520 South Grand Avenue, Suite 370 ▪ Los Angeles, California 90071 ▪ Phone: 213.613.1503 ▪ Fax: 213.613.1233 ▪ www.cfala.org

November 2014

Investment Management Practitioners' Perspectives on Employment and the CFA® Charter - November 4th 2014

- CFA® Program Information Session

Come hear a panel discussion with three seasoned CFA® investment management practitioners discussing the future employment opportunities and the training needed to obtain highly rewarding jobs in the financial services industry. Is the CFA® charter right for you?

Learn more about:

* The value of the CFA® charter to your professional development and career
* Enrolling in the CFA® Program
* USC/CFALA CFA® Review Program
* Learn about CFA Institute and CFA Society Los Angeles, Inc.

Date: Tuesday, November 4, 2014
Time: 5:00pm -6:30pm

Other Info: No charge to attend/No membership required

Cost Members: $00
Cost Non-Members: $00

Location: University of Southern California - Room to be announced shortly

Parking: Gate 3, University Parking Structure X

Chair(s): William Krantz, CFA and Professor Larry Harris, Ph.D., CFA

Open to all CFA Candidates and others interested in learning more about the CFA® Program.

Parking: Street parking is available.

Register Here

If you are an existing member/non-member with user ID and password, please use your usernameand password to login. If you do not have a login, click here to create a login and register.

For further information please contact 213-613-1503, x 702 or email cfareview@cfala.org

Lunchtime Monthly Meditation & Wellness Series – Finding Happiness in the Present Moment

Wednesday, November 5th, 2014

Speaker: Lois Leonhardi

Chair: David Bradley, CFA

Are you stressed out? Try Meditation.

This lunchtime meditation series is for beginners and anyone looking to de-stress, refocus and energize. Seated in chairs, you will be guided through 20-minutes of easy breathing and concentration exercises to bring your mind into a zone of tranquility and focus. At the end of the class, your mind will feel refreshed and energized. No prior experience or special attire is required. Meditation will be followed by a *companion topic* and Q&A. A light lunch will be served at 1 p.m.

Meditation practices have been around for thousands of years, originally practiced by monastics, yogis and anyone seeking to journey into the realms of serenity or enhancing intuition. Today, leading business owners are rediscovering these ancient holistic practices for improving health, productivity and mental focus so they can consistently perform at peak levels. Visionaries and high achievers like Bill Gross (Pimco), Ray Dalio (Bridgwater Associates), Peter Ng (Government of Singapore Investment Fund), Larry Ellison (Oracle), Steve Jobs (Apple) and David Lynch (Film Director) are notable businessmen who practice regularly and are vocal promoters of the benefits of meditation.

Scientific studies have verified the benefits of meditation for right brain activity (the area linked to intuition and "big picture" thinking)1 and for reducing stress/anxiety2. A few minutes of meditation will calm your mind, reducing stress and promote clear, sharp thinking. If practiced consistently, meditation will help with many imbalances such as: insomnia, impatience, anger, irritability, fear, digestive issues, anxiety, lethargy, depression, chronic pain, etc.

Meditation will help you stay ahead of the competition. Come check it out and feel the difference!

<u>**November 5th– Finding Happiness in the Present Moment**</u>

"If you are depressed, you are living in the past. If you are anxious, you are living in the future. If you are at peace, you are living in the present." ~Lao Tzu

Meditation: Meditation on the present moment to bring happiness

Lecture: We will discuss the mind-body connection and how to be with difficult experiences without judging or rejecting. We will also discuss how to train the mind to be present with happiness (i.e., to not turn happiness into worrying about it not lasting).

CLASS SYLLABUS - *click here for monthly topics

1. **Brief introduction (12:00pm)**

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a. **Why should people meditate?** Mind-body connection – *The mind and body are one interconnected, cohesive entity. The mind can be thought as a channel of energy flowing throughout the body via the sympathetic and parasympathetic nervous system. By viewing our mind as a flow of thought, we can change our thoughts to "change" or calm the mind.* And since the mind energy flows through the body, every change in our mental state is instantaneously reflected in the chemistry and functioning of the body. By meditating, we are training the mind to live in the present moment – which is pure awareness and bliss – and thus results in a happier, healthier life.

b. **Why should people in finance meditate?** Financial professionals should meditate to clear their mind, sharpen their focus, reduce stress and thereby improve their physical and mental health.

