

2012 FPA NORCAL SPEAKER SPOTLIGHT

Gen Why :) - Intergenerational Work-Place Coaching

by Caleb Brown, MBA, CFP®

We have featured articles from guest speakers who presented at the 2012 FPA NorCal Conference. In our final installment, we are pleased to introduce Caleb Brown to the FPA NorCal community. Caleb's session entitled, **"The New Age of Professional Financial Planners and How to Hire Them Successfully"** was highly rated and created a buzz at the Conference.

It is estimated that by the year 2020, Generation Y (born 1978-2000) will make up 50% of the workforce or approximately 75 million workers. Undoubtedly you have, at some point, been exposed to someone from Gen Y. It could be in the form of a colleague, an employee, restaurant server or even one of your kids. :) Gen Y, sometimes referred to as Millenials, Gen Text, and Gen Why have a unique set of characteristics. These characteristics often leave others from other generations, mainly baby boomers, scratching their heads. Since most financial planning firms tend to be owned by baby boomers, and most new financial planners tend to be Gen Y's some intergenerational coaching may be helpful. Here are some Gen Y tendencies that can frustrate bosses and some things to do to turn these tendencies to your favor:

- Asking 'why' they have to perform a certain task -



Caleb Brown, MBA, CFP is the founder of New Planner Recruiting and he is the President of FPA NexGen.

When Gen Y's ask why they have to do something, assuming it is framed in a non threatening way, they are really just wanting to know how their specific task fits into the bigger overall project. They want to know they are making a difference; so making sure they know how their contribution affects the deliverable or client situation is key. Explain it to them once and have them document it so when they move up, the next person won't have to ask why.

- **Insistence on leaving at 5 o'clock or flex scheduling** - Gen Y's disdain for logging long or weekend hours at the office is

likely a result of hearing their parents say *Cont'd page 3*

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SPEAKER SPOTLIGHT

Intergenerational Work-Place Coaching

“don’t work all of the time like I am” and “there’s more to life than work.” From the Gen Y’rs point of view, work and leisure should not mix(except when they get a text message at work!) It has been ingrained that jobs that offer typical work day shifts or even flex scheduling will lead to a better work/life balance which this group so desperately wants. I suggest having some flexibility here as long as the expectations are clear, the work gets done, and employees are available to respond to client needs. Furthermore, offering rewards such as leaving early on a certain day or time off is a terrific motivator for this group. Often, these have bigger impacts than financial rewards. Since this group is two generations removed from the great depression, they don’t have the same drive to accumulate money and have financial stability as their baby boomer parents.

- **Preference for electronic vs face to face communication** - Technology and being connected is a large part of a Gen Y’rs life. Emailing, texting, tweeting, blogging and Facebook private messages are preferred channels for communicating for this group. They were the first generation to grow up with email and instant messaging so they are used to getting answers immediately which allows them to move on to the next task and get closer to

coveted leisure time. Be aware that the preference for these types of channels, has thrust some Gen Y’rs into the work force without fully developed interpersonal skills. Firm owners should be aware of this; and screen for it when looking to hire.

- **Not willing to take constructive criticism** - When Gen Y’rs were growing up they were overly sheltered and built up by their parents as to not have to experience rejection. Remember, everyone gets a blue ribbon! Many Gen Y’rs have never experienced rejection and we all know that rejection is a way of life especially in business. Do not refrain from giving constructive criticism as Gen Y’rs need this to improve, but just be cognizant in the frequency and dosage. And don’t forget to give positive feedback where its due as well.

Firm owners would be well suited to keep these points in mind as they envision the future of their firms and the impending workforce shift that is/will affect them. Owners that ignore intergenerational characteristics do so at their own peril and should be aware that the cost of replacing a bad fit employee could be up to two to three times the person’s salary. These costs are especially detrimental to smaller organizations in which employment turnover losses are more difficult to absorb. Firm owners can reduce costs and increase productivity by positioning themselves to attract and retain the next generation of workers for the long term. Attend my session at FPA NorCal on Tuesday May 29, from 10:30-12:10 to learn more.

