



THE FINANCIAL PLANNING ASSOCIATION

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FPA of the East Bay
www.FPAEastBay.org

FPA of San Francisco
www.FPASF.org

Mark Your Calendars

2013 FPA NorCal Conference

by Frank Pare, CFP
2013 FPA NorCal Conference Chair

As you're closing out your 2012 and adding important dates to your calendar for 2013 don't forget to add a reminder to attend The 2013 FPA NorCal Conference at San Francisco's historic Palace Hotel on Tuesday, May 28 and Wednesday, May 29.

Earlier this year we celebrated 40 years of FPA NorCal and it was a huge success not only for the conference itself, but for the individuals who were the early pioneers in making FPA NorCal what it is today. Through the extraordinary leadership of past committee chairs including Ora Citron, the 2012 Committee Chair, the conference committees have done an extraordinary job of raising the bar for each subsequent conference. Next year's conference is no different. In fact, our theme for 2013 is *Setting the Standard by Raising the Bar* and we are confident that our 2013 NorCal Committee will deliver on that theme with passion!

As with previous conferences, our goal is to leave you struggling to decide which sessions you want to attend. [It's not a struggle in the long-term, fortunately, since every attendee gets a recording of every speaker for every session, plus all presentation materials. Other conferences might charge extra for session recordings, but at FPA NorCal this benefit is included for our attendees.



Frank Pare' CFP is the founder of PF Wealth Management in Oakland. He serves on the board of the FPA East Bay Chapter and the UC Berkeley Extension Personal Financial Planning program. Frank is a recipient of the 2011 Heart of Financial Planning Award.

We don't have space or time to list all the speakers here, for we are still confirming our speakers. Suffice it to say, there will be some familiar faces. With its reputation as one of the best financial planning conferences in the country – regional or national – FPA NorCal consistently attracts industry leaders to come and share their latest thoughts on how our industry is changing and how best to prepare our clients for those changes. These are speakers who have always had something important and provocative to say about our industry and our processes, and we expect their 2013 appearances will bring us more of the same.

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Mark Your Calendars

Cont'd

We are confident that you will come away with innovative strategies to help your clients better navigate the new tax changes as well as better prepare their estate plans. We will also focus on practice management including succession strategies that might help you gain insight into how best to ease out of your firm. In the months ahead we'll also be announcing more information about a very special keynote speaker that we are proud to bring to the conference for the first time. So watch this space, and check your email in-box for news of Early Bird pricing when registration opens in mid-December. But don't wait too long. Our 40th Annual FPA NorCal Celebration sold out and I don't think you'll want to miss out in 2013. Happy Holidays and Happy New Year to you and your family!

SPONSOR SPOTLIGHT

Creative Ideas on Utilizing our Chapter Partners/Sponsors

by Eric Solve, CFP®
President Silicon Valley

Our chapter Partners/Sponsors play an important role in the success of each FPA chapter. The revenue each chapter receives through the sponsorship fees helps supplement the overall expenses of each chapter which ultimately allows the chapter to continue to provide value (e.g. regular chapter meetings, networking events, this newsletter, etc.) to the membership. However, one of the most valuable resources our Partners can provide to our membership (and our clients) is their expertise in their respective fields and their knowledge of the products and services they offer.

So how can we utilize our Partners more effectively? To answer that question and provide some insight, I reached out to the Silicon Valley Chapter Partners and asked them to share some of the ways financial planners utilize the resources they have access to and their expertise.

As one would expect, there are a wide variety of ways to utilize our Partners. Here are a few common

and not-so-common examples.

Research – whether you are unfamiliar with a product (fund, policy, law, etc.) or service, looking for an alternative, wanting to compare options, or just simply curious, our partners are a great resource and can provide a wealth of information to you.

Available to Answer Questions – from client specific questions to general questions, the partners are all very willing to discuss scenarios, answer questions, and provide insight into additional questions you may not have thought to ask.

Meet with Clients – many partners are willing to meet (initial consultation, Q&A, etc.) with your clients; either with you and/or on their own.

Presentations – from ready-made presentations to customized presentations, partners are often willing to present to your clients directly (client appreciation event, informational presentation series, etc.) and/or provide the material to you so you can present the information.

Perform Reviews – from insurance policy review to mortgages, having an independent 3rd party that is an expert in a particular area that you can call on to review documentation for you and your client can be invaluable.

