

# 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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For additional Information Please see Page : 9

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## REMINDER...

- **EFPCSNJ MAY BREAKFAST MEETING:**  
Thursday, May 22, 2014 details on  
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- **EFPCSNJ INSTALLATION AND AWARDS  
DINNER :**  
Thursday, June 5, 2014 details on  
page 8



# LETTER FROM THE PRESIDENT



Dear Council Members:

Spring has finally arrived with some pleasurable weather and that awful winter behind us. The Counsel Board and Staff are busy coordinating our final educational programs for the year along with nominations of the new Slate of Officers to be voted on at our upcoming breakfast meeting.

Our March educational event "An overview of buy/sell agreements" presented by Mike Kulzer and Gary DiVicci was an exceptionally informative program. Mike and Gary, through their many years of practice, experience and knowledge in this arena, covered both the technical concepts and practical cases most of us encounter on a daily basis in our practices.

Our next educational event will be held on Thursday, May 22, 2014 at the Mansion in Voorhees and the program will be "Hot Tips: What matrimonial clients need to know from the financial professionals". 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.

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

If you haven't had the opportunity, please take a moment to check out the new and improved EFPCS website. The website is: [www.efpcsnj.org](http://www.efpcsnj.org) and you should have received an email with your user name and password. Please contact Abby Murray if you did not receive the email regarding accessing the site.

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 Mt. Laurel.

I look forward to seeing everyone on May 22<sup>nd</sup> 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](mailto: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](http://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

## EFPC of SNJ Members in the News

### Glenn Henkel named to the Board of The Philadelphia Estate Planning Council



Kulzer & DiPadova, P.A. Shareholder, Glenn A. Henkel has been named to the Board of the Philadelphia Estate Planning Council. The PEPC is the largest estate planning council in the country. It is a highly recognized interdisciplinary organization for professionals involved in estate planning, providing its members with opportunities to enhance their skills and expand their network through programs and interaction. More information about the PEPC can be found on their website at [www.philaepc.org](http://www.philaepc.org). Mr. Henkel's particular areas of expertise include trust and estate litigation, tax law, wills, trust and estates law and non-profit corporation law.

### Arthur DiPadova and Glenn Henkel present at the 2014 Tax Law Symposium



Glenn A. Henkel, Esquire co-moderated and presented at the 2014 Federal Tax Law Symposium on May 2<sup>nd</sup>. Mr. Henkel served on a panel discussion that covered an estate and gift tax update. Recent developments at the administrative and legislative level have, or may, cause drastic changes to estate planning practices. Recent cases and Rulings have added to the fray. Mr. Henkel and Rich Greenberg, Esquire addressed the most important of them. The Service is also attacking the standard practices of sales to defective grantor trusts and self-cancelling installment notes. Jerry Deener, Esquire discussed three cases - *Davidson*, *Woebling* and *Kite*. Mr. Henkel addressed a New Jersey Tax Court decision, *Estate of Booth* that will affect how New Jersey tax practitioners will deal with the overall estate tax plan.



Arthur A. DiPadova, Esquire also presented at the Symposium. His presentation, given along with Alan F. Kornstein, Esquire was entitled "Much Ado About Nothing: Tax Planning for Disregarded Entities". Discussion included the tax consequences in transactions involving Disregarded Entities (DRE's), changing from DRE status to corporate or partnership status and vice versa, and tax planning using DRE. The 2014 Federal Tax Law Symposium is run by the NJSBA Tax Section. The annual Goldberg Federal Tax Symposia is the biggest program of the tax section. Whether you represent individuals or entities, this program supplies the information you need to provide the most effective tax planning advice to your clients.

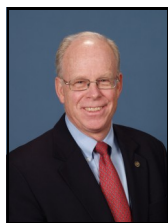
### J. Mark Penny Completes Term as ASA President



The American Society of Appraisers, despite its name, is an international organization. Based in Washington DC, it is represented in 136 countries by nearly 5,000 members. As President, Mark got to see that appraisers around the world share many of the same challenges and opportunities. Among these is developing and disseminating appraisal skills and knowledge. Said Penny, "Compared to North America, the appraisal profession is in its early stages around the globe. Correct asset pricing is essential to well-functioning markets. Professional appraisers are the oil that keeps the economic engine running smoothly." The ASA, as the leading multidisciplinary appraisal organization, is committed to delivering leading-edge member education worldwide.

Asked what he was going to do to fill up his time, now that his ASA duties were drawing to a close, he said that he will have plenty to do as Managing Director of business valuation firm Hempstead & Co LLC. He also pointed out that he had recently volunteered to serve for a year as Treasurer for the EFPCSNJ.

### The Estate and Financial Planning Council of Southern New Jersey Announces the 2013-2014 Member Get a Member Contest Winner



Congratulations to Will Merriken, ChFC, CSA for being the winner the EFPC of SNJ's Member Get a Member contest for 2013- 2014. Will was listed as a referring member on the applications of 4 new EFPCSNJ Members.

Thank you Will for sharing the value and benefits of EFPCNSJ membership with all these new members. As the winner of the Member Get a Member contest for the 2013-2014 meeting year Will will receive:

- One complimentary attendance to a EFPCSNJ Breakfast Meeting for every new member recruited.
- Two complimentary attendances to the 2014 EFPCSNJ Installation and Awards Dinner.
- An award at the EFPCSNJ 2014 Installation and Awards Dinner.

Information on the EFPCSNJ 2014-2015 Member Get a Member contest will be emailed to everyone over the summer.

