



DECEMBER ACTIVITIES:

Wed., Dec. 19, 11:45 - 2:45 - Chapter meeting at Phoenix Country Club: Noted economist from New York City, Anthony Chan, Ph.D., will discuss "Navigating Through the Domestic and Global Liquidity Crisis". 2 hours CE. See pg. 2 for details. 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!

AT DEC. 19 MTG., PLEASE BRING SOME NONPERISHABLE FOOD TO BE DONATED TO ST. MARY'S FOOD BANK OR WE'LL COLLECT & DELIVER WITH THE FOOD CHECKS MADE OUT TO THEM ! As we've all been reading, they are very low on supplies this year. Let's all pitch in to help out!

MANY THANKS TO SPREAD AROUND THIS TIME OF YEAR!

Thanks to so many in our community:

- Absolutely dozens of you who participated in Financial Planning Week activities as well as our first annual golf tournament..... and you know who you are!
- Those of you who are currently serving on committees - programs, membership, community outreach, ethics, public relations.
- Sue Larkin for proofing, editing ea. mo. + writing Symposium articles for the Newsline.
- Dale Walters for his annual service in doing our chapter's taxes.
- Our '07 Chapter Partners who are listed on page 4 without whom we could not provide the activities and quality of service our chapter members receive.
- YOU, all of you members, for being members and participating with us. You're the best!

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**Dec. 19 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 greet 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.)

“Navigating Through the Domestic and Global Liquidity Crisis”

We are very pleased to have the privilege of hearing from noted economist, Dr. Anthony Chan, on December 19 as he discusses very important aspects of the economy. Anthony has been here to talk to us several times over the past years and he has proven to be a remarkably accurate and down to earth presenter.

Anthony’s discussion will review the current and future domestic and global economic growth landscape. More specifically, we will explore the major catalysts behind our economic forecast such as developments in the housing market. In this regard, we will attempt to compare the national and local housing trends. Our discussion will also touch upon the monetary policies of both the U.S. and our major global economic trading partners. Finally, we will discuss foreign exchange developments along with oil and commodity price developments. Some time will also be available to answer any questions on the issues discussed as well as those of interest to the group attending.

Anthony is currently the Managing Director & Chief Economist at JPMorgan Private Client Services. Dr. Chan received his BBA in Finance & Investments in 1979 and in 1983, his M.A. in Economics followed by his Ph.D. in Economics in May 1986. He spent time at the Board of Governors of the Federal Reserve in Washington, DC as a Doctoral fellow from 1985 to 1986 and upon graduating, he became an



Economics Professor at the University of Dayton from 1986 to 1989. Next, he joined the Federal Reserve Bank of New York as an Economist from 1989 to 1991. Anthony also joined Barclays de Zoete Wedd Government Securities, a Government Securities Primary Dealer, from 1991 to 1994 as a Senior Economist.

More recently, Anthony joined JPMorgan in mid-1994. His responsibilities include economic analysis and research in support of Private Client Services. Anthony also spends a great deal of his time in front of clients delivering economic presentations around the country. Anthony is also a member of the prestigious Blue Chip Monthly Forecasting panel, as well as the following other forecasting panels: National Association of Business

Economists Quarterly Macro Panel and The Reuters, Bloomberg and Dow Jones Weekly Economic Indicator panels. In addition, he served on the Economic Advisory Committee of the American Bankers Association from 2001-2002. One of the most important responsibilities of this ABA group was to brief Alan Greenspan and the rest of the board members in Washington, DC twice a year in an off the record session.

Anthony has also been quoted in media outlets such as The Wall Street Journal, Barron’s, The New York Times, The Washington Post, The Chicago Tribune, The Los Angeles Times, and Investor’s Business Daily. He appears monthly on CNBC and Bloomberg TV. Anthony’s most recent live national television interviews took place on CNBC’s “Power Lunch”, Monday, September 17th at 12:30 p.m. and “Squawk Box” on Tuesday, October 9th at 6:00 a.m.

This promises to be a terrific way to end the year! So go online to register, pack a few nonperishable food goods, and then we’ll see you December 19 at the Phoenix Country Club! Remember to come early to talk with your friends and make new ones!

Agenda - Dec. 19

**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 12/15:

**www.fpaofphoenix.org
Info: 480/483-9035**

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In case any of you missed it in the October issue, following are the nominees for the 2008 Board of Directors for which elections will be held at the December 19 chapter meeting.

