

FPA of Silicon Valley
www.FPASV.org

FPA of San Joaquin Valley
www.FPASJV.org

FPA of the East Bay
www.FPAEastBay.org

FPA of San Francisco
www.FPASF.org

Sharpen the Saw

Thinking About Hiring?

Here's What You Need to Know.

by Teresa Riccobuono, *Simply Organized*

Even if I didn't watch the news, I could tell you that the economy is improving. My clients (financial service professionals) have started to talk about hiring team members, a sure sign that people are starting to feel more confident in the future.

Adding a team member is a big decision. If you have been thinking that the time is right to add man (woman) power to your roster, here are a few things to consider:

Before the interview:

Adding someone to the team is a little like getting married, you are making a long term commitment. Good planning and preparation are key to success.

The ad you place must be compelling enough to generate interest, and specific enough to exclude unqualified candidates.

Does the idea of running an ad bring shivers down your spine? Look at alternatives. Who in your client base may be a worthy candidate: a stay at home mom, a recently retired person, a client who has a child or grandchild who recently graduated from college?

What about your service providers? That great salesperson or restaurant server already has certain skills you may find hard to develop in someone new.

If you do go the route of running an ad, consider Craigslist or something similar. Place the ad under the



Teresa Riccobuono is a business consultant and practice management specialist to the financial services industry. She is a member of the board of directors of the FPA East Bay chapter and is currently the co-chair of the PR committee.

Finance section. This in itself will eliminate some unqualified candidates.

If you don't want to do the work yourself, consider one of the local hiring agencies that cater to the financial services industry. Don't know where to find one? Ask me.

The interview:

To prepare for the interview, develop a few scenarios the candidate will likely encounter in their job. In the interview, paint a picture using these scenarios and ask the candidate to solve a problem, such as coming up with a creative gift idea or a relationship building strategy. Including one or two negative scenarios in the mix reveals how candidates problem solve. Make sure the scenarios are pertinent to the job.

Cont'd Page 3

INSIDE

East Bay – Meetings & Sponsors	7
Silicon Valley Chapter – Meetings & Sponsors	10
San Francisco Chapter – Meetings & Sponsors	13
Calendar	15



**We are very pleased to welcome the following
new associates to THE NETWORK community:**

Dan Brown

Santa Rosa, CA

Bill Pacheco

Folsom, CA

Craig Weinstein

Orinda, CA

*You owe it to yourself to give us a call and learn how
THE Financial Services NETWORK
can help you achieve your personal and business goals.*

*Please contact Christopher Mercado, Senior Vice President, MBA, CFP®,
CIMA®, AIFA® directly at: (800) 736-9616*

www.fsnweb.com
www.thefinancialservicesnetwork.ning.com

“A Common Bond of Excellence”

Securities offered through LPL Financial, Member FINRA/SIPC, Investment Advice offered through Strategic Wealth Advisors Group, Inc., a registered investment advisor and separate entity from LPL Financial.

SHARPEN THE SAW

Thinking About Hiring? Here's What You Need to Know. *Cont'd*

When you are interviewing a candidate, don't just concentrate on the qualifications. I generally ask very little about the content of their resume. I want to learn about their hobbies and what they are passionate about. If all of their free time is spent in solitary activities, it is likely they are not the best candidate for a relationship manager position, but they might make a perfect analyst. If they spend a good portion of their time in large group settings, will they be happy in your four person office?

Make the interview process enjoyable for both you and the candidate. Ask interesting and unique questions. I have a list of twenty questions (just coincidence) that are not typical interview questions. Getting their answers to a handful of these questions gives me a good sense of who the candidate is.

My four must haves from a candidate:

1. The ability to hold up their end of the conversation. If they can't talk with me, how are they going to develop a relationship with my clients?
2. They must ask good questions. This tells me they are curious and interested.
3. They must appear to have common sense. How well did they prepare for the interview? Were they

prompt? How did they behave while in your office?

4. They must tell me they want the job. If an interview ends and I don't hear enthusiasm for the job, I wonder if they are interested.

