THE PLANNER

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"A Gold Level Chapter"

Dear Fellow FPA Member:

Welcome to 2006, best wishes to all for the New Year!

Study Group Update

When the programs committee decided to experiment by facilitating a pilot study group on Eldercare, the response was overwhelming! As a matter of fact, there were about 50 members vying for a 12 member group. (The meeting was very successful).

For those of you who were shut out, or could not join for any reason, there is some good news! On May 5th the Chapter will be sponsoring an Eldercare Workshop at the Woodlands in Woodbury. With an objective of giving a thorough treatment of this always timely topic, the program will feature presentations by a Gerontologist, Eldercare attorney, Medicare specialist (on Part D) and an LTC expert. Keep an eye out for more information on this program.

Later this year look for us to introduce new study group formations. Based on the responses for the Eldercare group, I suggest you act quickly if you are interested.

Remember, that all members are invited to bring a non-member associate, colleague, etc. to one of our monthly meetings for free (one time)! (See the programs listed elsewhere in the newsletter). By inviting someone to a meeting, it will give you both a chance to enjoy networking, dinner and an educational presentation, and will hopefully introduce a prospective new member to our group.

Best to all (and especially you tax preparers) for a successful winter season!

Yours truly,
Richard L. Bergen, CPA, CFP®

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FPA®
THE FINANCIAL PLANNING ASSOCIATION

What's Happening —
Announcements from the Editor

> Our next program meeting will be held on **Wednesday, March 15th** from 5:30 to 8:30 PM at the Crest Hollow Country Club. The topic will be "Fixed Income Investing in the Current Economic Environment" presented by Jay Chitnis, Chief Investment Officer of YieldQuest Advisors.

> We are planning an Educational Seminar on Elder Care issues that will be held on Friday morning, May 5, 2006, at The Woodlands located in the Oyster Bay Golf Course, Woodbury, NY.

> The Annual Scott Hirschbein Memorial Golf Outing will be held on Monday, June 19th, 2006, at the Hamlet Wind Watch, Hauppauge, NY.

> Our next Annual Symposium and Exhibition will be held on **Friday, October 27, 2006** at the Crest Hollow Country Club, Woodbury, NY.

> Please check the back cover for the schedule of monthly meetings, seminars and chapter events, or our web site www.fpali.org.

> Did you know that for every member you recruit you can earn a $25 coupon from National? Just make sure that the new member writes your name on their application as the person who referred him/her to the FPA. These coupons can be used toward the cost of your membership dues.

In adherence to the FPA's Open Forum Policy, the Financial Planning Association of Long Island welcomes advertisements from reputable suppliers of products and services to the financial planning community. However, the chapter's Board of Directors does not perform due diligence on advertisers or authors and cannot guarantee that their offerings or writings are suitable or correct.

Thank You's
January & February 2006

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- AIM Investments
- AmericanSkandia
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- Dreyfys Investments
- MainStay Funds
- Nationwide / "The Best of America"
- Oppenheimer Funds
- Tax Partner Alliance

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- Steven Greenberg, CPA
- Frank Degen, EA
- Richard Rottkamp, EA
- Daniel L. Feehan
- Stephen Distante
- Joanne Wachter, Senior Solutions of Long Island
- David R. Okrent, CPA, Esq.
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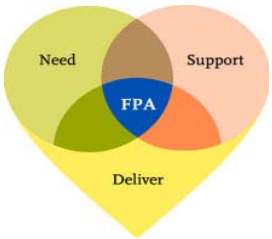
Being the community that brings together those who deliver financial planning, those who support it and those who benefit



COMMITTEES

The following is a list of the standing committees for the Chapter. We encourage you to get involved and help wherever your interest may lie. Some people have Indicated an interest in serving on the Board of Directors of the Chapter, but please be advised that we do have a requirement whereby members must serve on a committee before being considered for the Board.

Please fell free to contact the individual Vice President or the Chapter Office, if you wish to offer your time or input.

Programs VP– Sandy Joel Siff	516-671-1099
Education VP- Joe Fleischman	631-845-5100
Symposium VP– Lou Cino	516-678-5000x6357
Directory VP- Jim Graziano	718-848-7200
Sponsors VP- Tommie Michalik	631-845-5100
Membership VP– Moss Kaufman	631-366-1999
Communication VP- Michael Baras	516-481-0994
Public Relations VP- Michael Kresh	631-232-9170
Govt Affairs VP- Marie Rolston	631-289-1876
Ethics VP- Ray Mignone	718-229-2514

Carrie Short, AmericanSkandia's vp and regional sales manager was the Main Sponsor at our chapter's January Program Meeting.

