FPA
FINANCIAL PLANNING ASSOCIATION OF LONG ISLAND
The Heart of Financial Planning™

THE PLANNER

February 2010

1895 Lincoln Avenue
East Meadow, NY 11554
(516) 542-2004 , Fax (516) 542-2005
Email: fpali@optonline.net
www.fpali.org

PRESIDENT'S MESSAGE

WORDS WE DON'T WANT TO HEAR...

Most financial planning practitioners find themselves devoting a portion of our time and effort to marketing our services. Recently I had a meeting with a wholesaler. He is a seasoned professional and something he said reminded me of a story and a lesson that happened to me toward the end of last year.

Jeff and his wife, Sue, have been clients of mine for almost two decades. They started as tax clients, expanded into our investment practice, then our mortgage services and later, other practice specialties. Jeff had been employed with an electronic manufacturing company that was recently taken over by a large Midwestern conglomerate. At the end of last year management decided to consolidate and relocate the Long Island division to Chicago. Jeff was offered the opportunity to move or accept a generous severance package. His personal and family ties to Long Island go back three generations so he took a chance and accepted the severance package. He sent out a dozen resumes, had several interviews and was offered a good position which he accepted. He started working for the new firm the first week of January.

When Jeff, Sue and I got together a few weeks ago, our plan was to make rollover arrangements for his 401(k) profit sharing plan. It was a happy meeting for all of us. Jeff had virtually no interruption of cash flow because he had gotten a good job with a good company almost immediately. Jeff's only complaint was that the new company's life insurance benefit was only worth one time his annual salary. "This isn't a problem," I said to Jeff, "I'll check with a number of insurance companies to replace the coverage you are losing."

It was then that Jeff, with a surprised look on his face, said the words I hate to hear; ***"Moss, I didn't know you did that."*** Jeff continued, "I took out one of those universal life policies last month from a guy that was recommended to me at my old job." I immediately congratulated Jeff on being responsible and timely with his family and estate planning, moved on to complete my mission with him and Sue, but when they left, all I wanted to do was kick myself. Who knows how many other clients didn't know "I did that".

Coming in the next newsletter....Questions you want to ask and Statements that you want to make.

Moss J. Kaufman, CFP, EA
President, FPA of Long Island

It might be cold outside, but things are heating up with the FPA of LI !

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Michelle Buonincontri

What's Happening —
Announcements from the Editor

> ***SAVE THE DATE!*** Our Monthly Program Meeting on "Estate Planning Update: We Should Know by Now, or Do We?", will be held on **Wednesday, February 24, 2009** at the Crest Hollow Country Club, Woodbury, NY.

> ***SAVE THE DATE!*** Our monthly program Meeting on a "Social Security Update" will be held on **Wednesday, March 24, 2009** at the Crest Hollow Country Club, Woodbury, NY.

> ***SAVE THE DATE!*** Our monthly program Meeting will cover an Investment topic and will be held on **Wednesday, April 21 , 2010** at the Crest Hollow Country Club, Woodbury, NY.

> ***SAVE THE DATE!*** Educational Seminar; NYS Insurance CE credits will be held on **Friday, May 7, 2010** at **Carlyle on the Green,** Farmingdale, NY.

> ***SAVE THE DATE!*** Our Monthly Program Meeting on "Pension Plans" will be held on **Wednesday, May 19 , 2010** at the Crest Hollow Country Club, Woodbury, NY.

> Please check the back cover for the schedule of monthly meetings, seminars and chapter events, or go to 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.

Many Thanks to Our 2009-2010 PLATINUM PARTNERS

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718-825-4157 ; ray.malone@us.ing.com

JP Morgan Asset Mgmt - Melissa Lannon
917-575-3958; melissa.lannon@jpmorgan.com

Support our Contributing Partners; they Support Us

Coming up next...

February—" Estate Planning Update: We Should Know By Now, or Do We"

Presented by: Sanford J. Schlesinger, Esq., founding partner of the law firm of Schlesinger Gannon & Lazeter LLP

When: Wednesday, February 24, 2010

5:30 PM to 8:30 PM

Where: Crest Hollow Country Club, Woodbury, NY.