Have you heard of the thirty minute interview? Here is my thought on this. If I am planning to spend eight hours a day with this person, hopefully for a number of years, I want to take my time to get to know them. Anyone can be on their best behavior for thirty minutes. Just watch your kids. When they want something, they know how to behave. A thirty minute interview seems to me a little like speed dating.

Make sure you know what you want. A detailed job description is a must. If you have other team members, involve them in developing the job description.

Consider this an opportunity to rearrange job duties. When one of my advisors was looking to add a team member, one of the existing team members spoke up and said that she would like to add to and eliminate some duties from her job description. She was thrilled to add those things that she was interested in while eliminating things she didn't enjoy.

Although not everyone you hire will last, when you do hire someone, assume this person will be with you for life, and treat him or her accordingly. Make the commitment to invest the time and energy to train this person, help him succeed, support his efforts, keep him challenged and help him take pride in his accomplishments.

SPONSOR SPOTLIGHT

Don't Be Fooled By September's Market Rally

by Russ Koesterich

Excerpt: September has historically been the worst month of the year, but this time around it did not play to script. The surprising rally distracted complacent investors from signs of increasing volatility.

September's rally was surprisingly strong, counteracting the normal negative seasonal bias. But investors should consider adopting a more defensive stance into the fall as the rally masked some troublesome deterioration in the economic environment.

Since 1896, September has had an average return of slightly worse than -1%, the only month of the year with a statistically significant bias. But this year September did not play to script. As of Friday, September 28th, the S&P 500 closed up 2.4% for the month, Europe 2.7%, Brazil 3.7% and Hong Kong 7%. Three factors combined to contribute to the unusually strong month:

1. Massive new liquidity programs from the major central banks;
2. Market momentum; and
3. A lot of good luck.

In short, we got more than expected from both the Federal Reserve and the European Central Bank with their new asset purchase programs. And historically,

September's negative seasonal bias is much less pronounced in years when the market is up year-to-date, as is the case this year. Finally, much of the event risk that investors were worried about in Europe and the Middle East failed to materialize.

However, investors might be ignoring some troubling data on the economic front, particularly in the United States. One reason we're a bit nervous about investor complacency is that along with the market rally, implied volatility collapsed in September. At the beginning of the month, the VIX Index—which measures implied volatility—was at 17.5, below its long-term average. As of last Friday, September 28th, it was at around 15.

While the drop in volatility was partly justified by improving credit conditions, other factors that typically drive volatility have deteriorated. The Chicago Fed National Activity Index is now at its lowest level since mid-2009, which suggests much slower economic growth. In addition, we still have the looming risk of the fiscal cliff, which doesn't appear to be currently reflected in equity prices.

Given this environment, we think investors should consider shifting some exposure from market cap weighted indices towards minimum volatility. Minimum volatility portfolios historically have produced better risk-adjusted returns over the long term while providing some downside cushion amid uncertainty in the near term. They're worth considering if you're worried about the recent slowdown and the potential for a pickup in volatility.

For more information about iShares/Blackrock products, contact Vivian Tsai at vivian.tsai@blacrock.com or (415) 670-4724.

MEMBER MINUTE

Lloyd Yamada

by Eric Solve, Silicon Valley Chapter President

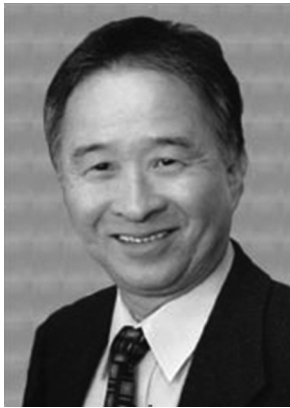
Whether you are a member of the Silicon Valley Chapter or not, chances are you have heard of, or know, Lloyd Yamada. That is because for over 13 years, Lloyd has been active in the financial planning community; most notably with the FPA at the local and national level, and as an instructor for the Personal Financial Planning Program through UCSC Extension.

