmap of Long-Term Trends

AIM Funds & Powershares ETFs
David Dietrich 1-800-347-4246 X 7845
Your Goals. Our Solutions

American Skandia
Lee Hurney 1-800-628-6039 X 87399
VA Innovation and Financial Strength

CFS Mortgage Corp. 602/241-9875
Patrick Gavin, CMPS, LTCP
Smart Mortgage Lending

E.A. Edberg & Assoc.
Eric Edberg, APA 602/274-0071
401(k) & retirement plan administration

ING Annuities
Kurt Ohlson 602/757-5956
ING. Your future. Made easier.

Kensington Investment Group
Adam Gallegos 800-253-2949
Value-added Strategies in Real Estate Securities

Laserfiche
Andy Wang 866-888-8539
Document imaging & management

MetLife Investors
Rob Dolman 602/617-1763
Variable and Fixed Annuities

Nationwide Insurance: The Best of America
Derrick Kazanjian (Annuities & Advisor Svcs.) 602/501-7605
John Gorman (Life) 480/205-8556
Don Jones (Pensions) 602/692-9519

Reverse Mortgages USA/Prime Source Mortgages RM: Lorrie Larson 602/424-2722
Live in your home. Use your home to live.
PSM: Curt Larson 602/424-2720

Scudder Investments
Tyler Porterfield 1-800-949-9940 opt. 1
A Passion to Perform

The Dollarhide Financial Group/MassMutual
David Lavin 602/977-9767
Products You Can Trust. Service You Deserve.
Life, Disability Income, Long Term Care

SILVER PARTNERS:

AmeriFunds Diversified Funding, LLC
Randy Story 480/296-0133
Alternative Investments have gone MAINSTREAM!

Disability Insurance Services
Marcy Pruitt, DIA 480/889-8980
Real Expertise By Real Experts

Phoenix Insurance & Securities School
Jo Beth Mills 480/483-9669
Pass your exams fast, on first try

Yellowstone Trust Administration
Randy Huston CFP® 1-800-572-6394
Charitable Trust Specialists

PRESIDENT'S MESSAGE

How many of you have been fortunate enough to have had a mentor at some point in your career to help you develop professionally or even personally? Judging by the successes of many of our members, I'm guessing this number is pretty high. Alternatively, how many of you have had the pleasure of helping a colleague become more effective in meeting their career goals? Looking at the number of our members who volunteer in other capacities, I'm also guessing this is a fairly large portion of our members.

To better serve our members we are beginning a mentoring program for our local chapter members. What does this mean to you? Well, for starters, it means you can volunteer to be a mentor and share your experiences with those who are newer to the profession or looking to explore a different area of the profession relative to their current role. It also means you can request a mentor with certain characteristics to help you grow as you become more experienced.

If you would like to help in developing the mentoring program, send me an email or give me a call. Judging by the initial interest, I think this program will be very well received by our members and I hope you plan to participate. We have a wealth of knowledgeable advisors in our midst. Let's recognize that a rising tide lifts all boats and endeavor to make our chapter even stronger!

See you at the meeting,

Patty Park CFP®, CPA, PFS

CHAPTER INVOLVEMENT WITH JUNIOR ACHIEVEMENT AS PART OF FINANCIAL PLANNING WEEK

High Schools around the valley competed in Junior Achievements' First Annual Stock Market Challenge. Volunteer instructors spent weeks teaching students how the markets work to prepare them for competition in the Mock Exchange where a new trading day occurred every sixty seconds. With the coaching and instruction from FPA member, Kevin Roberg CFP, one of the teams from Highland High School brought in first place. As Kevin reported back, "The event is exciting for the students and volunteers alike." With your help and volunteers like Kevin, we look forward to more opportunities for partnering with Junior Achievement and inspiring the next generation of investors and planners! Kevin is standing on the back row, far left. Great going, Kevin!

