Estate and Financial Planning Council of SNJ

Executive Board Meeting
Thursday, May 30, 2019
Location:
Friedman, LLP, 301 Lippincott Dr., Marlton, NJ 08053
Tel - (856) 830-1600
Abby's Phone – (856) 470-4521 Tim's Phone – (215) 858-8023
Time: 8:30 am-12:15 pm
(Breakfast will be delivered at 8:00am and lunch will be delivered at 12pm)

Call to Order – Kim Dula (8:30 - 5 minutes)

1. Approval of June 4, 2018 Board Meeting minutes – *ATTACHMENT (pages 4-9)* –
2. Approval of May 16, 2019 Annual Member Meeting minutes – *ATTACHMENT (page 10)* –

Financial Report (8:35 - 10 minutes)

1. May 2019 Financial Report with projected year end – *ATTACHMENT (pages 11-12)* –

Meeting/Events (8:45 - 10 minutes)

1. June Installation Dinner Update –
    a. Registration – 3
    b. Sponsors –
        i. Archer
        ii. Friedman, LLP
        iii. Hempstead
        iv. Kulzer & DiPadova
        v. Legacy Wealth Management
        vi. Wilmington Trust
2. 2019 Founders Award **–** *ATTACHMENT (pages 13-15)*

Membership (8:55 - 5 minutes)

1. Membership update **-**
    a. Total count – 83
    b. General – 62
    c. Corporate – 19
    d. Associate - 2
2. Historical Membership Data **–** *ATTACHMENT (page 16)*

Administrative (9:00 - 10 minutes)

1. Management Hours Review – *ATTACHMENT (page 17)* –
2. Approval of member election vote for 2019-2020 board – 22 ballots received, and all voted for slate as is.

Communications (0 minutes – Informational Only unless a need for discussion) –

1. June 2019 Newsletter – send June 5, 2019
2. July 2019 Newsletter – proposed send date July 12 (June 2019 Installation Dinner Pictures, year-end wrap up, 2019-2020 calendar.)

Break (10 minutes) 9:10am

Start of Planning Session – President-Elect Remarks (10 minutes – 9:20am) – Kim Dula

Other Board Member Comments (10 minutes – 9:30am)

Review of Board Member Duties (10 minutes – 9:40am) – Tim Bower – *ATTACHMENT (By-Laws)(pages 18-24)*

Quick review of preliminary draft budget to provide information for all discussions (10 minutes – 9:50am) – Tim Bower– – *ATTACHMENT (pages 25-26)*

Review membership fees (10 minutes – 10:00am) – Tim Bower – *ATTACHMENTS – member application (page 27)*

1. Review member categories and pricing

Planning for Next Year's Meetings (60 minutes – 10:10am) - Abby Murray - *ATTACHMENTS*

1. Survey Responses review (*pages 28-37*)
2. Meeting Location review
   a. Samaritan would like to host an EFPCSNJ breakfast event at their building
   b. All other breakfast meetings at Laurel Creek?
3. Past Speakers (*pages 38-41*)
4. Do we want to stick with one evening meeting like we did in 2018-2019?
   a. Top Golf Event for September 2019?
5. Social/Networking Events?
6. Choose 8-10 possible subjects
7. Assign planning responsibility to a Board Member for top 5 topics (including Elder Care Law event)
8. Assign dates for sessions and topics for dates (*page 42*) – 2019-2020 planning calendar
9. Discuss potential sponsors (*pages 43-48*) – past sponsor list
10. CLE Provider –Capehart Scatchard has confirmed that they would be the CLE provider for 2019-2020 if EFPCSNJ Board approved.
11. Establishing a LinkedIn page for EFPCSNJ
12. EFPCSNJ Board Meeting Schedule for 2019-2020
   a. August 6, 2019 – Focus on Sponsorship, New Members and Finalizing programs for 2019-2020 meeting year
   b. September 24, 2019 – Focus on Sponsorship and new member update as well as 15 minutes at the end of the meeting for Board Members to contact non-renewed members
   c. November 2019 – date TBD
   d. January 2020 – date TBD
   e. March 2020 – date TBD
   f. May/June – date TBD – half day planning session for 2020-2021

Financial Planning for Next Year – Membership/Budget (30 minutes – 11:10am) – Matt Manella and Tim Bower

1. Quick review of 2019-2020 budget assumptions
2. Review of 2019-2020 draft budget – *(pages 24-25)*
3. Membership Dues Increase discussion –
    a. Increased dues by $15 for early renewal and $20 for regular in August 2016 – general member dues is now $145 before Sept 30 and $170 after
4. Meeting Registration Fees discussion –
    a. Increased registration fees by $5 in August 2016
    b. Breakfast Meetings are currently at $30 member and $40 non-member - EFPCSNJ breaks even on breakfast meetings at Laurel Creek Country Club. Laurel Creek Country Club charges $24.00 per person all inclusive and has agreed to keep the price the same for 2019-2020.
5. Approval of 2019-2020 budget

Other Items (10 minutes – 11:40am)

Next Board Meeting Date (10 minutes)
Adjourn at 11:50pm

ESTATE AND FINANCIAL PLANNING COUNCIL OF SOUTHERN NEW JERSEY

June 4, 2018 Executive Board Meeting

Present: Melissa DiOrio, Kim Dula, Henry Kramarski, Jamie Shuster Morgan, Mark Penny, Tim Bower (Staff), Abby Murray (Staff)

CALL TO ORDER

- Mark Penny called the meeting to order at 8:52 a.m.

MINUTES

- April 16, 2018 minutes approved. M/S/C
- May 17, 2018 minutes approved. M/S/C

FINANCIAL REPORT-

- Tim Bower reported on the EFPCSNJ financials through May 2018. EFPCSNJ was very under budget in new members for 2017-2018. That is an area the EFPCSNJ needs to do a lot better and focus on for 2018-2019.
- Mike Schiff asked if EFPCSNJ does exit interviews for people who do not renew their membership. Mike suggested that this could allow EFPCSNJ to do focused outreach to those not renewing.
    - Tim Bower said that exit interviews are not done and that EFPCSNJ isn't really doing anything wrong that across most associations memberships are down.
    - EFPCSNJ might want to look at a lot of other estate planning councils and see what's working for them.
- EFPCSNJ Meeting Sponsorships were also under budget for 2017-2018.
- Expense wise EFPCSNJ did a good job at controlling expenses. Meetings were over budget with expenses, due to the January, February combination of Elder Care event.
- Bower Management Services has learned that The Mansion is under new management and that they require a guarantee of 50 people and a $1,500 food and beverage minimum. This means that EFPCSNJ will need to investigate different locations to hold breakfast meetings.
- Henry Kramarski said that historically it seems like the Elder Care program is the biggest variable expense. Henry suggested that with only 5 educational events does EFPCSNJ really need to focus two of those events on Elder Care? Henry suggested that maybe with other topics there would be a broader appeal to multiple disciplines.
    - Tim Bower suggested that case studies are typically popular as well as panel presentations.
- EFPCSNJ is expected to lose about $2,500 for 2017-2018. Tim Bower reported that that amount could be lessened a little bit if the Installation Dinner expenses come in a little less than budgeted.
- Kim Dula expressed concern about EFPCSNJ's financial situation and said that this year is a huge year for EFPCSNJ. Kim asked if the membership keeps getting older and EFPCSNJ keeps losing members to retirement, what does that mean for the organization? What brings people to meetings?

  - Tim Bower suggested different events at different times like the new bowling alleys might attract younger members/potential members. Could do a combination event with educational program first and then bowling or other activity after.
- Melissa Dibble said that she felt not a lot of people know about EFPCSNJ unless the persons company or firm know about it.
- Tim Bower suggested that maybe this year EFPCSNJ try some new things. Maybe do 5 main educational events but switch them up a bit. Maybe a brown bag lunch, a webinar, networking events. Tim suggested possibly doing an event for just the young professionals.
- Mike Schiff suggested that maybe EFPCSNJ think about having a President's breakfast where presidents and heads of firms and companies meet with the EFPCSNJ President (and Board) to get the firms buy in and to encourage them to want to get their associates to promote and join EFPCSNJ whether firm pays or not.

MEETINGS AND EVENTS –
- 2017-2018 Meeting Evaluation Summary Reports –
  - The EFPCSNJ Board reviewed the evaluations for the EFPCSNJ 2017-2018 educational events. Tim Bower reported that the topics and meetings all score well on evaluations.
  - Henry Kramarski suggested that maybe EFPCSNJ could email information and speaker handouts out for meeting to attendees prior to the meeting.
    - Tim Bower said that this could be done but that EFPCSNJ Staff would need to stress to the speakers that need to have information ready and emailed to Abby Murray prior to the educational event. By the Monday before the Thursday meeting at the very latest.
  - June Installation Dinner Update –
    - As of today's date there are three confirmed sponsors –
      - Friedman, Archer and Legacy
      - Three more sponsors are needed for the June 2018 Installation Dinner

MEMBERSHIP –
- Will discuss EFPCSNJ Membership during the planning meeting.

ADMINISTRATIVE –
- Management hours report – EFPCSNJ will come in at about 400 hours used for 2017-2018 and EFPCSNJ was contracted for 350 hours.
- Election results already approved.

COMMUNICATIONS –
- July 2018 send July 13, 2018
  - Ideally if can have topic, location and potentially speakers would be great to have.

BREAK

START OF PLANNING SESSION

- Henry Kramarski said that he has two main concerns going in to 2018-2019. Growing EFPCSNJ Membership and EFPCSNJ's ability to pay Bower Management for their hours.

REVIEW OF BOARD MEMBER DUTIES

- Bylaw review –
    - President – Henry Kramarski - presides over all meetings.
    - Vice President – Kim Dula – heads the program committee and fills in if the EFPCSNJ President is not available.
    - Second Vice President – Eric Feldhake - Chairs the membership committee
    - Treasurer – Mike Schiff – Approves payments
    - Secretary – Melissa Dibble – selects articles for EFPCSNJ Newsletter
    - Immediate Past President – Mark Penny – attends meetings and events

QUICK REVIEW OF PRELIMINARY DRAFT BUDGET

- The EFPCSNJ Board reviewed the draft budget for 2018-2019 that Tim Bower drafted.
- Newsletters Sponsors pay $475 and receive an ad in every issue of the newsletter as well as their logo on the Sponsorship sign which is prominently displayed at every meeting.
    - Henry Kramarski expressed that he felt EFPCSNJ is not in a position to raise the rates for EFPCSNJ Newsletter Sponsors.
    - There are currently 10 sponsors. If additional sponsorships were added, EFPCSNJ could probably fill the sponsorships.
        - After a motion and a second all present approved to increase the number of Newsletter sponsors from 10-12.
        - Abby Murray will invoice current newsletter sponsors for the 2018-2019 year.
            - ***Action Item –***
                - ***Abby Murray*** - Invoice all 2017-2018 Newsletter Sponsors for 2018-2019 meeting year.
        - Abby Murray will reach out to people who had expressed interest in Newsletter Sponsorship in the past to see if they are interested in the sponsorship opportunity.
            - ***Action Item –***
                - ***Abby Murray*** - reach out to people who had expressed interest in Newsletter Sponsorship in the past

- Dues – EFPCSNJ Membership Dues will remain the same for 2018-2019.
- EFPCSNJ Educational Meeting Sponsors – Exclusive meeting sponsor is $750 and only allowed for one event. Non-Exclusive meeting sponsorship is $400 and can have up to three sponsors at each event.
- Installation Dinner Sponsorship - $500 5 sponsors budgeted hope for 6
- Installation Dinner attendee fees - $85 per person.
- Educational Meeting fees – $30 for members and $40 for non-members.

2018-2020 MANAGEMENT AGREEMENT DISCUSSION

- Tim Bower and Abby Murray left the room for an EFPCSNJ Board closed door review and discussion of the 2018 – 2020 proposed Management Agreement.
  - After discussion the EFPCSNJ Board said that after a motion and a second, all present had approved the 2018-2020 Management Agreement as proposed.

REVIEW OF MEMBERSHIP FEES

- Tim Bower advised that he did not feel that this would be a great year to increase membership dues. Regular Members currently pay $145 for early renewal and $170 after October 1, 2018.
  - After a motion and a second, all present approved keeping the EFPCSNJ membership dues the same for 2018-2019.

GUEST ATTENDANCE AT EDUCATIONAL MEETINGS

- Henry Kramarski suggested that guests not pay to attend educational meetings.
  - After a motion and a second, all present approved to allow two guests to attend EFPCSNJ Educational Meetings for free.
    - Members can bring 2 guests per event for free. But same guest can only attend once.
    - Non-Member can only attend once for free. Then pay $40 non-member price.
    - ***Action Item –***
      - ***EFPCSNJ Board*** – discuss and establish a plan to track and follow up with guest attendance at meetings and who will be following up with guests to recruit as new members.
  - After discussion, a motion and a second, all present approved a $25 discount on EFPCSNJ Membership for any guest who completes the application form at the EFPCSNJ Educational Meeting.

PLANNING FOR 2018-2019 MEETINGS

- September 13, 2018 - Networking Event – $45

- September 20, 2018 - Educational Meeting
  - Melissa Dibble – EFPCSNJ Champion
  - Speaker(s) - Glenn Henkel, Melissa Dibble, Tony LaRatta
  - Panel Discussion on Glenn and Melissa's article.
  - Morning Meeting

- October Practice Development Event –
  - Date – TBD
  - Melissa Dibble – EFPCSNJ Champion (Abby Murray and Tim Bower will help)
  - Young Professionals Practice development program. – Axe throwing or something like that. Kimberly Rice who works with Jamie Morgan could be a potential speaker.
  - Evening Event

- November 15, 2018 - Educational Event –
    - Kim Dula – EFPCSNJ Champion
    - Cyber Security – Friedman LLP presenter. Kim Dula will make sure that the presentation doesn't come off as "sales-y"
    - The November event is typically a dinner meeting.