I first met Lloyd when he was the Program Chair for the Silicon Valley Chapter in 2006. I began attending FPA meetings to network with financial planners and couldn't help but like the guy in the Hawaiian shirt introducing the speakers. Two years later, I was a student in his Investments class at UC Extension, and a couple years after that, I served on the Board of which he was President. This year, I asked Lloyd to be our chapter's representative to the fledgling CA FPA.

Lloyd's entry into financial planning is a familiar one...it is his second career. Lloyd graduated with a B.S. and an M.S. in Electrical Engineering from the University of Hawaii. After graduating, he worked in Hawaii for three years and eventually moved to the Bay Area where he started working for GTE in Mountain View. After 10 years with GTE he worked for a variety of small engineering companies, eventually winding up at Stanford Telecom. While working at

Stanford Telecom, his father became very ill and Lloyd made the decision to retire. After his father passed away, Lloyd decided to take the investment class offered at UCSC Extension. At that time, Kent Noard was teaching the investment course and he encouraged Lloyd to continue with the Personal Financial Planning Program. Lloyd completed the program and passed the CFP® Exam in 1999, and as they say, the rest is history.

After passing the CFP® Exam,



Lloyd started out as a paraplanner and back office support, which included data entry, account reconciliation, processing requests, etc.... He accepted positions in companies to get experience in planning and learn how successful planners approached their practice and managed their firms. Over

time, he gained the knowledge, experience, and confidence required to be the principal client contact and eventually realizing his dream of owning his own practice: LSY Financial.

In 2000 Kent Noard, Program Coordinator of the Personal Financial Planning Program at UCSC, asked Lloyd if he would be interested in teaching the Math class. Lloyd accepted the offer and taught the Math class for 5 years and then moved on to teach the investments class until the Spring of 2011. Over the 10 years, he taught approximately 30 classes, interacting with 750 students; many of whom have successfully entered the profession. When I asked Lloyd what he liked about teaching, he said "it is gratifying to see students become successful planners, some of them with their own practices and others working for

firms. I hope they are all successful in whatever way they want to be and I'm happy to have played a small part in their success."

In addition to his role as teacher and mentor, Lloyd has been, and continues to be, a very active member of the Silicon Valley Chapter. He has served in a variety of capacities: 2006 Program Chair, 2007 President Elect, 2008 President, 2009 Chair, and has served on the Chapter Leadership Advisory Council (currently known as CLAC, but previously called the Chapter Leadership Resource Council) from 2009 to present. Lloyd's role in CLAC is to be a resource and act as a liaison between the regional chapters and national. Lloyd pointed out that his work with the regional chapters has been, "Gratifying because the chapters and leaders are dedicated to helping their chapters stay or become successful and the camaraderie among the chapters in this region is second to none."

One would think that after Lloyd's tireless involvement, he would be more than happy to take a back seat and focus on his practice, and enjoy some downtime with his wife. However, I'm happy to report that is not his intention. When he finishes his obligations with CLAC, Lloyd intends to, "Re-engage at the chapter level. Having experienced leadership at the chapter, regional, state and national levels it has reinforced my feeling that the biggest impact one can have is at the chapter level."

There is no doubt his participation will continue to be appreciated. As a member of the President's Council, the FPASV President, a former student, and friend, I'd like to thank Lloyd for his dedication and support of the profession, his colleagues, and the FPA. If you see Lloyd around in his Hawaiian shirt, be sure to thank him too.

PRESIDENTS PODIUM

Pro Bono Opportunities

by Julie Asti, President, FPA San Francisco

October is Financial Planning month and FPA chapters around the country are offering free financial planning to the community via 'Financial Planning Days'. The San Francisco chapter will be holding its Financial Planning Clinic on October 20 at UC Hastings School of Law. Financial Planning Days is a collaboration involving local governments and hundreds of certified financial planners nationwide.

The free financial advice will be dispensed through one-on-one advising sessions and classroom-style workshop presentations covering key personal finance topics.

Planners everywhere understand that time is one of a practice's most precious assets. A quick search for CRM, portfolio performance reporting and other time-saving tools are proof of this.

