

Medical Economics® Archive
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Cover Story

The 150 best financial advisers for doctors

Creating a stash for a comfortable future is a lot easier when experts point the way. These pros can help you.

By Leslie Kane
Senior Editor

Bad advice can be more dangerous than no advice. But choosing a worthy adviser from the throngs plying financial guidance is no picnic, either. It's like stumbling through a forest in the dark.

To light your way, we've once again culled the field. Two years ago, we published our first list of financial advisers for doctors; now we've updated and expanded that roster.

Our preliminary list of candidates included those who made the original list, as well as advisers recommended by state and regional accounting and financial planning organizations. We also gave considerable weight to your nominations, which we'd solicited in these pages earlier this year. Many of you responded, in some cases with heartfelt testimonials about how an adviser's wisdom had led you to prosperity or saved you from folly.

Next, we asked all the nominees to fill out an extensive questionnaire covering educational background, credentials, experience, firm size, percentage of doctor clients, affiliations with medical organizations, and noteworthy professional achievements. We also requested a sample financial plan from each person, to get a feel for the depth and customization of advice given to clients. And we asked for a copy of each adviser's Form ADV, which is filed with the SEC and describes professional background and payment method.

To assure that advisers are keeping abreast of laws and developments that could affect a financial plan, we looked for advanced credentials and continuing education. We also limited our selection to planners who had worked directly with clients for at least 10 years. With that many years in the business, an adviser would have experienced various market conditions and have watched clients' financial pictures evolve over time.

We also homed in on advisers with physician clients and familiarity with the health care field. The more experience a planner had with physician concerns, managed care's salary

impact, and medical school debt, the better. For similar reasons, we limited ourselves to planners who have managed a substantial amount of money and assisted high-income clients.

We didn't include advisers who work solely on commission, since that could give them an incentive to push a particular financial product. Many of those on our list operate on a fee-only basis, so the amount you pay doesn't depend on how you invest. Some, though, still earn commissions for certain services, such as insurance sales.

We limited our picks to one adviser per firm. Many companies, though, boast several top-notch advisers who fit all of our requirements. Some firms, moreover, use a team approach, in which more than one adviser works with clients. That maintains continuity, in case a planner leaves the company.

If you're interested in a particular adviser, schedule an initial meeting to see whether you think you'd work well together. Rapport is important; so is being able to communicate with your adviser easily, and feeling that the planner grasps your situation. Spell out your expectations, and see whether yours and the adviser's are in sync.

Rick Adkins

*The Arkansas Financial Group
Little Rock, AR*

Best advice: "Some clients nearing retirement want to sell highly appreciated stock for income-producing assets, but are reluctant to do so for tax reasons. A charitable remainder annuity trust allows them to avoid tax as well as benefit a charity. We give the stock in trust to a charity, which then sells the shares tax free and uses the proceeds to buy bonds or some other income-producing investment. The client receives the income during his life; on his death, the principal goes to charity. The present value of the income stream, added to the tax write-off on the gift of stock, can exceed what the client's estate would have received had he sold the stock and paid capital gains tax on the profit."

Susan Kaplan

*Kaplan Financial Services
Newton, MA*

Best advice: "Make sure you don't roll over 403(b) plans to an IRA. Early 403(b) plans weren't state tax-deductible; in some states, they still aren't. If 403(b) funds are rolled to an IRA, the entire amount becomes fully taxable upon withdrawal, including the former 403(b) funds that you've already paid state income taxes on."

Peter H. Langer

*Langer Wealth Management
Wilmington, NC*

Best advice: "A provision in the tax code allows those holding employer stock in their 401(k) or employee stock ownership plans to take a distribution of company stock in kind, rather than rolling it into an IRA. This lets you pay ordinary income tax on only the cost basis, not on the shares' appreciated market value. When you sell the shares, your net unrealized appreciation gets capital gains treatment. This beats paying ordinary tax rates on the full market value of the stock."

Kenneth Frenke

*Kenneth Frenke & Co.
West Palm Beach, FL*

Best advice: "Instead of using annuities to defer taxes and protect against creditors, some physicians could benefit from this strategy: Put some of your money into your spouse's trust for creditor protection, and put the rest into an index fund or into individual stocks to defer taxes, and potentially get better returns than an annuity would provide. You'll also have the potential for estate tax benefits: If your heirs receive your appreciated stock, their basis will be the appreciated market value, not your original purchase price."

Bill Matthews

*Matthews Financial Services
Dallas*

Best advice: "Create a multigeneration IRA, in which you split your IRA into multiple IRAs with different beneficiaries—one for each child and grandchild. By naming the children and grandchildren as primary beneficiaries and your spouse as a secondary beneficiary, you'll allow the IRAs to continue their tax-deferred growth upon your death. This assumes your spouse has a source of income or life insurance proceeds that can be kept out of the estate."

Where to find the best financial advisers, by state

Unless otherwise noted, all advisers on our list have earned the CFP (Certified Financial Planner) designation. CFP licensees specialize in comprehensive financial planning and have passed exams covering retirement planning, taxes, and investing. They've also amassed extensive work experience.

Some of these planners also hold other specialty credentials:

- CPAs (certified public accountants) are extensively educated in and have passed rigorous exams focusing on taxes.

