

Meet the Officers

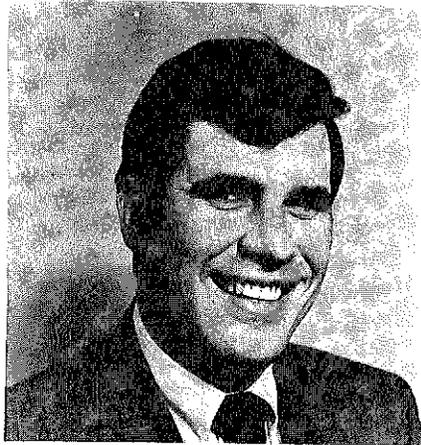
ROBERT SCHARAR, Treasurer

Robert W. Scharar, our new AAA-CPA Treasurer, exemplifies the growing number of active members who are not employed in public accounting or with a legal firm. Rather, they use their dual license skills to enhance their position in industry, education, government, and other endeavors.

Rob is President and CEO of FCA Corp., a financial planning and investment advisory company doing business throughout the country. FCA Corp. is an affiliate of the United States Trust Company of Boston (founded 1895). Its parent UST Corp. is a publicly held company.

At age 34, Bob has amassed an impressive background. He holds a BSBA (University of Florida), MBA and JD (Northeastern University), and a LLM (tax) (Boston University). He is a CPA (Florida) and a member of the Massachusetts and Florida Bars.

After working for Coopers & Lybrand (Boston), Rob taught accounting at Nichols College and Bentley College.



Robert W. Scharar
Houston, Texas

In 1975, he formed First Commonwealth Associates, to offer fee-based independent financial planning. In 1981, First Commonwealth was acquired by UST and still offers the same services with offices in several cities.

FCA under Scharar's leadership has developed a national reputation for quality financial planning and investment recommendations of-

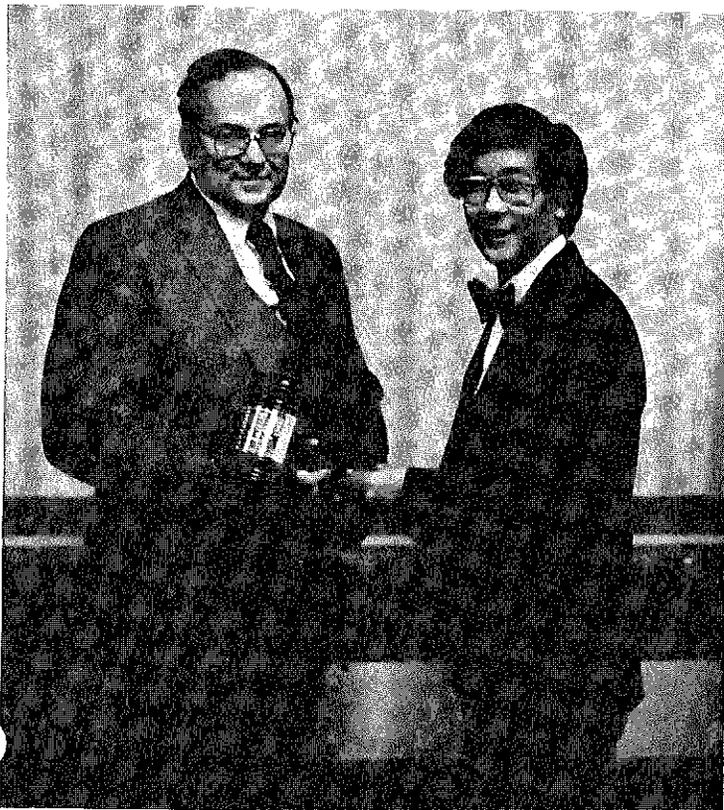
fered on a fee for service as opposed to commission or equity participation. FCA has implemented tax sheltered investments valued at over \$250 million for its clients. FCA works closely with the clients' CPA/Attorney to coordinate the planning program.

In 1982, Scharar was chosen to serve on the policy holder's examining committee of Northwestern Mutual Life Insurance.

He is a frequent speaker and author on tax and financial planning topics, being the consulting editor to "Money Management for Physicians."

Rob resides in Houston, Texas. His wife Daphne is an RN, graduate of Syracuse University. Their son, Ryan, is 3. They expect their second child in May 1983.

Rob feels the AAA-CPA activities have provided him with "a meaningful way to associate with other professionals in a social and intellectual manner. Daphne and I feel we have made wonderful friends in the AAA-CPA."



Past President William H. Behrenfeld (Florida) passes the Association's gavel to newly installed President Byron Jen Lee (California).

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