



## Great ROI Your Chapter and FPA of Florida



Al Arntzen, CFP®,  
CLU, ChFC

As President of the Financial Planning Association® (FPA®) of Florida, your statewide professional association, I am proud to share some of the exciting progress we have achieved in our brief history.

Significant strides have been made in building bridges between our association and our elected officials in Tallahassee as a result of our three visits there. The relationships we are cultivating make a difference to our profession, our community and to you. While we are blessed to live in Florida, we are facing unprecedented social and economic challenges. Few opportunities provide as strong of a ROI (return on investment) as your FPA membership combined with your Chapter being a part of FPA of Florida. We strive to be a resource to you and your Chapter. Our commitment toward this goal is expressed in the fundamental thinking that was the genesis of FPA of Florida:

**Promoting** the value of financial planning and the benefits of working with a financial planning professional.

**Advocating** on behalf of the financial planning profession.

**Serving** as a resource to the citizen of Florida, elected officials and the media.

**Supporting** the FPA of Florida member chapters.

I would like to thank all of the board and committee members for their hard work and commitment to our cause. A special thank you to Gulf States chapter member Claudia Sachs for helping us make connections with regulators and lawmakers in Tallahassee.

Please accept my invitation to join us and take an active role in fulfilling our mission. Your contribution of talent, knowledge and time will make your state professional association a vibrant and growing organization.

Thank you for your time and commitment.

Allen D. Arntzen, CFP®, CLU, ChFC  
President  
FPA of Florida



### Voice to State Government

FPA members Claudia Sachs (Gulf States), Matt McGrath (Miami-Dade), Paul Auslander (Central Florida), Charlie Fitzgerald (Central Florida), Senator Ted Deutch, Al Arntzen (Tampa Bay).

Get Involved-- *it's your profession*  
*FinancialPlanningFlorida.org*

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## Advocating on Behalf of the

### Serving As A Resource

Steve Athanassie, CFP®, AIF®, Director of Communications, FPA of Florida



Photo by H. Robin Clark

Paul Auslander, CFP®

Governor Charlie Crist and Chief Financial Officer Alex Sink declared April Financial Literacy month in Florida. Florida created its first-ever Financial Literacy Council in 2007, and CFO Sink appointed our own Paul Auslander to a four-year term. This is part of a growing trend throughout our country which led to President Bush establishing a federal financial literacy panel.

Paul explains “the whole concept of increasing financial literacy among our citizens is a mission which every FPA member should support. Besides the obvious benefits to our children as well as senior citizens, there is no single issue that legislators wish to discuss more than helping their constituents increase their knowledge so they can protect themselves from schemes, scams, and the like.” FPA of Florida is committed to increasing financial literacy and education for all Floridians.

### Financial Literacy Fast Facts

The Council consists of nine volunteer members appointed by the Chief Financial Officer.

The first meeting was held in Tallahassee on June 27, 2007. Subsequent meetings were held in Tampa, Orlando and Miami. The Financial Planning Association of Florida participated in the meetings along with the United Way of Tampa Bay, American Association of Retired Persons (AARP), Junior Achievement, the Florida Institute of Certified Public Accountants (FICPA) as well as several other well-know organizations.

The Financial Literacy Council, authorized in 2006 by HB 825, was created to study the financial problems that affect consumers, particularly young persons, seniors, working adults and small business owners, which arise from a lack of basic knowledge of financial issues.

Visit the Council's web site at  
[www.myfloridamoney.com](http://www.myfloridamoney.com)

### The Council's goals fall into three broad areas:

1. To raise awareness of existing financial literacy resources and education
2. To provide a single state resource for financial literacy that empowers consumers and small businesses to make informed financial decisions
3. To help citizens of all ages and ethnicities learn more about financial issues

One concern highlighted by the Council was the lack of financial literacy among students K-12, and college students. A study conducted in 2006 revealed that high school students got less than half (47.4 percent) the answers right on a personal finance test. This was below the national average of 52.4 percent.

With rising foreclosures and bankruptcies, financial literacy has become a primary focus for our state. The Financial Planning Association's involvement not only at the Chapter level, but also at the state level, has never before been so critical. By providing leadership and guidance, we can make a tremendous difference in the future economic health of our state and in the quality of life for all its citizens.

