

Spread the Word!

On Wednesday April 25th Janet Tyler Johnson, CFP® will teach us Mind Mapping. Her article below discusses how she became aware of mind mapping and its many uses.

This tool isn't just for financial planners, which is why we need your help in getting the word out to your centers of influence. Please invite: estate planning attorneys, CPAs, co-workers, professional peers and business owners. We would be happy to provide you with formal invitations in physical and/or PDF form to help you *Spread the Word!*

When: **Wednesday, April 25, 2012**
8:00 - 8:30 Registration/Continental Breakfast
8:30 - 11:30 Program

Where: **Hacienda del Sol**
5501 N Hacienda del Sol Road

Fee: **\$30 FPA Members \$50 Guests**
Fee includes breakfast, presentation and a copy of Janet's book (a \$19.95 value)!

RSVP: Please RSVP by Monday April 16th
Make check payable to "FPA of Southern AZ"
Mail check to: FPA of Southern AZ
Attn: Gerry Oldenski
5643 E. 6th St.
Tucson, AZ 85711

Or pay via PayPal at www.fpanet.org/chapters/southernarizona
Please RSVP to Gerry Oldenski at Gerry@dynasetaz.com .

Our meetings are held on the second Wednesday of the month.

As always, if you have feedback on past programs, suggestions for future program topics or speakers, or would like to serve on the program committee, contact Janet Davis at (520) 202-1603 or janet@klbdtucson.com.

Janet Davis
Director, Programs

All Meetings held at
Sheraton-5151 E. Grant
3:00-5:00 PM
Unless Noted Otherwise

Wednesday, April 25, 2012
Half Day Seminar 8:00-11:30 am
Hacienda del Sol
Grow Your Practice and Improve Profitability with Mind Mapping
Janet Tyler Johnson
JATAJ Wealth Management

Wednesday, May 9, 2012
Reverse Mortgages:
Myth vs. Reality
Michael Banner, Security 1 Lending

Wednesday, June 13, 2012
Elder Crime and Fraud
Det. James Williamson (Ret.)
Tucson Police Department

July—August, 2012
Summer Break

Wednesday, September 19, 2012
Economic Update
Dr. Jerry Webman, Ph.D., CFA
Senior Investment Officer and
Chief Economist for Oppenheimer Funds

