

Estate & Financial Planning Council of Southern New Jersey



Member of the National Association of Estate Planners and Councils

MEETING ANNOUNCEMENT HOT TIPS: WHAT MATRIMONIAL CLIENTS NEED TO KNOW FROM THEIR FINANCIAL PROFESSIONALS

Thursday, May 22, 2014

The Mansion
3000, Main Street
Voorhees, NJ

Speakers:

Jonathan T. Hoffman, J.D., LL.M.

Lisa R. Moore, J.D.

This Meeting is generously being sponsored by:

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LISTENING IS JUST THE BEGINNING.®

For additional information please see Page : 8

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REMINDER...

- **EFPCSNJ MAY BREAKFAST MEETING REGISTRATION FORM:**
Thursday, May 22, 2014 details on page 8
- **EFPCSNJ INSTALLATION AND AWARDS DINNER REGISTRATION FORM:**
Thursday, June 5, 2014 details on page 9
- **NEW MEMBER-GET-A-MEMBER CONTEST:**
Member-Get-A-Member Contest—details on page 13



LETTER FROM THE PRESIDENT



Dear Council Members:

With the snow behind us we begin the second half of our year. I hope you are all enjoying spring and some nicer weather. I hope that our members are happy to be on the other side of tax season. It does seem like tax season, which used to start in January, keeps on getting delayed more and more each year.

Our Board has been busy planning the educational programs for the second half of the year. Our next educational event will be a breakfast meeting at The Mansion on Main Street on Thursday, May 22, 2014. The presentation will be "Hot Topics: What Matrimonial Clients Need to Know from their Financial Professionals" and the speakers will be Jonathan T. Hoffman, J.D., LL.M. and Lisa R. Moore, J.D.. We encourage all of our members to attend this next educational event being presented by two very experienced and knowledgeable professionals in the Family Law arena.

Also, remember we will be voting on the EFPCSNJ 2014-2015 Slate of Officers at the May 22, 2014 Breakfast Meeting.

Please remember to save the date for the annual installation of officers and member awards dinner to be held on Wednesday, June 5, 2014 at the Aloft in Mount Laurel. This is a great opportunity for all of our members to celebrate the past year while we install the new officers for 2014/2015.

I look forward to seeing everyone on May 22th at our breakfast meeting at The Mansion on Main Street.

Raymond M. Giunta, CPA, PFS
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.

2013-2014 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 19, 2013

Topic: Your Online Marketing Toolbox-How to Put it to Work
Speakers: Bob DeStefano from SVM E-marketing Solutions
Location: The Mansion on Main Street, Voorhees, NJ
Schedule: Cocktails 5:30 p.m.; Dinner 6:15 p.m.; Program 7:00-8:30 p.m.
Sponsors: SeniorWise Care Management

Thursday, November 21, 2013

Topic: Social Security Planning
Location: The Mansion on Main Street, Voorhees, NJ
Schedule: Breakfast 8:00 a.m.; Program 8:30-9:30a.m.
Sponsors: Ohio National Financial Services and SeniorWise Care Management

Thursday, January 16, 2014

Topic: Elder Care Fair
Location: Tavistock Country Club, Haddonfield, NJ
Schedule: Cocktails 5:00 p.m.; Dinner 6:00 p.m.; Opening Remarks 6:45 p.m.; Educational Program 7:00-8:30 p.m.
Sponsors: Edward Jones, IKOR of Bucks & Mercer Counties, Rothkoff Law Group
Vendor Tables: Byron Home, Inc., Cadbury at Home, ComForcare Senior Services, Edward Jones, Five Star Senior Living, IKOR of Bucks and Mercer Counties, Home to Stay LLC, Homewatch Caregivers, Lichtman Associates Real Estate, LLC, LifeSpan Care Management, Lincoln Investment Planning, Rothkoff Law Group, Samaritan Healthcare & Hospice, SeniorAssist LLC and SeniorWise Care Management

Thursday, March 20, 2014

Topic: Overview of a Buy/Sell Agreement
Location: The Mansion, Voorhees, NJ
Schedule: Breakfast 8:00 a.m.; Program 8:30-9:30a.m.
Sponsors: Glenmede, Hempstead & Co., LLC and SeniorWise Care Management

Thursday, May 22, 2014

Topic: Hot Tips: What Matrimonial Client's need to know from their Financial Professionals
Location: The Mansion on Main Street, Voorhees, NJ
Schedule: Breakfast 8:00 a.m.; Program 8:30-9:30a.m.
Exclusive Sponsor: Fulton Financial Advisors at Fulton Bank of New Jersey

Thursday, June 5, 2014

Installation of Officers and Member Awards Dinner
Location: Aloft, 558 Fellowship Road, Mount Laurel, NJ 08054
Time: 6:00 p.m.-9:00 p.m.
Sponsors: Capehart Scatchard, Friedman LLP, Jonathan G. Furlow, CPA and Wilmington Trust
Sponsorship Opportunities are Still available - Do not miss this opportunity to sponsor an EFPCSNJ Event - Call 856-795-0551 Today!