If you have any questions about EFPCSNJ membership or about the Member Get a Member Contest, please email Abby Murray at: [efpcsnjmbrsvcs@bowermanagementservices.com](mailto:efpcsnjmbrsvcs@bowermanagementservices.com) or call her at 856-795-0551.

*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 [efpcsnjmbrsvcs@bowermanagementservices.com](mailto:efpcsnjmbrsvcs@bowermanagementservices.com)*



## EFPC of SNJ Launches New Website:

EFPCSNJ is pleased to introduce their new and improved website. The website is: [www.efpcsnj.org](http://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 [efpcsnjmbrsvcs@efpcsnj.org](mailto:efpcsnjmbrsvcs@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.

### **\*\*\*\*The event registration process for the new EFPCSNJ website is outlined below\*\*\*\*:**

- Just go to [www.efpcsnj.org](http://www.efpcsnj.org) and click Member Login on the upper right hand side of the home page.
- Then enter your Username and Password that was provided to you via email on Wednesday, April 16, 2014. If you do not have this information please email Abby Murray at [efpcsnjmbrsvcs@bowermanagementservices.com](mailto:efpcsnjmbrsvcs@bowermanagementservices.com) or call her at: 856-795-0551.
- Once you have logged in, scroll down on the Home Page and on the bottom left hand side you will see "Upcoming Events." Click on the [Read More](#) Link
- This will take you to the upcoming events page and allow you to register for any of the upcoming EFPCSNJ events.
- Just click on the "Click here to Register Now for the May 22 Breakfast Meeting" or the "Click Here to Register Now for the June 5, 2014 Installation Dinner" Links
- You will then be taken to that event's RSVP form. Make sure that the information that is pre-filled in for you is correct.
- If you are registering anyone at the same time as yourself, please select the number of additional registrants that you will be registering from the "Additional attendees you would like to register" drop down menu. If you are not registering anyone other than yourself, please select 0 from the drop down menu. Then click continue.
- An EFPCSNJ Member should see the Member price for any event that they are registering for. If you believe that you are a current EFPCSNJ member and do not see the discounted member price, please email Abby Murray at [efpcsnjmbrsvcs@bowermanagementservices.com](mailto:efpcsnjmbrsvcs@bowermanagementservices.com) or call her at: 856-795-0551
- The information for anyone else that you are registering will be entered below the "special requests" field. Please make sure you complete all the information and select the appropriate pricing for that person(s).
- This will bring you to the Payment Due page. Please either select the "check out with PayPal" option (a PayPal account is NOT required) or select the send check option.
- If you select the "Check out with PayPal option" you will be taken to PayPal. If you have a PayPal account and would like to use it you may, but again, you do not need to have a PayPal account to complete the payment process. Simply click on the "Pay with a debit or credit card, or bill me later" link that is under the option to log in. Enter in the requested information for PayPal and complete you will be emailed a confirmation and receipt.
- If you are paying via check, please select the "Send Check" option on the Payment Due Page. Once selecting this you will see the confirmation page with all the information about the meeting as well as where to send payment.

If you have any questions about the new EFPCSNJ website please email Abby Murray at [efpcsnjmbrsvcs@bowermanagementservices.com](mailto:efpcsnjmbrsvcs@bowermanagementservices.com) or call her at: 856-795-0551

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**Glenn Mellin, CFS**  
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## **The Estate and Financial Planning Council of Southern New Jersey announces their 2014-2015 slate of officers.**

Voting will occur at the May 22<sup>nd</sup>, 2014 meeting that takes place at 8:30am at the Mansion on Voorhees, NJ. Meeting information can be found on page 9 of this newsletter and all active EFPC-SNJ members in attendance at the meeting will get a vote.

- President: Yasmeen S. Khaleel, Esq. – Capehart & Scatchard, PA
- 1<sup>st</sup> Vice President: William S. Merriken, Jr. ChFC, CSA – Merriken Financial Group, Inc.
- 2<sup>nd</sup> Vice President: Jamie Shuster Morgan, Esq. – Fendrick & Morgan, LLC
- Treasurer: J. Mark Penny, ASA – Hempstead & Co., LLC
- Secretary: Henry Kramarski, CFP® - Legacy Wealth Management
- Immediate Past President: Raymond Giunta, CPA – Baratz & Associates PA

## 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 been approved 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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## 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

**ONLINE REGISTRATION OPTION for both of these events: Register online at the EFPC of SNJ website ([www.efpcsnj.org](http://www.efpcsnj.org)) and pay with a credit card. This option is fast, easy, secure and convenient**



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### **President:**

Raymond Giunta, CPA/PFS  
Baratz & Associates PA



### **1st Vice President:**

Yasmeen S. Khaleel, Esq.  
Capehart & Scatchard



### **2nd Vice President:**

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



### **Treasurer:**

Jamie Shuster Morgan, Esq.  
Fendrick & Morgan, LLC



### **Secretary:**

J. Mark Penny, ASA  
Hempstead & Co., Inc.



### **Immediate Past President:**

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PNC Wealth Management

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## **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.

### **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](mailto:EFPCSNJ@mail.com)

**Tim Bower, CAE**

Executive Director

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Collingswood, NJ 08108

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Fax: 856-210-1619

**Estate & Financial Planning Council  
of Southern New Jersey****Membership Application**Apply online at [www.EFPCSNJ.org](http://www.EFPCSNJ.org)

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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 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**

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## Estate & Financial Planning Council of Southern New Jersey

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

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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](mailto: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](http://www.efpcsnj.org) ) and go to Documents.