- The PFS (personal financial specialist) designation identifies CPAs who specialize in financial planning.
- CFAs (chartered financial analysts) are expert in investments and portfolio management and have undergone intensive testing of their knowledge.
- ChFCs (chartered financial consultants) focus on general financial planning.
- CLUs (chartered life underwriters) specialize in insurance.
- The MSFP (Master of Science in Financial Planning) degree is awarded by the College for Financial Planning and denotes a strong concentration in financial planning.

Unless noted, the planners work on a fee-only (F) basis. The fee could be in the form of an hourly charge, a flat charge for developing a plan, a retainer fee, or a percentage of the assets the adviser manages for the client. Other planners charge a combination of fees and commissions (F+C). Where noted, advisers require a minimum portfolio size for investment management services.

If there's no adviser from your area on the list, consider one from a nearby state. Though you'll probably need to meet face to face periodically, particularly at the outset, many top planners have clients nationwide with whom they communicate mostly by phone, e-mail, and fax.

ALABAMA

Charles D. Haines Jr., MBA

Haines Financial Advisors
600 University Park Place, Suite 200
Birmingham 35209
205-871-3334
Minimum portfolio: \$500,000

Robert A. Studin, JD, CPA, PFS

First Financial Group
201 Office Park Drive, Suite 300
Birmingham 35223
205-803-3333
Web site:
<http://www.firstfinancialgroupinc.com/>
F, F+C

Stewart H. Welch III

The Welch Group
3940 Montclair Road, 5th floor
Birmingham 35213
205-879-5001
800-709-7100
E-mail: stewart@welchgroup.com

Web site: <http://www.welchgroup.com/>

ARIZONA

Randy Oldenburg

Camden Financial Management
6619 North Scottsdale Road
Scottsdale 85250
480-998-7786
E-mail: roldenb595@aol.com

Patricia F. Raskob

Raskob Kambourian Financial Advisors
4100 North First Ave.
Tucson 85719
520-690-1999
E-mail: raskobkambourian@theriver.com

ARKANSAS

Fredrick E. Adkins III, MBA, ChFC, CLU

The Arkansas Financial Group
225 East Markham St., Suite 275
Little Rock 72201
501-376-9051
E-mail: RickA@ARfinancial.com
Web site: <http://www.arfinancial.com/>

CALIFORNIA

John T. Blankinship Jr.

Blankinship & Foster
2775 Via de la Valle, Suite 201
Del Mar 92014
858-755 2000 -5166
E-mail: blankinship@bfadvisers.com
Web site: <http://www.bfadvisers.com/>
Minimum portfolio: \$750,000

Norman M. Boone, MBA

Boone Financial Advisors
One Post St., Suite 2750
San Francisco 94104
415-788-1952
E-mail: nboone@BooneAdvisors.com

Web site: <http://www.booneadvisors.com/>

Carl J. Camp

Eclectic Associates
1021 West Bastanchury Road, Suite 120
Fullerton 92833
714-738-0220
E-mail: Carl@EclecticAssociates.com
Minimum portfolio: \$150,000

Jerry S. Mosher

Mosher & Ellis Financial Planning
3658 Mount Diablo Blvd., Suite 210
Lafayette 94549
925-284-9470
F, F+C, C
E-mail: Jerry.Mosher@Mosher-Ellis.com
Minimum portfolio: \$250,000

Irwin S. Rothenberg, CPA, PFS

Wealth Management Consultants
3550 Round Barn Blvd., Suite 100
Santa Rosa 95403
707-542-3600
E-mail: IRothenberg@pandb.com
Web site: <http://www.wealthmc.com/>
Minimum portfolio: \$750,000
(No CFP)

Spencer D. Sherman, MBA

Sherman Financial
7182 Healdsburg Ave.
Sebastopol 95472
707-829-6190
E-mail: spencer@shermanfinancial.com
Web site: <http://www.shermanfinancial.com/>
Minimum portfolio: \$1 million
Also see PA listing

Paul R. Temby, CFA, MBA

Dowling & Yahnke
Chancellor Park
4510 Executive Drive, Suite 205
San Diego 92121
858-554-0090
E-mail: paul.temby@dyinc.com

Minimum portfolio: \$750,000
(No CFP)

Bob Wacker

R.E. Wacker Associates
973 Higuera St., Suite A
San Luis Obispo 93401
805-541-1308
E-mail: bob@rewacker.com
Web site: <http://www.rewacker.com/>

Lewis M. Wallensky

Lewis M. Wallensky & Associates
1901 Avenue of the Stars, #1200
Los Angeles 90067
310-557-2007
E-mail: Lwassoc@compuserve.com

COLORADO

Craig E. Carnick

Carnick & Rainsberger
675 Southpoint Court, Suite 102
Colorado Springs 80901
719-579-8000
800-447-8181
E-mail: craig@wealthadvisory.com
Web site: <http://www.doctoradvisory.com/>

David Forbes, CFA

Petra Financial Advisors
2 North Cascade Ave., Suite 610
Colorado Springs 80903
719-636-9000
E-mail: dave@petrafinancial.com
Web site: <http://www.petrafinancial.com/>

Lawrence Howes, MBA

Sharkey, Howes & Javer
720 South Colorado Blvd., Suite 600
South Tower
Denver 80246
303-639-5100
E-mail: larry@shwj.com
Minimum portfolio: \$100,000