2. Begin Meditation (12:10pm)

3. *Monthly Topic: (12:30pm)

4. Q&A (12:40 pm)

5. How to incorporate meditation into your daily lives – start slow 3-5 minutes in the morning and evening.

6. Lunch (1 pm)

1 Meditation Training Program Shows Brain Effects Even Outside a Meditative State. Desbordes G, Negi LT, Pace TWW, et al. Effects of mindful-attention and compassion meditation training on amygdala response to emotional stimuli in an ordinary, non-meditative state. Frontiers in Human Neuroscience. November 1, 2012. Epub ahead of print. http://nccam.nih.gov/research/results/spotlight/110112

2 Meditation Programs for Psychological Stress and Well-being: A Systematic Review and Meta-analysis, March 2014. JAMA Intern Med. 2014;174(3):357-368. doi:10.1001/jamainternmed.2013.13018.

http://archinte.jamanetwork.com/article.aspx?articleid=1809754

Lois Leonhardi is a certified ayurveda wellness practitioner and author of "Eat Well, Be Well: Ayurveda Cooking for Healthy Living". She trained under Dr. Lad at the prestigious Ayurvedic Institute in New Mexico and in Pune, India. She has over 20 years of training in holistic studies including ayurveda, yoga and Buddhism.

A retired CFA and owner of an investment advisory firm, she understands firsthand the challenges of maintaining balance (physically, emotionally and spiritually) and an ayurvedic lifestyle. This makes her uniquely qualified to create a realistic, accessible plan for her clients that they can seamlessly integrate into their life. She demystifies the core ayurvedic principles, showing how this practice can be embraced by a wider audience interested in healing and better health. Her approach is flexible and inviting. By including non-vegetarian options and expanding the recipe repertoire to include dishes beyond the continent of India, she appeals to a mainstream audience seeking healthy change. Sufferers of chronic illnesses such as cancer, IBS, Crohn's, auto-immune disorders, etc., benefit from her knowledge by gaining an understanding of how to use food as medicine to augment their medical care.

In India, yoga and ayurveda were traditionally studied together; ayurvedic diet and lifestyle recommendations supported good health for the yogic journey. Seeing the benefits of getting this information beyond the yoga community, Leonhardi bridges the gap with her broad interpretation and application of the ancient principles. By encouraging a slow, flexible and realistic approach to incorporating healthy changes, she has made an ayurvedic lifestyle accessible to the masses. Whether it be for weight loss, chronic illness or general wellness, ayurveda can benefit all when interpreted in this manner. By following the ancient practice of integrating yoga with ayurveda, she helps her clients achieve balance in their modern life.

www.yogawithlois.com

Registration Links:
Members: $10
Non-members: $20

Time: Wednesday, November 5th, 12:00pm to 1:30pm, Meditation and Lunch

Location: Biltmore Court
520 S. Grand Avenue, Ste. 680
Los Angeles, CA 90071

Parking: Self-Parking at Pershing Square (located directly across the street on Olive St.): $10.00.

Central Library Parking: For information on discount parking rates at the library, please click **here**. **Library validation required.**

Mastering the Level II and III CFA® Exams - November 6th 2014

CFA Program Panel Discussion and Information Session

Open to all Level II and III CFA Candidates.

Date: Thursday, November 6th, 2014
Time: 6:30pm - 8:00pm

Cost Members: $00
Cost Non-Members: $00

Location: University of Southern California - Bridge Hall, Room 202 (BRI-202) **USC Map Link -** coordinates D7

Parking: Gate 3, University Parking Structure X

Learn more about:

* Exam Formats
* Time Management
* Successful Study Strategies
* Exam Day Strategies
* Scholarships
* USC/CFALA CFA Review Program

Chair(s): William Krantz, CFA and Lawrence Harris, Ph.D.

Other Info: No charge to attend/No membership required

Please register **here**

CFA Charter Recognition Dinner 2014

Tuesday, November 11th, 2014
5:30pm - 8:00pm

Speaker: Randi Tolber, CFA
CFA Institute

Chair: Monica Erickson, CFA

Congratulations to the CFA Candidates that have successfully passed the Level III of the CFA Exam!

We are proud to honor our new CFA Society Los Angeles Charterholders with a special Recognition Dinner at the City Club in downtown Los Angeles. Please join us in honoring these New CFALA Charterholders and pass III candidates. All CFALA members are welcome.

