



PRESIDENT'S PODIUM OUR FPA COMMUNITY

BY THOMAS F. BENNETT, CFP®, CLU®, CRPC®
PRESIDENT, FPA OF THE EAST BAY

Each FPA chapter is a community of financial planners, sponsors, and allied professionals. Why people join, I believe, is the sense of community and the value we offer to network, connect, stay relevant, and “Sharpen the Saw.” One often overlooked group is our sponsors. Over the years in many board meetings, we have heard over and over again that attendance is a function of many things, but mostly it is thanks to the quality of the speakers. The speakers I have enjoyed hearing over the years have always provided some insight or information that make me a better planner and enhance value to my clients, too. How do we get these excellent speakers? It is a combination of institutional memory, budgets, and our sponsors having access to their companies’ internal talent.

The sponsors not only aid each chapter via their sponsorship dollars, but they often step up midyear to contribute in sweat equity, dollars, or material goods to an array of activities and events across all of our chapters. It may be a golf tournament, a wine mixer, or bocce event. They have in my experience been key members of the board, staying after the general meetings and contributing to the discourse from their unique perspectives. It is always valuable to hear from a sponsor how they think the other sponsors might feel about the direction the chapter is going, costs, events, and access.

In our chapter we have been fortunate to always have ample applicants across all levels of sponsorship, which has continued to sustain our viability and keep member costs down. Across the various levels of sponsorship, our partners

get notoriety on collateral, a few minutes at a general meeting to introduce themselves and their company, and participation in one of the highest quality organizations I am aware of in financial services. Most of our chapter’s sponsors continue through the years at a constant supporting level. As I often hear on KQED, they are our “Sustaining Members.”

I often wonder how much less our organization would be if we did not have the support of our sponsors. In all the meetings I have been honored to conduct this year, I have reminded our membership of how important the sponsors are and how we owe them the courtesy of taking their call or appointment. I am simple in that I would not feel right accepting their support, but not at a minimum taking their call. In each of our businesses, I understand we offer an array of solutions, but perhaps not all. As we conclude 2018 and begin to look towards a new year, we should reflect on who are the constituents of our community. What makes our meetings so exceptional, and what makes the quality of the content so appealing? Our chapters have many facets and our sponsors are an essential part of what makes us successful, so “let’s take their call” and make 2019 the best year ever for all of our chapters.

Thomas Bennett, CFP®, CLU®, CRPC® is an investment advisor representative working at Unionbanc Investment Services, LLC in San Ramon, and has over 17 years of experience in the finance industry.

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FPA OF SAN FRANCISCO SEPTEMBER MEETING PHOTOS



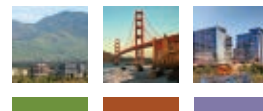
Above (left): FPA of San Francisco President Kian Nobari speaks at the September chapter meeting at the San Francisco Italian Athletic Club.



Above (right): Sponsor Harold Bauer from The Bauer Team has a turn at the podium during the September chapter meeting.



Right: The scene was set for the first FPA of San Francisco chapter meeting at the San Francisco Italian Athletic Club.



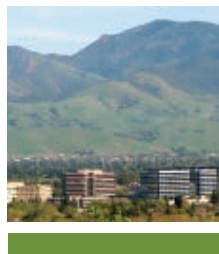
FPA OF THE EAST BAY SEPTEMBER MEETING PHOTOS



Above: Bacon continues to be a draw to the FPA of the East Bay meetings. From left: sponsor Clay Selland, President-Elect Thomas Howard, President Thomas Bennett, and sponsor Matt Beck.

Right: Larry Ginsburg speaks to the audience during the September chapter meeting.

Photos from the East Bay courtesy of David Shaffer



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BOARD BLURB SCU CASE STUDY PRESENTATIONS

BY MIRA M. MA, CFP®

PAST PRESIDENT AND CHAIR, FPA OF SILICON VALLEY

At this year's FPA Retreat conference in Arizona, there was a panel discussion on gender inequality in our profession. This led to someone asking, "Why aren't more young people and people of diversity entering our wonderful profession in droves?"

Industry press reports that the financial planning profession has a talent shortage. The average age of a CFP® professional is 51 years old*, and we do not have enough young people entering the profession. What are we doing to change that? And a better question...how do we get young people interested in becoming financial planning professionals?

Back in 2015, the FPA of Silicon Valley chapter reached out to Professor Hersh Shefrin at Santa Clara University (SCU). He is the Mario Belotti Chair in the Department of Finance at SCU's Leavey School of Business. We proposed the idea of presenting a case study in his behavioral finance class.

The case study presentations give the students a glimpse into the financial planning profession and some of the issues CFP® professionals deal with regularly. The goal of the case study program is to:

1. Make college students aware of the financial planning profession;
2. Educate them on the CFP® mark; and
3. Make them aware of the Financial Planning Association.

Professor Shefrin liked the idea and accepted our proposal for a two-part, two-day case study for an upper-level undergraduate Behavioral Finance class. We agreed to structure the case study so day one would be for case presentation and role-play. Day two would be for case review and analysis.

We had six FPA members volunteer in creating the case study and script over a period of several months. The case study topics covered retirement, college planning, investments, insurance, and estate planning. We made sure to incorporate some of the common behavioral biases that we see when working with our clients. We also created a one-page summary of financial terms and a detailed definition of what a CFP® professional does.