David Okrent spoke at the January Program meeting on what your clients need to know about Eldercare and Medicaid Planning.

Education / Programs Committee

Joe Fleischman and Sandy Joel Siff

The Program Committee is looking for more volunteers to lead Round Table discussions at the beginning of our Monthly Program Meetings from 5:30 to 6:00 PM. The discussions are not meant to be lecture presentations, but rather open discussions on topics facilitated by members of the Chapter who have a degree of knowledge in the topic area. Popular topics may be repeated, or hosted by different people in different months. If you would be interested in hosting a discussion please contact Craig Marcott (631-265-4320 or email at cmarcott@optonline.net) or Janet Cino (516-542-2004 or email at fpali@optonline.net) with the topic you would feel comfortable leading a discussion in and the months you would be available.

As always, if you have any suggestions for speakers or topics you would like to see at future program meetings please let Joe Fleischman (631-845-5100; jfleischman@vanderbiltsecurities.com) or Sandy Joel Siff (516-671-1099; ssiff@hallidayfinancial.com) know. Or if you are interested in joining the Program Committee in planning meetings please contact either Joe or Sandy.

Eve Schniebolk was the moderator of the panel of speakers at the February Program Meeting that looked at how the Long Island Economy reflects the Global and National Trends.

Jim Graziano led the Round Table discussion on Using Tax Credits to Make Pension Distributions Tax-Free during the networking time at the beginning of February's meeting.

FPA Government Relations Update

Submitted by: Marie Rolston, CFP ®

SEC Broker Rule Goes Into Effect-The Broker-Dealer Rule goes into effect on January 31st despite a last minute effort by the Securities Industry Association-opposed by FPA-to obtain a second postponement of the compliance deadline. FPA's letter may be viewed at http://www.fpanet.org/member/govt_relation/new/index.cfm.

FPA Publishes 2006 Tax Update-The 2006 tax update, including 2006 numbers for IRA's, qualified plans, and estate tax planning, is located on the FPA website in the Government Relations section. For the latest tax numbers, go to http://www.fpanet.org/member/govt_relation/index.cfm and click on the 2006 Tax Update.

Budget Reconciliation Bill - The House and the Senate have both approved the Deficit Reduction Act of 2005 (S.1932) which reduces the amount of spending on federal entitlement programs by almost $39 billion over five years. The primary cuts come from Medicare, Medicaid, student loan and food stamp programs. The legislation also makes sweeping changes to FDIC insurance. Insurance levels will now be tied to inflation and the insurance for retirement accounts will increase to $250,000. For further information go to http://thomas.loc.gov/, enter S.1932 in the search engine, and then select the Deficit Reduction Act of 2005.

Changes in Medicaid Look-Back Provisions-The Deficit Reduction Act also revised the look-back provisions for Medicaid coverage so that those with substantial assets will have a more difficult time qualifying for long-term Medicaid coverage in nursing homes. The legislation also includes increased penalties on individuals who transfer assets for less than fair market value in order to qualify for nursing home care, restricted eligibility for people with substantial home equity, allowance for states to impose higher cost sharing requirements.

Deficit Reduction Act Affects Treatment of 529 Plans- The recently passed Deficit Reduction Act changes the characterization of 529 plans in regard to a student's eligibility to receive financial aid. One provision disallows a 529 account from being considered a student asset in the formula that determines expected family contribution (EFC). For specific 529 information, go to http://www.savingforcollege.com/.

Media Referrals

Occasionally National FPA requests the names of Financial Planners who deal with specific issues to speak with reporters or have clients that are willing to be interviewed by the working financial press. There is no guarantee that you will be contacted but if you would like to be included in this pool of planners that are considered please submit your name, email, telephone number and any special area(s) of expertise that you practice to "fpalongisland@gmail.com.. Email is essential since many reporters work on tight deadlines and this is the only way that these notices can be forwarded on a timely basis. Not all requests are appropriate for all planners, please pick and choose the ones where you can speak authoritatively on and have experience. Please do not reply to requests made after a deadline has passed, if the reporter wants to follow up on your volunteering for an interview they will contact you directly. If you have any questions about this referral service you may send them to "fpalongisland@gmail.com" or contact Michael Baras, Michael Kresh or Jack Chite.

