

# Estate & Financial Planning Council of Southern New Jersey



Member of the National Association of Estate Planners and Councils

## MAY 19, 2016 BREAKFAST MEETING “TRUST PROTECTORS: WHAT THEY ARE AND DO WE REALLY NEED THEM”

**Date:**

Thursday, May 19, 2016

**Location:**

Laurel Creek Country Club  
701 Centerton Rd., Mt. Laurel, NJ 08054

**Speaker:**

Thomas Varley, PNC Delaware Trust Company

**Time:**

7:45 am– Breakfast  
8:15-9:30 am–Educational Program

*The EFPCSNJ May 19, 2016 Breakfast Meeting is being Sponsored by:*



*There are only 2 sponsorship opportunities left for this event.*

*Please contact Abby Murray at 856-751-0551 for additional information.*

**For additional information Please see Page : 5**

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# LETTER FROM THE PRESIDENT

Dear Council Members:



Welcome to this 5th issue of your Newsletter. The new, but still dreaded "Tax Filing Day Deadline" of April 18th has come and gone. Spring arrived last week and then promptly departed this week!

A lot has been happening with more to come next month. February marked our 3rd Annual Elder Care Forum held at The Mansion so ably planned and organized by Jamie Morgan, Esq. and Yasmeen Khaleel, Esq. A terrific panel discussion moderated by Joe Maniaci, JD thoroughly explored 2 case studies—one family with modest income and resources and a second family with more substantial income/resources. While the financial resources differed the problems faced with obtaining, providing, managing the emotional and human issues were, as expected, pretty much the same. Panel members were Adam Brodman, CLU; Nancy Carmen, Gerontologist; Dr. Stephen Goldfine; Alicia Kagan, Esq; Ethan Ordog, Esq. . On behalf of all of us I extend the Council's sincere thanks to each of them for taking time to help us help our current and future clients. Another sincere thanks goes out to all 4 of our Sponsors and all 15 Care Providers (too numerous to list here) that participated. The depth and breadth of services provided in this arena is truly impressive!

Last March 17th a few of us were "Wearin The Green" as we listened to our own Doug Fendrick, Esq. enlighten us on "Same Sex Marriage Laws and Planning Issues". Doug covered the history and gradual genesis of the law over the last 10 + years to present. Clearly, this is a highly specialized area that requires a thorough understanding of the law. As with all planning, knowing and understanding the clients goals is paramount to helping them achieve their desired objectives.

Our next meeting, and last program for this season, is Thursday, May 19th at Laurel Creek Country Club starting with breakfast at 8AM. Tom Varley from PNC Trust Company will be speaking on Trust and Retirement Plans. As many of you will recall Tom spoke last year at our May meeting on another aspect of Trust management and did such a good job we've invited him back for an encore! This year his talk is titled—"Trust and Retirement Plans - Major Trusts, Major Headaches!" Please be sure to reserve the date in your calendar and RSVP when the invitation lands in our email inbox. If any of you want to sponsor this meeting sponsorships are still available—please email Abby Murray at [efpcsnjmbrcsvcs@bowermanagementservices.com](mailto:efpcsnjmbrcsvcs@bowermanagementservices.com) .

Our By-Laws have been updated and will be emailed to you shortly. Our current By-Laws were last revised in in the 1980's so an update is definitely in order! At our May 19th meeting we will have a brief discussion, answer questions, and then vote on adopting them. We all owe a debt of gratitude to Immediate Past President Yasmeen Khaleel, Esq. for taking the necessary time to bring our By-Laws into the 21st century.

New Members Update—Yes, you keep encouraging other professionals to join. Thank You! Please keep it up as NOW is a great time to ask someone to join. They're annual dues cover them for the remaining 2 meetings this year and all of next year. What a deal!! We only need 6 new members to hit our goal for the year. We can do it with your help!!! I want to welcome our newest member, Brad Cohen.

Our Annual Installation Dinner will be June 2nd, 2016. Please plan to attend. It is always a fun evening when we present The Founder's Award (our highest honor), thank outgoing Board members and install new Board members. I certainly hope to see you there!