Sources:

PricewaterhouseCoopers: Millennials at work, reshaping the work place
Harvard Business Review: Employee Retention: What Managers Can Do
Bureau of Labor statistics: Employment Projections: 2010-2020 Summary

SPONSOR SPOTLIGHT

“Think” vs. “Blink”

by Meir Statman

Professor of Finance, Santa Clara University
Loring Ward Investment Committee

Years ago I rented a car in Inverness, Scotland, while on a trip with my wife. This was my first experience with driving on the left side of the road. “Meir, you are driving on the curb!” shouted my alarmed wife as we were leaving the airport. I could hear the tires squealing against the left curb, but I could not get myself to steer the car far enough to the right. I felt that steering to the right would place me in the lane of cars going in the opposite direction, causing a head-on crash. Eventually, I found a system that worked for me — I aligned the line between the lanes with a particular point on my dashboard. I had to concentrate as I drove, since I still felt like I was driving in the wrong lane.

My experience in Scotland illustrates the central lesson in Daniel Kahneman’s new book, “Thinking, Fast and Slow,” where he explains the two systems in our brains which control the way we think.

System 1, the “Intuitive” or “Blink” system, is what you and I use when we drive our cars on the right side of the road. System 1 is fast, automatic and effortless. I am skilled at driving in America. I am mindful of the road and its hazards, yet I devote little of my mind to my

driving. Instead, I let my mind wander, thinking about a book I’m reading or a song playing on the radio.

System 2, the “Scientific” or “Think” system, is slow, controlled, effortful, and rule-following. This is the system I used while driving in Scotland. I had to continuously think about where my car was positioned on the road. I had no brainpower left to think about anything else.

System 1 is extremely useful, guiding us well in most of our life activities. This is the system I use when I place my feet into my slippers in the morning as I get out of bed. System 1 also guides expert physicians right most of the time as they diagnose ailments. But true experts know that they must be careful in trusting their

System 1 intuition, aware that they must employ the science of System 2 when plausible intuition might mislead them.

Now think of intuitive System 1 and scientific System 2 in the context of investments. Intuition tells us that stocks, bonds or gold are sometimes “on sale” in financial mar-

kets, just as cans of tuna are sometimes on sale at supermarkets. But once we switch from the intuitive System 1 to the scientific System 2,

we see that there are major differences between a sale in the financial markets and a sale at the supermarket. A supermarket advertising cans of tuna at 50 cents must sell them at 50 cents, even if the demand is much higher than anticipated. But sellers of stocks, bonds or gold are not obligated to sell at a price that prevailed when they were proclaimed on sale.

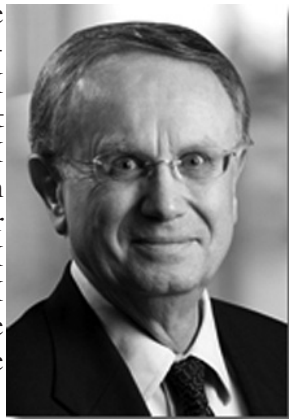
The prices of stocks, bonds or gold increase as investors rush to buy, turning what looked like a good sale into a bad one.

Or consider the argument that diversification has lost its benefits now that many correlations (how closely two asset classes move together) are very high. The 90% correlation between the returns of U.S. and international stocks is indeed substantial, but the System 1 intuition that might tell us that diversification is useless when correlation is high is wrong. A System 2 scientific analysis of diversification shows that diversification has great benefits, even when correlations are high. For example, in 2008, U.S. stocks lost 37% while international stocks lost 45% — a difference of 8 percentage points. Investors who concentrated their portfolios in international stocks lost the benefits of diversification. In 2009, U.S. stocks gained 29% while international stocks gained 42% — a difference of 13 percentage points. This time, investors who concentrated their portfolio in U.S. stocks lagged behind.

The lessons in Kahneman’s book are simple and profound. Intuition guides us right in much of life, but sometimes it misleads us. To make better decisions, we often need to slow down our thinking and let facts guide us rather than intuition.

Past performance does not guarantee future results and the principal value of an investment will fluctuate so that an investor’s shares, when redeemed, may be worth more or less than their original cost. Diversification neither assures a profit nor guarantees against loss in a declining market.

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Meir Statman is the Glenn Klimek Professor of Finance at the Leavey School of Business, Santa Clara University and Visiting Professor at Tilburg University in the Netherlands. His research focuses on behavioral finance. Meir’s book, “What Investors Really Want,” has recently been published by McGraw-Hill.

PRESIDENT'S PODIUM

What Exactly Are You Paying For?

by Julie Asti, President
FPA San Francisco

In May, the FPA SF chapter hosted a member orientation. We welcome ALL members to join us annually for a refresher on the many benefits that come with their FPA membership. Everyone knows being an FPA member provides access to monthly member meetings and continuing education credits. Most members say they value the networking opportunities available at the monthly meetings, as well as NorCal or other FPA conferences.