INTERESTED IN SPONSORING AN EVENT?

If you are interested in sponsoring the 2014 Installation of Officers and Member Awards Dinner, please contact Tim Bower ASAP at 215-858-8023.

There are only two sponsorships remaining for this premier event

BUSINESS VALUATIONS AREN'T JUST NEEDED IN DISPUTES

BY:

MARTIN H. ABO CPA/ABV/CVA/CFF

So owning your own business is becoming a drain on your personal lifestyle? Maybe you're thinking "...now's the time to kick back and enjoy."

Why not sell your business and sail off into the sunset? What? You don't have a clue what the business is worth? Well, you're not alone!

During the course of any fiscal year, business owners ask this important question – "How much is my business really worth?" – more times than they'd like to admit. They rarely admit to this because, frankly, many of them have no idea of the real value of their business.

Certainly, there are those business owners who have a "rough idea" of what the property and other capital assets are worth, but they realistically have no concept of what the intangible assets or "goodwill" could be valued at. Consequently, most business owners only have a "ball park" figure that they use. Remarkably, that number often remains the same in their minds for a long period of time.

Maybe if you knew how much your business was worth you wouldn't want to "...sail into the sunset"! Perhaps armed with knowledge of the value of your business, you could transform it into an industry leader!

How can a valuation of a business help an owner effectively handle the daily operations of the business?

Operating a business requires the owner to make many decisions. Knowing what a business is worth makes facing these decisions easier and can be used as a starting point for planning ways to increase its value.

For instance, reducing the risk factors enhances the value. A business that has only a few customers may have more risk than one that sells to a large number of customers dispersed over a wide geographic area. Changing the customer base may reduce the risk and thus increase the business value.

Each business is unique and identifying the value of a business is a complex procedure. Cost, income and market information all must be gathered and analyzed in several different approaches to accurately provide a valuation that will give the owner information needed to improve the financial condition of a business.

After a valuation of a business is complete and the results have been analyzed and , the owner will often be able to make adjustments to the operational efficiency of the business by simply looking at the numbers and uncovering some of the hidden strengths and weaknesses.

Other situations we've seen where business valuations are beneficial include:

- Litigation support, mediation and arbitration (i.e. dissenting shareholders, divorce, economic loss analysis, partner disputes, wrongful death, etc.)
- Business split-up or spin off
- Buy sell agreement
- Bankruptcy and foreclosure
- Charitable contributions or gifting programs
- Compensation plan
- ESOP (Employee Stock Ownership Plan)
- Estate and gift taxes
- Financing
- Incentive stock option program
- Initial public offering
- Lease vs. buy option
- Liquidation or reorganization
- Pre- or post-nuptial planning
- Succession planning

The above article was provided by Abo and Company, LLC, Certified Public Accountants - Litigation & Forensic Consultants. With offices in Mount Laurel, NJ and Morrisville, PA., their email alerts and articles can be accessed at www.aboandcompany.com or calling 856-222-4723.



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

EFPC of SNJ Members in the News

Archer & Greiner Attorneys speak at Estate Litigation Seminar



How do you know it's spring? If you said, 'Archer & Greiner's Annual Estate Litigation Seminar,' you're correct. Archer & Greiner hosted a breakfast and a panel that included County Surrogates, elder advocates and top estate litigation practitioners from throughout Archer & Greiner's network of New Jersey offices, as well as from outside the firm. The 2nd Annual Estate Litigation Seminar took place on April 2, 2014 from at Tavistock Country Club in Haddonfield, NJ. Panelists include EFPCSNJ members Steven K., Mignogna, Anthony LaRatta, Donald P. Craig, Tara Zane and Melissa Osorio. Topics covered will include: Hot Trends in Estate Litigation, Ethics in Estate Disputes, Accountings across the Counties, Elder Abuse and Related Fiduciary Issues in Delaware, Pennsylvania and New Jersey.

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 Abby Murray at efpcsnjnbrsvcs@bowermanagementservices.com

EFPC of SNJ Launches New Website:

EFPCSNJ is pleased to introduce their new and improved website. The website is: www.efpcsnj.org You should have received an email on April 16, 2014 with your username and password. If you did not receive this email or have any questions, please contact Abby Murray at efpcsnjnbrsvcs@efpcsnj.org

When you have a chance, please take a moment to log in to the site. To do this, click on the "Member Login" link on the top of the EFPCSNJ homepage. Enter the username and password provided in the email from April 16, 2014. Once logged in, please click on the "My Profile" link and review your profile information to make sure it is up to date.