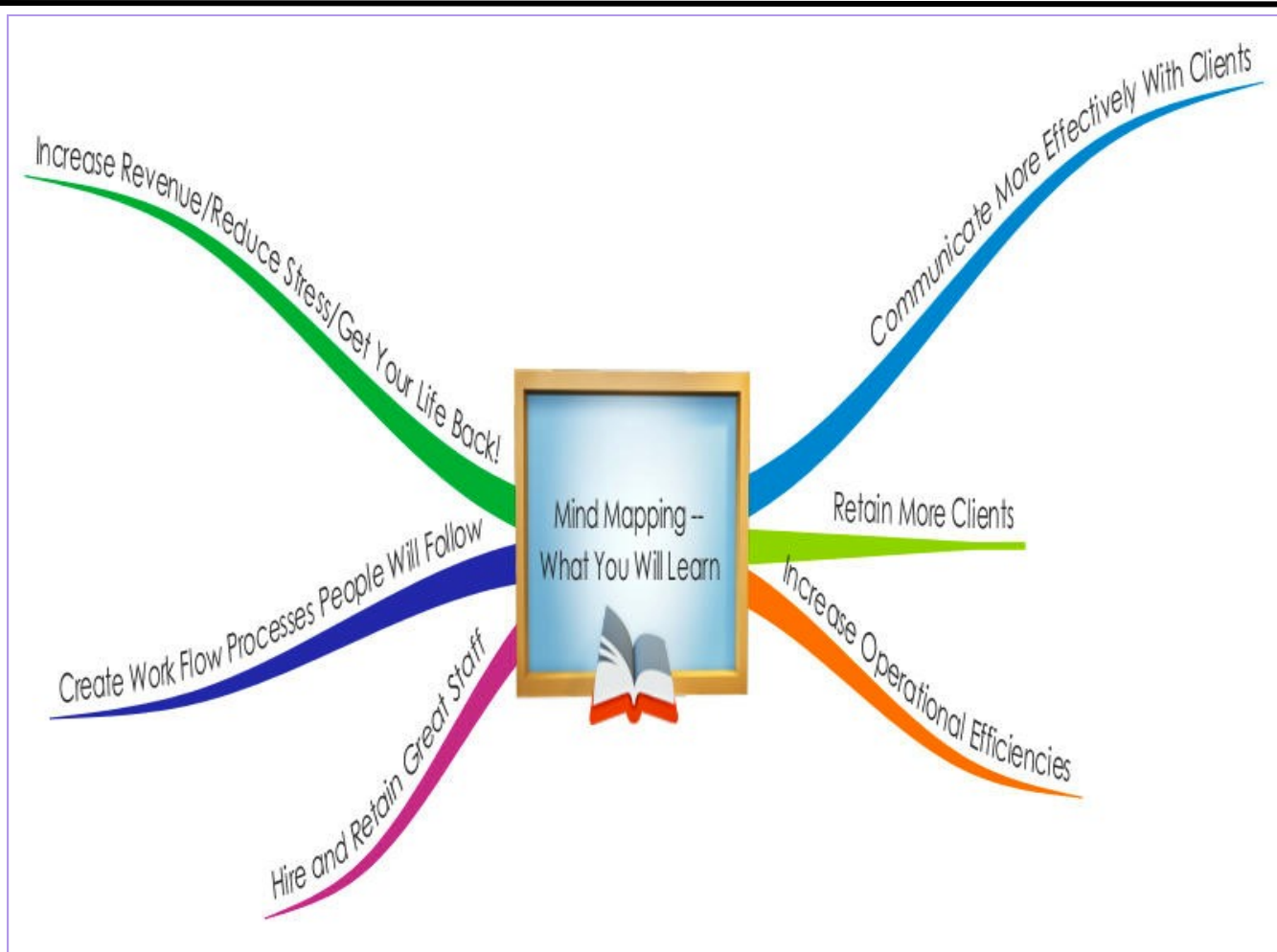
Wednesday, October 10, 2012
TBA

Wednesday, November 14, 2012
Tax Update

December 2012
Annual Members Luncheon

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**MIND MAPPING: A Powerful Tool for Creating a More Client-Centered,
Efficient, Profitable, Stress-Free Business**
by Janet Tyler Johnson, CFP®

Mind Mapping is not new, but it is extremely powerful. It was developed back in the 1970's by a gentleman by the name of Tony Buzan, author of *The Mind Map® Book* and founder of ThinkBuzan.com, who has been an advisor to governments, international organizations, Olympic coaches and athletes, as well as students and the public at large, on unleashing the power of the brain.

I first became aware of mind mapping when I was writing my book, *Finding Financial Fulfillment, for a Life Filled with Money and Meaning*. At the time I had no idea how to approach writing a book, yet I had a burning desire to do so. In a writer's workshop, I was taught to use mind mapping, rather than creating an outline for the book, as it was a far more efficient way of organizing my thoughts.

I was skeptical at first, but when I was able to completely lay out all my ideas I wanted to write about in less than 15 minutes, I was hooked. I literally had drawn a picture of what I wanted my book to include, and then had to just sit down at the computer and fill in the words.

I then began to use mind mapping for all kinds of things: planning my garden, designing my new home, putting together a job description, creating processes and procedures, doing strategic planning, helping a client define their values, working through an estate plan, and the list goes on and on.

This simple process, which has been used by Boeing to develop new airplanes, can be utilized in countless ways to help you create a more efficient, streamlined, and profitable business. And, it's fun! I hope you can join us on April 25th to see its many applications and learn how to do it yourself!

The President's Message



Hopefully 2012 has been good to you so far. The FPA of Southern AZ is off to a great start.

As you will read in this newsletter:

We have already added three new Corporate Partners, generating twice as much Corporate Partner revenue in the first two months of 2012 as we generated in all of 2011.

We began the year with a great ethics presentation and we have an impressive speaker line-up for the rest of the year.

We're planning our first half-day seminar in April, with nationally renowned speaker Janet Tyler Johnson, CFP®.

Our annual economic update in September will be given by Oppenheimer's Senior Investment Officer & Chief Economist, Dr. Jerry Webman, Ph.D., CFA.

Last, but certainly not least, planning for our third new member breakfast is underway, as we continue to focus on adding value for our members.

The recurring themes in this issue of the newsletter are right in line with the three most important elements the board addresses: Membership, Programs and Corporate Partners. These elements are interrelated and determine the success of our organization. Other important goals of FPA, such as pro bono work, education, government and media relations, are only achieved when our core elements are strong.

The key to keeping our core elements strong, and therefore the key to our chapter's success, is a healthy board and related committees. In other words, member involvement is paramount. As your current president, and a board member who has been serving since 2007, I must focus my attention on building our board and helping board members create committees.