There are so many other benefits your FPA membership provides that they sometimes get buried or forgotten. Here are some of the benefits I've personally taken advantage of and found incredibly useful:

- **FPA Planner Search** – You get a basic listing in FPA planner search for free. The FPA has done an excellent job in making sure the FPA comes up high in search engine's ranking (almost always 1st page) for consumers who are looking for a financial planner. You and your firm get internet exposure via a high quality site for free!

- **Free press** – The FPA PR machine is always hard at work making sure financial planners and the value they

bring to clients is in the news. In 2010 alone, the FPA was featured in almost 2300 news articles reaching an audience of 1.5 billion consumers!

- **Social networking** – The FPA has you covered. Though your own social networking efforts may be small, the FPA's are big! They have a well-known presence on Twitter, LinkedIn, Face Book and YouTube.

- **Career Opportunities** – Most local chapters offer free job postings for employers. Some also allow candidates to post their resumes for potential employers as well.

- **Member discounts** – have you taken advantage of YOUR discounts yet? Did you know you can receive discounts on FedEx, GEICO insurance and the very well worth it group long term disability policy?

- **Connecting with members locally and nationally** – The FPA recently launched FPA Connect. If you haven't checked it out yet, do it! There are over 60 specialized online communities of interest made up of members nationwide, which are available for you to join. There are groups related to your specific career stage (Student, mid-profession), client demographics (women, cross border planning) and areas of interest (charitable giving, divorce planning).

- **Local media opportunities** – Did you know you can get access to local

and national reporters via FPA? Once you've participated in an easy media training session, you can join the list of planners that are contacted anytime a local or national press opportunity arises where they need input of an expert planner.

- **Financial Planning Perspectives articles** – I love these! They are FINRA reviewed and approved! Perfect for those client newsletters when you're stumped and need a new article. There are four articles created monthly and all available for your use.

There are many other FPA benefits that are invaluable such as the advocacy the association provides for our profession and the voice they have via their work on Capitol Hill. You're all familiar with our pro bono efforts which include the nationwide Financial Planning Days.

I know we are all inundated with all the emails and materials we receive from FPA National. But next time you have a slow Friday afternoon, take 15 minutes to surf around the FPA website at www.fpanet.org. I think you'll be surprised at all you find.



Julie Asti, CFP is the president of the FPA San Francisco. She is the Founder and Principal of Asti Financial Management in Albany, California.

SHARPEN THE SAW

Avoiding Social Media Branding Mistakes

by Susan Danzig
Career Development Director
FPA East Bay

Facebook has more than 845 million active users worldwide. Twitter is rapidly growing and has close to half a billion registered users. LinkedIn has 101 million registered users. These numbers cannot be ignored. However, just listing yourself on Facebook, Twitter and LinkedIn will not generate business.

This article is not about website development. A website is a necessary tool for providing visibility and credibility for your prospects. For the purposes of this article, I'll assume you have developed a distinctive and robust website. If you do not have one, developing one should be your next step.

Do you have a social media marketing strategy? If so, are you implementing your strategy in a disciplined and effective manner? If not, you are not alone. In this article I discuss the biggest mistakes financial advisors make in developing and implementing a marketing campaign, focusing on the mistakes related to social media marketing.

THE MISTAKES

Not Thinking Strategically

Strategic thinking is defining your specific objectives and putting into place a well-thought-out plan for attaining those objectives.

You must understand how each facet of your marketing campaign interrelates with each other and supports the overall objective.

- Have you clearly defined your target market and your area of expertise?

- Have you positioned yourself to stand out as a natural solution to meet your target market's financial planning needs?

- Are your Facebook, Twitter, and LinkedIn profiles current, complete and representing your brand well?

- Do you have professional, up-to-date photos on your profiles that also support your brand?

- Have you created a Facebook Fan Page and business page?

- Have you joined any LinkedIn discussion groups specific to your target market?

- Have you actually Tweeted?

There is no cost to use these powerful social media tools, but without frequent use, their value is limited. In addition, all of these (and other websites) link together. Your Tweets can be displayed on Facebook and LinkedIn and you can use LinkedIn to Tweet.

While your use of social media websites is a big leap from the print

media campaigns of old, the basic rules of branding remain the same.

