

THE FINANCIAL PLANNING ASSOCIATION OF NORTHEASTERN NEW YORK

Recognized by the FPA® As A Gold Level Chapter

Chapter News

November 2011

Nov 17, 2011 Thursday	Breakfast Meeting (1 hour CLE) Wolfert's Roost Country Club
7:30 AM	Registration
7:50 AM	President's Remarks Sponsor: NPA Financial
8:00 AM	Speaker: Shannon Zimmerman (Morningstar) Topic: Performance Measurement: What You See May Not Be What You Get
9:00 AM	Adjournment
Dec 15, 2011 Thursday	Breakfast Meeting (2 hours CLE) Wolfert's Roost Country Club
7:30 AM	Registration
7:50 AM	President's Remarks Sponsor: Page One Financial, Inc.
8:00 AM	Speaker: Michael Kitces Topic: Cutting Edge Tax Planning
10:00 AM	Adjournment
Jan 19, 2012 Thursday	Breakfast Meeting (1 hour CLE) Wolfert's Roost Country Club
7:30 AM	Registration
7:50 AM	President's Remarks Sponsor: Walthausen & Co, LLC
8:00 AM	Speaker: John Cadigan Topic: A Practical Guide to Adding Alternatives To Your Portfolio
9:00 AM	Adjournment

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Notes from the Executive Director



Hello everyone—

November 2011

I hope you'll attend our November program, **Performance Measurement: What You See May Not Always Be What You Get** by Morningstar's Shannon Zimmerman on THURSDAY, November 17, 2011 at Wolferts Roost in Albany!

Our Breakfast is sponsored by SILVER Partner, NPA Financial, LLC. It is a one hour program:

Shannon will discuss new tools for analyzing mutual funds and client portfolios that fuse quantitative and qualitative analysis. By better integrating security research and portfolio construction, you can control risk and create better outcomes for your clients.

Registration and breakfast begin at 7:20am with the program from 8:00am to 9:00am. Tickets may now be purchased online--members are \$25, non-members are \$40 Make your purchase at: www.fpa-neny.org If you prefer to send a check, please make it payable to "FPA NENY" and remit it to me at the address below. As always, should you have any questions, just ask!

As you likely are aware, our chapter has a Partner program that allows companies to join forces with our chapter to let you know, as a financial planning professional, how they can assist YOU with your life's work. We offer various partnership levels, all of which can be found at www.fpa-neny.org (click on Sponsors), to offer something for every company.

One of the main benefits of Partnership to companies is to gain exposure to our members who may choose to use their services. We know this is a very valuable commodity because we have a terrific re-up rate among our Partners. To further this relationship, Bronze, Silver, and Gold Partners all get an opportunity to speak at a monthly meeting about their company. As always, we really try to give them time to speak, while balancing that with the need to give our monthly speaker his or her due. It truly is a balancing act!

Our major source of income IS from Partners. Actually, your annual membership dues to FPA National only provide us with \$50-\$75 per person! Partnership money is used to fund quality programs and to pay for our Executive Director, Stephanie Cogan. We think it's worth it and we hope you do, too. Either way, we appreciate your input! Thank a Partner, today!

See you at the Roost on THURSDAY, November 17!!

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

November 2011 Breakfast Meeting:

Shannon Zimmerman

Shannon Zimmerman is associate director of mutual fund analysis for Morningstar. He manages a team of analysts, oversees the fund analyst training program, and serves as a liaison between Morningstar's U.S. and international analysts. Zimmerman covers the Oakmark funds and Legg Mason's ClearBridge offerings, among others, as well.



Prior to rejoining Morningstar in 2010, Zimmerman initially joined the firm in 2002 as a fund analyst. After two years as a fund analyst, he joined the Motley Fool, where he worked as a senior analyst, advisor, portfolio manager, and asset management strategist until 2010. From 1998 to 2002, he worked in web design and project management for the Motley Fool.

Zimmerman holds a bachelor's degree in English from Rollins College and a doctorate degree in English from the University of Georgia. Prior to returning to Morningstar, he was pursuing a master's degree in business administration, with a concentration in finance, at Johns Hopkins University and will continue his degree at the University of Chicago Booth School of Business.