- January 17, 2019 - Educational Event–
    - Eric Feldhake – EFPCSNJ Champion
    - Tax Law Update from Kulzer & DiPadova attorney
    - Morning Meeting

- February 21, 2019 - Educational Event
    - Elder Law
    - Henry Kramarski – EFPCSNJ Champion
    - Jamie Shuster Morgan will work with Henry on the program
    - Program will have a Legal and financial focus
    - 90 minute program
    - Morning Meeting

- May 16, 2019 - Educational Event
    - Family Law Panel Discussion
    - Mike Schiff – EFPCSNJ Champion
    - Morning Meeting

- June 6, 2019 – Installation Dinner
    - Kim Dula will choose location
    - Evening Event

- Other potential topics –
    - Artificial Intelligence.

- CLE Provider –
    - After a motion and a second, all present approved Capehart Scatchard as the CLE sponsor for the 2018-2019 meeting year.
        - ***Action Item –***
            - ***Abby Murray*** – confirm with Florence that Capehart will provide the CLE's for the 2018-2019 EFPCSNJ educational events.

- Potential New Educational Meeting locations
    - Seasons 52
    - Maggianos
    - Lamberti's
        - ***Action Item –***
            - ***Abby Murray*** - reach out to suggested new educational meeting locations.

SPONSORS –

- EFPCSNJ Board Members reviewed the list of past sponsors. Tim Bower encouraged all EFPCSNJ Board Members to reach out to out of box sponsors and new sponsors. Tim suggested that as someone comes in to your office and offers services, other at the meeting are their audience as well. Abby Murray will email sponsor email template to all board members as she has done in years past.
    - ***Action Item –***
        - ***Abby Murray*** - email sponsor email template to all board members.

NEXT BOARD MEETING DATE – TBD

Meeting adjourned at 12:25 am

Submitted by Abby Murray, Administrative Director

ACTION ITEMS

Melissa Dibble –

- Champion EFPCSNJ October Young Professionals Event
- Champion EFPCSNJ September 20, 2018 Educational Program

Kim Dula –

- Champion EFPCSNJ November 15, 2018 Educational Event
- Select EFPCSNJ 2019 Installation Dinner Location

Eric Feldhake –

- Champion EFPCSNJ January 17, 2019 Educational Event

Henry Kramarski –

- Champion EFPCSNJ February 21, 2018 Educational Event

Mike Schiff –

- Champion EFPCSNJ May 16, 2019 Educational Event

Abby Murray –

- Email sponsor email template to all board members.
- Reach out to suggested new educational meeting locations.
- Confirm with Florence that Capehart will provide the CLE’s for the 2018-2019 EFPCSNJ educational events.
- Reach out to people who had expressed interest in Newsletter Sponsorship in the past
- Invoice all 2017-2018 Newsletter Sponsors for 2018-2019 meeting year.

EFPCSNJ Board –

- Discuss and establish a plan to track and follow up with guest attendance at meetings and who will be following up with guests to recruit as new members.

****Please note. If you are a Champion for an event, you will be responsible for reaching out to and confirming the speaker for the event and brainstorming any potential sponsors for the event. ****

ESTATE AND FINANCIAL PLANNING COUNCIL OF SOUTHERN NEW JERSEY

May 16, 2019 Annual Member Meeting

CALL TO ORDER

- Henry Kramarski called the meeting to order at 8:15a.m. at the Laurel Creek Country Club.

ITEMS FOR MEMBER APPROVAL

- Election of 2018-2019 officers
- Approval of 10 day notification of Slate of Officers and Directors

DISCUSSION

- All members received a paper ballot with the 2019-2020 slate of officers at the registration desk upon arrival and were asked to complete the provided ballot and submit it to the registration desk.
- Henry reviewed the slate of officers opened the floor for discussion and questions. There was no discussion or questions.
- Henry explained the need to vote on the 10 day notice of the slate of officers for 2019-2020 and opened the floor for discussion and questions. There was no discussion or questions
- Henry asked for the members to complete the provided ballot and submit it to the registration desk.

MEMBERS PRESENT AND QUORUM

- There are 81 members eligible to vote so 16 members are needed to be present for Quorum (20%) to be reached and there were 22 members present. The members present are listed below:
    - Martin Abo, John Adams, Kenneth Blackmon, Matthew Carrozza, William Carrozza, Kimberly Dula, Thomas Earp, Greg Hart, Henry Kramarski, Ken Landis, Melanie Levan, Andrew Mackerer, Matt Manella, Dan Marques, Charles McCullough, Bryan McGrath, Glenn Mellin, Mark Penny, Sean Refsnider, Sean Rice, Uri Taenzer, Richart Weidner
- 22 votes were cast, 22 approved the 2019-2020 slate of officers.
- 22 votes were cast, 22 approved the 10 day notification.

MEETING ADJOURNED AT 8:30 AM

Revenues	**18-19 Budget**	**Jul 18-Jun19**	**Budget vs Actual**
Newsletter Sponsorship Fees	$4,750	$4,750	$0
Dues - new General members	$1,700	$0	-$1,700
Dues - new Non-General members	$735	$0	-$735
Dues - General Member renewals	$12,000	$10,805	-$1,195
Dues - Non-General Member renewals	$195	$0	-$195
Elder Care Legal Forum - registrations	$1,870	$1,440	-$430
Elder Care Legal Forum - sponsors	$2,400	$1,100	-$1,300
2019 Installation dinner fees	$3,400	$2,600	-$800
2019 Installation dinner sponsorship	$2,500	$3,000	$500
2018 Installation dinner sponsorship	$0	$500	$500
2018-2019 Meeting fees	$2,700	$3,510	$810
2018-2019 Meeting sponsorhips	$3,150	$1,900	-$1,250
2017-2018 Meeting fees	$0	$0	$0
2017-2018 Meeting sponsorhips	$0	$400	$400
Total Revenues	$35,400	$30,005	-$5,395

Expenses	**18-19 Budget**	**Jul 18-Jun19**	**Budget vs Actual**
2017-2018 ED expenses	$0	$3,832	$3,832
Board	$250	$250	$0
CE fees	$450	$450	$0
Dues - National	$400	$400	$0
Website - yearly fee	$3,000	$3,105	$105
Executive Director	$18,550	$18,550	$0
Executive Director - add hours payment	$0	$0	$0
Insurance - D&O	$1,350	$1,419	$69
Insurance - business	$650	$650	$0
Elder Care Expenses	$2,100	$1,720	-$380
Meeting expense	$3,600	$3,884	$284
Install Dinner	$6,160	$4,750	-$1,410
Miscellaneous	$50	$0	-$50
Telephone	$240	$240	$0
Postage - all other	$50	$0	-$50
Printing - all other	$0	$0	$0
Speaker fee	$0	$0	$0
Speaker gifts	$350	$450	$100
Supplies	$100	$0	-$100
Awards & contributions	$300	$300	$0
PayPal Transaction Fees	$600	$604	$4
Bank/CC Merchant Fees	$44	$0	-$44
Total Expenses	$37,994	$40,603	$2,609
Surplus or Deficit	**-$2,594**	**-$10,598**	**-$8,004**
	18-19 Budget	**Jul 18-Jun19**	**Budget vs Actual**

Revenues	Jul-18	Aug-18	Sep-18	Oct-18	Nov-18	Dec-18	Jan-19	Feb-19	Mar-19	Apr-19	5/1/2019 - PYE	Jun-19
Newsletter Sponsorship Fees	$0	$0	$2,335	$515	$0	$0	$0	$0	$0	$0	$1,900	$0
Dues - new General members	$120	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Dues - new Non-General members	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Dues - General Member renewals	$0	$1,110	$6,215	$2,630	$170	$340	$170	$170	$0	$0	$0	$0
Dues - Non-General Member renewals	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Elder Care Legal Forum - registrations	$0	$0	$0	$0	$0	$0	$640	$800	$0	$0	$0	$0
Elder Care Legal Forum - sponsors	$0	$0	$0	$0	$0	$0	$800	$300	$0	$0	$0	$0
2019 Installation dinner fees	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$2,600	$0
2019 Installation dinner sponsorship	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$3,000	$0
2018 Installation dinner sponsorship	$500	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
2018-2019 Meeting fees	$0	$125	$2,140	$320	$300	$495	$0	$0	$0	$130	$0	$0
2018-2019 Meeting sponsorhips	$0	$300	$400	$0	$800	$0	$0	$0	$0	$0	$400	$0
2017-2018 Meeting fees	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
2017-2018 Meeting sponsorhips	$400	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Total Revenues	$1,020	$1,535	$11,090	$3,465	$1,270	$835	$1,610	$1,270	$0	$130	$7,900	$0

Expenses	Jul-18	Aug-18	Sep-18	Oct-18	Nov-18	Dec-18	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19
2017-2018 ED expenses	$3,832	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Board	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$250	$0
CE fees	$0	$0	$0	$0	$0	$0	$250	$0	$0	$0	$200	$0
Dues - National	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$400	$0
Website - yearly fee	$0	$0	$0	$0	$0	$3,105	$0	$0	$0	$0	$0	$0
Executive Director	$1,546	$0	$1,546	$3,092	$1,546	$1,546	$1,546	$1,546	$1,546	$0	$4,637	$0
Executive Director - add hours payment	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Insurance - D&O	$0	$0	$0	$0	$0	$1,419	$0	$0	$0	$0	$0	$0
Insurance - business	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$650	$0
Elder Care Expenses	$0	$0	$0	$0	$0	$0	$0	$748	$972	$0	$0	$0
Meeting expense	$0	$0	$0	$0	$2,424	$587	$0	$0	$0	$0	$872	$0
Install Dinner	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$4,750	$0
Miscellaneous	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Telephone	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$240	$0
Postage - all other	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Printing - all other	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Speaker fee	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Speaker gifts	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$450	$0
Supplies	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Awards & contributions	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$300	$0
PayPal Transaction Fees	$16	$47	$159	$8	$17	$19	$33	$35	$0	$5	$265	$0
Bank/CC Merchant Fees	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Total Expenses	$5,393	$47	$1,705	$3,100	$3,987	$6,675	$1,828	$2,329	$2,518	$5	$13,015	$0
Surplus or Deficit	**-$4,373**	**$1,488**	**$9,385**	**$365**	**-$2,717**	**-$5,840**	**-$218**	**-$1,059**	**-$2,518**	**$125**	**-$5,115**	**$0**
Checking Account Balance at end of month	**$3,194.74**	**$3,194.74**	**$9,252.98**	**$14,286.94**	**$11,036.90**	**$5,464.75**	**$4,278.92**	**$3,689.23**	**$2,196.38**	**$2,196.38**		
reconciled	**yes**	**yes**	**yes**	**yes**	**yes**	**yes**	**yes**	**yes**	**yes**	**yes**		
PayPal Balance at end of month	**$116.31**	**$1,604.07**	**$4,930.62**	**$261.87**	**$794.72**	**$526.49**	**$1,493.89**	**$1,025.06**	**$0.00**	**$125.03**		
reconciled	**yes**	**yes**	**yes**	**yes**	**yes**	**yes**	**yes**	**yes**	**yes**	**yes**		
	Total Assets	**Total Assets**	**Total Assets**	**Total Assets**	**Total Assets**	**Total Assets**	**Total Assets**	**Total Assets**	**Total Assets**	**Total Assets**		
	$3,311.05	**$4,798.81**	**$14,183.60**	**$14,548.81**	**$11,831.62**	**$5,991.24**	**$5,772.81**	**$4,714.29**	**$2,196.38**	**$2,321.41**	**-$2,794.00**	
	Jul-18	**Aug-18**	**Sep-18**	**Oct-18**	**Nov-18**	**Dec-18**	**Jan-19**	**Feb-19**	**Mar-19**	**Apr-19**	**May-19**	**Jun-19**

PREVIOUS YEAR END ASSET BALANCE:

- EFPCSNJ had $9,620.36 left in checking account and $543.98 left in PayPal Acct at the end of June 2014. Total Assets $10,164.34.
- EFPCSNJ had $4,715.74 left in checking account and $1,719.86 left in PayPal Acct at the end of June 2015. Total Assets $6,435.60.
- EFPCSNJ had $5,471.90 left in checking account and $1,826.67 left in PayPal Acct at the end of June 2016. Total Assets $7,298.57.
- EFPCSNJ had $4,774.51 left in checking account and $1,677.72 left in PayPal Acct at the end of June 2017. Total Assets $6,452.23.
- EFPCSNJ had $7.684.42 left in checking account and $0.00 left in PayPal Acct at the end of June 2018. Total Assets $7,684.42.

	remove management fees
EFPCSNJ is expected to use 50 hours less than agreement and that totals $2,650.00	**$4,637.49**
estimated balance as of June 30, 2019	**$1,843.49**
underbudget in event sponsorship revenue	**$2,550.00**

efpcsnjmbrsvcs@bowermanagementservices.com

From:	La Ratta, Anthony R. <alaratta@archerlaw.com>
Sent:	Wednesday, May 1, 2019 3:42 PM
To:	efpcsnjmbrsvcs@bowermanagementservices.com
Cc:	Dibble, Melissa
Subject:	FW: Nomination for EFPC Founder's Award -- RON CAPUTO
Attachments:	Nomination for EFPA-SNJ Founder's Award-c.pdf

Tim/Abby: I give the strongest endorsement for fellow member Ron Caputo to be considered for this year's Founder's Award. He's a great guy, an EFPC member, and has been in the trust field for approx. 30 years.

