

THE FINANCIAL PLANNING ASSOCIATION OF NORTHEASTERN NEW YORK

Recognized by the FPA® As A Gold Level Chapter

Chapter News

April 2011

April 14
Thursday

Breakfast Meeting
Wolferts Roost Country Club

7:30 AM Registration
7:45 AM President's Remarks
7:50 AM Sponsor: MFS Investments
8:00 AM Speaker: David Lawrence
 Topic: Building High Profit/High Value
 Financial Planning Practice
9:00 AM Adjournment

May 12
Thursday

All Day Symposium
NY State Nurses' Association

7:15 AM Registration/Breakfast Exhibitors
8:00 AM President's Remarks
8:10 AM General Sessions
9:55 AM Break/Exhibitors
10:15 AM Breakout Sessions
11:05 AM Break/Exhibitors
11:25 AM General Session
12:15 PM Lunch
1:00 PM General Session
1:55 PM Breakout Sessions
2:45 PM Break/Exhibitors
2:55 PM General Session
3:45 PM Raffle/Closing Remarks

June 9
Thursday

Social Security What You Need to Know
NY State Nurses' Association: Invitation Only

7:30 AM Registration
7:45 AM President's Remarks
8:00 AM Speaker: Elizabeth Wertime
9:00 AM Adjournment

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Notes from the Executive Director

April 2011



Hello everyone— Is it as much a surprise to you as it is to me how quickly 2011 is going? On Thursday April 14, our Chapter presents it's final regular meeting of the program year, and we're going out with a bang. David L. Lawrence, RFC, AIF, Co-Founder and President, Global Practice Network:

With recent economic pressures on firm profits, financial practitioners are struggling to survive in an environment that could yield unbelievable profits and value if there are changes made to how the practice operates. This session focuses on five steps that could fundamentally change how the firm does business. It focuses on how to ramp up profitability and take advantage of current circumstances through unique strategies designed to work now and in the future. This is one session that offers a wealth of ideas that can be used right away with little or no additional expense.

This program is at Wolferts Roost (www.wolfertsroost.com)

with registration and breakfast at 7:30am, the program from 8:00-9:00.

Otherwise, we're gearing up for our May 12th Symposium at the NYS Nurses Association in Latham. It'll be a great learning experience! The early bird price is only good until April 30th—SO HURRY!

Lastly, if you're a CFP student, be sure to apply for our \$500 Chapter Scholarship. The application is in this newsletter.

See you at the ROOST on April 14th!

Remember, this is a Chapter fueled by Volunteers—if you can help, please do!

Stephanie Cogan
Executive Director, FPA NENY
PO Box 11565
Loudonville, NY 12211-0565
518-458-7774

Join Us Thursday April 14th

At Wolfert's Roost Country Club

**Topic: Building a High Profit - High Value Financial Practice:
5 Steps You Must Do**

Presented by David L. Lawrence, RFC, AIF
Co-Founder and President
Global Practice Network

David Lawrence, RFC[®], AIF[®] Founder and President of **The Efficient Practice**, has over twenty-six years experience in the financial services profession including owning and operating a private financial planning practice. His background and experience includes substantial experience working with technological systems and in hiring and managing employees. He spent 18 years with a major financial planning firm as a Senior Financial Advisor, Training Manager and District Manager. He has also worked for two large independent financial planning and asset management companies in senior management positions. In his consulting practice, Mr. Lawrence has assisted dozens of financial service firms throughout the United States to achieve higher levels of efficiency and profitability.



**Global
Practice
Network**

Growth through technology and consulting.



The Northeastern New York Chapter of the Financial Planning Association Presents our

Eleventh Annual Symposium

NYS Nurses Association

11 Cornell Road

Latham, New York 12110 www.nysna.org

May 12, 2011

Registration Form

Registrations may be purchased online at www.fpa-neny.org or mailed in (check only)

Name _____ Name for Badge _____

Firm Name _____

Address _____

Telephone Number: _____ E-mail: _____

FPA Chapter Affiliation _____

CFP License Number _____ Last four digits of social security number: _____

Registration Fees

Registration fees include admittance to all educational sessions, educational materials, general sessions, exposition area and a scheduled meal.