Registration Fee paid on or before Feb. 22nd :	FPA of LI MEMBERS: $25.00	ALL OTHERS: $60.00
Registration Fee paid after Feb. 22nd	FPA of LI MEMBERS: $40.00	ALL OTHERS: $75.00

March—Social Security Update

Presented by: James McWilliams, Social Security Administration

When: Wednesday, March, 24th, 2010

5:30 PM to 8:30 PM

Where: Crest Hollow Country Club, Woodbury, NY.

Registration Fee paid on or before Mar. 22nd :	FPA of LI MEMBERS: $25.00	ALL OTHERS: $60.00
Registration Fee paid after Mar. 22nd:	FPA of LI MEMBERS: $40.00	ALL OTHERS: $75.00

May— Educational Seminar: NYS Insurance CE Credits

When: Friday, May 7th, 2010

Where: Carlyle on the Green, Farmingdale, NY.

Save The Date! Details will be available soon

June— Annual Scott Hirschbein Memorial Golf Outing

When: Monday, June 14th, 2010

Where: The Hamlet Wind Watch Golf & Country Club, Hauppauge, NY

See Page 8 for details and registration form!

October— 11th Annual Symposium & Exhibition

When: Friday, October 29th, 2010

Where: Crest Hollow Country Club, Woodbury, NY

Save The Date! Details will be available soon

Opportunities Available for Sponsorship

THE PLANNER

Barry R. Eckstein, CFP®
Active member of the FPA of Long Island

Barry R. Eckstein is a recognized leader in the Financial Planning community on Long Island. He received his Certified Financial Planner (CFP®) designation in 1988. In addition to his CFP Practitioner License, Mr. Eckstein earned his M.B.A. and the Certified Financial Planning Certificate.

Prior to starting his career as a CFP®, Mr. Eckstein earned a B.E.E. and M.S.E.E in Electrical Engineering. He worked for a number of high profile high technology companies on Long Island where he served in capacities ranging from Project Engineering Manager to President & C.O.O.

For over two decades, he has been working as a Financial Planner/Life Coach, helping individuals with his expertise in Estate Planning, Medicaid Planning, Tax Planning, Elder Care Planning, Long Term Health Care Risk Management, Investment Management, and Pre and Post Retirement Counseling. As a Life Coach, he has been successful in helping individuals and families set and achieve personal and life cycle goals. During this time, he has also advised local small business owners on topics as diverse as pension maximization, group health care, tax planning and succession planning.

Mr. Eckstein is an active member of the Financial Planning Association of Long Island where he has been a member of the Pro Bono and Program committees. He is also a member of the Tax Partners Alliance and the National Association of Tax Preparers (NATP).

Mr. Eckstein has been a guest speaker on various Financial Planning topics at seminars presented to both non profit and for profit organizations. He regularly acts as a consultant to local Attorneys and CPAs, and has served for many years on the board of directors and board of trustees of several public and non profit organizations.

Consider Nominations for 2010

Don't forget!

THE HOWARD BLACK MEMORIAL AWARD
FOR
ACHIEVEMENT AND EXCELLENCE IN FINANCIAL PLANNING

This award was not presented in 2009, due to lack of nomination submissions. So, please don't forget 2010 and start thinking about your nominations now. Find a nomination form in the back on page 10.

This award has been presented annually since 1993, in memory of Howard Black, JD, CFP, ChFC, who passed away suddenly in 1992. He was a special person in the Long Island financial planning community, and served on the board of the LI-IAFP. Howard was a colleague, teacher, advisor, mentor and friend to many. These talents he gave freely, without reserve. He was truly a role model for our financial planning community.

What a wonderful way to recognize a colleague!!

January 2010 Tax Update Seminar

The annual January Tax update meeting was held on January 8th, 2010 at the Carlyle on the Green, in Farmingdale. A variety of topics were covered; including 2009 Federal and New York State Tax Updates, 2009 Federal and NYS Personal and Small Business Tax Credits, New York State Residency Issues, and the Income Taxation of Trusts.

The lively team of Karen Tenenbaum and Yvonne Cort provided an update on 'The Hidden Cost of a Second Home or NYC Apartment" - probably a topic with potential complications that most of us may not have been aware of. They discussed the issue of statutory vs. domicile residence status and its potential impact on a client's taxes; including those who live between NY and another state like Florida, for part of the year, those who work in Manhattan, have an apartment and live on LI, as well as those living in another state while working in Manhattan and maintaining an apartment there for convenience.