I'm happy to answer any other questions concerning his candidacy.

TL

Anthony R. La Ratta, Esq.

Archer & Greiner P.C.
One Centennial Square
Haddonfield, NJ 08033
856-354-3094
alaratta@archerlaw.com
www.archerlaw.com

-----Original Message-----
From: Ficca, Linda S. [mailto:lficca@archerlaw.com]
Sent: Wednesday, May 01, 2019 3:14 PM
To: La Ratta, Anthony R. <alaratta@archerlaw.com>
Cc: Ficca, Linda <lficca@archerlaw.com>
Subject: Scanned document from Ficca, Linda S.

Linda Ficca
Legal Administrative Assistant to:
Anthony R. La Ratta, Esq.
Melissa Osorio Dibble, Esq.
Stacey J. Jaskol, Esq.
Stephanie Gould, Paralegal

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Nomination for

EFPC-SNJ Founder's Award

Estate and Financial Planning Council of Southern New Jersey

The ***Founder's Award*** will be presented to an individual who has provided distinguished service to the estate and financial planning profession. The award recipient need not necessarily be a member of the Estate and Financial Planning Council of Southern New Jersey.

Please provide the information indicated below to assist the Awards Committee in evaluating your nominee (use an additional sheet of paper if extra space is needed).

Name of Nominee: Ronald Caputo

Describe briefly the professional services provided by the nominee:

Ron has been a leading member in the field of trusts & estates for approx 30 years — the last 5 years with Wilmington Trust / M&T Bank, & before that, 22 years at PNC Bank.

Describe your nominee's service to the estate and financial planning profession that warrants his/her receipt of the ***Founder's Award***:

Ron is devoted to his clients. He is a Senior Fiduciary Client Advisor, with Wilmington Trust. Before that, he was VP & Senior Trust Advisor for PNC Wealth Management. He is also on the Board of Jefferson Health.

Other comments that you believe are relevant to the consideration of your nominee:

Ron is a leader in our field, & a long-time member of EFPC. Let's honor one of our own!

The Awards Committee may call upon you for further details.

Your name: Anthony LaRatta
Your email address: alaratta@archerlaw.com
Your telephone number: 856-354-3094

Deadline for submission: May 3, 2019
Fax nomination to: **856-210-1619 (no cover sheet is necessary)**
Email nomination to: **efpcsnjmbrsvcs@bowermanagementservices.com**

Past Founders Award Recipients:

- William S. Merriken, Jr., ChFC, AEP - 2018
- Anthony R. LaRatta, Esq. - 2017
- Michael A., Kulzer, J.D., LL.M. - 2016
- Douglas Fendrick, Esq. – 2015
- Blaine Capehart, Esq. – 2014
- John Hempstead, ASA, CFA– 2013
- No award given – 2012
- Richard T. DeCou, Esq. – 2011
- Nancy Earp - 2010
- Tom Praiss, AEP, CFP, EA –2009
- Steve Mignogna, Esq. –2008
- Martin H. Abo, CPA/ABV, CVA – 2007
- Kenneth Silverstein – 2006
- Glenn A. Henkel, JD, LLM, CPA – 2005
- Arlene Vetter – 2004
- Dale A. Vetter, ChFC, MSFS, CLU, AEP – 2003
- Richard H. Weidner, CFP – 2002
- Eivind H. Barth, Jr., Esquire - 2001

EFPCSNJ Historical Membership Data
2014-2019

	General	Corporate	Associate	Student	Faculty	Young Professional	Total
2019	62	19	2	0	0	0	83
2018	74	21	1	0	0		96
2017	80	26	1				107
2016	103	33	0	0	0		136
2015	94	40	0	0	0		134

Notes:

2019 Baratz no longer corporate member

2018 Capehart no longer a corporate member

2017 First year with the New Membership Categories (associate, student, faculty, young professional) added upon May 2016 by-law ammendment

2016 PNC no longer a corporate member

EFPCSNJ Management Hours Report
Jul 2017-Jun 2018

%age of used hours	Activity	Jul-18	Aug-18	Sep-18	Oct-18	Nov-18	Dec-18	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Total
14.71%	Administrative	0	5.25	6	2.5	4.75	2.25	3	2.25	1.25	4	0	0	31.25
3.18%	Board	1	0	0	0.75	0.5	0	0.75	0.75	0	3	0	0	6.75
0.00%	Committee/Work Group	0	0	0	0	0	0	0	0	0	0	0	0	0
0.00%	Communications	0	0	0	0	0	0	0	0	0	0	0	0	0
7.18%	E-Blast	0	1.25	3.5	1	1.75	2	2.5	2	0	1.25	0	0	15.25
0.00%	Elder Care Legal Forum	0	0	0	0	0	0	0	0	0	0	0	0	0
5.18%	Finance Committee/Accounting	2	0	1.75	0.5	1.5	1.75	2.25	1.25	0	0	0	0	11
3.76%	Installation Dinner	0	0	0	0	0	0	2	0.25	3.5	2.25	0	0	8
0.00%	Leadership Day (NAEPC)	0	0	0	0	0	0	0	0	0	0	0	0	0
1.53%	Meeting CEs	0	0.5	1.25	0	1	0	0.5	0	0	0	0	0	3.25
0.59%	Meeting Registration	0	0	0	0	0	1	0.25	0	0	0	0	0	1.25
17.65%	Meeting-Onsite	0	0	10	0	10.5	0	9	8	0	0	0	0	37.5
1.76%	Meeting-Post	0	0	0	0	1	0	0	2.75	0	0	0	0	3.75
16.47%	Meeting-Prep	0	1.75	7.25	3.25	6.75	1	4.25	7.25	0	3.5	0	0	35
1.06%	Membership Administration	0.25	0.25	0	0	0.5	0	0	1.25	0	0	0	0	2.25
3.65%	Membership Processing	2	0	3.5	1.75	0	0.5	0	0	0	0	0	0	7.75
1.06%	Membership Recruitment	1	1	0	0	0	0	0	0.25	0	0	0	0	2.25
2.47%	Membership Retention	0	3.75	0.75	0.25	0.25	0	0	0.25	0	0	0	0	5.25
8.71%	Newsletter	0	1.75	7.75	0	1.5	6.25	0	1	0.25	0	0	0	18.5
0.00%	Products/Publications	0	0	0	0	0	0	0	0	0	0	0	0	0
0.00%	Special Project A	0	0	0	0	0	0	0	0	0	0	0	0	0
0.00%	Special Project B	0	0	0	0	0	0	0	0	0	0	0	0	0
5.29%	Sponsorships	0	2.5	1	1.25	1.75	0	2	1.25	0	1.5	0	0	11.25
5.76%	Website maintenance	0	3.75	2	2	1.25	0.5	1.25	1	0.5	0	0	0	12.25
	Projected	0	0	0	0	0	0	0	0	0	0	50	40	90
212.5														
	Total	6.25	21.75	44.75	13.25	33	15.25	27.75	29.5	5.5	15.5	50	40	302.5
	Contracted hours	30	30	29	29	29	29	29	29	29	29	29	29	350

Used in 2017-2018	1.75	29.25	51	24.75	50.25	21.75	40.25	29.25	11	26.25	38.75	37.25	361.5
Used in 2016-2017	17.25	21	87.5	44.5	63.5	18.25	55	55.5	8.75	67.25	71.25	31	540.75
Used in 2015-2016	13.25	29.75	47.5	27.5	55	75.5	58	120.5	48.5	38	98.25	55.5	667.25
Used in 2014-2015	12.75	24.5	57.5	12.75	39.75	19.75	87.25	12	47.75	31.5	47.25	45.25	438
Used in 2013-2014	1.25	17	49.75	42.5	40.25	50.75	102.75	77.75	47	56.25	48.5	62.5	596.25
Used in 2012-2013	9.75	21.5	37.25	25.5	26	20.75	33.25	9	32	23	67.25	31.75	337
Used in 2011-2012	7	2.5	55.25	30.25	43.75	29.5	40	7.25	32.75	21	65.25	4	338.5
Used in 2010-2011	9.5	20.5	38	26.75	34	18	40	20.5	30.5	27.5	20	55.25	340.5
Used in 2009-2010	28.25	41.75	69	13.25	51	7	29.5	24.5	22.75	27.25	38	47.75	400

*** In 2013-2014 97hrs were Elder Care Legal Forum related and 68.25 were website transition related.**
*** For 2014-2015 96.5 hrs of staff time was used Elder Care Legal Forum. 35 hrs were budgeted and 65 addl hrs approved in the budget.**
*** Special Project A for 2015-2016 was By-laws work (started separate time tracking in April 2016)**
*** In 2016-2017 contracted hourly rate was $50.96 and paid hourly rate was $36.67 Total management fee paid was $19,835.96 for 540 service hours.**

ESTATE AND FINANCIAL PLANNING COUNCIL OF SOUTHERN NEW JERSEY AMENDED AND RESTATED BY-LAWS

Updated May 10, 2016
Approved May19, 2016

ARTICLE I – OBJECTIVES AND PURPOSE

A. Objectives. The objectives of the Council shall be:

1. To provide a better understanding of the services its members can render to the general public.

2. To promote cooperation between each of the membership groups of this organization and to foster a better understanding of the proper relationship which each group bears to the other, to its clients and to the general public.

3. To promote the awareness and usage of financial planning through appropriate means, including education.

4. To promote the interests of its members through the sharing of knowledge and expertise

ARTICLE II - MEMBERS

A. Election of Members. Members shall be elected by a majority vote of the Board of Trustees.

B. Qualification of Voting Member Category. In order to be eligible for membership in the Council, members must be duly qualified to fit within one of the following groups:

1. Trust officers/Wealth Management Professionals

2. Chartered Life Underwriters

3. Attorneys

4. Certified Public Accountants

5. Certified Financial Planners and Chartered Financial Consultants

6. Other qualified, licensed or credentialed professionals who are primarily involved in the financial, investment and insurance planning process

7. Any applicant without a designation must have a minimum of three years in the profession they are representing to be considered for membership.

8. All applicants must be recommended by a Council member in good standing.

9. All members must be interested in and actively practicing estate and/or financial planning in the Counties of Camden, Burlington, Gloucester, Atlantic, Cumberland, Ocean, Salem or Cape May.

C. Non-voting Member Categories.

1. Student member – For students attending undergraduate or graduate programs
2. Faculty member – For University/College faculty
3. Young Professional member – for young professionals 35 years of age or less that do not have the necessary credentials or experience but are working towards full membership
4. Associate member – for people that provide services to the clients of EFPCSNJ members but do not have the necessary designations to become a full member and are not primarily involved in the financial planning process

D. Qualification for Officer Position. All members in good standing except as otherwise stated shall be eligible to hold an office on the Board of Trustees. Non-voting members are ineligible to hold any officer positions within the Estate and Financial Planning Council Of Southern New Jersey, Inc.

E. Membership Fees and Expenses.

1. The Board of Trustees may determine from time to time the amount of initiation fee, if any, and annual dues payable by the members.

2. Membership dues shall be payable in advance on or before September 30 of each year.

3. Dues for the Young Professionals Division of the organization will be offered at a reduced membership rate, as an additional measure to aid them while establishing themselves in their chosen field.

F. Suspension of Expulsion. Membership may be terminated for just cause upon recommendation of the Board of Trustees and two-thirds vote of all members present at a duly called meeting of the Council. Membership will be automatically terminated if annual dues are not received by January 1.

G. Reinstatement of Membership. Upon written request signed by a former member and filed with the Secretary, the Board of Trustees may, by the affirmative vote of two-thirds of the members of the Board, reinstate such former member to membership upon such terms as the Board of Trustees may deem appropriate.

H. Advertisement. No member of this association shall use his or her membership herein in any form of advertisement or solicitation of business except when a reference to such membership is used in connection with a biographical sketch. Violation of this provision may constitute grounds for termination of membership.

ARTICLE III - MEETINGS OF MEMBERS

A. Regular Meetings. Meetings for the furtherance of the objectives of this association may be called by the Board of Trustees at stated times, or from time to time in their discretion. The program of such meetings shall be arranged by the Board of Trustees.

B. Annual Meeting. The annual meeting of the Council shall be held at a date set each year by the Board of Trustees and at such time and place as may be selected by the Board of Trustees. The Secretary, at least-twenty days prior to the date of the annual meeting shall send each member a notice of the meeting and the names of those persons nominated for office.

C. Special Meetings. Special meetings of the members may be called by the President of the Council or the Board of Trustees. Special meetings shall be held at a time and place, upon notice and for the transaction of such business as may be designated in the notice. At any meeting ordered to be called pursuant to this section, the members present in person shall constitute a quorum for the transaction of the business designated in such notice.

D. Notice. Notice of any meeting shall be provided to all members (by either electronic mail delivery, facsimilie or regular mail).

E. Quorum. The presence of twenty percent of the voting membership at any regular, annual or special council meeting shall constitute a quorum for the transaction of business.

ARTICLE IV BOARD OF TRUSTEES.

A. Vesting of Authority and Duty. All powers necessary for the government of the Council shall be vested in a Board of Trustees. Trustees and members of any committee designated by the Board shall discharge their duties in good faith and with that degree of diligence, care and skill which ordinarily prudent persons would exercise under similar circumstances in like position.

