



## **2007 Report to Members**

“You must be the change you wish to see in the world.”  
*Mahatma Gandhi*

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### **FPA Core Values:**

*Competence* – Our dedication to competence requires not only lifelong learning, but also that we continually assess our ability to appropriately and effectively address the needs of those we serve.

*Integrity* – We strive to have ever more congruence between our words and deeds, and to deliver genuine value to those whom we serve.

*Relationships* – We are committed to open, inclusive, and respectful relationships, including collaboration among diverse parties on common interests.

*Stewardship* – We recognize our responsibility to act with vision, ever mindful of the effects of our actions today and tomorrow on the future.

We are architects and activists, leaders and mentors, learners and teachers, communicators and counselors, givers and receivers, writers and readers, solutions and questions, big firms and small practices.

We see a changing demographic landscape that we can influence. We see a new generation of professionals and a new generation of clients. We see knowledge and how to apply it. We see the big picture and the smallest of details. We see in Japanese, French, Spanish and Dutch. We see children becoming financially literate and families experiencing financial wellness. We see people living to 100. We see possibilities.

We believe that what we can see, we can *change*.

We are changing . . .  
Our profession  
Ourselves  
Our world

***What do you see?***

Many of you have no doubt read the now-classic book “Good to Great,” by Jim Collins. Through case studies on “good to great” companies and unique ideas such as the hedgehog concept – the ability to simplify a complex world into a single organizing idea, principle or concept that unifies and guides everything – Collins offers profound thoughts on the “piercing insight” that allows good organizations to become great ones.

The good to great concepts were the framework for a 2006 year-end FPA staff and board retreat dedicated to one question: *If FPA is going to be a great organization, what do we focus on to get us “there?”* What resulted from those four days together was our growth plan for 2007 and beyond. And what happened in 2007 were the first steps to becoming a truly great organization as measured by Collins’ definition of great: a realistic understanding of what FPA *can* be the best at.

Based on our work at the retreat and in subsequent meetings, FPA is focusing on four key areas.

***Increase membership*** – It’s not just about numbers. It’s about how we grow membership in the *right* way. It’s vitally important to reach a larger critical mass in order to have maximum impact with the media, in Washington, and with other organizations. In 2007, we began making it our intent to get more professionals allied to financial planning as FPA members. Put simply, we need more of them and in a more significant way. These professionals – tax specialists, estate planning attorneys, risk management specialists – are typically key members of a financial planning team. Our outreach to these allied professionals will take time but we are convinced that their engagement with FPA will enrich the community of financial planning. Of course, we also continue to focus on increasing our core membership of CFP® practitioners. That’s simple, too – we need more practicing planners and we need them to be with us for many years.

***Develop relationships with large firms*** – At our annual conference in Seattle in September 2007, more than 70 attendees from 25 different firms came to the Major Firms Symposium, more than double the attendance in 2006. Executives from major firms joined us in conversation on how financial planning is an opportunity for their firm and how, together, we can address both the opportunities and the challenges. Based on interest and participation, we’ve just begun regional meetings for major firms and will continue these through 2008, culminating in another Symposium in Boston at the annual conference. FPA’s outreach to major firms is as much about listening as it is about talking. We want to know how FPA can help these firms effect shifts in both their culture and their service models so they can deliver financial planning in a totally client-centric way.

***Build communities of interest*** – This past fall, FPA introduced a new electronic conversation area, FPA Community Building, to focus on the issues, trends and research of specific areas within financial planning. But community is not just online – it’s our “live” experiences with each other, too. As you see each other at the annual conference, at Retreat, at our Business Solutions conference and at chapter meetings, you strengthen your connections to share knowledge, develop bonds, understand clients better, swap war stories and create informal best practices for a specific market niche or delivery model. As our members build communities, FPA is able to draw on those communities to improve publications, conferences, and educational offerings, to develop best practices on emerging trends, to train new leaders and to consider how to get engaged in public policy issues. If you are a “next generation” planner, a veteran, a

chapter leader, a specialist in health care, family-owned businesses, retirement income, aging or serving Generation X – or any of dozens of other interests or focuses – start or join a conversation and a community.

***Extend our services to the public*** – FPA is committed to going far beyond some consumer brochures on our Web site and the PlannerSearch service as the extent of our public outreach. Our efforts in 2007 focused on beginning to develop relationships with other key organizations and identifying business models that can deliver financial planning to more consumers. Think of it as “business model incubation” – our goal is to get as many members of the public *ready* for a financial planning relationship as to get them into one. By developing relationships with other organizations, we can propose benefits targeted to their members that will, we believe, greatly expand the reach of practicing planners with models that can serve larger groups of the unserved public.