When my term of office comes to an end, I want to know that I helped to leave behind a stronger and more productive board, making the chapter better for its members (like me) and giving it a more visible presence in our community. My calls to action so far have been much too muted.

For the sake of the tremendous improvements our chapter has made in recent years, and the momentum that must continue, my calls to action will be more forceful. Some of you can expect to hear from me soon! I look forward to talking with you about how you can play a vital role in your chapter.

We have the following board positions open:

(Average time commitment: 3-5 hours per month)

Secretary of the Board

Director of Corporate Partnerships

We have positions open on the following committees:

(Average time commitment: 1-2 hours per month)

Membership

Programs

Corporate Partnerships

What can you do if you can't spare 2 hours per month?

Talk about FPA of Southern AZ.

When you see colleagues, talk to them about our upcoming programs, get them on our email list, and encourage them to think about membership.

When you meet with a company, talk to them about our Corporate Partnership Program.

Brienne L. Dylewski, CFP®
President



Working with Allied Professionals



Experienced financial professionals sometimes acquire a disease during their careers called “Protectiveism”.

This is a disease that exhibits symptoms like: not being willing to share your

successful planning and sales experiences with others, being fearful that a colleague might steal your client, being unwilling to do joint work with another advisor for various reasons and only wanting to participate in groups with your immediate colleagues because you’re comfortable, non-threatened and your group has all of the great ideas and speakers.

This is a sad and sick disease and eventually leads to stagnation and failure. Early in my career, I learned that you will grow and become more successful if you can share and interact with other professionals. Also, you will stretch your knowledge and competency if you step out of your comfort zones and learn from professionals who may not be exactly like you, but have some similar experiences to share.

The phrase, “no one has a corner on all of the good ideas”, really makes sense. Southern Arizona has several professional organizations that have similar goals of continuing education for their members. They may have different designations, meet at different times and locations and usually have different speakers and programs. But, their programs may have content that would be of interest to our members and help us expand our practices. As a matter of fact, there have been some programs I would have attended, had I known about them.

Last year while President, I suggested to your board members that we find out if some of these groups would be willing to exchange information about their meetings with the other groups. The response was positive. So, I contacted the Presidents of most of these groups and asked them to attend a luncheon to talk about how we can help each other.

After a great discussion, we decided to go back to our respective boards of directors and ask for approval to implement a program of sharing among affiliated financial professionals in Southern Arizona. All but one group enthusiastically agreed to participate. We decided to name the group, Affiliated Professional Partnerships (APP).

The APP sharing program will be coordinated through our own Chapter Executive (CE), Gerry Oldenski, as she is the CE for three of the five participating groups. She will accumulate meeting information; distribute it by email once a quarter in a format that will allow you to see what events, speakers and meeting information is available in Tucson for the upcoming quarter. No one will contact you; you decide if you want to attend and respond accordingly.

The participating groups are: FPA of Southern Arizona, Planned Giving Roundtable (PGRT), Southern Arizona Estate Planning Council (SAEPC), Society of Financial Service Professionals (FSP), and the CFA Society of Tucson.

Your email address and contact information will not be given to any of the other groups.

I encourage you to take advantage of this new opportunity, meet some new colleagues and grow your practice and career.

Ron Wilson ChFC, CLU

FPA CONTACT INFORMATION:

To join 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 Scott Forgues at: 520/331-4268
Website: <http://www.fpanet.org/Chapters/SouthernArizona/>
FPA National: 1-800-322-4237
Website: <http://www.fpanet.org>

Welcome our Newest Corporate Sponsors



There are two groups which are integral to the success of every local chapter of the Financial Planning Association: our members and our corporate partners. With both groups, we rely on their personal, professional and financial contributions, not just their presence. This

column highlights our two newest sponsors.

Joining us this year as a **Platinum Sponsor** is **Weitz Funds**. Wallace R. Weitz & Co. was started in 1983 in Omaha, NE, with about \$10 million under management, and has grown steadily since then. The firm is a registered investment adviser and currently manages approximately \$4 billion. Their investment philosophy is worth mentioning:

“Our mission has remained constant – we have an unwavering commitment to our shareholders and a focus on finding strong, well-managed companies priced significantly below their true business value. Our goal is to earn good absolute investment returns over long periods of time without exposing our clients’ and our own capital to undue risk.”

