

Estate & Financial Planning Council of Southern New Jersey



Member of the National Association of Estate Planners and Councils

MEETING ANNOUNCEMENT

2013 INSTALLATION & AWARDS DINNER

Thursday, June 6, 2013

Catelli Duo
Voorhees Town Center
12101 Town Center Blvd, Voorhees, NJ 08043
<http://www.catelliduo.com/>



Come and celebrate the past year while we install the new officers of the EFPC of SNJ. You do not want to miss this opportunity to reconnect with old friends and make new friends over cocktails and dinner.

Cocktails will be at 6:00 pm followed by the Installation and Awards Dinner at 7:00 pm.

Thank You to our Installation and Awards Dinner Sponsors

Archer & Greiner
Baratz & Associates
Capehart & Scatchard
Hempstead & Co., LLC
PNC Wealth Management

More details and Registration Form on [page 12](#)

INSIDE THIS ISSUE:

AEP Designation	2
Executive Board Members	10
Feature Article—MEDICAID: THE BASICS	4-5
June Installation Dinner Information	12
Meeting Schedule	3
Members in the News	6-8
Membership Application	11
President's Letter	2
Sponsorship Opportunities	2

REMINDER...

COUNCIL WEB SITE:

Visit www.EFPCSNJ.org for the latest Council information, register for events and view the membership directory.

MEMBERSHIP REWARDS:

Member-Get-A-Member: Free attendance at the next meeting if your guest becomes a Council member.

INSTALLATION AND AWARDS DINNER SAVE-THE DATE:

Thursday, June 6, 2013

LETTER FROM THE PRESIDENT



Dear Council Members:

Spring is here! And tax season has come and gone. It is always a hectic time for our members and this year was just as challenging as always.

Since our last newsletter, we presented a well attended event at The Enterprise Center at Burlington County College on March 21. It featured a panel presentation by Eric A. Feldhake, Esquire of Kulzer & DiPadova, Rob Stewart of MTS Software Solutions, and David Capelli of Placido Verna, Ltd. who discussed the topic "Navigating the Digital World – Financial Information Management and Identification". I would like to thank them and our exclusive sponsor, Lifespan Care Management LLC, again for their participation.

We also had a great panel discussion on Thursday May 16. The presentation "The New Norm: The Insolvent Estate. How to Guide Your Clients Through" was well received. Thank you to our speakers Mark Penny of Hempstead & Company, Yasmeen Khaleel of Capehart Scatchard and Rich Warner of Warner Real Estate and Auction Company. Our moderator was Board Member Jamie Shuster Morgan, Esquire of Fendrick & Morgan. Many thanks to our sponsors, Fulton Bank of New Jersey and Warner Real Estate and Auction Company, Inc.

I would also like to ask everyone to mark their calendars to hold the date of Thursday, June 6 which will be the date of our next installation dinner. We will be installing the 2013-2014 Officers and presenting the Founders Award. Can't believe my year as your President is almost over!

On a final note, as I wrote this letter to you we had recent tragedies in Boston, Texas and Oklahoma. Our thoughts and prayers go out to all the families of the deceased and the injured from all these tragic events. We, as a country, are strong in the face of adversity. Boston Strong.

Sincerely,
Diane Bakley, CTFA
Council President

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. There are several sponsorship opportunities available this year.

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.

SILVER SPONSOR – \$300

- ~ A business card size ad in every newsletter.

EXCLUSIVE MEETING SPONSORSHIP – \$750

- ~ Company name on all meeting notices.
- ~ Attendance for 2 at the event.
- ~ Display of materials promoting your firm.
- ~ Verbal recognition at the event.
- ~ Five minutes at the start of the program to speak to the Attendees.
- ~ You will be the only sponsor at the event.
- ~ Honorary membership in the Council for current membership year.

MEETING SPONSOR – \$400

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

For more information contact Tim Bower at 856-795-0551 or EFPCSNJ@mail.com.

Interested in becoming an Accredited Estate Planner?