Not having a clear message

Successful social media marketing requires that you clearly and confidently communicate your message and value to your target audience. As you use social media to broadcast your message, you can develop an online following of people who are interested in what you have to say in your area of specialty. This creates awareness and increases the likelihood that you'll get leads from your social media campaign.

Not having a clearly defined target market

Who do you want to serve? By having clarity about exactly who you serve, you

can more easily target that market through specific social media channels. For instance if your target market were Bay Area surgeons, you would want to highlight your social media message on specific blogs or user groups that Bay Area surgeons use.

For good or bad, once you broadcast your message on the Internet, it can be copied, pasted and rebroadcasted by anonymous readers. Understand that once you broadcast a message through social media, you may lose control of its distribution. Your message should always be focused. By maintaining the focus, wherever your message is found, it will remain intact and continue to communicate effectively.

Not implementing your strategic plan

Follow through and be clear and consistent. Like the sound of the drummer boy beating his drum to encourage his platoon to battle, your message should beat with the same tune.

Consistency equates to reliability in the eyes of your client and supports the attraction of your prospects and the filling of your pipeline. Communicate your message to your target audience consistently.

Have something to say that can establish you as an expert and say it in a clear and concise manner. Maintain top-of-mind awareness. Follow through and follow up and continue to educate your market on your brand, the unique value that you bring to the table.

If you are not avoiding these branding mistakes, don't worry, you are in very good company.

I recommend the following tips for the enhancement and effectiveness of your social media marketing campaign:

Think strategically. Have a clear and simple message. Have a clear vision of your target audience. Have a written social media marketing plan that you consistently implement.

I wish you great success in your social media marketing campaign!



Susan Danzig is the co-Career Development and Scholarship Director for the FPA East Bay chapter. She is a business development expert and coach with her own firm in Walnut Creek.

MEMBER SPOTLIGHT

Marcee Yager, CFP®

by Bob Adams, CFP®, MBA, MSFP

The Silicon Valley Chapter was honored at our May Chapter meeting to name Marcee Yager, CFP® as the 2011 recipient of the Chapter's Lifetime Achievement Award.

Since entering the financial services field in 1983, Marcee has contributed to our profession on both on a local and on a national level. For many of you she will be best recognized as the "Sheriff" for many years at the Far West Roundup in Santa Cruz.

Marcee is a nationally recognized expert and one of the pioneers of integral planning (often called 'life planning'), which combines financial analysis and advice with counseling regarding life decisions. A certified mediator and a practicing spiritual director, Marcee has been an investment advisor since 1984 and a CFP (Certified Financial Planner) licensee since 1988. She has an extensive background in finance, strategic planning, and coaching.

Her passion is enabling people to recognize the influences that affect their approach to making decisions. She was a founding member of the Nazrudin group of financial planners, and one of the first people certified to teach Kinder's "Money Maturity" workshops. *She is also a founding member of the Financial Therapy Association.*

She has served on the Chapter Leadership Resource Council and the Professional Development Advisory Group of the FPA and is a past president and chairwoman of the Silicon Valley Society of Certified Financial Planners, the predecessor organization to the FPA. She also served several times as a mentor in the FPA's Residency program, which she says is a high point in her professional life. She moved to Todos Santos, Mexico, in 2009 but continues to service her clients here in the Bay Area while enjoying the warm climate, life in a small town, and margaritas.



JOIN OUR TRAVELING GIVING CIRCLE!



Have you thought of going on a philanthropic trip with your clients? There may be no better way to bond than by sharing a powerful giving and learning experience in a different culture. If this sounds worthwhile to you, then consider joining the Make It Real Foundation on its trip to Salta, Argentina in October.

Build Relationships.
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For more information visit our website:

www.MakeItRealFoundation.org

For the past three years, Randall Manley (Lodestar Private Asset Management) has led a team of clients on successful trips where donors get to see their charitable dollars in action. There's also plenty of time to embrace and enjoy the local culture. Join in on this year's experience in Argentina without having to organize a trip and all its details! (Space is limited.)

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East Bay Chapter Executive Director

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

New address? Has your membership information changed?



TOURNAMENT INFO

ENTRY FEES

\$200 Per Person

\$800 Foursome

Entry fee includes Green Fees, Shared Cart, BBQ Lunch, Tee Prizes, Contests and Dinner at Round Hill Country Club. The Field is Limited to the First 144 Players.

CONTESTS

Hole In One Chance

Closets to the Pin (Men's & Women's—All Par 3 Holes)

Longest Drive (Men's & Women's)

RAFFLE DRAWINGS

A raffle drawing will be conducted during dinner.