Representing Weitz Funds in Southern Arizona is Sean Mihal, who joined Weitz in June 2011 as the Western Regional Director. Prior to joining Weitz, Sean spent 8 years with Charles Schwab Advisor Services as a business development officer for the West Coast. In this role, he recruited and consulted registered representatives, RIAs, family offices and institutions through the complex process of building successful, efficient and independent businesses.

Mr. Mihal began his investment career at Morgan Stanley Dean Witter as an investment advisor, and moved on to Charles Schwab serving in the same role. Mr. Mihal earned a B.S. in Biology from Loyola University Chicago. He is based in Santa Monica, California, covering most states west of the Mississippi. He hopes to play an active role in our chapter, so look for Sean at future chapter meetings.

Joining us as a **Gold Sponsor** is **Security One Lending**, based in San Diego, CA. They began in 2006 as a retail mortgage lender that specialized in reverse mortgage loans. They have grown by developing company owned stores as well as acquiring additional retail branches. They are currently licensed in 28 states, and offer a full range of mortgage loan products.

They are one of the top reverse mortgage lenders in California. Their mission is: “to provide the Senior Homeowner with an educational and informative reverse mortgage experience. The complete process will have been a no pressure, ethical and honest relationship with trust serving as the foundational principle”.

Representing Security One Lending in Southern Arizona is Michael Banner, National Education Director, who will be speaking about reverse mortgages at our May meeting.

Members of the executive board are eager to have conversations with other organizations who are interested in sponsorship opportunities with our chapter, so please contact any of us if you have a suggestion. Corporate sponsors can have a significant impact on our ability to offer great programs and new activities, and we are most grateful for their support. 2012 is only the third year of our Corporate Sponsorship Program, and we are delighted with the support we have received so far.

Marianne Leedy, CFP®, CMFC
President-Elect

OUR CHAPTER PARTNERS

They support us. Won't you please support them!

Platinum Sponsor

WEITZ FUNDS

Sean Mihal, Regional Director
(310) 893-9728/www.weitzfunds.com

Gold Sponsors

SECURITY ONE LENDING

Michael Banner
(727)431-0341/www.s11.com
OPPENHEIMER FUNDS

Jeff Dickin
(800)377-3838/(303)829-7083
www.oppenheimerfunds.com

Silver Sponsors

AQUILA GROUP OF FUNDS

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(602)820-1859; (800)872-2740/www.aquilafunds.com

BLACK, GOULD & ASSOCIATES

Matt Nelson
(520)290-3045/www.blackgould.com

FRANKLIN TEMPLETON INVESTMENTS

Steve Sullivan
(800)462-1216 X 23063
(602)999-6566/www.franklintempleton.com

TRUSTED ADVISORS CONSULTING

Janet Davis, CPA, CFP®
(520)722-3389/www.trustedadvisorsconsulting.com

Operating Budget Challenges



At the end of each year the chapter's board develops an operating budget for the next year. This is a very useful task in that it helps to insure the financial viability of the chapter's activities,

and the budgeting process is a planning tool. The 2012 operating budget was recently approved by the board, but it is fair to conclude that the budget was difficult to balance for reasons described below.

Our basic goals during the planning and budgeting process for the chapter are to 1) arrange presentations that are beneficial to the financial planning and services professions, 2) provide continuing education credits for the CFP and Arizona insurance designations, 3) provide networking opportunities for members and corporate partners, 4) grow the membership base, and 5) maintain a strong relationship with FPA national including access to their many resources.

Achieving the above goals is challenging from a financial standpoint. The numerous budget line items can be placed in five basic buckets: 1) baseline revenues from members and guests, 2) revenues from corporate partnerships, 3) baseline expenses, 4) discretionary expenses and 5) self-funded programs.

Certain programs that include paid guest speakers or luncheons are supported by attendance fees. The goal is for these programs to be self-funded, but sometimes a shortfall occurs. A good example is the ethics program presented in January 2012. This was offered to members at no cost and to guests for \$40. The net result was a \$2,000 expense for the chapter.

Baseline revenues from members are comprised of about \$60 per person as a rebate from the FPA national dues and \$20 for the local chapter dues. We average 60-70 members in the chapter, thus this generates about \$5,000 of revenue. In addition, attendance at the meetings by guests at \$40 each generates another \$1,000. So baseline revenues are expected to be about \$6,000 for 2012.

We have certain recurring costs that can be placed in the category of baseline expenses. These include continuing education course approval fees, meeting room rents, contract labor fees for our chapter executive, insurance, and office supplies. The baseline expenses are forecasted at \$6,000 as well.

