

Estate & Financial Planning Council of Southern New Jersey



Member of the National Association of Estate Planners and Councils

IT TAKES A VILLAGE: A COLLABORATIVE APPROACH TO THE CLINICAL, LEGAL AND FINANCIAL COMPONENTS OF INTEGRATED ELDERCARE

EVENT CO-SPONSORS:



EFPCSNJ, SAMARITAN HEALTHCARE & HOSPICE, VIRTUA SENIORWISE CARE MANAGEMENT,

Thursday, February 25, 2016

The Mansion

3000 Main Street, Voorhees, NJ 08043

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

Time: This event will start at 7:45 am with a continental breakfast and dedicated time to network with your colleagues and visit the vendor tables. There will be two educational sessions with a break in the middle for additional networking. The event will end at 12pm with closing remarks and a prize drawing.

Registration Fee:

\$60.00

Current Sponsors:

Bayada Home Health Care, Brandywine Senior Living, LifeSpan Care Management, Rothkoff Law Group

Current 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, Lichman Associates, LLC, Right at Home

For additional Information Please see Page : 9 (Registration form on Page 10)

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REMINDER...

- **3rd Annual Elder Care Legal Forum—** Thursday, February 25, 2016 details on page 9 Registration Form on Page 10
- **Have you renewed your EFPCSNJ Membership? If Not, Renew Today!** Additional information on page 7
- **EFPCSNJ Member Get a Member Program:** page 6
- **Mark Your Calendars!** EFPCSNJ 2015-2016 Meeting Schedule on page 3



LETTER FROM THE PRESIDENT

Dear Council Members:



BUILD IT AND THEY WILL COME. Ahhhh! If it were only summertime and we could lay down on the grass in our Field of Dreams in our shorts and t-shirts! That will be something nice to look forward to.

Meanwhile we do hope you will come to this Thursday's Elder Care Forum. Many people have worked very hard building this program into a fabulous opportunity for each of us to learn a great deal about how to help our clients with the intricacies and "potholes in the road" of late in life chronic health issues, financial issues and care issues.

Yes, it is \$60. Yes, it is a whole morning at The Mansion—7:45-12 with an outstanding panel that will dissect two cases and engage all of us in formulating the strategies to solve these client's issues. Yes, we can't learn less!! Yes, you can still register by emailing Abby at efpcsnjmbbrsvcs@bowermanagementservices.com. Do it right now!! So please—make a point to join us so you can be better positioned to help your clients navigate this very tricky part of life. See the whole article on the Forum later in this newsletter. Remember – All of us, at some point in time, have called a colleague and said the 5 magic words –I have a client who... We need some help in figuring out the best course on advising this client. This is a great learning opportunity. Bring a colleague!

Looking forward to March 17th our next regular meeting date, our own Doug Fendrick, Esq. and last year's Vince Lombardi Trophy Honoree will be presenting the latest information on Same Sex Marriages. The meeting will be at our customary time of 8-930AM at The Mansion. I heard Doug speak on this topic last year to another group and he gave an extremely informative talk with lots of useful information. We are all in for a treat in March!! Please mark your calendar now and reserve that date. Bring a friend and wear something Green!

Our By-Laws and membership classifications are being updated by immediate Past President Yasmeen Khaleel, Esq. Thank you Yasmeen for your tireless work on our behalf! Our current By-Laws were last updated and approved on October 19, 1983! So, it is highly appropriate that we now update our By-Laws. The Board reviewed the first draft at last week's Board meeting. A second draft will be reviewed and finalized within the next month and then we will be ready to distribute to all of you in late March for your review. At our May meeting we will discuss them and any questions you may have and then vote on whether or not to accept them. Each of you will receive them via email by the end of this week. To ease your review of the new By-Laws and the updates/changes we've made, we will include a brief "Executive Summary" of the changes which you will find at the beginning of the document.

Isn't it great that it's getting light earlier each morning and staying light longer?! It's true—Spring is coming!

All the best,

William S. Merriken, Jr., ChFC
2015-2016 Council President

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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 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

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: TBD
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: Sponsorship Opportunities still available.
Do not miss this opportunity to sponsor an EFPCSNJ Event - Call 856-795-0551 Today!

June 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.

Why Self-Coverage May Not Be an Adequate Substitute for Long-Term Care Planning and Insurance.

The Huge Financial Plan Hole That Can Have a Dramatic Impact on Retirement Income, Legacy and Lives of Loved Ones
by

William R. Borton, CLU, RHU, REBC

“I hope I die before I get old.” –My Generation– The Who, 1965

Most Boomers were just coming of age when Pete Townsend wrote “My Generation.” Now, 50 years later, most boomers are still alive and likely will be for another 20, 30, or even 40 more years. That said, we may be living longer, but we are not necessarily living better. Despite the advances in medical technology and pharmaceuticals that are enabling us to live longer, lifestyle-related chronic health conditions certainly continue to take their toll.