CONNECTICUT

Alan P. Weiss, CPA, PFS

Regent Retirement Planning

1 Bradley Road, Suite 902

Woodbridge 06525

203-387-7887

800-443-3101

E-mail: info@regentretirement.com

Minimum portfolio: \$750,000

DELAWARE

Alan Benson Brown

Delmarva Limited Financial Consultants

7234 Lancaster Pike, Suite 304B

Hockessin 19707

302-234-8300

E-mail: alan@delmarvaltd.com

Web site: <http://www.delmarvaltd.com/>

Judith Lau, MS

Lau & Associates

300 Bellevue Pky., Suite 120

Wilmington 19809

302-792-5955

Minimum portfolio: \$1 million

FLORIDA

Richard A. Alter, CLU, ChFC

Alter Retirement Planning

33 Southeast Seventh St., Suite M

Boca Raton 33432

561-394-6226

800-449-2029

Minimum portfolio: \$150,000

F+C

Kenneth Frenke

Kenneth Frenke & Co.

1870 Forest Hill Blvd., Suite 208

West Palm Beach 33406

561-966-5835

Rick O. Helbing, ChFC
Suncoast Advisory Group
1800 Second St., Suite 756
Sarasota 34236
941-955-9978
E-mail: sagplan@gte.net
F+C

Ronald J. Jaffe, MD
Professional Advisory Services
2770 Indian River Blvd., Suite 204
Vero Beach 32960
800-847-7274
E-mail: pasi@pobox.com
Minimum portfolio: \$250,000
(No CFP)

Deena Katz
Evensky, Brown & Katz
241 Sevilla Ave., Suite 902
Coral Gables 33134
305-448-8882
E-mail: DeenaKatz@evensky.com
Minimum portfolio: \$2 million

Robert Levitt, MBA, CFA
Levitt Capital Management
2101 Northwest Corporate Blvd.,
Suite 420
Boca Raton 33431
561-893-9901
E-mail: rlevitt@lcmadvisors.com
Minimum portfolio: \$1 million

Linda S. Lubitz
The Lubitz Financial Group
9130 South Dadeland Blvd., Suite 1625
Miami 33156
305-670-4440
E-mail: LubitzCFP@aol.com
Minimum portfolio: \$750,000

Jay L. Shein, MS, PhD
Compass Financial Group
3050 North Federal Hwy., Suite 208
Lighthouse Point 33064

954-946-8501

E-mail: drshein@hotmail.com

Minimum portfolio: \$500,000

F, F+C

Benjamin A. Tobias, CPA, PFS

Tobias Financial Advisors

8211 West Broward Blvd., PH-2

Plantation 33324

954-424-1660

E-mail: Ben@tobiasfinancial.com

Web site: <http://www.tobiasfinancial.com/>

Minimum portfolio: \$500,000

GEORGIA

Wesley Bigler, MBA

Financial Network

1100 Johnson Ferry Road, Suite 420

Atlanta 30342

404-843-3100

Minimum portfolio: \$500,000

William G. Hammond

Randy Seckman & Associates

400 Galleria Pky., Suite 1820

Atlanta 30339

770-955-8266

E-mail: bill@seckman.com

Web site: <http://www.seckman.com/>

Minimum portfolio: \$250,000

F+C

Elizabeth Jetton

Financial Vision Advisors

1100 Circle 75 Pky., Suite 800

Atlanta 30339

2000 770-933-1583

Minimum portfolio: \$150,000

Robert W. "Buzz" Law

Creative Financial Group

53 Perimeter Center East, Suite 450

Atlanta 30346

770-913-9704

Web site: <http://www.cfgltd.com/>

Minimum portfolio: \$250,000

HAWAII

F. Dennis DeStefano, CPA

DeStefano Wealth Management

PO Box 1141

Kihei, Maui 96753

808-879-0454

E-mail: destwlth@kihei.net

Web site: <http://www.destefanowealth.com/>

Minimum portfolio: \$100,000

Harry G. Kasanow

Kasanow & Associates

Wealth Management

3268A Paty Drive

Honolulu 96822

808-988-1311

800-988-4469

E-mail:

info@kasanowandassociates.com

Web site:

<http://www.kasanowandassociates.com/>

Minimum portfolio: \$750,000

ILLINOIS

Curt Anderson

First Busey Securities

502 West Windsor Road

Champaign 61820

217-365-4870

E-mail: canderson@busey.com

Minimum portfolio: \$50,000

F, F+C, C

Mark Balasa, MS, CPA

Balasa & Hoffman

1920 Thoreau Drive, Suite 174

Schaumburg 60173

847-925-9400

E-mail: Balasa@b-h.com

Web site: <http://www.b-h.com/>

Minimum portfolio: \$450,000

Joel M. Blau

Mediquis Asset Advisors
200 North LaSalle St., Suite 500
Chicago 60601
312-419-3733
800-883-8555
E-mail: blau@mediquis.com
Web site: <http://www.mediquis.com/>
Minimum portfolio: \$500,000

Sidney Blum, CPA, PFS, ChFC

Successful Financial Solutions
3100 Dundee Road, Suite 402
Northbrook 60062
847-480-1490
E-mail: <mailto:sfsinc@concertfinancial.com>
Web site:
<http://www.concert-financial.com/>
Minimum portfolio: \$500,000

Gary Bowyer, MBA

G. N. Bowyer & Associates
1580 North Northwest Hwy.,
Suite 10
Park Ridge 60068
847-789-5000

Armond A. Dinverno, JD, CPA

Dinverno & Foltz Financial Group
1301 West 22nd St., Suite 602
Oak Brook 60523
630-954-4740
800-840-4740
E-mail: dffginvest@aol.com
Web site: <http://www.dffginvest.com/>
Minimum portfolio: \$400,000

