December 2015

Estate & Financial Planning Council of Southern New Jersey

Member of the National Association of Estate Planners and Councils

It Takes a Village: A Collaborative Approach to the Clinical, Legal and Financial Components of Integrated Eldercare

Event Co-Sponsors: EFPCSNJ, Samaritan Healthcare & Hospice, SeniorWise Care Management, Virtua

Thursday, February 25, 2016

The Mansion

3000 Main Street, Voorhees, NJ 08043

Time:

This event will start at 7:45 am with a continental breakfast and dedicated time to network with your colleagues and visit the vendor tables. There will be two educational sessions with a break in the middle for additional networking. The event will end at 12pm with closing remarks and a prize drawing.

Registration Fee:

$60.00

Event Co-Sponsors:

Estate and Financial Planning Council of Southern New Jersey
Samaritan Healthcare and Hospice
SeniorWise Care Management
Virtua

For additional Information Please see Page : 9 (Registration form on Page 10)

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Reminder...

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Letter from the President

Dear Council Members:

You should receive this newsletter on or close to The Winter Solstice which is Tuesday 12/22/2015. The Winter Solstice is my neighbor's most favorite day of the year! Why? Because it is the shortest day of the year and each subsequent day gets longer! With terrorism shootings, police acting inappropriately, and crazy talk about banning immigration—longer days are something simple to smile about and to which we can all look forward! As I write it is bad joke Wednesday on 98.1FM. Here goes -- "Why did the nurse go to art school? To learn how to draw blood!" And –"What do you call a deer with no eyes? I have no ideer!" Smile, it's the holiday season!

Something else to smile about was our November 19th meeting entitled "Changed Your Domicile? Your Former State May Disagree"! It was extremely well received and attended. Thanks to Dave Kuchinos from Blank Rome for enlightening us, to Board Member Kim Dula, CPA for arranging the program and our sponsors—Dick Weidner of Fiduciary Advisors; Kim Dula, CPA of Friedman, LLP; Diane Ridgeway of Surety Title.

Attention!! Our 3rd Annual Elder Care Forum is Thursday 2/25/16, sports a new and improved format, should be put on your schedule now as a "great ideer" and a ***must attend*** educational event. **What's new?** It is : A morning event from 8-12 at The Mansion in Voorhees with breakfast starting at 730AM. A Conference format with 2 educational holistically oriented "case study sessions" and 2 networking/vendor exploration sessions. 3 lucky people will win a $250 Gift Card! Each educational session will be lead by a panel, will explore a case study from "soup to nuts", and requires audience participation to solve the case issues.
Includes interaction with Nurses, Social Workers, Geriatric Care Managers, Pain Managers, Financial Planners, Lawyers, CPA's, and over 15 vendors. Title says it all— *It Takes A Village: A Collaborative Approach to the Clinical, Legal and Financial Components of Integrated Eldercare.* CE credits for most professions have been applied for. A hearty thanks to Jamie Schuster-Morgan and Yasmeen Khaleel, planners extraordinaire, along with Samaritan Hospice and Health Care as our joint sponsor, planner and organizer.

I respectfully ask you take a few minutes ***right now*** to think of other people/professionals you know and send them a brief email invitation to attend this half day conference. I have already invited my daughter who is a nurse at Lankenau Hospital. By bringing them as your guest you will be doing them a favor by helping them see the other parts of the Elder Care spectrum as well as helping us see around our own "blind spots". We all need to work together to provide our clients (and loved ones) the best care. Plan on bringing at least 2 guests so we can "cross pollinate" across all professionals as well as introduce them to our Council.

New Members remain the life blood of any organization and ours is no different. Thanks to each of you who have encouraged one of our 8 new members since September. With your help we will hit our 15 new members target goal! Keep up the great work, we're halfway there! Both Abby and I have educational materials we will happily share with you. Just ask us!

Lastly, sponsorships of each of our events are critical to keeping BOTH the membership and meeting costs down. Please give some thought—now—to inviting a client/business owner/manager who might have an interest in marketing their services to our group to do so and be one of our 3 $400 sponsors. Contact Abby Murray for additional information/questions.