B. Number of Trustees. The Board of Trustees shall consist of six (6) members.

C. Constitution of Board of Trustees. The Board of Trustees shall be composed of the officers of the Council and the immediate past President of the Council.

D. Meetings of Trustees. Meetings of the Board of Trustees may be called by the President at the President's discretion, or when requested to do so by three members of the Board of Trustees. The Board of Trustees may establish rules of procedure and practice for its meetings, subject to the approval of, or amendment by, the Council. (c) Any or all trustees may participate in a meeting of the Board (or a committee of the Board) by means of conference telephone or any means of communication by which all persons participating in the meeting are able to hear each other.

E. Quorum. At least three (3) trustees shall be required to constitute a quorum for the transaction of business. The act of the majority present at a meeting at which a quorum is present shall be the act of the Board.

F. Board Committees.

1. The President of the Council and in the President's absence, the First Vice President, and in the absence of both of them, the Second Vice-President, shall, with the advice and consent of the Board of Trustees, have the power to appoint such committees on membership, ethics, cooperation, education, legislation, and publicity, and such other committees as the President shall deem advisable to further the interests of the Council and its members; and to delegate to such committees such power and authority as the Board of Trustees shall deem advisable.

2. A standing committee referred to as the Program Committee may be constituted on an annual basis and shall have such responsibilities as delegated by the Board from time to time.

3. Actions taken at a meeting of any committee shall be reported to the Board at its next meeting following the committee meeting

4. No committee shall be able to bind the Council.

ARTICLE V OFFICERS.

A. Office Positions. The officers of the Council shall consist of a President, a First Vice- President and a Second Vice-President, a Treasurer, a Secretary and the Immediate Past President.

B. Term. The officers shall hold office for one year or until their successors shall be chosen. No more than two officers shall be members of any one membership group.

C. Quorums. Any three (3) members of the Board of Trustees shall constitute a quorum for the transaction of business.

D. Vacancy. The Board of Trustees shall have the power to fill, for the unexpired term, any vacancy which may occur either in their own body or in that of the officers positions, by a concurrence of at least three members.

E. Nominations and Elections -. The President shall, at least sixty days prior to the date of each annual meeting, appoint one member from each of the membership groups to a Nominating Committee empowered to submit a list of nominees for officers of the Council, to be voted upon at the annual meeting. Such Committee shall file the names of their nominees with the Secretary at least thirty days before the date of the meeting. In addition, any twenty members may nominate candidates for officers of the Council by notice in writing filed with the Secretary at least five days before the date of the meeting. The members shall be entitled to vote for any candidate named by either one of the above methods at such meeting. The candidate receiving the majority of votes of the members present shall be declared elected.

F. Duties of Officers.

1. President. The President shall preside over all meetings.

2. First Vice-President. The Vice-President shall perform the duties of the President in the absence of the President and shall be chairman of the Program Committee.

3. Second Vice-President. In the absence of the President and the First Vice President, the Second Vice President shall perform their duties and shall be chairman of the Membership Committee.

4. Treasurer. The Treasurer shall be responsible for the protection and disbursement of all funds and property of the Council. The Treasurer shall oversee depositing all funds of the Council in the name of the Council in a bank or trust company located in Southern New Jersey. All withdrawals of the such funds shall be on checks or orders approved by the Treasurer or President. The Treasurer shall prepare and submit a statement of the financial condition of the Council and distribute such report to the membership annually at the direction of the Board of Trustees and at such other times and in such other manner as the Board of Trustees may require.

5. Secretary. The Secretary shall oversee the keeping of all records of proceedings of all meeting of the Council and the Board of Trustees, and shall be responsible for the mailing of notices of meetings and other communications to members.

6. Immediate Past President. The Immediate Past President shall attend all board meetings and assist the board with program development.

G. Term. Any officer elected or appointed as herein provided shall hold office for the term of one year and until a successor is elected or appointed and has qualified, subject to earlier termination by removal or resignation.

H. Resignation and Removal.

1. An officer elected by the members may be removed, with or without cause, only by vote of two-thirds (2/3) of members, but the authority to act as an officer may be suspended by the Board for cause.

2. An officer may resign by written notice to the trustees. The resignation shall be effective upon receipt thereof by the Board of Trustees or at a subsequent time as shall be specified in the notice of resignation.

3. Any vacancy occurring among the officers, however caused, shall be filled in the manner provided in the by-laws. In the absence of such a provision, any vacancy shall be filled by the Board.

ARTICLE VI - COMPLIANCE

A. Preservation of Exempt Status: Notwithstanding any other provision of these Bylaws, no Trustee, officer, employee or representative of this Corporation shall take any action or **carry** on any activity by or on behalf of the Corporation which is not permitted to be taken or carried on (1) by an organization exempt from federal income tax under Internal Revenue Code, Section 501(c)(6) by an organization , contributions to which are deductible under Code Section 170, 2055(a)(2), or 2522(a)(2).

B. No Private Inurement: The Corporation is not organized for profit and is to be operated exclusively for charitable purposes in accordance with the purposes stated in the Corporation's Certificate of Incorporation. The net earnings of the Corporation shall be devoted exclusively to charitable purposes and shall not inure to the benefit of any private individual (except in circumstances, such as the provision of services to an eligible individual consistent with the purposes and intent of the Corporation or the payment of reasonable compensation for services rendered). No Trustee or person from whom the Corporation may receive any property or funds shall receive or shall be entitled to receive any pecuniary profit from the operation of the Corporation, and in no event shall any part of the funds or assets of the Corporation be paid as salary or compensation to, or distributed to, or inure to the benefit of any member of the Board of Trustees, provided, however, that (a) any Trustee may, from time to time, be reimbursed for his or her actual and reasonable expenses incurred in connection with the administration of the affairs of the Corporation; and (b) the Corporation may, by resolution of the Board of Trustees, make distribution to persons from whom the Corporation has received contributions previously made to support its activities to the extent such distributions represent no more than a return of all of a part of the contributor's contributions. In addition, notwithstanding anything contained herein to the contrary, the Corporation may accept, if it so chooses, gifts and bequests on the condition that payment is made for the life of the donor or a donor's nominee in the nature of a charitable annuity, upon the advice and on such terms as are recommended by professionals experienced in such matters.

C. Prohibition On Lobbying: No substantial part of the activities of the Corporation shall be the carrying on of propaganda, or otherwise attempting to influence legislation, and the **Corporation** shall not participate in, or intervene (including the publishing or distribution of statements) in any political campaign on behalf of any candidate for public office.

D. Dissolution: In the event of a liquidation, dissolution, termination, or winding up of the Corporation, whether voluntary, involuntary or by operation of law, the Board of Trustees shall, after provision for all liabilities, distribute any remaining assets or property of the Corporation for one or more exempt purposes within the meaning of Code Section 501(c)(6) to such organization or organization s then located in the United States and qualified under Code

Section 501 (c)(6), or to a state or local government for a public purpose, as the Board of Trustees shall deem appropriate. Any such assets not so disposed of shall be disposed of by the Superior Court of New Jersey, exclusively for such purposes or to such organization or organizations as such Court shall determine, which are organized and operated exclusively for such purposes

ARTICLE VII – REGISTERED OFFICE AND AGENT

A. Registered Office and Agent. The board shall from time to time designate by resolution a registered agent and office for the corporation.

B. Fiscal Year. The fiscal year of the corporation shall begin on the first day of July each year.

ARTICLE VIII - MISCELLANEOUS PROVISIONS

A. By-Laws; Review and Amendment.

1. The Board of Trustees or its designee shall review the Bylaws Every two years

2. The By-Laws may be amended at any annual or special meeting of the Council by a vote of two-thirds of the members present; provided that notice setting forth the proposed amendment shall have been provided to all members (by either electronic mail delivery, facsimilie or regular mail) at least twenty days prior to the date of such meeting, and provided further, that the Board of Trustees shall have theretofore approved such amendment in writing.

B. Severability: The invalidity of any provision of these Bylaws shall not affect the other provisions hereof, and in such event these Bylaws shall be construed in all respects as if such invalid provisions were omitted.

Revenues	18-19 Budget	18-19 Projected Year-End	Proposed 2019-2020 Budget	2019-2020 Assumptions
Newsletter Sponsorship Fees	$4,750	$4,750	$5,700	12 newsletter sponsorships - keep rate at $475 per company
Dues - new General Members	$1,700	$0	$3,400	20 new general members - ($170 regular fee)
Dues - new Non-General Members	$735	$0	$735	5 new members - 3 associate at $195 per, 2 Young Professional at $75 per and no students or faculty members budgeted
Dues - General Member renewals	$12,000	$10,805	$12,000	80 renewing members at avg price of $150 - ($145 early fee and $170 regular fee) - $10 increase early fee and $20 increase regular fee - 80 current members but headquarters will will make a focused effort on reaching out to past members to get them reinvolved
Dues - Non-General Members renewals	$195	$0	$195	1 associate member renewal
Elder Care Legal Forum - registrations	$1,870	$1,440	$2,380	35 paid registrants at estimated $34 each for 2 events
Elder Care Legal Forum - sponsors	$2,400	$1,100	$2,400	6 at $400 per sponsor over two events (4 over two events in 2018, 4 in 2017, 4 in 2016 and 3 in 2015)
Installation dinner fees	$3,400	$2,600	$3,400	40 paid attendees at $85 - NO INCREASE
Installation dinner sponsorship	$2,500	$3,000	$3,000	6 $500 sponsorships - NO CHANGE IN DINNER SPONSORSHIP FEES
2018 Installation dinner sponsorship	$0	$500	$0	
Meeting fees	$2,700	$3,510	$3,570	3 breakfast meetings ($30 mbr and $40 non mbr) - 35 attendees each session
Meeting sponsorship fees	$3,150	$1,900	$3,150	6 $400 sponsorships and one $750 exclusive sponsorship - assumes 3 events NO INCREASE
2017-2018Meeting sponsorship fees	$0	$400	$0	

Total Revenues	$35,400	$30,005	$39,930

Expenses	**18-19 Budget**	**18-19 Projected Year-End**	**Proposed 2019-2020 Budget**	**2019-2020 Assumptions**
2017-2018 ED Expenses	$0	$3,832	$0	
Board	$250	$250	$250	
CE fees	$450	$450	$450	CFP. PA CLE and NJ CLE filing fees
Dues - National	$400	$175	$400	yearly fee due Jan-Apr 20120 (covers 2020)
Elder Care Legal Forum - costs	$2,100	$1,720	$2,000	2 events - 40 attendees at $25 per person/per event
website - yearly fee	$3,000	$3,105	$3,300	MemberClicks
Leimberg Access	$0	$0	$0	$24 each member
Executive director	$18,550	$13,913	$18,550	estimated 350 hrs of service at $53.00 per hr * Bower Mgt is offering a two year extension of the agreement with no increase in the houry rate to assist EFPCSNJ in controlling expenses
Executive director - addl hours payment	$0	$0	$0	no expected ovrage
Insurance - D&O	$1,350	$1,419	$1,450	
Insurance - business	$650	$650	$650	
Meeting expense	$3,600	$3,884	$4,000	3 events - facility/food expenses (assumes 40 attendees since speakers and sponsors are comped)
Meeting expense - Samaritan note	$0	$0	-$600	Save about $600.00 if Samaritan hosts since EFPCSNJ saves $1k in food/beverage costs in exchange for a $400.00 sponsorship.
Installation Dinner	$6,160	$4,750	$6,160	56 attendees at $110 each (was $105 per person in 2013-2014) - 16 comp registration included (2 per sponsor, 2 for member award, 2 staff and 2 for Founders Award Winner)
Miscellaneous	$50	$0	$50	
Telephone	$240	$240	$240	$20 per month
PO Box rental	$0	$0	$0	EFPCSNJ is using Bower Mgt PO Box
Postage - all other	$50	$0	$50	renewal mailing postage
Printing - all other	$0	$0	$0	
Refunds	$0	$0	$0	
Speaker fee	$0	$0	$350	will need to purchase flags over the Summer of 2018
Speaker gifts	$350	$450	$0	ordered flage in 2018-2019 fiscal year
Supplies	$100	$0	$100	
Awards & contributions	$300	$300	$300	
PayPal Transaction Fees	$600	$604	$700	estimate based on 80% of memberships and meeting registrations being paid online by CC
Bank/CC Merchant Fees	$44	$0	$0	
Total Expenses	$38,244	$35,742	$38,400	
Surplus or Deficit	**-$2,844**	**-$5,737**	**$1,530**	

EFPCSNJ asset balance as of June 30, 2016 was $7,298.57.
EFPCSNJ asset balance as of June 30, 2017 was $6,452.23.
EFPCSNJ asset balance as of June 30, 2016 was $7,684.62.
EFPCSNJ is projected to have approx. $2k left in checking at the end of June 2019.

Tim Bower, CAE
Executive Director

www.EFPCSNJ.org

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08108

Phone: 856-795-0551
Fax: 856-210-1619
EFPCSNJ@bowermanagementservices.com

Estate & Financial Planning Council of Southern New Jersey

Member of the National Association of Estate Planners and Councils

Membership Application

Name: ____

Title: ____

Company: ____

Address: ____

Phone: ______________________ Fax: ______________________

Email: ____

I am actively engaged in the estate and/or financial planning profession in ____________________ county for _________ years.

I hold a license or designation/certification and am a member in good standing in the following:

________ Attorney ________ CPA ________ CFP ________ ChFC ________ CLU

________ CTFA or qualified professional employed in tax, trust or estate practice by a financial services firm.

Or I have a ____ certification/designation.