Access to Tools – many partners have tools available on their websites that allow planners the ability to run scenarios so they can be better pre-

pared to discuss possible options.

Some of the more creative examples provided included:

Client Appreciation Events – from small presentations to larger “themed” events, incorporating a partner can be very beneficial. Partners can often provide a wide range of services: from materials (PowerPoint presentation, handouts, workbooks, etc.) to providing speakers.

Website and Newsletter Articles – from white papers to articles, and in some cases complete newsletters, partners can provide a wealth of material for your newsletter and website.

Sponsorship – here’s where real creativity can come into play. One sponsor told me they provided sling bags for runners at a fun run.

As you can see, there is no shortage of ideas and ways to utilize our Partners. As you wind down the year and begin thinking about your business plan and marketing efforts for 2013, you might want to consider engaging our Partners to utilize their knowledge, expertise, products, and services. They would welcome the opportunity to be a resource to you, help expand your business, and strengthen your client relationships!



Eric Solve is the president of the Silicon Valley Chapter and works at Wade Financial Advisory in Campbell, CA

BOARD BLURB

StartingOver

Megan Rouse, CFP®
Community Outreach Director
FPA East Bay

There are many programs and ways in which the FPA East Bay seeks to help our community, and I'd like to share about one of them called StartingOver.

StartingOver is a program developed by the FPA East Bay in partnership with the Neighborhood Housing Services of the East Bay (NHS). NHS is located in Richmond, and works to strengthen low income families and neighborhoods through the promotion of affordable housing and financial literacy.

StartingOver matches financial planners with participants for financial coaching for one year. The participants are also assigned a case worker at NHS. The aim of the program is to help folks who are in financial recovery; often they have experienced a financial crisis. Participants work one-on-one with planners to develop a financial plan to address their recovery and personal financial goals. In addition to empowering participants with financial knowledge to make good decisions, the program emphasizes and tracks the following financial goals:

- * Increase income
- * Increase savings/assets
- * Decrease/eliminate debt
- * Improve credit score

We first met with NHS in spring of 2011, and worked throughout the spring and summer to develop and define the program. We launched Cohort 1, a "mini-pilot" in August 2011, where we matched six financial planners with 6 participants. Cohort 1 has completed. Thanks to all the planners who participated in Cohort 1.

Cohort 2 was launched in June of 2012, with 12 financial planners matched with 14 enthusiastic individuals and families. Cohort 2 uses a workbook that was created by gathering material from NEFE and FPA, as well as some original materials written specifically for this program. Cohort 2 is still running.



Megan Rouse, CFP is the founder of Megan Rouse Financial Planning in Dublin. Megan provides fee only financial planning services for individuals and families. Megan is a board member of the FPA East Bay Chapter.

The program begins with an all-morning meeting where FPA volunteers present on financial planning essentials and participants begin the process of identifying their goals. Later that day, planners and participants meet one-on-one for 1-2 hours and begin to construct a financial plan for recovery that addresses the program goals as well as goals specific to the individual family. After the initial meeting between planner and participant, folks check in monthly to quarterly as needed, and often by phone. There are also quarterly group meetings where the participants come back together for additional financial education sessions led by FPA members. At that time, the participants also have an opportunity to share

what is working well and what could be improved in the program. We strive to hear their feedback so that we can continue to improve the program.

The participants are identified and selected by NHS. We/FPA select the planner volunteers -- they must be FPA members, follow the financial planning process in their practice, and commit to the program for one year. While I have highlighted the StartingOver program today, we have additional programs that can be recognized and are immensely appreciated. These programs include Independent Living Skills Program (ILSP), Financial Planning Days, and the Salvation Army Toy Drive and Food Drive.

You know what they say – It's arithmetic. When you add up all the people and programs I would estimate that hundreds of planners have helped thousands of people over the last 5 years. What a tremendous effort!

But while it is exciting to think of the large scale of our reach, let us also remember how valuable it is when we help each individual. I am reminded of the parable of the Starfish, where a beach walker is throwing starfish back into the ocean. A passerby asks: "Do you not realize that there are miles and miles of beach and starfish all along it? You cannot possibly make a difference..." The beach walker bends down, picked up another starfish and throws it into the sea, past the breaking waves, saying, "It makes a difference for that one."

During this season of Thanksgiving I am grateful to be a part of this group dedicated professionals who share their time, energy and expertise. A heartfelt thanks to all for making a difference.