Mary McGrath, CPA

Cozad Asset Management
2500 Galen Drive
Champaign 61821
217-356-8363
800-437-1686
E-mail: Mary@cozadassetmgmt.com

Minimum portfolio: \$250,000
F, F+C, C

Emmett F. Owenby III, MBA

First Union Securities
23 Public Square, Suite 300
Belleville 62222
618-277-5900
800-272-5901

Minimum portfolio: \$250,000
E-mail: Eowenby@firstunion1.com
(No CFP)

David M. Sinow, PhD

Strategic Capital Trust Co.
1608 Broadmoor Drive
Champaign 61821
217-398-3816
E-mail: dsinow@strategiccap.com
Minimum portfolio: \$500,000

INDIANA

Elaine E. Bedel, MBA

Bedel Financial Consulting
9190 Priority Way
West Drive, Suite 120
Indianapolis 46240
317-843-1358
888-843-1358
E-mail: bedel@indy.net
Minimum portfolio: \$150,000

Richard Bellmer, CLU

Deerfield Financial Advisors
8440 Woodfield Crossing,
Suite 360
Indianapolis 46240
317-469-2455
E-mail: rbellmer@iquest.net
Minimum portfolio: \$200,000

John C. Trott

Oxford Group
1711 North Meridian St., Suite 600
PO Box 80238

Indianapolis 46280
317-843-5678
800-722-2289
E-mail: jtrott@oxfordgroupltd.com
Web site: <http://www.oxfordgroupltd.com/>
Minimum portfolio: \$1 million

IOWA

Jerry R. Foster
Foster Capital Management
1001 Grand Ave.
West Des Moines 50265
515-226-9000
800-798-1012
E-mail: info@fostercapital.com
Web site: <http://www.fostercapital.com/>
Minimum portfolio: \$1 million

Ronald Helle, CPA, PFS
Honkamp Krueger & Co.
2345 JFK Road
Dubuque 52002
319-556-0123
E-mail: R.Helle@Honkamp.com
F+C

Richard Kolck
Richard Kolck & Co.
2140 JFK Road
Dubuque 52004
319-557-1801
Minimum portfolio: \$100,000

KANSAS

Kathleen Stepp, CPA
Stepp & Rothwell
5350 West 94th Terr., Suite 203
Overland Park 66207
913-649-3311
E-mail: kathy@steppandrothwell.com

KENTUCKY

Dean Donohue, MBA

American Express Financial Advisors
9900 Shelbyville Road, Suite 10A
Louisville 40223
502-412-4050
888-345-1229
E-mail: dean.m.donohue@aexp.com
F, F+C, C

D. Scott Neal, CPA, PFS, MBA

D. Scott Neal
508 East Main St.
Lexington 40508
859-254-3036
E-mail: info@dsneal.com
Web site: <http://www.dsneal.com/>

LOUISIANA

Diana DeCharles, MBA

Pinnacle Asset Management Group
330 Marshall St., Suite 604
Shreveport 71101
318-221-7526 |
E-mail: pamgroup@flash.net
F+C, C

John Hixson

Financial Management Professionals
751 Bayou Pines East, Suite D
Lake Charles 70601
337-433-4334
E-mail: john@fmprofessionals.com
Web site: <http://www.fmprofessionals.com/>

T. Craig Lewis III, CPA

Lewis Financial Group
910 Pierremont Road, Suite 109
Shreveport 71106
318-861-7200
E-mail: tclewis@shreve.net
Web site: <http://www.lewisfinancialgroup.com/>
F, F+C, C

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Personal Financial Advisors

321 North Vermont St.
Covington 70433
2000 504-898-0450
E-mail: rreed@cmq.com

MARYLAND

Marvin R. Burt

Burt Associates
6010 Executive Blvd., Suite 900
Rockville 20852
301-770-9880
E-mail: mburt@burtassociates.com
Web site: <http://www.burtassociates.com/>
Minimum portfolio: \$500,000

Timothy W. Chase, CPA, PFS, CLU

Wealth Management Services
305 Washington Ave., Suite 204
Baltimore 21204
410-337-7575
E-mail: tchase@wealthman.com
Minimum portfolio: \$500,000

Peg Downey, MA

Money Plans
8701 Georgia Ave., Suite 710
Silver Spring 20910
301-589-4250
E-mail: PDowney740@aol.com
Web site: <http://www.moneyplans.com/>

Mary A. Malgoire, MBA

The Family Firm
4720 Montgomery Lane, #210
Bethesda 20814
301-656-3999
E-mail: staff@familyfirm.com
Minimum portfolio: \$1 million

Paul E. Malone, MBA

Merrill Lynch
11921 Rockville Pike, Suite 201
Rockville 20852
301-230-6652
800-723-0730

E-mail: Paul_Malone@ml.com
Web site: www.fc.ml.com/Paul_Malone
Minimum portfolio: \$250,000
F+C (no CFP)

J. Michael Martin, JD
Financial Advantage
10025 Gov. Warfield Pky., Suite 108
Columbia 21044
410-715-9200
Minimum portfolio: \$800,000