If we could stop at this point, the budget would be approximately balanced; however, to support the chapter's goals described above, there are certain expenses incurred in the more discretionary category. These expenses include funding membership marketing efforts, attendance for 2-3 board members at the FPA national conference, and the traditional holiday luncheon. The budget for 2012 places nearly \$4,000 in this category.

So the key to achieving the overall goals of the chapter and balancing the budget is to have a strong base of corporate partnerships. In 2011 we generated \$1,000 from corporate partnerships.

We need to ramp this up to about \$4,000 in 2012 to balance the budget. We are off to a great beginning for 2012 with new commitments from Weitz Funds, Oppenheimer Funds and Security One Lending. Discussions are underway with several other firms. To echo Marianne's article, we ask all members to offer suggestions on firms that could be considered for support as a corporate partner. This is an essential ingredient to maintain a successful chapter.

Joe McKee
Treasurer

Membership News/Update

As your new membership director, I first want to say thanks to Marianne Leedy for her efforts in 2011 which was a very successful year in membership by all measures for our chapter. We are looking forward to continuing to grow and enhance the value of membership to current members. If you feel that you would like to help in this effort, I hope to soon form a membership committee to assist in the effort.

Coming into 2012, we are off to a good start! We would like to welcome our three newest members, Timothy Schanep of CBIZ, Robert Buehler of Buehler Capital Management and Kenneth Albrecht of Albrecht Liford LLC. Please welcome our new members if you see them at one of our events.

By the way, if you joined in the past year and haven't attended a **New Member Breakfast** yet, we have scheduled our next breakfast for **March 27, 2012 from 7:30am to 8:30am at The Good Egg on Grant near Swan** so that you can learn more about FPA of Southern Arizona, meet some of our board members and enjoy a complimentary breakfast courtesy of your chapter. You should have received your invitation by now, but if not, please contact me to RSVP.

As of mid-February 2012, we currently have 69 members including our 3 most recent members and 5 renewals since January 1. Thank you to our new members and renewals! We continue to work to make your membership valued to you!

As you know, there is a \$40 fee to attend meetings as a guest. If you join the FPA within 30 days of attending a meeting, we will refund your \$40. As soon as we receive notification from National that you have paid your dues, your \$40 check will be in the mail.

If you total up those meeting fees, it may be more economical for you to simply become a member and gain the additional benefits of FPA such as the Journal of Financial Planning, access to annual conferences like the FPA Experience,

the ability to use FPA logos in your advertising, PlannerSearch® referral service on the national FPA website (for CFP® registrants only), the virtual Learning Center and many more additional benefits.

Speaking of PlannerSearch®, this is a great way to advertise your practice and be found by potential new clients looking for a **CERTIFIED FINANCIAL PLANNER™**. Being a member of FPA shows potential new clients yet another level of professionalism that you are committed to. Only a fraction of our members are taking advantage of this service, so enhance your membership and sign up for PlannerSearch® on-line at www.fpanet.org!

If you have any questions or comments about your membership, feel free to contact me at scott.forgues@kmsfinancial.com or 520-331-7268.

Scott Forgues, CFP®, CRPC®
Membership Director

Members Corner

Congratulations to Members Reaching Longevity Milestones!

Sylvia L. Matteson, CFP®—30 Years
Financial Freedom Associates

Marianne V. Leedy, CFP®, CMFC—15 Years
Raskob Kambourian Financial Advisors, Ltd

Janet M. Davis, CPA, CFP®—10 Years
Kleinhans, Lashbrook, Butler & Davis, P.L.L.C.

Ruth L. Transue, CFP®—10 Years
Wells Fargo Advisors

Peter G. Kosanke, Jr., CFP®—5 Years
Peter Kosanke, LLC

Jon K. Magoch—5 Years
Retirement Navigators Financial and Insurance Services Inc.

2012 FPA of Southern Arizona Officers and Directors

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DIRECTOR OF CORPORATE PARTNERSHIPS OPEN

CHAPTER EXECUTIVE

Gerry Oldenski
520/748-2830
DynaSet, LLC

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.

Don't Forget to Sign Up for MIND MAPPING:

**A Powerful Tool for Creating a More Client-Centered, Efficient, Profitable, Stress-Free Business
by Janet Tyler Johnson, CFP®**

Wednesday, April 25, 2012

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Hacienda del Sol, 5501 N Hacienda del Sol Road**

\$30 FPA Members \$50 Guest

*Fee includes breakfast, presentation and a copy of Janet's book (a \$19.95 value)!
See page 1 for information on how to register!*