

The Financial Planning Association of
Southern Arizona presents

“Healthcare Reform”

Presented by Ruthann Laswick
of Black, Gould & Associates
at 3:00 p.m. at Hacienda del Sol Resort
Wednesday, April 21

What happened to health care reform? When will we and our clients start to see changes in health insurance and health care delivery? Join us for an up-to-date discussion of these and other issues surrounding health care.

Ms. Laswick's 30 plus years of experience in employee benefits, including healthcare, in the United States and Europe gives her a unique perspective on the reform movement. Her presentation will address:

- Our healthcare system today
- Reform mandates
- Implementation of reform
- State versus Federal control and impact on state budgets

In addition, we'll hear the current status of any new or pending legislation.

You won't want to miss this information-packed presentation. Please join us!

IN THIS ISSUE:

April Chapter Meeting	1
May & June Chapter Meetings	2
Message from Chapter President	3
Message from Board Treasurer	4
Bd. Roster, Partners, Chapter Vision & Mission Statements	5
Partnership Opportunities	6
Membership Director's Message	7
Honoring Members, 2010 meeting	8

Questions: Contact Janet Davis (Program Director) 722-3389 or JanetDavis@trustedadvisorsconsulting.com

Please see page 2 for information about the May and June meetings.

Wednesday, April 21
Chapter Meeting —
*Hacienda del Sol Resort at
5601 N. Hacienda del Sol Road*

3:00—5:00 pm Program
5:00—6:00 pm Reception
with light hors d'oeuvres,
cash bar

2 hours CFP CEs
Members—Free
Non-members—\$20 paid at
the door

Wednesday, May 19 Chapter
Meeting—
*McMahon's Steakhouse
2959 North Swan Road*

3:00—5:00 pm Program

Wednesday, June 16
Chapter Meeting—
*McMahon's Steakhouse
2959 North Swan Road*

3:00—5:00 p.m. Program

No Chapter meetings in July
and August. Enjoy your
summer and we'll see you
again in September!!

**WEDNESDAY,
May 19 Chapter Meeting:
3:00—5:00 pm Program**

*McMahon's Steakhouse
2959 North Swan Road*

CREDIT REPORTING 201

Answers to Your Question About Credit Reporting and Repair

By Dana Coyle, Complete Credit Services

**WEDNESDAY,
June 16 Chapter Meeting:
3:00—5:00 pm Program**

*McMahon's Steakhouse
2959 North Swan Road*

**BUSINESS TAX STRATEGIES FOR
THE FINANCIAL PLANNER**

By Ron Reed, CPA, of Bradford and Company, Inc.

Program Notes



Why do you attend chapter meetings? (Or why don't you?) Do you come for CE credits? Would you like to see us expand our programming to include practice management, symposium days, social or *pro bono* activities? Your chapter Board of Directors wants to know!

As in past years, we've created a year of programs using quality speakers addressing topics that are relevant to you and your practices. But as we grow and mature as a chapter, we want to add programming that current members find valuable and that also attracts new members to our group. So when inspiration strikes and you have an idea for a great speaker or even a topic you'd like to learn more about, please contact me at janet-davis@trustedadvisorsconsulting.com.

Janet M. Davis, CPA, CFP®
Programs Director

**Please check out our new website and
let us know what you think.**

**[www.fpanet.org/Chapters/
SouthernArizona](http://www.fpanet.org/Chapters/SouthernArizona)**

FPA CONTACT INFORMATION:

To join the our FPA of Southern Arizona Chapter, visit www.fpanet.org and choose the appropriate membership category. You can apply online and pay by credit card—it's easy and quick!

FPA of Southern Arizona:
Phone Janet Davis at: 520/722-3389
Website: [http://www.fpanet.org/Chapters/
SouthernArizona/](http://www.fpanet.org/Chapters/SouthernArizona/)

FPA National: 1-800-322-4237
Website: <http://www.fpanet.org>

1. If you know someone who should be on the FPA email list, but hasn't been receiving emails, please email Janet Holmes at jLholmes@comcast.net.
2. If you know someone who might be interested in becoming a corporate partner of FPA Southern Arizona Chapter, please email Janet Holmes at jLholmes@comcast.net.
3. If you know someone who might be interested in becoming a member of FPA please have them contact Brienne Dylewski at Brienne@financial-architects.com.
4. If you have suggestions for future meeting topics or know someone who would be a great speaker candidate please contact Janet Davis at janetdavis@trustedadvisorsconsulting.com.



The President's Message

Those of us who are committed to long term relationships with our clients are diligent to warn them that change will occur. We promise that we will do our best to be there for them, keep their portfolios current and meet head on any changes that may come. Your Board of Directors of the FPA chapter of Southern Arizona believes that you, our members, deserve the same kind of commitment.