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:

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 of Directors

***Dec. 19 Partner - Lee Hurney of
American Skandia***

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
software solutions

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 Mort-
gages 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



It has been my pleasure to serve as president of our local FPA chapter. I believe we are truly an extraordinary group. We continue to grow, and offer more and more benefits not only for our members in the financial planning industry and those who work with us, but also for the community at

large. Whether it's been helping state employees with their individual situations, answering questions from the general public at Paradise Valley Mall, or volunteering with Arizona Saves, our membership has repeatedly shown a willingness to donate their time and talents to help others.

Besides our membership, I believe one thing that sets our chapter apart is our board of directors. Many of them are newer board members who bring tremendous enthusiasm to their roles. I expect to see a number of new opportunities for chapter members in the next few years as the ideas being discussed in our board meetings come to fruition. I'd also like to say thank you to Alan Norris and Denise Reed, two past presidents who continued to serve the chapter on the board and offer their insights from their years of experience.

And while I'm mentioning years of experience, our chapter has been very fortunate to have Jo Lynne Hutchinson as our executive director for the past twenty years. Yes, twenty! Her institutional knowledge goes well beyond that of most of her peers, and certainly is greater than my own. Her help and guidance have been invaluable. She is truly someone who cares about our chapter. I am oh-so-thankful she didn't retire at the end of last year!

Our incoming board has a plate full of new ideas to move our chapter forward. All we need is you. Please join us as a committee member in whichever area is of most interest to you. The incoming board has a multitude of great ideas – we just need the manpower to execute many of them.

Thank you for helping to make 2007 such a successful year.

Sincerely,

Patty Park CFP®, CPA, PFS

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.

*Our best wishes to you all
for the merriest of holidays
and an '08 of love, laughter
and fulfillment!!*

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

TURN YOUR BRAIN ON

Direct experiences promote accelerated learning and cognitive fitness

The future belongs to those who develop cognitive fitness for themselves and their organizations. Plan to attend the FPA of Greater Phoenix chapter meetings and get your brain really turned on by our 2008 lineup of thought leaders. The more cognitively fit you are, the better you will be able to make decisions, solve problems, and deal with stress and change. Cognitive fitness will allow you to be more open to new ideas and alternative perspectives. It will give you the capacity to change your behaviors and realize your goals.

A recent Harvard Business Review article by Roderick Gilkey and Clint Kilts, "Cognitive Fitness," identified four primary activities that we can take to enhance and prolong our cognitive fitness.

1. Understand how experiences make the brain grow.

Neurogenesis is the creation of new neurons and neural networks. This occurs through the firing of synaptic nerves that stimulate, strengthen and create neural networks within the brain. In order to create new neural networks and new brain cells, you must learn something new.

2. Work hard at play, play hard at work.

Physical exercise stimulates a healthy body and healthy mind, and it promotes cognitive fitness. Likewise, challenging yourself to learn new skills and explore new ideas through experiential learning exercises the brain and helps you gain new understandings that aid your ability to make better decisions in life.

3. Search for patterns.

Learn to recognize patterns by learning new ways to think and seeking new information outside your usual areas of interest. Pattern recognition is the brain's ability to scan the environment; discern order and create meaning from huge amounts of data; and thereby quickly assess a situation so that appropriate action can be taken right away and with a high degree of accuracy. The power of pattern recognition, a critical competence of the executive brain, can be seen in the capacity to simplify without being simplistic.

4. Seek to learn the new and innovative.

The more new things you learn, the better you become at learning. Continuous learning can provide another important benefit. Research shows that lifelong learners are more resistant to Alzheimer's disease and other forms of dementia. People who are receptive to novelty and innovation also tend to be good in a crisis, because they are open to seeing opportunity in even the direst situations.

The future belongs to those who develop cognitive fitness for themselves and their organizations. Attend FPA of Greater Phoenix chapter meetings. Get your brain turned on and create a more fulfilling life as you stimulate new brain cells.