PRESIDENTS PODIUM

Looking Ahead....

by Eric Solve, CFP®
President Silicon Valley

As I am not one to dwell on the past, for my last article, I thought I'd give you a glimpse of what's to come in 2013.

Though there are a couple of new faces joining the Silicon Valley Board of Directors, those faces will likely be familiar to many of our members. The Board's goals and objectives set the tone for each year, and the 2013 Board of Directors is enthusiastic about the upcoming year. The Board will continue to build on past successes; they are open to new ideas and are eager to expand their committees to meet their objectives and identify future leaders. I am pleased that I will still be a part of the Board and am confident that the chapter will thrive.

Under the direction of Ted George, the Programs Committee is off to a great start. In 2013, the committee began structuring the presentations so that the members would receive 1 ½ CE Units. This will continue in 2013 for all meeting topics that are eligible for CE. There are some great programs and speakers already lined up. Kent Noard will be kicking the year off with "Tax Stuff Planners Need to Know Now!" We've got a presentation on "Navigating the ETF Landscape" by Amy Barnes

from Blackrock. In March, Allan Hamm will be discussing Long Term Care.

Susanna Tang and Andrea Roland will be co-chairing Career Development. This dynamic duo will expand on the successful networking and career development events that were offered this year. If you were not able to attend any recently, these evening events are fun and provide good networking opportunities.



Eric Solve is the president of the Silicon Valley Chapter and works at Wade Financial Advisory in Campbell, CA

The Pro Bono team, led by Mark Clark, continues to find ways to participate in our community. Larysa Prytula and Michael Caulkins have been working closely with the Sunnyvale Library over the last couple of years and their efforts have culminated into what they are calling the "Library Program." It is a series of Financial Fitness Workshops that will be offered in Sunnyvale and Santa Clara County. If you want more details, please reach out to them or visit our website (www.fpasv.org).

Given the feedback from the members and sponsors that attended our Bocce Ball Social Event, I have no doubt that it will be on the calendar as well. If you weren't able to join us last time, you will want to make sure to save the date this time around and join the fun!

As for the regional FPA events, there will be no shortage of events for 2013. The Planner and chapter websites will continue to keep you posted as to what the regional

chapters are doing (e.g. chapter meetings, brown bags, networking events, etc.). Mark your calendars for FPA NorCal, May 28th and 29th at the Palace Hotel in San Francisco. In a blog posting dated October 15, 2012, titled *The 7 Best Financial Planning Conferences to Consider for 2013*, Michael Kitces listed FPA NorCal as the *Best Overall Value*.

Another annual event that shouldn't be missed is RoundUp. It takes place the 2nd weekend of August at UC Santa Cruz. If you've never been, you should try and attend. If you've been, chances are good you've already marked your calendar.

Finally, as the summer draws to an end and we return from Labor Day weekend, I am sure you'll be hearing the call for volunteers again for FP Days in October. This is a pro-bono event that continues to grow under the leadership of Artie Green and his team.

As members of the Northern California Chapters, we are fortunate that our chapters are able to host regular chapter meetings, provide ongoing continuing education, networking opportunities, pro bono events, and social events. It would not be possible without many dedicated individuals.

It's been a great year and I look forward to what next year brings. I'd like to end by thanking the 2012 Board of Directors, our committee members, the Executive Directors, the partners/sponsors, the NorCal Committee, the RoundUp Posse, and the members from all our chapters (Silicon Valley, San Francisco, East Bay Chapter, Sacramento, and San Joaquin).

FPA East Bay Chapter Meeting

Medicare: What Planners Need to Know to Help Their Clients Diane Whaley, Contra Costa HICAP

Date:

December 5, 2012

Time:

7:15 am

Location:

Round Hill Country Club,
3169 Round Hill Rd., Alamo, CA

CE Credits:

1 Hour – Approved

Cost:

General Meeting:

\$30 FPA Members – Advance Registration

\$40 Non Members – Advance Registration

\$40 FPA Members – At the Door Registration

\$50 Non Members - At the Door Registration

Overview:

Confused about Medicare? Attend the upcoming meeting for up-to-date information about Medicare options and supplements.

This presentation will explain the basics and the pitfalls with an overview of Medicare and how it works, including supplements and Medicare alternatives. Special attention will be given to common Medicare pitfalls and how to avoid them.