On day one of the case study, three to four FPA members role-play the script and one member serves as the moderator. At key points in the script, the moderator asks the students to identify the financial and behavioral issues and to think about possible solutions. At the end of the presentation, we provide the students the one-page summary of financial terms and what a CFP® does. Professor Shefrin then assigns the students to teams to complete the case analysis homework and write a summary of responses.

A week later, our members come back to lead a panel discussion. We address the students' responses and all the possible concerns and solutions the fictitious family may consider. Every class impresses us by the quality of their responses.

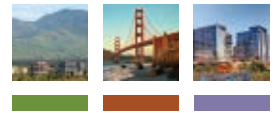
The first case study presentation was a success. We have continued this tradition for the past three years, with our most recent visit this past June. We do two to three presentations per year.

The SCU case study achieved our three original goals. It also allows the FPA to start engaging college students close to graduation and who may be interested in a career in financial planning.

At the end of every day-two panel discussion, we always ask the students, "How many of you are interested in becoming a CFP®?" More than half of the students always raise their hands.

Below is a photo from our March 2018 case study presentation. From left: Shawn Tydlaska, Professor Hersh Shefrin, Mira Ma, Sheri Pan, Tony Blagrove, and Sarah Clish.





This effort encourages students to learn more about the FPA and a career in financial planning or becoming a CFP®.

We invite students in Professor Shefrin's class to attend any one of the following offers by FPA of Silicon Valley:

- 1) a monthly chapter meeting, 2) a student forum to meet NexAct, who are new to the industry, and 3) a social/networking event. Our goal is to have these students join FPA NexGen, so they can learn more about career opportunities in financial planning.

Lessons learned:

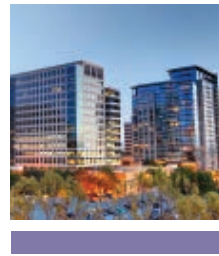
- The first quarter we did it, we held the panel discussion in the class immediately following the presentation. As a result, we did not have the student responses before the panel discussion. The panel discussion was less organized, and we were unprepared for some of the responses.
- So, for the next quarter, we asked Professor Shefrin to push the second meeting out to at least a week later. We also asked him to provide us with the student responses at least a day in advance. This change ensured that we come prepared for all responses and can educate students on key points. Now that we have worked out the kinks in the original case study, we are considering a second case study and script. We want to offer some variety in the different types of financial issues that CFP®s come across.

Challenges:

- Most of our volunteer CFP®s are not actors nor have any training in acting. So, during the role-play, elaborating beyond the script was challenging. We learned the script is everything.
- Also, more than half of the class expressed interest in a career as a CFP®. The next challenge for FPA of Silicon Valley is to figure out how to keep engaging with these students.

* <https://www.thinkadvisor.com/2017/03/28/addressing-the-shortage-of-millennial-financial-ad/?slreturn=20180326180141>

Mira M. Ma, CFP® is a past president and current chair of FPA of Silicon Valley. She is also the co-founder and CCO of Aspire Planning Associates, a fee-only financial planning and wealth management firm.



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SHARPEN THE SAW A RECENT STORYTELLING EXPERIENCE

BY LAUREN STANSELL, CFP®

CO-DIRECTOR OF MARKETING AND COMMUNICATIONS, FPA OF SAN FRANCISCO

Did you know that information shared in a story format may be up to 22 times more memorable than when shared as a simple fact? Well, according to Jerome Bruner, a cognitive psychologist quoted in a 2015 *Forbes* article, “A Good Presentation Is About Data And Story,” this is the case. Stories, when told well, grab at our heartstrings and appeal to our emotions; they are memorable and help us understand the information being shared.

In a world where facts and news are constantly thrown at us at warp speed, it can be easy for things to go in one ear and out the other. But when someone shares a compelling story, it tends to stick with us. As financial planners, storytelling is one way we can share our worldview and passion with others. We can share why financial planning matters, why we do what we do every day, and more.

Recently, the Yeske Buie team went through a storytelling experience that led to an amazing Summit Day, where we all shared the stories we had been working on for a month and a half. The Summit Day was the culmination of a program we went through with a Schwab consultant, titled, “Creating a Referral Culture.” The objective of the program Schwab facilitates is to increase the potential for client referrals, and at its core, it is a storytelling experience.

The goal of the program was to start to build a story library, with five main story types, at least initially. We split up into five teams, and each team was assigned a different type of story and tasked with writing a three- to five-minute story. The stories were to be based on true and real client and firm experiences. We wanted the stories to contain emotion to appeal to someone’s feelings; to include heroes and villains; to include a beginning, middle, and end; to share something valuable with the listener; and to be sticky and memorable and easy for anyone to retell.

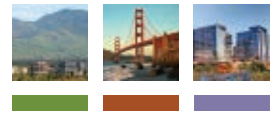
The first story type was the firm’s origin story. Appropriately, this story was assigned to Dave and Elissa, the founders of the firm, for whom the origin story is a special part of their lives and so easily and naturally told over and over. The

remaining stories included: a story about what it means to be a client, a story about a unique offering we provide, a client referral story, and a client “wow” story.