The FPA of Southern AZ is evolving, changing our way of doing things and even our identity to meet the changes in our profession. I happen to believe most changes are long overdue and will immediately benefit all of us in our respective practices. We are committed to meeting these changes and challenges head on.

Our new Board of Directors is comprised of committed, experienced members; some are past Presidents of FPA and/or have leadership experience in other non-profit organizations. We have survived as a chapter but are still in transition. The changes we are making will allow us to serve you more effectively than ever before.

This transition began with strategic planning meetings in August 2009 and January 2010. First, we took introspective looks at the Board and chapter and then critiqued ourselves using the following methods:

Strengths, Weaknesses, Opportunities and Threats

Next, we developed initial goals that we believed to be the primary focus of our endeavors for the year of 2010. These critical goals are:

- > Solidify and enhance the value of membership in FPA and our chapter.
- > Continue to offer the best continuing educational programs and learning opportunities in Southern AZ.
- > Communicate regularly and effectively with our membership.

> Reach out to the community by “giving back” a portion of what we’ve received and to also make others aware of who we are and what value/benefit others aware of who we are and what value/benefit we can deliver.

> Increase revenue to the chapter in order to have the financial resources needed to pursue our goals.

Step three was to establish measurement devices and action steps to tell us if we are meeting these goals. Here are the validating devices and strategies we established:

- Enhancing membership value: The return of old members and new members joining, i.e., a growth in the number of chapter members.
- Best CE programs: greater attendance at meetings with variety of timely topics at different locations.
- Regular communication: State of the Art website and regular email newsletter (you’re reading one of our validation tools).
- Community outreach: Partnership with Eller College of Business and Financial Planning Week in October.
- Increase revenue: Establishment of the Corporate Partnership program (two partners on board and many prospects).

Over the next few months, through articles in our newsletter, you will learn more details about our goals and strategies to implement them. Your Board sincerely believes our responsibility is to serve you, our members. We will greatly appreciate your input, your cooperation and your involvement.

Change is happening everywhere. How will you respond? We are looking forward to serving you this year.

Ron Wilson ChFC, CLU
President

Community Involvement Through FPA Membership



As members of the FPA, we have a unique opportunity to network with The University of Arizona Eller College of Management. The success of this program is evident from a *U.S. News and World Report* survey that ranked the undergraduate program 15th among public business schools nationwide and 25th among all business schools, with several highly ranked specializations. The graduate program is ranked in the top 40.

Also, we were included with several prestigious institutions in the February 15, 2010 edition of the *Financial Times* that highlighted the Eller College of Management's executive mentoring program along with Columbia, University of Chicago, London Business School, Harvard and Northwestern.

Last May, Eller MBA's offered a free financial literacy workshop at Pima Community College that drew over 100 people. This event is consistent with the community service program we're sponsoring in the fall (National Financial Planning Week) and speaks to our common interests.

I would like to encourage my colleagues to get involved and join the Eller College Associates. ECA members are friends of the college who serve as the "go-to" group for various events in which the college needs assistance from business professionals. This could be anything from interviewing, mentoring, or judging case competitions. You are not committing to anything by joining, but you will be notified regarding the various volunteer opportunities for professionals.

As a member of the Eller College Associates and a participant in all the above-mentioned activities, I have first-hand knowledge of the power of this program.

Executive-mentoring is an invaluable resource for students and the business professionals who

-tic career advice and network with businesspeople that have the practical experience of forging successful careers. For the executives, sharing their real life lessons of the business world and mentoring students on their career choices is a fulfilling experience.

This is my second year working with interns from the Eller College. Not only is their enthusiasm and skill level quite impressive, they are also high quality individuals who are a joy to work with. I asked my current intern, Nirmal Patel, Class of 2010, for his perspective on the program and this is what he had to say: "As a second year graduate student pursuing a dual degree in MBA and Finance, I have now been a part of the Eller College of Management for a year and a half. During my time, I have been fortunate to engage in numerous networking opportunities hosted by the Eller College, some of which have evolved to part time internships.

Networking with alumni and local professionals at various Eller events provides us students with a tangible real world perspective to complement our academics. These interactions are made possible through case competitions, admissions interviews, internships and charitable events hosted by the Eller College.

With the challenging economic conditions currently faced in the business world, these collaborative events provide a perfect medium for the whole business community, academic and professional, to exchange ideas and enhance personal networks".

To learn more about ECA and to join, you can visit the website at: <http://www.eller.arizona.edu/eca/join.asp> or contact: Sarah Diaz, M.Ed., Coordinator, Career Initiatives at sdiaz@eller.arizona.edu

Scott W. Styrmo, CPA, CFP®
Treasurer

**2010 FPA of
Southern Arizona
Officers and Directors**

PRESIDENT

Ronald E. Wilson, ChFC, CLU
520/512-5922
AXA Advisors, LLC

**SECRETARY & CORPORATE
PARTNER DIRECTOR**

Janet Holmes, CFP®, CDFA
520/202-7659
Nova Financial Services

TREASURER

Scott W. Styrmoie, CPA, CFP®
520/546-5503
Allied Portfolio Management, Inc.