Advance on or before April 30th

Regular After April 30th

FPA Member \$140.00

\$155.00

Non- Member \$165.00

\$180.00

Please send me information regarding membership.

Register and pay online OR send completed registration form and check to:

FPA of NENY

Attn: Stephanie Cogan

PO Box 11565

Loudonville NY 12211

Cancellation / Refund Policy: On or Before April 30th - 50% Refund; After April 30th - No Refund

Questions? Please call 518-458-7774 or email chapexec@fpa-neny.org

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FPA of NORTHEASTERN NEW YORK SYMPOSIUM

Thursday, May 12, 2011

- 7:15 AM to 8:00 AM** Registration /Breakfast Exhibitors
- 8:00 AM to 8:10 AM** **Welcome and Opening Remarks**
Mary Beth Hofmeister, CFP®, Chapter President
Olivia Mussett, CFP®, Symposium Chair
- 8:10 AM to 9:00 AM** **GENERAL SESSION 1**
ESTATE PLANNING IN "TAX FREE" TIMES
Timothy Casserly, Esq., CFP® - Burke & Casserly, PC
Leonard Valletta, CFP® – Albany Financial Group
With a federal estate and gift tax exemption level of \$5 Million, estate tax avoidance is not a real concern for most families. More important is the objective of transferring their wealth to beneficiaries in the most efficient, economical and accessible (or not) manner. This session will cover the non-tax issues of implementing and monitoring an estate plan including naming beneficiaries – primary and contingent recipients; planning in second marriages (and second families); coordinating distributions and paying estate expenses; gifting to minors and disabled beneficiaries; planning if incapacity strikes; pros/cons of probate, joint ownership, transfer on death, living trusts; and maintaining control from the grave.
- 9:05 AM to 9:55 AM** **GENERAL SESSION 2**
CONFIDENTLY ADVISING CLIENTS ON SUSTAINABLE WITHDRAWALS WHEN ALL HELL BREAKS LOOSE: RESEARCH AND APPLICATION
Jonathan Guyton, CFP® - Cornerstone Wealth Advisors
What do we really know about sustainable withdrawal strategies given the recent financial and economic storms? What were those challenging times like for you in advising your clients? What were the foundations of your decision-making? How can the use of research-based withdrawal policies enhance the quality of the advice you give? Join financial planner, award-winning author and thought leader Jonathan Guyton, CFP®, pioneer of the game-changing research on the impact of flexible distribution policies on safe withdrawal rates, as he synthesizes the seascape of retirement distribution research and applies its collective wisdom to these stormy times. Test your real-time distribution decision-making abilities. Learn to implement and communicate research-based withdrawal policies. Enhance your knowledge of how to navigate in volatile financial seas, evaluate trade-offs, make real-time decisions about when or how distributions should be adjusted, give respect to the winds of uncertainty and communicate effectively when facing client fears and questions.
- 9:55 AM to 10:15 AM** **Break Exhibitors**
- 10:15 AM to 11:05 AM** **CONCURRENT BREAK-OUT SESSIONS**
1. CONFIDENTLY ADVISING CLIENTS ON SUSTAINABLE WITHDRAWALS WHEN ALL HELL BREAKS LOOSE: RESEARCH AND APPLICATION
Jonathan Guyton, CFP® - Cornerstone Wealth Advisors
2. HELPING YOUR CLIENTS PAY LESS FOR COLLEGE: PROVEN STRATEGIES
Dr. Dean Skarlis - The College Advisor of New York
Session covers the general concept of integrating financial strategy into the college selection and admissions process. This is a factor that most families fail to implement, but as college costs climb to astronomical levels, it has become critically important. Case studies and detailed strategies will be discussed that will help you provide value to your clients. These strategies will help clients pay less, whether or not they qualify for financial aid.
3. USING SOCIAL MEDIA TO MARKET AND ENHANCE CLIENT RELATIONSHIPS
Stephen Wershing, Jr., CFP®
Steve Gonick – Adirondack Funds
The world changed forever with the rise of the Internet and social media. But given the compliance implications, advisors might be hesitant to take advantage of the opportunity in front of them. This panel discussion features three members of the financial community that have navigated the new paradigm successfully.
- 11:05 AM to 11:25 AM** **Break Exhibitors**