Gilkey, Roderick., Kilts, Clint. "Cognitive Fitness." Harvard Business Review 85.11 (2007) 53-66

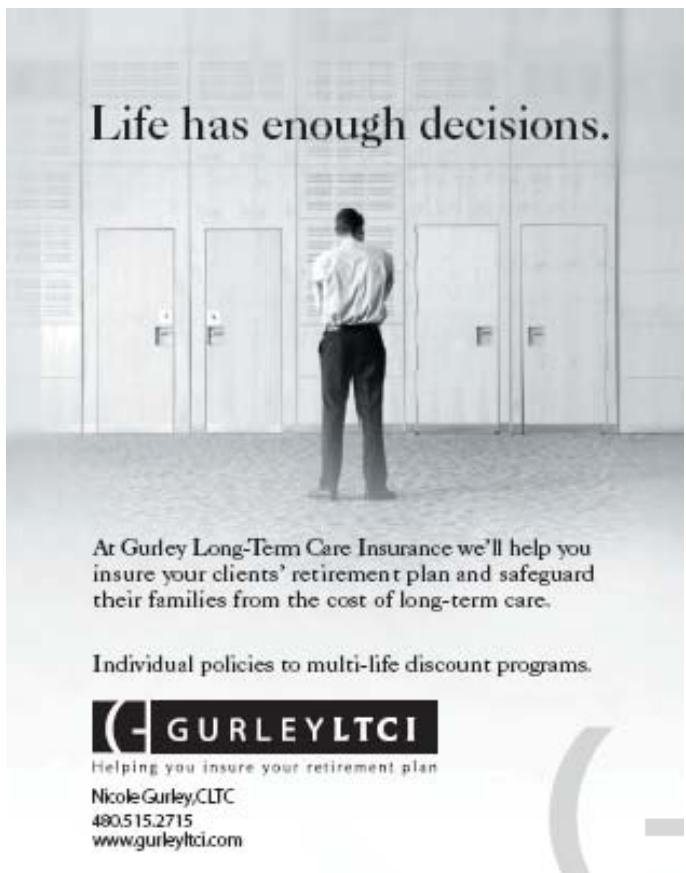
FPA of Greater Phoenix

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



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ETHICS COMMITTEE REPORT

Code of ethics: Integrity, Objectivity, Competence, Fairness, Confidentiality, Professionalism, and Diligence.

This year our committee goal centered around bringing ethics to the forefront of thought, conversation, and action among chapter members as a means of preserving, protecting, and promoting The CFP Mark. In the process, one re-occurring theme that played out at each monthly meeting was a 5-7 minute ethics presentation given by the present and past leaders who told their stories based upon years of experience and collective wisdom. If you listened intently enough, you may have heard CFP® professionals whose dedication to The Mark was deeply rooted in our seven principals relating to the code of ethics. If you sensed their passion, what you may have felt was their uncompromising commitment to do what's in the best interest of their clients. And if you could clearly see the path they were on, you would recognize it as the path of a Fiduciary.

Perhaps the most challenging assignment our committee undertook was attempting to provide outstanding ethics continuing education sessions for June and November. Historically, high marks have never been received in this area and the trend held constant this year as well. Bottom line, have you ever met anyone who can't wait to go to the next ethics presentation? I haven't. This year the evaluations forms gave suggestions on improvement that ran a widely dispersed range of possibilities on any scatter gram. No question, these sessions are still a work in progress and it shouldn't be a surprise considering the diversity of CFP professionals in your chapter. Some work for wire houses, others for broker/dealers, some for insurance companies and still others are RIA's. Some are compensated by commissions, others by fees or a combination thereof. Some know ethics cold and others need to know ethics cold. It's a mixed bag waiting for a perfect world solution.

Sometime ago, Peter Drucker, the management guru was consulting a fortune 500 firm. During the process, he was seated at the boardroom table listening to directors voice their problems and concerns. After some time went by, the CEO turned to Mr. Drucker and essentially said, we're paying you a ton of money for solutions; we haven't heard a word from you yet. The elderly Mr. Drucker responded by softly saying, "I can't give you solutions to your problems. But I can give you the right questions to begin asking yourselves in order to design solutions." The rest is history.

If Mr. Drucker were charged with the task of creating/presenting outstanding CFP Ethics continuing education presentations, I cannot help but believe he would begin by asking you this one question: **are you seeking 120 minutes of entertainment?**

In conclusion, I'd like to give my sincere thanks to Denise Reed, CFP® and Fola Odejimi, CFP®, and Neal Van Zutphen, CFP® who worked diligently on our committee. Equally, my respect goes out to those leaders who spoke up at monthly meetings: Mike Furois, CFP®, Stephen Barnes, CFP®, Patricia Park, CFP®, Chuck Leftowitz, Fola Odejimi, CFP®, James Dew, CFP®, Mark Stein, CFP®, and Russ Wiles.