CHAIRMAN/PAST PRESIDENT

Michael Guidroz, CFP®
520/529-5974
Wells Fargo

MEMBERSHIP DIRECTOR

Brienne L. Dylewski, CFP®
520/884-7550
Financial Architects

PROGRAMS DIRECTOR

Janet M. Davis, CPA, CFP®
520/722-3389
Trusted Advisors Consulting

**TECHNOLOGY/WEBSITE
DIRECTOR**

Rick Kelley, CFP®
520/512-5908
Charles Schwab

OUR CHAPTER PARTNERS



JANET DAVIS, CPA, CFP®, PRESIDENT

120 S. Houghton Road, Suite 138-225
Tucson, AZ 85748

Email: JanetDavis@trustedadvisorsconsulting.com

Phone: (520) 722-3389

www.trustedadvisorsconsulting.com



ALAN (AL) STOCKMAN

Regional Senior Vice President

Mobile: (602) 820-1859; (800) 872-2740

FAX: (602) 249-9001; www.aquilafunds.com

AQUILA GROUP OF FUNDS

380 Madison Ave., Ste 2300
NY, NY 10017; 1-800-437-1020

Chapter Mission & Vision Statements

Mission Statement: The Financial Planning Association of Southern AZ (SAFPA) strives to be our region's premier resource for Financial Planners and professionals seeking a career in financial planning. SAFPA is committed to open, inclusive and respectful relationships including collaboration among diverse parties on our common interests of growing the financial planning profession in southern Arizona. We are dedicated to growing our membership and advancing the awareness of the professional financial planners that support the standards of the CFP certification. The SAFPA provides our members with programs and services that support and enhance their professional development while promoting the value of financial planning in our community.

Vision Statement: We shall build and retain a growing membership with a shared vision of helping the public recognize the value of the financial planning process as a way to achieve their goals and dreams. We will recognize our responsibility to act with vision, ever mindful of the accountability we have to our community to serve them with the honesty, integrity and competence required of the true financial professional. Finally, we will be the body of the financial profession in Tucson to cultivate the knowledge and spirit of our members that we hold to the higher standards of the financial planning professional.

Benefits of Partnering with the FPA of Southern Arizona

This year for the first time, we have developed a Partnership program which we feel will bring as much benefit to the Corporate Partners as it will to the FPA members.



We envision our association to be supported by a number of exceptional partners who will help offset the cost of delivering benefits to our members. Corporate Partners will help to lead FPA's message of building the community of the financial planning profession with their commitment to the association, our mission and our members. Please pass this information on to anyone you feel may be a candidate, or send me an email (jlholmes@comcast.net) and I will send them a Corporate Partnership Package.

Quick Facts

The FPA of Arizona has more than 60 financial professional members, representing a broad spectrum of specialties including financial planning, broker dealer services, insurance/annuities, mutual funds, banks/thrifts/trust, law, investment management and accounting. The entire FPA membership totals nearly 24,000.

- Fact: Average member age= 54.75
- Fact: 73 % of members have 10 plus years of professional experience
- Fact: 78 % of members are CFPs
10 % are ChFCs
- Fact: 77 % have at least a Bachelor's Degree
42 % have a Master's Degree
- Fact: Long Term involvement equals lasting relationships

Partnership Benefits Recognition Exposure Opportunities

We are offering 3 Levels of Partnership:

PLATINUM LEVEL SPONSOR \$1000

All of the Gold Level benefits plus:

- We will promote up to 3 webinars a they would qualify for CFP credit
- Two informative articles placed in our quarterly newsletter
- Recognition at our December Luncheon/Annual meeting

GOLD LEVEL SPONSOR \$500

All of the Silver Level benefits plus:

- Entry to chapter meetings for Partner and a guest at the member price.
- One informative article placed in our quarterly newsletter.
- Opportunity to promote one Corporate Event per year though our biweekly E-Blast

SILVER LEVEL SPONSOR \$250

Prominent recognition on our Chapter website as a Corporate Partner www.fpanet.org/Chapters/SouthernArizona/

- Link to your website from the FPA Southern Arizona website
- Business card advertisement on back page of our quarterly newsletter.
- Your Company name displayed on our "Corporate Partners Banner" at meetings
- Quarterly 5 minute spotlight at meetings to introduce yourself and your company.
- Verbal thanks and Acknowledgement at all meetings.

We look forward to welcoming our new partners.

