

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."

## **NEW YEAR—NEW LOCATION!**

**Friday January 16, 2009**

**8:30 a.m. -1:30 P.M.**

**LUNDRING EVENT CENTER @ California Lutheran College**

**60 West Olsen Road, Thousand Oaks 91360**

From the 101, take 23 North to Olsen Road. Go west to College.

The Center is at Olsen and Montclef - next to the swimming hole.

Thanks to our  
Program underwriter:

**SYMETRA**  
FINANCIAL



### **WELCOME CLU CFP STUDENTS: You are why we changed venues!**

We are looking forward to having you join us at our future programs. Old members (euphemistically speaking): this is an excellent chance for you to meet the future leaders of our industry.



### **A New Era? President Obama Confronts the Future!**

**Presented by HERBERT E. GOOCH III, PH D, MA, BA**

How will President Obama's promises fare in a context of war and economic turmoil? What has he promised? What are the major domestic and international problems he faces? What is the likelihood of success? What might be the costs of failure?

Dr. Gooch is Professor of Political Science and Director of the Masters in Public Policy and Administration at California Lutheran University.

### **Will The New Year Bring A Brighter Future?**

**Presented by THOMAS D. HIGGINS, Ph D**

The US economy has slipped into a recession in 2008 under the weight of reduced credit availability, rising unemployment, falling home values and steep declines in stock prices. The good news is that US policy makers have taken extraordinary measures to address the crisis as has major global countries. Dr. Higgins will put all these changes into perspective and give us some sense of what we and our clients can expect in 2009.

Dr. Higgins is the Chief Economist at Payden & Rygel Investment Counsel. Before joining Payden, Higgins was Managing Director at Geoffrey Bell & Company, where he consulted with foreign governments, monetary authorities and corporations on economic and financial issues. Dr. Higgins received his M.A. in Economics from Fordham University, and his B.A. from Drew University, where he was a Garden State Scholar and graduated Magna Cum Laude with Special Honors for his thesis entitled "Privatization in Poland. He completed his Ph.D. in Economics in 2001 at Fordham. He has a long list of other accolades, but suffice it to say he is a "heavy weight."



### **Client Retirement Withdrawal Plans (Soup to Nuts)**

**Presented by WILLIAM P. BENGEN CFP**

Bill will present an integrated method to implement and manage portfolio withdrawal plans for retirement clients. You will learn how to utilize what he calls the "Layer Cake" for developing a withdrawal methodology as well as a "raw withdrawal rate", how to monitor the client's withdrawal plan during retirement, including danger detection signs as well as many other useful tools. Mr. Bengen is a fee only CFP practicing in El Cajon, CA. He received his B.S. from M.I.T. in Aeronautics and Astronautics. He is the author of "Conserving Client Portfolios during Retirement", and has written numerous articles for The Journal of Financial Planning, Financial Planning magazine, The Wall Street Journal and Kiplinger's. In addition to financial planning, his passions are tennis, golf, astronomy, bridge and collecting non-sports bubble gum cards from the 1950's.



### **RESERVATIONS ARE A MUST! Reservations deadline January 9<sup>th</sup>.**

**To reserve your spot, call 1-877 281 0675 and choose #1, or make your reservations on our web-site via Pay Pal.**

When reserving by phone, make your check out to FPA Ventura, and mail to PO Box 188, Camarillo CA. 93011-0188

The fee is \$45 members and \$65 non-members. **Sorry, but we have to bill for no-shows or cancellations after January 8<sup>th</sup>.**

**GOLF:** Join your peers after the meeting for some fun and frustration. Call Tierra Rejada (805) 531-9300 to make your tee-time.

