

Money pros answer your questions

By Russ Wiles
The Republic | azcentral.com

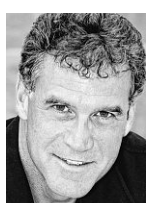
How will the election affect your investments?
Should you start planning now for income-tax changes?
Is bankruptcy the best way to get rid of debt?
What are those new 401(k) fee disclosures all about?

If you have money questions, we have the people who can answer them.

Certified financial planners, certified public accountants, an attorney, retirement experts and representatives from the Internal Revenue Service will be taking phone calls and answering e-mail queries from the public tonight in an event sponsored by *The Arizona Republic* and *azcentral.com*.

The program starts at 5 p.m. and runs to 8 p.m. Call 602-444-4323 at that time, or send your question to money.azcentral.com. Here are short profiles of the scheduled participants:

Michael Black of Michael Phillips Black Wealth Management in Scottsdale graduated from the University of Arizona, where he majored in accounting and finance, and from the In-



Michael Black



John Chichester



David Daughtrey



Gary Deardorff



Joseph Doku



Kathleen Murray



Armando Roman



C. Angus Schaal



Greg Stark

vestment Training Institute. He earned the certified financial planner or CFP designation.

Bill Brunson is the spokesman for the Internal Revenue Service in Phoenix. He handles media relations and public affairs for Arizona, New Mexico and Utah. Brunson has been with the IRS since 1986. He earned a bachelor's degree in business administration from Arizona State University.

John Chichester is a CFP professional and certified public accountant with Chichester Financial Group, a comprehensive fee-based wealth-management firm in Phoenix. He helps clients make informed, intelligent decisions and clarify their visions for the future.

David Daughtrey is founding principal at Copperwynd Financial in Scottsdale. He earned both the CFP and chartered fi-

ancial analyst designations. He spent nine years as an investment banker with JPMorgan Chase and Merrill Lynch. He earned an MBA from Brigham Young University.

Gary Deardorff of Phoenix Financial Group in Glendale is a CFP professional with more than 35 years in the financial industry. He has earned other designations, including certified estate planner, registered financial consultant and master of estate preservation.

Joseph Doku is chief operating officer of Plan Sponsor Services in Phoenix. Originally from Boston, he has more than 13 years of experience in the retirement-planning industry and has been employed by top public corporations.

Kathleen Murray works at Dynamic Wealth Advisors in Phoenix and earned both a mas-

ter's degree in personal financial planning and the CFP designation. A former US Airways flight attendant, Murray focuses on helping women 50 and older prepare for retirement.

Armando Roman is founder and managing principal of Axiom Financial Advisory Group, an independent wealth-management firm. He earned the CPA and personal financial specialist designations. He has a degree in finance and accounting from the University of Arizona and an MBA from Drexel University.

C. Angus Schaal is the managing director of the Phoenix office of Tandem Wealth Advisors. He is a CFP professional who builds plans to assist clients, with a focus on risk-averse investing and asset preservation. He is an honors graduate of Marlboro College in Vermont.

Gary Michael Smith heads litigation for McCarthy Law, a Scottsdale firm focused on negotiating large reductions in client debts outside of bankruptcy. A highly rated attorney with 18 years in practice, Smith is a published author who has taught continuing legal education seminars.

Greg Stark of Jackson Financial Advisors in Scottsdale is a senior adviser with his firm. He graduated from Wartburg College in Iowa, obtained his MBA from the University of Phoenix and earned the CFP designation.

Naomi Warren is a revenue agent with the IRS in Phoenix, with a focus on collections and auditing. She is also a certified VITA tax-return preparer. Warren earned a bachelor's degree in accounting from Southwestern Adventist University.

Mesa airport hires development exec

By Maria Polletta
The Republic | azcentral.com

From landing its third passenger airline to adding non-stop service to Hawaii, Phoenix-Mesa Gateway Airport in recent months has significantly expanded its constellation of destinations.

But it also has been focusing on development closer to home, searching for a manager of real estate and business development who could maximize the potential of the half-million square feet of facilities on Gateway's 4,000-acre campus.

Airport officials have selected Michael Merk, a licensed real-estate broker with nearly 30 years worth of real-estate experience in California and Arizona, to fill the position.