Over a period of about a month, each team met periodically; first, to brainstorm ideas, experiences, and possible story lines; then, to begin drafting the story; and, finally, to practice telling the story. After this month was up, we had a day where we practiced and presented the stories to our consultant. She and the other members in the room gave each team great feedback. They let us know which aspects of the story were memorable, emotional, and exciting; they let us know where we missed the mark (for example, my team used some jargon that simply cluttered up the story and would not be appealing to a non-financial planner); and they gave us things to think about (e.g., how would this story come up in real life? What would someone ask you that would cause you to tell part or all of this story?).

After that practice day, each team made edits and alterations to the stories and continued practicing as the Summit Day approached. On Summit Day, we spent time discussing our process and experience. Then, one by one, each team told their story to the entire group. After each story, we spent time discussing the highlights of the story and the trigger phrases, so we would know when we might tell this story “in real life.” We had some amazing realizations as a team on Summit Day, and we all really enjoyed being together and telling these stories. It was a great experience for all involved.

Storytelling is something I have always been interested in and a skill I need (and want) to work on improving. In doing some research, I have come across some great storytelling tips. According to Linda Graham, in her *Iris* article titled, “4 Steps to Master the Art of Financial Storytelling”—**“An excellent financial story provides context to the facts and figures and allows clients—even financially savvy, high-net-worth ones—to connect with a brand, product or strategy on a powerful, emotional level.”**



Linda Graham goes on to share the four tips:

First, **“Love Your Story.”** As we all know, it can be easy to tell if someone is faking it or not passionate about what they are talking about. If we are going to tell stories, we need to be passionate about what we are telling. We need to be honest—as Linda points out, every story (and life) has ups and downs, twists and turns. Embrace them!

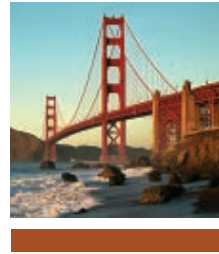
Second, **“Make It Personal.”** We are all human and we all crave connection. I think we can best connect with others by being our true selves. Share who you are and what matters to you when you tell a story. Own your passion!

Third, **“Keep The End In Sight.”** This is one of the items our team received great feedback on during our practice session. The story needs to have a beginning, middle, and end, but you do not necessarily want to wait until the last sentence of the story to share the most important piece. Sharing the conclusion or lesson learned or main idea up front, then filling in the story’s details can help to hook the listener in from the beginning.

And, lastly, **“Put Some Meat On The Bone.”** This is an important balancing act, especially if we are telling stories to clients or others outside of our profession. We need detail to make the story memorable, but we need to be careful not to use jargon or include entirely too much detail. The detail included should add memorable context, not create confusion or questions.

Overall, our storytelling experience was a great team event. As I read and learn more about storytelling, I know there is a lot more to learn, and I look forward to continuing to develop my storytelling skills.

As a financial planner with Yeske Buie, Lauren Stansell, CFP® works with the rest of the financial planning team to ensure that clients’ financial planning needs are met and to help them achieve their Live Big® goals. She also works closely with other team members in the ongoing development of the firm’s Financial Planning Resident program and the continual improvement of the firm’s recruiting, hiring, and onboarding process for new employees. She can be reached at laurens@yebu.com or (800) 772-1887.



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MEMBER MINUTE - FPA OF SAN FRANCISCO NEW BOARD MEMBERS

BY LAUREN STANSELL, CFP®

CO-DIRECTOR OF MARKETING AND COMMUNICATIONS, FPA OF SAN FRANCISCO

It is time for the next installment of our new board member Q&A (see the first one in the April 2017 *The Planner* newsletter). Volunteers are vital to the success of all of the FPA chapters. They volunteer their time to help find great speakers and put on great events, help find sponsors and build mutually beneficial partnerships, share their knowledge and experience with many, foster the relationship between FPA and its local chapters, and so much more. Today, we want to highlight some of our newest board members. We asked them to answer the following questions:

- 1. Why did you join FPA? What do you enjoy most about being a member of FPA?**
- 2. What excites you about being a member of the 2019 board of directors?**
- 3. What is one fun/interesting thing you want to share?**

Here is what they had to say:



Mike Troxell, CPA (*above*)

Principal and Founder, Modern Financial Planning

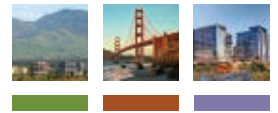
Board Role: Treasurer

1. I joined FPA for the education and community. I love being able to hear speakers discuss interesting topics once a month while getting to know other folks in our industry. Learning more and meeting more people can only help your business and career, I don't see why you wouldn't join the FPA.
2. I'm excited about helping the organization become an even better resource that benefits both the members and the clients they serve.
3. *Animal Spirits* is a great industry podcast. And while we're keeping things revolving around finance, Switzerland is an amazing spot to vacation.

John Bacigalupi (*opposite, left*)

Senior Vice President, Cantor Fitzgerald Capital
Board Role: Secretary

1. As the third generation in my family born in San Francisco, I am excited to be able to blend my financial services background with work that gives back to the local financial planning community and the clients they serve. I am committed to work with the FPA of San Francisco to continue to encourage professional development in the financial services industry and provide valuable networking opportunities in the industry.
2. I am excited to engage with the other board members and work together supporting the FPA community in meaningful ways. I look forward to engagement in pro bono work, helping individuals who have more traditionally been underserved by the financial services community.
3. When I am not working, I love spending time outdoors with my two young boys and wife at a family cabin in Sonoma County, playing basketball, and gardening in my yard.



