

Quarterly *insights*

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MEMBERSHIP

Contact Paul Brahim, CFP® : 4122889150



PARTNER WITH US



DONT FORGET...

Saluting Service – May 13th



Member *Spotlight*



Jim Helba, Jr., CFP®

Investment Adviser Affiliate, Pittsburgh Financial Planners, Inc.

Editor's Note: Each month this newsletter will include a "Member Spotlight" column. With so many interesting and experienced FPA members in the Pittsburgh Chapter, this is one way for us to discover and learn from peers, who we may, otherwise, never have the chance to meet or have an in-depth discussion

After meeting with Jim, I came away with one word, "Wow." Jim's passion and commitment to his profession are more than just admirable, rather, quite awe-inspiring. He also has an incredible breadth of historical knowledge regarding financial planning as we know and practice it today. In fact, he was among the first in the country and the first in Allegheny County to become a CFP® practitioner. He is also one of the founding members of our Chapter. Recently, fellow FPA of Pittsburgh member Brian Stumpf, CFP®, CRPC® met Jim at the Pittsburgh International Airport. Brian recounts, "Jim was on his way to the FPA Retreat in Miami. He told me he has been attending these retreats since the very first one which was held in 1981, missing only two!"



Greetings!

Welcome to our new, improved newsletter! We will be sending it out quarterly, so please keep your eyes (and inboxes!) open for each issue, which will include: a member spotlight to highlight interesting experiences and work of our peers; member-generated articles on rotating topics; contain pertinent information on upcoming events; and more.

I would like to thank each and every one of you for your continued support of the FPA and the financial planning profession. On both a national and local level, our goal is to provide our members value through stimulating programs, networking events, political advocacy, and consumer awareness. Our board has been hard at work over the past several months to ensure that we are providing you the best experiences possible, including access to national-caliber speakers and unique events at exciting locations.

For now, be sure to mark your calendars for two of our annual flagship events:

Saluting Service @ Soldiers and Sailors Memorial Hall and Museum – Wednesday May 13th

and **Financial “Four”Um @ Rivers Casino – Wednesday October 21st.**

In addition, our **“Books & Brews”** book club, new this year, met for the first time at the end of March. So, be sure to join us when you can, and bring a friend! The next meeting will be held on Wednesday, May 27th at the Rivers Club. Please be sure to look at our events column in this newsletter or visit our newly redesigned website for further information: www.fpapgh.org. (for you social media connoisseurs, be sure to follow @PghFPA)

The FPA of Pittsburgh Board of Directors is responsible for pursuing our mission of “promoting and advancing financial planning to members and our local community.” We ask for your participation, connections, support, and outreach in the upcoming year. As always, if you have any ideas or suggestions regarding events or content, please let us know – we are here to support you and the financial planning community as a whole. I look forward to continuing to serve you in 2015.

Stephanie C. McElheny

Stephanie C. McElheny, CFP®
2015 President, FPA of Pittsburgh

2015 Calendar of Events

Books and Brews

Wednesday, May 27th

Rivers Club, 5:30 p.m. Next Book:
To Sell is Human by Daniel H. Pink

RSVP to stephanie.mcelheny@hefren.com

10th Annual FPA of Pittsburgh Golf Outing

Friday, May 1st

Olde Stonewall Golf Club,
10:30 AM - 6:00 PM

To register [CLICK HERE](#)

Financial Planning Association's Fourth Annual Saluting Service

Wednesday, May 13th

Soldiers & Sailors Memorial Hall
& Museum, 5:00 p.m. to 8:00 p.m.
For more information [CLICK HERE](#)

Investment Conference

June 10

[MORE INFO](#)

ICFP Ethics Program

July 22

[MORE INFO](#)

Estate Planning Conference

September 16

[MORE INFO](#)

Financial “Four” Um

Rivers Casino

[MORE INFO](#)

Member Spotlight CONTINUED FROM PAGE 1

Growing up in Weirton, WV in a family of “modest means,” Jim did not aspire to be a financial advisor. In fact, he says, “I wanted to be a forest ranger.” That all changed when Jim entered Wittenberg University in 1963. “I was quite good with numbers and had a penchant for details, both of which dovetailed nicely into my newfound interest – economics.” He adds, “I was the first in my family to attend college, so I also wanted to earn a degree to help me give back to my family.”