Financial Planning Week 2006

The FPA annually celebrates Financial Planning Week each Fall to promote the concepts of financial planning. On Saturday, October 21, 2006, our chapter will be sponsoring the annual Senior Expo at Suffolk Community College's Brentwood Campus. Previous years experience have shown this is a popular, well attended event, they have enjoyed crowds of 8,000 -10,000 participants.

Volunteers are needed to staff the FPA booth and answer basic question related to financial planning and distribute informative brochures and souvenir items. Members are needed for 1-2 hour shifts throughout the morning and early afternoon. Speaking opportunities for our members and a chance to educate the public are also available.

If you are interested in participating, please send your availability to the chapter office (by email to fpali@optonline.net or fax to 516-542-2005).

Volunteer's Name: _____

Phone #: _____

Email: _____

Times Available:

8 AM _____	1 PM _____
9 AM _____	2 PM _____
10 AM _____	3 PM _____
11 AM _____	4 PM _____
12 PM _____	Anytime _____

Committee Chair: Michael Kresh, 631-232-9170

Meeting Announcement of

THE FEE ADVISOR GROUP OF THE FPA OF LONG ISLAND

Stock Picker's Forum

Wednesday, April 5, 2006, 5:30 p.m. – 9:00 p.m.
at
Mary's Backyard
729 South Oyster Bay Rd, Bethpage, NY
(1/4 mile south of Old Country Rd)

This meeting is restricted to registrants of the FPA LI Chapter Fee Advisor Group Please register in advance.

This interactive workshop will be about stocks. It will not be about mutual funds, ETF's, or fixed income. Just plain stocks! Your peers, led by Ed Taylor, CFP®, will host an interactive discussion. Come prepared to discuss which stocks you like and why. The group will also discuss the criteria for stock selectivity such as dividends, PE, cash flow, etc. and value and momentum strategies.

To use our time effectively we will not have a sponsor and the dinner must be paid for by the participants who attend. There is a $30 cost to attend.

2 CFP® and/or CPA CE credits

April 5, 2006: FEE ADVISOR GROUP MEETING REGISTRATION FORM

FEE ADVISOR GROUP MEMBERS: $30.00
Registration includes complete dinner

NAME: _____

FPA Member # _____

E-MAIL: _____

(to confirm your registration)

CFP® Registration # _____
Needed to Electronically File Your CE Credits

TO REGISTER:
MAIL THIS FORM AND YOUR CHECK PAYABLE TO "The Financial Planning Association of LI" TO:
The FPA of LONG ISLAND, 1895 LINCOLN AVE, EAST MEADOW, NY 11554-2522

(516) 542-2004; FAX (516) 542-2005;
E-Mail fpali@optonline.net

Not a registered member of the Fee Advisor Group?

To register participants must meet any of the following:

1. A principal or employee of an Investment Advisor registered with the US Securities & Exchange Commission.
2. A principal or employee of an Investment Advisor registered with the NYS Department of Law.
3. A registered rep of a broker-dealer firm who is also registered as an IA Rep through the firms investment advisor affiliate.

In addition to any of the above, the participant must be a member of the FPA of Long Island Chapter. Please note only chapter members who are registered with the Fee Advisor Group will receive notice of meetings and events.

To register, complete the following and return to the Chapter Office.
I certify that I am:
_____ A principal or employee of an Investment Advisor registered with the US Securities & Exchange Commission
_____ A principal or employee of an Investment Advisor registered with the NYS Department of Law
_____ A registered rep of a broker-dealer firm who is also registered as an IA Rep through the firms investment advisor affiliate. List Broker Dealer: _____
_____
Print Name: _____
Sign: _____
Date: _____

Vanderbilt Securities, LLC
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Melville, New York 11747
Phone: 631-845-5100 Fax: 631-845-4531
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Call Tommie Michalik (631) 845-5100 ext 301 today.

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FPA

THE FINANCIAL PLANNING ASSOCIATION

- Register to Golf
- Register as a Foursome
- Be a Tee / Green Sponsor
- Be an Event Sponsor
- Donate a Raffle Item
- Donate Give Away Items

Registration is on a First-Come Basis, with FPA Members having priority until May 19, 2006. Maximum number of Golfers: 100 Registrations accompanied by full payment will be handled on a first come, first served basis. Act now to avoid disappointment!