Nicholas Garcia, CFP® (above, right)
Senior Associate, Client Relationship Analyst,
First Republic Private Wealth Management
Board Role: Director of Technology

1. I joined the FPA to initially increase my knowledge of financial planning topics and to meet and learn from experienced professionals within the industry. Having heard about it from a few colleagues, it sounded like a great first step as I entered the planning field to expand my base of knowledge. Over time, my enjoyment of the FPA has evolved from solely learning from the speakers to really getting to know the other members of the FPA, and being able to discuss real world applications of planning topics and client cases to ensure I am thinking through all potential solutions for my clients. Instead of trying to think through issues my clients are facing on my own or with my team, I have been able to consult with professionals from various niches within investment management, insurance, and mortgage financing to obtain their professional input on a particular client fact pattern.
2. (I am excited about) The potential to increase the education and outreach opportunities for other financial planners and investment professionals. Financial planning has come so far as a profession and as the investment management industry continues to be commoditized, we will have to improve our knowledge and skills to better serve our clients. The board of directors will be able to directly influence the material and educational platforms available to our members.



As the technology director, I am looking forward to the new tools we will be able to implement over the coming years to improve the experience our members have before, during, and after chapter meetings, and also facilitate a communal atmosphere where our members can discuss questions and topics in an open forum.

3. I recently spent time in Prague, Czech Republic, and really enjoyed the peace and leisurely way the people there experience the world. In an increasingly connected life, we are always trying to squeeze the most out of every moment and day, and rarely take the time to enjoy the small things and experiences we are having. I hope each of you can find time at least once a day to sit back and think about what is happening around you and enjoy some of the finer details that are often overlooked.

Additionally, I recently read *The Marshall Plan* by Benn Steil, which is about the formation of Europe after World War II. As I read the book, there were striking similarities to many of the issues we are facing today with a select group of the countries in Europe and within our own government. I highly recommend it, because if we don't learn from our past, we will not be able to improve our future.

Thank you to all FPA volunteer members! We appreciate your efforts, time, passion, knowledge, and presence.

As a financial planner with Yeske Buie, Lauren Stansell, CFP® works with the rest of the financial planning team to ensure that clients' financial planning needs are met and to help them achieve their Live Big® goals. She also works closely with other team members in the ongoing development of the firm's Financial Planning Resident program and the continual improvement of the firm's recruiting, hiring, and onboarding process for new employees. She can be reached at laurens@yebu.com or (800) 772-1887.



2019 FPA NORCAL CONFERENCE PLANNING THE 2019 CONFERENCE: EXCITEMENT IS IN THE AIR!

BY CAMEO L. ROBERSON, AAMS® AND WILLIAM D. PITNEY, MBA, CFP®, CeFT®
2019 FPA NORCAL CONFERENCE COMMITTEE

Save the date! The 47th Annual FPA NorCal Conference will be held on May 28 and 29, 2019, at The Palace Hotel in San Francisco. Conference registration is limited and sells out quickly, so be sure to register in December.

The committee is planning another amazing conference for 2019, with the intention of maintaining a very high standard. In August, we began identifying timely, relevant topics and potential speakers that uphold our commitment to “inspiring excellence and fostering community.” Our goal is to provide conference attendees with sessions that cover issues affecting our profession and our clients. We aim to equip and support you in an ever-changing financial landscape.

The 2019 conference theme is **DISCONNECT to RECONNECT**, which presents an opportunity for each of us to think about the many aspects of our professional and personal lives. It will also provide a lens with which to reflect on those things that distract us from being our best, being present and connected to what is most important.

Where in your life are you affected by outdated ways of doing things, inefficient operations, poor use of technology, inept workflows, or just bad habits? Where in your life do you want to reconnect in more meaningful ways? What must you change? Change can only happen when we acknowledge what is not working, personally and professionally. We must be willing to be open to building better relationships in our businesses, as well as choosing to make today better than yesterday.

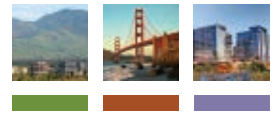
Living in the Bay Area we can see and feel the effects of being disconnected. We observe this everywhere. For instance, while riding a crowded San Francisco bound BART train,

we noticed that many passengers were heads down viewing their devices, with earbuds or headphones in their ears. They were tuned out and disconnected from the world around them, captivated by whatever was on their screen or buzzing in their ears, and not talking to one another. Faces were emotionless. Only when the train approached the next station would the voice of the train conductor momentarily break the silence. Why is this happening? Have we become a society where it is easier to connect to our devices and technology, rather than the living, breathing people around us?

To kick off the 2019 planning session, Conference Chair Daniel Anderson asked, “Do you find yourself looking at your phone when you should be spending quality time with family and friends? Do you create time to focus on clients and family relationships? Does technology distract us from the most important things?”