Jim went on to graduate from Wittenberg in 1967 with a Bachelor of Arts degree in economics. At that time, however, the Vietnam War was infusing itself into the lives of young men like Jim, and he enlisted in the Army Intelligence Corps. Jim says, “Whether it was a fluke or luck, I had an allergic reaction to one of the vaccines required for going to Vietnam. As a result I remained in Army Intelligence but in their stateside operations.” In the early 1970s and back in civilian life, Jim began his career in the financial services sector. “It was uncommon to be dually licensed back then, but a former college classmate of mine motivated me to join the International Association for Financial Planning (IAFP), and I enrolled to study for the CFP® designation at the College for Financial Planning.” Fascinated with what he learned, Jim wanted to bring the information back to Western Pennsylvania and promote the values of financial planning to the community. Jim participated with principals of Allegheny Financial Group to form the first Pittsburgh chapter of the IAFP. The IAFP would eventually merge with the Institute of Certified Financial Planners (ICFP) to form the Financial Planning Association (FAP) in 2000. By 1982, Jim was running a fee-based business.

Among those who Jim considers to be his mentors are Loren Dunton, known as the founding father of the financial planning profession, and whom Jim met once on a trip to New York. He also greatly admires and knows George Kinder, founder of the Kinder Institute of Life Planning, who Jim describes as a great innovator of our industry. Others include financial planning innovators Graydon Calder and J. Chandler Peterson.

Jim is a strong advocate of continuing education in financial services and believes unequivocally that the CFP® designation should be mandated for anyone who proclaims to be a financial advisor. “Our profession is one of the first new professions in 200 years. We are just at the beginning of a great profession.” He tells younger colleagues, “Think like a CFP practitioner and then become one. It’s a marvelous career and one that is sorely needed in our world today. You have to practice behavioral finance and integrate the way clients think and react to emotional situations with financial planning and investments.” Jim says he knows he has done a good job when his clients can articulate back to him “the details of their plan.” He will tell you that “the client is the client... not their money. Assets under management might well be the byproduct but not the goal of a financial planning advisory practice.” He adds, “Being a money manager is an honorable profession, but they are not financial planners. While we often measure success by the amount of assets under management, I believe this can be a misleading goal. By taking a holistic approach you differentiate yourself from many money managers focused solely on growing the money in their book of business.”

The Power of the PAUSE



By Patty Kreamer, CPO
Productivity Coach for
Financial Advisors

Do you want some life balance? Here's a quick way to give you access to getting it.

Being a financial advisor today is tough. The daily grind never stops, and most of the time, life balance is not even an option. What, are you kidding?

And what's more, you are expected to have some semblance of a family and personal life in the limited glimpses of time between work days.

Can it be done? It depends on whether you are ready and willing to make some changes in your life. Successful change can only happen if you are ready and willing – and that goes with any type of change that you want to make.

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So what's the secret to finding life balance?

The PAUSE that Refreshes

You have to pause long enough to realize that you are in a cycle that you want to break. You have to actually stop and look at where you are and how you got there. Sometimes this happens without a choice on your part. Your body shuts down and you wake up one day ready to chuck it all, wondering how you ever got to this point. Ever happen to you?

To avoid this, you must pause. It is not complicated; in fact, it's rather basic. You need to take an inventory of what you have in your life by looking at how your typical day evolves. Probe into some areas of your life that may be contributing to your downward spiral. Here are some great places to start that inventory:

- Examine the flow of your day.
- Look at your organization skills.
- Observe how you use your time.
- Monitor the activities in your life.

There are many areas of your life that can throw you off balance. Even after you feel you have a handle on your life, many times you end up returning to your previously overwhelmed state. The secret to long-term success is to PAUSE, THINK, then ACT before you bring anything new into your life, whether it's a new activity or a new item. I think you'll be amazed at how little you will allow into your life if you exercise the Power of the PAUSE.

Patty Kreamer is a Certified Professional Organizer®
Contact her at: 412-352-2888
Email: patty@ReferralInstitutePittsburgh.com
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Q1 2015 Member Milestones

30 Years
David Cashdollar CFP®

20 Years
Amy Braun-Bostich CFP®

15 Years
Jeffrey Evans CFP®

10 Years
John Waldron CFP®

5 Years
Ronald Wyatt CFP®
Andrew Hoffarth CFP®

Saluting Service 2014



From left to right: Kathleen Stewart, Immediate Past President, FPA of Pittsburgh; Jay Mastilak, Past President, FPA of Pittsburgh and Co-Chair Saluting Service; Pastor Mike Wurschmidt, Shepherd's Heart Veteran's Home; Lawrence Anlauf, the First Class Patriot Achievement award winner; Nick Bruno, Managing Director of Wells Fargo Advisors, Pittsburgh Region; and Brian Gongaware, Past President, FPA of Pittsburgh and Co-Chair, Saluting Service.

Mark down May 13th for the 2015 Saluting Service event!

Thanks to BPU Investment Management Inc., member FINRA/SIPC and an SEC registered investment advisor, for providing the underwriting to make Quarterly Insights possible.