All the best for a very Merry Christmas and Happy Holiday!
William S. Merriken, Jr., ChFC
2015-2016 Council President

Interested in becoming an Accredited Estate Planner?

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

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

The AEP designation is a graduate level specialization designation which recognizes estate planning professionals who meet stringent requirements of experience, knowledge, education, professional reputation and character. It is awarded by the National Association of Estate Planners & Councils.

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

2015-2016 Meeting Schedule

Educational Meetings are usually approved for 1.0 CFP & CPE credits.
Meeting registration and more information can be found at www.EFPCSNJ.org

Thursday, September 17, 2015
Topic: Business Succession Planning Panel and Case Study Discussion
Speakers: Don DiCarlo, JD, LLM, Glenn Henkel, JD LLM and Yasmeen Khlaeel, Esq.
Location: The Mansion on Main Street, Voorhees, NJ
Schedule: Breakfast 7:45 am.; Program 8:15–9:30 a.m.
Sponsors: Hempstead & Co and Merriken Financial

Thursday, November 19, 2015
Topic: Changed Your Domicile? Your Former State May Disagree
Speaker: Dave Kuchinos—Blank Rome
Location: Laurel Creek Country Club, 701 Centerton Rd., Mt. Laurel, NJ
Schedule: Breakfast 8:00 a.m.; Program 8:30-9:30a.m.
Sponsors: Fiduciary Advisors, Friedman, LLP, Surety Title
Do not miss this opportunity to sponsor an EFPCSNJ Event - Call 856-795-0551 Today!

Thursday, February 25, 2016
Topic: EFPCSNJ 3rd Annual Elder Care Legal Forum
"It Takes a Village: A Collaborative Approach to the Clinical, Legal and Financial Components of Integrated Elder Care
Location: The Mansion, 3000 Main Street, Voorhees, NJ
Schedule: 7:45am—12:00 pm—Two Panel Discussions and Vendor Showcase
Stay tuned for additional information on this year's Elder Care Legal Forum. It is an event that is not to be missed!

Thursday, March 17, 2016
Topic: Same Sex Partnerships
Speaker: Douglas Fendrick—Fendrick & Morgan, LLC
Location: The Mansion, Voorhees, NJ
Schedule: Breakfast 8:00 a.m.; Program 8:30-9:30a.m.
Sponsors: Glenmede
Sponsorship Opportunities still available.
Do not miss this opportunity to sponsor an EFPCSNJ Event - Call 856-795-0551 Today!

Thursday, May 19, 2016
Topic: TBD
Speaker: Thomas Varley—PNC Delaware Trust Company
Location: Laurel Creek Country Club, 701 Centerton Rd., Mt. Laurel, NJ
Schedule: Breakfast 8:00 a.m.; Program 8:30-9:30a.m.
Sponsors: Sponsorship Opportunities still available.
Do not miss this opportunity to sponsor an EFPCSNJ Event - Call 856-795-0551 Today!

June 2016
Installation of Officers and Member Awards Dinner
Location: TBD
Join EFPCSNJ for the annual Awards and Installation Dinner.

INTERESTED IN SPONSORING AN EVENT?

Do not miss this opportunity to sponsor an EFPCSNJ Event - Call 856-795-0551 Today!
If you are interested in sponsoring an EFPCSNJ meeting in the 2014—2015 Meeting Year, please contact Abby Murray at 856-795-0551.

Investors Are Growing a Conscience

by

Richard H. Weidner, CFP

For many years I have dealt with a small portion of my client base that wants to see their conservative religious values reflected in the investments they hold. The intent was to avoid "sin" stocks such as tobacco, alcohol and weapons makers. It is commonly referred to as "socially responsible investing" and includes the avoidance, association with, or profiting from the operation of any business enterprise. The goal was one of avoidance.

A ground swell started approximately three decades ago, which is now fueled by the post baby boomer generations for individuals to not only avoid the bad but to reward the good by investing in companies that emphasize achieving measurable social and environmental impact while still providing an appropriate financial return. This concept is known as "impact investing." It focuses on having your investments have more than one purpose. They want their investment portfolios to reflect their social values by rewarding the "good companies" and thereby punishing the "bad" companies.