Technology is central to two of Daniel’s questions. The promise of technology is that it will make things easier—allowing us to do things more efficiently and effectively. But, in many respects, technology is one of the strongest factors disconnecting and distracting us from the very things and relationships that give us satisfaction. In order to **DISCONNECT to RECONNECT**, we must break away from the distractions: old habits, limited ways of thinking, and the inefficient tendencies that have our attention, and reconnect to what is most important.

Our profession depends on the relationships we build and maintain. Clients hire us first for the sense of relief they get after meeting with us. We forge and nurture these



relationships and bonds through engagement with clients, partners, colleagues, and other professionals. Technology can help, but the real work is through the human experience. At the end of the day, it is what we have done to improve the lives of our clients and those closest to us that matters most. We have a responsibility to make sure they are well served—and it takes being tuned in and connected.

Where in your professional life have you allowed yourself to become disconnected from your clients' needs? Are you more in tune with the technical bells and whistles of the newest "thing?" Or stuck in old ways of doing things rather than connecting with the heartbeat of our clients' goals and financial lives? What will it take for you to reconnect to what is important? Attending the 47th Annual FPA NorCal Conference will be a great start. For others, FPA NorCal will be the continuation of what is already working.

On behalf of the planning committee, we look forward to seeing you at the conference next May!

Cameo L. Roberson, AAMS® is the founder and principal of Atlas Park Consulting & Finance, a firm providing advisors with strategic direction to enhance their service operations. Cameo currently serves on the Career Development Committee of FPA of Silicon Valley.

William D. Pitney, MBA, CFP®, CeFT® is the founder and principal of FocusYOU, a financial planning and investment advisory firm with offices in San Mateo and Santa Rosa, California. William is currently the president-elect of the FPA of Silicon Valley.

FPA OF SILICON VALLEY SEPTEMBER MEETING PHOTOS



Above: Speaker Dr. Dave Yeske (center) at FPASV chapter meeting with (from left) Mike Suple, Mira Ma, Elissa Buie, and Phuong Quach.

Right: Dr. Dave Yeske discussed the history and future of financial planning during the September chapter meeting.



Above: The September chapter meeting was titled, "To Think, Feel, Act, and Learn Like a Financial Planner."



SPONSOR SPOTLIGHT

FOR MY KIDS... AND MY PARENTS!

MORTGAGE PLANNING—PART OF EVERY FINANCIAL PLAN

BY CLAY SELLAND, PRESIDENT, SIGNET MORTGAGE CORPORATION
PRO BONO CHAIR, FPA OF THE EAST BAY



With most financial plans, a home is the largest investment a client will ever make. Beginning with the “rent versus buy” decision as a newly working 20-something all the way through retirement, there are choices to be made for every life stage. These choices have a significant impact on the success of a client’s financial plan.

Strategies for clients 35 to 55 years of age, where homeownership tends to be more static, can be relatively straightforward. Sometimes non-standard lending strategies are necessary to fit client needs, especially when income is based on stock units or self-employment. Two of the biggest challenges clients can face are how to help kids get into a home and how to keep parents in theirs!

Millennials buying their first home must be counseled that the decision is only one component of an overall financial plan. In my mortgage practice, a budget for the monthly cost of housing, whether purchasing or renting a home, must fit short- and long-term financial goals. There must be enough room in the budget to contribute to savings and investments and to prioritize long-term strategies, including contributions to an employer matched 401(k).

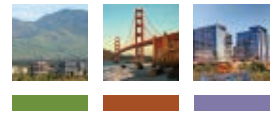
Millennials focused on experiences and flexibility versus hard assets and asset accumulation along with uncertainty where they will be in five years are not interested in talking about a 30-year term mortgage. Examining the total housing cost over five to ten years seems to help. Conversations with a first-time home buyer must include sharing real-life examples of clients who have been able to fix their housing costs long term as compared to rents that go up with inflation.

Options to purchase a home with little or no down payment with down payment assistance (DPA) programs work best for home prices below \$700,000, as most DPAs are income based. Once there is enough income to qualify for that size transaction, income may be above the range allowed under a DPA program. The choices are to put up with a smaller home or longer commute. Many work remotely or have a flexible schedule and they make it work. A favorite is a VA loan, which can provide up to 100% financing, has no mortgage insurance, and can work for jumbo transactions with a small down payment.

Parents wanting to help kids get into a home can provide down payment funds or become a non-occupant co-borrower. Parents particularly well set in their own retirement plans can take on additional mortgage debt on their home as a way to pass along assets “the kids are going to get anyway” and provide a down payment. Being a co-mortgage or on loan has its own perils.

Parents of clients present another challenge. Every senior would like to stay in their own home or “right-size” to something that works for them. Since they are in the “spend down phase” of retirement, it is time to consider financial strategies focused on cash flow. Options should include education on how a reverse mortgage might improve the performance of their retirement plan and help them reach their goals.

Plenty has been written about how many seniors are unprepared for a lengthy retirement. Seniors do not want to burden their kids, and the kids want to see Mom and Dad live well. Strategically accessing home-equity can improve the performance of a portfolio and preserve flexibility. A simple example is a reverse mortgage line of credit with a zero balance that can be



the emergency cash buffer that is otherwise held in cash in a portfolio. In addition, scheduled withdrawals from a retirement plan can be held up for a few months in a declining market to help preserve the portfolio and instead access the reverse mortgage line of credit in those times. A reverse mortgage held only in a credit line for reserves can be the security and confidence a senior needs to stay put!