Christopher P. Parr, MBA
Parr Financial Solutions
10440 Patuxent Pky., Suite 300
Columbia 21044
410-740-5681
E-mail: cparr@ParrFinSolutions.com
Web site: <http://www.parrfinsolutions.com/>
Minimum portfolio: \$400,000

MASSACHUSETTS

Gayle Buff, MBA, CFA
Buff Capital Management
111 Hyde St.
Newton Highlands 02461
617-641-2377
E-mail: ghbuff@aol.com
Minimum portfolio: \$200,000

Herbert K. Daroff, JD
Baystate Financial Services
One Exeter Plaza, Suite 1400
Boston 02116
617-585-4502
E-mail: HDaroff@boston-bfs.nefn.com
Web site: <http://www.baystatefinancial.com/>
F+C

Daniel J. Galli
Boston 128 Companies
3 University Office Park
95 Sawyer Road, Suite 110
Waltham 02453
781-642-0777 x3011

E-mail: dgalli@ici.net

Susan C. Kaplan, MBA

Kaplan Financial Services
Two Newton Executive Park, Suite 104
2227 Washington St.
Newton 02462
617-527-1557
888-237-4022
Minimum portfolio: \$1 million

Carolyn R. Stall, CPA, PFS

Brown & Brown
90 Canal St.
Boston 02114
617-227-4645
E-mail: cstall@browncpas.com
Web site: BrownCPAs.com

MICHIGAN

Marilyn M. Gunther, MS

Center for Financial Planning
26211 Central Park Blvd., Suite 604
Southfield 48076
248-948-7900
Minimum portfolio: \$350,000
F+C

MINNESOTA

Todd D. Bramson, ChFC, CLU

North Star Resource Group
2701 University Ave. SE
Minneapolis 55414
612-617-6000
E-mail:
Todd.Bramson@Northstarfinancial.com
Web site:
www.northstarfinancial.com/html/bramson.html
Also see WI listing

Stephen E. Kairies, ChFC

Access Financial Services
1650 West 82nd St., Suite 850

Minneapolis 55431
952-885-2734
E-mail: Steve@accessfinsvcs.com
Minimum portfolio: \$150,000

Robert J. Klosterman
White Oaks Wealth Advisors
600 South Hwy. 169, Suite 1005
St. Louis Park 55426
952-542-8128 x203
Minimum portfolio: \$200,000

Ross Levin
Accredited Investors
7701 France Ave. South, Suite 105
Edina 55435
952-841-2222
E-mail: ross@accredited.com
Web site: <http://www.accredited.com/>
Minimum portfolio: \$1 million
F+C

Robert A. Steffen
Robert Steffen & Associates
9801 DuPont Ave. South, #360
Bloomington 55431
952-884-7700
E-mail: bob@robertsteffen.com
Web site: <http://www.robertsteffen.com/>
Minimum portfolio: \$300,000

MISSISSIPPI

Tim C. Medley
Medley & Brown
795 Woodlands Pky., Suite 104
Ridgeland 39157
601-982-4123
E-mail: tim@medleybrown.com
Web site: medleybrown.com
Minimum portfolio: \$250,000

MISSOURI

M. Eileen Dorsey, MBA, MS

Money Consultants
7435 Watson Road, Suite 202A
St. Louis 63119
314-963-9813
E-mail: medorsey@stlnet.com
F+C

Jerry R. Neill, ChFC
BKD Investment Advisors
911 Main St., Suite 2222
Kansas City 64105
816-842-1935
E-mail: jneill@bkd.com
Web site: <http://www.bkd.com/>
Minimum portfolio: \$250,000

NEBRASKA

J.A. Abels
Family Estate Planning
5753 Mark St.
Papillion 68133
402-331-1429
E-mail: J@FamilyEstatePlanning.com
Web site: <http://www.familyestateplanning.com/>
Minimum portfolio: \$100,000
F, F+C, C

Ronald L. Carson Jr., ChFC
Carson Feltz Retirement Planning
One Carson Feltz Plaza
101 South 108th Ave., 3rd floor
Omaha 68154
877-331-1429
E-mail: rcarson@carsonfeltz.com
Minimum portfolio: \$500,000
F, C

NEW HAMPSHIRE

Roy C. Ballentine, CLU, ChFC
Ballentine, Finn & Co.
55 Mill St.
Wolfeboro 03894
603-569-1717

E-mail: rcb@ballentine-finn.com
Web site: <http://www.ballentine-finn.com/>

Step 2000 hen A. Brophy, CPA, PFS, MSFP

Brophy Financial Advisory Group
40 South River Road
Bedford Place, Unit 52
Bedford 03110
603-668-2303
Minimum investment: \$100,000
F, F+C, C

Brian Grodman, CLU, ChFC, MBA

Grodman Financial Group
70 Stark St.
Manchester 03104
603-647-9999
Minimum investment: \$100,000
F+C

Susan MacMichael John

Financial Focus
PO Box 2250
Wolfeboro 03894
603-569-1994

NEW JERSEY

Steven B. Enright

243 River Drive
River Vale 07675
201-666-5113
Minimum portfolio: \$1 million
(No CFP)

Karl H. Graf, CPA, PFS

Graf Financial Advisors
1680 Route 23, Suite 110
Wayne 07470
973-633-9199
Minimum portfolio: \$250,000

Robert P. Hanlon Jr., MSFS

RPH Financial Services
89 Headquarters Plaza, 14th Floor
Morristown 07960

973-993-1871
570-421-7799
800-676-0064
E-mail: bob@rphfinancial.com
Minimum portfolio: \$250,000
Also see PA listing