The impact investing movement has gained so much momentum in the past few years that Morgan Stanley, UBS AG, Goldman Sachs & JP Morgan Chase have all announced plans to establish activities and/or funds that center on impact investing. In their literature they indicate that their plans are in response to what they recognize to be the desire of many of their clients to do good by not only making contributions but by using their capital in the form of socially conscious investments as well.

In the eighteenth and nineteenth centuries social change and support systems were fueled by religious and nonprofit organizations. In the twentieth century and twenty-first century to date, governments have mainly assumed this responsibility. Based on current and foreseeable future circumstances, it appears that the government cannot continue to sustain the support levels that currently exist let alone add new initiatives.

There are pundits who believe that impact investing and the capital it could bring to bear in helping to finance and support companies that seek to address social and environmental issues will be the next source of solutions to the problems that affect our society. The solving of social and environmental problems requires large infusions of money and the financial markets are where the capital exists.

A common question is how much return must an investment forfeit by employing impact investing. In 2014 the asset management group of TIAACREE picked five widely known US equity socially responsible investment indexes with track records of at least ten years and compared their returns with those of the Russell 3000 and S&P 500 indexes. The result was that there was no statistical difference. As an investor you are not necessarily going to be conceding return to achieve your end.

So what does the future of impact investing look like? Sir Ronald Cohen, the widely regarded father of British venture capital recently opined that "impact investing will be as transformative for society as the institution of venture capital has been for the state of entrepreneurship globally."

He further stated that impact investing is where venture capital was in 1983. He believes that social impact investing will be a fully established concept within seven years. He also believes that the movement toward impact investing will be mainly fueled by charitable foundations, endorsement, pension funds and family offices. He believes that once the charitable world realizes it can use its balance sheets to effect change with greater effect than its income or specific giving the light will dawn and the movement will kick into full gear.

As a long-term participant in the nonprofit world once said to effect long-term change we need to stop sending fruit baskets to the needy and help them plant life sustaining orchards. That takes vision, commitment and lots of capital. To date we have been drawing on individual, organizational and government income streams. Social impact investing says, lets go to where the real money is – the financial marketplace.

Investors Are Growing a Conscience

by

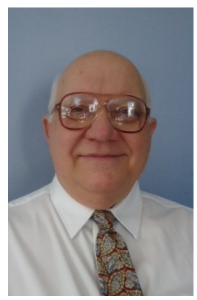
Richard H. Weidner, CFP

I have spoken to others in the financial advisory community about this subject and though they were kind enough to listen and do some head shaking, I left with a strong impression of – that's nice, but I don't see how it affects me and my client relationships. I wish that they had been frank enough to express that opinion because we could have engaged in a discussion of how do we build relationships with our clients. Is it based on our competency, integrity and/or qualifications? I certainly hope so. However, standing relationships are built on caring, mutual respect, competence and trust. Engaging our clients in discussions of their values and desires concerning opportunities to improve our world for the benefit of our children and grandchildren can only help express our humanity and connect with them in a much broader and satisfying way than just as financial advisor – client. If we can then share with them ways that this can be done with little if any cost to them in the way of lost income or appreciation, we have done our job and we have done it well.

To be proactive with your clients and to engage them in areas of their interest can only enhance your relationships beyond that of just an investment advisor. You are on a journey together to not only conserve, or build, a portfolio of investments you are doing your small part in making this world a little better and a safer place for their, and your, children and grandchildren. A good day is when I go home knowing I helped somebody, I did something worthwhile and I made some money. That is the personal benefit of engaging in impact investing.

To learn more you can Google the term and you will be overwhelmed. Some sites to check out are The Money Management Institute report on impact investing. If you are really serious, the Forum for Sustainable & Responsible Investing (US SIF) offers an online course aimed at financial advisors. There are also conferences throughout the year offered by the First Affirmative Financial Network and the Global Impact Investing Network. Align is an investment platform created by Abacus Wealth Partners and Aspiriant to help smaller advisors integrate impact investing with traditional investing.