Randi Tolber, CFA joined CFA Institute in early 2012, and currently serves as Director of Society Relations for the Americas Region. Her team is responsible for providing resources, training, and support services to the 87 CFA Societies in the Americas. Randi spent the majority of her career in Private Wealth investment management in South Florida, first with First Union Bank (now Wells Fargo), where she oversaw the management of $1.5 billion in trust and endowment assets, and then with Northern Trust Bank, in a similar portfolio management capacity. She holds a Bachelor of Science in International Business and Finance from Auburn University, and an MBA from Nova Southeastern University. She earned her Charter in 1990. Randi is a former member and volunteer of both CFA Society South Florida and CFA Society Miami.

Date: Tuesday, November 11, 2014

Time: Cocktail Reception: 5:30pm - 6:30pm
Dinner: 6:30pm
Speaker and Charter Presentation: 7:00pm – 8:00pm (Speaker to be announced shortly)

Dinner Menu Choices (to be made during registration):

-Grilled Salmon Filet, Honey Glazed Baby Carrots and Light Caper - Butter Lemon Sauce

-Short Rib Ravioli with Caremelized Onion, Maytag Blue Cheese English Peas and Walnut Brown Sauce

-Potato Gnocchi, Char, White Beans, Porcini Mushrooms, Tomato Fondue

Location: **City Club Los Angeles**
555 S Flower St
Los Angeles, CA
(213) 620-9662

Parking: Flat rate of $8, click **here** for directions

Dress Code: Business Attire

Cost: *All CFALA members, Charter Recipients and Pass Level IIIs are hosted. Each Charter Recipient and Pass Level III may invite 1 guest for free. All additional guests and non-members $70*. In order to receive a charter you must register by **noon on October 27th** so that CFA Institute has time to print the charters and ship them to us.

Cancellation Policy: Cancellations must be made 24 hours prior to the event via fax (213) 613 - 1233 or email info@cfala.org. All CFALA member and guest "no -shows" will be billed the equivalent of the non-member rate of $70.

CFA Charter Honorees (plus one guest)
& CFALA Members: $0.00
***Additional Guests & Non-Members: $70.00**

Registration ***(Click Here - Registration closes on November 7th)***

Spy the Lie
Wednesday, November 12, 2014

Speaker: Susan M. Carnicero, Founding Partner of QVerity

Chair: Stephanie Luh, CFA

A CFALA Women's Group Sponsored Event

Imagine how different your life would be if you could tell whether someone was lying or telling you the truth. Be it hiring a new employee, investing in a financial interest, speaking with your child about drugs, confronting your significant other about suspected infidelity, or even dating someone new, having the ability to unmask a lie can have far-reaching and even life-altering consequences. As former CIA officer, Susan Carnicero is among the world's best at recognizing deceptive behavior. Through fascinating anecdotes from her intelligence career, she will teach the audience how to recognize deceptive behaviors, both verbal and nonverbal, that we all tend to display when we respond to questions untruthfully. She will share her methodology and proven techniques on asking questions that elicit the truth.

Speaker's Bio:

A former security specialist with the Central Intelligence Agency, Susan Carnicero has 20 years of experience in interviewing, interrogation and polygraph examination, focused primarily on national security, employment and criminal issues. Susan is the developer of a behavioral screening program currently used within the federal government and in a variety of private industries, tapping experience gained in government service. She is widely considered a leading authority on interviewing, detection of deception, and elicitation.

Susan has extensive experience in conducting training for federal government agencies and the law enforcement community, as well as for financial services firms and other private-sector companies. Most recently, she has been involved in conducting high-level screening interviews within the U.S. government, and in providing consulting services for Forbes Top 10 families.

Prior to joining the CIA, Susan served in the investor relations and corporate communications field, where she achieved the position of Director of Public Relations for a Fortune 500 company.

Susan holds an M.A. in Forensic Psychology and an M.A. in Secondary Education/English from Marymount University in Arlington, Va.

As a participant in the CFA Institute Approved-Provider Program, the CFA Society of Los Angeles has determined that this program qualifies for 1 credit hours. If you are a CFA Institute member, CE credit for your participation in this program will be automatically recorded in your CE Diary.