My area of discipline(s): ________ Accountant ________ Attorney ________ Financial Planner

________ Reverse Mortgage Consultant ________ Insurance ________ Trust Officer

Or: I have been involved in this industry as: ____

Or I would like to apply to be a member of EFPCSNJ under one of the following NEW non-voting member categories: ______Student ($25 annually) For students attending undergraduate or graduate programs)

______Faculty ($40 annually) For University/College faculty

______ Young Professional ($75 annually) For young professionals 35 years of age or less that do not have the necessary credentials or experience but are working towards full membership

______Associate Member ($195 annually) for people that provide services to the clients of EFPCSNJ members but do not have the necessary designations to become a full member and are not primarily involved in the financial planning process. Associate Members are offered a $100 discount on one EFPCSNJ Breakfast Meeting Sponsorship.

Signature: ______________________________ Date: ________________________

Recommended by Member: ____
(please print)

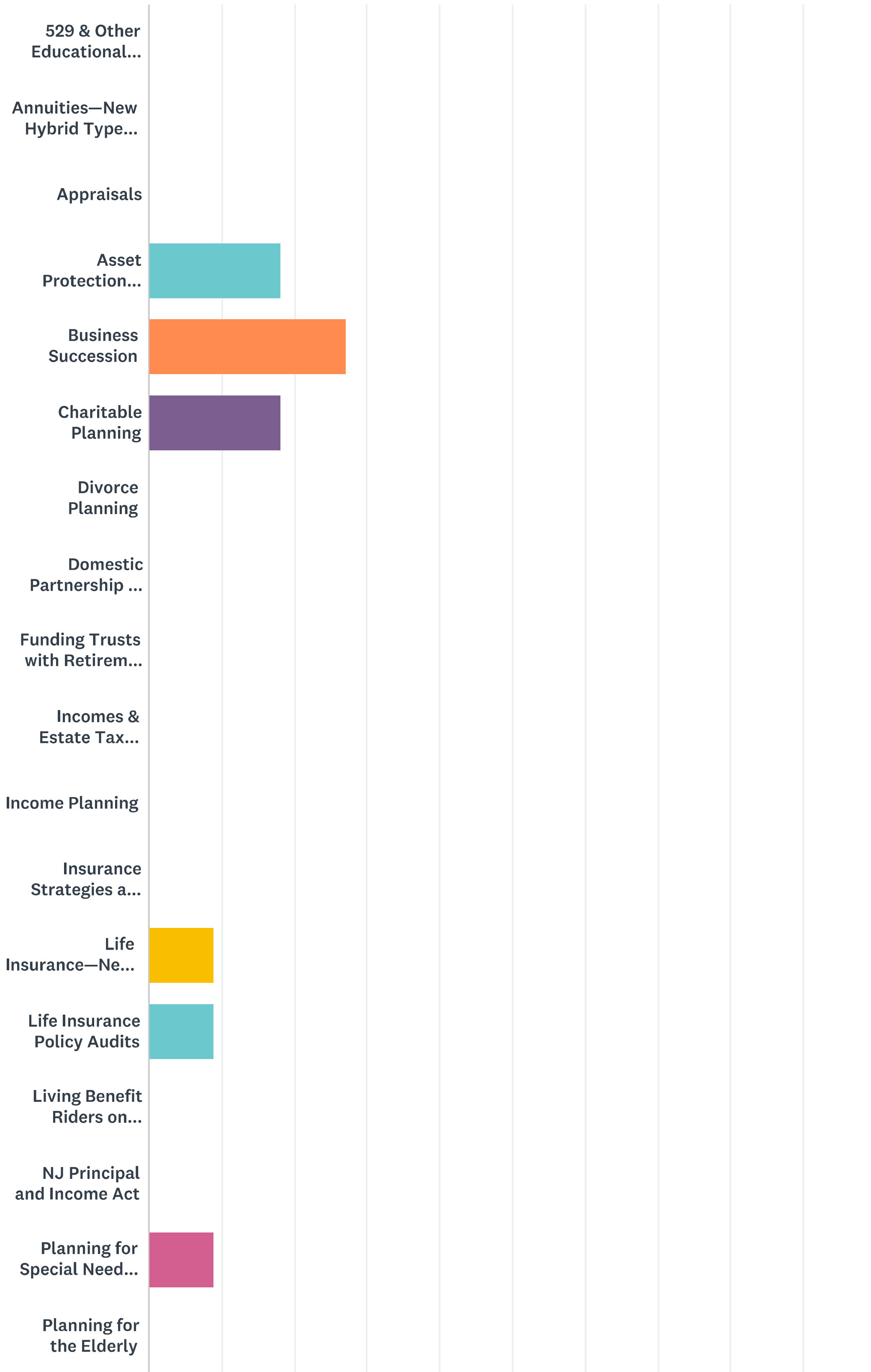
Signature of Member: ____

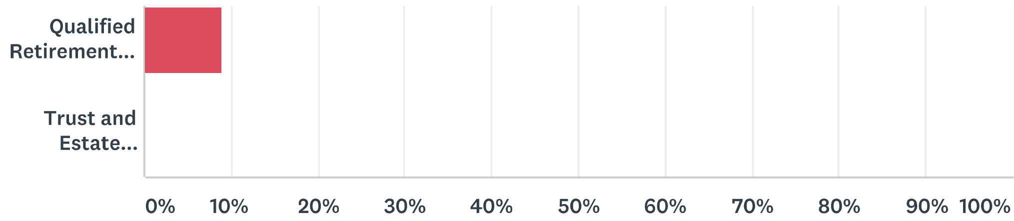
Regular Membership cost: $170 per year. You can also submit your membership application online at www.efpcsnj.org. Corporate membership is available.

Fax or mail completed application to: Estate & Financial Planning Council of Southern NJ, PO Box 460 Collingswood, New Jersey 08108 Fax: 856-210-1619

Q1 Of the meeting topics listed below please select the topic you would most like to see covered.

Answered: 11 Skipped: 0

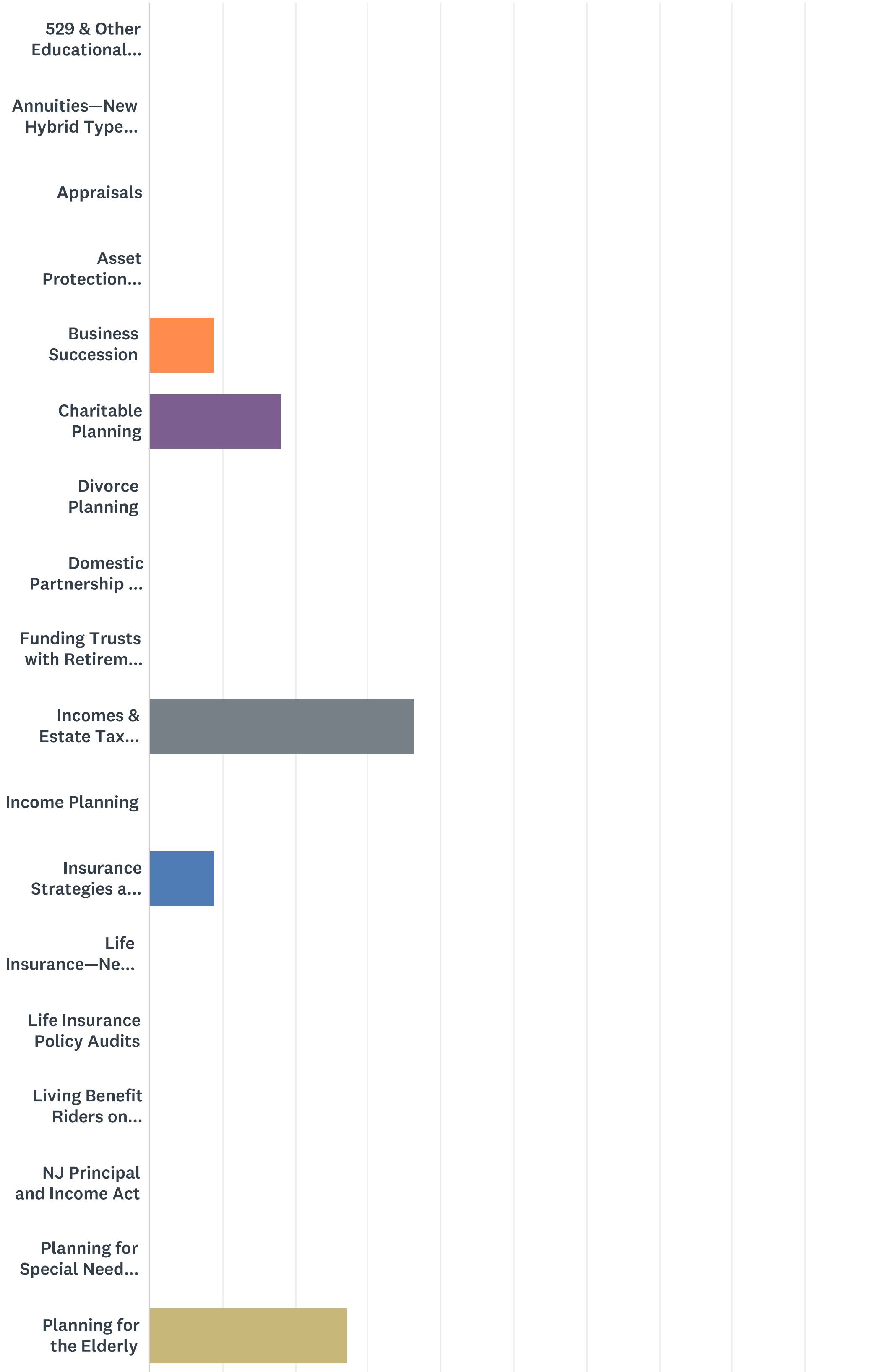


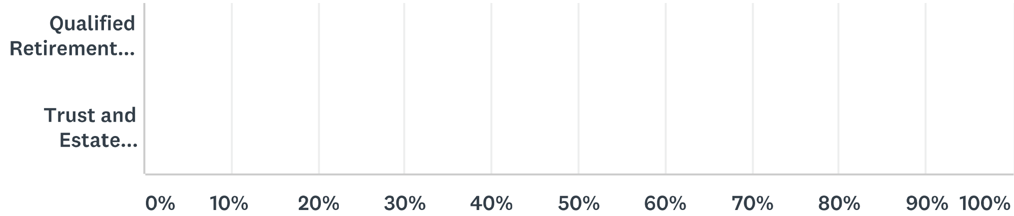


ANSWER CHOICES	RESPONSES	
529 & Other Educational Plans	0.00%	0
Annuities—New Hybrid Type with Chronic Illness/LTC rider	0.00%	0
Appraisals	0.00%	0
Asset Protection Planning	18.18%	2
Business Succession	27.27%	3
Charitable Planning	18.18%	2
Divorce Planning	0.00%	0
Domestic Partnership (NJ Law)	0.00%	0
Funding Trusts with Retirement Plan Assets	0.00%	0
Incomes & Estate Tax Updates	0.00%	0
Income Planning	0.00%	0
Insurance Strategies and Solutions	0.00%	0
Life Insurance—New Hybrid Type with Chronic Illness/LTC rider	9.09%	1
Life Insurance Policy Audits	9.09%	1
Living Benefit Riders on Variable Annuities	0.00%	0
NJ Principal and Income Act	0.00%	0
Planning for Special Needs Clients	9.09%	1
Planning for the Elderly	0.00%	0
Qualified Retirement Plans—The Resurgence of Life Insurance as a plan asset	9.09%	1
Trust and Estate Litigation	0.00%	0
TOTAL		11

Q2 Of the meeting topics listed below please select the second choice for topics covered.