A thank you to all our speakers, Suzanne LoBiondo CPA, Jerry Goldberg CPA, Karen J. Tenenbaum Esq., LL.M, CPA, Yvonne R. Cort Esq., and David R. Okrent Esq., CPA and well as our sponsors Prudential Annuities and ING Financial Solutions for helping to make this day a great success!

- *Michelle Buonincontri*

Pictured above: Karen Tenenbaum and Yvonne Cort

Pictured above: members of the FPA

Program Committee Planning Meeting

Friday, March 5th
9:00 AM-11:00 AM
At the Molloy College Suffolk Center,
7180 Republic Airport, Room 115, East Farmingdale, NY

Any chapter member interested in participating in the planning of the chapter's monthly program meetings should come and join us. This committee works to meet the interests of our membership by planning monthly programs that have a strong educational basis as well as engaging, non-soliciting speakers. For more information contact Tony Papa 516-536-4436.

For directions: http://www.molloy.edu/suffolk/directions.asp

Do You Feel the Desire To Give Back To Your Community?

Well , the FPA Pro Bono Program may be the answer for you…..

FPA of Long Island provides Pro Bono opportunities for our chapter members to participate in.

Use your skills to help people in need, in times of need

There are various resources and guidelines on how you can get involved with this program on our chapter web-site.

Contact Rich Bergen, RBergen2@aol.com, or (516) -741-1430

January Monthly Program Meeting—"Identify Theft"

Thanks to Detective Sergeant Stephen Jensen, Commanding Officer of the Suffolk County PD Identity Theft Unit and Lawrence D. Sangirardi, CFP®, ChFC® (one of our Program Committee members) from Ameriprise for presenting an excellent program. Identity Theft is an ever increasing threat to both our practices and our personal lives. Mr. Jensen gave a comprehensive overview of how it affects the individual, ways of identifying when you are targeted for phishing information and techniques to protect yourself from this crime. Mr. Sangirardi explained how identity theft can impact your practice and what policies should be enacted by financial planners to secure their sensitive client information. Special Thanks to John Doran, Jon Ten Haagen and Ronald Stair for facilitating our round table discussions at the beginning of the meeting.

If you have any ideas for an upcoming program or would like to lead a round table discussion prior to our general meeting please contact Anthony Papa 516-536-4436 or Janet at the Chapter office 516-542-2004.

—Michael Baras

Pictured above: l to r) Bert Williams, Michelle Hall and John Gattringer

Pictured above:(l to r)John Spinelli, Jack Chite, Jim Graziano and Charles Schlapp

Pictured to the left:(l to r)Joan Huber, Clif Callahan, Ronald Stair and Beverly Wendt. ***Thanks to Ronald Stair for leading a Round Table at this meeting!***

Pictured below: Tony Papa, Chairman of Programs

Thanks to our Platinum Partner Pictured below, Kevin Crook from W.P. Stewart

Pictured above l to r: Karen Gilmore, Michael Margarites and Tom Connelly

Pictured above l to r: Wendy Ehrlich, Anthony Aiello and Susan O'Connor. ***Thanks to our Platinum Partners!***

FPA Focus Groups

You requested. We responded. Members have been asking for the return of the popular Elder Care Focus Group. You have, in addition, indicated a strong interest in a Practice Management Study Group.

The Elder Care Focus Group will begin on Thursday, March 25th at 9 am at Molloy College in Farmingdale. It will follow the format of the original Focus Group, meeting with experts on various aspects of Elder Care once per month for two hours. The group will consist of fewer than 20 members for discussion purposes. This is a terrific way of obtaining the most up-to-date information on Elder Care issues, while developing contacts and relationships with the speakers and other FPA members for support purposes.