All the best,

William S. Merriken, Jr., ChFC

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The AEP designation is a graduate level specialization designation which recognizes estate planning professionals who meet stringent requirements of experience, knowledge, education, professional reputation and character. It is awarded by the National Association of Estate Planners & Councils.

For more information contact Tim at [EFPCSNJ@mail.com](mailto:EFPCSNJ@mail.com) or 856-795-0551.

# 2015-2016 MEETING SCHEDULE

Educational Meetings are usually approved for 1.0 CFP & CPE credits.  
Meeting registration and more information can be found at [www.EFPCSNJ.org](http://www.EFPCSNJ.org)

## **Thursday, September 17, 2015**

Topic: Business Succession Planning Panel and Case Study Discussion  
Speakers: Don DiCarlo, JD, LLM, Glenn Henkel, JD LLM and Yasmeen Khlaeel, Esq.  
Location: The Mansion on Main Street, Voorhees, NJ  
Schedule: Breakfast 7:45 am.; Program 8:15–9:30 a.m.  
Sponsors: Hempstead & Co and Merriken Financial

## **Thursday, November 19, 2015**

Topic: Changed Your Domicile? Your Former State May Disagree  
Speaker: Dave Kuchinos—Blank Rome  
Location: Laurel Creek Country Club, 701 Centerton Rd., Mt. Laurel, NJ  
Schedule: Breakfast 8:00 a.m.; Program 8:30-9:30a.m.  
Sponsors: Fiduciary Advisors, Friedman, LLP, Surety Title  
Do not miss this opportunity to sponsor an EFPCSNJ Event - Call 856-795-0551 Today!

## **Thursday, February 25, 2016**

Topic: EFPCSNJ 3rd Annual Elder Care Legal Forum  
“It Takes a Village: A Collaborative Approach to the Clinical, Legal and Financial Components of Integrated Elder Care  
Moderator: Joseph G. Maniaci, JD, Maniaci, Ciccotta & Schweizer  
Panelists: Adam Brodman, CLU, Regional Vice President, Prudential  
Ethan Ordog, Esquire, Begley Law Group  
Stephen Goldfine, MD, Chief Medical Officer, Samaritan Healthcare & Hospice  
Alicia Kagan, Director of Public Benefits, Rothkoff Law Group  
Nancy Carman, MA, CMC, Manager, Geriatric Care Management, Virtua SeniorWise Care Management  
Location: The Mansion, 3000 Main Street, Voorhees, NJ  
Schedule: 7:45am–12:00 pm—Two Panel Discussions and Vendor Showcase  
Sponsors: Bayada Home Health Care, Brandywine Senior Living, LifeSpan Care Management, Rothkoff Law Group  
Vendor Tables: 5 Star Senior Living, American Cancer Society Estate and Gift Planning, Cadbury at Home, Care Patrol, Edward Jones, The Evergreens, Fiduciary Advisors, Garden State Trust Company, Hempstead & Company, Litchman Associates, LLC, Right at Home South Jersey

## **Thursday, March 17, 2016**

Topic: Same Sex Partnerships  
Speaker: Douglas Fendrick—Fendrick & Morgan, LLC  
Location: The Mansion, Voorhees, NJ  
Schedule: Breakfast 8:00 a.m.; Program 8:30-9:30a.m.  
Sponsors: Glenmede  
Sponsorship Opportunities still available.  
Do not miss this opportunity to sponsor an EFPCSNJ Event - Call 856-795-0551 Today!

## **Thursday, May 19, 2016**

Topic: Trust Protectors: What they are and do we need them  
Speaker: Thomas Varley—PNC Delaware Trust Company  
Location: Laurel Creek Country Club, 701 Centerton Rd., Mt. Laurel, NJ  
Schedule: Breakfast 8:00 a.m.; Program 8:30-9:30a.m.  
Sponsors: Samaritan Healthcare & Hospice  
Do not miss this opportunity to sponsor an EFPCSNJ Event - Call 856-795-0551 Today!