There are some very useful resources on the new EFPCSNJ website. On the home page once you have logged in there are tabs on the left hand side of the page. Some tabs to make sure that you check out:

- Council Info: This tab contains EFPCSNJ Membership Dues information
- Sponsors: This tab recognizes all the Gold Level Newsletter Sponsors for EFPCSNJ for the current program year.
- Leadership: This has contact information and pictures for all EFPCSNJ Board Members
- Event Calendar: This calendar will be updated with all EFPCSNJ events.
- Application Form: This tab will be updated with the membership application form shortly.
- Member Renewal: This tab is where you will be able to renew your membership. The renewal form will be added to the site shortly.
- Documents: The documents tab houses the EFPCSNJ newsletters. Also under this tab you will be able to find the 2014 Nomination form for executive officers as well as the 2014 Founders Award Nomination form.
- NAEPC: This tab contains information from the National Association of Estate Planners and Councils. There are links for information both for the public as well as for professionals.
- Past Presidents: The Past President's tab contains all the names of the past presidents of EFPCSNJ from 1974-2013.
- Contact Us: This is where you will find contact information for EFPCSNJ staff.
- Home: This will take you to the EFPCSNJ website homepage.
- Members Only Section: This tab will take you back to the page that you saw when you first logged in to the website. In the Members Only Section there is a searchable member directory that can be saved as a pdf and printed.

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HOT TIPS: WHAT MATRIMONIAL CLIENTS NEED TO KNOW FROM THEIR FINANCIAL PROFESSIONALS

Date: Thursday, May 22, 2014

Location: The Mansion, 3000 Main Street, Voorhees, NJ

Speakers: Jonathan T. Hoffman, J.D., LL.M., Lisa R. Moore, J.D.

This program will focus on the valuable relationship between the financial professionals and the lawyer retained in a matrimonial dispute. Whether preparing a prenuptial agreement or finalizing the financial aspects of a divorce, the financial professional's assistance is critical. This program will provide valuable insight into the matrimonial process for the financial professional.

This Meeting is exclusively sponsored by:



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

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May Breakfast Meeting Registration Form

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Member: \$25 Guest: \$35 Enclosed is my check for \$_____ payable to:

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Phone: 856-795-0551 • Fax: 856-210-1619 • efpcsnj@mail.com • www.efpcsnj.org

ONLINE REGISTRATION OPTION: Register online at the EFPC of SNJ website (www.efpcsnj.org) and pay with a credit card.

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ESTATE & FINANCIAL PLANNING COUNCIL OF SOUTHERN NEW JERSEY 2014 INSTALLATION OF OFFICERS AND MEMBER AWARDS DINNER



DATE:

THURSDAY, JUNE 5, 2014

LOCATION:

ALOFT

558 FELLOWSHIP ROAD

MOUNT LAUREL, NJ 08054

TIME:

6:00 PM—9:00 PM

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

The 2014 Installation of Officers and Member Awards Dinner is being generously sponsored by:

*Capehart Scatchard, P.A., Friedman LLP,
Jonathan G. Furlow, CPA and Wilmington Trust*

June Installation & Awards Dinner Registration Form

NAME: _____ Member ____ Guest ____

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Member: \$25 Guest: \$35 Enclosed is my check for \$_____ payable to:

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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.

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 EFPCSNJ@mail.com

Tim Bower, CAE

Executive Director

PO Box 460

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Phone: 856-795-0551

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Estate & Financial Planning Council of Southern New Jersey

Membership Application

Apply online at www.EFPCSNJ.org

Name: _____

Title: _____

Company: _____

Address: _____

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 disci-
plines: _____ Attorney _____ CPA _____ CFP _____ ChFC
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_____ certification/designation and my primary area of practice is:

Signature: _____ Date: _____

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by Member: _____
(please print)

Signature of Member: _____

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

ESTATE & FINANCIAL PLANNING COUNCIL OF SOUTERN NEW JERSEY

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'S HOW

EFPCSNJ will be running a contest now through April 30, 2014. Any current EFPCSNJ member that recruits a new member will receive complimentary attendance at the May 22, 2014 educational event or any educational event in the 2014-2015 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).
2. Once they are ready to join they simply need to go to www.efpcsnj.org and select "Application Form" on the left hand menu.
3. 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.
4. 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.

Tim Bower, CAE

Executive Director

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Phone: 856-795-0551

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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
efpcsnjmbrsvcs@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) and go to Documents.