- 11:25 AM to 12:15 PM** **GENERAL SESSION 3**
ECONOMIC UPDATE
Dr. Jerry Webman – Oppenheimer Funds
- 12:15 PM to 1:00 PM** **LUNCH**
- 1:00 PM to 1:50 PM** **GENERAL SESSION 4**
HEALTH CARE REFORM – IMPLICATIONS FOR UPSTATE NEW YORK’S ECONOMY
Frank Fanshawe – MVP Healthcare
This presentation will address the implications of the Patient Protection and Affordable Care Act (ACA) for businesses and consumers. It will cover the consequences of the new taxes on the health insurance and pharmaceutical industries; changes to the tax code that will affect individuals and businesses; the market trends we expect to see when federal subsidies become available to eligible consumers to purchase health coverage; the work that’s ongoing to establish the insurance exchanges, and discuss how the existing commercial market will likely react once the exchanges and the employer “play or pay” penalty are implemented in 2014; cuts to the Medicare Advantage program and its implications for both businesses and upstate New York’s seniors; and what changes we might expect to see with the changing political environment.
- 1:55 PM to 2:45 PM** **CONCURRENT BREAK-OUT SESSIONS**
1. SYSTEMATIZE AND BECOME MORE EFFICIENT USING CRM TECHNOLOGY
Brian McLaughlin, CEO – Redtail Technology
2. THE NEW REALITIES OF LONG--TERM CARE AND MEDICAID
Kimberly Strauchon Verner, Esq. - Pierro Law Group
An overview of the current information financial planners need to know about Medicaid, including current income and asset limitations, status of planning techniques, and a summary of changes recommended by the Medicaid Redesign Team. This session will also provide an objective evaluation of what services Medicaid might realistically cover in a variety of care settings, including home care, assisted living, rehabilitation centers and nursing homes.
3. ROLE REVERSAL:: ENGAGING YOUR CLIENTS AS ADVISORS
Stephen Wershing, Jr., CFP®
Engaging your best clients when developing your strategic plan is a great business move. Tailoring your practice to the specific needs of target prospects is the most effective way to increase referrals and a greater share of wallet. Discover the role a client advisory board can play in deepening client relationships, learn the secrets of making an advisory board a transformative experience and hear some real-life success stories from advisors and clients who have done it. Also find out how to solicit the kind of feedback that can bring new relevance and meaning to your marketing message, resulting in more referrals and more business.
- 2:45 PM to 2:55 PM** Break Exhibitors
- 2:55 PM to 3:45 PM** **GENERAL SESSION 5**
ASSET ALLOCATION: POST FINANCIAL CRISIS
Christopher Sidoni, CFP® – Gibson Capital, LLC
The economic and market events of the past three years tested clients’ appetites for risk. Economic uncertainties remain high. Is the worst over? Did we expect too much from strategic asset allocation? Did we promise too much to our clients? Is it even possible to design an effective long-term portfolio strategy given the extreme volatility of today’s markets? Although broadly diversified portfolio strategies may be easy to describe to clients, they are not always easy to follow—particularly during market extremes. As risky as the markets are, one often overlooked risk is equally dangerous—the client’s abandonment of a diversified approach. This session discusses both the investment and behavioral challenges of creating workable, “all weather” portfolio strategies that clients will follow with patience and discipline.
- 3:45 PM to 4:30 PM** **RAFFLE and Closing Remarks**
Our sponsors have generously donated items to our raffle. To enter, simply get your card stamped and turn it in! Winners MUST be present to win!
Closing Remarks: **Mary Beth Hofmeister, CFP®, Chapter President**

Event schedule is subject to change.