The Fee for the Golf Outing is $150 per player and includes:
Golf Fee (Shotgun Start), Cart, Breakfast, BBQ Lunch,
Locker Room, Awards, Promotional Giveaways, Driving Range

6:30 am	Sign-in and Full American Breakfast
7:45 am	Shotgun (Report to 1st Tee Promptly)
12:30 pm (approx)	Cocktails, BBQ Lunch & Awards Following

SOFT SPIKES REQUIRED AND DRESS CODE ENFORCED (Collared shirts required)
We will, as always, strictly enforce the double par maximum scoring on each hole. Please cooperate so that play moves along.

>>

2006 Golf Outing Registration Form

of Golfers __________ x $150 = Total Amount Enclosed $________________

If signing up for more than yourself, indicate playing partners' names below:

1. Name: ____ FPA Member Yes __ No __
   Telephone: ______________________ Email: ______________________
2. Name: ____ FPA Member Yes __ No __
3. Name: ____ FPA Member Yes __ No __
4. Name: ____ FPA Member Yes __ No __

Mail form and check made payable to the "Financial Planning Association of LI" to: The FPA of Long Island, 1895 Lincoln Ave., East Meadow, NY 11554-2522. Play is rain or shine [we will call you if course is closed for any reason]. Cancellations up to May 19, 2006 50% refund, and after May 19, 2006, no refund.
Questions – Call Jim Meyer (631) 423-0505x308

The Scott Hirschbein Memorial Golf Outing

Monday, June 19, 2006

The Hamlet Wind Watch Golf and Country Club
1715 Vanderbilt Motor Parkway
Hauppauge, NY

Sponsorships Available

Breakfast Sponsor $300
Lunch Sponsor $300
Awards Sponsor $300
"Hole in One Contest" Sponsor $300
Your company name will be displayed at breakfast or lunch.
Your company's name will be displayed at one hole on the golf course.

Tee / Green Sponsor $100
Your company name will be displayed at one hole on the course.

We are always looking for raffle prizes or give-aways for the golfers, maybe your firm could supply us with 100 items such as golf balls, tees, towels, hats, umbrellas or other appropriate items. Please send donated items to the chapter office at: The FPA of Long Island, 1895 Lincoln Avenue, East Meadow, NY 11554.

We look forward to a wonderful day of golf and fun on June 19th and we thank you for your support. Any questions please contact me at (631)423-0505 or email to jmeyer@theheritagegroupllc.com.

James E. Meyer, VP of Special Events

The FPA of Long Island, 1895 Lincoln Ave, East Meadow NY 11554-2522

Enclosed is my check for $_____.

_____ Breakfast Sponsor $300
_____ Lunch Sponsor $300
_____ Awards Sponsor $300
_____ "Hole In One Contest" Sponsor $300
_____ Tee/Green Sign Sponsor $100
_____ Golf Registration ($150 per player)

Name: _____
Firm: _____
Address: _____
_____
Email: _____
Phone: _____

Please return this form and your check payable to the Financial Planning Association of LI

GOOD NEWS FOR 529 PLAN SAVERS

Bob Vanson

The Deficit Reduction Omnibus Reconciliation Act that President Bush signed into law Feb. 8 helps college savers. Yes, Congress actually did something good for Middle Americans.

Though they did reduce the total monies available for education assistance, thanks to a new provision included in the law, new grants will be made available to low and middle-income families. Here are the good and some not so good rule changes you and your clients should be aware of.

Stafford Loans

As of July 1, 2006, the interest rate on Stafford loans changes to a fixed rate of 6.8%, rather than the current annually reset variable rate, which was expected to rise to approximately the same rate this July 1st. Though this may sound high, as interest rates continue to rise, this will surely help.

In addition, borrowing limits for freshmen will increase from $2,625 to $3,500. For sophomores, the increase is from $3,500 to $4,500. The limits for junior and senior students will remain the same, at $5,500, but for graduate students, the limit on unsubsidized Stafford loans will increase from $10,000 to $12,000 per year. Also, origination fees for Stafford loans will be gradually eliminated, starting with a 1 % decrease (from 3% to 2% of the loan amount) this July 1. Thereafter, fees will drop by 50 basis points each year until they are totally eliminated in 2010.