Professional estate planners can now achieve an accreditation that acknowledges their experience and specialization in estate planning.

The Accredited Estate Planner is available to attorneys, Chartered Life Underwriters, Certified Public Accountants, Certified Trust and Financial Advisors, Chartered Financial Consultants, and Certified Financial Planners®.

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.

The AEP candidate form can be downloaded from the Council's web site at www.EFPCSNJ.org.

2012-2013 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 27, 2012

Topic: **GIFTS GONE WILD**
Speakers: *Steve Mignogna from Archer & Greiner and Glenn Henkel from Kulzer & DiPadova*
Dinner: 5:30 p.m. Cocktails;
6:15 Dinner
7:00 p.m. 1.5 Hour Program
Place: The Mansion on Main Street, Voorhees
Sponsors: Bower Management Services, LLC

Tuesday, November 6, 2012

Title: **SOCIAL EVENT WITH THE SOCIETY OF FINANCIAL SERVICE PROFESSIONALS—SOUTH JERSEY CHAPTER**
Schedule: Event will start at 5:30pm and last approx. 2 hours
Place: Blue 2 0, Route 70 W, Cherry Hill

Thursday, November 15, 2012

Title: **RISK, PSYCHOLOGY & RETIREMENT INCOME**
Speaker: *James D. Sandidge from PNC Asset Management Group*
Breakfast 8:00 a.m. Breakfast
8:30 a.m. 1-Hour Program
Place: The Mansion on Main Street, Voorhees
Sponsors: Surety Title Company, LLC

Thursday, January 17, 2013

Topic: **INVESTMENT MANAGEMENT IMPLICATIONS OF CHANGES IN TAXATION**
Speaker: *Paul Robertson from Bernstein Global Wealth Management*
Dinner 5:30 p.m. Cocktails
6:15 p.m. Dinner
7:00 p.m. 1.5-Hour Program
Place: Tavistock Country Club, Haddonfield
Sponsors: IKOR
Security Mutual

Thursday, March 21, 2013

Topic: **NAVIGATING THE DIGITAL WORLD—FINANCIAL INFORMATION MANAGEMENT AND IDENTIFICATION**
Speakers: *David Capelli—Placido Verna, Ltd. Eric A, Feldhake—Kulzer & DiPadova Rob Stewart—MTS Software Solutions*
Breakfast 8:00 a.m. Breakfast
8:30 a.m. 1-Hour Program
Place: The Enterprise Center at BCC, Mt. Laurel, NJ
Sponsor: Lifespan Care Management, LLC
EXCLUSIVE SPONSOR

Thursday, May 16, 2013

Topic: **INSOLVENT ESTATES**
Speakers: *Mark Penny—Hempstead & Co. Yasmeen Khaleel—Capehart Scatchard Rich Warner—Warner Real Estate & Auction Company Jamie Shuster Morgan—Fendrick & Morgan*
Breakfast 8:00 a.m. Breakfast
8:30 a.m. 1-Hour Program
Place: The Mansion on Main Street, Voorhees, NJ
Sponsors: Warner Real Estate & Auction Company
Fulton Bank of New Jersey

Thursday, June 6, 2013

INSTALLATION OF OFFICERS AND MEMBER AWARDS—THIS EVENT WILL OCCUR IN THE EARLY EVENING BETWEEN 6:00 AND 8:30PM.
Place: Catelli Duo, Voorhees, NJ
Sponsors: Archer & Greiner
Baratz & Associates
Capehart & Scatchard
Hempstead & Co.
PNC Wealth Management
Only 1 more sponsorship space is Still Available for the Installation Dinner—call EFPCSNJ at 856-795-0551.