In 2007, FPA also began a significant overhaul of our Web site – an undertaking that supports all of the initiatives above. Our goals are better functionality, a more targeted member experience, and improved resources for the public. In fact, by 2010, in addition to the robust and vibrant member interaction we plan to stimulate, we have set an ambitious target of having one million consumers touching our Web site annually. The foundation of this effort is using technology to make FPA membership *what each individual member wants it to be*. This also stems from our “good to great” conversations: If FPA’s goal is to deliver superior member service, we must focus on using data to tell us what members want. It’s the hedgehog concept in action – a single concept to unify and guide our focus.

Finally, 2007 was certainly memorable for our landmark victory in court. Almost one year later, we can focus on the “what next?” part of that – capitalizing on the unique and important opportunity to continue conversations about aligning the financial planning community for one purpose: creating a world where the client always comes first.

I hope you will take time to read about the numerous accomplishments and milestones of FPA in 2007 in this annual report. As always, we welcome your feedback on how we can continue to serve you with excellence.

Sincerely,

A handwritten signature in black ink, appearing to read "Marvin W. Tuttle, Jr.", written over a thin horizontal line.

Marvin W. Tuttle, Jr., CAE  
Executive Director/CEO

### **A Message from FPA's 2007 President Nicholas A. Nicolette, CFP®**

On Friday, March 30, 2007, I was finishing up some media interviews in New York. With me were Marv Tuttle, FPA Executive Director/CEO, and some other staff and colleagues from Denver. We had been notified that the announcement from the U.S. Court of Appeals for the District of Columbia Circuit, with a decision on our suit against the SEC, would come that day. It is the absolute truth that the only place in the hotel common area where we could get an Internet connection was the bar – so that's where we set up our own FPA tactical squad corner.

When we finally saw the announcement, we immediately began implementing our plans for teleconferences with the media and other stakeholders. It was a moment of joy, elation, satisfaction, relief and one big thought: This is something that really changes the landscape – our profession, our clients, ourselves and our world.

We are a profession committed to helping people thrive, today and in the future. That takes effecting change – by us and among us. It requires risk – such as our legal challenge against the SEC to stand for higher standards for the profession in order to serve the public. It requires vision – such as getting out of our comfort zones and taking on a task, a client, a business model or a societal issue that needs us. It requires our hearts, our physical energy, and our brains – such as serving as a leader in a chapter, contributing new technical knowledge to colleagues, mentoring a younger planner or helping develop an online community of interest.

As you take some time to read through this 2007 Report to Members, I hope you will take some time to reflect about who you “see” in the descriptions of activities, events and initiatives. I believe that who you will see is what FPA is all about: helping people with their financial well-being, serving as the voice of the profession, standing for leadership and advocacy, being the home for a powerful and diverse community of professionals, and embodying excellence and ethics in all we do.

Mahatma Gandhi said, “You must be the change you wish to see in the world.” As you read about our recent results, I challenge you to begin dreaming about, and making plans for, the change you wish to see – in your profession, yourself and your world.

## **2007 FPA Board of Directors**

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## **Changing ... our profession**

Who are we? At close to 30,000 members, FPA is a strong voice for the profession, our clients, and a better world. While we're predominantly "financial planners" (almost 50 percent of membership), we're also attorneys, bankers, insurance professionals, stockbrokers and executives. We provide services for fees, commissions, fees-and-commissions – and for free. Members' business models give clients *choices* on relationships and compensation.

While most of us (almost 14,000) have been in practice for 15 years or more, there's the next generation right behind – 7,263 members have been practicing less than five years. And if there's a next generation, there's a profession-enhancing event waiting to happen. In 2007, FPA held the second annual NexGen Conference, with 122 up-and-coming planners attending to learn about subjects from the alternative minimum tax to best practices in asset management to how to make a great career move. In addition, in 2007, 35 FPA chapters provided scholarships to next-generation planners seeking the CFP® certification.

In 2007, FPA's 100 chapters welcomed over 600 new board and committee members. There are approximately 1,458 chapter officers nationwide. Members around the country are heavily involved in changing the profession through service on committees, teams, task forces and councils – almost 1,500 members volunteered for their profession in this way, addressing issues such as professional development, ethics, diversity, financial planning in large firms, mentoring, government relations, public issues and technology.

Our institutional members continue to enrich the profession by sponsoring events and education, supporting FPA's communications to members, and bringing unique insight and perspectives to our dialogue. The FPA community included 127 institutional members as national sponsors and conference speakers, 10 that sponsored Virtual Learning Center (VLC) sessions, and six that sponsored *Solutions* magazine. In addition, 74 companies advertised in the *Journal of Financial Planning*.