MORNINGSTAR®



FPA-NENY Chapter member Charles Moran Named to Smart Money Magazine's "Power Thirty in Finance"

Educator and personal financial services leader, member of our Chapter, and friend, Charles Moran, has been named to *Smart Money's* "[Power Thirty in Finance](#)." The list appears in the November issue of *Smart Money*, the award-winning, personal finance magazine from the *Wall Street Journal*.

Charles is recognized in *Smart Money* along with several of the most recognizable names in the financial industry, including: Ben Bernanke, chairman of the Federal Reserve Board; Wisconsin Senator Herb Kohl, Germany Chancellor Angela Merkel, New Jersey Governor Chris Christie, and Chief Executive Officers Daniel Akerson of General Motors, Tim Cook of Apple, Jim Skinner of McDonald's, and Jeff Weiner of LinkedIn.

As chair of the CFP Board, Charles plays a significant role in the Financial Planning Coalition's efforts to help shape the legislative and regulatory debate around issues of importance to financial planners, including requiring that a fiduciary standard of care be applied to those who give personal financial advice.

During his career, Charles has testified before Congress more than 25 times on a variety of issues and has served on an advisory group to the Federal Reserve and the U.S. Department of Labor's Advisory Council on Employee Welfare and Pension Benefit Plans.

Charles is a member of the SUNY Cobleskill faculty where he has since September 2003 been working with the students to prepare them to become Certified Financial Planners. Chuck also serves on the extended executive committee of the SUNY Faculty Senate where he chairs its Ethics and Institutional Integrity Committee. At SUNY Cobleskill, he is president of Cobleskill Auxiliary Services, past chair of the curriculum committee, and director of the financial planning program. He also teaches economics graduate courses during the summer at Harvard University and has held full-time academic appointments at Bucknell University and The College of New Jersey.

Charles' career has included roles within the financial services industry as a senior vice president of a predecessor to JP Morgan Chase; chairman, president and CEO of Lionel D. Edie & Co., Inc. (then the 15th largest investment management company in the United States); and founding president and COO of Government Securities Clearing Corporation, settling global professional trades in U.S. government securities.

Charles holds an A.B. in sociology from Princeton University, a J.D. from the University of Michigan Law School, and has completed the Advanced Management Program at the Harvard Business School.



Balancing Compassion and Action: Knowing the Right Mix

Daniel C. Finley President Advisor Solutions Inc. St. Paul, Minn.

Being a financial adviser is a lot like being a parent. Just as a parent wants to raise emotionally healthy children, you want to give advice, nurture and mentor your clients so that they can develop a healthy relationship with money and their investment choices. And, as every parent knows, finding the right mix of coddling versus tough love is essential. So too is ensuring that you and your clients have a healthy business relationship.

During a recent group coaching session, Karen, a veteran financial adviser with twelve years in the business, recently brought up a very common challenge regarding her own client's anxiety: *"I ended up spending an hour on the phone with this client who put herself on the sidelines (no more equity investing). I approached her to see if I could help her get "unstuck" or "more comfortable". She appreciated the call but then went on to complain about stocks, the government, and everything else under the sun. I thought I was doing a great job in letting her vent but at the end of the call, I was in the same place as before (she's still on the sidelines)."*

As Karen explained her situation, I could tell that her concerns were well-founded. Many times financial advisers build very strong friendships with their clients and allow these types of conversations to hinder why they were calling the client in the first place.

She continues: *"I think I wasted an hour of my time. It just seems to me that I let my compassion get in the way of reality. How would you handle a client like this? How do you stop a conversation that starts well but then gets off its' intended track in a quick manner?"*

Compassion, empathy, and acknowledgement of a client's concerns are all great qualities to have but at the end of the day (or by the end of the conversation), does the client really want someone to coddle them or do they want some direction? If you picked the latter, you are right! Clients want and need direction as well as action.

Here is how to balance both compassion and action:

1. Listen to their concerns.
2. Use acknowledgement statements such as, *"okay", "a-ha", and "I see"* to reinforce to them that you are listening.
3. Use empathy statements such as, *"I completely understand. You must feel _____"* to continue making a connection.
4. Use the "Ledge Technique" such as, *"That is exactly why we need to _____"* to gain control of the conversation and give direction by agreeing with their concerns and setting the stage for proper action.
5. Use action steps such as, *"By moving these funds off the sideline and _____ we are _____ which will help you with, (insert concern)."*
6. Use a tie-down statement such as, *"That will help you. Won't it?"* to close the conversations.