Seniors with specific plans to sell the family home and move elsewhere or downsize can utilize a HECM for Purchase (H4P)—a reverse mortgage used to purchase a home ideally suited for their needs. Sell the big “family home,” and rather than roll the entire proceeds into a new home, put only 40% to 60% of the purchase price as a down payment in cash (dependent on age of youngest borrower) and utilize the H4P for the balance. This conserves cash and boosts reserves held in investments and requires no mortgage payment.

Well prepared seniors can use a reverse mortgage on their primary home in other ways—buying a vacation home the entire family can enjoy, helping grandkids with schooling, or a down payment on a home.

A strategic approach to mortgage financing to match a client’s short- and long-term goals is essential for every financial plan. As a CFP®, you are the center of the team to make this happen for your clients, whether it is tax planning, trust and estate planning, or mortgage planning. Go deep with your clients and make it happen! They are depending on you!

Clay Selland is the president of Signet Mortgage Corporation and specializes in the strategic application of residential financing. Uniquely qualified, Clay is a licensed CPA and has designations as a Certified Reverse Mortgage Professional (CRMP), Senior Real Estate Specialist (SERS), and real estate broker (CA). Clay can be reached at (925) 807-1503 or clay@signetmortgage.com. Signet is licensed in five states (CA, OR, ID, WA, and UT), BRE 01398801 NMLS #183492.

FPA OF THE EAST BAY RECENT EVENT PHOTOS



Above: Linda Fodrini-Johnson from Eldercare Services spoke about “Building Plans for ‘Positive Aging’ with Eyes Wide Open” at the September chapter meeting.



Right: FPA member and long term care specialist Paula Croskey raised some important points surrounding the realities of aging and their impact on financial resources.



Above: Questions? Attendees take advantage of the interactive Q&A session that follows every program.

Photos from the East Bay courtesy of David Shaffer

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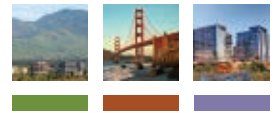
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FPA OF CALIFORNIA PLANTING SEEDS

BY LYNDA REYNOSO, CWS®, AIF®
PRESIDENT, FPA OF CALIFORNIA



OF CALIFORNIA

Working for Californians' Financial Future

The Financial Planning Association of California has been a growing partner with FPA National and with local chapters throughout the state for several years. Since forming in 2012, our primary focus has been to advocate on behalf of FPA members on a statewide basis in the areas that affect our clients and the financial planning profession. We continue to bring in new FPA members who will become advocates for financial planning in the future. We collaborate with local chapters' pro bono efforts in education and community outreach, and we continue to nurture our mission:

"FPA of California advocates as the unified voice of financial planners in California."

Every year FPA of California has been steady and consistent in its messaging. Our conversations and meetings include introductions to representatives at the state and local levels of government. We spend much of our time discussing who we are, what we do, and how we can align our advocacy efforts in the areas of financial services. Year after year, we continue to meet, reconnect with, and educate the same leaders and organizations about the CFP® "Gold Standard," planting one seed at a time. Over the years, those conversations have blossomed into meaningful connections with individuals who continue their upward careers in public service.

Our annual Advocacy Day in Sacramento has made the most impact. We have grown from just a handful of volunteers to close to 40 new and seasoned members in 2018. Our meetings with state regulators have improved with each year.

- For example, Insurance Commissioner Dave Jones is very engaged with FPA of California and is helping us in our long-term efforts to expand our meetings to include individuals at the Office of Business Affairs.
- Our longstanding relationship with the State Treasurer John Chiang has resulted in FPA members being appointed to the state task force charged with creating

messaging for the rollout of CalSavers through its launch date of July 1, 2019. FPA is viewed as a subject matter expert as well as possessing scale for statewide pro bono financial education. One of our major efforts next year will be to work with pro bono committee chairs to assist CalSavers in educating the underserved of California.

- Over the last four years, members of the Department of Business Oversight have brought a full team to our meetings, which included lead examiners and legal counsel. They have also collaborated with local chapters to demystify and present RIA Audit Best Practices for CE credits for their chapter members.

The commitment and energy from our volunteers has helped push FPA of California advocacy efforts to the next level. We continue to be influencers in the space of financial planning. We are solidifying our mission, purpose, and vision to increase chapter and member engagement and to increase our legislator outreach.

I will be finishing out my last few months as president of FPA of California feeling energized and eager to continue our work. I am happy to pass the baton to a good friend, Ben Lemon, who is next in line to become our president in 2019. I am confident he will continue to rally the advocacy troops and I trust you will support us next year.

For questions or more information, contact your chapter's advocacy director or Carol Bobke at info@fpaca.org.

Lynda Reynoso, CWS®, AIF® is the president of FPA of California and a longtime member of the FPA of Los Angeles. She now works as a business consultant in sunny San Diego with some of the fastest growing advisors at First Allied Securities. She helps advisors think like business owners and focuses on a defined financial planning process for clients.