## **June 2, 2016**

Installation of Officers and Member Awards Dinner  
Location: TBD  
Join EFPCSNJ for the annual Awards and Installation Dinner.

## **INTERESTED IN SPONSORING AN EVENT?**

Do not miss this opportunity to sponsor an EFPCSNJ Event - Call 856-795-0551 Today!  
If you are interested in sponsoring an EFPCSNJ meeting in the 2015–2016 Meeting Year, please contact Abby Murray at 856-795-0551.



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# EFPCSNJ MAY 19, 2016 BREAKFAST MEETING

## “TRUST PROTECTORS: WHAT THEY ARE AND DO WE REALLY NEED THEM”

Date: Thursday, May 19, 2016  
Time: Breakfast - 8:00 am, Educational Program - 8:30 am - 9:30 am  
\*\*\*\*\*Location: *Laurel Creek Country Club, 701 Centerton Rd., Mt. Laurel, NJ\*\*\*\*\**  
Speaker: Thomas A. Varley - PNC Delaware Trust Company

New Jersey has adopted the Uniform Trust Code. effective July 18 and New Jersey attorneys can now draft directed trusts similar to those in other states. Trust Protectors have become a popular feature of trusts in recent years but what are they and how can they best be utilized? Join EFPCSNJ for a very timely and informative presentation from Thomas Varley as he helps to explain and navigate these changes.

EFPCSNJ Members - \$25.00  
Non-Members - \$35.00

This Meeting is being Generously Sponsored by:



*There are only 2 sponsorship opportunities left for this event.  
Please contact Abby Murray at 856-751-0551 for additional information.*

We are applying for this meeting to qualify for the following CE credits:  
1.0 CPE credit (for CPAs), 1.0 CFP credits, NJ & PA CLE credits

Thank you to our CLE Sponsor:



### May 19, 2016 EFPCSNJ Meeting Registration Form

NAME: \_\_\_\_\_ Member \_\_\_\_ Guest \_\_\_\_

COMPANY: \_\_\_\_\_

PHONE: \_\_\_\_\_ EMAIL: \_\_\_\_\_

NAME: \_\_\_\_\_ Member \_\_\_\_ Guest \_\_\_\_

COMPANY: \_\_\_\_\_

PHONE: \_\_\_\_\_ EMAIL: \_\_\_\_\_

Registration Fee: \$25      Enclosed is my check for \$\_\_\_\_\_ payable to:

EFPCSNJ • PO Box 460, Collingswood, NJ 08108 • Phone: 856-795-0551 • Fax: 856-210-1619 •  
efpcsnjmbbrsvcs@bowermanagementservices.com • www.efpcsnj.org

**ONLINE REGISTRATION OPTION: Register online at the EFPCSNJ website ([www.efpcsnj.org](http://www.efpcsnj.org))**



## Estate and Financial Planning Council of Southern New Jersey

The Estate and Financial Planning Council of Southern New Jersey announces their 2016-2017 slate of officers. Voting will occur at the May 19, 2016 meeting that takes place at 8:30am at Laurel Creek Country Club in Mt. Laurel, NJ. All active EFPC-SNJ members in attendance at the meeting will get a vote.

- **President:** Jamie Shuster Morgan, Esq. - Fendrick & Morgan, LLC
- **1<sup>st</sup> Vice President:** J. Mark Penny, ASA - Hempstead & Co., LLC
- **2<sup>nd</sup> Vice President:** Henry Kramarski, CFP® - Legacy Wealth Management
- **Treasurer:** Kimberly A. Dula, CPA - Friedman, LLP
- **Secretary:** Eric A. Feldhake, Esq. - Kulzer & DiPadova, P.A.
- **Immediate Past President:** William S. Merriken, Jr. ChFC - Merriken Financial Group, Inc.

