

# Estate & Financial Planning Council of Southern New Jersey



Member of the National Association of Estate Planners and Councils

## EFPCSNJ SEPTEMBER 19, 2019 KICK OFF EVENT AT TOP GOLF, MT. LAUREL

### Topic:

“Planning for the Back 9: What you need to know about Business Succession”

### Speakers:

Tiffany Donio Esq. – Archer & Greiner, Ken Harris Esq. – Harris Law Offices,  
Chris Vassalo, CFP – RTD Financial

### Date:

Thursday, September 19, 2019

### Location:

Top Golf, Mt. Laurel, NJ

### Time:

Registration: 4:30pm – 5:30pm, Opening Remarks: 5:15pm – 5:30pm,  
Educational Program: 5:30pm – 6:30pm, Food/Drinks/Golf: 6:30pm – 8:30pm

### Price:

EFPCSNJ Members or Non-Members—\$85

### Exclusive Meeting Sponsor:



For additional information please see Page : 9

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## LETTER FROM THE PRESIDENT

Friends,



As I sit here writing my first letter as President of the Estate and Financial Planning Council of Southern New Jersey, I can't help but reflect back on my years serving on the Council. It seems like just yesterday I received a call from Will Merriken asking if I would be interested in becoming the incoming secretary. I humbly accepted

thinking that with my new position at Friedman LLP, this would be a great way to meet like-minded professionals who served clients who had financial and estate planning needs. Little did I know what amazing opportunities the acceptance of this position would bring.

After four years of being on the board of this great organization, I have not only met great people, but I have been able to do things that I never thought would come with this position. On multiple occasions I have been able to address our Council or participate in the learning portion of our events. I have been blessed to sit side by side with outstanding professionals like Tim and Abby who adore this Council as much as we do. And I, along with my dedicated board, get to help mold the future year of this organization.

In looking forward to the year ahead, the Council truly has some exciting things planned. As many of you know our first official event will be on September 19<sup>th</sup> at Top Golf in Mount Laurel. Beyond us taking on the topic of Business Succession which is near and dear to so many of our clients, we are going to try to incorporate a more social element to our meeting. I encourage every one of you to come out to what is going to be a wonderful event. What a tremendous way to start our year together.

Beyond our events that we will continue to hold throughout the year, we also need to continue to focus on membership growth. When you are a member of our Council, you truly are a part of something unique. We are large enough to attract top professionals throughout our region, yet small enough to make our events a space where you can truly build new relationships. Through our Council you meet people in your same industry who become part of your network of go-to colleagues. You meet professionals in other fields where you become referral sources to each other. And most importantly, you will always leave an event learning something.

Finally, as we all know, we cannot do what we do without our sponsors. For those who have sponsored in the past, THANK YOU! And to those who are considering sponsoring an event in the future, THANK YOU! Every dollar that we get goes to make the Council what it is today.

I am truly excited about being the Council's President for the year ahead. The 2019-2020 year is going to be one of the best years yet and this is all due to you – our management team, our board and mainly our fantastic members!

Gratefully,

Kim Dula, CPA, 2019 – 2020 Council President

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For more information contact Abby Murray at  
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For more information contact Tim at [EFPCSNJ@mail.com](mailto:EFPCSNJ@mail.com) or 856-795-0551.

The AEP candidate form can be downloaded from the Council's web site at [www.EFPCSNJ.org](http://www.EFPCSNJ.org).

# 2019-2020 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, 2019

Topic: Planning for the Back 9: What you need to know about Business Succession

Speakers: Tiffany Donio Esq. – Archer & Greiner, Ken Harris Esq. – Harris Law Offices,  
Chris Vassalo, CFP – RTD Financial

Location: **TOP GOLF**, Mt. Laurel, NJ

Schedule: Registration: 4:30pm – 5:30pm, Opening Remarks: 5:15pm – 5:30pm, Educational Program: 5:30pm – 6:30pm, Food/Drinks/Golf: 6:30pm – 8:30pm

**EXCLUSIVE** Sponsor: RTD Financial

## Thursday, November 21, 2019

Topic: It's Already November – Have you talked to your clients about Charitable Planning?