"(Merk's) responsibilities generally consist of all of our property management, our land development — we have hundreds of acres to develop — all of our leasing, and our tenant activities with regard to those leases, lead generation

and prospect development, and associated marketing or sales activities," said Casey Denny, Gateway deputy director and Merk's supervisor.

In addition to real-estate experience, Merk, 52, has development, marketing, advisory and supply-chain experience. He said the Gateway position was a logical next step.

"Phoenix-Mesa Gateway is really one of the largest economic engines in the East Valley, and when you look at the scope of work and development and asset management, property management, operations, business development, I really just felt like it was a perfect match for my skill set," he said.

Though there has been some speculation that the brokerage license Merk holds could create a conflict of interest, Denny said that was actually a desired qualification listed on the position description.

Officials declined to disclose Merk's salary.

13 Ariz. firms to present to investors

The Republic | azcentral.com

Organizers of the Invest Southwest Capital Conference said they have chosen 13 Arizona companies to present to nearly 100 investors at their annual event Nov. 28-30 in Scottsdale.

Selected companies are,

from Scottsdale, Clear Demand, Creditmonitoring.com, CyberSponse, EquipRent.com, Health Business Intelligence Corp., Healthy Offers Inc., Iron Horse Diagnostics Inc., Mobi-Management and SOOH Media; from Tucson, Instant BioScan and REhnu; Chandler, appsFreedom; and Flagstaff, PathoGene.

Go Daddy founder and Executive Chairman Bob Parsons and sports-business icon Jerry Colangelo have been confirmed as keynote speakers at the conference, which will be held at the Fairmont Scottsdale Princess Resort, organizers said. For more information, go to investsouthwest.org.

Branding

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and tourists who will help them grow.

So far:

» Surprise has spent more than \$100,000 and several years searching for its identity.

» Peoria spent \$111,000 on its "Naturally Connected" campaign until city officials realized the slogan failed to connect with anyone.

» El Mirage built a new sign to lure speeding drivers off Grand Avenue.

And some of the cities outright envy Glendale, which settled on the short and sweet "Glendale's Got Game" earlier in the decade.

Marketing experts said perception is key to finding a brand. Cities can turn around negative perceptions, but the vision they offer must be true, they added.

"As a city, you have to figure out what the city has to offer that's real," said Matt Silverman, managing director of R&R Partners, Arizona.

Silverman said cities must find their target audience and learn how that audience perceives the city. They then need to pitch something that makes them stand out from every other city in the region.

West Valley cities began branding efforts in earnest about three years ago, when the nation's economic collapse brought an abrupt end to a historic population boom.

In 2009, Surprise budgeted \$100,000 for a consultant and marketing campaign. The goal was to bring in new businesses, residents and tourists.



Youngtown spent \$2,500 to install black-and-white awnings on some town buildings as part of a branding effort. TOM TINGLE/THE REPUBLIC

Consultants recommended that Surprise focus on its small-town, family-friendly atmosphere and signature recreation amenities, such as the White Tank Mountains and professional tennis and baseball stadiums. City officials decided to include Surprise's emphasis on education and the city's business-friendly regulations in marketing materials.

New businesses and tourist events that have located in Surprise over the past several years, during the worst of the recession, prove the campaign's worth, city spokesman Ken Lynch said.

Two solar-manufacturing plants have joined other companies in Surprise's business park. Music and arts festivals have all come "on the premise that outdoorsy, family-friendly recreation represents a real Surprise brand," Lynch said.

Peoria's leaders have struggled to brand the city.

In 2007, the city approved an effort to market the city as "Naturally Connected."

The slogan was shelved after critics mocked it as meaningless. Consultants hoped the phrase would show off the city's vibrant, outdoorsy qualities. Peoria officials started a new

marketing effort last year. The 60-year-old commercial core in Youngtown, which even town marketing materials describe as "forlorn," does not draw many out-of-town shoppers. The one-time retirement community now largely is made up of families.