The Huge Hole

Nearly every American has a huge hole in his or her financial plan that can have a dramatic impact on retirement income, legacy, and the lives of loved ones. The lack of a long-term care (LTC) plan and a way to pay for it, even for those considered high net worth, invites chaos, uncertainty, and perhaps dread.

“Will I have enough?”

For many who are now living beyond their means, saving too little, or mortgaging their retirement to pay for college expenses, the answer is probably a resounding “no.” A lifetime of working and saving can easily disappear in just a year. Even those who have amassed millions of dollars run the risk of having their financial assets and savings compromised. Moreover, this problem is not limited to seniors or the elderly. Surprisingly, 40 percent of long-term care insurance claimants are between 18 and 64.

What to Consider?

When filling the huge hole, addressing the financial impact that a long-term care event may have on your retirement income composes only one piece of the puzzle. Evaluating the emotional, physical, and logistical effects that such an event would have on family and friends is where making plans can become complicated, and this may in fact be the more daunting and real reason that so many have failed to plan.

LTC – Love, Trust, and Conversations

Reasonable people understand that they are more than likely to live long lives, and if so, will probably need help with daily living activities. Astute people attend

to long-term care (LTC) planning because they **love** someone and would never want to be a burden to others by relying on them for this care.

Early in the planning process, most people require advice and as such rely on someone they **trust**, typically their financial adviser. However, although many financial advisers may be properly prepared to purchase insurance on your behalf, they may not be too comfortable talking about the realities and complexities of an LTC event and its myriad consequences on clients and their families. This discussion calls for candid **conversations** between you, your financial adviser, family members, and sometimes other advisers such as tax accountants and estate planning attorneys.

What Is a Well-Designed Plan?

The process begins with a discussion of your family’s priorities. This demands introspection and conversations with your spouse or partner and your adult children, if they are in the picture. Consider your preferences regarding where you would receive long-term care and who would best provide it. Next, consult with an LTC planning specialist to discuss care costs and funding sources and options. Ideally, by now, your financial adviser would be participating in this discussion. The plan is only complete after legal documents have been drafted, funding arrangements are in place, and the details of care coordination have been fully addressed. As you can see, purchasing an LTC insurance policy in and of itself does not constitute a plan.

Funding the Plan

For decades, the overwhelming majority of expert advisers to the wealth management industry have held that LTC insurance is not right for wealthy clients, primarily because they can afford to self-insure. Consequently, many advisers have been known to tell clients with \$2 million to \$3 million or more of invested assets that they do not need to worry about developing a strategy that includes insurance to fund a LTC risk, as these clients were believed to have more than enough money to cover this risk on their own.

Why Self-Coverage May Not Be an Adequate Substitute for Long-Term Care Planning and Insurance.

The Huge Financial Plan Hole That Can Have a Dramatic Impact on Retirement Income, Legacy and Lives of Loved Ones
by

William R. Borton, CLU, RHU, REBC

Recently, however, this advice has begun being scrutinized and has changed for some. As fiduciaries, many fee-only advisers are now probing this rely-on-yourself assumption to determine whether it is in fact a prudent course. They and their clients are beginning to understand that transferring a portion of their LTC risk to an insurance company makes good economic sense. They appreciate the leverage, tax advantages, instant liquidity, and professional care coordination that insurance affords them.

No Perfect Policy

In a world without limitations, most would prefer a single LTC policy that offers the following:

1. Has no elimination (waiting) period
2. Provides a choice or combination of cash and reimbursement benefits
3. Has a guaranteed payoff whether or not care is needed
4. Has guaranteed premiums that will never increase and can be flexible
5. Keeps pace with inflation

Unfortunately, such a single LTC policy does not exist. In many cases, the most effective solution will require a portfolio of policies that is individually tailored for your specific needs and preferences. This approach will provide you with the richest benefits to cover a broad range of potential claim scenarios.

Collaboration

Most high-net-worth clients rely on their financial adviser, accountant, and attorney to collaborate on their behalf to keep them out of harm's way and guide them toward achieving their financial goals. Whereas fee-only advisers are fiduciaries with a legal obligation to do only what is in their clients' best interests, most of these advisers unfortunately lack a full understanding of LTC planning and insurance. In fact, I've had candid discussions with some advisers who have admitted that they avoid discussing LTC with clients altogether because they feel that they have an inadequate understanding of the subject. And when these advisers do offer cash-flow projections that support self-funding, they often do

so without considering their clients' preferences and intentions for a specific financial lifestyle and lasting family legacy.