Speakers: Jamie McCann – American Cancer Society,  
Yasmeen Khaleel Esq. – Capehart Scatchard, Lee Shields, CPA – Friedman, LLP

Location: Samaritan Healthcare and Hospice – 265 Route 73 South, Voorhees, NJ 08043

Schedule: Breakfast 8:00 am; Program 8:30-9:30am

**EXCLUSIVE** Sponsor: Invesco

## Thursday, January 16, 2020

Topic: Tax Law Update

Speakers: Attorneys from Kulzer & DiPadova

Location: Laurel Creek Country Club, 701 Centerton Rd., Mt. Laurel, NJ

Schedule: Breakfast 8:00 am; Program 8:30-9:30am

Sponsors: There are **three** sponsorships available.

Do not miss this opportunity to sponsor an EFPCSNJ Event. Call 856-795-0551 Today!

## Thursday, February 20, 2020

Topic: Estate Planning – The Latest Update from Florida

Speakers: Martyn Babitz, J.D. – BNY Mellon Wealth Management,  
Glenn Henkel, Esquire – Kulzer & DiPadova

Location: Laurel Creek Country Club, 701 Centerton Rd., Mt. Laurel, NJ

Schedule: Breakfast 8:00 am; Program 8:30-9:30am

Sponsors: There are **three** sponsorships available.

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## Thursday, May 21, 2020

Topic: Avoiding Digital Disasters: Digital Assets in Estate Planning and Administration

Speakers: Karen A. Fahrner, Esq. – Heckscher, Teillon, Terrill & Sager, P.C.  
Andy DeMaio, Esq., Neff Aguilar, LLC

Location: Laurel Creek Country Club, 701 Centerton Rd., Mt. Laurel, NJ

Schedule: Breakfast 8:00 am; Program 8:30am-9:30am

Sponsors: There are **three** sponsorships available. Do not miss this opportunity to sponsor an EFPCSNJ Event.  
Call 856-795-0551 Today!

## June 4, 2020

EFPCSNJ Installation and Awards Dinner

Location: TBD

Schedule: 6:00pm - 9:00pm

Sponsors: There are **five** sponsorships available. Do not miss this opportunity to sponsor an EFPCSNJ Event. Call 856-470-4521 Today!

## INTERESTED IN SPONSORING AN EVENT?

If you are interested in sponsoring an EFPCSNJ meeting in the 2019–2020 Meeting Year, please contact Abby Murray at 856-795-0551.

## THOSE IN BUSINESS OR SELF-EMPLOYED, TAKE NOTE ON THE ENTERTAINMENT DEDUCTION

by Martin H. Abo, CPA, ABV, CVA, CFF

Recently, the IRS issued some guidance on the business expense deduction for meals and entertainment following law changes in the Tax Cuts and Jobs Act (TCJA).

The 2017 TCJA eliminated the deduction for any expenses related to activities generally considered entertainment, amusement or recreation.

The IRS just clarified some ambiguity by telling us if food and beverages are provided during entertainment events, they will not be considered entertainment if purchased separately from the event. You can continue to deduct 50 percent of the cost of business meals if you, the taxpayer (or an employee of the taxpayer), are present and the food or beverages are not considered lavish or extravagant. These meals may be provided to a current or potential business customer, client, consultant or similar business contact.

Food and beverages that are provided during entertainment events will not be considered entertainment if purchased separately from the event.

Prior to 2018, we told our business clients they could deduct up to 50% of entertainment expenses directly related to the active conduct of a trade or business or, if incurred immediately before or after a bona fide business discussion, associated with the active conduct of a trade or business.

The IRS expects to publish proposed regulations clarifying when business meal expenses are deductible and what constitutes entertainment. Until the proposed regulations are effective, we're told that taxpayers can rely on guidance in Notice 2018-76.

If you will recall, in February we sent out an important and detailed alert with an Abo and Company "CAN" and "CAN'T" hit list as it relates to business meals and entertainment under the new law effective January 1, 2018.