Respectfully Submitted,

Alan Norris, CFP®
2007 Ethics Director

2007 FPA of Greater Phoenix
Officers & Directors

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INTRODUCING NEXT MONTH'S PRESENTER

The Best to Come

by Bob Veres

The Phoenix chapter of the FPA is about to embark on a bold experiment that, to my knowledge, has never been tried before. It's assembling an all-star cast of speakers throughout 2008—the kind of people who normally keynote national conferences, and whose thoughts and ideas routinely change the course of the planning profession.

So I'd like to kick it off a month in advance by offering a bit of advice on how to get the most out of the next seven months of local educational sessions—and, incidentally, how to get the most out of your practice, your life and your career. The interesting truth is that the formula for moving forward is fairly simple to understand; it just requires a certain amount of persistence and determination to execute.

First: learn to embrace change, rather than fighting it. This may be the hardest thing to accomplish because we, as human beings, are hard-wired to resist even positive changes in our lives. But think back over the last ten years, for the profession and for your own practice. Chances are, you see a lot of differences between now and then, some of which you probably didn't embrace right away but which embraced you and forced you to adjust. Now, looking back, those adjustments were probably the most beneficial things that happened in your practice life.

Is there a way to build change directly into the circuitry of your practice? Probably the best approach is to make sure you set aside time in your weekly schedule, no less than two hours, where you do nothing but think about how you want to make your practice work more efficiently, and how to go about it. This time, which needs to be uninterrupted, can be spent looking at new software (more on that in a minute), or drawing up an organizational chart that lists all the tasks that are performed in your office, or thinking about new marketing approaches—or simply brainstorming what you need to spend your time thinking about next.

Then set time aside for your full staff to implement these changes. I know of one practice that doesn't do any client work or hold any client meetings on Wednesday mornings. The first hour of every Wednesday morning is spent talking about the new system or procedure that you want to make happen, and assigning everybody on the staff some piece of the task.

The rest of the morning, everybody goes back out into the office and makes the change. Usually, they can finish that morning, but if not, the task continues the following Wednesday morning until it IS finished.

Second: Borrow or steal any great idea that you find along the way—and go to places where they're given away. You can't be responsible for coming up with all the positive changes or new ideas, can you? So delegate the task by attending meetings and listening to presenters who have either come up with new innovations, or perfected them.

This, of course, is where the upcoming sessions come in; over the course of the next seven months, you'll hear about better ways to serve clients, organize your office and generally get out of your own way. Now the challenge is to incorporate these ideas into your practice.

Here's the best way to get it done: take notes during the presentation. Then, after the speaker is finished, go back over your notes and put a little star next to the ideas or changes that you think you might want to implement.

Then, the most important part of the process: do nothing. Wait at least until you and the staff have caught up from taking the day or afternoon off, because the last thing you want to do is introduce something new into the most hectic time in their schedule. When everything is back to normal, bring out the one idea that you want to implement, talk it over with everybody, and set a schedule to get it done. Then, when that task is completed and the new system or procedure is in place, get out your notes and find the next thing you want to change. Take the process in bite-sized chunks, instead of trying to implement the entire presentation all at once.

Third: recognize that the company founder or principal is normally the biggest bottleneck to effective, positive change. Chances are, when somebody on the staff approaches this person with a great new idea, he or she is way too busy to even think about taking it on—and probably too busy even to listen to it.

The planning offices that are having the most success these days are operating collaboratively; that is, the senior staff is empowered to identify changes they think would benefit the company as a whole, and the founders are comfortable delegating some of the decision-making.

Fourth: stay current on new software innovations. This is a no-brainer, but if you're like most of the rest of us, you've test-driven one too many new software programs, and you just don't have the time or energy to look at every new thing that comes down the pike. This is important, because over the course of the next seven months, you're going to hear about a lot of programs, templates and

Continued on pg. 9

software innovations that the speakers are using to do what they're brought in to talk about.