PLUS Loans

These are government-sponsored loans for parents, who are allowed to borrow up to the cost of their child's college bills minus what is received in financial aid. There are no limits on PLUS loans.

Starting July 1, the interest rate on these loans changes from a variable rate of 6.1% to a fixed rate of 8.5%. And, PLUS loans will now be made available to graduate students for the first time.

Consolidation of Loans

Starting July 1, students will not be able to consolidate their loans while still in school. This closes a loophole that allowed many students to lock in rock-bottom rates last year before the annual rate adjustment on July 1, 2005.

Needless to say, if you're still in school and have Stafford loans at the current 4.7% rate, it may make sense to consolidate them before July 1 to lock in a rate lower than 6.8%. The interest rate for consolidation loans is defined as the weighted average of the loans being consolidated. Thus, if all your loans are at 4.7%, for example, your consolidation rate will be 4.7%.

New Grant Programs for Low-Income Students

There will now be new merit-based grants for students who qualify for Pell Grants, maintain a 3.0 GPA and major in specific fields such as science, mathematics, engineering or foreign languages that are deemed "critical to national security." These supplemental grants will be worth up to $750 for freshmen, $1,300 for sophomores and $4,000 for juniors and seniors.

There will now be extended loan forgiveness provisions for math, science and special education teachers serving low-income communities.

529 Savings Plans

Assets in 529 Savings Plans will no longer be assessed as the student's assets when determining financial aid. They will now be assessed as parental assets. In the past, the financial aid formulas calculated 35% of assets that belonging to the student as available to cover the cost of college each year. Whereas, only up to 5.64% of parental assets are considered available to pay for college. The same applies to Coverdell Education Savings Accounts. In addition, starting in the 2007-08 academic year, student assets will be assessed at 20%, down from the current 35%, making higher financial aid grants possible.

And lastly, some additional good news for parents and students. Prepaid 529 plans will now be treated as 529 Savings Plans, whereas until now, these Prepaid 529 plans decreased financial-aid eligibility dollar for dollar.

Nassau County Property Tax Challenge

by Michael Baras, CFP©

Long Island property values have fluctuated greatly in the past several years and the real estate tax rates have been adjusted to reflect these increases.

March 1st is the final day to make a tax challenge to class 1 property for the 2007-2008 General and School Tax assessment. State law caps annual increases at 6% annually with a 20% cap over five years. Many residents have found their assessments rise dramatically in the past few years and this is the last opportunity to make a correction in the county's valuations for the upcoming year. Several services and law firms are involved in this practice but anyone can file a grievance for themselves or a client. The grievance process has been streamlined by the Board of Assessors and all the information, appropriate forms and claims can be made online via the Assessment Review Commission Internet portal. There is no fee to make an initial filing. To find property values and comparable home values check http://www.mynassauproperty.com and search by address or section/block/lot numbers. To file a grievance and get explicit directions go to https://www.nassaucountyny.gov/agencies/ARC/

By filing a tax grievance your taxes cannot be raised and at worst can remain at the level set by the assessor. Prior years assessment reductions will be published on April 1st and taxpayers who have been denied a reduction have from April 1 to April 30 to file suit against the County in State Supreme Court or an appeal in Small Claims Assessment Review, a SCAR appeal costs $30 to file.

Got Ethics?

Face it, really good ethics sessions are hard to come by. FPA's Virtual Learning Center (VLC) is offering one of the best on March 29. Register now for "Financial Planning Practice Standard 600-1: Defining Monitoring Responsibilities." This session, presented by Rick Adkins, CFP®, ChFC, CLU, former chair of CFP Board's Board of Governors, is designed to qualify for one CFP Board ethics CE credit (approval pending). The cost is only $79 for FPA members ($99 nonmembers). Price includes ethics credit and the archive of the first session of this two-part series, which was held November 29 and covers Practice Standards 500-1 and 500-2. The archived session is also approved for one CFP Board ethics CE credit.

Through a case-study approach, Adkins will explore the importance and application of these standards. Visit www.fpanet.org/vlc or call 800-756-8280 for complete information or to register!

The Financial Planning Association of Long Island

7th Annual Symposium and Exhibition

Friday, October 27, 2006

Crest Hollow Country Club, Woodbury, NY

(One-day, all-day format)

MEMBER APPRECIATION EARLY REGISTRATION FORM

Please return this registration form and a check for the $125 fee (members) or $175 (non-members), made payable to the Financial Planning Association of LI, to: The FPA, 1895 Lincoln Ave., East Meadow, NY 11554.