MEDICAID: THE BASICS

by:

Douglas A. Fendrick, Esquire, and Jamie Shuster Morgan, Esquire

Statistics show that approximately 43 percent of the population age 65 and over will spend time in a nursing home. Once there, the average stay in a nursing home is 2.9 years. However, this statistic is somewhat misleading because persons receiving rehabilitation in a nursing facility are often discharged in six months or less. Long-term patients may stay in a nursing home for many years. Unfortunately, as the population ages, the cost of health care is increasing, and government entitlement programs are being cut back. The median cost of a nursing home in our area today is about \$130,000 per year. Some nursing homes are slightly less, and some are significantly more. Often clients are interested in qualifying for Medicaid so that Medicaid pays for nursing home care. Let's review some of the basic rules for Medicaid in New Jersey.

Medicaid is a program administered by the states and funded by both federal and state governments. Rules vary from state to state. In New Jersey, Medicaid is administered by the County Welfare Boards. Medicaid pays for nursing home care, assisted living and even in-home assistance for eligible individuals.

To be eligible for Medicaid, the individual must be a U.S. Citizen or resident alien and a resident of New Jersey. See N.J.A.C. 10:71-3.2. Additionally, the person must be 65 years of age or older unless blind or disabled. See N.J.A.C. 10:71-3.9. and N.J.A.C. 10:71-3.10. "Disability" is defined as the inability to engage in any substantial gainful activity by reason of a medically determinable physical or mental impairment, which can be expected to result in death, or which has lasted or can be expected to last for a continuous period of not less than 12 months. See N.J.A.C. 10:71-3.12(a).

The individual must also be eligible from a medical standpoint. To be eligible for Medicaid from a medical standpoint, the care must be medically necessary. Under N.J.A.C. 10:63-2.1, medical eligibility for nursing facility services is determined based on a comprehensive needs assessment which demonstrates that the recipient requires nursing facility services as outlined in N.J.A.C. 10:63-2.2. Such individuals may have unstable medical, emotional/ behavioral and psycho-social conditions which require on-going nursing assessment intervention and/or referrals to other disciplines for evaluations and appropriate treatment. Typically, adult nursing facility residents have severely impaired cognitive and related problems with memory deficits and problem-solving. These deficits severely compromise personal safety and, therefore, re-

quire a structured, therapeutic environment. Nursing Home residents are dependent on others in several activities of daily living (walking and standing, feeding, dressing, bathing, and toileting).

New Jersey has two Medicaid programs. If the institutionalized person's income exceeds \$2,094 per month during 2013, that person goes on a "Medically Needy" Medicaid program. See Medicaid Communication No. 95-11. Persons whose income is \$2,094 per month or less have the option to elect Medically Needy or Medicaid Only. There are a number of differences. In the Medically Needy program, the institutionalized person is permitted to retain \$4,000 of assets, but has no in-patient hospital care under Medicaid. Under Medicaid Only program, the person can retain only \$2,000 of resources, but receives in-patient hospital care. 42 U.S.C. '1382(a)(3)(B). All types of income are counted including wages, social security, pensions and annuities, alimony, interest and dividends. N.J.A.C. 10:71-5.1.

A Medicaid applicant's resources cannot exceed \$2,000 under Medicaid Only, or \$4,000 under Medically Needy. See 42 U.S.C. '1382(a)(3)(B). Resources owned individually by the institutionalized spouse and the community spouse or owned jointly by the institutionalized spouse and the community spouse are pooled together to determine Medicaid eligibility. A determination of a couple's resources is made at the time the institutionalized person enters the nursing home, or at the time of the Medicaid application, whichever first occurs. This determination is used to establish the "Community Spouse Resource Allowance".

If a Medicaid applicant is married, then his or her spouse is entitled to a Community Spouse Resource Allowance (hereinafter "CSRA"). This guarantees the community spouse a minimum amount of resources without affecting the institutionalized spouse's Medicaid eligibility. For 2013, this is the lesser of \$115,920 or one-half of the couple's non-exempt resources. The minimum CSRA for 2013 is \$23,184. These figures are adjusted on January 1 of each calendar year.