# Financial Planning Profession --

## FPA Day At Florida's Capitol

Steve Athanassie, CFP®, AIF®, Director of Communications, FPA of Florida

Several FPA of Florida board members traveled to Tallahassee in March. They joined our state Chief Financial Officer, Alex Sink, during her address to the members of the Florida Financial Literacy Council. CFO Sink expressed concerns regarding the problems many Floridians face in the wake of a slowing economy and rising foreclosures. The Chair of the Florida Financial Literacy Council, Obdulio Piedra, highlighted their accomplishments over the past year. (Full report available at [www.myfloridamoney.com](http://www.myfloridamoney.com).)

Greg Turbeville, a member of the Florida Tax and Budget Policy Commission, updated our group on the possibility of a service tax being enacted on financial services. Although it was repealed two months after it was put into effect in our state in 1987. Today, with our state facing a budget deficit, there are discussions of putting a services tax back in place. A service tax was enacted and repealed within two months.

The group visited with several other legislators and regulators for a full report visit. [www.FinancialPlanningFlorida.org](http://www.FinancialPlanningFlorida.org)



Matt McGrath. Standing are Paul Auslander and Charlie Fitzgerald.

## Community Conquers All



As the premier membership organization for financial planning professionals, FPA is the community that fosters the value of financial planning and advances the financial planning profession. FPA brings together those who deliver financial planning, those who support it and those who benefit from it.

**If you would like to make a contribution of your knowledge and expertise, we welcome your participation on any of our committees.**

These include State Regulatory Council, Community Services, Communications and Sponsorships. Additionally, we periodically form subcommittees to handle special projects, issues or events. One of the upcoming projects for our Communications committee is to launch a statewide campaign of public service announcements with the goal of raising awareness of our association and the benefits of financial planning.

If you are interested in getting involved or have some questions or ideas, simply contact any of the Officers or Directors listed in this newsletter.

**Get Involved. Stay Involved.  
It's Your Community. It's Your Profession.**

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## Connecting and Supporting Chapter Leaders Statewide --

*Matt McGrath, CFP®, President-Elect, FPA of Florida*

One of the benefits of FPA of Florida is the annual Multi-Chapter Retreat. This dynamic two-day event affords chapter leaders an opportunity to work together on common problems and share ideas on delivering a positive and meaningful membership experience. Some of the issues discussed during retreat were strategic planning for 2008, increasing membership, improving chapter cash flow, leadership succession, and establishing a greater community presence.

“This was my first experience with FPA of Florida’s multi-chapter retreat”, says Bill Hart. “As the 2008 Chapter President for the Northeast Florida Chapter, meeting and sharing concerns and ideas with other chapter leaders was a valuable experience. The opportunity to learn of the resources available to me as a member and as a chapter leaders was beneficial.”

We are rebranding our annual Multi-Chapter Retreat into the FPA of Florida Chapter Leaders Summit. We are currently working out all the details to hold this event in the fourth quarter of this year in Orlando. Further information about this exciting event will be sent soon. If you have any input or would like to help with the planning, please let me know. We hope to see you there!



Retreat attendees take a break for a group photograph. Seated from left to right are Julie Massaro (FPA), Jean Larsen (Suncoast), Deanna Brown (Northeast Florida), Charlie Fitzgerald (Central Florida), Claudia Sachs (Gulf States), Diane Layton (Central Florida), Debra Gauthier (Miami-Dade), Michael Zmistowski (Tampa Bay).

Standing from left to right are John Logue (Northeast Florida), Al Arntzen (Tampa Bay), Dave Lawrence (Tampa Bay), Bill Hart (Northeast Florida), Fred Bremmer (Central Florida), Janice Del Toro (Northeast Florida), Matt McGrath (Miami-Dade), Christine Brown (Florida Chapters), Ben Tobias (Broward County), Dave Moran (Miami-Dade), Paul Miller (Broward County), Bill Dyess (Broward County), Steve Athanassie (Tampa Bay), Dan Moisand (Central Florida). *Photo by H. Robin Clark*