Optimism, Altruism, Volunteerism and Happiness

"Optimism is only one of two dozen strengths that bring about greater well-being. George Valliant, a Harvard professor who runs the two most thorough psychological investigations of men across their entire lives, studies strengths he calls "mature defenses." These include altruism, the ability to postpone gratification, future-mindedness, and humor." (Seligman, p. 10).

Altruism and altruistic behaviors create positive feelings for both the giver and receiver. Additional research has shown that if an individual experiences some depression and they want to lift their mood from scarcity to abundance, they should seek out opportunities to get involved. Research in Positive Psychology has also proven that this very act of social networking and benefiting others (volunteering-gift of self) enhances the individuals' self-esteem and results in increased levels of life satisfaction. Moreover, these positive benefits and emotions are lasting affects.

"Developing more positive emotions in our lives will build friendship, love, better physical health, and greater achievement." (Seligman, p. 43)

The happier and more satisfied with our lives and life-purpose the more likely we will attract others (Clients, associates, etc…) who want and need what we have. The happier and more satisfied you are the more likely you will see abundance and possibility and the more likely you will succeed in every facet of your life.

To all the members of the FPA of Greater Phoenix who volunteered your time and energy for Financial Planning Week and other chapter community outreach activities, THANK YOU. Without your gift of time and talent we could not have accomplished nearly as much as we have done.

Think back 4 years ago to the very first financial planning week, we held a program at the Phoenix Library and no one came to the party. Since then we have grown a great deal and this year we served well over 200 people through Financial Planning day at the capital (be sure to thank Mary Zimmerman as lead director on this enormously successful event) and our outreach activities at libraries, rotaries and Paradise Valley Mall (be sure to thank Frank Molinar and Matt Murphy for daring to try new avenues to reach the people.).

As you know, your FPA of Greater Phoenix Board of Directors are all volunteers who have chosen to get involved with the goal of making a difference. My mother used to tell me that "many hands make burdens light" and this is clearly true in all endeavors, particular so, when serving communities.

We welcome any and all who wish to contribute and hope that you will choose to get involved as a conscious choice (intervention) to enhance your life satisfaction and happiness.

I would like to extend my gratitude to my fellow board members for their collaborative efforts to make a difference. I would also ask that you do the same when you see them at meetings. Your board members donate at a minimum 24 to 36 hours per year toward Chapter Board meetings and another 50 to 80 hours per year in pre and post meetings working on their specific areas of responsibility. All told your volunteer board gives the equivalent of 2 to 3 full work weeks toward the success of our chapter.

Lastly, the next time you see Alan Norris at a meeting, make sure you shake his hand and say thank you. For those of you who know him well, give him a hug. Alan will leave the board this year after 8 years of service to the chapter. He has done so much on the front lines and behind the scenes to foster an attitude of gratitude. Last year he created the Director of Ethics position on the board as yet another part of his legacy for our chapter.

Thanks, Alan, for your gift of self; you will be missed.

Neal Van Zutphen, CFP®
President-Elect

Seligman, M. ((2002). *Authentic Happiness*. New York, Free Press, A Division of Simon & Schuster, Inc.

Newsletter distribution effective in November and beyond

Our Chapter newsletter is now coming via email/online effective with this November issue.

1. Be sure we have your current, accurate email address at all times. Update us when it changes.

2. When your membership expires, so does your receipt of the newsletter.

3. For nonmembers who attend occasional meetings, CFP Ethics sessions, etc., the newletter will stop coming to you in November. If you want to receive it, you can join online at www.fpanet.org or at 1-800-322-4237. The newsletters are available to read at our chapter website at www.fpaofphoenix.org.

WELCOME TO NEW MEMBERS

Welcome to the following new members of the FPA of Greater Phoenix. Some have been members in other chapters and transferred here and are therefore new to us. We hope you are receiving materials from us and National, attending meetings, and receiving the benefits of your FPA membership.

Robert Asadi CFP®
USAA Fin'l. Plng. Svcs.

Jack Pierce
USAA Fin'l. Plng. Svcs.