It's tough for most of us to carve out time to give that precious time away. But we certainly understand the overwhelming need our communities have for good, solid financial advice and direction. People are still struggling to grasp the concept of financial planning.

Even people with lots of money have made poor decisions. They may not know how to manage it effectively. And they have the wherewithal to hire advisors to help them make better decisions. For those who do not have the means or even the knowledge to get the right type of advice, pro bono financial planning can be a lifesaver.

The good news is that, via the FPA, we have many opportunities to reach out and help the commu-

nity and in a way that can fit into our busy schedules. Within the San Francisco chapter, you can give back to the community by volunteering to spend a day in local schools teaching financial planning concepts via Junior Achievement. Or work with local youth and teach basic money management skills by leading a workshop at JobCorps. We also partner with a local

whose practice is focused on the needs of high-net-worth individuals and institutions. The segment is turning to fee-based business increasingly, bringing with it promises of growth for advisors who serve them. But for planners with energy to spare, pro bono work promotes the concept of holistic financial planning in compelling and immeasurable ways.



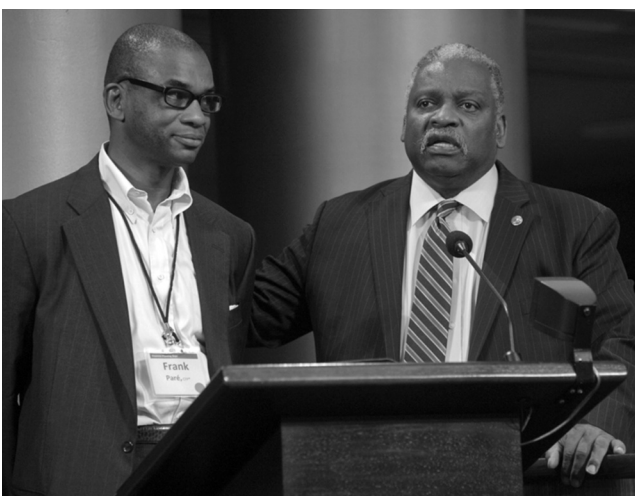
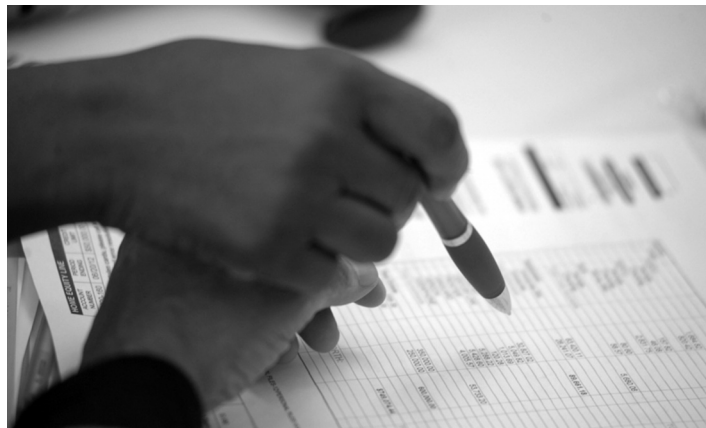
Julie Asti, CFP® is the president of the FPA San Francisco. She is the Founder and Principal of Asti Financial Management in Albany, California.

non-profit, EARN (Earned Assets Resource Network). EARN serves low-wage, working families who are trying to transform their lives. Averaging less than \$18,000 in annual income, EARN families are saving over \$75 a month, about 5% of their income, and reaching goals that once seemed unattainable.

The time commitment involved with these outreach programs can be as much or as little as you can afford to give. The Financial Planning Clinic allows planners to focus on one day to give back to their community.

