

***Carter Financial Management in Dallas names JoAnne B. Galbraith  
as president of Carter Advisory Services***

**DALLAS—Jan. 6, 2015**—Carter Financial Management (CFM) in Dallas named JoAnne B. Galbraith as president of Carter Advisory Services, a complementary business unit of CFM, which delivers financial planning services for individuals and companies. Galbraith is a 40-year veteran of the profession and a key member of CFM since 1993.

“JoAnne is incredibly adept as a financial planning professional who provides depth and excellence for our clients,” said Bill Carter, founder and president of CFM and CEO of Carter Advisory Services. “She is integral to the design and integration of our clients’ multi-disciplinary plans while managing a team of financial planners and employees.”

Galbraith, a Certified Financial Planner®, offers more than 40 years of experience in financial planning, banking and public accounting. She joined Carter Advisory Services (CAS) in 1993 after a successful career at Ernst & Young and Bank of America. She earned a bachelor’s of science in business administration, majoring in accounting, from the University of Dayton. She also earned a master’s degree in management and administrative sciences with a concentration in finance from the University of Texas at Dallas. Interestingly, she also holds a master’s degree in acupuncture and oriental medicine, is a licensed acupuncturist, herbalist and doctor of oriental medicine.

**About Carter Financial Management Inc.**

Carter Financial Management’s professional staff members are well-versed in the most innovative, cutting-edge practices for accumulating, managing, preserving and distributing wealth. Their full spectrum of services is tailored to create a personalized, optimum strategy addressing all aspects of an individual’s financial affairs. Its advisers’ relationship with Raymond James Financial Services allows the firm to provide the personalized service of a small boutique, coupled with the vast resources of a global firm. For more information, visit [www.CASCFM.com](http://www.CASCFM.com) or call 214-363-4200.