Having a strategy to take control of the discussion is what balancing compassion and action is all about. In Karen's situation, she did not have a strategy. Her process was to let the client vent. This did little for the either of them.

After explaining this process, she used it as a template to make other client calls to those she knew would typically complain and not take action. As a result of implementing this process, Karen was happy to report that by using the preceding formula, she felt stronger in her ability to communicate, connect, and control. By balancing compassion and action and knowing the right amount of tough love to mix in, Karen can now help her clients stay focused and keep the conversations directed as she has intended.

If you can relate to this story, email me at dan@advisorsolutionsinc.com to share how you managed a similar situation with a client. I would be happy to hear about your process!



1. **FPA Experience—FPA's Annual Conference & Exposition** that provides premier education, networking, continuing education credits & career development
2. **Journal of Financial Planning**—the award-winning, peer-reviewed, monthly publication featuring the profession's thought-leaders
3. **FPA consumer/professional website** offers easy access to online resources and tools
4. FPA was featured in nearly **2,295 news stories** reaching an **audience of 1.5 billion** and sharing with them a positive message about the benefits of financial planning in 2010
5. Provides wise and **insightful publications** that cultivate the body of knowledge and answer the needs of financial planning professionals
6. Free, live online educational opportunities in the **Virtual Learning Center**
7. **Compliance support** and ongoing updates from the profession's experts
8. **Electronic publications** provide cutting-edge information to grow, maintain and enhance your practice
9. **Live ethics sessions** and numerous opportunities to earn **CFP Board continuing education (CE)** credit free or at a discount
10. **Marketing Toolkit**—Ready-to-use marketing and public relations materials
11. **Members-only access** on the FPA website

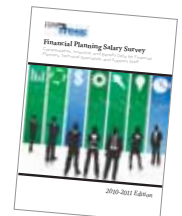


12. **Partnerships** with AARP and National Association of Women Business Owners
13. Free **regulatory and licensing information**
14. Exclusive **PlannerSearch®** referral service
15. **Financial literacy tools** through relationships with Junior Achievement and JumpStart Coalition
16. Timely legislative updates through **Capitol Update**
17. **FPA Member Logos**
18. **Support** from peers & industry leaders
19. **FPA SmartBrief**—the weekly newsletter which keeps you current on the financial planning profession
20. **FPA Social Networking via Facebook, Twitter, LinkedIn, and YouTube**
21. FPA's **Member-Get-A-Member rewards** program



22. **Practice Management Solutions magazine**—the profession's leading practice management magazine and online Practice Management Center offering business ideas and practice management tips

23. Local networking opportunities through FPA's **nationwide network of chapters**
24. Resourceful & helpful **FPA national staff**
25. **Leadership** opportunities at the **local level**
26. **Study groups** and **regional symposiums** hosted by chapters
27. Access to **marketing research, surveys, and trend analysis**
28. **Cross-border network** of associated professionals to help you grow your practice
29. **Online access** to Virtual Learning Center **archived sessions**
30. **Journal of Financial Planning Between the Issues**—Receive bonus online content monthly
31. Share and learn best practices through **FPA Connect**, a members-only online forum
32. **Self-study ethics** programs
33. **Celebrating** the profession and members
34. **FPA Business Solutions**—the advanced practice management conference
35. Financial Planning Salary Survey: **Find out your worth** with this in-depth, customizable report
36. Fiduciary Ethos—Learn the framework to **navigate the fiduciary world** and enhance client relationships



37. Professional recognition with the **Heart of Financial Planning Distinguished Service Awards**

38. **FPA Career Center**

Online **Career Center connects employers and job seekers**

39. **Membership Longevity**

Recognition—recognizing your commitment to FPA

40. Special editorial sections in the *Journal of Financial Planning* on **Marketing, Trends in Investing and Retirement Distributions Planning**

41. **Pro Bono opportunities** through FPA allow you to give back to your community

42. Exclusive enhanced **FPA membership directory**

43. **FPA-PAC**—Representing financial planners and issues affecting your practice in Washington, D.C.