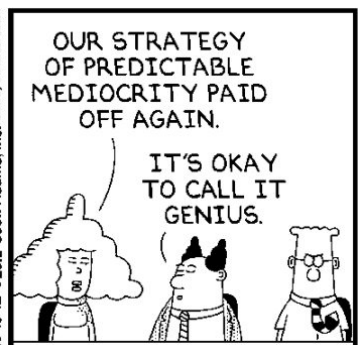
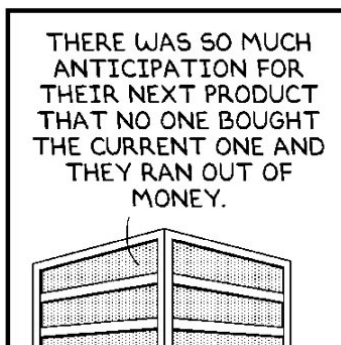
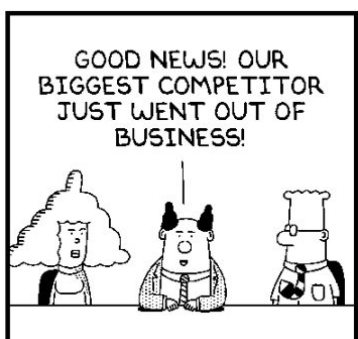
The face-lift includes some new trees to break up the Town Hall's parking lot and the black-and-white awnings that could give Youngtown a distinct look.

Economic-development consultant Gayle Cooper said the project aims to create a retro-chic atmosphere that will appeal to shoppers. According to the new campaign, Youngtown "is assuming a warm and funky ambience that reflects a savvy retro perspective on southern European flair."

"We're still working on being the right thing on the shelf," Cooper said.

The awnings are on public buildings at Clubhouse Square, the Town Hall complex. But town officials also would like them on commercial buildings.

Business owners are not yet convinced that installing the awnings on their shops is worth the cost, Cooper said. The town has asked merchants to pay for half of the cost of the awnings.



Big Apple

Continued from Page D1

In August 2011, Bill Johnson's filed for voluntary Chapter 11 reorganization after company shareholders Rudy Johnson and Johnny Johnson and their respective spouses, Anna Johnson and Diana Johnson, filed a lawsuit in Maricopa County Superior Court accusing the chain of failing to pay required pension benefits.

That lawsuit has since been rolled into the bankruptcy proceeding.

According to attorneys and court documents, Bill Johnson's owes its executive pension plan at least \$3.5 million and has accrued unpaid attorney and consultant fees totaling more than \$500,000.

Bill Johnson's attorney Shelton Freeman said that the loan, for which the company's 3101 W. Indian School Road restaurant location would be put up as collateral, would allow the chain to return to profitability and exit bankruptcy.

Court records show the chain has suffered a net loss of more

than \$600,000 since filing for bankruptcy. Attorneys for creditors including JPMorgan Chase Bank N.A. and the Pension Benefit Guaranty Corporation had filed written objections, arguing the loan would not provide enough working capital to keep the company in business for more than a few weeks.

The Guaranty Corporation, a federal agency that partially guarantees failed pension plans, later withdrew its objection to the loan.

Despite the bank's remaining objection, U.S. Bankruptcy Judge Sarah Sharer Curley said the restaurant chain should be allowed to borrow money and attempt to turn the business around before entertaining any buyout offers.

"I am willing to grant the motion," she said. "There definitely is some upside potential."

Sharer Curley said the company has made a clear effort to improve its business practices by hiring a consulting firm and resolving internal differences among shareholders of the family-owned chain.

In October 2011, Bill Johnson's filed a complaint in bankruptcy court against Rudy, Johnny, Anna and Diana Johnson for forming Di-

ana Johnson's Catering, a company the restaurant's attorneys said was set up to compete with Bill Johnson's Catering, using recipes stolen from the company.

The case is still pending. The Diana Johnson's Catering website, dianajohnsonscatering.com, includes a disclaimer saying, "Diana Johnson's Catering has no affiliation with Bill Johnson's Big Apple Restaurants."

Still, Freeman said shareholders in the Bill Johnson's chain have resolved much of the internal strife that had dominated the bankruptcy proceedings early on.

Attorney S. Cary Forrester, who represents Rudy and Johnny Johnson, said the investor offer of \$1.8 million would not have been sufficient to pay off the company's debts and that the \$300,000 loan was the restaurant chain's best hope of returning to viability.

"Is it risky? You betcha," he said.

The next hearing in the bankruptcy case is scheduled for Dec. 5.

Reach the reporter at craig.anderson@arizonarepublic.com or 602-444-8681.

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