Before we get started, we should remind you that, under old law and new law, to deduct business meals (and entertainment before 1/1/18), the activity must be directly related to or associated with the active conduct of a trade or business, or for the production or collection of income. What do these terms mean?

**Directly related.** You must show that the main purpose of the meal was business, engage in business during the meal and have more than just a general expectation of receiving income or some other future business benefit.

**Associated with.** You must provide a meal directly before or after a substantial business discussion. Actively participate in a meeting, discussion or other business activity to seek income or some other specific business benefit.

Oh yes, our hitlist:

**CAN'T:** Deduct entertainment expenses, including activities such as taking a client or a prospect to the theater, sporting events, nightclubs, country or social clubs, concerts, movies, concerts, amusement parks, hunting and fishing.

**CAN'T:** Deduct expenses for entertainment facilities (yep, that stadium suite goes).

**CAN'T:** Deduct expenses paid for membership in any club organized for business, pleasure, recreation, or social purposes.

**CAN'T:** Deduct tickets for a sporting event, even if associated with business discussion.

**CAN'T:** Deduct scalper's premiums for tickets.

**CAN'T:** Deduct cover charges, taxes and tips for entertainment.

**CAN'T:** Deduct country club or other social club dues.

**CAN'T:** Deduct meals with business associates and coworkers (unless you can establish a clear business purpose).

We take little solace in this but employers can deduct 100% of entertainment expenses but only if they include the amount in the employee's taxable wages on his/her W-2 (yeh, you tell that to your employee). So too, if an employer rewards an employee and spouse with a trip and the cost is included in the employee's W-2, the employer can deduct 100%.

**CAN'T:** Deduct lavish and extravagant portion of a business meal.

**CAN'T:** Deduct a meal with an employee where no business is discussed.

**CAN'T:** Deduct a meal with a customer or business associate if no business is discussed.

**CAN'T:** Deduct a meal with a customer during business travel where no business is discussed (however, while traveling, your meal or the employee's meal will be 50% deductible).

**CAN'T:** Deduct meals for a customer and spouse if no one else is present.

**CAN:** Deduct 50% for amounts paid for meals associated with the active conduct of your trade or business.

**CAN:** Deduct 50% for amounts paid for a meal with an employee where business is discussed, before, during or after.

**CAN:** Deduct 50% for business meals that are reasonable considering the facts and circumstances and they will not be disallowed just because they take place at deluxe hotels, restaurants, resorts or nightclubs.

**CAN:** Deduct 100% of an employer's cost of dinner for employees working overtime or lunch ordered in for a staff meeting, if de minimis.

**CAN:** Deduct transportation to and from the restaurant for a business meal.

**CAN:** Deduct 50% of the cost of meals provided for the convenience of the employer, such as meals provided to employees who need to be available throughout the mealtime. Alas, before 12/31/17 they were 100% deductible.

**CAN:** Deduct 50% of expenses related to the business meals such as taxes and tips.

## THOSE IN BUSINESS OR SELF-EMPLOYED, TAKE NOTE ON THE ENTERTAINMENT DEDUCTION (Cont'd)

### by Martin H. Abo, CPA, ABV, CVA, CFF

CAN: Deduct fully, including meals, expenses incurred for recreational, social, or similar activities primarily to benefit employees, such as expenses for an annual holiday party or summer outing.

Some planning thoughts Abo and Company has already started to suggest:

Our business clients and self-employed individuals should remember a few things when reviewing their 2018 meals and entertainment policies. Because the effective date of the law changes is based on expenses incurred after Dec. 31, 2017, the new rules will apply now regardless of your company's year-end. Fiscal year-end clients will need to modify their policies and everyone may wish to assess whether changes to their expense or reimbursement policies are warranted. The burden of proof is on the client, the taxpayer, to establish that a business meal is not an entertainment expense. There is little guidance, but if a meal is determined to be included in the cost or part of an entertainment expense, then such meal will be zero deductible.