Answered: 11 Skipped: 0

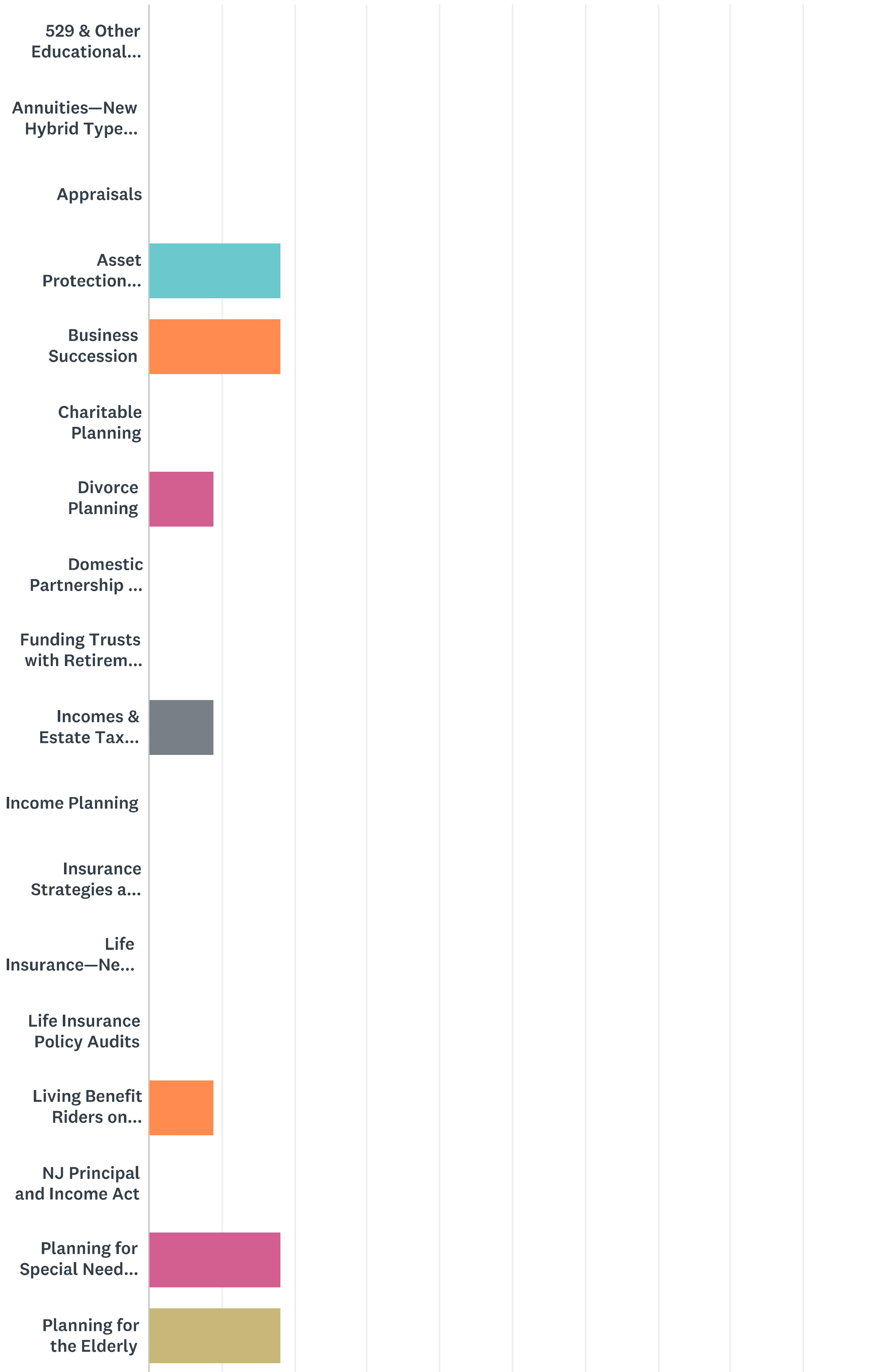


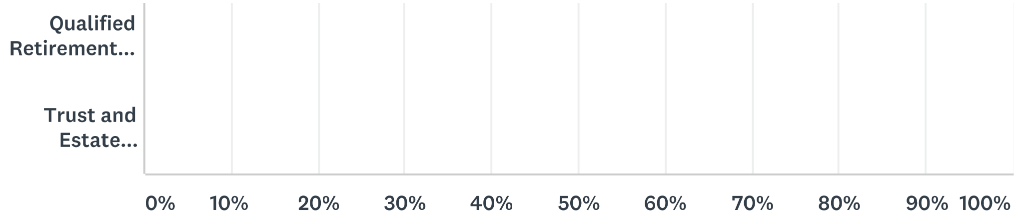


ANSWER CHOICES	RESPONSES	
529 & Other Educational Plans	0.00%	0
Annuities—New Hybrid Type with Chronic Illness/LTC rider	0.00%	0
Appraisals	0.00%	0
Asset Protection Planning	0.00%	0
Business Succession	9.09%	1
Charitable Planning	18.18%	2
Divorce Planning	0.00%	0
Domestic Partnership (NJ Law)	0.00%	0
Funding Trusts with Retirement Plan Assets	0.00%	0
Incomes & Estate Tax Updates	36.36%	4
Income Planning	0.00%	0
Insurance Strategies and Solutions	9.09%	1
Life Insurance—New Hybrid Type with Chronic Illness/LTC rider	0.00%	0
Life Insurance Policy Audits	0.00%	0
Living Benefit Riders on Variable Annuities	0.00%	0
NJ Principal and Income Act	0.00%	0
Planning for Special Needs Clients	0.00%	0
Planning for the Elderly	27.27%	3
Qualified Retirement Plans—The Resurgence of Life Insurance as a plan asset	0.00%	0
Trust and Estate Litigation	0.00%	0
TOTAL		11

Q3 Of the meeting topics listed below please select the third choice for topics covered.

Answered: 11 Skipped: 0





ANSWER CHOICES	RESPONSES	
529 & Other Educational Plans	0.00%	0
Annuities—New Hybrid Type with Chronic Illness/LTC rider	0.00%	0
Appraisals	0.00%	0
Asset Protection Planning	18.18%	2
Business Succession	18.18%	2
Charitable Planning	0.00%	0
Divorce Planning	9.09%	1
Domestic Partnership (NJ Law)	0.00%	0
Funding Trusts with Retirement Plan Assets	0.00%	0
Incomes & Estate Tax Updates	9.09%	1
Income Planning	0.00%	0
Insurance Strategies and Solutions	0.00%	0
Life Insurance—New Hybrid Type with Chronic Illness/LTC rider	0.00%	0
Life Insurance Policy Audits	0.00%	0
Living Benefit Riders on Variable Annuities	9.09%	1
NJ Principal and Income Act	0.00%	0
Planning for Special Needs Clients	18.18%	2
Planning for the Elderly	18.18%	2
Qualified Retirement Plans—The Resurgence of Life Insurance as a plan asset	0.00%	0
Trust and Estate Litigation	0.00%	0
TOTAL		11

Q4 Please list other educational topic suggestions below:

Answered: 5 Skipped: 6

#	RESPONSES	DATE
1	Tax controversy (IRS and state audit triggers and recent case results)	5/24/2019 11:04 AM
2	Two suggestions--1) A Comprehensive Look at Retirement Planning Issues--Proposed Speaker Mike McGlothin Exec VP of Ash Brokerage. He spoke this spring at SFSP and was excellent. 2) Show the movie the Tax Train is Coming. 75 minutes. Excellent education on the financial shape of our Federal Govt. Clearly this issue will shape our future planning efforts with clients. SFSP showed earlier this month--Outstanding educational content. I have a copy if you want to preview it.	5/21/2019 6:25 PM
3	Tax Law Updates; Family Settlement Agreements	5/21/2019 4:18 PM
4	ESG Investing	5/21/2019 3:50 PM
5	IRA/QCD	5/21/2019 3:46 PM

Q5 One of the ways we are able to keep our prices for educational events affordable is through the generous support of our sponsors. If you have any companies that you think would be potential sponsors please write the company name, contact name and phone number and we will contact them. If you are interested also complete the area below and we will be in contact with you.

Answered: 1 Skipped: 10

#	RESPONSES	DATE
1	Wilmington Trust attn Ron Caputo or Blair Talty Samaritan Hospice attn Chris Rollins Bayada Home Health Care C/O Chief Marketing Officer	5/21/2019 6:25 PM

Q6 If you know of a professional colleague that would benefit from membership in EFPCSNJ please write the name of the person and contact information and one of the membership committee members will be in contact with them.

Answered: 1 Skipped: 10

#	RESPONSES	DATE
1	Already in progress	5/21/2019 6:25 PM

Q7 Your name:

Answered: 9 Skipped: 2

#	RESPONSES	DATE
1	John Adams	5/28/2019 3:35 PM
2	Kim Dula	5/24/2019 11:04 AM
3	Daniel Marques	5/22/2019 9:33 AM
4	Michael Newell	5/22/2019 8:38 AM
5	Glenn Mellin	5/21/2019 8:20 PM
6	Will Merriken	5/21/2019 6:25 PM
7	Steven Vitanza	5/21/2019 5:05 PM
8	Henry E Kramarski	5/21/2019 4:18 PM
9	Matthew Manella	5/21/2019 3:50 PM

Date of Event	Subject	Speaker 1	Speaker 2	Speaker 3	Speaker 4	Speaker 5	Speaker 6
9/17/2009	Asset Allocation: The Obama Shuffle-All the Pieces Have Changed!	Stephen Brundage, Quantitative Management Associates	Edward Keon, Quantitative Management Associates	NA	NA		
11/19/2009	The Forensic Files - Where's the money?	Marty Abo, Abo and Company	Mark Wander, Baratz and Associates	NA	NA		
1/21/2010	Plugged In-Getting Hooked Up and Connected with Today's Technology	Jim Bourke, WithumSmith+ Brown	NA	NA	NA		
3/18/2010	Valuation Discounts - How Much is too Much?..or too Little?	J. Mark Penny, Hempstead & Co.	NA	NA	NA		
5/13/2010	Life Insurance-What happens if I don't die?	Thomas Foy, Foy Financial Services	Glenn Mellin, MetLife	NA	NA		
9/16/2010	State of the Economy and Roth IRA Panel	Greg Merlino, Ameriway Financial	NA	NA	NA		
11/11/2010	Business Succession-Case Studies from the field	Michael Saccomanno, Saccomanno Valuation Group	NA	NA	NA		
1/20/2011	Healthcare and Elder Law Update and Round Table	Dana Bookbinder, Begley Law Group	Carol Solomon, CHS Geriatric Care	Betty Ann Walker, Begley Law Group	NA		
3/10/2011	What Every Financial Professional needs to know about Estate Litigation	Tony LaRatta, Archer & Greiner	Betsy Ramos, Capehart Scatchard	NA	NA		
4/28/2011	Asset Protection	Jonathan Lander, PNC Wealth Management	NA	NA	NA		
9/21/2011	Estate Tax Planning Activities to do before December 2012	Charles B. Lynch, Bernstein Wealth Management	Patrick S. Boyle, Bernstein Wealth Management	NA	NA		
11/17/2011	De-Accumulation Planning - Wisdom Sold Separately	Deanna Farrugia, Fidelity Investments	NA	NA	NA		
1/19/2012	Communicating - Are we as effective as we think we are?	Thomas Neckelmann, Dale Carnegie Training	Donald Warkentin, Dale Carnegie Training	NA	NA		
3/22/2012	Special Needs Law and Planning	Cynthia Sharp, The Sharper Lawyer	NA	NA	NA		
5/17/2012	Real Life- End of Life - Managing Care and Finances	Dr. Roy D. Steinberg, Caregiving for Caregivers	Maryann Boccolini, Samaritan Healthcare and	Yasmeen Khaleel, Capehart Scatchard	Anthony La Ratta, Archer & Greiner		
9/27/2012	Gifts Gone Wild	Steve Mignona, Archer & Greiner	Glenn Henkel, Kulzer & DiPadova	NA	NA		

Date of Event	Subject	Speaker 1	Speaker 2	Speaker 3	Speaker 4	Speaker 5	Speaker 6
11/15/2012	Risk, Psychology & Retirement Income	James D. Sandidge, PNC Asset Management Group	NA	NA	NA		
1/17/2013	Investment Management Implications of Changes in Taxation	Paul Robertson, Bernstein Global Wealth Management	NA	NA	NA		
3/21/2013	Navigating the Digital World-Financial Information Management and Identification	David Capelli, Placido Verna	Eric Feldhake, Kulzer & DiPadova	Rob Stewart, MTS Software Solutions	NA		
5/16/2013	Insolvent Estates	Mark Penny, Hempstead & Co.	Yasmeen Khaleel, Capehart Scatchard	Rich Warner, Warner Real Estate & Auction Company	Jamie Shuster Morgan, Fendrick & Morgan		
9/19/2013	Your Online Marketing Toolbox - How to Put it to Work	Bob DeStefano, SVM E-marketing Solutions					
11/21/2013	Getting What you Paid For: A Simplified Guide to Social Security Retirement Benefits	William F. Rainaldi, The Kugler System					
1/16/2014	First Annual Elder Care Legal Forum	Dan Olszak, Law offices of Olszak & Olszak	Maryann Boccolini, Samaritan Healthcare and				
3/20/2014	An Overview of Buy/Sell Agreements	Gary DiVicci, CPI Companies	Michael Kulzer, Kulzer & DiPadova				
5/22/2014	Hot Tips: What Matrimonial Clients Need to Know From their Financial Professionals	Lisa R. Moore, Law offices of Klehr, Harrison, Harvey and Branzburg	Jonathan T. Hoffman, Law offices of Klehr, Harrison, Harvey and Branzburg				
9/18/2014	Samuri Estate Planning	Gary DiVicci, CPI Companies	Kevin DiMedio, Reger, Rizzo and Darnall LLP	Dave Gill, Haefele Flanagan			
11/20/2014	How to Help Your Clients Prepare For and Manage The Complexities of Tax Controversy	Christi LeDonne, Friedman LLP	Kimberly Dula, Friedman LLP				
1/22/2015	Elder Care Legal Forum	Shirley Whitenack, Schenck, Price, Smith & King, LLP					
3/19/2015	The Money Pit	Robert Baker, Subranni Zauber LLC					
5/21/2015	Delaware Trusts vs. NewJersey Trusts - Why your clients might want to leave home	Thomas A. Varley, Delaware Trust					

