

MESSAGE FROM OUR NEW PRESIDENT;

MIKE BRANDONE

I am honored to be named FPA of Idaho President for 2013. I humbly accept the challenge of leading our chapter this year.

First, I want to thank Chris Hendrickson for his leadership, hard work and dedication to the chapter as our past President. Also, allow me to thank all our past Presidents for their service to the chapter. I also want to welcome our three new Board members: Carey McNeal, David Allen and Cheri Pinkerton.

Each President encounters challenges during their tenure. 2013 will be no different. By the time this newsletter is published, we may know where we stand on taxes, whether or not we are falling off a fiscal cliff, and how continuing governmental debt issues threaten to have an effect on 2013. Regardless of what happens, we need to be vigilant with our clients.

My goal for 2013 will be to help our members focus on what makes you great financial professionals.

I have asked our Board of Directors to begin working on the framework of the chapter's new strategic plan. This plan will assist future Presidents and Boards on maintaining a strategic direction for FPA Idaho. With the Board's assistance, I'm personally taking on three topics I believe will help the chapter grow and flourish.

John Wooden, the famous basketball coach of the UCLA Bruins was once asked, "How are you going to plan for your next opponent-what film will you watch?" His response was, he wouldn't be doing any of that. He simply stated his team was practicing what they needed to do, and do it better than anyone else. When the time came to play the game, his team was the best prepared team possible. His team made the other teams play his game.

Same is true for us here in Idaho... be our best, be dedicated, be consistent and win the day!

They are: membership growth, communications and media relations, and Pro Bono work. I'll keep you updated on our progress on these initiatives throughout the year.

In conclusion, I ask each member to take full advantage of this chapter's events. Your Board has worked tirelessly to establish and deliver membership and networking events that enhance your membership with FPA of Idaho. One final goal of mine is to personally meet each chapter member this year. Help me make this goal a reality – contact me anytime!

As always, if you have a suggestion or comment on how our Chapter can be better, I'd like to hear from you. Have a great 2013, and I hope to meet you soon.

Sincerely,

Michael Brandone, CLU, ChFC, CFP



OF IDAHO

JANUARY / FEBRUARY
2013

PLEASE WELCOME OUR NEWEST 2013 BOARD MEMBERS

CAREY MCNEAL, CHERI PINKERTON, DAVID ALLEN

Carey McNeal is partner at Buffington Mohr McNeal and has over 20 years of investment and planning experience. He is a 1988 graduate of the College of Business and Economics at Boise State University.

Carey has served as President of the Boise Estate Planning Council, the Southwest Idaho Planned Giving Council and the National Association of Personal Financial Advisors (NAPFA) as a Registered Financial Advisor. He is a welcome addition to our board.



Cheri Pinkerton has been developing financial solutions for individuals since 1981. She received her CFP™ certification in 1988. She is proud to be a financial advisor who is held to a fiduciary standard as an affiliate of The H Group.

Cheri's professional involvement includes membership in The National Association of Personal Financial Advisors (NAPFA). NAPFA has become the leading professional association in the US dedicated to the advancement of Fee-Only financial planning.

David Allen, CPA, CVA joined Cooper Norman in 2007. He was born and raised in the Boise area. David graduated from Portland State Univ in 1996 with a BA in Accounting. He became a licensed CPA in 2001 and earned his Certified Valuation Analyst certification in 2012. David also sits on the board of the Boise Estate Planning Council. We are glad to add his expertise to our Board of Directors.



2013 Board of Directors

President:

Mike Brandone, CFP, CLU,
ChFC
760-716-6616

Past President

J. Chris Hendrickson, CFP
Berkeley, Inc.
853-6980

President-Elect Pro-Bono Chair

Steve Stech, CFP
Capital Financial Solutions
629-4660

Treasurer

David Allen, CPA
Cooper Norman
336-0800

Program Director Chair

Larry Halvorson ChFC, CLU
Principal
890-0310

Public Relations Chair

Carey McNeal
Buffington Mohr McNeal
338-5551

Sponsor Chair

Jack Thomas
Gryphon Private Wealth
Management
938-5557

Membership Chair

Cheri Pinkerton, CFP
The H Group
853-7770

Chapter Administrator

Jamie Hegstrom
672-1379
FPAIdaho@msn.com

Chapter Meeting Schedule

12:00pm-1:30pm lunch
Arid Club in Boise Idaho

February 19th lunch meeting

“We’ve avoided the cliff: Now what do we do?”

Analysis of Select Provisions of 2012 Taxpayer Relief Act, the end of a decade of uncertainty?

Speaker **Dave McAnaney**, J.D., CPA

Managing Partner at McAnaney & Associates, PLLC

\$25 for lunch, guests welcome
Lunches are free to FPA members and first time guests.
Arid Club dress code requires business attire, no jeans.

Don't forget to check our website for updates on our social events, our chapter meetings and education opportunities.

www.fpanet.org/chapters/idaho

*When is our March meeting?
Who is speaking in April?
Can I pay for my lunch online?*

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.

Average Annual Returns as of 09/30/2012

Ticker: NITEX

| 10 Years | 5 Years | 3 Years | 1 Year | Expense Ratio ¹ |
|----------|---------|---------|--------|----------------------------|
| 4.02% | 4.96% | 5.00% | 6.37% | 0.62% |

¹ As of the Fund's most recent prospectus dated 3/30/2012.

Please consider an investment's objectives, risks, charges and expenses carefully before investing. To obtain the Fund's prospectus or summary prospectus that contains this and other important information please visit www.idahotaxexemptfund.com or call toll free 1-800/SATURNA. Please read the prospectus or summary 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 can be obtained by calling toll-free 800/SATURNA or visiting www.idahotaxexemptfund.com. Average annual total returns are historical and include change in share value as well as reinvestment of dividends and capital gains, if any. The investment return and 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. Income and capital gain distributions, and gains on sales of shares, may be subject to taxes.

Distributor: Saturna Brokerage Services, Inc., member FINRA/SIPC and a wholly-owned subsidiary of Saturna Capital, investment adviser to the Idaho Tax-Exempt Fund.



An Idaho-strength
investment portfolio.



"Providing the best client service means working together as a team with the client to maximize opportunities for tax savings and overall business success. My clients know I don't want to be 'just another necessary expense,' but rather a value-added service that clients appreciate."
-Travis Burgess



CPAs & BUSINESS ADVISORS



Phelps S. McIlvaine
Director and Vice President

1300 North State Street
Bellingham, WA 98225
psm@saturna.com

(800) SATURNA Ext. 602
(360) 594-9900
Fax: (360) 734-0755