How to register:

You can register for the General Meeting with check or credit card online at: <https://www.123signup.com/register?id=bfccd>

For more information:

For more information go to www.FPAEastBay.org or contact Krysta Patterson 925.935.9691

This meeting is sponsored by our 2012 Gold Sponsor: Alex Hayes of Oppenheimer Funds

*For information on future meetings please refer to the Chapter Meeting Calendar at the back of this issue.

East Bay Chapter Partners

Gold

Oppenheimer Funds

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Franklin Square Capital Partners

John M Sorrell
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Stonecrest Managers

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Hennessy Funds

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Guardian Life Insurance

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UC Berkeley Extension

Paul Emery
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Goldman Sachs Asset Management

Brian Nash
(312) 655-6324
Brian.Nash@gs.com

Symetra

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Jeff.Jennings@symetra.com

RS Funds

Hudson Walker
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Hudson_Walker@RSFunds.com

Hartford Mutual Fund

Ramiel Betpolice
(408) 460-8080
Ramiel.Betpolice@thehartford.com

East Bay Chapter Executive Director

Krysta Patterson / EastBayFPA@gmail.com / 925-935-9691

New address? Has your membership information changed?

Salvation Army: Forgotten Angels Toy & Food Drive



FPA East Bay Chapter Members, Partners & Friends;

This Holiday Season, FPA of the East Bay with efforts led by FPA Chapter Member, Nancy Gire and PR Chair, Teresa Riccobuono are working to make a contribution of **100 toys and 100 pounds of food to the Salvation Army** in time for Christmas with your help!

Needless to say, we have had remarkable participation from our chapter members in recent years and made one of the largest organization contributions of age-appropriate new toys and games for families in need in 2010 and 2011. With your help, we can do this again! Please bring in your donation of **ONE or MORE NEW, UNUSED and UNWRAPPED TOYS** for any age between newborn and 14 years old to the upcoming November and December meetings. We are also asking for food donations this year.

If you would prefer to participate in our Chapter's effort with a monetary donation, please make your check payable to FPA East Bay and write Holiday Drive on the memo line. **ALL CHECKS MUST BE RECEIVED BEFORE NOVEMBER 15th to assist us in meeting our goal for the toy drive.**

If anyone would like to get their office involved in the toy & food drive, the Salvation Army would be happy to provide a barrel to capture the donations.

For questions, please contact Teresa Riccobuono at **510.381.8046** or via email at Teresa@SimplyOrganized.com
Nancy Gire at **925.935.1555** or via email at Nancy@jpkingsadvisors.com

Thank you in advance for your support!

FPA East Bay Board Members

Additional Items Needed

New, Unused, Unwrapped Toys for children age newborn to 14
Canned Vegetables
Canned Fruit
Tomato/Pasta Sauce
Dry Pasta
Peanut Butter
Jam, Honey
Tuna
Canned Beans
Canned Meals
Soup
Mac & Cheese
Dry Beans
Rice
Cereal, Oatmeal
Snacks
Plastic Grocery Bags

Wish to Donate Online

www.salvationarmyconcordca.org

Please follow the instructions just to the right of the Donate box to be sure the donation goes to the correct location.

Please bring your contribution to the FPA November or December Meeting

You Can Also Mail to:

1485 Treat Boulevard, Suite 202B,
Walnut Creek, CA 94597

Please make check payable to
FPA East Bay
Holiday Drive on Member Line

FPA Silicon Valley Chapter Meeting

Restricted Stock & Trends In Equity Compensation: *What Advisors Need to Know about the Fastest Growing Forms of Stock Compensation to Build Their Practices & Serve Their Clients* **Bruce Brumberg**

Date:

December 14, 2012

Time:

11:30 am - 1:30 pm

Location:

 TechMart, 5201 Great
 America Parkway, Santa Clara

CE credits:

 1.5 hr. CE available pending
 approval by the CFP Board.

Cost:
Early Registration:

 \$40.00 members,
 \$45.00 non-members.

At the Door:

 60.00 members,
 \$65.00 non-members.

Overview:

Bruce Brumberg (co-founder and editor-in-chief of www.myStockOptions.com and www.myNQDC.com) will discuss the growing shift away from companies granting only stock options to granting other types of equity including restricted stock, restricted stock units (RSUs), and performance shares. He will highlight what you need to know to help your clients maximize the value of these grants and avoid mistakes. Bruce will also discuss methods for attracting high net-worth clients with equity compensation.