Our suggestion? Maximize tax savings and even save time/money on tax return compliance (yep, fees to us) by keeping good records and segregating your general ledger accounts for entertainment expense which is nondeductible, for business meals that are 50% deductible and for recreational/social expenses that primarily benefit employees that would be 100% deductible.

Clients might also want to consider the impact for post 12/31/17 charitable events, sponsorship arrangements and the like. Sponsorship arrangements often include sport tickets besides advertising benefits. Under the new law, the portion of a sponsorship agreement allocable to suites or game tickets will be nondeductible instead of 50% deductible. The remainder of the sponsorship agreement should continue to be deductible as an advertising expense.

Also, the cost of charitable sporting events (such as that charity golf outing that our bud Ron Jaworski hosts at one his courses) typically involves several components: the cost of the golf/meals/cocktails and the charitable contribution for amounts paid over that amount. The cost allocable to golf and meals used to be at least 50% deductible. Effective January 1, 2018, the cost of golf and even the meals are no longer deductible. The charitable contribution component is still deductible.

Promotional events are still deductible as a marketing expense. Thus, we've discussed with business clients that they may brand outings with more advertising to qualify for the deduction. Care should be taken to press the business pitch for the entire duration of the event, not just a few minutes.

Ironically, Marty Abo remembers when he was invited as a participant to the White House Conference on Small Business

and for 15 years thereafter asked by the SEC to participate in its annual Government Business Forum on Small Business Formation. Limiting deductibility of business meals and entertainment was always a key recommendation to Congress and the President and limiting such to 50% (and now 100% for entertainment) was always viewed as a major impediment to small business and small business capital formation. Eliminating the entertainment deduction and restricting business meals hurts small businesses that must promote their business by entertaining clients. Personal meetings with existing or potential customers at a restaurant are one of the primary methods of client development for small businesses. We're going backwards, folks.

We have learned that IRS Regulations will be issued that should define "entertainment" more definitively. For a change, we end our alert with..."STAY TUNED".



The above article was retrieved from the "E-mail alerts" disseminated by Abo and Company, LLC and its affiliate, Abo Cipolla Financial Forensics, LLC, Certified Public Accountants – Litigation and Forensic Accountants to clients and friends of the firm. With offices in Mount Laurel, Morrisville, PA and Franklin Lakes, NJ, tips like the above can also be accessed by going to the firm's website at [www.aboandcompany.com](http://www.aboandcompany.com) or by calling 856-222-4723.

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



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## EFPCSNJ 2019 Installation and Awards Dinner

### Thursday, June 13, 2019—Tir Na Nog, Cherry Hill, New Jersey



A great night of networking and celebrating with EFPC of SNJ at Tir Na Nog in Cherry Hill



EFPC of SNJ 2018-2019 President Henry Kramarski presents the plaque for the 2019 Founders Award to Ronald L. Caputo



EFPC of SNJ 2019-2020 President Kim Dula presents a plaque to 2018-2019 President Henry Kramarski thanking him for his service to the council

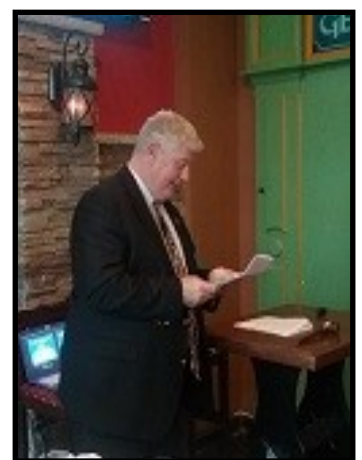
EFPC of SNJ would like to thank the sponsors of the 2019 Installation and Awards Dinner:  
*Archer & Greiner, Friedman, LLP, Hempstead & Co., Kulzer DiPadova,  
 Legacy Wealth Management Group, LLC and Wilmington Trust*



2018-2019 President Henry Kramarski "passes the gavel" to 2019-2020 President Kim Dula



The 2019-2020 Council Board From left to right are:  
 Kim Dula, CPA, Matt Manella, CFP, Matt Carroza, Henry Kramarski, CFP, Melissa Dibble, Esq., Eric Feldhake, Esq.