Doug Hall
United Planners Fin'l. Svcs.

Luis Kasian
USAA Fin'l. Plng. Svcs.

Larry Gartner
Charles Schwab & Co.

Thomas Oliver
United Planners Fin'l. Svcs.

Greg Tripoli
United Planners Fin'l. Svcs.

Carol Stoufer CFP®
Charles Schwab & Co.

Matthew Roberts
New England Financial

Phylis Bolno
Customized Wealth Strategies LLC

B. G. Malamut CFP®
Ameriprise Fin'l.

Elaine Kraemer CFP®
Ameriprise Fin'l.

Stu Harrell CFP®
Morgan Stanley (Retired)

Marilyn Anstey CFP®
Ameriprise Fin'l.

Aaron Somers
United Planners Fin'l. Svcs.

Elliott Smith
United Planners Fin'l. Svcs.

Sheila Cuffari
United Planners Fin'l. Svcs.

Susan Ross CFP®
Ross Consulting & Plng.

Kelly Farder
Vanguard Group

Jeanette Vernia CFP®
United Planners Fin'l. Svcs.

Michael Baker
United Planners Fin'l. Svcs.

Mary Magoun
Johnson Bank

Russell George CFP®
Allstate Fin'l. Svcs.

David Schindel
United Planners Fin'l. Svcs.

Rose Tipton
United Planners Fin'l. Svcs.

Valeri Peyson
Vanguard Group

Sally Taylor
Keats, Connelly & Co.

Rhonda Rommel
A. G. Edwards

WELCOME TO ALL!

Registration for FPA of Greater Phoenix chapter meetings:

1. Go online to www.fpaofphoenix.org
2. Select Meeting Registration
3. Complete the requested information including your VISA or MasterCard number and expiration date. You will immediately receive a receipt after submission.

If you register for a chapter meeting after the deadline, please be prepared to pay at the door by cash or check and a $5.00 late fee will be assessed. Also, at the door you must pay with cash or checks, NO credit cards.

Community Outreach and Financial Planning Week

This year's Community Outreach and Financial Planning Week was all about building alliances. Through the events at Paradise Valley Mall, White Tanks Rotary, City of Chandler, Chandler Library, Junior Achievement's Stock Market Challenge, and of course, two days at the Capitol, we deepened our reach, tested new waters, and discovered new opportunities. Yet, bigger than all these activities are the alliances we are building that will allow us to fulfill our role as the voice for unbiased, ethical, professional financial literacy to the entire community — a voice desperate to be heard.

"Take this out to other agencies." "We came down to see how to get this information to the tribes." "This is the best thing they've ever offered us." "Can we get you on our Task Force to explore other opportunities?" These comments, along with others, began to open doors for the possibilities of greater outreach in the years ahead.

Junior Achievement asked for a meeting as soon as the Challenge was over to build on our partnership as they introduce a new financial planning literacy curriculum for high schools.

We also discovered ways to enhance our public efforts with the media and venues like Paradise Valley Mall. The new initiatives coming next year promise to be exciting.

Most important of all alliances is the collegiate partnership being forged between us members of the Greater Phoenix FPA. We may hold divergent roles and service models in our industry, but we hold in common our values and professionalism. We possess the potential (and responsibility) to literally shape the financial health of our community.

Thank you for being a part of this great alliance! Please consider joining one of our teams as we begin planning for next year.

Join us for the next golf tournament -- share some laughs and seed our future endeavors, join us early at the luncheons -- share your ideas and talents. Together, let's make the most of our dynamic alliance.

Frank Molinar ®

Co-Director of Community Outreach

*****NEW: Starting in '08, we will offer Arizona Insurance CEs for our educational sessions.*****

2007 FPA of Greater Phoenix
Officers & Directors

The Book Shelf

"THE DEFINITIVE DRUCKER"

Challenges for Tomorrow's Executives--Final Advice from the Father of Modern Management

by Elizabeth Haas Edersheim

For sixteen months before his death, Elizabeth Haas Edersheim was given unprecedented access to Peter Drucker, widely regarded as the father of modern management. At Drucker's request, Edersheim spoke with him about the development of modern business throughout his life and how it continues to grow and change at an ever-increasing rate.