44. Chapter **scholarships** for CFP® students

45. **Member discounts** on FPA products and services and discounts on educational programs to help members attain designations or advanced degrees

46. **Building relationships** with the public and the media to promote the value of financial planning

47. **Volunteer opportunities** at national and chapter levels

48. **Leadership and advocacy experts** hard at work on your behalf

49. Access to **personal leadership development** opportunities

50. **Grassroots public relations** efforts at the chapter level

51. **FPA humanitarian and member-to-member outreach** during catastrophic events

52. **Financial Planning Perspectives** article series—enlighten clients and prospects about timely financial planning topics

53. Education your way—**live, online or archived continuing education** sessions

54. **Leadership** opportunities at the **national level**

55. **National media coverage** on important financial planning issues

56. **Advocacy** for the profession and the client

57. **Local speaking opportunities** at schools, colleges, libraries and more

58. Building **relationships with regulators and legislators**

59. An organization of **like-minded professionals with a client-centric philosophy**

60. **Advancing the financial planning profession** for future generations of financial planners

61. **Connections to businesses** that support financial planners

62. Member discounts on products and services through **FPA affinity programs**

63. **Publishing opportunities** in the *Journal of Financial Planning*

64. **FPA's strong voice on Capitol Hill**



65. **Learn from industry-leading experts**

66. **Local media opportunities** at the chapter level

67. **Ongoing regulatory monitoring** that puts your interests first

68. Robust **consumer education programs**

69. Everyone benefits from **building relationships and increasing awareness**

70. **Comprehensive learning model** based on career stage and level of proficiency

71. **Online leadership training**

72. **National promotion** of the financial planning profession

73. **Direct access to regulatory bodies** and elected officials

74. **New member orientation** at FPA's Annual Conference and special offers for new FPA members

75. Ongoing dialogue on important issues affecting the **financial well-being of clients**

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www.FPAnet.org/Join

Please keep this notice as your reference for upcoming FPA of NENY events!

WOW!! Season Pass for JUST \$120 (!), your ticket to all EIGHT of our Monthly meetings!
Available to members, only. Purchase yours at www.fpa-neny.org TODAY!

2011-2012 CALENDAR OF EVENTS

Date	Event	Time	Speaker/Topic	Location
September 28 Wednesday	Breakfast	7:30am (2 hours)	Joe Hurley 529 Plans	Wolfert's Roost Country Club
October 20 Thursday	Breakfast	7:30am (1 hour)	Hugh Johnson Economic Update	WRCC
November 17 Thursday	Breakfast	7:30am (1 hour)	Shannon Zimmerman (of Morningstar) Performance Measurement: What You See May Not Be What You Get	WRCC
December 15 Thursday	Breakfast	7:30am (2 hours)	Michael Kitces Cutting Edge Tax Planning Developments & Opportunities	WRCC
Jan. 19, 2012 Thursday	Breakfast	7:30am (1 hour)	John Cadigan A Practical Guide to Adding Alternatives to Your Portfolio	WRCC
February 16 Thursday	Breakfast	7:30am (1 hour)	Marty Finn Estate Planning Update	WRCC
March 15 Thursday	Breakfast	7:30am (1 hour)	Caleb Brown The New Age of Professional Planners and How to Hire Them	WRCC
April 18 Wednesday	Breakfast	7:30am (1 hour)	OPEN	WRCC
May 10 Thursday	All-Day		Twelfth Annual SYMPOSIUM	NYS Nurses' Assoc.

Further information is available at www.fpa-neny.org, our NEW and IMPROVED website! **Save 40% by purchasing a Season Pass for JUST \$120 (!), your ticket to all eight of our Monthly meetings!** Season Pass does NOT include Symposium. Individual meetings cost \$25 per member, \$50 for non-members. Save time, pay online: simply click "Register" on our website! **Buy a Season Pass/Symposium combo ticket for \$240!!** Both Season Pass and combo ticket are available to Members only. Any member may bring a IST TIME guest who is a considered a prospective member FREE to a Breakfast Meeting, just contact Stephanie beforehand.

Calendar is subject to change. Directions to Wolfert's Roost: www.wolfertsroost.com

Many thanks to our 2011-2012 Partners; please visit our website for more information:

Gold: NYLTCB

Silver: CFK/ICB, Adirondack Funds, T. M. Byxbee Company, CPAs, NY, P.C., Walthausen & Co., LLC

Bronze: The College of Saint Rose, Oppenheimer Funds, Inc., Charles Schwab Advisor Services, MFS Investments, Prudential

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.