It is easy to encounter a planner

FINANCIAL PLANNING DAY



FPA East Bay Chapter Meeting

Building Client Resiliency to Disaster

Caroline Thomas Jacobs

7:15 - 9:00 am

FPA Ethics Course Immediately Following

9:15 - 11:15 am

Date:

November 7, 2012

Time:

7:15 am

Location:

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

CE Credits:

1 Hour – Approved

Optional CFP Ethics:

2 Hours- 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

2 Hr. Ethics Course:

\$30 FPA Members

\$40 Non Members– Advance Registration

Overview:

We all live with the risk of natural disaster. In the Bay Area, we are exposed to the specific geological hazards of earthquakes, landslides, floods, extreme weather or stand as a potential target of terrorism. Planning for such disaster is a critical but often overlooked component of financial planning. Incorporating emergency planning into your financial planning playbook will strengthen your client's resiliency to disaster and minimize their financial exposure to the costs of recovery. Through this presentation you will learn the key concepts of emergency preparedness, why preparing is a critical component of financial planning, how to advise your client on risk and how to build your client's resiliency to disaster.

Presenter's Bio:

Caroline provides professional emergency preparedness services to families and business across the Bay Area. She works with clients to assess their emergency planning needs, balanced with their tolerance for risk, to develop comprehensive, custom emergency plans for each client's distinct conditions. As a leader in emergency planning, she has led community readiness efforts, including the successful "Get Ready, El Cerrito!" public education campaign, regularly advises businesses, schools and community groups and prepares families across the Bay Area. Through Get Ready Bay Area™ Caroline provides direct, hands-on emergency planning services to those who want to ensure they are prepared for California's emergencies.

How to register:

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

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: Grant Martin of MFS Investments

*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

David Borrelli
(925) 212-0862
dborrelli@oppenheimerfunds.com

Franklin Square Capital Partners

John M Sorrell
(925) 858-2497
John.Sorrell@FS2Cap.com

MFS Investments

Grant Martin
(602) 322-8007
gwmartin@mfs.com

Fidelity Investments

Campbell Judge
(877) 544-8026
campbell.judge@fmr.com

David Shaffer Insurance Services

David Shaffer
(925) 944-7100
ShafferI@PacBell.net

Putnam Investments

Alex Hayes
(415) 730-3941
alex_hayes@putnam.com

Strategic Capital

Roshan Weeramantry
(408) 314-7895
Roshan.Weeramantry@sbcglobal.net

Redwood Mortgage Investors

Tom Burwell
(650) 365-5341 ext. 237
thomas.burwell@redwoodmortgage.com

Franklin Templeton

JB Walker
(925) 708-4672
JBWalker@frk.com

Lord Abbett & Company, LLC

Douglas Stockslager
(201) 827-2897
dstockslager@lordabbett.com

Silver

SEI

Mark Scanlan
(925) 667-7865
MScanlan@seic.com

Signet Mortgage Corporation

Clay Selland
(925) 807-1500 xt.303
clay@signetmortgage.com

JP Morgan Funds

Jack Roddy
(415) 772-3052
jack.rodny@jpmorgan.com

TransAmerica

Loi Yu & John Devlin
(415) 250.0916 / (510) 851.9944
LYu@TransAmerica.com /
JDevlin@TransAmerica.com

Black Rock

Michael Wade
(415) 264-8346
Michael.Wade@blackrock.com

Wells Fargo Advantage Funds

Kristina Page
(510) 932-2304
Kristina.Page@WellsFargo.com

Stonecrest Managers

Todd Feldman
(408) 557.0700 ext. 234
TFeldman@Stonecrest.net

Hennessy Funds

AJ Hennessy
(800) 966-4354
aj@hennessyfund.com

Guardian Life Insurance

Brent Frisk
(415) 264-4721
Brent_Frisk@GLIC.com

UC Berkeley Extension

Paul Emery
(510) 643-1052
extension.berkeley.edu

Goldman Sachs Asset Management

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

Symetra

Jeff Jennings
(415) 290-2522
Jeff.Jennings@symetra.com

RS Funds

Hudson Walker
(415) 308-2522
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?