The Definitive Drucker captures his visionary management concepts, applies them to the key business risks and opportunities of the coming decades, and imparts Drucker's views on current business practices, economic changes, and trends--many of which he first predicted decades ago.

Drucker's insights are divided into five main themes that the modern organization needs to, as Drucker would say, create tomorrow:

- Connecting with customers
- Innovating and abandoning
- Developing lasting collaborations
- Attracting and growing knowledge workers
- Establishing disciplined decision making

Drucker's penetrating questions helped business, corporate, and political leaders throughout the 20th century to see their work in a new perspective. Edersheim's extensive interviews that include Jim Collins, Jack Welch, Michael Hammer, and A. G. Lafley, offer compelling commentary on Drucker's vast influence.

Delivering keen analysis and revealing insights into business, *The Definitive Drucker* is a celebration of this extraordinary man and his life's work, as well as a unique opportunity to learn Drucker's final lessons on how to strategize, compete, and triumph for the long term.

Elizabeth Haas Edersheim is a strategic consultant who works both with Fortune 500 companies and private equity investors. Prior to founding her own firm, Edersheim was one of the first female partners at McKinsey & Co. Her previous book, *McKinsey's Marvin Bower*, illustrates the business life and ideals of the founder of McKinsey, her mentor, who was a close friend and peer of Dr. Drucker. Aside from her numerous publications, Dr. Haas Edersheim has provided expert testimony to the U.S. Congress on industrial networking and industrial manufacturing policy. She holds a Ph.D. in Operations Research and Industrial Engineering from the Massachusetts Institute of Technology.

(This information was taken from the book dustcover.)

Attend the November 28th chapter meeting and perhaps win the drawing for this book. Or you can pick up a for-sure copy at Borders at 24th Street & Camelback. Give Ryan at Borders a call if you have special book needs.

FPA of Greater Phoenix

Mission:

Facilitate the success of ethical and competent members who champion the financial planning process to help consumers make smart financial decisions.

Vision:

To become and remain the premier source of professional development and CE education in the Valley by building competence, integrity, relationships and stewardship throughout the Chapter

Advertising Rates

	1 issue	3 issues	6 issues	11 issues
Full pg.	$403	$1135	$1805	$2486
½ pg.	$207	584	937	1386
1/4 pg.	$115	327	517	772
1/8 pg.	$86	244	385	582

5% discount for multiple issue commitments paid in advance of first placement. Full pg. insert info. – call Jo Lynne (480/483-9035). Classified ad: $52/ issue for 1 column inch, quoted per issue. Camera-ready artwork to be provided by 10th of mo. prior to publication.

DATES & LOCATION FOR FPA OF GREATER PHOENIX MEETINGS:

Nov. 14	**CFP Ethics Session & Social/Open House - Orange Tree Golf Resort (2 Ethics CEs)**
Nov. 28	**Wed. Luncheon Meeting - Phx. Ctry. Club (2 CEs)**
Dec. 19	**Wed. Luncheon Meeting - Phx. Ctry. Club (2 CEs) w/Anthony Chan, Ph.D., noted economist**
Jan. 23 08	**Wed. Luncheon Meeting - Phx. Ctry. Club (2 CEs)**
Feb. 27	**Wed. Luncheon Meeting - Phx. Ctry. Club (2 CEs)**
Mar. 14	**Friday Meeting**
Mar. 26	**Wed. Luncheon Meeting - Phx. Ctry. Club (2 CEs)**
Apr. 23	**Wed. Luncheon Meeting - Phx. Ctry. Club (2 CEs)**
May 23	**Semi-Annual Symposium - Phx. Ctry. Club (5 CEs)**
June 13	**Friday Meeting**
July 23	**Wed. Luncheon Meeting - Phx. Ctry. Club (1 CE) + 2 CE hrs. for CFP Ethics session**
Sept. 24	**Wed. Luncheon Meeting - Phx. Ctry. Club (2 CEs)**
Oct. 22	**Semi-Annual Symposium - Phx. Ctry. Club (5 CEs)**
Nov. 12	**2 CE hrs. for CFP Ethics session + Social**