The solution? Why are YOU doing this job, when your highest and best use is meeting with clients or handling the planning work? Instead, bring in an intern who is still young enough to enjoy test-driving software and beating up on demos, who is probably more computer-literate than you are, and who would love to add "broad familiarity with planning software solutions on the market" to his or her resume. Let the intern spend the first week or two just following you around, talking to the staff, and make sure you moan and complain about what your current software simply cannot do. Give that person a list of the software programs you've heard about recently, either during the sessions or in the conversations with other planners, and let him or her come back to you with recommendations. If you like it, let that person show you how to test drive it yourself.

Fifth: Get over the idea that there is virtue in drudgery, or that success requires the sacrifice of your freedom and pleasure. Chances are you and the people in your office are all hanging onto chores that aren't really necessary, or letting the time it takes to accomplish their chores expand to the time that has been allotted to doing them. You can be a LOT swifter, more efficient and get your life back if you are ruthless about getting rid of busywork in the office.

In my own session, on January 23, I'll offer my take on the evolution of the planning practice going forward, and I'll share some ideas with you. But to get the pump primed, I will also give two things to everybody who comes to hear me speak: 1) a compendium of the best out-of-the-box marketing ideas that I've found over the years, and 2) a compendium of different, unique, simple-to-implement practice management ideas that will save you time and drudgery from the first day you put them to use. None of these, understand, were my idea; they come from other successful practitioners who discovered and refined them over a period of years.

I do hope you'll find the time to attend my presentation, and the others that the chapter has lined up for you. This is one of those rare time when a chapter has gone way out of its way to benefit its members, and I'd like to see you get every bit of the value and wisdom that will be available to you for your own personal and practice evolution.

Bob Veres, publisher of the Inside Information service for financial planners (<http://www.bobveres.com/>), will speak to the Phoenix chapter on January 23.

Changing Our Future One High School At A Time

Dad, I have to pass a swimming test to graduate from college, but I don't have a clue about credit cards or how to balance a checkbook.

John Brennan, CEO of Vanguard, quoting his son
The New York Times January 27, 2007

As a parent, grandparent, or advisor, does the above statement hit a nerve? We have the opportunity to turn this tide through our chapter's Community Outreach programs. Our team is partnering with Junior Achievement and The National Endowment for Financial Education to reach local high school students with a brand new Financial Planning curriculum!

The NEFE Program, which begins just after the new year, introduces students to the importance of planning, goal setting, and thoughtful decision-making within the context of personal financial decisions. FPA Volunteers will make a difference by leading five in-class sessions at high schools throughout the valley. Teachers in turn, continue to support the efforts by incorporating additional lessons into the kids' coursework.

What is your commitment? You must complete a basic Junior Achievement orientation/training session. If you have already completed orientation through JA, you only need to update your volunteer form and sign the conduct policy statement. You will then be assigned a high school to lead the five one-hour sessions. Course information kits are provided and require only minimal preparation time on your own.

FPA Member, Beverly Bowers is our new Team Leader, coordinating our JA outreach efforts for 2008. Let her know if you are interested or have questions and she will take it from there. A group orientation session with JA is planned right after the first of the year for those who need it. Please do not contact JA directly. Bev's contact information follows:

Beverly Bowers
Miller/Russell & Associates, Inc.
480-201-5364 (cell)
advntrr@cox.net

Thanks, Beverly! And thanks to our great member/volunteers for making such an important impact in our communities.

*Remember, the happy mystery of volunteering.
It not only changes the lives of your students, but also of
their teacher....*

Frank Molinar CFP®
Co-Director Community Outreach

The Book Shelf

“LEADERSHIP and the CUSTOMER REVOLUTION”

The Messy, Unpredictable, and Inescapably Human Challenge of Making the Rhetoric of Change a Reality

by Gary Heil, Tom Parker, Rick Tate

Re-engineering? How about TQM? Maybe if we organize in teams? Hire a consultant? Benchmarking? We're all looking for ways to create a fast, flexible, adaptive, customer-focused organization. We're talking about the changes we have to make. The problem is that we've simply been better at talking about change than we are at making the hard and often risky choice to change significantly.

Leadership and the Customer Revolution levels an unflinching gaze at today's rhetoric around change and at the actual reality we've created. Authors Heil, Parker and Tate advocate taking revolutionary steps while recognizing the need to be pragmatic --to serve today's customers, quickly, efficiently, reliably, and impressively. They challenge us to re-examine our thinking, take on the system, delight customers, and help those we work with reach their potential. They invite us to become the architects of a very different kind of organization.