CHAPTER EVENTS

UPCOMING EVENT LISTINGS

NOVEMBER 2018

FPA of San Francisco

Date: November 1

Topic: Emerging Advisors Forum—Charitable Gifting: Donating Complex Assets to Charity for Maximum Impact

Location: Golden Gate University, 536 Mission Street, Room 5202, San Francisco

Time: 6:00 - 7:30 pm

Speaker: Amy M. Grossman, vice president, Fidelity Charitable®

For more information or to register: www.fpasf.org

FPA of San Francisco

Date: November 3

Topic: Third Annual Marin Financial Planning Day

Location: Marin Center Exhibit Hall, 10 Avenue of the Flags, East End, San Rafael

Time: 10:00 am - 3:00 pm

For more information or to register: www.fpasf.org or www.bayareafinancialplanningdays.org

FPA of Silicon Valley

Date: November 3

Topic: Silicon Valley Financial Planning Day in San Mateo

Location: San Mateo Library, 55 West Third Avenue, San Mateo

Time: 12:00 - 4:00 pm

For more information or to register: www.fpasv.org

FPA of the East Bay

Date: November 7

Topic: Understanding Dementia and its Impact on Your Clients

Location: Contra Costa Country Club, 801 Golf Club Road, Pleasant Hill

Time: 11:15 am - 2:00 pm

See page 18 for event details

FPA of Silicon Valley

Date: November 7

Topic: Welcome Wednesday

Location: FireHouse Grill & Brewery, 111 South Murphy Avenue, Sunnyvale

Time: 5:30 - 7:30 pm

For more information or to register: www.fpasv.org

FPA of Silicon Valley

Date: November 9

Topic: Presentation and Q&A with FPA

Location: Maggiano's Little Italy, 3055 Olin Avenue, Suite 1000, San Jose

Time: 11:30 am - 1:30 pm
See page 18 for event details

FPA of San Francisco

Date: November 13

Topic: What, Me Worry? What to Expect from a DOL Investigation

Location: The City Club of San Francisco, 155 Sansome Street, San Francisco

Time: 11:30 am - 1:30 pm
See page 19 for event details

FPA of Silicon Valley

Date: November 17

Topic: Silicon Valley Financial Planning Day in Redwood City

Location: Redwood City Library, 1044 Middlefield Road, Redwood City

Time: 10:00 am - 1:00 pm
For more information or to register: www.fpasv.org

FPA of Silicon Valley

Date: November 29

Topic: NexGen Event: Building Your Own Practice

Location: Abacus Wealth Partners, 700 South B Street, Suite 200, San Mateo

Time: 5:30 - 7:30 pm
Speaker: Russell Kroeger, CFP®, EA
For more information or to register: www.fpasv.org

DECEMBER 2018

FPA of the East Bay

Date: December 5

Topic: Conscious Inclusivity

Location: Contra Costa Country Club, 801 Golf Club Road, Pleasant Hill

Time: 7:15 - 9:15 am

Speaker: Kellie McElhaney, PhD, Haas School of Business, UC Berkeley

Sponsor: Michael Fredrick, Deutsche Asset Management

For more information or to register: www.fpaeb.org

FPA of San Francisco

Date: December 11

Topic: Integrating Millennial Employees and Partners Into Your Practice

Location: The City Club of San Francisco, 155 Sansome Street, San Francisco

Time: 4:00 - 6:00 pm

Speaker: Brian Shenson, Schwab

Sponsor: Chris Lakumb, RiverNorth
For more information or to register: www.fpasf.org

FPA of San Francisco

Date: December 11

Topic: Holiday Reception

Location: The City Club of San Francisco, 155 Sansome Street, San Francisco

Time: 6:00 - 8:00 pm, immediately following chapter meeting

For more information or to register: www.fpasf.org

FPA of Silicon Valley

Date: December 14

Topic: End of Year Meeting and Holiday Social with Comedy Sportz

Location: Maggiano's Little Italy, 3055 Olin Avenue, Suite 1000, San Jose

Time: 4:00 - 6:00 pm

For more information or to register: www.fpasv.org

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CHAPTER EVENTS

FEATURED EVENTS AND MEETINGS



NOVEMBER
07

FPA OF THE EAST BAY

DATE AND TIME

November 7
11:15 am - 2:00 pm

TOPIC

Understanding Dementia and its Impact on Your Clients

LOCATION

Contra Costa Country Club,
801 Golf Club Road,
Pleasant Hill

SPEAKER

Dori Sproul, MA,
Alzheimer's Association

OVERVIEW

Currently, more than 650,000 people in California are living with Alzheimer's disease, and over 1.6 million family and

friends are providing care. Alzheimer's can impact your clients and their families. Join us for this extended program and learn more about Alzheimer's, the resources and assistance available, and how to plan for the financial and social impact so that you can better serve your clients and families.

SPEAKER'S BIO

Dori Sproul, MA is a family care specialist with the Alzheimer's Association of Northern California and Nevada.