Cynthia E. Zalewsky  10 years

October Longevity: Thomas Hutson, 15 years; Sandra Riccio 15 years

September Longevity: Martha Nielson, 5 years; Gregory Fetters, 10 years; Richard Pinder, 20 years.

Happy Birthday: November

Stephanie Cogan	★	12 th	Joyce Cole	27 th
Michael McCamy		18 th	Lynn Barnes	28 th
Robert Behuniak		21 st	Alan Chlastawa	28 th
			Don Tenne	28 th



We invite you to join FPA Connect, the online community gathering space designed exclusively for FPA members. It is an interactive place for you to communicate, stay informed, and be involved.

<http://connect.fpanet.org/Home/>

Debt, the Double-Edged Sword

The debt amount a person or entity owes to a creditor for funds borrowed is a four letter word capable of conjuring cold sweats in many Americans. Taking on certain kinds of debt may actually be a shrewd, financially sound move, according to experts at the Financial Planning Association® (FPA®), the largest membership organization for personal financial planners in the U.S.

“It is important for consumers to know the difference between good and bad kinds of debt, so they can take advantage of the good while avoiding the bad,” said FPA member Diane Maloney, CFP®, president of Beacon Financial Planning Svcs, Ltd., in Plainfield, Ill.

“**GOOD**” debt, said Maloney, is debt “that ultimately functions as a means to increase your net worth, that is used to yield an item with long-term appreciating value,” such as real estate. It is also debt that is within one’s means to repay.

Some forms of GOOD debt:

- Tax-deductible debt. Mortgage interest is tax-deductible. Essentially you are using the bank’s money to finance the purchase of a long-term investment, a home, and getting a tax subsidy in the process.
- Debt used to finance education. Funds used to cover education costs are tax-favored in certain situations.
- Debt used to finance home improvements (new kitchen appliances, basement renovation, etc.) that increase the value of a home, as long as that increase in value is at least commensurate to the cost of carrying the extra debt. “With something like a home equity loan, you have to be reasonably confident you are not being overextended and can meet the terms to pay it off,” Maloney cautions.
- Debt used to fund a business or enterprise. Taking on debt to grow a

business becomes a worthwhile endeavor if it leads to greater profitability.

- Debt used to finance a vehicle. Many people rely upon a car to get to work and earn a living.

“**BAD**” debt, on the other hand, is debt “that is unlikely to yield anything of appreciating value and that you are unlikely to be able to repay in a reasonable amount of time,” said Maloney, burdening the debtor with more interest/finance charges.

Some forms of BAD debt:

- Buying consumable goods including groceries, clothes, luxury items, etc. entirely on credit. While your credit card tab increases, the value of the goods you bought decreases or disappears altogether. It is better to use a debit card or cash for these kinds of purchases, said Maloney.
- Charges made on a high-interest credit card that cannot be paid off in full in the next billing cycle.
- Funding a real estate/home acquisition entirely, or almost entirely, with debt. Generally speaking, the less equity involved in such a purchase, the greater the risk to the debtor.
- Using debt to fund gambling/wagering activities is a losing proposition.
- Taking equity out of your home and investing that money in the stock market. The risks of doing so far outweigh the potential rewards, warned Maloney.

Need advice on how to make debt work for you, not against you? Consult a financial expert. Tap into FPA’s online network at: www.FPAnet.org/PlannerSearch/PlannerSearch.aspx to locate one in your area.

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. The Financial Planning Association is the owner of trademark, service mark and collective membership mark rights in: FPA, FPA/Logo and FINANCIAL PLANNING ASSOCIATION. The marks may not be used without written permission from the Financial Planning Association.

Committee members for 2011 are:

Programs: Sev Carlson, Chair; Lou Morizio, Len Valletta
Newsletter: Dick Pinder, Chair
Symposium: Olivia Mussett, Chair; Steve Gonick, Walt Klisiwecz,
Ron Plaine, Mary Becker
Membership: Adam McNeill, Chair
Partners: Don Reutemann, Chair: Mike Frontera
Gov't Relations: James Lee, Chair

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.

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.

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

Thank You to Our Gold and Silver Partners!



GOLD PARTNERS



SILVER PARTNERS



Thank you to our Bronze Partners

The College of Saint Rose



charles **SCHWAB**
ADVISOR SERVICES

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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