Drawing from the data gathered in scores of organizational audits and years of real-life, on-the-job experience, the authors tell:

- How to overcome the inevitable resistance (organizational white blood cells) that is produced in significant change efforts.
- How organizational DNA can facilitate decision making while cutting down on the need for rules.
- How to reduce morale-depleting and time- and money-wasting internal competition.
- How and why to make learning the foundation of all our improvement efforts.

Leadership and the Customer Revolution lays out 20 challenges that we must confront and broadens our understanding of the key issues we must address. It offers ideas to expedite the learning process, provides suggestions for experimentation, and helps us anticipate the effects of our actions.

In this era of constant whitewater, we must make the choice to lead a revolution. We must work to transform our organizations to adapt to a constantly evolving marketplace. To do less is to put our futures and our organizations' futures at risk. As the challenges outlined by the authors suggest--these are not times for the faint hearted. Caretaker leaders need not apply.

Gary M. Heil is an internationally recognized expert on leadership, service quality, and change management. As a popular and highly regarded speaker represented by the Washington Speakers Bureau, most of Gary's insights concerning ser-

-vice strategies and organizational improvement have grown out of more than 17 years of consulting and speaking to private and public sector organizations throughout the world. He has conducted hundreds of organizational assessments in a wide range of companies and has served as a member of the Board of Examiners for The Malcolm Baldrige National Quality Award. Gary has also developed several widely acclaimed service programs that include *Legendary Service*, in collaborating with Blanchard Training & Development, *Beyond Customer Satisfaction* for Bank One, and *Managing Customer Relations* for Corporate Satellite Television Network. He is a faculty member of the Institute for Management Studies and the University of Southern California's Center for Telecommunications Management. As president of Heil and Associates, Gary is dedicated to helping organizations implement strategies for continuous improvement. Gary recently founded The Center for Innovative Leadership, a consortium of consultants, educators, and managers dedicated to developing information that can help leaders improve the effectiveness of their implementation efforts.

Thomas Trebitsch Parker (AKA Tom Parker) is a noted organizational consultant, educator, and author. He has developed communication tools and strategies for over 50 corporations and has taught at Stanford and the University of California. His first novel, *Small Business*, was honored by the Commonwealth Club and his second, *Anna, Ann, Annie*, was recently nominated for the National Book Award and the Pulitzer Prize. He is also co-author of *CEO: Building a \$400 Million Company From The Group Up* with ASK Group Founder Sandra Kurtzig, and the national best-seller *WINFIELD: A PLAYER'S LIFE* with baseball superstar Dave Winfield.

Rick Tate is internationally known for his work in service quality improvement, leadership development, and organizational excellence. An outstanding speaker and writer, he has worked with a wide variety of organizations for over 15 years. As co-founder of Innovative Thinking, Inc., an international training and consulting firm, he helps others to challenge their mindsets and develop the ability to think about "new answers to old questions." Rick's expertise at capturing the imaginations and the minds of his audience are backed up by 12 years of line management experience. In addition to speaking, Rick has developed and written several highly-acclaimed programs which have been used worldwide. His programs include *Legendary, Service, Frontline Service*, and *The Service Monkey*.

(This information was taken from the book dustcover.)

Attend the December 19th chapter meeting and perhaps win the drawing for this book. Or you can pick up a forsure copy at Borders at 24th Street & Camelback. Give Ryan at Borders a call if you have special book needs.

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DATES & LOCATION FOR FPA OF GREATER PHOENIX MEETINGS:

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
Nov. 19	Wed. Luncheon Meeting - Phx. Ctry. Club (2 CEs)
Dec. 17	Wed. Luncheon Meeting - Phx. Ctry. Club (2 CEs)

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National website:
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Fax-on-Demand: 1-888-423-7329

FPA of Greater Phoenix website:
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Phone: 480/483-9035
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OTHER ORGANIZATIONS:

SFSP (Society of Financial Service Professionals) of Greater Phoenix: Dec. 18, 7:45 a.m. at Moon Valley Country Club. “Uncovering Life Insurance Needs from a Client’s 1040” by Laurie Simons; and “Long Term Care: The Next Financial Crisis” by Nicole Gurley, CLTC. 2 hrs. AZ Ins. CEs, 2 hrs. CPE CEs. Contact Karen Hanson at phoenixsfsp@sfsp.net or 480-991-5151.

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

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