Janet Holmes, CFP® CDFATM
Secretary and Corporate Partner Director

Why Membership is Important to All Members

Membership is the life line of any organization and the FPA of Southern Arizona is no exception.



Members are a resource for quality speakers and topic ideas. Members provide revenue which allows the chapter to pay for speakers, meeting facilities, continuing education credits, scholarships, *pro bono* activities and generate public awareness of the financial planning profession.

Membership provides a source for new board members. As in any organization, the board is critical in making important decisions, maintaining the organization's standards and preserving purpose. And because a term on the board is finite, new board members are especially important, bringing new ideas and enthusiasm which is necessary for any quality organization.

Perhaps most importantly, members are the best source for new members. Just as your best source for new clients are probably referrals from your existing clients.

Here are a few small things you can do to keep FPA of Southern Arizona a healthy and growing chapter!

- ***Bring a Guest:*** Consider inviting a colleague to our next meeting.
- ***Email:*** Forward the Ongoing Speaker List to people or organizations whom you believe might be interested in attending one of our meetings.
- ***Inform:*** Encourage people to checkout our website at www.fpanet.org/chapters/southernarizona
- National's website at www.fpanet.org/
- ***Recruit:*** Make sure your company understands the benefits of FPA membership and persuade them to encourage their employees to become members.
- ***Network:*** Talk to professionals you know in complimentary professions. Make them aware of the FPA and how attending meetings can be a

great way to get to know the very people who are likely to recommend their services.

What does being a part of the FPA of Southern Arizona mean to you?

For some, the answer is continuing education. As a professional organization continuing education is one of our primary objectives and it helps guide the Board's choice of speakers and topics. For others the answer is socializing with peers. Getting to know the other professionals in your community can be incredibly valuable, which is why we are working in 2010 to incorporate more networking opportunities.

What about promoting financial literacy?

Here's a great opportunity to make a big impact without a big commitment.

National Financial Planning Week (FPW) is October 3rd—9th.

The FPA of Southern AZ wants to use FPW to give back to the local community while building awareness of our local FPA chapter and the financial planning profession. A taskforce is being formed, headed by fellow member Marianne Leedy, which will determine the direction of this *pro-bono* effort.

If you believe financial literacy is desperately lacking in our community and would like to make a positive impact, please consider joining the FPW taskforce.

If you aren't able to sit on the taskforce, I encourage you to volunteer a few hours of your time during FPW.

If you would like more information about the FPW taskforce or if you would like to volunteer during FPW, please email Brienne Dylewski at Brienne@financial-architects.com.

Brienne Dylewski
Membership Director

**WELCOME TO OUR ONE
YEAR MEMBERS
AND THOSE WITH 20+
YEARS OF MEMBERSHIP!**

Whether you are a relative newcomer to our Chapter or someone who's been around for years, we are glad you are members and part of our Chapter!

These are members with one year of membership:

Reem Al-Bazergan
Von Clarke
William Holliday, CFP®
David Ifflander
Joseph McKee
John Velez

These are members with 20 or more years of membership:

Patricia Kambourian, CFP®	20 years
Andrew Spillios, CFP®	21 years
Charles Moffett, CFP®	26 years
Suzanne Seay, CFP®	26 years
Patricia Raskob, CFP®	27 years
Beth Vance, MS, CFP®, ChFC, CRPC	27 years
Sylvia Matteson, CFP®	28 years
Albert Coletti, CLU, ChFC, RFC	30 years
David Hammond, CFP®	31 years

We are a diverse group of individuals with many talents, interests and goals. We welcome everyone's involvement in the Chapter and ask for your support and activity.

WELCOME ONE AND ALL!

**Meeting Schedule for Balance
of 2010**

(Location: McMahon's Steakhouse
unless otherwise noted)

April 21

Ruthann Laswick: Healthcare Reform
at Hacienda del Sol - Happy Hour to
follow

May 19

Dana Coyle: Credit Reporting 201—
Answers to Your Questions About Credit
Reporting and Repair

June 16

Ron Reed, CPA: Business Tax
Strategies for the Financial Planner

Enjoy July and August vacationing!

September 15

Joint meeting with CFAs

October 20

Sally Simpson and colleagues—
Professional Fiduciary Panel Discussion

November 17

Annual Tax Update

December TBD

Annual Holiday Luncheon

IPLUS (Insurance Professional License Update System)

An individual licensed as an Arizona insurance professional, either resident or non-resident, can use the IPLUS online system to update their address and telephone information, and in many instances, to renew licenses.

There is no additional charge for using IPLUS, and it is fast and easy to use. At this time, only license records of individuals can be accessed using IPLUS. Business entities must continue to update their licenses by submitting paper forms to the Department of Insurance.

You can access IPLUS at iplus.azinsurance.gov