FPA NENY Symposium 2011 Speaker Biographies

Jonathan Guyton, CFP® is founding principal of Cornerstone Wealth Advisors, Inc. in Minneapolis, MN. He is a nationally sought-after speaker and award-winning thought leader in the asset distribution, wealth management and retirement income generation field.

Timothy E. Casserly, Esq., CFP® is a founding partner of the estate planning law firm, Burke & Casserly, PC and President of Arista Wealth Advisors, in Albany NY

Leonard Valletta, CFP® is a financial planner with Albany Financial Group, specializing in retirement and estate planning and investment management.

Dr. Dean Skarlis is the President and founder of The College Advisor of New York.

Stephen Wershing, Jr., CFP®, author of The Client Driven Practice, coaches financial advisors to be more effective and successful using client-driven strategies.

Steve Gonick is a Principal of Adirondack Funds, winner of the 2011 Lipper Award for Best Small Cap Value Mutual Fund. He is a marketing professional with broad expertise and specializes in branding and networking strategies.

Dr. Jerry Webman is a Senior Investment Officer and Chief Economist for Oppenheimer Funds.

Frank Fanshawe is the Vice President for Government Affairs at MVP Healthcare in Albany NY.

Brian McLaughlin is the CEO and co-founder of Redtail Technology, leading the development of an integrated suite of web-based Client Relationship Management (CRM) tools for financial advisors.

Kimberly Strauchon Verner, Esq. is a Senior Associate with Pierro Law Group in Albany NY and focuses on elder law, Medicaid and long-term care planning and estate administration.

Christopher J. Sidoni, CFP® is a Senior Associate with Gibson Capital, LLC in Wexford, PA and a contributor to Roger Gibson's book, Asset Allocation: Balancing Financial Risk.

Elizabeth Wertime, Public Affairs Specialist, Social Security Administration

Thank you for including Social Security as part of your client services. I can be available any time during the day or evening. My presentation is approximately 40 minutes without questions. The ideal audience is people in their 50s and 60s who do not yet receive Social Security. Here is a summary about my presentation:

Social Security: What You Need to Know

This 40-minute PowerPoint pre-retirement presentation covers what you need to know about the Social Security program as you plan for your retirement. You will learn the basics; such as how you qualify for Social Security, how your benefit is computed and how you can find out how much you are going to receive. You will hear about various retirement options, which Social Security benefits you and your family might be entitled to and how work affects your benefits. You will understand the three Medicare enrollment periods and rules for higher-income beneficiaries. You will also learn Social Security strategies that you and your financial planner should know. Finally, you will find out how you can find all this information and more on Social Security's award-winning website, socialsecurity.gov.

After the formal PowerPoint presentation, the floor will be open for questions. Usually questions last 30-40 minutes.

My name should not be used in any publication or flyer advertising the meeting. I suggest the phrase "an expert from Social Security" will be attending the meeting to provide information programs administered by the Social Security Administration.

You should know Medicare is not a program administered by the Social Security Administration. So, if your audience is looking for detailed information, you should invite a speaker from the Centers for Medicare and Medicaid Services or refer your members to the Medicare web site at www.medicare.gov.

Please let me know the number of people you expect to attend, so I can provide adequate handout material. Also, let me know what equipment you will provide- I use a laptop, video projector and screen during the presentation.

This is a link to the Social Security webpage specifically for financial planners:
<http://www.socialsecurity.gov/financialplanners/>.

Also, if anyone from Financial Planning Association of Northeastern NY would like to host a link to the Social Security website from their company's webpage, I can supply them with a GIF or JPG format of SSA's official logo.

Thank you, again, for inviting me to speak this morning. I had a wonderful time.

Best Regards,

Elizabeth Wertime

Social Security Administration/ Public Affairs Specialist/ One Clinton Ave, Albany, NY 12207/ (866)331-9175 x18838/
elizabeth.wertime@ssa.gov

Get up-to-date information about Social Security's Programs and benefits @ www.socialsecurity.gov

Longevity Program

FPA's Longevity Program marks your milestone anniversary dates as an FPA member with special gifts and recognition. Members who reach 5, 10, 15, 20, 25, 30 and 35-year continuous membership anniversary milestones will receive gifts as a token of our appreciation for your continued commitment.