Member appreciation registration deadline: May 12, 2006.

Last Name _____ First Name _____

Company Name _____ Badge Name (Preferred Name) _____

Address _____

City _____ State _____ Zip Code _____

Work Phone ( ) _____ FAX No. ( ) _____

E-mail _____ Home Phone No. ( ) _____

I am a (please check): _____ FPA Member _____ Non- Member

License Number (if applicable): CFP _____ NY Insurance _____

Registration Periods/Dates	Member Fee	Non-Member Fee
Early Registration ..on or before 5/12	**$125***	**$175***
Regular Registration…..5/13 - 10/13	$150	$200
Late Registration……10/14 - 10/27	$200	$250

* - plus $10 off chapter coupon.

Win a free Symposium registration! We will be giving a free Symposium registration to the registrant who comes closest to guessing the close of the Dow on April 17, 2006. You must register for Symposium to enter. Entries must be postmarked by April 13, 2006. You can also fax your registration to 516-542-2005 and mail your check in later. The winner will be announced at the monthly meeting on April 19, 2006. The winner will have their choice of receiving a refund of this year's registration or receiving a free registration for next year.

My guess for the close of the Dow on April 17, 2006 is: _____

You will receive the complete Symposium program, as well as a schedule of the concurrent and seminar sessions in the mail sometime this summer. You will be able to select the particular concurrent and seminar sessions you would like to attend at that time. If you should have any questions in the meantime, please call the Chapter Administrator, Janet Cino, at (516) 542-2004.

Thank-you for your registration!

www.fpali.org

Membership

Welcome New Members
January - February 2006

Melissa A. Badlu, CFP®
Merrill Lynch, Great Neck, NY

Darren Bobley, CFP®
Morgan Stanley, Jericho, NY

Robert T. Bonagura, CFP®
UBS Financial Services, Inc., Mitchel Field, NY

Amit Dogra
Brinker Capital, Berwyn, PA

Xavier Felipe, CFP®
Janney Montgomery Scott LLC, Melville, NY

Joshua Frankel, CFP®
Smith Barney, Jericho, NY

Meredith Frey, CFP®
Merrill Lynch, Garden City, NY

Allison B. Giffuni, CFP®
Merrill Lynch, Great Neck, NY

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Silver Shield Tax Prep & Financial Advisors
Wantagh, NY

Lawrence B. Keller, CFP®
Physician Financial Services, Woodbury, NY

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Avasarala V. Rao, CFP®
John Hancock Financial Network, Astoria, NY

Timothy M. Sheerin, CFP®
Wachovia Securities, Garden City, NY

Jeffrey M. Shuster, CFP®
Wachovia Securities LLC, Woodbury, NY

John J. Vento, CFP®
Maniscalco and Vento, CPA, PC, Brooklyn, NY

John A. Vissicchio, CPA, CFP®
Satty, Levine & Ciacco, CPAs, PC, Jericho, NY

Jack Warfield, CFP®
UBS Financial Services, Inc. Mitchel Field, NY

Anniversaries

Congratulations to the following Long Island Chapter FPA members who are celebrating significant FPA anniversaries in January and February.

25 Years

Monroe Diefendorf, CLU,ChFC,CFP®	Locust Valley	NY	January 1, 1981

20 Years

Helen M. Scannapieco, CFP®	Hicksville	NY	January 1, 1986
Michael D. Collins, CFP®, CPA	Hauppauge	NY	February 1, 1986

15 Years

Harry Newman, CFP®, DDS	Freeport	NY	February 1, 1991

10 Years

Robert Kleinman, CPA, CFP®	Port Washington	NY	January 3, 1996
Mark Newman	Great Neck	NY	January 5, 1996
Scott Sanders, CPA/PFS, CFP®	Jericho	NY	January 5, 1996
Norman Shuster, CPA, CFP®	Deer Park	NY	January 11, 1996
Daniel Goldstein, CFP®	Centerport	NY	January 11, 1996
Sandra Grinspan, CFP®	Melville	NY	February 8, 1996

5 Years

Thomas J. Snively, CFP®	Coram	NY	January 8, 2001
William F. Keats,CFP®, CSA	North Merrick	NY	January 11, 2001
Joseph Leonardi, CPA	Manhassett	NY	January 31, 2001
James P. Daly, CFP®	East Hampton	NY	February 8, 2001
Paul H. Essner, CFP®, CLU, ChFC	Garden City	NY	February 14, 2001

PREPARING FOR THE CFP® EXAM?

