

LOCAL CALENDAR

September 10, 2003

Energize Your Business Writing!
 8:00 am to Noon
 Healthpoint • Waltham
 Registration on page 22

September 25, 2003

FPA™ of MA Quarterly Meeting and Ethics Session
 Bentley College • Waltham
 Registration on page 23

November 21, 2003

FPA™ of MA Quarterly Meeting
 Bentley College • Waltham

February 19, 2004

FPA™ of MA Quarterly Meeting
 Bentley College • Waltham

May 7, 2004

FPA™ of MA Annual Conference
 The Westin Hotel • Waltham

INSIDE

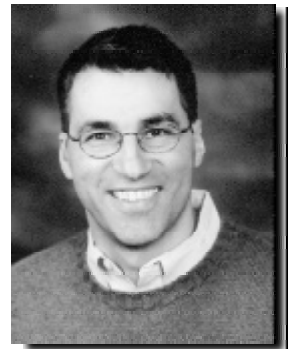
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YOU ARE WANTED: MAKE A REAL DIFFERENCE

"I fight hard so you don't have to." These words were inscribed on the helmet of a Marine killed in action in Iraq. Whatever your position on the war on terrorism, the conflict in Iraq, or general U.S. policy, this is your chance to make a difference with your skills and energy.

While some of us may be interested in the war only insofar as it affects our client's portfolios, are interested in the correlation between climate patterns and the war,¹ or have a real interest in the political, social and human side of war, others may wish to make a real difference. Let me explain.

The FPA of Massachusetts is taking an active role to communicate advice to families impacted by military conflict. We wish to be available as a resource in providing general financial advice as well as specific advantages afforded to such families. Working in concert with FPA on a national level, the Pentagon and the Defense Department, we will be participating on two levels: allowing FPA of MA members (CFP® practitioners in good standing) to receive emails from families who have questions or concerns; and secondly, allowing FPA of MA members who wish to, to be available for one-on-one consultations with such families. In either case, we anticipate that the commitment to such initiatives will be minimal in time and effort. Furthermore, you control how much or how little time you wish to commit.



Mark Passacatando, MBA
 Co-Director of Education

SPECIFIC PROTECTIONS

There are a number of protections and advantages that are available to families impacted by recent conflict in Afghanistan, Iraq, Liberia, or any other future conflict. However, like any other valuable piece of financial information, it is only useful if you, and the consumer, know about it. As the Federal Trade Commission states, "education is a key tool to prevent (and protect) consumer injury". As financial advisors, it is our role to keep abreast of changes in laws and to inform the public and our clients about the changes and relate how the changes impact them. In the area of military conflict, under the Soldiers and Sailors Civil Relief Act of 1940, military families can take advantage of the following:

- A 6 percent cap on interest charged on credit cards, mortgages, car loans and other personal debts.
- Protection from eviction if monthly rent does not exceed \$1,200 a month.
- Delay of civil court actions, including bankruptcy and divorce proceedings.
- Exclusion from U.S. taxes for the military pay earned by enlisted men and women while in a combat zone. The exclusion for officers is capped at \$5,882 a month. They also have an automatic extension of the deadline for filing federal income taxes to 180 days after they leave a combat area.

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