Certain assets are exempt and therefore, are not considered in the calculation of the CSRA. The principal home is excluded if occupied by the institutionalized person, the community spouse, a sibling with an equity interest in the home who has resided there for at least one year prior to institutionalization, or by an unmarried child under 21 or a blind or disabled child; or by a child who has resided in

the home of the parent for at least two years and provided a level of care sufficient to keep the parent out of a nursing home for two years. One automobile, owned by the community spouse, is also exempt. Personal items, including but not limited to, clothing, jewelry, items of personal care and recreational equipment. N.J.A.C. 10:71-4.4. A prepaid funeral is permitted provided the funeral director places the payment in an irrevocable trust for this purpose or, provided that a life insurance policy is irrevocably assigned to the funeral director. N.J.A.C. 10:71-4.4. Term life insurance is exempt, and whole life insurance having a face value of \$1,500 or less is exempt. If the policy has a total face value in excess of \$1,500, only the cash surrender value in excess of \$1,500 is included. N.J.A.C. 10:71-4.4.

At the time a Medicaid application is filed, one must disclose any transfers for less than fair consideration (i.e., gifts) made in the prior 60 months. Transfers made beyond the 60 month look-back period do not have to be reported. If gifts are made (either outright or in trust) within the look-back period, then a period of ineligibility will result.

Certain transfers are exempt from the penalty period. They include: (1) Transfers to a blind or disabled child or for the sole benefit of a blind or disabled child; (2) Transfer of a principal residence to a child who is under 21, blind or disabled; (3) a child who is residing in the house for at least two years, and who had provided care for the parent, allowing the parent to stay at home; and (4) a sibling who also has an ownership interest in the house, and who is residing in the house for at least one year. N.J.A.C. 10:71-4.7(d).

To calculate the period of ineligibility, divide the amount of the transfer by the average cost of nursing home care in the particular state at the time of application. In New Jersey, the penalty is a period of ineligibility equal to the number of months in a nursing home which the value of the transferred assets would have purchased at the rate of \$7,787 per month. N.J.A.C. 10:71-4.7(b).

Medicaid planning in general involves either converting "countable resources" into "non-countable resources" or by transferring resources to third parties. A useful strategy in Medicaid planning is to review the family assets and determine which, if any, can be converted to non-countable assets while, at the same time, furthering family goals. Typical strategies include the following: (1) purchasing personal items; (2) making improvements to the primary residence or even purchasing a new home for the community spouse; (3) purchasing irrevocable funeral fund; (4) paying off mortgages

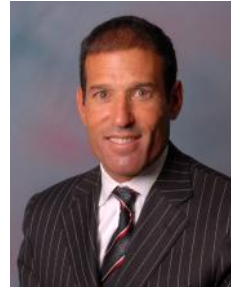
and debts; and (5) payment for services rendered. There are also certain other exceptions for the primary residence which permit transfers to certain individuals other than the community spouse.

Additionally, clients may consider transferring property outright to a third party or establishing a trust to which assets can be transferred in an effort to start the five (5) year look-back clock ticking for Medicaid eligibility purposes.

If you would like to discuss how the Medicaid rules may impact a loved one or a client, and what steps might be appropriate to protect assets from long term care costs, please call Doug or Jamie at (856) 489-8388.

This article was written by:

Douglas A. Fendrick and Jamie Shuster Morgan from the Law Firm of Fendrick & Morgan, LLC in Voorhees, NJ. Their practice concentrates in the areas of estate planning, elder law, special needs planning and estate administration. Should you have any questions or would like more information, please contact Doug or Jamie at (856) 489-8388 or by email at dfendrick@fendricklaw.com or jmorgan@fendricklaw.com.



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

EFPC of SNJ Members in the News

Martin Abo presents to multiple Professional Associations



Martin Abo CPA/ABV/CVA/CFF was asked to speak for two days of seminars for the National Business Institute's program entitled "Accounting Basics for Lawyers". Sometimes an adversary but always an esteemed professional, Marty asked forensic accountant colleague, Mike Saccomanno, to join him speaking to 50 or so attorneys along with highly regarded South Jersey attorney, Andrew Karcich.

