

CERTIFIED FINANCIAL PLANNER
BOARD OF STANDARDS, INC.

PRESS RELEASE

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FOR IMMEDIATE RELEASE

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**CFP BOARD RECOGNIZES OUTSTANDING
FINANCIAL PLANNING ARTICLES**

DENVER, Nov. 4, 2003 — Certified Financial Planner Board of Standards Inc. announced today the recipients of its 2003 Article Awards in recognition of meritorious financial planning articles published in academic, professional and trade publications in 2002. The author or authors (as a group) of each article receive a \$1,000 award from CFP Board.

Selection criteria considered the article's potential practical value to the financial planning profession and the general public, with judgments based on unique treatment of the subject matter, lack of current writing on the subject, clarity and completeness of presentation.

Academic Journal Articles:

- Horan, Stephen M. "After-Tax Valuation of Tax Sheltered Assets," *Financial Services Review*, Vol. 11, No. 3, Fall 2002.
- Hughen, J. Christopher; Laatsch, Frances, CFP®, and Klein, Daniel. "Withdrawal Patterns and Rebalancing Costs for Taxable Portfolios," *Financial Services Review*, Vol. 11, No. 4, Winter 2002.
- Tucker, Michael. "Partial Privatization of Social Security: A Simulation of Possible Outcomes and Risks to Workers," *Financial Services Review*, Vol. 11, No. 4, Winter 2002.
- VanEaton, R. Douglas and Conover, James. "Equity Allocations and the Investment Horizon: A Total Portfolio Approach," *Financial Services Review*, Vol. 11, No. 2, Summer 2002.
- Warschauer, Thomas, CFP®. "The Role of Universities in the Development of the Personal Financial Planning Profession," *Financial Services Review*, Vol. 11, No. 3, Fall 2002.

[Note: *Financial Services Review* is the peer-reviewed refereed academic journal of the Academy of Financial Services.]

Consumer Periodicals Articles:

- Moriarty, Christine, CFP®. "Financial Wellness . . . Financial Balance," *SSAfara Magazine*, Vol. VII, Issue 17, April 2002. [Note: *SSAfara* is the magazine of the Schlumberger Spouses Association.]
- Stevens, Sue, CFP®. "Bond-Fund Basics," *Morningstar's FundInvestor*, September 2002.
- Stevens, Sue, CFP®. "Smart Year-End Money Moves," *Morningstar's FundInvestor*, November 2002.



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Professional/Trade Periodicals Articles:

- Asness, Clifford. "Fool Me Twice, Shame on Me," *Financial Advisor*, March 2002.
- Grote, Jim (Paul J.), CFP®. "The Role of the Planner in Start-ups: Angels, Advisors and Devil's Advocates," *Journal of Financial Planning*, July 2002.
- Jacobs, Deborah. "Preserving the Piece," *Bloomberg Wealth Manager*, October 2002.
- Morrow, Edwin P., CFP®, and Morrow III, Edwin P. "A Trust Is Not Enough!," *CCH's Journal of Practical Estate Planning*, Oct.-Nov. 2002.
- Tomlinson, Joseph, CFP®. "Advising Investment Clients About Mortgage Debt," *Journal of Financial Planning*, June 2002.

"Every year this contest highlights exceptional articles about personal financial planning," said Kathryn Ioannides, CFP(R), director, education and examination for CFP Board. "The authors win a prize, but the profession and the public win a higher standard of research and writing in the field of personal financial planning."

CFP Board, a nonprofit regulatory organization, fosters professional standards in personal financial planning so that the public values, has access to and benefits from competent and ethical financial planning. CFP Board owns the certification marks CFP(R), CERTIFIED FINANCIAL PLANNER(tm) and federally registered CFP (with flame logo), which it awards to individuals who successfully complete initial and ongoing certification requirements. CFP Board currently authorizes more than 42,000 individuals to use these marks in the United States. For more about CFP Board, visit www.CFP.net.

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CFP(R) - Financial Planning's Highest Standard

Chris Hughen

From: Kathryn Ioannides [kioannides@CFP-BOARD.ORG]
sent: Monday, September 15, 2003 6:37 PM
To: chughen@cba.bgsu.edu; flaatch@cba.bgsu.edu; dklein@cba.bgsu.edu
Cc: Anna Smith
Subject: CFP Board's 2003 Article Awards Winner

Importance: High



2003 Article Award

Winners - f...

Congratulations, Frank, Chris, and Daniel! I am pleased to let you know that CFP Board's Board of Examiners selected your article, "Withdrawal Patterns and Rebalancing Costs for Taxable Portfolios," Financial Services Review Vol. 11, No. 4, Winter 2002, as a winner in the Academic Journal category of the CFP Board's 2003 Article Awards.

As you know, the cash award is \$1000, which is to be split evenly among you, unless you all specify a different division. So that I can process your check, please send me your Social Security number and the address to which the check should be mailed. Please allow several weeks after we receive this information for the check to be written and mailed.