Date of Event	Subject	Speaker 1	Speaker 2	Speaker 3	Speaker 4	Speaker 5	Speaker 6
9/17/2015	Business Succession Planning Panel and Case Study Discussion	Don DiCarlo, JD, LLM	Glenn Henkel, Kulzer & DiPadova	Yasmeen Khaleel, Capehart Scatchard			
11/19/2015	Changed Your Domicile? Your Former State May Disagree	David Kuchinos, Blank Rome					
2/25/2016	Elder Care Legal Forum	Joseph Mangini, Ciccotta & Schweizer	Adam Brodman, Prudential	Ethan Ordog, Begley Law Group	Stephen Goldfine, Samaritan Healthcare & Hospice	Alicia Kagan, Rothkoff Law Group	Nancy Carman, Virtua SeniorWise Care Management
3/17/2016	Estate Planning for Same Sex Couples	Douglas A. Fendrick, Fendrick & Morgan					
5/19/2016	Trust Protectors: What are they and do we need them?	Thomas A. Varley, PNC Delaware Trust					
9/29/2016	Update on Uniform Trust Code	Glenn Henkel, Kulzer & Dipadova					
11/17/2016	New Regime Financial Update	Anne Bucciarelli, Bernstein Wealth Management	Reneww Vidal, Flaster Greenberg	Moderator: Kip Schaefer, Bernstein Wealth Management			
1/19/2017	Dilemmas of Dementia - Elder Care Event	Stephen Silverberg	Barry Kardos, PhD				
2/16/2017	International Tax Consequences Here and Abroad	Patrick McCormick, Kulzer & DiPadova	Kristin Schmid, Kulzer & DiPadova				
5/4/2017	Able Act Accounts and Special Needs Trusts	Jane Fearn-Zimmer, Rothkoff Law Group					
9/28/2017	Let's Talk about Phantom Income - Taxable Income With or Without the Actual Cash	Marty Abo, Abo and Company					
11/16/2017	State of New Jersey Estate Tax and Estate Planning Going Forward	Chris Vasallo, RTD	Daniel Marques, Drucker & Scaccetti	Glenn Henkel, Kulzer DiPadova			
1/18/2018	Elder Care Part 1 - Medicaid 101	Jamie Shuster Morgan, Fendrick and Morgan	Doug Fendrick, Fendrick and Morgan				
2/15/2018	Elder Care Part 2 - The Economics of Aging and Long Term Care - Understanding the Options	Nancy Carman, Fendrick and Morgan	Michael Pompei, Ash Brokerage				
5/17/2018	Federal Tax Law Update	Dan Mellor, Kulzer DiPadova					
9/20/2018	The Final Frontier: Concerns and Considerations of Electronic Wills	Melissa Dibble, Archer & Greiner	Anthony LaRatta, Archer & Greiner				

Date of Event	Subject	Speaker 1	Speaker 2	Speaker 3	Speaker 4	Speaker 5	Speaker 6
11/15/2018	Cyber Hygiene: Protecting Yourself and Your Business	Will Mendez, Friedman CyZen, LLC	Sean Johnstone,Friedman CyZen, LLC				
1/17/2019	2019 Tax Law Update	James Evans, Kulzer DiPadova	Brielle Haas, Kulzer DiPadova	Samantha Heaton, Kulzer DiPadova			
2/21/2019	Elder Law Planning - 8,000 Days - An Entire Phase of Your Life waiting to be invented	Michael Jones, Hartford Funds					
5/16/2019	Family Law Update - What Attorneys and Financial Advisors Need to know About Divorce. Things Vcertainly Have Changed	Marty Abo, Abo and Company					

EFPCSNJ
Planning Calendar 2019-2020

MONTH	DATE	TIME	TOPIC	SPEAKER(s)	EFPCSNJ CONTACT	SPONSOR	STATUS	CE	COMMENTS
September	9/19/2019	5pm-6pm Networking							
	Location: Top Golf?	6pm-6:45pm-Dinner							
		7pm-8:30pm-Educational Program							
November	11/21/2019	8:00am Breakfast							
	Location:	8:30am Program (1hr)							
January	1/16/2020	8:00am Breakfast							
	Location:	8:30am Program (1hr)							
February	2/20/2020	8:00am Breakfast							
	Location:	8:30am Program (1hr)							
May	5/21/2020	8:00am Breakfast							
	Location:	8:30am Program (1hr)							
June	6/4/2020	5:30pm	Installation Dinner		Eric Feldhake will select location				
	Location:TBD								
May	5/28/2019	TBD	2020-2021 Planning Session						
	Location:TBD								

Holidays:
Sep 30-Oct 1, 2019 - Rosh Hashanah
October 9, 2019 - Yom Kkippur
Nov 5, 2019 - Election Day
Nov 11, 2019 - Veterans Day
Nov 28, 2019 - Thanksgiving
Jan 20, 2020 - Martin Luthur King Jr. Day
Feb 17, 2020 - President's Day
Mar 17, 2020 - St. Patrick's Day
Apr 10, 2020 - Good Friday
Apr 9-16, 2020 - Passover
May 10, 2020 - Mother's Day
May 25, 2020 - Memorial Day
Jun 21, 2020 - Father's Day

Date of Event	Subject	Sponsor	Contact	Amt Paid	EFPCSNJ contact
6/13/2019	2019 Installation Dinner	Archer & Greiner	Melissa Dibble	$500	Melissa Dibble
6/13/2019	2019 Installation Dinner	Friedman, LLP	Kim Dula	$500	Kim Dula
6/13/2019	2019 Installation Dinner	Hempstead	Mark Penny	$500	Mark Penny
6/13/2019	2019 Installation Dinner	Kulzer & DiPadova	Eric Feldhake	$500	Eric Feldhake
6/13/2019	2019 Installation Dinner	Legacy Wealth Management	Henry Kramarski	$500	Henry Kramarski
6/13/2019	2019 Installation Dinner	Wilmington Trust	Ron Caputo	$500	Ron Caputo
5/16/2019	Family Law Update - "What Attorneys and Financial Advisors Need to Know About Divorce - Things Certainly Have Changed. "	Could have had two more sponsors			
5/16/2019	Family Law Update - "What Attorneys and Financial Advisors Need to Know About Divorce - Things Certainly Have Changed. "	Friedman, LLP	Kim Dula	$400	Kim Dula
2/21/2019	8,000 Days - An entire phase of your life waiting to be invented	Could have had one more sponsor			
2/21/2019	8,000 Days - An entire phase of your life waiting to be invented	LifeSpan Care Management	Michael Newell	$400	
2/21/2019	8,000 Days - An entire phase of your life waiting to be invented	Fendrick & Morgan	Jamie Shuster Morgan	$400	Jamie Shuster Morgan
1/17/2019	2019 Tax Law Update	Could have had two more sponsors			
1/17/2019	2019 Tax Law Update	American Cancer Society Estate and Gift Planning	Jamie McCann	$400	
11/15/2018	Cyber Security	Could have had one more sponsor			
11/15/2018	Cyber Security	Hempstead & Co.	Mark Penny	$400	Mark Penny
11/15/2018	Cyber Security	Friedman, LLP	Kim Dula	$400	
9/20/2018	The Final Frontier: Concerns and Considerations of Electronic Wills	Could have had one more sponsor			
9/20/2018	The Final Frontier: Concerns and Considerations of Electronic Wills	Samaritan Healthcare & Hospice	Chris Rollins	$400	
9/20/2018	The Final Frontier: Concerns and Considerations of Electronic Wills	BNY Mellon	21/2019	$400	Melissa Dibble
6/14/2018	2018 Installation Dinner	Legacy Wealth Management	Henry Kramarski	$500	Henry Kramarski
6/14/2018	2018 Installation Dinner	Kulzer & DiPadova	Eric Feldhake	$500	Eric Feldhake
6/14/2018	2018 Installation Dinner	Hempstead & Co.	Mark Penny	$500	Mark Penny
6/14/2018	2018 Installation Dinner	Friedman, LLP	Kim Dula	$500	Kim Dula
6/14/2018	2018 Installation Dinner	Archer & Greiner	Melissa Dibble	$500	Melissa Dibble
5/17/2018	Federal Tax Law Update	Could have had two more sponsors			
5/17/2018	Federal Tax Law Update	Glenmede	Mike Schiff	$400	
2/15/2018	The Economics of Aging and Long Term Care – Understanding the Options	Could have had two more sponsors			
2/15/2018	The Economics of Aging and Long Term Care – Understanding the Options	Samaritan Healthcare & Hospice	Chris Rollins	$400	
1/18/2018	Elder Care Part 1 - Medicaid 101	American Cancer Society Estate and Gift Planning	Jamie McCann	$400	
1/18/2018	Elder Care Part 1 - Medicaid 101	Bernstein Wealth Management	Robert Hart	$400	
1/18/2018	Elder Care Part 1 - Medicaid 101	LifeSpan Care Management	Michael Newell	$400	

Date of Event	Subject	Sponsor	Contact	Amt Paid	EFPCSNJ contact
11/16/2017	The State of NJ Estate Tax and Estate Planning Going Forward	LifeSpan Care Management - Exclusive	Michael Newell	$750	
9/28/2017	Lets talk about Phantom Income	Glenmede	Mike Schiff	$400	
9/28/2017	Lets talk about Phantom Income	Hempstead	Mark Penny	$400	
9/28/2017	Lets talk about Phantom Income	COULD HAVE ACCEPTED ONE MORE			
6/1/2017	Installation Dinner	Bernstein Wealth Management	Maureen Austin	$500	
6/1/2017	Installation Dinner	Friedman, LLP	Kim Dula	$500	
6/1/2017	Installation Dinner	Legacy Wealth Management	Henry Kramarski	$500	
6/1/2017	Installation Dinner	Wells Fargo	Jessica Dahill	$500	
6/1/2017	Installation Dinner	CAN HAVE TWO MORE - STILL REACHING OUT			
5/4/2017	Able Act Accounts and Special Needs Trusts	Glenmede	Michael Schiff	$400	
5/4/2017	Able Act Accounts and Special Needs Trusts	Wells Fargo Private Bank	Mark Campanaro	$400	
5/4/2017	Able Act Accounts and Special Needs Trusts	COULD HAVE ACCEPTED ONE MORE			
2/16/2017	International Tax Consequences Here and Abroad	Praxis Data Systems	Jamie Morgan	$750	Exclusive Sponsor
1/19/2017	Dilemmas of Dementia	Lifespan Care Management	Michael Newell	$300	$100 Discount as Associate Member
1/19/2017	Dilemmas of Dementia	Rothkoff Law Group	Jane Fearn Zimmer	$400	
1/19/2017	Dilemmas of Dementia	Virtua SeniorWise Care Management	Nancy Carman	$400	
1/19/2017	Dilemmas of Dementia	Wells Fargo Private Bank	Mark Campanaro	$400	
11/17/2016	New Regime Financial Update	Mass Mutual Financial Group	Matt Manella	$400	
11/17/2016	New Regime Financial Update	Praxis Data Systems	Jamie Morgan	$400	
11/17/2016	New Regime Financial Update	UBS Financial Services	Jamie Morgan	$400	
9/29/2016	Update on Uniform Trust Code	Garden State Trust Company	Sean Rice	$300	
9/29/2016	Update on Uniform Trust Code	COULD HAVE ACCEPTED Two MORE	Sean Rice	$300	
6/2/2016	Installation Dinner	Fendrick & Morgan	Jamie Morgan	$500	
6/2/2016	Installation Dinner	Friedman, LLP	Kim Dula	$500	
6/2/2016	Installation Dinner	Kulzer & DiPadova	Joe Kempter	$500	
6/2/2016	Installation Dinner	CAN HAVE THREE MORE - STILL REACHING OUT		$500	
5/19/2016	Trust Protectors: What are they and do we need them?	Samaritan Healthcare & Hospice	Chris Rollins	$400	
5/19/2016	Trust Protectors: What are they and do we need them?	COULD HAVE ACCEPTED Two MORE	Chris Rollins	$400	
3/17/2016	Estate Planning for Same Sex Couples	Glenmede	Mike Schiff	$400	
3/17/2016	Estate Planning for Same Sex Couples	COULD HAVE ACCEPTED TWO MORE		$400	
2/25/2016	Elder Care Legal Forum - Sponsor (gets table and ad)	Bayada	Ramona Phillips	$500	
2/25/2016	Elder Care Legal Forum - Sponsor (gets table and ad)	Brandywine Senior Living	Christine Troso	$500	
2/25/2016	Elder Care Legal Forum - Sponsor (gets table and ad)	LifeSpan Care Management	Michael Newell	$500	
2/25/2016	Elder Care Legal Forum - Sponsor (gets table and ad)	Rothkoff Law Group	Stephanie Fisch	$500	
2/25/2016	Elder Care Legal Forum - Table (gets ad)	American Cancer Society Estate and Gift Planning	Dara Heidt	$250.00	