Ram Kolluri
GlobalValue Investors
103 Carnegie Center, Suite 203
Princeton 08540
609-452-2929
800-637-9955
E-mail: rKolluri@globalvalue.com
Minimum portfolio: \$500,000
Also see NY listing

Kenneth P. Schapiro, CFA
Condor Capital Management
1973 Washington Valley Road
Martinsville 08836
732-356-9100
E-mail: Ken@condorcapital.com
Web site: <http://www.condorcapital.com/>
Minimum portfolio: \$200,000
(No CFP)

Harry Scheyer, CPA, PFS
Practitioners' Financial Advisors
11000 Lincoln Drive West, Suite 8
Marlton 08053
856-797-8082
800-504-5040
E-mail: hirsh@prodigy.net
Minimum portfolio: \$1 million

Eleanore K. Szymanski
EKS Associates
601 Ewing St., Suite A-7
Princeton 08540
609-921-1016
E-mail: eksassoc@erols.com

Albert J. Zdenek Jr., CPA, PFS
Zdenek Financial Planning
12 Minneakoning Road

Flemington 08822
908-782-1600
E-mail: al@zdenek.com
Web site: <http://www.zdenek.com/>
Minimum portfolio: \$1 million
(No CFP)

NEW MEXICO

Irvin F. Diamond, CPA, PFS
REDW Stanley Financial Advisors
6401 Jefferson St. NE
Albuquerque 87109
505-998-3205
E-mail: idiiamond@redw.com

NEW YORK

Lewis J. Altfest, MBA, PhD, CPA, PFS
L.J. Altfest & Co.
116 John St., Suite 1120
New York 10038
212-406-0850
888-525-8337
E-mail: LJA@altfest.com
Web site: <http://www.altfest.com/>
Minimum portfolio: \$500,000

Mark G. Donohue
Gabriele, Hueglin & Cashman
One World Financial Center
New York 10281
800-607-4121
E-mail:
mdonohue@tucker-anthony.com
(No CFP)

Jay H. Freeberg, MBA, CPA
JRF Asset Advisors
100 Quentin Roosevelt Blvd., Suite 516
Garden City 11530
516-622-0024
E-mail: free@jrllc.com
Web site: <http://www.thejrgroup.com/>
Minimum portfolio: \$100,000

F, C

Joel Isaacson, CPA, PFS

Joel Isaacson & Co.

516 Fifth Ave.

New York 10036

212-302-6300

E-mail: Joel@joelisaacson.com

Web site: <http://www.joelisaacson.com/>

Minimum portfolio: \$1 million

David N. Kahn, MBA, CPA, PFS

American Express Tax & Business Services

1185 Avenue of the Americas

New York 10036

212-372-1303

E-mail: David.N.Kahn@aexp.com

(No CFP)

Ram Kolluri

GlobalValue Investors

445 Park Ave., Suite 1031

New York 10022

917-322-2200

E-mail: rKolluri@globalvalue.com

Minimum portfolio: \$500,000

Also see NJ listing

Anthony J. Ogorek

Ogorek Capital Management

5500 Main St.

Williamsville 14221

716-626-5000

E-mail: prosper@ogorek.com

Web site: <http://www.ogorek.com/>

Minimum portfolio: \$600,000

Ronald W. Rogé

R.W. Rogé & Co.

630 Johnson Ave.

Bohemia 11716

631-218-0077

E-mail: info@rwroge.com

Web site: <http://www.rwroge.com/>

Minimum portfolio: \$750,000

Gary Schatsky, JD

IFC Personal Money Managers

250 West 57th St., Suite 1619

New York 10107

212-721-8713

Also: 105 Wolf Road, Suite 29

Albany 12205

518-438-6566

E-mail: oppty@aol.com

Web site: objectiveadvice.com

(No CFP)

NORTH CAROLINA

Giles K. Almond, CPA, PFS

Matrix Financial Management Consultants

930 East Blvd.

Charlotte 28203

704-358-3322

E-mail: galmond@matrixfinancial.com

Web site: <http://www.matrixfinancial.com/>

William Barton Boyer

Parsec Financial Management

6 Wall St.

Asheville 28801

828-255-0271

E-mail: parsecmgmt@compuserve.com

Minimum portfolio: \$100,000

Peter H. Langer

Langer Wealth Management

1213 Culbreth Drive

Wilmington 28405

910-256-6521

E-mail: peter@langerwealth.com

Web site: <http://www.langerwealth.com/>

Minimum portfolio: \$250,000

OHIO

Michael J. Chasnoff

ACS Financial Advisors

8260 NorthCreek Dr., Suite 210

Cincinnati 45236

513-792-6648

E-mail: mike@acsadvisors.com

Minimum portfolio: \$400,000

Peggy M. Ruhlin, CPA, PFS

Budros & Ruhlin

1650 Lake Shore Drive, Suite 150

Columbus 43204

614-481-6900

E-mail: pruhlin@budrosandruhlin.com

Minimum portfolio: \$750,000

Ted K. Saneholtz, CPA, PFS

Summit Financial Strategies

110 Northwoods Blvd., Suite 110

Columbus 43235

614-885-1115

E-mail: ted@summitfin.com <2000 /a>

Web site: <http://www.summitfin.com/>

Minimum portfolio: \$250,000

John E. Sestina, MS, ChFC

John E. Sestina and Co.