**Additional nominations can be made through the process below:**

*In addition, any twenty EFPC-SNJ members may nominate candidates for officers of the Council by notice in writing filed with the Secretary at least five days before the meeting. The members shall be entitled to vote for any candidate named by either one of the above methods at such meeting. The candidate receiving the majority of votes of the members present at the meeting shall be declared elected.*

**Please contact the EFPCSNJ office by email at:**

***efpcsnjmbbrsvcs@bowermanagementservices.com or by calling 856-795-0551***

***if there are any questions or if we can be of assistance.***

**William S. Merriken, Jr., ChFC**

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# Estate and Financial Planning Council

**of Southern New Jersey, Inc.**

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## ***Member-Get-a-Member Contest***

EFPCSNJ is announcing a great opportunity to get involved in the organization and help all of the members and meeting attendees become more successful. As you know, one of the most important benefits of EFPCSNJ is networking with other professionals that work in the same industry as you do. By increasing membership we will increase the opportunity for networking and that will help everyone increase their professional circle. Increased membership and meeting attendance will help in the sharing of industry best practices as well as increase the potential for business referrals.

### ***Please Help EFPCSNJ Grow!!! HERE IS HOW***

EFPCSNJ will be running a contest now through April 30, 2016. Any current EFPCSNJ member that recruits a new member will receive complimentary attendance at a future educational event in the 2015-2016 program year. The EFPCSNJ member who recruits the most new members will receive 2 complimentary tickets to the Installation and Awards Dinner where they will receive an award.

The process is simple:

1. Discuss EFPCSNJ and the great benefits you receive from being a member with your professional colleagues that meet the membership criteria (Trust Officers, Chartered Life Underwriters, Attorneys, CPAs, CFPs, CFCs and other qualified professionals who are primarily involved in the financial planning process). Once they are ready to join they simply need to go to [www.efpcsnj.org](http://www.efpcsnj.org) and select "Application Form" on the left hand menu.
1. They will need to complete the form and make sure to put that they are recommended by you for membership at the bottom of the online form. Once the application is received it will be reviewed and the EFPCSNJ Office will get back to them regarding the status of their application.

***Please help EFPCSNJ grow so we can continue to help all of our members prosper.***

### **Some information about EFPCSNJ:**

The Estate and Financial Planning Council of Southern New Jersey (EFPCSNJ) was established in 1975 and serves our members by providing educational and networking opportunities throughout the year. Our members are Trust Officers, Chartered Life Underwriters, Estate Attorneys, CPAs, CFPs, Chartered Financial Consultants and other qualified professionals who are involved in the estate and financial planning process. We have approximately 125 members that service clients in the NJ counties of Camden, Burlington, Atlantic, Cumberland, Ocean, Salem and Cape May. Being a part of this group provides you educational opportunities, networking events and the ability to get continuing education credits if you are a CFP, CPA or lawyer registered in NJ or PA.

EFPCSNJ holds 5 educational events per year and has an annual Installation and Awards Dinner. The educational events are held in September, November, January, March and May and the dinner is usually held in early June. For a complete listing of events please visit [www.efpcsnj.org](http://www.efpcsnj.org).

For more information on the Member-Get-a-Member Contest please call Abby Murray at 856-795-0551 or contact her by email at [efpcsnjmbbrsvcs@bowermanagementservices.com](mailto:efpcsnjmbbrsvcs@bowermanagementservices.com).





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**2015-2016 DUES RENEWAL**

**\*\*There was no dues increase this year. EFPC-SNJ appreciates your past support\*\***

Description	Amount
Individual Member @ \$150	
Corporate Members – first 4 members @ \$150	
Corporate Members – 5th member and more @ \$100	
<b>Total</b>	
Please make check payable to EFPCSNJ and mail to: PO Box 460, Collingswood, NJ 08108	
<b><i>You can renew online and pay by credit card by going to the EFPCSNJ website (<a href="http://www.efpcsnj.org">www.efpcsnj.org</a>) and click "Member Renewal" on the left hand menu bar. You will need to log into the website as a member to renew your membership. Please call 856-795-0551 for assistance.</i></b>	

**BENEFITS OF MEMBERSHIP**

- Access to National web site and all its resources
- Quality speakers at the meetings
- Great networking opportunities
- Continuing education credits at every meeting
- Access to great resources through the membership directory