Marty was also asked to address the Camden County Bar Association's program "What the IRS Wants to Know About Attorneys & the Way You Practice". Abo discusses at great length the IRS audit guide that targets attorneys. Revised in 2011, this guide was specifically developed and tailored to help auditors sniff out what are perceived potential problems with the way attorneys complete their income tax returns. An expert dealing with lawyers and such tax issues, Marty, shares his insight and gives some of the actual tools the IRS and even the OAE (Office of Attorney Ethics) uses.

In the height of tax season, Marty spoke for the New Jersey Bar Association at a course entitled "Representing a Buyer or Seller of an Ongoing Business". Flanked by a seasoned corporate attorney and also a business broker, Marty helped guide attendees through the purchase or sale of a business and taught the steps needed to take, the questions that should be asked, and the documents that must be prepared in order to close deals and get clients the results they desire. Representing a client who is buying or selling a small to midsize business is a complicated process, involving a myriad of legal issues and business considerations.

Also during tax season, he gave a webinar for the NJ State Bar entitled "Is It Income? The Tricky Tax Implications of Non-Salary Earnings". At that webinar (move over Imus), Marty and the co-host he invited, Peter Spigel Esq., illustrated how taxable income is more than just the numbers on a paycheck or a W-2. It's a complicated series of sources that come together - and, if calculated incorrectly, it can create major and lasting problems.

Capehart Scatchard Attorney Thomas Begley Speaks on Guardianships



Noted estate planning attorney, Thomas D. Begley, III recently spoke at the "Guardianship of Incapacitated Persons: The Basics and More" seminar sponsored by NJ ICLE. The seminar took place at the Westin in Mount Laurel, N.J.

Begley participated in a panel discussion on the basics of a guardianship action, guardianship of the mentally ill and winning a contested guardianship. Begley stated, "This area of law is becoming ever more important with the increasing elderly population. Because of poor estate planning or no planning at all, guardianships are becoming more and more necessary."

A resident of Moorestown, Mr. Begley is the Chair of the Trusts and Estates Group at Capehart Scatchard. In 2013 he was named for the fourth consecutive year as one of the top lawyers in New Jersey by Super Lawyers. He is a Certified Elder Law Attorney who received his law and undergraduate degrees from Georgetown University.

Capehart Scatchard is a diversified regional law firm of 75 attorneys with offices in Mt. Laurel, Trenton, and Holmdel, NJ, as well as PA, NY and DE. Visit our website at www.capehart.com.

Capehart Scatchard Attorneys Recognized as Super Lawyers

Capehart Scatchard is pleased to announce that the following shareholders have recently been named "Super Lawyers" as voted by their peers and facilitated by Law & Politics and New Jersey Monthly: Thomas D. Begley, III (Estate & Trust Litigation), John Geaney (Workers' Compensation), Amy Goldstein (Family Law), Nikitas Moustakas (Business/Corporate), Lora Northen (Workers' Compensation), and Betsy Ramos (Business Litigation). Fewer than 5% of lawyers are named as Super Lawyers.

Additionally, Michael Bileci (Workers' Compensation), Megan Feehan (Family Law), Anne Hammill-Pasqua (Workers' Compensation), Melissa Mignogna (Family Law), and Laurel Peltzman (Employment Litigation: Defense) were selected as "New Jersey Rising Stars" for 2013.

Capehart Scatchard is a diversified regional law firm of 75 attorneys with offices in Mt. Laurel, Trenton, and Holmdel, NJ, as well as PA, NY and DE. Visit our website at www.capehart.com.

Glenn Henkel presents at the 2013 Leonard M. Goldberg Federal Tax Law Symposium



Glenn A. Henkel, Esq., J.D., LL.M., CPA, A.E.P. of Kulzer & DiPadova was co-moderator and spoke at the 2013 Leonard M. Goldberg Federal Tax Law Symposium on May 3, 2013, the premier annual event of the NJ State Bar Taxation Section. This event focused on timely information and planning tips to help tax lawyers thrive in the constantly changing tax environment and upcoming developments in the law.