The Practice Management Study Group will meet on a quarterly basis, tentatively scheduled to begin in May. The agenda of each meeting will be determined by the study group members, and is expected to encompass any and all topics related to the development and management of their practice. This will be an excellent opportunity for those members seeking to improve and grow their practices. Members of this group will be expected to be more proactive in sharing their experiences and contributing to the group discussion. Experts will be brought in as deemed necessary by the study group members. The location is yet to be determined, but is expected to take place over dinner at a restaurant centrally located…proximate to the Rt. 110 corridor. This group will likewise consist of twenty members or fewer in order to facilitate discussion. Members must meet minimum criteria to ensure group participation.

At this time there is still limited availability in each group. If you are interested, you should contact Craig Marcott, Director of Focus Groups at (631) 286-1061.

We Need YOU!

As some of you may or may not know, we like to begin our meetings with what we call a 'Roundtable discussion'. This is a way to 'break the ice' and bring those seated at the same table together, as well as generate and share ideas. We are always looking for new topic ideas for these discussions, as well as those willing to 'facilitate' the conversations using pre-determined topics or questions.

No experience needed!

Just a desire to get involved !

Great for new members !!

And it is not a 'year-long' commitment

Contact the Chapter Office at 516-542-2004

"The Weekend Corner "

Welcome, this is a new addition to our newsletter. We will be bringing you some restaurant and wine reviews from some of our members.

Manhattan Suggestions

Rossini's located at 108 East 38th street, between Lexington & Park Avenue: *A true favorite!* If you like a very traditional (old school) setting with longtime staff, vast menu, daily specials, good wine list, weekend entertainment try Rossini's for a complete dining experience. They cater to you and will make your dish the way you what it! *You will enjoy this dining experience…*

Michael's located at 24 west 55th Street, between 5th and 6th Avenue: *A classic California Cuisine* where locals, celebrities and theater goers all blend together. An upscale dining experience with a great wine list and experienced staff. One of the very few upscale restaurants that serve breakfast, lunch and dinner. *An excellent place for business meetings!* Opened in NYC in 1989, when in California, be sure to visit their location in Santa Monica, which opened in 1979. For evening dining, I recommend booking after 7pm.

Golf Outing 2010

The FPA of Long Island's Annual
Scott Hirschbein Memorial Golf Outing

Monday, June 14, 2010

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

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.
>>

June 14, 2010 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 __

TO REGISTER: Mail this form and your 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].

Cancellation Policy: The registration fee is refundable for those cancellations received in writing at the FPA of Long Island's address above no later than June 1, 2010. No refunds will be granted after June 1, 2010, however, substitutions can be made at any time at no charge.

Sponsorships Available

Breakfast, Lunch and Awards Sponsors
Tee / Green Sponsors
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.

We look forward to a wonderful day of golf and fun on June 14th and we thank you for your support.

Any questions please contact our outing chairperson, Tim Rossiter at (631) 549-7612 or Janet Cino at (516) 542-2004.

MEMBERSHIP

Welcome New Members

For December 2009 through January 2010

Christian Buzzanca, Equity Services, Inc., Hauppauge, NY
Richard S. Daskinf, CFP® , RSD Advisors, LLC, Brooklyn, NY
John B. Doran, CFP®, CLU®, Hartford Life, Hauppauge, NY
Annette Dorsky, Forest Hills, NY
Ken Gursky, CFP®, Raymond James Financial Services, Bayside, NY
Michelle K. Hall, Marsh, Melville, NY

Anniversaries

Congratulations to the following Long Island Chapter FPA members who are celebrating significant FPA anniversaries in January-February 2010.

	Members for 25 Years	
Marie Coyle, CFP®, IAR	Glen Cove, NY	January 1, 1985
	Members for 20 Years	
Moss J. Kaufman, CFP®, EA, CLTC	Hauppauge, NY	January 1, 1990
Rocco Saraceni, CFP®	Lynbrook, NY	January 12, 1990
Stephen J. Stein, CFP®	Woodbury, NY	January 12, 1990
Sandy J. Siff, Ph.D., CFP®	Glen Head, NY	February 13, 1990
	Members for 15 Years	
Paul M. Schifter, CFP®	Hauppauge, NY	February 1, 1995
	Members for 10 Years	
Susan Silverman Quigley, CFP®	Garden City, NY	January 26, 2000
Charles G. Hughes, Jr., CFP®	Bay Shore, NY	January 26, 2000
	Members for 5 Years	
Brian C. Hill	Farmingdale, NY	February 25, 2005

FPA. FINANCIAL PLANNING ASSOCIATION
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Member Benefits Update

Have you heard of the great benefits available to FPA members?

