



CalvaryLife Professional Partners

CONNECTing Professional Resources to the CalvaryLife Community

*The mouth of the righteous utters wisdom, and his tongue speaks justice.
The Law of his God is in his heart, his steps do not slip. Psalms 37:30-31*

GOAL

Provide an information resource of trusted advisors that provide Godly counsel for Calvary Church members and friends.

VISION

To GROW God's kingdom by CONNECTing trusted advisors with those needing counsel on aligning themselves with God's will regarding their financial resources and life decisions.

DISCLAIMER

"CalvaryLife Professional Partners" is a resource from Calvary's Business and Financial Ministries. Our goal is to assist in joining CalvaryLife people with qualified and proven professionals who are recognized as being reputable and effective in his/her practice. Calvary Church is not a representative or agent of anyone in the CalvaryLife Professional Partners listing. This relationship does not constitute an official relationship between the church and the listed professionals. Any CalvaryLife member and/or others who use this resource do so solely by choice.



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SELECTING A PROFESSIONAL ADVISOR

By Ray Pertierra, Stewardship and Business Ministries Pastor

The way of a fool is right in his own eyes,
but a wise man is he who listens to counsel. *Proverbs 12:15 (NASB)*

Where there is no guidance the people fall,
but in abundance of counselors there is victory. *Proverbs 11:14 (NASB)*

Selecting the right professional advisor is a major decision. Common questions I receive are:

What should I look for?

What questions should I be asking?

The specific questions you ask a potential advisor will vary but below are the basics I would include in my selection process:

1. ***Is the advisor competent?*** Is the advisor competent, and an honest Christian? Do they have enough experience for my specific needs? Can I trust them with the assets with which I have been entrusted? Are they a specialist in this field or a generalist? Do I know someone who has used them and would do so again?
2. ***Are our worldviews compatible and consistent?*** Choose an advisor that has a biblical worldview. As believers we are called to be different than our counterparts in the world. We have been chosen by God and our home is not of this earth. God's Word calls us 'stewards', not 'owners' of the spiritual gifts, talents, and assets with which we have been entrusted. Seeking godly counsel from those sharing a common biblical worldview will significantly reduce the chance of conflict down the road.
3. ***Is the advisor living as a biblical steward?*** Do you see them living and running their practice as stewards who have been entrusted to manage someone else's property? Are they seeking God in their decision making? Do you see evidence of them being a generous giver?
4. ***Will the advisor tell me the truth?*** Remember that whenever you interview someone there is always the temptation for them to tell you what they think you want to hear. It is very important that your advisor is a person who will tell you the truth. What you should be looking for is godly counsel that will reveal what we are either not seeing or choosing not to see. If the advisor believes the direction you are heading in or the decision you are making is a bad one, you need someone who will tell you the truth including possible consequences.
5. ***Does the advisor listen to both husband and wife?*** This is key if your advisor is male and the husband is acting as the 'lead' in your search. If you are married, God has given you a spouse, and your spouse is to be your primary source of human counsel. Seeking the counsel of your spouse and making a decision together will ensure your relationship stays intact should the outcome not go as planned. We need advisors who will listen to our wives' input.
6. ***Do we both like this advisor as a person?*** Much of life is about relationships and trust. If you or your spouse does not feel comfortable with an advisor, I would continue the search. You are not looking for someone who could become a best friend; however, you should have confidence in them, respect their advice, and be comfortable being around them.

The above is general in nature but an excellent resource with specific questions by profession can be found at the following Kingdom Advisors website link: <http://www.kingdomadvisors.org/interview.html>



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CalvaryLife Professional Partners Resource Guide

Attorneys/Wills & Living Trusts

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Contact	Service(s)
<p>David A. Brown, J.D. Brown and Streza LLP 8105 Irvine Center Drive, Suite 700 Irvine, CA 92618 Phone: (949)453-2900 http://www.brownandstreza.com</p>	<p>Complex Income Tax Planning, Estate Planning, Charitable Gift Planning, Business Operation Planning, and Business Succession Planning</p>
<p>Kevin Fehrmann, Attorney Copenbarger & Copenbarger, LLP 18200 Von Karman Ave. Suite 200 Irvine, CA 92612 Phone. (800) 244-8814 kevin@copenbarger.com</p>	<p>Wills, Trusts and Estate Planning, Conservatorship, Probate, Trust Administration, Tax Planning and Business Formations</p>
<p>Jeffrey R. Hartmann - Attorney at Law 501 N. El Camino Real Suite 200 San Clemente, CA 92672 Phone: (949) 429-2578</p>	<p>Probate, Elder Law, Adoptions, Business Law, Estate Planning, Social Security, Wills and Trusts, Corporations, Limited Liability Companies, LLCs, Guardianships, Conservator-ships, Medi-Cal Planning, Trust Administration, Real Estate Transactions</p>
<p>Jerry D. Mackey Schmiesing Blied Stoddart & Mackey, LLP 2260 North State College Blvd Fullerton, CA 92831 Phone: 714-671-1552 http://www.sbsmlaw.com</p>	<p>Estate Planning, Tax Planning, Charitable and Deferred Giving, and Non-Profit Organizations</p>
<p>Dennis L. Watson Attorney at Law Phone: (714) 879-9805 Fax: (714) 879-9806 lawtrams@aol.com Cell: (714) 936-3398 http://lawtrams.com</p>	<p>Wills, Trusts, Probate, Conservatorships, and Business Law</p>
<p>Michael J. Wittick, Attorney Michael J Wittick, a Prof. Law Corp. 7700 Irvine Center Drive Suite 800 Irvine, CA 92618-3047 Phone: (949)753-2829 Email: mwittick@witticklaw.com</p>	<p>Values Based Planning, Estate and Trust Administration, Estate and Trust Litigation, Planning for affluent families, Business Entity and Succession Planning, and Asset Protection</p>