Mr. Henkel also presented twice at the NJ Bar Association Annual meeting in Atlantic City, NJ, May 16, 2013. His presentations are entitled 'Federal Estate and Gift Tax Update-Planning in New Jersey for 2013 and Beyond: Possibilities and Pitfalls' and 'Ten Things You Need to Know About Estate-Planning, Litigation and Administration'. In the later presentation, he joined with EFPC SNJ member, Steven K. Mignogna. He is also scheduled to speak at the 69th Semi-Annual Tax and Estate Planning Forum on June 11, 2013.

Capehart Scatchard Attorney Speaks on Business Agreements



Capehart Scatchard Executive Committee Member Betsy G. Ramos, Esq. recently spoke on "Agreements to Protect Your Business" at a recent seminar sponsored by the High Technology Business and Life Science Incubators at Burlington County College. In her presentation, Ms. Ramos addressed the use of non-compete, confidentiality and invention agreements. Additionally, she discussed the protection of trade secrets.

Certified by the Supreme Court of New Jersey as a Civil Trial Attorney, Ms. Ramos, a Mansfield resident, is a Shareholder of Capehart Scatchard's Litigation Department in its Mt. Laurel office. She is a seasoned litigator with over 25 years experience handling diverse matters and concentrates her practice in business litigation, estate litigation, tort defense, employment litigation, insurance coverage, and general litigation. Ms. Ramos has developed extensive experience handling noncompete agreements and trade secret law by counseling clients in these issues, as well as litigating numerous noncompete and trade secret cases.

Capehart Scatchard is a diversified regional law firm of 75 attorneys with offices in Mt. Laurel, Trenton, and Holmdel, NJ, as well as PA, NY and DE. Visit our website at www.capehart.com.

EFPC of SNJ Members in the News (cont.)

Capehart Scatchard Attorney Addresses Business Symposium



Capehart Scatchard Executive Committee Member, Betsy G. Ramos, Esq. recently spoke at the Business Law Symposium sponsored by the New Jersey Institute for Continuing Legal Education (NJICLE). Ms. Ramos was a co-presenter on the topic of “Avoiding the Waiver of Attorney Client Privilege in Business Litigation.” Her presentation focused on the federal and state courts rules, rules of evidence and ethics rules pertinent to the attorney client privilege, how to avoid waiving this privilege, and an attorney’s responsibility in the event of an inadvertent waiver.

Certified by the Supreme Court of New Jersey as a Civil Trial Attorney, Ms. Ramos, a Mansfield resident, is a Shareholder of Capehart Scatchard’s Litigation Department in its Mt. Laurel office. She is a seasoned litigator with over 25 years experience handling diverse matters and concentrates her practice in business litigation, estate litigation, tort defense, employment litigation, insurance coverage, and general litigation.

Capehart Scatchard is a diversified regional law firm of 75 attorneys with offices in Mt. Laurel, Trenton, and Holmdel, NJ, as well as PA, NY and DE. Visit our website at www.capehart.com.

If you have received a professional designation, been promoted or received a civic or business award and would like to be included in this section please send the information to Tim Bower at efpcsnj@mail.com.