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2/25/2016	Elder Care Legal Forum - Table (gets ad)	Cadbury at Home	Craig Kinsey	$250.00	
2/25/2016	Elder Care Legal Forum - Table (gets ad)	Care Patrol	Steve Smith	$250.00	
2/25/2016	Elder Care Legal Forum - Table (gets ad)	Edward Jones	Gabe Mastrobuono	$250.00	
2/25/2016	Elder Care Legal Forum - Table (gets ad)	Evergreens	Nicole Albrecht	$250.00	
2/25/2016	Elder Care Legal Forum - Table (gets ad)	Fiduciary Advisors	Richard Weidner	$250.00	
2/25/2016	Elder Care Legal Forum - Table (gets ad)	Five Star Senior Living	Helene Weinstein	$250.00	
2/25/2016	Elder Care Legal Forum - Table (gets ad)	Garden State Trust Company	Sean Rice	$250.00	
2/25/2016	Elder Care Legal Forum - Table (gets ad)	Hempstead & Co	Stacey Dix	$250.00	
2/25/2016	Elder Care Legal Forum - Table (gets ad)	Lichtman Assiciates Real Estate, LLC	Sandi Lichtman	$250.00	
2/25/2016	Elder Care Legal Forum - Table (gets ad)	Right at Home	Jane Knapp	$250.00	
2/25/2016	Elder Care Legal Forum - Table (gets ad)	Wells Fargo	Jessica Dahill	$250.00	
2/25/2016	Elder Care Fair - ad only	Capehart Scatchard	Beth Hopkins	$75.00	
2/25/2016	Elder Care Fair - ad only	Fendrick & Morgan	Jamie Morgan	$75.00	
2/25/2016	Elder Care Fair - ad only	Lincoln Investment Planning	Rian Kaiser	$75.00	
2/25/2016	Elder Care Fair - ad only	Weichert Realtors	Christine Dash	$75.00	
11/19/2015	Changed Your Domicile? Your Former State May Disagree	Fiduciary Advisors, LLC	Richard Weidner	$400	
11/19/2015	Changed Your Domicile? Your Former State May Disagree	Friedman, LLP	Kim Dula	$400	
11/19/2015	Changed Your Domicile? Your Former State May Disagree	Surety Title Company	Diane Ridgway	$400	
9/17/2015	Business Succession Planning Panel and Case Study Discussion	Hempstead & Co.		$400	
9/17/2015	Business Succession Planning Panel and Case Study Discussion	Merriken Financial Group		$400	
9/17/2015	Business Succession Planning Panel and Case Study Discussion	COULD HAVE ACCEPTED ONE MORE		$400	
5/21/2015	Delaware Trusts vs. NewJersey Trusts - Why your clients might want to leave home	Glenmede	Mike Schiff	$400	
5/21/2015	Delaware Trusts vs. NewJersey Trusts - Why your clients might want to leave home	SeniorWise Care Management		$400	
5/21/2015	Delaware Trusts vs. NewJersey Trusts - Why your clients might want to leave home	COULD HAVE ACCEPTED ONE MORE		$400	
3/19/2015	The Money Pit	The Community Foundation of South Jersey	Sidney Hargrove	$400	
3/19/2015	The Money Pit	Foundation Title		$400	
3/19/2015	The Money Pit	Wilmington Trust	Ron Caputo	$350	
1/22/2015	Elder Care Legal Forum - Sponsor (gets table and ad)	Edward Jones	Gabe Mastrobuono	$500	
1/22/2015	Elder Care Legal Forum - Sponsor (gets table and ad)	IKOR USA	Larry Enright	$500	
1/22/2015	Elder Care Legal Forum - Sponsor (gets table and ad)	Rothkoff Law Group	Jane Fearn Zimmer	$500	
1/22/2015	Elder Care Legal Forum - Table (gets ad)	SeniorWise Care Management	Nancy Carman	$250	

Date of Event	Subject	Sponsor	Contact	Amt Paid	EFPCSNJ contact
1/22/2015	Elder Care Legal Forum - Table (gets ad)	Sunlight Care	Ann Nutter	$250	
1/22/2015	Elder Care Legal Forum - Table (gets ad)	Lincoln Investment Planning	Rian Kaiser	$250	
1/22/2015	Elder Care Legal Forum - Table (gets ad)	Five Star Senior Living	Helene Weinstein	$250	
1/22/2015	Elder Care Legal Forum - Table (gets ad)	Homewatch Caregivers	Wendy Pester	$250	
1/22/2015	Elder Care Legal Forum - Table (gets ad)	Cadbury at Home	Craig Kinsey	$250	
1/22/2015	Elder Care Legal Forum - Table (gets ad)	Home to Stay LLC	Andrew Dubler	$250	
1/22/2015	Elder Care Legal Forum - Table (gets ad)	LifeSpan Care Management	Michael Newell	$250	
1/22/2015	Elder Care Legal Forum - Table (gets ad)	Bancroft	Carla Donegan	$250	
1/22/2015	Elder Care Legal Forum - Table (gets ad)	Weichert Realtors	Christine Dash	$250	
1/22/2015	Elder Care Legal Forum - Table (gets ad)	Brandywine Senior Living	Jennifer Steen	$250	
1/22/2015	Elder Care Legal Forum - Table (gets ad)	Fiduciary Advisors, LLC	Richard Weidner	$250	
1/22/2015	Elder Care Fair - ad only	Capehart Scatchard	Yasmeen Khaleel/Beth Hopkins	$50	
1/22/2015	Elder Care Fair - ad only	Fendrick & Morgan	Jamie Morgan	$50	
1/22/2015	Elder Care Fair - ad only	Hempstead & Co.	Mark Penny	$50	
11/20/2014	How to Help Your Clients Prepare For and Manage The Complexities of Tax Controversy	Jackson National Life Distributors LLC		$400	
11/20/2014	How to Help Your Clients Prepare For and Manage The Complexities of Tax Controversy	SeniorWise Care Management		$400	
11/20/2014	How to Help Your Clients Prepare For and Manage The Complexities of Tax Controversy	COULD HAVE ACCEPTED ONE MORE		$400	
9/18/2014	Samuri Estate Planning	SeniorWise Care Management		$400	
9/18/2014	Samuri Estate Planning	COULD HAVE ACCEPTED Two MORE		$400	
6/5/2014	Installation Dinner	Capehart Scatchard		$500	
6/5/2014	Installation Dinner	Friedman, LLP		$500	
6/5/2014	Installation Dinner	Jonathan G. Furlow		$500	
6/5/2014	Installation Dinner	PNC Wealth Management		$500	
6/5/2014	Installation Dinner	Wilmington Trust		$500	
6/5/2014	Installation Dinner	COULD HAVE ACCEPTED ONE MORE		$500	
6/5/2014	Installation Dinner	Ohio National Financial Services		$500	
6/5/2014	Installation Dinner	Security Mutal		$500	
6/5/2014	Installation Dinner	The Virtua Foundation		$500	
6/5/2014	Installation Dinner	CAN HAVE THREE MORE - STILL REACHING OUT		$500	
5/22/2014	Divorce Planning	Fulton Financial Advisors		$750	
5/22/2014		exclusive sponsor			
5/22/2014					
3/20/2014	Business Succession Planning	Hempstead & Co., LLC		$400	
3/20/2014	Business Succession Planning	SeniorWise Care Management		$400	
3/20/2014	Business Succession Planning	Glenmede		$400	
1/16/2014	Elder Care Fair - Sponsor (gets table and ad)	Edward Jones	Gabe Mastrobuono	$500	
1/16/2014	Elder Care Fair - Sponsor (gets table and ad)	IKOR USA	Larry Enright	$500	

EFPCSNJ Past Sponsor List

Date of Event	Subject	Sponsor	Contact	Amt Paid	EFPCSNJ contact
1/16/2014	Elder Care Fair - Sponsor (gets table and ad)	Rothkoff Law Group	Jane Fearn Zimmer	$500	
1/16/2014	Elder Care Fair - Table (gets ad)	Byron Home, Inc.		$250	
1/16/2014	Elder Care Fair - Table (gets ad)	Cadbury at Home		$250	
1/16/2014	Elder Care Fair - Table (gets ad)	ComForcare Senior Services		$250	
1/16/2014	Elder Care Fair - Table (gets ad)	Five Star Senior Living		$250	
1/16/2014	Elder Care Fair - Table (gets ad)	Home to Stay, LLC		$250	
1/16/2014	Elder Care Fair - Table (gets ad)	Homewatch Caregivers		$250	
1/16/2014	Elder Care Fair - Table (gets ad)	Lichtman Associates Real Estate, LLC		$250	
1/16/2014	Elder Care Fair - Table (gets ad)	Lifespan Care Management		$250	
1/16/2014	Elder Care Fair - Table (gets ad)	Lincoln Inventment Planning	Rian Kaiser-Steinbiss	$250	
1/16/2014	Elder Care Fair - Table (gets ad)	Samaritan Healthcare & Hospice		$250	
1/16/2014	Elder Care Fair - Table (gets ad)	SeniorAssist, LLC		$250	
1/16/2014	Elder Care Fair - Table (gets ad)	SeniorWise Care Management	Nancy Carman	$250	
1/16/2014	Elder Care Fair - ad only	Ameriprise	Joe Skwara	$75	
1/16/2014	Elder Care Fair - ad only	Bayada		$75	
1/16/2014	Elder Care Fair - ad only	Brightview		$75	
1/16/2014	Elder Care Fair - ad only	Capehart Scatchard		$75	
1/16/2014	Elder Care Fair - ad only	Evergreens		$75	
1/16/2014	Elder Care Fair - ad only	Fendrick & Morgan		$75	
1/16/2014	Elder Care Fair - ad only	Hempstead & Co.		$75	
1/16/2014	Elder Care Fair - ad only	Price & Price Elder Law		$75	
1/16/2014	Elder Care Fair - ad only	Right at Home		$75	
11/21/2013	Social Security Planning	SeniorWise Care Management	Nancy Carman	$400	
11/21/2013	Social Security Planning	Ohio National Financial Services	Tom Veevers	$400	
11/21/2013	Social Security Planning	COULD HAVE ACCEPTED ONE MORE		$400	
9/19/2013	Your Online Marketing Toolbox	SeniorWise Care Management	Nancy Carman	$400	
9/19/2013	Your Online Marketing Toolbox	COULD HAVE ACCEPTED ONE MORE			
9/19/2013	Your Online Marketing Toolbox	COULD HAVE ACCEPTED ONE MORE			
9/1/2013	Newsletter Sponsorship	Kulzer & DiPadova	Joe Kempter	$475	
9/1/2013	Newsletter Sponsorship	Capehart Scatchard	Yasmeen Khaleel/Beth Hopkins	$475	
9/1/2013	Newsletter Sponsorship	R4 Risk & Wealth Solutions	Peter Rosengard	$475	
9/1/2013	Newsletter Sponsorship	Hempstead & Co,	John Hempstead	$475	
9/1/2013	Newsletter Sponsorship	Douglas Fendrick (Law Offices of)	Doud Fendrick	$475	
9/1/2013	Newsletter Sponsorship	Praiss Associates	Tom Praiss	$475	
9/1/2013	Newsletter Sponsorship	Archer & Greiner	Tony LaRatta	$475	
9/1/2013	Newsletter Sponsorship	Merriken Financial Group	Will Merriken	$475	
6/6/2013	Installation Dinner	Archer & Greiner	Tony LaRatta	$500	
6/6/2013	Installation Dinner	Baratz & Associates	Ray Giunta	$500	
6/6/2013	Installation Dinner	Capehart Scatchard	Yasmeen Khaleel/Beth Hopkins	$500	
6/6/2013	Installation Dinner	Hempstead & Co	John Hempstead	$500	
6/6/2013	Installation Dinner	PNC Wealth Management	Diane Bakley	$500	
6/6/2013	Installation Dinner	COULD HAVE ACCEPTED ONE MORE			
5/16/2013	Insolvent Estates	Warner Real Estate & Auction Company	Rich Warner	$400	Tim Bower
5/16/2013	Insolvent Estates	Fulton Bank of New Jersey	JoBeth Mauriello	$400	Yasmeen Khaleel
3/21/2013	Administering theDigital Estate	Lifespan Care Management	Michael Newell	$750	Jamie Shuster Morgan

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3/21/2013	Administering theDigital Estate	exclusive sponsor		$400	
1/17/2013	Tax Law Update	IKOR USA	Larry Enright	$400	Tim Bower
1/17/2013	Tax Law Update	Security Mutual Life	Marty Smith	$400	Will Merriken
11/15/2012	Ethics	Surety Title Company	Mark Godofsky	$400	Diane Bakley
11/15/2012	Ethics	COULD HAVE ACCEPTED ONE MORE			
9/27/2012	Gifts Gone Wild	Bower Management Services	Tim Bower	$400	Tim Bower
9/27/2012	Gifts Gone Wild	COULD HAVE ACCEPTED ONE MORE			
9/1/2012	Newsletter Sponsorship	Kulzer & DiPadova	Joe Kempter	$475	
9/1/2012	Newsletter Sponsorship	Capehart Scatchard	Yasmeen Khaleel/Beth Hopkins	$475	
9/1/2012	Newsletter Sponsorship	R4 Risk & Wealth Solutions	Peter Rosengard	$475	
9/1/2012	Newsletter Sponsorship	Hempstead & Co,	John Hempstead	$475	
9/1/2012	Newsletter Sponsorship	Douglas Fendrick (Law Offices of)	Doud Fendrick	$475	
9/1/2012	Newsletter Sponsorship	Praiss Associates	Tom Praiss	$475	
9/1/2012	Newsletter Sponsorship	Archer & Greiner	Tony LaRatta	$475	
9/1/2012	Newsletter Sponsorship	Merriken Financial Group	Will Merriken	$475	
6/1/2012	Installation Dinner	Capehart Scatchard	Beth Hopkins	$500	
6/1/2012	Installation Dinner	PNC Wealth Management	Diane Bakley	$500	
6/1/2012	Installation Dinner	Archer & Greiner	Tony LaRatta	$500	
6/1/2012	Installation Dinner	Baratz & Associates	Ray Giunta	$500	
6/1/2012	Installation Dinner	COULD HAVE ACCEPTED ONE MORE			
5/17/2012	Real Life and End of Life-Managing Care and Finances	NO SPONSOR			
3/22/2012	Special Needs Law and Planning	Fulton Financial Advisors	Frank Clementi	$750	
1/19/2012	Communicating-Are we as *Effective* as we think we Are?	SeniorWise Care Management	Nancy Carman	$400	
1/19/2012	Communicating-Are we as *Effective* as we think we Are?	Security Mutual	Marty Smith	$400	
11/17/2011	De-Accumulation Planning- Wisdom Sold Separately	Jackson National Life Distributors LLC	James Meehan	$400	
11/17/2011	De-Accumulation Planning- Wisdom Sold Separately	Warner Real Estate & Auction Company	Rich Warner	$400	
9/21/2011	Estate Tax Planning Activities to do Before December 2012	Hempstead & Co,	John Hempstead	$400	
9/21/2011	Estate Tax Planning Activities to do Before December 2012	Bower Management Services	Tim Bower	$400	
	Newsletter Sponsorship	Edward Jones	Gabe Mastrobuono	$475	