CALL
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OFFICE SPACE

GARDEN CITY— BRAND NEW!

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Area in Professional Suite at
1325 Franklin Avenue
Amenities include Fax, Internet Access,
Multiple Conference Rooms, Kitchen,
Telephone Voicemail System, Etc.

Contact Rich or Steve: (516) 741-1430

SITUATIONS AVAILABLE:

ATTENTION: FINANCIAL PLANNERS, STOCKBROKERS & ACCOUNTANTS

Looking to join a leader in the Industry?
One of Long Island's most prominent financial planning Broker-Dealers is pleased to offer you:

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- State-of-the-Art Technology with StatementOne Availability
- Clearing Arrangements with Both Pershing & National Financial Services
- Prestigious Melville Headquarters Location with a Select Few Private Offices Available

To schedule a confidential meeting, contact
Joseph H. Clinard, Jr. CFP at:
NORTH RIDGE SECURITIES CORP.
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Castle works to help our client's get the maximum enjoyment from their wealth, and to promote their financial security. Whether our clients are just starting out on their financial journey or have already amassed a great fortune, Castle's goal is to maximize the benefit of each financial decision and protect our client's wealth from potential invaders.

Castle has been built to design powerful strategies, which serve as the foundation of our client's financial castle. The granite is an array of superior financial instruments and services that are strengthened by working harmoniously with our client's other trusted advisors.

If you are already successful and share this vision for you and your clients, please call us or email your resume to toseback@castlefa.com

Castle is extremely selective choosing its Associates:

- √ **Bachelors Degree & Professional Designation required**
- √ **Five+ years or more exp. working with business owners**
- √ **Consistent Annual Production above MDRT qualification**
- √ **Life Accident & Health License & Series 7 required**

Free Guest Pass

Do you have an associate or colleague who is thinking about joining the FPA, but wants to experience a chapter meeting first?

One free guest pass is available to any person who has never attended an FPA of Long Island chapter meeting. (All free guests passes must be coordinated through Janet Cino, 516-542-2004.)

POSITION WANTED

Highly Motivated Executive Assistant
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Seeking Position In Challenging Environment.

Please Contact Denise Gallagher
(631) 274-0269
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THE WOMEN'S FINANCIAL GROUP
MEETING ANNOUNCEMENT

DATE:	MARCH 7, 2006
LOCATION:	SALON BLUE/SPA 190 190 EAST JERICHO TPKE, MINEOLA, NY
TIME:	6:00 TO 8:30 PM
TOPICS:	MAKE- UP...TIPS AND TRENDS FASHION...DRESS FOR SUCCESS HEALTHY MAKEOVER...INSIDE AND OUT

LIGHT DINNER TO BE SERVED, RAFFLE PRIZE, NETWORKING

CHARTER MEMBERS	$20.00
MEMBERS	$25.00
NON- MEMBERS	$40.00

SPACE IS LIMITED PLEASE CALL FOR RESERVATIONS
(631) 744-7044

FPA of Long Island Upcoming Meetings

Schedule of Monthly Meetings, Seminars and Events

All monthly program meetings will be held 5:30 p.m. – 8:30 p.m.
At the Crest Hollow Country Club in Woodbury, NY

- **March 15, 2006** — **Monthly Program Meeting: "Fixed Income Investing in the Current Economic Environment"**
- **April 19, 2006** — **Monthly Program Meeting: "Reducing Health Care Costs and Other Ideas"**
- **May 5, 2006** — **Educational Seminar: Elder Care**
  The Woodlands, Woodbury, NY
- **May 17, 2006** — **Monthly Program Meeting: Topic TBA**
- **June 19, 2006** — **Scott Hirshbein Memorial Golf Outing**
  The Hamlet Wind Watch, Hauppauge, NY
- **June 21, 2006** — **Monthly Program Meeting: Topic TBA**
- **October 27, 2006** — **Symposium and Exhibition**

Visit our web site at www.fpali.org
Registration forms can be downloaded for our different events

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FPA
THE FINANCIAL PLANNING ASSOCIATION

FPA of Long Island
1895 Lincoln Avenue
East Meadow, NY 11554-2522