Changing our profession – and the public's familiarity with it – got a big boost in 2007 from 69 million media impressions. That's the equivalent of millions of dollars in paid advertising space. We spread the word about our profession in *Time* magazine, the ABC News World News Tonight Web site, *USA TODAY*, *Parade* magazine, *The New York Times* and the *AARP Bulletin*, among others. At the grassroots level, many FPA chapters provided "money makeovers" and "Ask a Planner" columns for their local newspapers and television stations.

FPA leadership does its part to help build and change the profession – 15 Board members traveled thousands of miles to various locations on behalf of members – giving speeches, testifying before Congress, working with chapters and connecting with other organizations and the media.

Through members, media and miles traveled, we're changing the profession.

## Changing . . . ourselves

What's the solution to financial planning as a business? The FPA Business Solutions Conference, held for the second time in March 2007 with 241 attendees. Focusing on business issues such as management, technology, practice structure and business succession, FPA Business Solutions supports FPA's foundation of lifelong learning and is structured around our lifelong learning competency model of the Five Big Es – education, experience, excitement, excellence and execution. FPA Seattle 2007 drew more than 2,905 attendees to its educational sessions in seven tracks that offered 25 CFP Board continuing education credits. The small size of FPA Residency programs, held two times in 2007 offered 56 planners new to the profession a client-centered training experience that uses comprehensive and detailed case studies guided by veteran planners who serve as mentors and coaches. In May 2007, 436 members re-challenged, re-inspired and re-booted at FPA Retreat on the beach in Galveston Island, TX.

Changing ourselves through learning takes place in person and in the Virtual Learning Center (VLC). In 2007, 59 sessions attracted 11,569 registrants who took advantage of 52 live continuing education credits. VLC sessions – from the life planning relationship to using document imaging in your practice to a framework for ethics – are archived online. Through chapters' programs, the *Journal of Financial Planning*, conferences and the VLC, members took advantage of 1,500 continuing education credits.

FPA members also learn by reading – and there's no shortage of words to read. From January 2007 through May 2007, *Solutions* magazine served up 31 articles on practice management topics, 12 written by FPA members. The *Journal of Financial Planning* conducted the Financial Frontiers Awards program (48 entries in 2007), and met the intellectual needs of those in the profession with carefully chosen articles. The *Journal of Financial Planning* also featured interviews with planners and other professionals on timely topics such as college planning and the non-financial opportunities for clients to explore; how planners deal with and plan for the effects of natural disasters on their technology; the future of large-firm financial planning; and how planners should approach tax diversification with their clients. Technical experts contributed their knowledge on medical outsourcing, calculating after-tax asset allocation, the implications of TIPRA, advising female clients, and passive commodity investing. Authors Sandeep Singh and John Spitzer examined the significance of portfolio rebalancing during retirement. Roger Ibbotson and his fellow authors proposed "National Savings Rate Guidelines for Individuals," published in the April 2007 issue, which received widespread national attention from publications including the *Seattle Times*, *Boston Globe*, *San Diego Union-Tribune* and the *Baltimore Sun*.

Writer Shelley Lee maintained a broad spectrum in her "10 Questions" interviews. Some highlights: Dr. Gene Cohen on the evolving view of aging; 9/11 widow Dening Wu Lohez on her journey of challenge and success; *What Color Is Your Parachute* author Dick Bolles on career planning; Margaret Heffernan on women entrepreneurs; and public-opinion veteran Daniel Yankelovich on the state of market research.

Changing ourselves also can mean learning about what's best for us and our career path. After its June 2006 launch, the FPA Career Center saw 862 job seekers take advantage of 866 postings from 605 employers.

Education, enrichment, experiences, *excellence*. We're changing ourselves.

### **Changing . . . our world**

FPA members change the world by reaching out to the underserved, championing issues that benefit consumers and tackling complex public policy issues. We do it in hospitals, libraries, schools, newspapers, national advisory panels – and courtrooms.

2007 brought perhaps the most significant development in FPA's goal of clarity on financial planning for consumers. After seven years of contentious debate and 20,944 words in the briefs for *FPA v. SEC*, filed in 2004 and 2005, the U.S. Court of Appeals for the District of Columbia Circuit rejected the SEC's argument that it could exempt Wall Street from the fiduciary duties of the Investment Advisers Act. The decision speaks clearly in favor of investor protection and will ultimately result in a common standard of care for financial planning clients regardless of the setting in which they receive advice.