FPA Silicon Valley Chapter Meeting

Estate and Succession Planning for Small Business Owners

Richard C. Dayton, Esq

Date:

November 9, 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:

Most small businesses don't survive the first generation. Estate and succession planning decisions involve complex questions of law, tax, and business planning. Thus, it's crucial that financial advisors become familiar with issues related to business-ownership estate planning if they are to aid clients in creating effective financial plans. Rich Dayton will discuss buy-sell agreement contracts - triggered by death or disability. He will introduce the audience to a special LLC ownership of life insurance for supporting buy-sell agreements that can have positive tax implications for the business owners. The session will also focus on intra-family and business transfer techniques - Partnership/S Corp (gifting shares), FLP, Installment Sale (SCIN), Gift Leaseback, GRAT/GRUT, etc.

Presenter's Bio:

Rich Dayton is a founder of The Dayton Law Firm. He is affiliated with The Institute of Family Wealth providing advanced income tax planning strategies and business exit strategies. He is also Certified Specialist in Estate Planning, Probate and Trust Law. He is a member of WealthCounsel, the California Bar Association, the Santa Clara County Bar Association, the Silicon Valley Bar Association, the National Academy of Elder Law Attorneys, the California Advocates for Nursing Home Reform, and the American Bar Association. Mr. Dayton earned his Juris Doctor degree from Santa Clara University School of Law. He serves on the Board of Directors for Goodwill Industries of Santa Clara County, and is a past Chair of this charity. A respected guest speaker and lecturer, he maintains the highest level of knowledge and expertise.

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

For more information: www.fpasv.org

*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. Please RSVP as indicated.

Title: Planning for Registered Domestic Partners - What You Need to Know

Speakers: Donald Read, Attorney and Tax Law Specialist

Date: Friday, November 16th, 2012

Time: 12:00 noon to 1:30 pm

Location: San Jose (near Valley Fair)

RSVP to: Lauree Murphy at Lauree@Yahoo.com

Cost: \$10

CEUs: 1 CEU approved by the CFP[®] Board

Under California law, registered domestic partners and the few same-sex married couples who married in the 2008 "window" are treated as spouses for virtually all purposes, including community property rights. However, under the federal Defense of Marriage Act, they are treated as strangers, although their rights to community property and community income are recognized. Don Read, the tax attorney who got the IRS to recognize RDP's community property rights, will talk about various tax, financial and family law issues, such as how community income affects RDP's individual federal tax returns, how it impacts qualification for certain governmental benefits, that RDP's are strangers for estate planning (but community income is a powerful wealth-transfer device), that divorce consequences may often not be as different as they may appear to be (but at times are distressingly different), and that stranger status may be a benefit to take advantage of.

Note: There will be no Brown Bag lunch held in December.

Silicon Valley Chapter Partners

Platinum

The Dayton Law Firm Rich Dayton 408-437-7570 info@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
--	--	---	--

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
--	--	---	--

Silver

Security 1 Lending Greg Hacker 408-483-2225 ghacker@S1L.com	Redwood Mortgage Diana Mandarino 800-659-6593 ext. 212 diana@redwoodmortgage.com	Heffernan Insurance Company Deborah McGreenery dmcgreenery@heffgroup.com 707-789-3068	Life Encore Sara Zeff Geber, Ph.D. sara@LifeEncore.com 408-364-1107
---	--	---	---

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

Pushing the Boundaries of Beta: The Application of Structured Passive Strategies Ted Lucas, Paul Touchstone, Ran Lesham, Matt Hougan

Date:

November 13th, 2012

Time:

9:30 am – 1:30 pm

Location:

City Club of San Francisco, 155
Sansome Street

CE credits: 1

Cost:

Early Registration

\$65 members \$85 non members.

At the door

\$85.00 for FPA members,

\$105.00 non-members.

Overview:

Attendees will learn how to create tax, fee, and risk efficient client portfolios using ETF and structured index strategies.

Presenter's Bio:

Ted Lucas, Managing Partner, Lattice Strategies

Paul Touchstone, CFA, Managing Director, Fort Point Capital Partners

Ran Lesham, Head of Portfolio Management and Operations, Aperio Group

Matt Hougan, Managing Director, IndexUniverse

All three speakers have over a decade of investment experience, and are experts in the field of creating structured passive private client portfolios.