Here are just a few:

- Virtual Learning Center - free online educational opportunities. Qualify for CFP CE credits. All VLC live events are recorded and audio is available afterward, at no charge, to all registered participants in the FPA Store.
- Marketing Toolkit - Ready-to-use marketing and public relations materials for a discounted fee to members.
- Online Practice Services Center - offering business ideas and practice management tips; articles, Conference audios, Tools
- Practice Management Solutions - The profession's leading practice management magazine.
- Publishing opportunities - in the *Journal of Financial Planning*
- Financial literacy tools - through relationships with Junior Achievement and JumpStart Coalition.

Go To www.fpanet.org for more information!

THE HOWARD BLACK MEMORIAL AWARD
FOR
ACHIEVEMENT AND EXCELLENCE IN FINANCIAL PLANNING

THE AWARD: The award was initially presented by the Board of Directors of the Long Island Chapter of the IAFP. Following the merger of the IAFP and the ICFP, the decision was made to continue this tradition in the memory of a notable contributor to the Long Island financial planning community. The award is administered by the Past Presidents Council of the Long Island Chapter of the FPA. The Council includes past presidents of the former LI-IAFP Chapter, the former LI-ICFP Society, and the newly formed LI-FPA.

NOMINEE QUALIFICATIONS:

- Active membership in the Long Island Chapter of the Financial Planning Association (FPA)
- Noteworthy Service and Contribution to the Financial Planning Profession
- Noteworthy Service to the Public
- Adherence to High Ethical Standards
- Nominees are not required to be practicing financial planner professionals, and might be from other allied professions or academic disciplines with strong financial planning focus.

NOMINATION FORM

Must be Submitted by August 31, 2010

I. Nominee's Name: _____
Address: _____
City / State / ZIP: _____

II. Professional Designations Held: _____

III. Professional Organization Membership: _____

IV. Service and Contribution to the Financial Planning Profession: ***(Describe in attachment)***
( ) Lecturer ( ) Teacher / Instructor ( ) Authorship ( ) Boards/Committees ( ) Other

V. Service to the Public: ***(Describe in attachment)***
( ) Civic ( ) Charitable / Volunteer ( ) Other:

VI. Has Nominee signed a Code of Ethics Pledge? Y / N With whom?_____

VII. Has Nominee received any Complaints or Compliance citations? Y / N ***(If yes, attach explanation)***

VIII. Three Other Financial Planning Professionals to Whom Nominee is known: ***(Provide Contact Information)***

1. _____
2. _____
3. _____

IX. Special Remarks (Please attach)

Date of Submission: _____ Submitted By: _____**

***** Not Required / Nomination may be submitted anonymously***

SUBMIT THIS FORM TO: The FPA of Long Island,
1895 Lincoln Avenue, East Meadow, NY 11554-2522; Ph: 516-542-2004 / FAX: 516-542-2005

All nominations must be submitted by August 31, 2010.

The Award will be presented at the FPA of Long Island's Symposium on October 29, 2010.
We hope all members will aspire to nominate a colleague of themselves for this prestigious recognition of their peers.

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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).

Your Ad Could be Here!

Contact Janet Cino at 516-542-2004
for information on placing your
advertisement with our newsletter.

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

♦ February 24, 2010	Monthly Program Meeting—Was Repeal For Real—We Should Know By Now: An Estate Planning Update
♦ March 24, 2010	Monthly Program Meeting — Social Security Update
♦ April 21, 2010	Monthly Program Meeting — An Investment Topic
♦ May 7, 2010	Educational Seminar: For NYS Insurance CE, at the Carlyle on the Green, Farmingdale, NY
♦ May 19, 2010	Monthly Program Meeting—Pension Plans
♦ June 14, 2010	Annual Scott Hirschbein Memorial Golf Outing, at Hamlet Wind Watch, Hauppauge
♦ June 16, 2010	Monthly Program Meeting—Loan Modification
♦ October 29, 2010	The FPA of L.I.—11th Annual Symposium & Exhibition

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

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