

IDAHO CHAPTER 2011 Board of Directors

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284-7623

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319-3670

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Capital Financial Solutions, LLC
629-4046

Chapter Outreach

Michael Brandone, CLU, ChFC
Insurance Network America
800-456-799 ext 266

Chapter Administrator

Jamie Hegstrom
208-672-1379
FPAIdaho@msn.com

LOCAL NEWS

- **We are looking for new Board Members for 2012.**

Board meetings are held the third Tuesday of the month at the Arid Club, prior to our FPA luncheons. A director on the board serves for one year. Directors responsibilities are diverse, your interest might include:

Career Development, Education, Programs and Speaker Relations Directors

Host a career day, enhance your educational content and connect with potential speakers.

Community Service Directors

Work with the public to increase the awareness of financial planning as a chapter Public Awareness Director with Junior Achievement and Financial Planning Week.

Communication and Social Networking

Implement Social Networking at the chapter level, learn what FPA is doing, and how to effectively communicate with chapter membership.

Government Relations Directors

Communicate important legislative and regulatory trends to chapter members and get help with delivery methods.

Membership Directors

Find ways to recruit and retain your chapter membership, learn about FPA's activities.

Public Relations Directors

Engage the media to communicate FPA's key messages using public relations strategies such as press releases, story ideas and more.

Student Relation Directors

Learn more about creating FPA Student Chapters and how to more effectively engage students and program directors with FPA.

- **If you are interested in getting involved as a Board Director, let someone on the board know ~ YOUR SKILLS ARE NEEDED!**

Message From the President Thomas Steelman

George Kinder has said, "In the realm of money we are too used to thinking that knowledge is everything, that money is simply about the facts of insurance, investments, budgets, economics, estates, and balancing the books. But knowledge is uncertain, fragile, and incomplete. It's no way to live a life. Kindness, though, takes everything in. No matter how much you know or own, in the end all the rest falls away. Only kindness counts."

I often walk away from our monthly meetings with a deep sense of gratitude for the career we all enjoy. By and large the career is flexible and provides a comfortable lifestyle (especially for Boise). Most of the individuals apart of FPA are genuine and thoughtful individuals that take pride in the service they provide. I think often we need to be reminded of how fortunate we are to be in this industry. It behooves us to be kind to all (including non-prospects ☺). Our society, for some reason, has placed a great value on what we provide to it. We must give back in many ways; the most easily deployable is kindness. It's a great attribute to seek for.

As an FPA leadership, we look forward to being with you for this month's lunch meeting!

Success to you,

Tom

IDAHO TAX-EXEMPT FUND

For those seeking a conservative investment vehicle, the Idaho Tax-Exempt Fund offers a diversified portfolio of investment-grade, 100% Idaho issues that provide income exempt from federal income and alternative minimum taxes as well as Idaho state income tax.

Morningstar Ratings™ as of 06/30/2011

Muni Single State Long Category

Overall

3 Year

5 Year

10 Year



Among 325 Funds



Among 325 Funds



Among 298 Funds



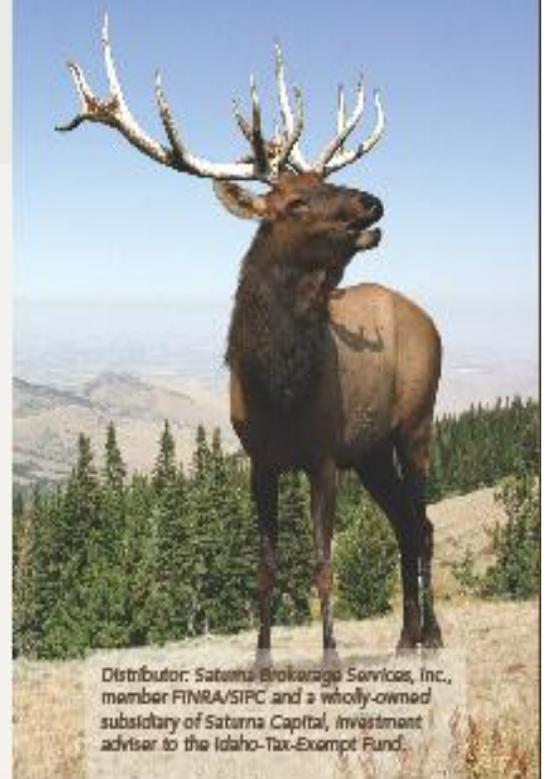
Among 276 Funds

Please consider an investment's objectives, risks, charges and expenses carefully before investing. To obtain the Fund's prospectus that contains this and other important information please visit www.idahotaxexemptfund.com or call toll free 1-800/SATURNA. Please read the prospectus carefully before investing.

Performance data quoted herein represents past performance and is no guarantee of future results. Current performance may be higher or lower than that stated herein. Performance current to the most recent month-end is available by calling toll-free 1-800/SATURNA or visiting www.idahotaxexemptfund.com. Income and capital gain distributions, and gains on sales of shares, may be subject to taxes.

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An Idaho-strength
investment portfolio.



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Warren Buffett's Advice on Effective Client Meetings

By Dan Richards September 13, 2011



For many clients, the regrettable reality is that meeting with their advisor is no longer an uplifting experience. Instead of anticipating meetings with enthusiasm, they look to meetings with foreboding. Instead of walking away optimistic about possibilities, they leave burdened down by limitations

This situation is unhealthy and unsustainable for both clients and for advisors. Here are three steps to make meetings with clients a more positive experience, so that they're not seen as akin to a visit to the dentist.

Step one: Be upbeat

For many advisors, the challenge of creating positive client meetings starts with being positive. Unless you're upbeat, there's no chance that your clients will be. Being positive doesn't mean that you're oblivious to the challenges we're facing – clients are looking for realistic optimism, not someone with a "don't worry, be happy" view of the world.

Step two: Look past the bad news

When meeting with clients, start by acknowledging the real challenges faced by global economies. But don't let the gloom wear you and your client down – introduce some offsetting good news. For example, point to three or four quality companies whose prices have been beaten down – and shift the focus of the conversation to the value in recognized market leaders like McDonalds, Nestle, Pfizer and WalMart.

Step three: Focus on what you can control

You obviously have to talk about what's happened to client portfolios, but go beyond that and talk about things which you can influence. For example, you can set a goal of a 3% annual cash return from your client's portfolio – and as part of your conversation, talk about their cash flow in the recent period versus that goal.

Upcoming Member Luncheon

Tuesday, October 18th

Arid Club 12-1:30pm

**"Current State of the Mortgage
and Lending Environment"**

*Presented by **Kevin Helmick**, Senior Loan Officer at Bank of America*

Kevin is a graduate of West Virginia University, with a Major in Finance.

He has 24 years combined mortgage lending experience, with the past 4 years in Retail Mortgage Lending with Bank of America in Boise.

In 2010 Kevin was the Idaho's top mortgage volume producer with \$29 million in closings. In 2005 Kevin exceeded the \$1 Billion mark in total career funded volume.

Kevin lives in Boise with his wife Diana and daughter Casey. They enjoy skiing in the winter and mountain biking, hiking, boating and golfing in the Idaho summers.