EFPC-SNJ Past President Mark Penney swears in the 2019-2020 Council Board

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# EFPCSNJ SEPTEMBER 19, 2019 KICK OFF EVENT



JOIN EFPCSNJ AND KICK OFF THE 2019-2020 MEETING YEAR WITH A 1 HOUR EDUCATIONAL PROGRAM, FOLLOWED BY 2 HOURS OF NETWORKING, FOOD, DRINKS AND GOLF AT TOP GOLF IN MT. LAUREL, NJ

## **“Planning for the Back 9: What you need to know about Business Succession ”**

This educational program will explore all that you need to know to assist your clients in planning for business succession. We will explore how to plan for business succession/transition, the legal and tax considerations, assessing the individuals who will succeed, and common issues/problems clients face during succession. This lively panel discussion will assist you in navigating your clients through this unique chapter in their lives.

### **DATE:**

THURSDAY, SEPTEMBER 19, 2019

### **SCHEDULE:**

REGISTRATION 4:30—5:30PM, OPENING REMARKS 5:15-5:30PM, EDUCATIONAL PROGRAM 5:30 —6:30PM

FOOD/DRINKS/GOLF 6:30—8:30PM

### **LOCATION:**

TOP GOLF, MT. LAUREL, NJ

### **PRICE:**

EFPCSNJ MEMBERS & NON-MEMBERS \$85.00

EXCLUSIVE Meeting Sponsor:



## **EFPCSNJ September 19, 2019 Kick Off Event Registration Form**

NAME: \_\_\_\_\_ Member \_\_\_\_ Guest \_\_\_\_

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**ONLINE REGISTRATION OPTION:** Register online at the EFPCSNJ 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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### 2019-2020 DUES RENEWAL

Description	Amount
Individual Member @ Regular—\$145, Young Professional—\$75, Associate—\$195	
Corporate Members – first 4 members @ \$145	
Corporate Members – 5th member and more @ \$120	
2019-2020 Educational Meeting Package—All 5 educational programs @\$185	
<b>Total</b>	
<p>\$145 for dues paid by 9/30/2019. \$170 for dues paid after 10/1/19</p> <p>Please make check payable to EFPCSNJ and mail to: PO Box 460, Collingswood, NJ 08108</p> <p><b>You can renew online and pay by credit card by going to the EFPCSNJ website (<a href="http://www.efpcsnj.org">www.efpcsnj.org</a>) and click "Member Renewal" on the left hand menu bar. You will need to log into the website as a member to renew your membership. Please call 856-795-0551 for assistance.</b></p> <p>Please make check payable to EFPCSNJ and mail to: PO Box 460, Collingswood, NJ 08108</p> <p><b>You can renew online and pay by credit card by going to the EFPCSNJ website (<a href="http://www.efpcsnj.org">www.efpcsnj.org</a>) and click "Member Renewal" on the left hand menu bar. You will need to log into the website as a member to renew your membership. Please call 856-795-0551 for assistance.</b></p>	

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### **President:**

Kimberly A. Dula, CPA  
Friedman, LLP



### **1<sup>st</sup> Vice President:**

Eric A. Feldhake, Esq.  
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### **2<sup>nd</sup> Vice President:**

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### **Secretary:**

Matthew Carrozza  
BNY Mellon



**Immediate Past President:**  
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For more information contact Abby Murray at :  
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Executive Director

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Phone: 856-795-0551

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

Name: \_\_\_\_\_

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I am actively engaged in the estate and/or financial planning profession in \_\_\_\_\_ county  
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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  
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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: \_\_\_\_\_

Membership cost: \$170 per year. You can also submit your membership application online at [www.efpcsnj.org](http://www.efpcsnj.org).  
Corporate membership is available.

More information can be found at [www.EFPCSNJ.org](http://www.EFPCSNJ.org).



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## Estate & Financial Planning Council of Southern New Jersey

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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  
[efpcsnjmbbrsvcs@bowermanagementservices.com](mailto:efpcsnjmbbrsvcs@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.