We also will mail a letter to you, and would be pleased to include copies to others if you provide the names, titles, and mailing addresses by return e-mail. I will, of course, let Conrad Ciccotello, Editor-in-Chief of Financial Services Review know that your article was one of the award-winners.

Attached is a file that lists all award-winning articles. Congratulations! <<2003 Article Award Winners - for distribution 9-15-03.doc>>

Kathryn

Kathryn K. Ioannides, JD, CLU, ChFC, CFP(R)
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October 1, 2003

Mr. Christopher Hughen
Bowling Green State University
Bowling Green, OH 43403

Dear Christopher:

Your article "Withdrawal Patterns and Rebalancing Costs for Taxable Portfolios," published in *Financial Services Review* was deemed worthy of winning one of the Article Awards given annually by Certified Financial Planner Board of Standards Inc. (CFP Board). Your article was an award winner in the Academic Journal category. Congratulations!

The CFP Board's Board of Examiners felt that your article was among those of special value to financial planners. The seven Examiners conducted a blind review of all articles submitted for this award, and yours was selected as one of just thirteen award-winning articles in the 2003 competition. A certificate suitable for framing is enclosed, along with your award check.

As you review the enclosed press release issued by the CFP Board, please note the variety of articles selected this year. We trust this award will encourage you to continue writing and publishing articles of value to personal financial planners, and look forward to receiving copies of your articles in future annual competitions.

Sincere regards,


Kathryn K. Ioannides, JD, CFP®, CLU, ChFC
Director, Education and Examination

Enclosures



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CFP Board 2003 Article Award

Is hereby granted to

Christopher J. Hughen

for his article

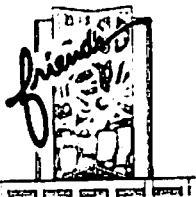
*"Withdrawal Patterns and Rebalancing Costs for Taxable Portfolios," published in Volume 11
of Financial Services Review.*

*This article was selected in the Academic Journal Category of
CFP Board's Annual Article Awards Competition.*



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The Friends
204 Jerome Library
Bowling Green State University
Bowling Green, OH 43403
419-372-2856

October 23, 2002

Dr. J. Christopher Hughen
Finance

Dear Dr. Hughen:

On behalf of The Friends of University Libraries, I am pleased to notify you that you will be recognized at the 2002 Friends Authors and Artists Reception. You are invited to attend the reception on Wednesday, November 13, 2002 at 3:30 p.m., Jerome Library 8th floor, to honor prominent University faculty and staff for their outstanding achievements during the past academic year. A brief presentation will begin at 4:00 p.m., during which you will be recognized for:

Journal article, "Withdrawal Rates, Buffer Portfolios, and Asset Allocation: Simulation Results." *Journal of Accounting and Finance Research* 10 (3): 67-75 (2002).

Scholarly and creative works in various media formats will be displayed during the reception. If you have not already submitted materials for the reception display, materials are being accepted in the administrative office, Jerome Library, room 204. Your material will be returned to you after the reception, unless you wish it to be added to the faculty collection held by the University archives. *Please note your intention when you send the material.*

Thanks to the generosity of Lorraine Haricombe, Dean of University Libraries, each author and artist award recipient will select a book in his or her discipline for the library. Enclosed is a book order card for you to use in making your selection. I suggest that you search the BGSU Libraries catalog for the title before completing the card to make sure that BGSU does not already own the title. Please mark the check box provided on the card to indicate that you completed a title search. If you wish to be notified by campus mail when the book has been added to the collection, please mark the check box. If you have questions, feel free to contact Linda Brown, Coordinator of Collections, at 2-7894 or lbrown@bgnet.bgsu.edu. The book order card is pre-addressed and can be returned through campus mail. Action deadline: November 13, 2002.

Again, may I extend my congratulations, and I hope that you will join us at our reception in your honor on November 13. Please RSVP by calling 372-2856 or email ltatham@bgnet.bgsu.edu no later than Monday, November 4, 2002.

Sincerely,

Rebecca Ferguson
Rebecca Ferguson, President
The Friends of University Libraries

/jh
encl.

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"On the Evolution of Inter-Continental Capital Market Linkages: The Case of Middle East and North African Capital Markets"

Eurico Ferreira, Indiana State University

Eric Girard, Indiana State University

Hamid Rahman, University S. International University

American College Award:

"The Problem with Bonds."

Sandeep Singh, SUNY - Brockport

John Spritzer, SUNY - Brockport

CFP Board of Standards Award:

"Withdrawal Rates and Costs of Rebalancing on Taxable Portfolios."

Daniel Klein, Bowling Green State University

Francis Laatsch, Bowling Green State University

Produced by Rick Kralevich, FMI - rickkralevich@hotmail.com

*AFS website mistakenly doesn't list me as a coauthor
on this paper*