ANDREW M. HUDICK, MS, CFP®, was the founder of southwest Virginia's first fee-only financial planning practice. In practice since 1981, Hudick has provided coordinated consultation and financial planning services to individuals as well as businesses. In 2001 and 2002, Mutual Fund magazine chose Hudick as one of "the 100 Great Financial Planners from coast to coast." Worth magazine selected Hudick as one of the top 60 financial advisors in the United States in 1994, one of the top 200 in 1996 and 1997, and one of the top 300 in 1998. In 1998 and 2000, he was selected as one of the top 120 financial advisors for physicians in the United States by Medical Economics magazine.

Hudick is a graduate of the University of Virginia's School of Engineering and Applied Science. He has earned advanced certificates in retirement planning and estate planning from the College for Financial Planning and received a Masters of Science in Retirement Planning from the College in 1991. He is a Certified Financial Planner™ licensee from the Certified Financial Planner Board of Standards in Denver, Colorado and is a Registered Investment Advisor Representative with the Securities and Exchange Commission. Hudick holds consulting licenses for both life/health and property/casualty insurance.

Hudick was accepted as a member in the Institute of Certified Financial Planners (ICFP) in 1982, the International Association for Financial Planning (IAFP) in 1983, and is a NAPFA-Registered Financial Advisor (National Association of Personal Financial Advisors). He is currently a biographee in Marquis' Who's Who in the South and Southwest, Who's Who in Finance and Industry, Who's Who of Emerging Leaders of America, Who's Who in America, Who's Who of Young American Professionals, and Who's Who in the World.

In July 1999, Hudick published the first edition of his book, The Big Picture. This handbook offers a common-sense approach to financial planning and represents a compilation of his published articles and ideas to help consumers reach their financial goals.

Hudick was elected by the membership of NAPFA to serve on their 11-member Board of Directors and served as National President in 1995-96. He has served on the Certified Financial Planner Board of Standards (CFPBS) 7-member Board of Examiners. He also was a founding member of the Virginia Tech Family Resource Management Advisory Board. Hudick is a past President of the Central Virginia Chapter of the International Association for Financial Planning and served as an advisor to IAFP's Southeast Regional Council for five years.

Hudick taught a financial planning case study course at Virginia Tech in 1994 and 1995 and was an Adjunct Faculty member with the College for Financial Planning from 1984 until 1995. He served ten years as a Community Education Faculty member for Roanoke College. He has also taught financial planning concepts to other professionals as well as the general public. He served on three Advisory Committees for the College for Financial Planning's Advanced Studies Program and participated in the development of three master's level courses: Advanced Estate Planning, Estate and Insurance Planning for Business Owners, and Qualified Retirement Plans. He served for four years on the CFPBS Tax Planning and Management Panel and was an advisor to them as they developed a single, coordinated CFP exam.

He is the past Area 11 Governor for Toastmasters International, past Roanoke Chapter President, and has earned the Distinguished Toastmaster (DTM), the Able Toastmaster (ATM) and the Competent Toastmaster (CTM) designations.

He has served as an estate planning and endowment fund advisor to the Virginia Skyline Girl Scout Council and has served terms on the boards of both the Association of Retarded Citizens (ARC-CHD) and the Mental Health Association of the Roanoke Valley (MHARV). Hudick served as the 1986 treasurer for MHARV and was twice awarded their Distinguished Service Award. He is a past chair of both the Roanoke Valley United Way Speaker's Bureau and the United Way Allocations Committee.

As a specialist in financial planning topics, Hudick has been interviewed and quoted in local, regional, and national publications and has been asked to give presentations to banks, churches, hospitals, and colleges as well as civic, business and professional groups. He has participated in several radio shows including the nationally syndicated Financial Advisor radio show with Charles DeRose. He recently appeared on a TV show in Salt Lake City, Utah. Many in the Blue Ridge area have read the periodic financial planning column Hudick his written for the Blue Ridge Business Journal since 1988. He was also a featured advisor in two books published by Bloomberg: Best Practices for Financial Advisors by Mary Rowland and Smarter Insurance Solutions by Janet Bamford. Hudick has been published in The Practical Accountant, and is frequently quoted on financial planning topics including Jane Bryant Quinn in Newsweek, Financial Planning, Money, Investment News, Kiplinger's, *Kiplinger.com*, Medical Economics, Stages, Your Money, New Choices, Smart Money, Ticker, and Investment Advisor magazines, as well as The Roanoke Times, The Richmond Times Dispatch, and The Washington Post.