Impact, or socially responsible investing, is not a trend that is going to come and go. At year end 2012 socially responsible investments totaled $3.31 trillion. At year end 2014 it had grown to $6.57 trillion. As the baby boomers pass on trillions of dollars that come into the hands of baby busters, gen Xers and millennials it will continue to grow. We may not be constrained to jump on the bandwagon but we better know what the band is playing and the music is get-



Richard is the Vice-President of Fiduciary Advisors, LLC and is a Past President of EFPC of SNJ. Richard can be reached at 856-663-7011, via email at rhweidner@weidnerassociates.com
Or online at http://fiducaryllc.com/

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

Estate and Financial Planning Council

of Southern New Jersey, Inc.

Member of the National Association of Estate Planners and Councils

Member-Get-a-Member Contest

EFPCSNJ is announcing a great opportunity to get involved in the organization and help all of the members and meeting attendees become more successful. As you know, one of the most important benefits of EFPCSNJ is networking with other professionals that work in the same industry as you do. By increasing membership we will increase the opportunity for networking and that will help everyone increase their professional circle. Increased membership and meeting attendance will help in the sharing of industry best practices as well as increase the potential for business referrals.

Please Help EFPCSNJ Grow!!!
HERE IS HOW

EFPCSNJ will be running a contest now through April 30, 2016. Any current EFPCSNJ member that recruits a new member will receive complimentary attendance at a future educational event in the 2015-2016 program year. The EFPCSNJ member who recruits the most new members will receive 2 complimentary tickets to the Installation and Awards Dinner where they will receive an award.

The process is simple:

1. Discuss EFPCSNJ and the great benefits you receive from being a member with your professional colleagues that meet the membership criteria (Trust Officers, Chartered Life Underwriters, Attorneys, CPAs, CFPs, CFCs and other qualified professionals who are primarily involved in the financial planning process). Once they are ready to join they simply need to go to www.efpcsnj.org and select “Application Form” on the left hand menu.
1. They will need to complete the form and make sure to put that they are recommended by you for membership at the bottom of the online form.

Once the application is received it will be reviewed and the EFPCSNJ Office will get back to them regarding the status of their application.

Please help EFPCSNJ grow so we can continue to help all of our members prosper.

Some information about EFPCSNJ:

The Estate and Financial Planning Council of Southern New Jersey (EFPCSNJ) was established in 1975 and serves our members by providing educational and networking opportunities throughout the year. Our members are Trust Officers, Chartered Life Underwriters, Estate Attorneys, CPAs, CFPs, Chartered Financial Consultants and other qualified professionals who are involved in the estate and financial planning process. We have approximately 125 members that service clients in the NJ counties of Camden, Burlington, Atlantic, Cumberland, Ocean, Salem and Cape May. Being a part of this group provides you educational opportunities, networking events and the ability to get continuing education credits of you are a CFP, CPA or lawyer registered in NJ or PA.

EFPCSNJ holds 5 educational events per year and has an annual Installation and Awards Dinner. The educational events are held in September, November, January, March and May and the dinner is usually held in early June. For a complete listing of events please visit www.efpcsnj.org.

For more information on the Member-Get-a-Member Contest please call Abby Murray at 856-795-0551 or contact her by email at efpcsnjmbrsvcs@bowermanagementservices.com.

Estate and Financial Planning Council
of Southern New Jersey, Inc.
PO Box 460 • Collingswood, New Jersey 08108
P: 856-795-0551 • F: 856-210-1619
efpcsnjmbrsvcs@bowermanagementservices.com • www.EFPCSNJ.org

2015-2016 DUES RENEWAL

****There was no dues increase this year. EFPC-SNJ appreciates your past support****

Description	Amount
Individual Member @ $150 *Discount Special $135 until September 30th.	
Corporate Members – first 4 members @ $150 *Discount Special $135 until September 30th.	
Corporate Members – 5th member and more @ $100	
Total	

*Save $15 on dues paid on or before 9/30/15 × $150 for dues paid after 10/1/15
Please make check payable to EFPCSNJ and mail to: PO Box 460, Collingswood, NJ 08108
You can renew online and pay by credit card by going to the EFPCSNJ website (www.efpcsnj.org) and click "Member Renewal" on the left hand menu bar. You will need to log into the website as a member to renew

