



SHARKEY HOWES & JAVER

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2012

Firm Brochure Supplement

This Brochure is a supplement to our 2012 Firm Brochure. If you have not received our 2012 Firm Brochure or if you have any questions about our team, our firm or our brochures, please contact us at 303-639-5100 or 800-557-9380 or info@shwj.com.

Learn more about our team members and our firm by visiting www.shwj.com or www.adviserinfo.sec.gov

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Our Professional Advisory Team

Educational Background and Business Experience



Eileen Mary Sharkey, CFP®

Eileen began her career in 1971 as an Actuary designing corporate pension and profit sharing plans. Eileen discovered that advocating the necessity of lifelong planning was her passion. In 1978 she earned her CFP®, CERTIFIED FINANCIAL PLANNER™ certification and began helping individuals and small businesses create personalized investment and retirement plans.

In 1990, Eileen formed the firm Sharkey, Howes & Javer with partners Lawrence E. Howes, MBA, CFP® and Joel B. Javer, CLU, CFP® from its predecessor firm, Sharkey, Howes, Wagner & Javer.

Eileen is Chairman of the Board of the College for Financial Planning, a subsidiary of the Apollo Group, and she is past Trustee of the Denver Ballet Guild Endowment Trust. She has served on the advisory Boards for financial courses at Metropolitan State College of Denver, Chapman College, CA and Texas Tech.

Eileen is an active member of several professional organizations including the Centennial Estate Planning Counsel of Colorado, the Women's Estate Planning Counsel, the Financial Planning Association, the National Association of Personal Financial Advisors and the American Association of Individual Investors.

Eileen was born June 21, 1946. She received her Bachelor of Arts degree from the University of London in England in 1967 and a Bachelor of Arts degree from Newman College, Wichita, Kansas in 1971. She was admitted to the Registry of Financial Planning Practitioners in 1978.



Lawrence Edward Howes, MBA, CFP®

Larry is the firm's Chief Financial Officer, Chief Compliance Officer and Economist. He specializes in fixed income investments and supervises the firm's advisory team.

He is a member of the Financial Planning Association of Colorado and he serves on the State of Colorado Department of Treasury, Investment Advisory Committee, overseeing the management of the State's investment assets. In addition, he serves on the Investment Committee of Pinnacol Assurance overseeing the management of its investments. Larry is an adjunct faculty member of Metro State College of Denver, teaching the investment portion of the CFP® Program.

Larry served on the State of Colorado, Securities Commissioner's legislative subcommittee on Financial Planning/Investment Advisory Regulation. He drafted the legislative application for the first Investment Advisory Law in the State of Colorado.

Larry was born November 3, 1953. He completed his undergraduate studies in the Canal Zone College, Panama in 1977, earned his Bachelor of Science in Management from Metropolitan State College, Denver, Colorado in 1990 and his MBA from Regis University, Denver, Colorado in 1990. He was admitted to the Registry of Financial Planning Practitioners in 1986 and received his CFP®, CERTIFIED FINANCIAL PLANNER™ certification in 1987.

Joel Barry Javier CLU, CFP®

Joel is president of the firm. He is in charge of equity mutual fund research and creates custom Investment Portfolios for individuals and pension plans. Joel is also responsible for personnel and operations.

Joel has been accepted as an expert witness in Jefferson and Denver counties in Colorado. He has provided litigation support in the areas of Investment suitability, securities, malpractice, qualified plan valuations and small business valuations. He has taught the Estate Planning course for the Financial Planning Certificate Program at Metropolitan State College, Denver, Colorado.

Joel is a member of the Financial Planning Association of Colorado. He has served on the Board of Practice Standards for the Certified Financial Planner Board of Standards, as well as the Examination Committee and Disciplinary Review Committees of the International Board of Standards and Practices, the former regulatory body for all CERTIFIED FINANCIAL PLANNER™ practitioners.

Joel was born September 2, 1949. He received his Bachelor of Science in Industrial Engineering from the University of Oklahoma in 1972. He received his Chartered Life Underwriter designation in 1983 and his CFP®, CERTIFIED FINANCIAL PLANNER™ certification in 1985.



Mary Nathalie Hackley, MPH, CFP®

Mimi joined Sharkey, Howes & Javier in 1998 and earned her CFP®, CERTIFIED FINANCIAL PLANNER™ certification in March of 2000. She became a shareholder of the firm in 2003 and serves as Director of Financial Planning.

Mimi currently serves on the Professional Advisors Council of the Denver Foundation and on the Children's Hospital Foundation Board. She is as an adjunct faculty member of Metropolitan State College, Denver, Colorado, teaching the retirement and employee benefits portion of the CFP® Program. Mimi is a member of the Financial Planning Association of Colorado and past President and Chairman of the Board. She has also served on the National Financial Planning Association's Professional Development Committee.

Mimi was born October 5, 1964. She earned her Bachelor of Arts degree from the University of California at Irvine, California in 1986 and a Masters degree in Public Health from San Diego State University, California in 1989.



Karlton Dean Childress, CFP®

Karlton joined Sharkey, Howes & Javier in September of 2000 and became a shareholder of the firm in 2005. He currently serves on the firm's Investment Committee and the Financial Planning Committee.

Karlton serves on the board of trustees of the Denver Ballet Guild Endowment Trust and is a member of the Financial Planning Association of Colorado. He has also worked with NEFE (National Endowment for Financial Education) as a guest educator in local high schools.

Karlton was born September 20, 1971. He earned his Bachelor of Science and Business Administration degree from the University of Denver in Colorado in 1994 and his CFP®, CERTIFIED FINANCIAL PLANNER™ certification in 2001.





Harold Walter Kirschner, MBA, CFP®

Harold joined Sharkey, Howes & Javier in 2003 and became a shareholder in 2011. He is a member of the firm's Investment Committee.

Harold is a substitute teacher at Metropolitan State College, Denver, Colorado, teaching the investments portion of the CFP® Program and he is a member of the Financial Planning Association of Colorado.

He was born May 24, 1965. He earned his Bachelors of Science degree in Aerospace Engineering from Parks College of St. Louis University; St. Louis, Missouri in 1987; his MBA from University of Houston – Clear Lake; Houston, Texas in 1994 and his CFP®, CERTIFIED FINANCIAL PLANNER™ certification in 1999.

Prior to joining Sharkey, Howes & Javier, Harold worked at Integrated Concepts 10/98 – 12/03.

Other Information

Disciplinary Information - Sharkey, Howes & Javier (SHJ) is proud that none of our team members have ever been charged or accused of any criminal or civil actions. The firm and its' members have never violated any investment-related statutes or regulations.

Other Business Activities - There are no other financial industry business activities or affiliations of any kind.

Additional Compensation - All the advisors at SHJ are paid an annual salary. There are no bonus incentives, commissions, or any additional compensation.

Supervision - Our professional advisory staff is supervised by Lawrence Howes, Partner, (303) 639-5100. Mr. Howes provides oversight and monitors the investment and financial planning advice given by all the advisors at SHJ. The financial planning advice is mutually agreed upon given our analysis of changes in the law or client experiences by frequent financial planning staff meetings.