Through an interactive presentation highlighting issues of importance to financial planning and tax professionals, Bruce will engage the audience in a discussion of:

- Trends in stock granting practices, reasons for these changes, and predictions for what may evolve of importance to financial advisors.
- Fundamentals of restricted stock/RSUs and performance shares: design, key features, taxes, and advisor/client education.
- Financial planning and tax considerations related to restricted stock/RSUs and stock options
- Rule 10b5-1 trading plans and insider trading issues related to executives and substantial shareholders selling their company stock
- Methods for developing an expertise in stock compensation, marketing this knowledge, and researching executives' company stock holdings.

Presenter's Bio:

Bruce Brumberg has devoted most of his professional career to making complex legal and tax concepts understandable to people who do not enjoy reading the securities laws or the Internal Revenue Code. He is editor-in-chief and co-founder of www.myStockOptions.com, the premier provider of web-based educational content, tools, and custom web sites on stock options, restricted stock, ESPPs, SARs, and performance shares. The site has received many accolades and has been featured by the Wall Street Journal, Business Week, and numerous financial planning publications. Recently he started a new site on nonqualified deferred compensation at www.myNQDC.com and is involved with another web venture at www.SocialSecuritySolutions.com that will help advisors and individuals make smarter decisions on when to take Social Security. Bruce is a graduate of the University of Michigan and the University of Virginia School of Law.

How to register: Register now via credit card at www.fpasv.org

For more information: www.fpasv.org

This meeting is sponsored by Genworth Financial

*For information on future meetings please refer to the Chapter Meeting Calendar at the back of this issue.

Upcoming Silicon Valley FPA Brown Bag Lunch Events

Note: Silicon Valley FPA Brown Bag Lunch Events require FPA membership to attend. FPA members from other chapters are welcome to attend as well as guests of FPA members.

Title: Retirement Strategies Seminar

Speakers: Sandra Wales, President of Wales Investments, MBA, CFP®, CMA

Date: Thursday, January 24th, 2013

Time: 12:00 noon to 1:30 pm

Location: San Jose (near Valley Fair)

RSVP to: Skip Frenzel at Info@AgapeLTC.com

Cost: \$10

CEUs: 1 CEU approved by the CFP® Board

Do you want to understand the latest retirement strategies so you can counsel your clients on retirement? Do you want to learn how to help them put a plan in place in order to retire?

Sandra Wales, a retirement strategies professional teaching at UCSC, will walk you through the various considerations and pathways to retirement. This session will also help those of you with clients currently in retirement to put strategies in place that will enable them to maintain their retirement lifestyle and protect it for the long run.

Speaker's Biography:

As President of Wales Investments, Inc., a Registered Investment Advisory firm with the SEC, Sandra specializes in retirement planning and investment services for individuals, corporate employees, business owners and retirees. She holds a Bachelors Degree in Music History from the University of Western Ontario, and an MBA in Finance from Santa Clara University. She has earned CFP® and Certified Management Accountant (CMA) designations and is a Registered Insurance Agent with the State of California. She also holds Real Estate Association licenses in California and Florida.

She has served on the Board of the Financial Planning Association (FPA) of Silicon Valley and has taught Pension and Benefits planning for the last 7 years at UC Santa Cruz Extension. She was also a recent national finalist in the American Express Make Mine a Million women entrepreneurs' recognition program.

*Seating is limited. To reserve your seat, please RSVP early to Skip Frenzel at Info@AgapeLTC.com
A \$10 fee will be charged at the door.*

Silicon Valley Chapter Partners

Platinum

The Dayton Law Firm Rich Dayton 408-437-7570 rich@thedaytonlawfirm.com	Thornburg Investment Management Dean Mesquite 707-829-8784 dmesquite@thornburg.com	IShares 529 Plan Vivian Tsai 415-670-4724 Vivian.Tsai@blackrock.com	Home Instead Senior Care Michelle Rogers 650-691-9671 micheller@hiseniorcare.com
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Gold

FlexShares, managed by Northern Trust Allen G. Carr agcl@ntrs.com 510-329-9114	Stonecrest Managers Christina Gray 408-557-0700, ext. 302 cgray@stonecrest.net	Laserfiche Linda Kao 562-988-1688 x312 linda.kao@laserfiche.com	Genworth Financial Linda Weilert linda.weilert@genworth.com 408-656-3751
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Silver

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Silicon Valley Chapter Executive Director

Susan Adams / execdirector@fpasv.org / 877-808-2699

New address? Has your membership information changed?