FPA RESOURCES -

National website:
www.fpanet.org
Phone: 1-800-322-4237
Fax-on-Demand: 10888-423-7329

FPA of Greater Phoenix website:
www.fpaofphoenix.org
Phone: 480/483-9035
email: info@fpaofphoenix.org

DISCLAIMER The FPA tm of Greater Phoenix *Newsline* welcomes advertisements from reputable suppliers of products and services to the financial planning community. However, the *Newsline* does not perform "due diligence" on advertisers or authors and cannot guarantee that their offerings or writings are suitable or correct. In adherence to our open forum concept, we attempt to present various positions from responsible sources. This newsletter encourages the presentation of varied views on related subjects. All article submissions welcome, subject to approval.

MEMBERS - WE NEED YOUR CORRECT EMAIL ADDRESS. Please email us at info@fpaofphoenix.org so we can update this information in our database. WE DO NOT SHARE YOUR EMAIL ADDRESSES WITH ANYONE!

OTHER ORGANIZATIONS:

SFSP (Society of Financial Service Professionals) of Greater Phoenix: November 14, 11:00 am to 1:15 pm VTC—"Managing Your Resources for Income in Retirement: You're in it for Life", @ John Driscoll & Co., Contact Karen Hanson at phoenixsfsp@sfsp.net or 480-991-5151.

ATTENTION LADIES: DO YOU HAVE PROFESSIONAL CLOTHING (INCLUDING PANTYHOSE, PURSES, BELTS, EARRINGS, ETC.) SO UNDERPRIVILEGED WOMEN MAY DRESS PROFESSIONALLY TO GO ON JOB INTERVIEWS?

The Arizona Women's Education & Employment, Inc. (AWEE) is a nonprofit that helps women get back on their feet and into the workplace using a variety of tools (education, mentors, providing transportation, etc.) Their motto is "Changing Lives Through the Dignity of Work." One thing consistently needed is professional clothing. They offer a free boutique for them so they can choose an outfit for job hunting. IF YOU HAVE SUCH ITEMS, PLEASE DROP THEM OFF AT 640 N. 1st Ave., Phoenix, AZ 85003.PHONE: 602.223.4333; FAX 602.223.4338

FINANCIAL PLANNING ASSOCIATION

The Heart of Financial Planning™

FPA of Greater Phoenix Presents

CFP-REQUIRED ETHICS COURSE,
November 14, 2007 - 3:00 - 5:00 p.m.
Orange Tree Golf Resort*
56th St. betwteen Shea & Cactus - Phoenix/Scottsdale

If you are renewing your CFP license with the CFP Board of Standards and need to fulfill your Ethics CE requirement, join us Wednesday, November 14 from **3:00 - 5:00 p.m.** at the Orange Tree Golf Resort. **Our next Ethics CE presentation will be in June '08 so get it now if you need to renew before then!**

	FPA MEMBERS	NON-MEMBERS
Cost for the Ethics CE session:	**$30**	**$50**

******Please don't call Orange Tree Golf Resort for information about the this session; please call 480/483-9035 for information about FPA activities.*

THIS CFP ETHICS SESSION IS UNDERWRITTEN BY:

Platinum Partner - Jack Lawless & Jill Hastings of Pension Strategies
You can reach Jack at 602/957-7101

********PLEASE NOTE: COME PREPARED TO REGISTER ON November 14 WITH YOUR CFP LICENSE NO.********

IF YOU PLAN TO ATTEND THE ETHICS MEETING, YOU MUST REGISTER by going online at www.fpaofphoenix.org by Nov. 12.