For more information: www.fpasf.org

How to register: www.fpasf.org

Allied Groups: CFA Society

This meeting is sponsored by Golden Gate University, PowerShares

*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
ING Troy Chakarun 415-298-8974 Troy.chakarun@ingfunds.com	Schroder Investment Management John Maguire 347-703-3940 john.maguire@us.schroders.com	Genworth Financial Home Equity Access Elaine Parker 650-275-2738 elaine.parker@genworth.com	Golden Gate University Steve Hawkey 415-442-6584 shawkey@ggu.edu
MetLife Geoffrey Wallace 415-729-5331 gwallace@metlife.com	LaserFiche Linda Kao 562-988-1688 linda.kao@laserfiche.com	iShares Vivan Tsai 415-670-4724 vivian.tsai@blackrock.com	

Silver

UC Berkeley Extension Paul Emery pemery@unex.berkeley.edu 510-643-2181	Diamond Hill Investments Ed Vukmirovich evukmirovich@diamond-hill.com 310-469-4697	Junxure Erin Kincheloe ekincheloe@junxure.com 650-726-4684	Northern Trust Allen Giles Carr agcl@ntrs.com 312-479-0199
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?

Chapter Meeting Calendar

2012/2013	East Bay FPAEastBay.org	San Francisco FPASF.org	Silicon Valley FPASV.org	San Joaquin Valley FPASJV.org
NOVEMBER	Wednesday, November 7th, 7:15 a.m. Round Hill CC <i>Building Client Resiliency to Disaster</i> Caroline Thomas Jacobs	Tuesday, November 13th, 9:30am - 1:30pm SF City Club <i>Pushing the Boundaries of Beta: Cutting Edge Structured Passive Strategies</i> Ted Lucas, Paul Touchstone, Matt Hougan, Ran Lesham	Friday, November 9th, 11:30 am - 1:30 pm TechMart <i>Estate Planning</i> Rich Dayton	
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		Tuesday, January 8th, 11:30am - 1:30pm SF City Club <i>Economic and Market Outlook</i>	Friday, January 11th, 11:30 am - 1:30 pm TechMart <i>Tax Stuff Planners Need to Know Now</i> Kent Noard	

For advertising opportunities, please contact
 Brenda Herrington at 650-851-4414 or brenda@greatorgs.com
 Production and Layout by Audrey McGimsey

Planner is published monthly by four Northern California chapters of the Financial Planning Association: FPA of the East Bay, FPA of San Joaquin Valley, FPA of Silicon Valley and FPA of San Francisco. 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.



THE FINANCIAL PLANNING ASSOCIATION

3130 Alpine Road,
Suite 288
Portola Valley, CA
94028

Chapter Executive Directors

New address? Contact your chapter office directly at the email or phone below

East Bay
Krysta Patterson
EastBayFPA@gmail.com
925-935-9691

San Francisco
Holly Wilkerson
info@FPASF.org
877-260-3218

Silicon Valley
Susan Adams
execdirector@fpasv.org
877-808-2699

San Joaquin Valley
Erin Aquino
ErinAquino@hotmail.com
209-473-4045

Improve Your Clients' Relationship with Money

Facilitating Financial Health: Tools for Financial Planners and Coaches

Join Rick Kahler, one of *Businessweek's* "top 15 most experienced planners in the nation," for this course.

- Learn how to build a trusting relationship with clients.
- Identify your clients' and your own "money scripts" and the financial disorders they cause.
- Create an integrated financial planning process.
- Prerequisite: FI 420 or consent of the program director.

Online, January 6 to April 20, 2013



Rick Kahler

Easy open enrollment or auditing options.
Register today! FI 498U — 3 units.
info@ggu.edu
415-442-7800
888-GGU-EDU1

BUSINESS | TAXATION | ACCOUNTING | LAW

GOLDEN GATE UNIVERSITY

SHINE