SCHEDULE OF EVENTS

11am—12pm Registration /Practice

11:00am Driving Range Opens

11am Raffle Putting Contest Begins

11:15am Lunch on Terrace

12:30pm Shotgun Start

4:30pm No Host Cocktails

5:00pm to 6:00pm Dinner, Prizes & Raffles

REGISTRATION DEADLINE

September 7, 2012

TOURNAMENT DATE:

Monday, September 17, 2012

For Additional Information Please Contact:

FPA East Bay Executive; Krysta Patterson

T: 925.935-9691 F: 925.935.1108

Upcoming Silicon Valley FPA Brown Bag Lunch Event

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: Dealing with Difficult Clients: A Primer

Speaker: Susan Keel, JD, RN, CPCC

Date & Time: Wednesday, June 20th, 2012, 12:00 noon to 1:30 pm

Location: San Jose, CA (Rose Garden Area)

Cost: \$10

RSVP: Lauree Murphy Lauree@Yahoo.com

All planners would love to have an “A” client list – all clients engaged in the process, enthusiastic about implementing recommendations, and respectful of the planner’s knowledge. This is the ideal. Most planners at some point in their career come face to face with a “difficult client”. The definition of difficult can vary: it can mean that the client is not following the advice provided by the planner, or may be challenging the planner’s recommendations, or may be personally difficult to get along with. In this session, attendees will learn ways to manage these potential conflicts at the outset, and to shift the planner/client relationship in ways that increase productivity. This session will feature Susan Keel, JD, a life and relationship coach, sharing her experience and techniques on this topic. Seating is limited. Reserve your seat by RSVP’ing to Lauree@Yahoo.com

Title: Divorce and Real Estate: Knowing Your Client’s Options

Speaker: Kathryn Hisert, Referral Realty & David Butler, *American Pacific Mortgage*

Date & Time: Wednesday, July 18th, 2012, 12:00 noon to 1:30 pm

Location: San Jose, CA (Rose Garden Area)

Cost: \$10

RSVP: Skip Frenzel at info@agapeltc.com

Divorce is emotionally demanding. Kathryn and David will be discussing the real estate disposition options available to your client and how your role, early in the process, could make the difference between a financially successful divorce and a financially devastating one. What actions, and when they are taken, is critical to the disposition process. Topics to be discussed:

Mortgage tools used in a negotiated buy-out, multiple capital gains exclusions, feasibility of staying on title together, short sales, etc. Risks and advantages of multiple scenarios will be discussed in this informative session. Seating is limited. Reserve your seat by RSVP’ing to info@agapeltc.com

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

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Chapter Meeting Calendar

2012	East Bay FPAEastBay.org	San Francisco FPASF.org	Silicon Valley FPASV.org	San Joaquin Valley FPASJV.org
JULY	No July Chapter Meeting	Tuesday, July 10th, 11:30am - 1:30pm SF City Club <i>Timeless and Timely Tax Topics</i> Jason Graham, CPA	Friday, July 13th, 11:30 am - 1:30 pm TechMart <i>Is Cash Losing its Function as a Store of Value?</i> Axel Merk	
AUGUST	Wednesday, August 1st, 7:15 a.m. Round Hill CC <i>Getting Your Kids to College</i> BK Croker	Tuesday, August 14th, 11:30am - 1:30pm SF City Club <i>Charitable Brainteasers – Joint Event with NCPGC</i> Brian Clontz	No August Chapter Meeting	
SEPTEMBER	Wednesday, September 5th, 7:15 a.m. Round Hill CC <i>Various Global Asset Classes</i> Jason Hsu, PhD		Friday, September 14th, 11:30 am - 1:30 pm TechMart <i>Senior Care Topic</i> Michelle Rogers	

For advertising opportunities, please contact
Brenda Herrington at 650-851-4414 or brenda@greatorgs.com
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Planner is published monthly by five Northern California chapters of the Financial Planning Association: FPA of the East Bay, FPA of San Joaquin Valley, FPA of Silicon Valley, FPA of San Francisco and FPA of Monterey Bay. The views and opinions expressed in Planner are not necessarily those of FPA or its members. Planner may not be reproduced without permission from the publisher. The Northern California FPA Chapters welcome advertisements from reputable suppliers of products and services to the financial planning community. However, Planner does not perform "due diligence" on advertisers, authors or sponsors and cannot guarantee that their offerings or writings are suitable or correct.



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