Mark Fine  years

March Longevity: Steven Bouchey, Michael Braun, Bartholomew Earley, 5 years; A.J. Amato 10 years; Thomas Brown 20 years.

February Longevity: Peter Luczak

January Longevity: Michael Slattery, 5 years; Bill Canty & Peter Bazanos, 15 years.

November Longevity: Gary Winnick, 15 years; Todd Slingerland, 15 years

October Longevity: Patrick Sheridan, 5 years; Patrick DiCerbo, 5 years.

September Longevity: Michael McCamy, 5 years; Kathy Holtz, 10 years; Charles Kaufman, 20 years; Edward Warren, 25 years.

Happy Birthday

Paul Corr April 4

Gwyn-Anne Bissonette April 14

Cindy Turoski April 16

Peter Brucato April 23

Richard Jeffreys April 24

Committee members for 2011 are:

Programs:	<u>Sev Carlson</u> , Chair; Lou Morizio, Len Valletta
Newsletter:	<u>Dick Pinder</u> , Chair
Symposium:	<u>Olivia Mussett</u> , Chair; Steve Gonick, Walt Klisiwecz, Ron Plaine, Mary Becker
Membership:	<u>Adam McNeill</u> , Chair
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Gov't Relations:	<u>James Lee</u> , Chair



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CFP® certification Merit Scholarship Application

The primary aim of the Financial Planning Association (FPA) is to foster the value of financial planning and to advance the financial planning profession. FPA's strategy to accomplish its objectives involves welcoming all those who advance the financial planning process and promoting the Certified Financial Planning mark as the cornerstone of the financial planning profession. As a part of this strategy, the FPA of NENY has instituted a scholarship award to be used toward the attainment of the CFP certification.

Application Instructions for Merit Based Scholarship

Eligibility:

In order to qualify for a \$500 per year tuition scholarship, an applicant must meet all of the following qualifications:

- Has the intention to become a CFP certificant by fulfilling all requirements (currently six courses) and sitting for the CFP Board of Standards comprehensive certification examination.
- Must demonstrate academic and/or professional accomplishment, i.e., GPA, degrees received, and/or specific professional achievements.
- Furnish two letters of recommendation. (Consider professors, instructors, CFP practitioners, colleagues, etc.)
- Must be a member (student or any other division) of the Financial Planning Association of NENY and willing to attend an award ceremony. If applicant is not a current FPA member, a membership application may be obtained by contacting the Chapter Executive at chapexec@fpa-neny.org.
- Must not have received a FPA CFP Certification merit based scholarship within the previous 12 months.

Submission:

Applications must be received by April 30 for consideration by the FPA of NENY Board of Directors for the fall semester.

Award:

The decision to award this scholarship shall be made in the full discretion of the FPA of NENY Chapter Board of Directors or other body duly appointed by the Board of Directors.

Forward Completed Application and Letters of Recommendation to:

FPA of NENY Executive Director
PO Box 11565
Loudonville, NY 12211

Scholarship Application

Name _____	SS# _____ - _____ - _____
Address _____	
City _____	State _____ Zip Code _____
Office Phone _____	Home Phone _____
E-mail _____	
Name of Institution _____	
<i>The curriculum of the institution must be registered and approved by the CFP Board of Standards.</i>	

CFP Course Work To Date (Use extra sheet if necessary)

Please list CFP courses you have taken to date:	

Course Work Planned for Fall, Spring and Summer Semesters

Please list CFP courses you plan to register for in the Fall, Spring and Summer Semesters		
Fall	Spring	Summer

Review Course and Exam

Do you plan to take a CFP review course?

____ Yes (Date _____) ____ No

When do you intend to sit for the CFP Board of Standards certificate examination?

Month _____ Year _____

Academic Background

Institution(s) _____

Year(s) _____

Degree(s)/Certificate(s) _____

Grade Point Average _____

Current and Previous Employment

Please list current and previous employment for the past ten years, starting with the most current.