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Registration Links
CFALA Members: $20.00(place cursor on amount for link)
Non-members: $70.00 (place cursor on amount for link)

Time: 5:30pm to 7:30pm, Cocktail reception and then presentation

Location: **Shutters on the Beach**
One Pico Blvd.
Santa Monica, CA 90405
Valet Event Parking $14

Dress Code: Business Casual

CFALA Joint Networking Event with CalCPA, NAIFA, and Young Tax Lawyers

Thursday, November 13, 2014

Network with other young and emerging professionals from CalCPA, Los Angeles Chapter; CFA Los Angeles; the National Association of Insurance and Financial Advisors (NAIFA), Los Angeles Chapter; and the Los Angeles Young Tax Lawyers (LAYTL), a standing committee of the State Bar of California's Taxation Section. Enjoy a night on the town while expanding your network of colleagues and referral sources.

Regsitration Links - Add $5 for same day and at door registration:

$10/ CFALA members
$20/nonmembers

Includes appetizers and one drink ticket.

Event Start time: 6:00 PM **End time:** 9:00 PM

Parking: Self-parking in lot for $1/hr for 0-3 hours. Validated valet parking is $12/0-3 hours.

Address: Seasons 52 (on the corner of Santa Monica Blvd. and Century Park W.), Westfield Century City, Level One, 10250 Santa Monica Blvd., Los Angeles, CA 90067.

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Lessons Learned from the CFO to the CEO Suite/Roadmap to Understanding Retirement Plan Fees

Wednesday, November 19th 2014 (dinner)

Event Sponsors:

CFA Society Los Angeles

fei los angeles chapter connecting financial executives

Speakers:

Iain Whyte, CFM, CIMA®
Senior Vice President–Wealth Management, Business Financial Advisor
Premier Retirement Benefits Advisor, Portfolio Manager, PIA Program – Merrill Lynch and

Henry Jordan
Executive Vice President, Chairman & CEO – Wells Fargo Capital Finance
Agenda:

Professional Development	4:55-5:45 p.m.
Networking	5:45-6:45 p.m
Dinner	6:45 p.m.
Announcements	7:25 p.m.
Introduction	7:35 p.m.

Professional Development Speaker:

LECTURE TOPIC: “Roadmap to Understanding Retirement Plan Fees”

DESCRIPTION: A step-by-step workshop on identifying and benchmarking 401K fees. Intended audience: CFOs and other members of a Company’s 401K Fiduciary Committee. Interactive session, please bring pad of paper and pen. Before joining Merrill Lynch in 2002, Iain worked in corporate, commercial and international banking for 11 years, participating in more than $16 billion of M&A financing transactions. During that time, he gained invaluable corporate finance experience
across a variety of industries, including food manufacture, distribution and logistics, medical devices, entertainment, energy and professional services. Iain also created, and still cultivates, a network of Southern California CFOs that now has more than 400 members.

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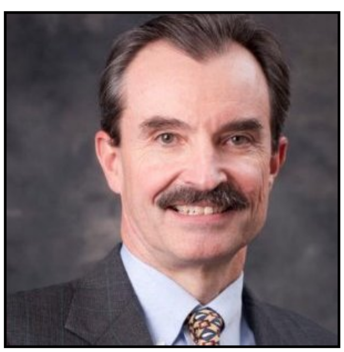
In 2002, Iain sought a new career in wealth management at Merrill Lynch so he could spend week-ends at home with his wife and three children, and build permanent roots in the San Gabriel Valley. As an extension of his prior career, he decided to focus on business owners and senior executives, helping them bridge the gap that too often exists between business and personal finance. He reasoned that if a business owner could get capital to grow the business, he or she should also be able t o secure a loan to buy a larger residence, change location or refinance. Likewise, if a CFO could get institutional money managers to manage corporate cash, that CFO should also have access to these managers for his or her personal portfolio. With a clear business concept in mind, Iain teamed up with Simon Holford in 2003 to form the core of today's Whyte Holford & Associates practice.

Iain draws on his 20 years of experience in credit analysis and portfolio management to create wealth management strategies tailored specifically to business owners. The range of services includes strategies for growing and transitioning out of the business, strategies for business risk management (by hedging commodity, currency and interest rate risk) and estate planning services. Having been a CFO, Iain knows that the primary focus of entrepreneurs is on finding low-cost capital and new markets to grow their business, ultimately creating wealth for their families. With this in mind, Iain offers access to the various lending programs at Bank of America to lower a business owner's interest costs wherever possible. He also taps his network of middle-market companies to help clients find new markets and suppliers.