Attorneys/Corporate Law

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Contact	Service(s)
Neil Pedersen Pedersen Law & Dispute Resolution Corporation 17910 Skypark Circle, Suite 105 Irvine, California 92614 Phone: 949-260-1181 Fax: 949-260-1185 npedersen@pedersenlaw.com www.pedersenlaw.com	Insurance Coverage, Bad Faith Litigation, Wrongful Termination and Discrimination Litigation, Business Litigation, Serious Personal Injury and General Counsel Services

Financial Planners

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Contact	Service(s)
Charles J. McLucas, Jr., CPA/PFS Charitable Trust Administrators, Inc. 17501 East 17th St., Ste. 100 Tustin, CA 92780 (714) 508-9100 http://www.ctai-ca.com/	Financial Investment and Retirement Planning
William C. O`Connor, CFP®, EA, ATA Applied Financial Planning, Inc. 23101 Moulton Pkwy, Suite 110 Laguna Hills, CA 92653 Phone: 949-380-1210 www.appliedfinancialplanning.com	Financial Investment and Retirement Planning
Neil Paur, CFP® Ronald Blue & Co. 1551 N. Tustin Ave., Suite 1000 Santa Ana CA 92705 Office: 714-972-5904 Fax: 714-543-1722 neil.paur@ronblue.com	Financial Investment and Retirement Planning
Arlin L. Penner, CIMA, ChFC, CLU, CAP Citi Smith Barney Consulting Group Sr. Inv. Mgmt. Consultant 500 Pointe Dr., Bldg. 10, Ste. 400 Brea, CA 92821 Phone: 714.674.4122 http://www.fa.smithbarney.com/arlin_penner/	Financial Investment and Retirement Planning



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Financial Investment and Retirement Planning

Notary

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Contact	Service(s)
Marlene Eckert 3518 E. Copper Kettle Way Orange CA 92867-2060 Phone: 714-974-5884 Cell: 714-458-4694 Email: meckert1@socal.rr.com	Notarizes Acknowledgements, Jurats, Certified copy of Power of Attorney, Oaths and Affirmations. Pro bono services for personal documents of Calvary Church members.

Additional Resources

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Contact	Service(s)
Foundation for Christian Stewardship 19742 MacArthur Blvd., Suite 230 Irvine, CA 92612 Phone: 949.263.0820 http://www.fcstewardship.com/default.asp	Offers expert counsel and innovative, flexible giving solutions to help individuals, families, churches, ministries, and professional advisors make balanced godly giving decisions.
Kingdom Advisors 5605 Glenridge Dr., Suite 550 Atlanta, GA 30342 Phone: Main: 404-497-7680 http://www.kingdomadvisors.org/map.asp	Primary mission is helping financial advisors integrate spiritual principles in their counsel to clients to further the Kingdom.



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Credential Definitions

CFP Certified Financial Planner

The hallmark planning credential. Ensures that an advisor has taken planning-based classes and sat for a fairly rigorous two-day exam which has a 54% pass rate.

PFS Personal Financial Specialist

An add-on credential for CPAs who are also doing financial planning; it confers a working knowledge of the planning process.

CFA Chartered Financial Analyst

This hard-to-obtain designation takes at least 3 years and requires expertise in 10 areas of portfolio management and investment selections. Note: It does not require planning expertise.

CLU Chartered Life Underwriter

A certification sought by those who specialize in selling life insurance.

ChFC Chartered Financial Consultant

Generally sought by those with insurance backgrounds; requires a working knowledge of financial planning. CFP certificate is a prerequisite.

CPA Certified Public Accountant

A very rigorous 2 1/2 day exam. Designates technical accounting and tax competency, but not planning.

MSFP Masters in Financial Planning

A two-year masters program that requires academic prowess in planning, and investments as well as taxation.

CIMA Certified Investment Management Analyst

Top investment consulting designation taken at prestigious Wharton School of Business at the University of Pennsylvania

RIA Registered Investment Advisory

A firm registered with the SEC or State of Georgia to manage investments and/or charge planning fees for services rendered.



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