**CONTACT INFORMATION**

Member: \_\_\_\_\_

Nickname: \_\_\_\_\_

Discipline\*\*: \_\_\_\_\_

Title: \_\_\_\_\_

Company: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

E-mail: \_\_\_\_\_

Website: \_\_\_\_\_

<b>**Discipline:</b>		
Attorney	Accounting	Financial Planning
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Other (please explain)		

SPECIALITY OR BRIEF DESCRIPTION \_\_\_\_\_

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**Executive Board**



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William S. Merriken, Jr.,  
ChFC  
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Jamie Shuster Morgan, Esq.  
Fendrick & Morgan, LLC



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J. Mark Penny, ASA  
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Legacy Wealth Management  
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**Secretary:**  
Kimberly A. Dula, CPA  
Friedman, LLP



**Immediate Past President:**  
Yasmeen S. Khaleel, Esq.  
Capehart & Scatchard

**Council Sponsorship**

Becoming a Council sponsor is a great way to support the Council and promote your company's commitment to the financial services profession.

**GOLD SPONSOR – \$475**

- ~ A 1/4 page ad in every newsletter.
- ~ A link to your company's web site on the patrons page of the Council's web site.

**MEETING SPONSOR – \$400**

- ~ Company name on all meeting notices.
- ~ Attendance for 2 at the event.
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- ~ Verbal recognition at the event.
- ~ Multiple sponsors for the event
- ~ Honorary membership in the Council for current membership year.

For more information contact

Abby Murray at :

[efpcsnjmbbrsvcs@bowermanagementservices.com](mailto:efpcsnjmbbrsvcs@bowermanagementservices.com)

Or

856-795-0551

**Tim Bower, CAE**

Executive Director

PO Box 460

Collingswood, NJ 08108

Phone: 856-795-0551

Fax: 856-210-1619

# Estate & Financial Planning Council of Southern New Jersey

## Membership Application

Apply online at [www.EFPCSNJ.org](http://www.EFPCSNJ.org)

Name: \_\_\_\_\_

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Company: \_\_\_\_\_

Address: \_\_\_\_\_

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Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

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I am actively engaged in estate and/or financial planning in \_\_\_\_\_  
county for \_\_\_\_\_ years.

I hold a license or designation/certification and am a member in good standing in the following disciplines: \_\_\_\_\_ Attorney \_\_\_\_\_ CPA \_\_\_\_\_ CFP \_\_\_\_\_ ChFC  
\_\_\_\_\_ CLU \_\_\_\_\_ CTFA or qualified professional employed in tax, trust or estate practice by a financial services firm. Other: I have a

\_\_\_\_\_ certification/designation and my primary area of practice is:

\_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Recommended  
by Member: \_\_\_\_\_  
(please print)

Signature of Member: \_\_\_\_\_

Membership cost: \$150 per year. You can also submit your membership application online at [www.efpcsnj.org](http://www.efpcsnj.org). Corporate membership is available.

**Tim Bower, CAE**

Executive Director

PO Box 460

Collingswood, NJ 08108

Phone: 856-795-0551

Fax: 856-210-1619

## Estate & Financial Planning Council of Southern New Jersey

[www.EFPCSNJ.org](http://www.EFPCSNJ.org)

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### Council Executive Board

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**Immediate Past President**

*Yasmeen S. Khaleel, Esq.*  
Capehart & Scatchard

### Call for Articles

Please consider submitting an article for inclusion in future newsletter issues. We are now seeking articles for the EFPCSNJ newsletters.

Articles should be between 1,200 and 2,000 words  
which is usually three to six typed pages.

Submissions should be sent as a word document to Abby Murray at  
[efpcsnjmbbrsvcs@bowermanagementservices.com](mailto:efpcsnjmbbrsvcs@bowermanagementservices.com).

This is a great way to get involved with EFPCSNJ and to share knowledge and information with the rest of the members.

To view recent newsletters please visit the EFPCSNJ website ( [www.efpcsnj.org](http://www.efpcsnj.org) ) and go to Documents.