BENEFITS OF MEMBERSHIP

- Access to National web site and all its resources
- Quality speakers at the meetings
- Great networking opportunities
- Continuing education credits at every meeting
- Access to great resources through the membership directory

CONTACT INFORMATION

Member:____

Nickname:______________________________________

Discipline**:____________________________________

Title:____

Company:______________________________________

Address:_______________________________________

City: ______________________ State: _____Zip: _______

Phone: ______________________Fax:______________________

E-mail: ____________________________________

Website: ___________________________________

**Discipline:		
Attorney	Accounting	Financial Planning
Insurances	Reverse Mortgage Consultant	Trust Officer
Other (please explain)		

SPECIALITY OR BRIEF DESCRIPTION___________________________________

EFPCSNJ Announces the 3rd Annual Elder Care Legal Forum : It Takes a Village: A Collaborative Approach to the Clinical, Legal and Financial Components of Integrated Eldercare

Event Co-Sponsors:
Estate and Financial Planning Council of Southern New Jersey
Samaritan Healthcare and Hospice
SeniorWise Care Management
Virtua

Date: February 25, 2016
Location: The Mansion on Main Street in Voorhees, New Jersey

Schedule:
This event will start at 7:45 am with a continental breakfast and dedicated time to network with your colleagues and visit the vendor tables. There will be two educational sessions with a break in the middle for additional networking. The event will end at 12pm with closing remarks and a prize drawing.

Registration Fee:
$60.00

Sponsorship, Vendor Tables and Directory Ads are still available:
$500 for sponsorship includes a vendor table, 1/2 page ad in directory, 2 free registrations and the opportunity to address the attendees
$250 for vendor table and ¼ page ad in directory - 1 free registration
$75 for directory ¼ page ad only no free registrations

The Estate and Financial Planning Council of Southern New Jersey (EFPCSNJ) , Samaritan Healthcare and Hospice, Seniorwise Care Management and Virtua are pleased to announce the date for the Third Annual EFPCSNJ Elder Care Forum. This years Forum will focus on the complete spectrum of Elder Care and will include case studies and panels that will highlight how all the disciplines Financial, Legal and Clinical act as a team to provide the best advice and knowledge for the client. This year we are expanding the discussions and the registration to include Social Workers, Nurses and Care Managers while still making sure we will stay focused on the Legal and Financial information that you have come to expect from this great event. We are applying for CFP, NJ CPE, NJ CLE, PA CLE, Social Worker CEU and Nursing CEU.

We expect between 80-110 professionals to attend this event and it provides you a great opportunity to network with other professionals. As we all know it takes a team of professionals to advise clients on the complicated issues related to Elder Care. This event will have a vendor showcase. We are expecting 20 companies to participate in the vendor showcase. They will be providing information on the services they offer in an informal setting. You can expand the professional resources available to you in one enjoyable night. This is a must attend event. At this event you can reconnect with old acquaintances as well and make new ones. You will solidify your current relationships and expand your professional circle by forming new relationships.

Please see the registration form for this must attend event on page 10. For information regarding Registration, Sponsorship and Vendor Table opportunities please call Abby Murray at856-795-0551 or contact her by email atefpcsnjmbrsvcs@bowermanagementservices.com.

Samaritan Healthcare & Hospice is an approved provider of continuing nursing education by New Jersey State Nurses Association, an accredited approver by the American Nurses Credentialing Center's Commission On Accreditation. P# 260-04/15-18.
Samaritan Healthcare & Hospice will award contact hours for these continuing nursing education activities. To complete an activity, the participant must attend for the length of the activity and complete and hand in the evaluation form.
DISCLAIMER: Accredited status does not imply endorsement by NJSNA, Samaritan Healthcare & Hospice or ANCC of any commercial products or services.
DISCLOSURE: All speakers have declared that they have nothing to disclose.
COMMERCIAL SUPPORT: There is no commercial support for this activity.