Employer	Employment Dates	Address (Street/City/State)	Position/Responsibilities

Professional Achievements:

Please list any professional achievements for the past ten years starting with the most current.

Type of Award/Honor	Name of Organization	Year

Please use the space provided in answering the following questions:

What do you feel are the benefits of obtaining the CFP designation?

Why have you chosen the financial planning profession?

What are your career goals after receiving the CFP designation?

Please use the space below to share any comments that you wish to be considered in your application:

Signature/Date

CFP®, CERTIFIED FINANCIAL PLANNER™ and federally registered CFP (with flame logo) are certification marks owned by the Certified Financial Planner Board of Standards. These marks are awarded to individuals who successfully complete CFP Board's initial and ongoing certification requirements.

Wise Ways to Use Your Tax Refund

Visions of excess dance in your head as you await the arrival of a tax refund check from the IRS. This is “found money,” so you might as well spend it on something frivolous, right?

Not so fast! Tempting as it may be to use a tax refund for a shopping spree or an expensive night on the town, the smart move, say financial planning professionals, is to do something practical with at least part of it, while reserving the rest to spend on something fun.

Here, courtesy of the Financial Planning Association (FPA) in Denver, Colo., are some of the best options for putting a tax refund to constructive use:

Put it toward retirement. Instead of instant gratification, think long-term by putting the money in a retirement. Put the money in a Roth IRA or a traditional IRA, where it has an opportunity to grow over time tax-deferred or (with a Roth) tax-free, subject to IRA rules. Ask a financial planning professional if you need help evaluating, choosing and establishing a retirement account to house the money.

Use it to pay down a high-interest debt. Debt can mount quickly, especially on a high-interest credit card. Using a tax refund now to help get out from under a burdensome, fast-growing credit card balance will translate into greater financial freedom later.

Make a vacation allocation. You know what they say about, “All work and no play...” Deposit your tax refund into a CD or some other type of low-risk savings vehicle and earmark that money specifically to fund a fun vacation. If you put it in a CD, be sure it has a short enough term that you can take that money out penalty-free in time to use it for your vacation.

Strive for refund reduction. While it’s gratifying having the IRS send you money instead of vice-versa, the fact that you’re receiving a refund in the first place means you had too much tax withheld - which amounts to an interest-free loan to the U.S. government. Explains Jon L. Ten Haagen, a financial planner in Huntington, NY, “The bottom line is that you don’t want a big refund. Try to keep it under \$500.”

To get below that threshold, talk to a financial planning professional and your employer, about ways to adjust your tax deductions, so you retain control of your money instead of Uncle Sam.

To find a financial planner in your area, check out the FPA’s national database at <http://www.fpanet.org/PlannerSearch/PlannerSearch.aspx>.

This column is provided by the Financial Planning Association® (FPA®) of NENY, the leadership and advocacy organization connecting those who provide, support and benefit from professional financial planning. FPA is the community that fosters the value of financial planning and advances the financial planning profession and its members demonstrate and support a professional commitment to education and a client-centered financial planning process. Please credit FPA of NENY if you use this column in whole or in part.

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FPPs are now FINRA approved!

**FINRA approval applies only to articles written after February 2011. FINRA approval does not apply to PlannerSearch Enhanced client articles.*





Mission Statement: The Financial Planning Association of Northeastern New York champions the financial planning process by offering our members mentoring and networking opportunities and the highest quality education while enhancing public awareness of the value of financial planning.

Join the FPA of Northeastern NY on Linked In:
<http://www.linkedin.com/groups?mostPopular=&gid=3702008>

Chapter Vision Statement:

To be the premier community of financial planners in Northeastern New York and to serve as the leading financial planning resource for the public and media.

Thank You to Our Gold and Silver Partners!

GOLD PARTNERS



SILVER PARTNERS



Thank you to our Bronze Partners



The College of Saint Rose



Symposium Sponsors



If you would like information on sponsorship opportunities with our Chapter, please contact the Chair of our Partner Committee, Don Reutemann, CFP®, at Reutemann_Donald@nlvmail.com or (518) 688-2223x44

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