CE CREDITS

2 hours CE credit are pending approval by the CFP board for this session

COST

Advance Registration

\$38 FPA Members;
\$53 Non-Members;
\$23 CFP® Students

At the Door

\$48 FPA Members;
\$63 Non-Members;
\$33 CFP® Students

FOR MORE INFORMATION OR TO REGISTER

www.fpaeb.org

SPONSORED BY

John Sorrell, Bluerock



NOVEMBER
09

FPA OF SILICON VALLEY

DATE AND TIME

November 9
11:30 am - 1:30 pm

TOPIC

Presentation and Q&A with FPA

LOCATION

Maggiano's Little Italy,
3055 Olin Avenue, Suite 1000,
San Jose

SPEAKERS

2018 FPA President Frank Paré, CFP®; 2018 President-Elect Evelyn M. Zohlen, CFP®

OVERVIEW

2018 FPA President Frank Paré, CFP® and 2018 FPA President-Elect Evelyn Zohlen, CFP® will visit our chapter for our November chapter meeting. Please join us to welcome them and hear what FPA has been working on at the national level and how it translates to the chapter level and its members. Your questions and comments are welcome during this session.

SPEAKERS' BIOS

Frank Paré, CFP® currently serves on the board of directors as the volunteer president for the FPA. Paré started his career over 22 years ago and is in a private practice in Oakland. Paré currently serves on the boards of the FPA of the East Bay and the Personal Financial Planning board at the University of California at Berkeley. He has also served on the Public Policy Council for the CFP board in Washington, DC. For his work, Paré was honored in 2011 with the FPA Heart of Financial Planning Award and in 2012 with the FPA Leadership in Action Award.

Evelyn M. Zohlen, CFP® currently serves as volunteer president-elect for the FPA. Zohlen is the founder of Inspired Financial, LLC—a fee-only wealth management practice that specializes in serving women in transition in southern California. Prior to founding Inspired Financial, she was a relationship manager at The Vanguard Group. Zohlen is past

chair of the FPA of California. She is on the Advisory Board for the Center for Investments and Wealth Management at the University of California at Irvine and has served in a variety of community leadership roles including the Board of Directors for WomanSage. Zohlen served as an intelligence officer in the United States Air Force. She is married with three terrific "bonus" children.

COST

Advance Registration

\$40 FPA Members; \$60 Non-Members;
\$40 First Time Attendees

At the Door

\$60 FPA Members; \$75 Non-Members

CE CREDITS

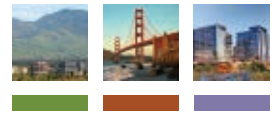
There are no CEs for this session.

FOR MORE INFORMATION OR TO REGISTER

www.fpasv.org

SPONSORED BY

Christina Gray, Stonecrest



NOVEMBER
13

FPA OF SAN FRANCISCO

DATE AND TIME

November 13
11:30 am - 1:30 pm

Meeting is being offered in person and online. The webinar will begin at 12:00 pm.

TOPIC

What, Me Worry? What to Expect from a DOL Investigation

LOCATION

The City Club of San Francisco,
155 Sansome Street, San Francisco

SPEAKER

Cristina A. Collazo, senior benefits advisor, US Department of Labor, Employee Benefits Security Administration

OVERVIEW

Directly from the Department of Labor, we will touch on fiduciary responsibilities with respect to pension plans. The presentation will

review these responsibilities from a compliance perspective in order to educate plan fiduciaries about requirements under ERISA.

The meeting will cover:

- Types of investigations conducted by EBSA
- Sources of investigations from the EBSA
- Advantages of a EBSA corrections program

SPEAKER'S BIO

Cristina A. Collazo is a senior benefits advisor at the United States Department of Labor, Employee Benefit Security Administration (EBSA). Cristina assists participants and plan officials on a wide range of health and retirement plan issues. Cristina makes presentations to public and private organizations about relevant health and

retirement plan regulations. Cristina is a member of the California bar and holds a BA from Loyola Marymount University, Los Angeles, and a JD from the University of San Francisco, School of Law.

COST

Advance Registration

\$55 FPA Members;
\$80 Non-Members

At the Door

\$75 FPA Members;
\$100 Non-Members

CE CREDITS

1.5 hours of CE credit are pending approval by the CFP board for this session

FOR MORE INFORMATION OR TO REGISTER

www.fpasf.org

SPONSORED BY

Alex Kemper, Guideline

FPA OF SILICON VALLEY—BOCCE EVENT



Above (left and center): Chris Acker and Rich Dayton throwing bocce balls for their team.

Above (right): From left: Christina Gray, Mira Ma, Phuong Quach, and Sheri Pan enjoying the FPASV Seventh Annual Bocce Event.

Right: The winning team! From left: Phuong Quach, Carmel York, Mike Suple, Christina Gray, Ryan Chavez, Mira Ma, and Eric Solve.





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FPA OF THE EAST BAY—OCTOBER CHAPTER AND BOARD MEETINGS



Above: FPA of the East Bay President Tom Bennett, October meeting speaker Susan Kay from MFS Investments, and sponsor David Shaffer from David Shaffer Insurance Services took a moment to smile after the October meeting.

Above (right): FPA of the East Bay's board met after the October chapter meeting to strategize for the coming year. Pictured left to right: Susan Danzig, Thomas Howard, Damien Couture, and Clay Selland.

Right: Board members (from left) Kara Paik, Mike Whitney, prospective board member Leah Davis, Alise Kraus, and Hyun Joo Park attended the October board meeting.

Photos courtesy of David Shaffer