Iain holds the Certified Investment Management AnalystSM (CIMA®) designation as well as the Certified Financial Manager (CFM) designation, which is an int ernal Merrill Lynch self-study curriculum based on a variety of wealth management topics and a course exam. Alongside Simon, he is a specially qualified P ortfolio Manager in the Merrill Lynch Personal Investment Advisory® (PIA) Program, and can manage customized investment strategies and implement proprietary model portfolios, as well as provide traditional advice and guidance. Iain graduated from the University of Nice Sophia-Antipolis with a Master's degree in Theoretical Economics and he earned an MBA at T he University of Texas at Austin McCombs School of Business. He chairs the networking group Los Angeles Middle Market Professionals (LAMMP) which has been helping CFOs of middle market companies for more than 10 years.

Originally from France, Iain is an avid volley-ball and soccer player, a card-playing fanatic and an occasional cook. He tries to impart his active lifestyle philosophy onto his children and encourages them to give back via participation in social causes. Iain serv es as a trustee on the Board of the Lycee International de Los Angeles, a college-prep school promoting bilingual and bicultural education.

Dinner Speaker:



LECTURE TOPIC: "Lessons Learned From the CFO to the CEO Suite"

DESCRIPTION: Henry Jordan has risen from the controller of Foothill Capital Corporation to the CEO of Wells Fargo Capital Finance during his 30+ year career. He will discuss the challenges he overcame and his professional growth as he made the transition from public company CFO, through Foothill's acquisition, into operations and eventually to president/COO in 2000 and CEO in 2011.

Henry Jordan is the chairman and CEO of Wells Fargo Capital Finance, and also serves on the Wells Fargo Management Committee. He is based in Santa Monica, Calif. Wells Fargo Capital Finance is the leading provider of traditional asset-based lending, specialized senior secured financing, accounts receivable financing, and purchase order financing to companies nationwide. Henry joined the organization in 1984 as controller for Foothill Capital

Corporation after several years of auditing Foothill with an outside accounting firm. He served as the chief financial officer of The Foothill Group from 1990 to 1997, was promoted to the office of the president of Foothill Capital Corporation in 1997, then named president and chief operating officer in 2000. In January 2011, Henry was named chairman and CEO of Wells Fargo Capital Finance. A graduate of Loyola Marymount University, Henry is actively involved with his alma mater as a member of both its Board of Regents and its Business School Advisory Board. He is also a member of the Development Committee Notre Dame Academy High School in Los Angeles

As a participant in the CFA Institute Approved-Provider Program, the CFA Society of Los Angeles has determined that this program qualifies for 1.5 credit hours. If you are a CFA Institute member, CE credit for your participation in this program will be automatically recorded in your CE Diary.

Registration Link:
CFALA Members Only: $40.00 (place cursor on amount for link)

Time: 4:30 pm - 8:30 pm

Location: Jonathan Club
545 S. Figueroa, L.A. (Figueroa & 6th Street).
Los Angeles, CA 90071
For directions call hotel: (310) 581-5533 or click link on hotel name above.
-Valet Parking Only

Dress Code: Coat and tie for gentleman. Formal daytime attire for ladies; pantsuits permitted"

Financial Modeling and Forecasting

Friday, November 21st, 2014

Cash Budget, Capital Budgeting, Financial Statement Analysis, Financial Forecasting, Regression, Non-linear regression, Time Series models, Monte Carlo analysis – suited for corporate finance (FP&A, Treasury), and private equity industry analysts, associates, and hands-on managers.

Overview:

Financial modeling and forecasting is mostly an MBA-level class in business schools, or in-house course in major corporate finance departments. As a result many financial analysts who do not have this training are often at a disadvantage and struggle to understand the concepts required to forecast financial and business performance.

This 1-day intensive training program fills that void and provides a comprehensive understanding of corporate finance, capital budgeting, cost of capital, fundamentals of stocks and bonds, regression, time-series, and Monte Carlo simulations using a hands-on approach. The boot camp covers the following:

Morning (9am to 12 noon)

- Introductions
- Time Value of Money
- Introduction and Valuation of Bonds
- Introduction and Valuation of Stocks
- Cash Budget
- Financial Ratio Analysis

Afternoon (1pm to 5.30pm)

- Regression
- Non-linear Regression
- Web Query
- Time-Series
- Introduction to VBA
- Business/Financial Analytics
- Monte Carlo Simulations

Method of instruction:

Very similar to a graduate school. Between ten to fifteen participants with laptops will go through a theoretical framework first, and then will try to solve a real-life problem using the concepts just learned and Microsoft excel.

Required Calculator: Financial Calculator (Texas Instruments BA II PLUS). All examples in class will be demonstrated using this calculator.