7677 Tamarisk Court

Dublin 43016

614-798-1742

Minimum portfolio: \$500,000

OKLAHOMA

Doane F. Harrison, MBA, CPA

Harrison Peck Associates

111 North Peters, Suite 500

Norman 73069

800-522-3441

E-mail: doaneharrison@cs.com

(No CFP)

Jana L. Shoulders, CPA

Adams Hall Investment Management

4111 South Darlington, Suite 1000

Tulsa 74135

918-665-2446

E-mail: jana@adamshall.com

Web site: <http://www.adamshall.com/>

Minimum portfolio: \$1 million

(No CFP)

Randy L. Thurman, MBA, CPA
Retirement Investment Advisors
3001 United Founders Blvd., Suite A
Oklahoma City 73112
405-942-1234
800-725-4530
E-mail: moneymngr@aol.com
Web site: <http://www.wealthtrac.com/>
Minimum portfolio: \$250,000

OREGON

Marilyn R. Bergen
Capital Management Consulting
4800 SouthWest Macadam Ave.,
Suite 100
Portland 97201
503-227-5284
E-mail: cmcinvest@aol.com
Web site: <http://www.cmcinvest.com/>
Minimum portfolio: \$1 million

PENNSYLVANIA

Roy T. Diliberto, ChFC
RTD Financial Advisors
Two Penn Center, Suite 1130
Philadelphia 19102
215-557-3800
E-mail:
rdiliberto@rtdfinancialadvisors.com
Minimum portfolio: \$500,000

Robert P. Hanlon Jr., MSFS
RPH Financial Services
11 South Seventh St.
Stroudsburg 18360
570-421-7799
800-676-0064
E-mail: bob@rphfinancial.com
Minimum portfolio: \$250,000
Also see NJ listing

James D. Hohman

Allegheny Financial Group
3000 McKnight East Drive
Pittsburgh 15237
412-367-3880

E-mail:

jhohman@alleghenyfinancial.com

Web site: <http://www.alleghenyfinancial.com/>

Minimum portfolio: \$300,000

F+C

M. Jeffrey Metz

Practitioners' Financial Advisors
411 Gilpin Road
Narberth 19072
800-504-5040

Minimum portfolio: \$1 million

Stanley L. Pollock, PhD, ChFC

Professional Practice Planners
332 Fifth Ave., Suite 213
McKeesport 15132
412-673-3144

E-mail: ppp@angstrom.net

Robert E. Segal, MBA, CLU

Capital Financial Planning
100 Leader Heights Road
York 17403
717-747-9001
410-486-2093
877-747-9001

E-mail: capfpc@netrax.net

F, F+C, C

Spencer D. Sherman, MBA

Sherman Financial
Two Logan Square, Suite 1535
Philadelphia 19103
215-656-4280

E-mail: spencer@shermanfinancial.com

Web site: <http://www.shermanfinancial.com/>

Minimum portfolio: \$1 million

Also see CA listing

Louis P. Stanasolovich

Legend Financial Advisors
105 Braunlich Drive, Suite 250
Pittsburgh 15237
412-635-9210
E-mail: legend@sgi.net
Web site: <http://www.legend-financial.com/>
Minimum portfolio: \$500,000

RHODE ISLAND

Malcolm A. Makin
Professional Planning Group
7 Grove Ave.
Westerly 02891
401-596-2800
F+C, C

SOUTH CAROLINA

Cheryl R. Holland
Abacus Planning Group
3200 Devine St., Suite 101
Columbia 29205
803-933-0054
E-mail: staff@abacusplanninggroup.com

William C. Prewitt, MS
15 Broad St.
Charleston 29401
843-722-3331
E-mail: Bill.Prewitt@compuserve.com
Minimum portfolio: \$200,000

James E. Wilson
J.E. Wilson Advisors
2445 Devine St.
Columbia 29205
803-799-9203
888-799-9203
E-mail: staff@jewilson.com
Minimum portfolio: \$1 million

TENNESSEE

Paul K. Fain III

Asset Planning Corp.
238 South Peters Road, Building A
Knoxville 37923
865-690-1231
Minimum portfolio: \$500,000

Michael Goldston

Cambridge Equity Advisors
5214 Maryland Way, Suite 309
Brentwood 37027
615-371-9002
800-426-1391
E-mail: info@Cambridgeinvestments.com
Web site: <http://www.cambridgeinvestments.com/>
(No CFP)

Richard K. Hammel

Hammel Financial Advisory Group
5123 Virginia Way, Suite B-13
Brentwood 37027
615-371-5222
E-mail: richard@hammelfinancial.com

Martha Moore Hobson, MA

Hobson Financial Planning
Securities America
550 Oak Ridge Turnpike, Suite B
Oak Ridge 37830
865-481-0045
E-mail: mhobson1@bellsouth.net
F, F+C

William B. Howard Jr.