EFPCSNJ 3RD ANNUAL ELDER CARE LEGAL FORUM : IT TAKES A VILLAGE: A COLLABORATIVE APPROACH TO THE CLINICAL, LEGAL AND FINANCIAL COMPONENTS OF INTEGRATED ELDERCARE

Event Co-Sponsors:
Estate and Financial Planning Council of Southern New Jersey, Samaritan Healthcare and Hospice
SeniorWise Care Management, Virtua

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Location: The Mansion on Main Street in Voorhees, New Jersey

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We expect between 80-110 professionals to attend this event and it provides you a great opportunity to network with other professionals. As we all know it takes a team of professionals to advise clients on the complicated issues related to Elder Care. This event will have a vendor showcase. We are expecting 20 companies to participate in the vendor showcase. They will be providing information on the services they offer in an informal setting. You can expand the professional resources available to you in one enjoyable night. This is a must attend event. At this event you can reconnect with old acquaintances as well and make new ones. You will solidify your current relationships and expand your professional circle by forming new relationships.

February 25, 2016 EFPCSNJ Meeting Registration Form

NAME: ______________________________________ Member ___ Guest ___

COMPANY: ____

PHONE: __________________ EMAIL: ______________________________

NAME: ______________________________________ Member ___ Guest ___

COMPANY: ____

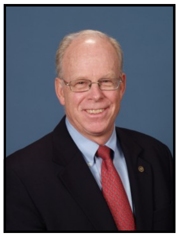
PHONE: __________________ EMAIL: ______________________________

Member: $25 Non-Member: $35 Enclosed is my check for $________ payable to:

EFPCSNJ• PO Box 460, Collingswood, NJ 08108 • Phone: 856-795-0551 • Fax: 856-210-1619 •
efpcsnjmbrsvcs@bowermanagementservices.com• www.efpcsnj.org

ONLINE REGISTRATION OPTION: Register online at the EFPCSNJ website (www.efpcsnj.org) and pay with a credit card. This option is fast, easy, secure and convenient

2015-2016 Council Executive Board



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Council Sponsorship

Becoming a Council sponsor is a great way to support the Council and promote your company's commitment to the financial services profession.

GOLD SPONSOR – $475
~ A 1/4 page ad in every newsletter.
~ A link to your company's web site on the patrons page of the Council's web site.

SILVER SPONSOR – $300
~ A business card size ad in every newsletter.

MEETING SPONSOR – $400
~ Company name on all meeting notices.
~ Attendance for 2 at the event.
~ Display of materials promoting your firm.
~ Verbal recognition at the event.
~ Multiple sponsors for the event
~ Honorary membership in the Council for current membership year.

For more information contact Abby Murray at efpcsnjmbrsvcs@bowermanagementservices.com

Tim Bower, CAE

Executive Director

PO Box 460
Collingswood, NJ 08108

Phone: 856-795-0551
Fax: 856-210-1619

Estate & Financial Planning Council of Southern New Jersey

Membership Application

Apply online at www.EFPCSNJ.org

Name: ______________________________

Title: ______________________________

Company: ______________________________

Address: ______________________________

____

Phone: ____________________ Fax: ____________________

Email: ______________________________

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

I hold a license or designation/certification and am a member in good standing in the following disciplines: ________ Attorney ________ CPA ________ CFP ________ ChFC ________ CLU ________ CTFA or qualified professional employed in tax, trust or estate practice by a financial services firm. Other: I have a

____

certification/designation and my primary area of practice is:

____

Signature: ____________________ Date: ____________________

Recommended
by Member: ______________________________
(please print)

Signature of Member: ______________________________

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

Tim Bower, CAE

Executive Director

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Council Executive Board

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Capehart & Scatchard

Call for Articles

Please consider submitting an article for inclusion in future newsletter issues. We are now seeking articles for the EFPCSNJ newsletters.

Articles should be between 1,200 and 2,000 words

which is usually three to six typed pages.

Submissions should be sent as a word document to Abby Murray at efpcsnjmbrsvcs@bowermanagementservices.com.

This is a great way to get involved with EFPCSNJ and to share knowledge and information with the rest of the members.

To view recent newsletters please visit the EFPCSNJ website (www.efpcsnj.org) and go to Documents.