PRAISS ASSOCIATES

TAX & FINANCIAL CONSULTANTS

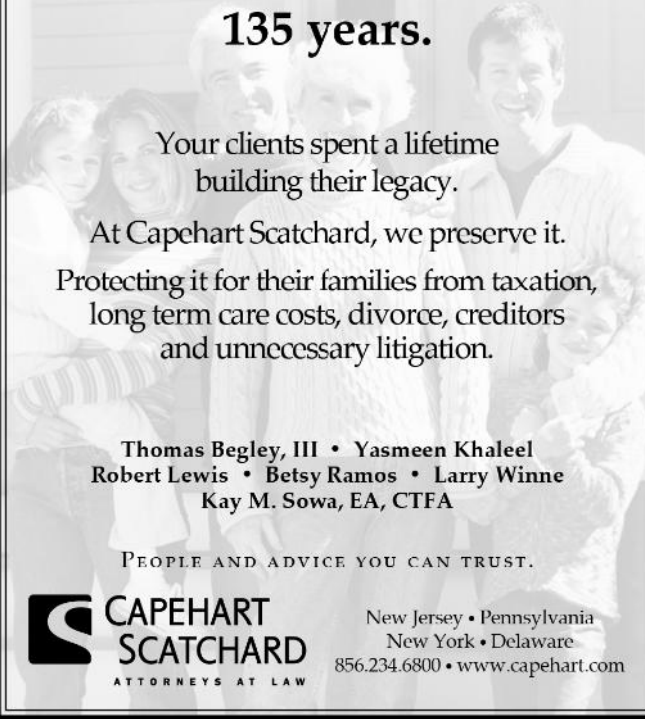
Enrolled to Practice Before the
Internal Revenue Service

THOMAS F. PRAISS, CFP®, EA, AEP

Certified Financial Planner
Enrolled Agent
Accredited Estate Planner

P.O. Box 348
Collingswood, NJ 08108-0348
856-854-4735
Fax: 856-854-4756

Protecting families and their assets for over 135 years.



Your clients spent a lifetime
building their legacy.

At Capehart Scatchard, we preserve it.
Protecting it for their families from taxation,
long term care costs, divorce, creditors
and unnecessary litigation.

Thomas Begley, III • Yasmeen Khaleel
Robert Lewis • Betsy Ramos • Larry Winne
Kay M. Sowa, EA, CTFA

PEOPLE AND ADVICE YOU CAN TRUST.

**CAPEHART
SCATCHARD**
ATTORNEYS AT LAW

New Jersey • Pennsylvania
New York • Delaware
856.234.6800 • www.capehart.com

William S. Merriken, Jr., ChFC

Expertly integrating protection and
accumulation insurance products into
estate and retirement plans since 1978.

- LIFE INSURANCE*
- DISABILITY INCOME INSURANCE*
- LONG TERM CARE INSURANCE*
- HYBRID LONG TERM CARE/ANNUITIES*

Merriken Financial Group, Inc.
119 N Church St. • Moorestown, NJ 08057
Ph: (856)235-6300 • Fax (856) 235-8783
www.MerrikenFinancialGroup.com
willm@merriken.com



Merriken Financial Group is independently owned and operated.

The Law Offices

KULZER & DiPADOVA, P.A.

Is proud to support the
Estate and Financial
Planning Council
of Southern New Jersey

Assisting clients with tax sensit
estate, retirement and charitabl
planning and closely-held
business transactor

76 E. Euclid Avenue • Haddonfield, NJ
856.795.7744 * 856.795.8982 (fax)
www.kulzerdipadova.com

2012-2013 Council Executive Board



President:
Diane D. Bakley CTFA
PNC Wealth Management



1st Vice President:
Raymond Giunta, CPA/PFS
Baratz & Associates PA



2nd Vice President:
Yasmeen S. Khaleel, Esq.
Capehart & Scatchard



Treasurer:
William S. Merriken, Jr., ChFC,
CSA
Merriken Financial Group,
Inc.



Secretary:
Jamie Shuster Morgan, Esq.
Fendrick & Morgan, LLC



Immediate Past President:
Anthony LaRatta, Esq.
Archer & Greiner, P.C.

R⁴ Risk & Wealth Solutions[®] Insurance ♦ Investments ♦ Benefits

Phone: 856-866-0028 ♦ www.R4RWS.com ♦ Fax: 856-234-4975

- ♦ Multi-Generational Wealth Protection ♦
- ♦ Retirement Distribution Strategies ♦
- ♦ Key Employee Retention Plans ♦
- ♦ Business Succession Plans ♦
- ♦ Group Employee Benefits ♦
- ♦ Financial Assets ♦