Thanks to a grant from the Foundation for Financial Planning in February 2007, the Support Center can focus on providing tools to pro bono programs conducted through FPA's 100 chapters nationwide. Furthering FPA's goal to create a pro bono culture within the profession, FPA held its second conference on pro bono financial planning in June. Twenty-six chapters had a pro bono director in 2006 and 47 in 2007.

In libraries in Arizona, hotlines in California, a labor fair in Colorado, high schools in Minnesota, a YMCA in Massachusetts, a college admission seminar in Oregon, and a health and fitness expo in Maryland, FPA members brought financial planning advice to consumers in 70 unique events during Financial Planning Week in October 2007.

In October 2007, FPA announced an alliance with Junior Achievement® Worldwide for FPA to provide the bridge between financial literacy and education by teaching kids the financial planning process, their role in the economy and the importance of education.

One event, one passion, one money makeover, one major court case. One at a time, we're changing our world.

### **2007 HIGHLIGHTS**

What if FPA leaders and members tackled regulation, examined planners' business models, engaged state legislators about college savings plans, developed leadership skills in 250 chapter leaders and offered various Virtual Learning Center sessions?

*We did.*

Our actions, activities and results change every year. Here are some “**what if? – we did**” highlights for 2007:

### **January**

FPA and CFP Board announce plans to co-sponsor the 2007 Program Directors Conference in conjunction with FPA's 2007 annual conference in Seattle, Wash. September 8-11. The Program Directors Conference is held as a pre-conference event September 7-8.

FPA Press releases its newest book, *Understanding and Evaluating Prospectuses, Offering Documents and Proxy Statements*, by Tom Robinson, Ph.D., CPA, CFP®, CFA, David Schulte, J.D., CFA, Howard Marmorstein, Ph.D., and William Trent, CFA.

### **February**

FPA and the American College of Emergency Physicians (ACEP) announce a joint effort to help emergency physicians discover the value of financial planning by incorporating financial literacy into ACEP educational programs.

FPA and McLagan Partners, a division of Aon Consulting, launch a new Web presence and call for participants for the *2007 FPA Practice Management Scorecard*.

FPA's National Financial Planning Support Center receives a \$295,000 grant from the Foundation for Financial Planning to support FPA's pro bono financial planning programs.

### **March**

241 attendees gathered at FPA Business Solutions 2007 in Denver, Colo.

FPA President Nicholas A. Nicolette, CFP®, commends CFP Board for its latest proposed revisions to the *Code of Ethics and Professional Responsibility*. He said this draft is much stronger than an earlier one, since it establishes a uniform application of a fiduciary standard of conduct for the nation's 54,000 CFP certificants.

FPA and *The Wall Street Journal* announce a partnership to educate readers on the value of financial planning in a special advertising section scheduled to run in the October 6 issue of *The Wall Street Journal*. The special advertising section will run in conjunction with Financial Planning Week™.

The U.S. Court of Appeals for the District of Columbia Circuit rules in FPA's favor in FPA vs. SEC. The appellate court ruling concludes a lawsuit filed by FPA against the SEC in July 2004. The Association challenged an SEC rule exempting certain broker-dealers from the fiduciary requirements of the Investment Advisers Act of 1940 that was first proposed by the SEC in 1999.

### **April**

An article in the *Journal of Financial Planning*, "National Savings Rate Guidelines for Individuals," receives widespread national attention from publications including the *Seattle Times*, *Boston Globe*, *San Diego Union-Tribune*, and the *Baltimore Sun*.

FPA joins forces with The Greater Washington Jump\$tart Coalition (GWJ\$) and other coalition members to celebrate Financial Literacy Month on April 25 by simultaneously teaching financial basics to nearly 2,000 Washington, D.C. area high school students.

## **May**

FPA applauds SEC's decision not to appeal court decision on controversial Broker-Dealer Rule.

436 planners attend FPA Retreat 2007 in Galveston, TX.

The first five months of 2007 see robust demand of several FPA Press titles, including *Conserving Client Portfolios During Retirement* by Bill Bengen and *Financial Planning—The Next Step* by Roy Diliberto, necessitating additional printings for both titles.

## **June**

FPA holds its second annual FPA Pro Bono Directors' Forum in New Orleans, La. June 15 and 16, where 53 non-staff attendees from 36 chapters and three partner organizations participate.

FPA is featured as the first source for finding “honest financial advice” in a story in *The Wall Street Journal*.

FPA's 2007 President Nicholas A. Nicolette, CFP®, participates in an online chat with *USA Today*.

E. Denby Brandon Jr., CFP®, is named FPA's 2007 P. Kemp Fain Jr. Award Honoree.

FPA is featured as the first resource on the front page of CNNMoney.com in a story on finding trustworthy financial planners.