Taking the Steps to Secure a More Certain Future

Many high-net-worth individuals are in that position because of a fiscally conservative lifestyle. Those who are able to self-insure may lack liquidity. Follow the steps that will help you avoid the long-term-care financial trap:

1. Have the conversations you need to with your immediate family and key professional advisers about Long Term Care
2. Work with a specialist in LTC insurance policies
3. Create a written LTC plan
4. Give copies of the plan to your advisers and loved ones to assist them in helping execute your estate planning intentions
5. Have your attorney draft the documents

Fund that plan

Then be sure to tell those you care about to do the same.



Bill Borton is Managing Principal of [W.R. Borton & Associates](http://www.wrorton.com), a specialist in asset protection strategies and extended-care solutions for high net-worth clients.

Bill's firm develops individually tailored

solutions in coordination with each client's financial, tax and estate planning advisors to transfer this long-term care risk using a wide range of available insurance products. Bill can be contacted by phone at 856.817.6100, by email at info@wrorton.com or through the [online form](#) on his website.

This article reflects the opinions of the author and not necessarily those of EFPC of SNJ.

Estate and Financial Planning Council

of Southern New Jersey, Inc.

Member of the National Association of Estate Planners and Councils

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 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.

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.



Estate and Financial Planning Council
of Southern New Jersey, Inc.
PO Box 460 • Collingswood, New Jersey 08108
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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 *Discount Special \$135 until September 30th.	
Corporate Members – first 4 members @ \$150 *Discount Special \$135 until September 30th.	
Corporate Members – 5th member and more @ \$100	
Total	
<p>*Save \$15 on dues paid on or before 9/30/15 × \$150 for dues paid after 10/1/15 Please make check payable to EFPCSNJ and mail to: PO Box 460, Collingswood, NJ 08108 You can renew online and pay by credit card by going to the EFPCSNJ website (www.efpcsnj.org) and click "Member Renewal" on the left hand menu bar. You will need to log into the website as a member to renew</p>	

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: _____

**Discipline:		
Attorney	Accounting	Financial Planning
Insurances	Reverse Mortgage Consultant	Trust Officer
Other (please explain)		

SPECIALITY OR BRIEF DESCRIPTION _____

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Mark H. Wander, CPA, PFS, ABV, CFF
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Edward Jones, its employees and financial advisors are not estate planners and cannot provide tax or legal advice. Please consult your attorney or qualified tax advisor for guidance in these areas. Trust and/or investment advisory services are provided by Edward Jones Trust Company, an affiliate of Edward D. Jones & Co., L.P. (Edward Jones), a registered broker-dealer. Edward Jones Trust Company and Edward Jones are subsidiaries of the Jones Financial Companies, L.L.P. Edward Jones Trust Company may use Edward Jones or other affiliates to act as a broker-dealer for transactions or other services. Payments of such services generally will be charged as an expense to the trust and will not reduce the amount of fees payable to Edward Jones Trust Company.

Gabe Mastrobuono, CFP®, AAMS®
Financial Advisor
1107 Mantua Pike Route 45
Suite 704 At Cvs Plaza
Mantua, NJ 08051
856-415-7800

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Life Requires Planning ...

At Fendrick & Morgan, LLC, our approach to planning is to combine our extensive experience with skillful and creative drafting to produce a customized plan for each client that best meets their individual needs. The client's goals and objectives serve as the foundation for every plan we produce.

Our firm is dedicated to serving clients in the areas of:

- *Estate Planning*
- *Estate Administration*
- *Elder Law*
- *Special Needs Planning*

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The law firm of

Archer & Greiner P.C.
ATTORNEYS AT LAW

congratulates our colleague



Steven K. Mignogna

for his accomplishments as a noted and respected author and lecturer, especially during the last year at the following prestigious national programs:

National College of Probate Judges

American Bar Association

*Heckerling Institute on Estate Planning
(University of Miami Law School)*

Duke University Estate Planning Conference

Delaware Trust Conference

**EFPCSNJ ANNOUNCES THE 3RD ANNUAL
ELDER CARE LEGAL FORUM :
IT TAKES A VILLAGE: A COLLABORATIVE APPROACH TO THE CLINICAL, LEGAL AND
FINANCIAL COMPONENTS OF INTEGRATED ELDERCARE**



**Estate and Financial Planning Council of Southern New Jersey
Samaritan Healthcare & Hospice
Virtua SeniorWise Care Management**

Date: February 25, 2016

Location: The Mansion on Main Street in Voorhees, New Jersey

Moderator: Joseph G. Maniaci, JD, Maniaci, Ciccotta & Schweizer

**Panelists: Adam Brodman, CLU, Regional Vice President, Prudential
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Schedule:

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Sponsorship, Vendor Tables and Directory Ads are still available:

\$500 for sponsorship includes a vendor table, 1/2 page ad in directory,

2 free registrations and the opportunity to address the attendees—SOLD OUT

\$250 for vendor table and & a quarter page ad in directory - 1 free registration

\$75 for directory quarter page ad only no free registrations

The Estate and Financial Planning Council of Southern New Jersey (EFPCSNJ), Samaritan Healthcare and Hospice, Seniorwise Care Management and Virtua are pleased to announce the date for the Third Annual EFPCSNJ Elder Care Forum. This year's Forum will focus on the complete spectrum of Elder Care and will include case studies and panels that will highlight how all the disciplines Financial, Legal and Clinical act as a team to provide the best advice and knowledge for the client. This year we are expanding the discussions and the registration to include Social Workers, Nurses and Care Managers while still making sure we will stay focused on the Legal and Financial information that you have come to expect from this great event. We are applying for CFP, NJ CPE, NJ CLE, PA CLE, Social Worker CEU and Nursing CEU.

We expect between 80-110 professionals to attend this event and it provides you a great opportunity to network with other professionals. As we all know it takes a team of professionals to advise clients on the complicated issues related to Elder Care. This event will have a vendor showcase. We are expecting 20 companies to participate in the vendor showcase. They will be providing information on the services they offer in an informal setting. You can expand the professional resources available to you in one enjoyable night. This is a must attend event. At this event you can reconnect with old acquaintances as well and make new ones. You will solidify your current relationships and expand your professional circle by forming new relationships.

Please see the registration form for this must attend event on page 10. For information regarding Registration, Sponsorship and Vendor Table opportunities please call Abby Murray at 856-795-0551 or contact her by email at efpcsnjmbrrsvcs@bowermanagementservices.com.

Samaritan Healthcare & Hospice is an approved provider of continuing nursing education by New Jersey State Nurses Association, an accredited approver by the American Nurses Credentialing Center's Commission On Accreditation. P# 260-04/15-18.

Samaritan Healthcare & Hospice will award contact hours for these continuing nursing education activities. To complete an activity, the participant must attend for the length of the activity and complete and hand in the evaluation form.

DISCLAIMER: Accredited status does not imply endorsement by NJSNA, Samaritan Healthcare & Hospice or ANCC of any commercial products or services.

DISCLOSURE: All speakers have declared that they have nothing to disclose.

EFPCSNJ 3RD ANNUAL ELDER CARE LEGAL FORUM : IT TAKES A VILLAGE: A COLLABORATIVE APPROACH TO THE CLINICAL, LEGAL AND FINANCIAL COMPONENTS OF INTEGRATED ELDERCARE



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Samaritan Healthcare & Hospice
Virtua SeniorWise Care Management**

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February 25, 2016 EFPCSNJ Meeting Registration Form

NAME: _____ Member ___ Guest ___

COMPANY: _____

PHONE: _____ EMAIL: _____

NAME: _____ Member ___ Guest ___

COMPANY: _____

PHONE: _____ EMAIL: _____

Registration Fee: \$60 Enclosed is my check for \$_____ payable to:

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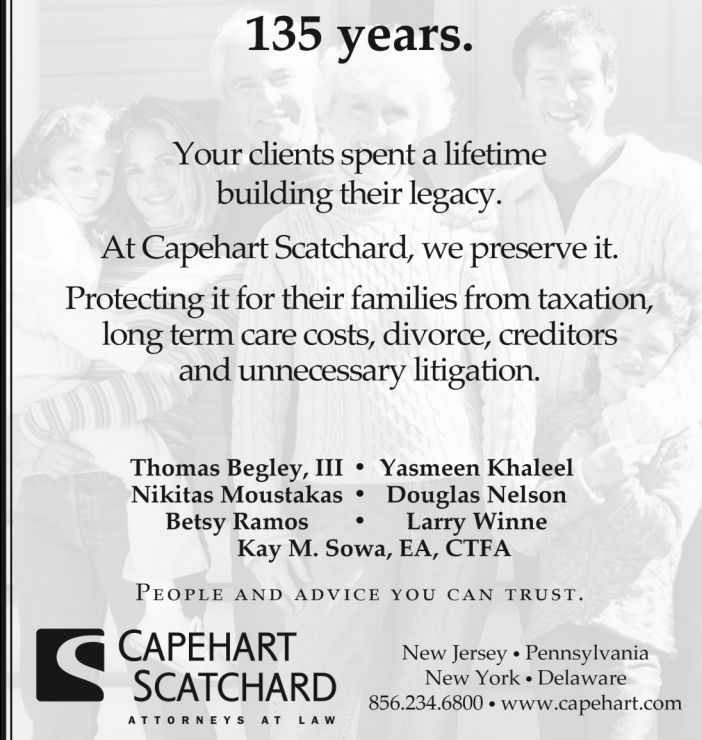
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