Bring your Excel (2007 and above) loaded laptop to the class.

Click **here** for information brochure

Time: 9:00 AM-5:30 PM

Location: Biltmore Court
520 S. Grand Avenue, Ste. 680
Los Angeles, CA 90071

Parking: Self-Parking at Pershing Square (located directly across the street on Olive St.): $10.00.

Central Library Parking: For information on discount parking rates at the library, please click **here**. **Library validation required.**

10% Corporate Discounts available for companies who register 5 or more participants!
Click here for more details.

Registration Link:
$600 for CFALA Members
$650 for Non-Members

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Cancellation Policy

Enrollee cancellations must be made in writing and received at least 5 business days before the first day of class. All cancellations will incur a $30.00 processing fee. If enrollment is canceled after the 5-day deadline, a 50% cancellation fee will be charged.

For questions about the content of the program or suitability, contact Rama Malladi, CFA, CAIA, FRM, Director of the Educational Programs,rmalladi@gmail.com or (714) 453-9763

Investment Management Practitioners' Perspectives on Employment and the CFA® Charter - November 22nd, 2014

- CFA® Program Information Session

Come hear a panel discussion with three seasoned CFA® investment management practitioners discussing the future employment opportunities and the training needed to obtain highly rewarding jobs in the financial services industry. Is the CFA® charter right for you?

Learn more about:

* The value of the CFA® charter to your professional development and career
* Enrolling in the CFA® Program
* USC/CFALA CFA® Review Program
* Learn about CFA Institute and CFA Society Los Angeles, Inc.

Date: Saturday, November 22, 2014
Time: 9:30am -11:00am

Other Info: No charge to attend/No membership required

Cost Members: $00
Cost Non-Members: $00

Location: University of Southern California - Room to be announced shortly

Parking: Gate 3, University Parking Structure X

Chair(s): William Krantz, CFA and Professor Larry Harris, Ph.D., CFA

Open to all CFA Candidates and others interested in learning more about the CFA® Program.

Parking: Street parking is available.

Register Here

If you are an existing member/non-member with user ID and password, please use your usernameand password to login. If you do not have a login, click here to create a login and register.

For further information please contact 213-613-1503, x 702 or email cfareview@cfala.org

Education Registration Policies

INFORMATION
Specific questions on course content should be directed to the course coordinator and education chair. General questions should be directed to Laura Carney at the CFALA administration office at 213-613-1503 x702 or e-mail: info@cfala.org.

CONFIRMATIONS
The Society will only send confirmations of enrollment by e-mail. You will be notified if a course has been oversubscribed or canceled. If applicable: grades and/or certificates of completion will be made available only if requested from the course coordinator or instructor at the conclusion of the course.

CANCELLATIONS
Cancellations must be made in writing and received at least 5 business days before the first day of class. Please fax or e-mail cancellations to: (213) 613-1503 or info@cfala.org. All cancellations will incur a $30.00 processing fee. If canceled after the 5-day deadline, a 50% cancellation fee will be charged. The Society reserves the right to cancel any course for any reason. Society cancellation will usually occur because of insufficient preliminary enrollment. The Society will call registrants to notify them of any course cancellations. All prepaid fees will be refunded. The Society also reserves the right to change the location, date and/or time of a course, in which case prior notification will be given to students.

PAYMENTS
Make all checks payable and send to: CFA Society of Los Angeles, Inc., 520 S. Grand, Ste 370, Los Angeles, CA 90071. Returned checks will incur a $35 returned check fee. You may also pay by credit card through our online registration at: http://www.cfala.org/cfmfiles/cal/eventlist1.cfm?t=g

Event Registration Policies

CFALA MEMBER REGISTRATION GUIDELINES
All reservations must be made via website. In order to assure quality and service to our members, please make reservations in advance.

Please make your reservation online. Reservation deadline: 12 noon, two business days prior to an event. Limited space may be available after this deadline. No confirmations are made. You will only be contacted at the phone number provided on your RSVP if space is not available.

CANCELLATIONS
Cancellations must be received in writing by 9:00 am the day prior to the event. No phone cancellations are accepted. Please fax to the CFALA office at (213) 613-1503 or e-mail info@cfala.org. Member “no-

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shows" will be billed at $40 unless otherwise noted. CFALA members will be billed the additional $20 to meet the $40 "no-show" fee requirement.

GUESTS fees are $50 for CFALA events unless otherwise noted. Payment must be received prior to the event. Returned checks will incur a $35 charge.