

**Our Mission:**

"The Financial Planning Association of Ventura County promotes the financial planning process and the CFP® designation through quality education and high ethical standards to benefit the financial planning profession and our community."

**President's Message** by Scott Hansen, CFP®

As this will be my final message as President of your FPA chapter, I thought I would take a moment to list some of the positive changes that have happened with our chapter over the past couple of years as well as what I believe to be some of our greatest challenges moving forward. *(President Continued page 2)*

LIFE

The only thing that makes life possible is permanent, intolerable uncertainty; not knowing what comes next.

- Ursula K. LeGuin

**A Book Report** by Alan Ungar, CFP®

First a caveat for this book report and any future ones I might write. Perhaps there will be some in the future which are more specifically about financial planning but in the meantime, I hope you do not mind if I share books that are relevant but not so specific to our industry. This month's is Statecraft: And How to Restore America's Standing in the World, by Dennis Ross As the Middle East Envoy and the chief Middle East peace negotiator under George H. Bush and Bill Clinton, Mr. Ross has the credentials to define and describe the Herculean task outlined in the title of this excellent book. I found the book fascinating because it helped me understand the anger of the radical Islamists, put in

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**Membership Benefits---Annual FPA Conference** by Gary Strom, CFP®, CLU, ChFC



One of the great benefits of association membership besides our quarterly chapter meetings is the FPA's Annual Conference and Exposition. This year's meeting in Seattle was no exception.

More than 4,000 planning professionals, family and exhibitors participated in the four-day event that offered all kinds of educational, networking and social opportunities. Chris Gardner, the subject of the recent movie, The Pursuit of Happyness, was the keynote opening speaker. He gave a very motivational talk about achieving the American dream and how he overcame great obstacles to become a very successful advisor and much sought-after speaker.

FPA President, Nicholas Nicolette, CFP, of Sparta, N.J., introduced the lawyer who helped the association win the lawsuit against the SEC over the so-called Merrill rule. Nicolette and other board members are not sure what the final outcome will be from the ruling, but he urged all advisors from whatever type of

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**Pro Bono Program** by Jeffrey Harwood, CFP®

Our chapter will be participating in its first ever pro bono event October 26. Six of our members will teach financial classes as part of Junior Achievement's Money and Me program at Moorpark college, in an effort to promote financial literacy among high school students. We still have a teaching few spots to fill, and encourage our members to participate. For further information, please contact Jeffrey Harwood by e-mail at [harwoodj@venturaadvisors.com](mailto:harwoodj@venturaadvisors.com).

LEADERSHIP

Leadership and learning  
are indispensable to each other.

- John F. Kennedy

# Classified Ads that relate to the Financial Planning



## OFFICE SPACE AVAILABLE

Perfect for the financial planner or other professional looking for a full office but who really can't justify the expense of a reception area, conference room and the concomitant furnishings. Located in Old Town Calabasas, the facility is charming but not right for somebody who doesn't appreciate a huge oak tree and patio in the middle of the facility. You would be sharing space with a CFP® who has been in the business for 30 years. Call 818.222.4773.

**Looking for a new job?**

**Have an open position available in your practice?**

**Seeking an intern?**

**Want to expand your practice? How about looking for office space in a different area?**

**Is your company having a social event and offering CE credit?**

**Business card size ads are also available**

**Please contact [anita.lebby@verizon.net](mailto:anita.lebby@verizon.net)  
for any additional information**

### Ventura Study Group

Come and enjoy breakfast and stimulating conversation "outside the box" once each month. Bring your own agenda what could be better!

WERE: Marie Callenders, 3635 East Thousand Oaks Blvd,  
Westlake Village

WHEN: 2nd Wednesday every month, 7:30-9:00 - No Host Breakfast  
(next session November 14, 7:30 AM.- please do your best to be on time)

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First, some of our successes:

1. Membership has grown to over 175. This is a very good number for a relatively new chapter, but we hope to grow considerably over the next few years.
2. Our quarterly programs continue to be some of the best in the nation. We continue to offer excellent programs and are constantly analyzing and evaluating our meetings to improve.
3. We are fiscally sound. Through prudent expense control and a disciplined budget process, your chapter remains in solid financial shape.
4. We have a new website. Your chapter's professional website, located at [www.fpaventura.net](http://www.fpaventura.net) was redesigned this year to reflect the quality and high standards of your chapter.
5. We have a great board! More than anything, this makes me feel very good about the future of the chapter.

However, the future is without its challenges. Below are some of the top issues I believe will impact your chapter in the years to come:

1. FPA is evolving nationally. We will have to work hard to continue to reflect the image our national organization desires while maintaining the values which have made our local chapter a success.
2. We need to increase our community outreach. We have great Media Relation and Pro Bono programs in the making. It will be crucial to execute both to improve our visibility.
3. We need more participation from our members. This becomes a challenge sometimes due to our large geographical footprint, however I believe that without increased member participation, many of the good things we have going for us as a chapter will gradually erode.

Ultimately, I feel like the chapter is in much better shape at the end of my term than in the beginning. However, I also realize that this has much more to do with your participation in our chapter than my leadership. I cannot state it any more clearly than this: your participation is crucial to the future success of our chapter. To get involved, please contact Anita Lebby, our valuable Chapter Administrator to learn about our many opportunities. Anita can be reached at 805-444-1404.



## **HELP YOUR CLIENT STAY SAFE AT HOME !**

Are some tasks becoming more difficult for your client ? Let us help them have a better quality of life and maintain their independence.



- ♥ In-Home Companionship Care
- ♥ Transportation (Doctor, Banking, etc.)
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- ♥ Medication Monitoring
- ♥ Light Housekeeping
- ♥ Grocery Shopping and Errands
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- ♥ 24-Hour Care and CNA Care Available
- ♥ Ongoing Case Management

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**(Book Report Continued from page 1)**

perspective the scope of the conflict we are in, and helped me understand what needs to be done. This book is not about bashing the President or the Bush administration, though Ross does point out the errors that have been made. His fundamental thesis is that it will take the Moderate Islamists to win the hearts and minds of the Muslim world. He describes in detail how we can help make that happen, but is adamant about our not being able to do it alone. Whether you are a Republican or a Democrat, or a supporter or detractor of the war, you will find this an interesting and disturbing read. I strongly recommend it.

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that, or practice and from any type of compensation model to adhere to the fiduciary standards of planning.

I was able to attend several great presentations on Alternative Minimum Tax planning, Advanced Trust and Estate Tax issues, and the Firm of the Future by Mark Tibergien, who heads up Pershing Advisor Solutions. Almost every session was worth 2 hours of CE credit. Amy Chua, Ph.D., author of *World on Fire*, gave a thought-provoking wind-up talk about the backlash against democracy that is going on all over the world right now. She believes that the United States, which has just 4% of the world population, is a "market dominant minority." As a result, anti-American feelings have intensified and ethnic hatred is rising against other market dominant minorities in Indonesia, the Philippines, Russia, Bolivia and Burma, just to name a few.

Next year's annual conference in Boston promises to be even better than this year's meeting, if that's possible. Mark your calendar for Oct. 4-7, 2008.

**Please mark your calendar for our 2008 FPAVC Meeting dates:**

**January 18th, April 18th, July 18th and October 17th**

Get involved. So many wonderful things are happening in our FPA Chapter. Have a passion - PR, Pro Bono, etc.? Board positions and committees are open for 2008. Please contact Anita Leiby 805.444.1404 for information.