William Howard & Co. Financial Advisors
International Place II
6410 Poplar Ave., Suite 330
Memphis 38119
901-761-5068
E-mail: whc@whcfa.com
Web site: <http://www.whcfa.com/>
Minimum portfolio: \$1 million

John W. Ueleke, MBA, CLU, ChFC

Legacy Wealth Management
1755 Kirby Pky., Suite 330
Memphis 38120

901-758-9006

E-mail: JohnU@legacywealth.com

Web site: <http://www.legacywealth.com/>

Minimum portfolio: \$200,000

TEXAS

Janet Briaud, MS

Briaud Financial Planning

4444 Carter Creek Pky., #103

Bryan 77802

979-260-9771

E-mail: bfp@briaud.com

Minimum portfolio: \$500,000

David H. Diesslin, MBA

Diesslin & Associates

303 Main St., Suite 200

Fort Worth 76102

817-332-6122

E-mail: diesslin@diesslin.com

Web site: <http://www.diesslin.com/>

Steven A. Estrin, MBA

The Financial Advisory Group

1775 Saint James Place, Suite 185

Houston 77056

713-627-7660

E-mail: sestrin@finadvisors.com

Web site: <http://www.finadvisors.com/>

Minimum portfolio: \$1 million

(No CFP)

Steven P. Kanaly

Kanally Trust Co.

4550 Post Oak Place Drive, Suite 139

Houston 77027

713-626-9483

E-mail: skanaly@kanaly.com

Web site: <http://www.kanaly.com/>

Minimum portfolio: \$2 million

Richard R. Lee Jr., MBA, CFA

Lee Financial

12201 Merit Drive, Suite 530

Dallas 75251

972-960-1001
Minimum portfolio: \$1 million

Bill Matthews

Matthews Financial Services
3010 LBJ Freeway, Suite 210
Dallas 75234
972-620-1822
E-mail: Bill@matthewsfinancial.com
Web site: <http://www.matthewsfinancial.com/>
Minimum portfolio: \$250,000

John Henry McDonald

Austin Asset Management
5511 Parkcrest Drive, Suite 210
Austin 78731
512-453-6622
E-mail: johnhenry@austinassetmanagement.com
Web site: <http://www.austinassetmanagement.com/>

E.W. "Woody" Young II

Quest Capital Management
8235 Douglas Ave., Suite 600
Dallas 75225
214-691-6090
800-668-1283
E-mail: eyoung@rjfs.com
Web site: www.raymondjames.com/quest

UTAH

Kent Wilson

Wilson Financial Advisors
50 South 600 East, Suite 250
Salt Lake City 84102
801-355-5210
Minimum portfolio: \$500,000

VIRGINIA

Eleanor K.H. Blayney, MBA

Sullivan, Bruyette, Speros & Blayney
8180 Greensboro Drive, Suite 450
McLean 22102
703-734-9300

Minimum portfolio: \$1 million

Joseph A. D'Orazio, JD, CPA

Rembert, D'Orazio & Fox

7647 Leesburg Pike

Falls Church 22043

703-821-6655

E-mail: jad@rdfadvisors.com

Minimum portfolio: \$250,000

Thomas Grzymala

Alexandria Financial Associates

1800 North Beauregard St., #75

Alexandria 22311

703-671-5959

E-mail: tom@afaWealth.com

Web site: <http://www.afawealth.com/>

Minimum portfolio: \$500,000

James E. Pearman Jr., CPA, PFS

Fee-Only Financial Planning

355 Campbell Ave. SW

Roanoke 24016

540-342-7102

E-mail: fofpjames@cs.com

Web site: <http://www.feeonlyroanoke.com/>

WASHINGTON

Richard M. Millar, MBA

Dempsey Financial Services

611 Columbia St. NW

Olympia 98501

360-352-9560

E-mail: startigr@mail.tss.net

Gregory T. Stapp

Stapp Financial Planning

1800 Cooper Point Road SW #10

Olympia 98508

360-754-8895

E-mail: gstapp@olywa.net

WISCONSIN

F. Michael Arnow, MBA, CPA
Arnow & Associates
4669 North Port Washington Road
Milwaukee 53212
414-964-4000
800-964-4559
E-mail: Mike@arnow.com
Web site: <http://www.arnow.com/>

Todd D. Bramson, ChFC, CLU
North Star Resource Group
2901 West Beltline, Suite 310
Madison 53713
608-271-9100
888-655-8092
E-mail:
Todd.Bramson@northstarfinancial.com
Web site:
www.northstarfinancial.com/html/bramson.html
Also see MN listing

William R. Casey, CLU, ChFC
Access Investment Advisors
21 Maritime Drive
Manitowoc 54220
920-683-9901
888-426-8426
E-mail: wcasey@access-advisors.com
Web site: access-advisors.com
Minimum portfolio: \$250,000

Michele Ann Cody
CRB Financial Services
1400 Newman Road, Suite 200
Racine 53406
262-884-6168
E-mail: cfpcrbmacody@juno.com
F, F+C, C

Paula H. Hogan, CFA
Hogan Financial Management
250 West Coventry Court, Suite 210
Milwaukee 53217
414-352-9111
E-mail: hogan@hoganfinancial.com

Web site: <http://www.hoganfinancial.com/>

Kurt G. Krumholz

SVA Planners

1221 John Q. Hammons Drive

Madison 53717

608-831-8181

E-mail: krumholz@sva.com

Minimum portfolio: \$150,000

WYOMING

Fred L. Dowd

Dowd Portfolio Management Co.

104 South Wolcott, Suite 740

Casper 82601

800-252-3693

E-mail: fldowd@fldowd.com

Web site: <http://www.fldowd.com/>

Minimum portfolio: \$2.5 million

(No CFP)

Leslie Kane. The 150 best financial advisers for doctors. *Medical Economics* 2000;15:140.

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