## **July**

Humberto Cruz, Gwen Fletcher, AFPA, QPIB, Patricia Garman, CFP®, Larry Johnson, CFP®, Royce Monk, CFP®, Bobbie Munroe, CFP®, James Tissot, CFP®, and James Russell Parker, CFP®, are announced the winners of FPA's second annual Heart of Financial Planning Distinguished Service Awards.

FPA offers two new brochures for the public in Spanish – Planificación para las Etapas de la Jubilación (Planning for the Stages of Retirement) and Planificación para los Costos de Educación Superior (Planning for the Costs of Higher Education).

*U.S. News & World Report* features “Financial Planner” in their listings of “Best Jobs for Orderly People,” and directs readers to FPA's Web site.

FPA hosts its second annual NexGen conference at St. Johns University in St. Cloud, Minn. 122 NexGen'ers attend.

FPA hosts its first-ever FPA Reunion, just prior to FPA NexGen, at St. Johns University in St. Cloud, Minn., with 72 attendees.

FPA Press, in collaboration with Fiduciary360, releases its newest book, *Prudent Practices for Fiduciary Advisers*.

## **August**

FPA partners with AdvisorPro™ to offer FPA members a discount on IPS AdvisorPro.

The majority of financial planners want products and services that will facilitate discussions regarding retirement income planning with their clients, according to the *2007 FPA Financial Planner Attitudes and Perceptions about the Retirement Income Distribution Market*, sponsored by Fidelity Investments® and produced by the Diversified Services Group, Inc. (DSG).

Junior Achievement™ joins forces with FPA to teach children critical financial literacy skills.

FPA has a stellar month in the media with its lawsuit against the SEC regarding the Broker-Dealer Rule highlighted in *The Wall Street Journal*. FPA is also featured on NBC's Today Show twice, reaching an audience of 6.4 million. And, Tracey Baker, co-author of FPA and Aetna's *Navigating Your Health Benefits for Dummies*, is featured in *Money* magazine.

### **September**

FPA and the National Hospice and Palliative Care Organization announce a joint effort to help individuals financially prepare for end-of-life care and to improve the quality of life for themselves and loved ones.

FPA and Aetna introduce a new Web site and guide to complement the Plan for Your Health campaign that targets Hispanics/Latinos.

FPA's 2007 President Nicholas A. Nicolette, CFP®, testifies before the Senate Special Committee on Aging.

The *Washington Post* runs a front-page article showcasing FPA as the ethical and reputable voice of the industry.

2,905 planners (352 international attendees) and a record number of 26 countries gather in Seattle for FPA Seattle 2007, the organization's annual conference and exposition.

### **October**

FPA releases a study with Fidelity Investments®, produced by the Diversified Services Group, Inc. (DSG), that reveals that financial planners are expressing need for tools and services that facilitate retirement income discussions with clients.

FPA Press releases *The Right Side of the Table: Where Do You Sit in the Minds of the Affluent?*, by Scott Fithian and Todd Fithian.

FPA 2007 President, Nicholas A. Nicolette, CFP®, reacts to Paulson and Bernanke comments on mortgage crises saying that homeowners on the cusp of foreclosure due to subprime loans need to evaluate their options now, and not wait for a foreclosure notice before taking action.

FPA releases brochure to provide investor guidance under new Securities and Exchange Commission (SEC) rule.

The Association joins forces with *The Wall Street Journal* to produce a special advertising section, "A Guide to Financial Planning," released on October 6, 2007, to

culminate the organization's seventh annual Financial Planning Week. Also during this special Week, various events were held around the country and ten chapters worked with Junior Achievement.

### ***November***

Richard Salmen, CFP®, CFA, CTFA, EA, is named president-elect of FPA.

Paul Auslander, CFP®, Lee Baker, CFP®, Stephen D. Johnson, CFP®, Deena Katz, CFP®, Karin Maloney Stifler, CFP®, and Ken Ziesenheim, CFP®, J.D., LL.M., AIFA®, are elected to FPA's Board of Directors for a three-year term beginning January 1, 2008.

250 chapter leaders convene in Colorado Springs, Colo. FPA's Chapter Leaders Conference.

### ***December***

FPA and McLagan Partners release findings from the first-ever FPA Practice Management Scorecard.

FPA announces that best-selling author David Allen will headline FPA Business Solutions 2008.

FPA 2007 President Nicholas A. Nicolette, CFP®, debates the pros and cons of the Pension Protection Act in *The Wall Street Journal*.

### **Audited Financial Statements**

View the Financial Planning Association's audited financial statements at <http://fpanet.org/docs/assets/2007-2008AuditedFinancials.pdf>.



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