FPA San Francisco Chapter Meeting

Advisor Panel: Client Retention Stories and Secrets From the Trenches Kevin Dorwin, Bingham, Osborn & Scarborough LLC Tracy Lasecke, Lasecke |Weil LLC

Date:

December 11th, 2012

Time:

4:00 p.m. – 5:30 p.m.

Member Holiday Reception

5:30 p.m. – 7:30 p.m.

Location:

City Club of San Francisco, 155
Sansome Street

CE credits: 1

Cost:

Early Registration

\$45 members \$65 non members.

At the door

\$65.00 for FPA members,

\$85.00 non-members.

Overview:

Attendees will hear about challenging retention situations from leaders of two well-known firms and learn how they handle this critical issue. Best practices will also be shared.

Presenter's Bio:

Kevin Dorwin is the Managing Principal of Bingham, Osborn & Scarborough, one of the largest RIAs in the Bay Area.

Tracy Lasecke is a partner at the Lasecke Weil Wealth Advisory Group. He was previously the President of the Silicon Valley Financial Planning Association and Chair of the FPA NorCal Conference.

For more information: www.fpasf.org

How to register: www.fpasf.org

This meeting is sponsored by Genworth

*For information on future meetings please refer to the Chapter Meeting Calendar at the back of this issue.

San Francisco Chapter Partners
Gold

Redwood Mortgage Thomas Burwell 650-365-5341 ext. 237 thomas.burwell@redwood-mortgage.com	Loring Ward Vincent Crivello vcrivello@loringward.com 408-260-3185	Stonecrest Managers Christina Gray cgray@stonecrest.net 408-557-0700 ext. 302	U.S. Global Investors Max Porterfield mporterfield@usfunds.com 210-348-2644
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Silver

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First Trust Craig Anderson canderson@FTPortfolios.com 415-200-7708	Tocqueville Asset Management Kristen Dinsbach kdinsbach@tocqueville.com 646-522-4455	Cohen & Steers, Inc. Mark Dickinson mdickinson@cohenandsteers.com 443-253-8525	Morningstar Mark Netjes mark.netjes@morningstar.com 312-384-5450
			Symetra Jeff Jennings 415-290-2522 jeff.jennings@symetra.com

San Francisco Chapter Executive Director

Holly Wilkerson / info@fpasf.org / 877-260-3218

New address? Has your membership information changed?

FPA San Joaquin Valley Chapter Meeting

Holiday Pops: A Swingin' Holiday Celebration

Date:

December 16th, 2012

Time:

7:30 p.m.

Location:

Warren Atherton Auditorium, San
Joaquin Delta College campus

Cost:

*TBA approx. (\$30.00) cheaper with a
larger group*

For more information contact Tina Wells Lee 209-477-6400

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Chapter Meeting Calendar

2012/2013	East Bay FPAEastBay.org	San Francisco FPASF.org	Silicon Valley FPASV.org	San Joaquin Valley FPASJV.org
DECEMBER	Wednesday, December 5th, 7:15 a.m. Round Hill CC <i>Health Insurance Counseling & Advocacy Program</i> Diane Whaley	Tuesday, December 11th, 4:00pm - 5:30pm SF City Club <i>Client Acquisition and Retention</i>	Friday, December 14th, 11:30 am - 1:30 pm TechMart <i>Restricted Stock & Trends in Equity Compensation</i> Bruce Brumberg	
JANUARY	Wednesday, January 2nd 7:15 a.m. Round Hill CC <i>2013 Economic Outlook</i> Yelena Takhtamanova	Tuesday, January 8th, 11:30am - 1:30pm SF City Club <i>State of the Economy</i> Paul Kasriel	Friday, January 11th, 11:30 am - 1:30 pm TechMart <i>Tax Stuff Planners Need to Know Now</i> Kent Noard	
FEBRUARY	Wednesday, February 6th 7:15 a.m. Round Hill CC <i>Tax Stuff Financial Advisors Need to Know</i> Kent Noard	Tuesday, February 12th, 11:30am - 1:30pm SF City Club <i>Accessible Alternatives for Advisors</i> TBD	Friday, February 8th, 11:30 am - 1:30 pm TechMart <i>ETF Essentials – Navigating the ETF Landscape</i> Amy Barnes, CIMA®	

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