FPA FINANCIAL PLANNING ASSOCIATION
The Heart of Financial Planning™

Idaho News

February 2008

IDAHO CHAPTER
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"Techniques to Reduce Estate Taxes, Including Ways to Provide Asset Protection for an Estate"

Presented by, Nick Marshall, JD, LLM
With Ahrens & DeAngeli

Tuesday, February 19, 2008

The Arid Club
1137 W River St, Boise, Idaho

12:00 – 1:30 PM

Local Members – Free
Non-Members - $25

First time visitors may join us for a complimentary lunch

Please RSVP to Lacy by Friday the 15th at 468-0231 or fpaidaho@msn.com

One CFP® and Idaho Insurance CE Credit Provided!

To view the entire newsletter, please visit our website at: http://fpaidaho.org/

Message From the President

In recent weeks the economy seems to have taken center stage and there is no shortage of economic predictions. Some analysts predict that we may not be able to ward off a recession while others suggest that a recession is no sure thing. As you may recall, last year the economic consensus was the economy was in for a “soft landing.” However, both the credit markets and stock markets ended up in turmoil.

The point is making economic predictions can be tricky business. Faced with a stock market that appears to be in for a bumpy ride in 2008, many clients may be confused whether or not to remain invested in the market. Some may even get caught up needlessly chasing returns. This represents an excellent opportunity as financial advisors to meet clients and review their goals and objectives. Actually, setting goals is one of the first steps in the financial planning process and by having a financial plan in place, the greater the likelihood of clients reaching their goals.

So, during this time of economic uncertainty, take time to visit clients utilizing the financial planning process. Reconsider objectives and revise plans if necessary. As a trusted advisor, you allow clients to take charge of their futures as opposed to letting the future be in command of them

Raoul Allen, CFP®

Upcoming Events:

March 18: Member Luncheon. Arid Club. 12:00-1:30pm. Mike McGreaham, JD, Moffatt Thomas. **“Top Ten Estate Planning Mistakes”**. Idaho Insurance & CFP CE credit provided.

April 15: Member Luncheon. Arid Club. 12:00-1:30pm. Joel Lund, Managing Principal, Waddell & Reed. **“Compliance Q & A”**. Idaho Insurance & CFP CE credit provided.

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Happy Anniversary!

18 Years	9 Years
Jack Cogswell	**Bob Long, CPA/PFS, CFP®**
Cogswell Asset Management	Jordan & Co., Chrtd. CPA's
Boise, Idaho	Boise & Pocatello, Idaho

MEMBER SPOTLIGHT

John (Jack) Cogswell is celebrating his 18th anniversary as an FPA Idaho member! Following is a brief bio of Mr. Cogswell. Please use this information to get to know him better and use his expertise and membership history in your networking.

I grew up in Great Falls, MT and graduated from the U of Montana in business administration in 1961. I entered U.S. Air Force pilot training in January of 1962 and after graduating went to Hawaii and flew C-124's for four years. Most of the trips were to Vietnam where I took a lot of healthy young army troops in and brought a lot of them out in boxes. I was discharged in May of 67 (had 4200 hours of flying time) and returned to Great Falls and entered the family property and casualty insurance business.

After selling insurance for two years, I started a real estate business and ran it for twelve years. It is now the Caldwell Banker firm.

We moved to Boise in 1981 and I entered the financial services business in 1984. I have been affiliated with KMS Financial out of Seattle since 1989. I enjoy the business very much and really don't want to retire as long as my health holds out. Music is one of my big interests and I took voice lessons for many years and sang in the chorus of four operas. I am the president of the Boise Community Concert Association.

Tennis, golf, biking and hiking are big interests along with listening to Joel Server talk about his fancy cars, his gambling escapades, and his girl friends. Marcia and I have been married for forty-four years and have three wonderful daughters. I've had a great life.

Thank you Jack for your continued support of the Financial Planning Association and the Idaho Chapter!

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