302 Harper Drive, Suite 103
Moorestown, NJ



Peter S. Rosengard, CLU, RHU
Director, R⁴ Strategic Planning



Glenn Mellin, CFS
Director, R⁴ Research & Analysis



The 5 Star award is granted by Five Star Professional, an independent 3rd party marketing firm. This award may not represent the experience of all clients and is not indicative of future performance or success. This award stems strictly from client experiences as an insurance or securities product customer. MetLife is not affiliated with Five Star Professional. Peter Rosengard & Glenn Mellin are investment adviser representatives and a registered representatives of MetLife Securities, Inc. _MSL_, which is a registered investment adviser and a member of FINRA/SIPC. Insurance offered through the Enterprise General Agency, Inc. _EGA_, Somerset NJ 08873, and the Metropolitan Life Insurance Company _MLIC_, New York, NY 10166. R⁴ Risk & Wealth Solutions is a marketing name for Peter Rosengard. L1012285640[exp0913][NLP.A]

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*

**LAW OFFICES OF
FENDRICK & MORGAN, LLC**
1307 White Horse Road, Building B
Voorhees, NJ 08043

856-489-8388 • www.fendricklaw.com

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

Name: _____

Title: _____

Company: _____

Address: _____

Phone: _____ Fax: _____

Email: _____

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 disci-
plines: _____ Attorney _____ CPA _____ CFP _____ ChFC _____
CLU _____ CTFA or qualified professional employed in tax, trust or estate practice by a financial ser-
vices firm. Other: I have a

_____ certification/designation and my primary area of practice is:

Signature: _____ Date: _____

Recommended
by Member: _____

ESTATE & FINANCIAL PLANNING COUNCIL OF SOUTHERN NEW JERSEY

EFPCSNJ 2013 INSTALLATION & AWARDS DINNER

Thursday, June 6, 2013

Registration for the Dinner is available online at the link below:

<http://www.efpcsnj.org/displayevent.web?EventID=7561>

Come and celebrate the past year while we install the new officers of the EFPC of SNJ. You do not want to miss this opportunity to reconnect with old friends and make new friends over cocktails and dinner.

Thursday, June 6, 2013

Catelli Duo

Voorhees Town Center

12101 Town Center Blvd, Voorhees, NJ 08043

<http://www.catelliduo.com/>

Cocktails 6:00 pm; Installation and Awards 7:00 pm followed by Dinner

Cost is \$85 per person

Thank You to our Installation and Awards Dinner Sponsors



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

Member of the National Association of Estate Planners and Councils

Council Executive Board

President

Diane D. Bakley, CTFA
PNC Wealth Management

First Vice President

Raymond Giunta, CPA/PFS
Baratz & Associates PA

Second Vice President

Yasmeen S. Khaleel, Esq.
Capehart & Scatchard

Treasurer

William J. Merriken, Jr. ChFC, CSA
Merriken Financial Group, Inc.

Secretary

Jamie Shuster Morgan, Esq.
Fendrick & Morgan, LLC

Immediate Past President

Anthony R. LaRatta, Esq.
Archer & Greiner, P.C.

Valuations of Businesses and Corporate Securities

Extensive Experience Valuing
Family Limited Partnerships

*Over 25 Years of Trusted Service
to the Estate Planning Profession*

J. Mark Penny, Managing Director
jmpenny@hempsteadco.com



HEMPSTEAD & CO.

INCORPORATED

807 Haddon Avenue, Haddonfield, NJ 08033

856.795.6026

www.hempsteadco.com



OUR FIRM'S SUCCESS DEPENDS ON
OUR CLIENTS' SUCCESS.

Archer & Greiner, P.C.,

Proudly Supports the

Estate & Financial Planning Council
of Southern New Jersey

For more information on our firm, contact
Anthony R. La Ratta, Esq., at (856) 354-3094
or visit www.archerlaw.com.

Archer & Greiner P.C.
ATTORNEYS AT LAW

HADDONFIELD, NJ
One Centennial Square
856.795.2121
www.archerlaw.com

PHILADELPHIA, PA
PRINCETON, NJ
FLEMINGTON, NJ
GEORGETOWN, DE
WILMINGTON, DE
NEW YORK, NY