December 2016

Estate & Financial Planning Council of Southern New Jersey

Member of the National Association of Estate Planners and Councils

January 19, 2017 Breakfast Meeting
"Dilemmas of Dementia—Elder Care Event"

Date:
Thursday, January 19, 2017
Location:
Laurel Creek Country Club
701 Centerton Rd., Mt. Laurel, NJ
Speaker:
Stephen J. Silverberg, Esq.
Time:
8:00 am— Breakfast
8:30-10:00 am—Educational Program **Note—90 Minute Program**

This meeting is sponsored by:

LIFESPAN Care Management, LLC

ROTHKOFF LAW GROUP Elder & Disability Law 877.475.1101 • www.rothkofflaw.com

Virtua for Life.

WELLS FARGO THE PRIVATE BANK

For additional Information Please see Page : 5

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Letter from the President

Dear Council Members:

As 2016 comes to a close and we prepare to welcome in 2017, on behalf of our wonderful Board, I wish each of you a happy, healthy and prosperous New Year. 2016 has been a wonderful year for our Council. Thanks to the hard work of our Board, we have sold out almost all sponsorships for the year. Thanks to all of you, we have exceeded our budgeted goal for recruitment of new members. We have introduced people to our Council who are excited to be here, and who recognize and appreciate the high quality of our educational events. I am thrilled with our community and our growth.

We were fortunate, at our November meeting, to have Kip Schaefer and Anne Bucciarelli from Bernstein Private Wealth Management, and Renee Vidal, Esquire, from Flaster Greenberg, talk to, and with, us about the "New Regime", a post-election world. There are so many potential changes on the horizon. And, although it is impossible to know just how it will all unfold, I think we all thoroughly enjoyed the discussion and the speculation that took place at our November meeting. On behalf of the entire Council, we thank you, Kip, Anne and Renee, for your insightful presentation.

Please also join me in extending our sincere appreciation and thanks to Jamison Licausi, of UBS Financial Services; Matthew Manella of First Financial; and Harry Srolovitz of Praxis Data Systems, for sponsoring our November event. Gentlemen, we very much appreciate your commitment to the Council!

Looking ahead, our next breakfast meeting, "Dilemmas of Dementia," will be held on January 19, 2017 at the Laurel Creek Country Club. Breakfast will begin at 8:00a.m., and our programming will get underway promptly at 8:30 a.m. Please note that the educational presentation will be 90 minutes, and will run until 10 a.m. Mark your calendars accordingly! This event marks our fourth annual Elder Forum and, again, we are playing with the format. Stephen J. Silverman, Esquire, will be on hand to walk us through the various stages of dementia, and how we should be planning for our clients. This information is critical to each of us, as we have all been confronted with these terribly complex issues–personally, professionally or both. I look forward to seeing all of you there. Registration is now underway.

Finally, mark your calendars for our breakfast meeting at the Mansion on February 16, 2017, when we will hear from our colleagues from Kulzer DiPadova, Michael J. DeLaurentis, Esquire, and Patrick McCormick, Esquire, speak on "International Tax Consequences Here and Abroad." Our world is shrinking, and these issues are more and more prevalent for many of our clients.

If you have any questions about sponsorship opportunities, Membership, the Newsletters or anything else, please always feel free to reach out to Abby Murray, Tim Bower, myself, or any one of our committed Board members. We are here for you.

Finally, happy holidays!

Sincerely,
Jamie Shuster Morgan, Esq.
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.

2016-2017 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 29, 2016
Topic: Update on Uniform Trust Code
Speaker: Glenn Henkel, JD, LL.M., CPA - Kulzer & DiPadova, PA
Location: The Mansion on Main Street, Voorhees, NJ
Schedule: Breakfast 7:45 a.m.; Program 8:15-9:30a.m.
Sponsor: Garden State Trust Company

Thursday, November 17, 2016
Topic: New Regime Financial Update
Speakers: Anne Bucciarelli, CFA - Bernstein Wealth Management, Renee Vidal, J.D. LL. M. - Flaster Greenberg
Moderator: Kip Schaefer - Bernstein Wealth Management
Location: Laurel Creek Country Club, 701 Centerton Rd., Mt. Laurel, NJ
Schedule: Breakfast 8:00 a.m.; Program 8:30-9:30a.m.
Sponsors: Mass Mutual Financial Group, Praxis Data Systems, UBS Financial Services, Inc.

Thursday, January 19, 2017
Topic: Dilemmas of Dementia - Elder Care Event
Speakers: An exciting line up of presenters will be announced shortly
Location: Laurel Creek Country Club, 701 Centerton Rd., Mt. Laurel, NJ
Schedule: Breakfast 8:00 a.m.; Program 8:30-9:30a.m.
Sponsors: LifeSpan Care Management, Rothkoff Law Group. Virtua SeniorWise Care Management, Wells Fargo Private Bank

Thursday, February 16, 2017
Topic: International Tax Consequences Here and Abroad
Speakers: Michael J. DeLaurentis, JD and Patrick McCormick, JD—Kulzer & DiPadova
Location: The Mansion on Main Street, Voorhees, NJ
Schedule: Breakfast 8:00 a.m.; Program 8:30-9:30a.m.
Exclusive Sponsor: Praxis Data Systems

Thursday, May 4, 2017
Topic: Able Act Accounts and Special Needs Trusts
Speaker: Jane Fearn Zimmer - Rothkoff Law Group
Location: Laurel Creek Country Club, 701 Centerton Rd., Mt. Laurel, NJ
Schedule: Breakfast 8:00 a.m.; Program 8:30-9:30a.m.
Sponsor: Gelnmede, Wells Fargo Private Bank
There in only One Sponsorship Opportunity still available
Do not miss this opportunity to sponsor an EFPCSNJ Event - Call 856-795-0551 Today!

June, 2017
EFPCSNJ Installation and Awards Dinner
Location: TBD
Schedule: 6:00 pm - 9:00 pm
Sponsor: Bernstein Private Wealth Management
Sponsorship Opportunities are Still available
Do not miss this opportunity to sponsor an EFPCSNJ Event - Call 856-795-0551 Today!

INTERESTED IN SPONSORING AN EVENT?
If you are interested in sponsoring an EFPCSNJ meeting in the 2015—2016 Meeting Year, please contact Abby Murray at 856-795-0551.

EFPCSNJ JANUARY 19, 2017 BREAKFAST MEETING

" DILEMMAS OF DEMENTIA—ELDER CARE EVENT"

Date: Thursday, January 19, 2017
Time: Breakfast - 8:00 am, Educational Program - 8:30 am - 10:00 am
Note—This will be a 90 minute Program
*****Location: Laurel Creek Country Club, Centerton Rd, Voorhees, NJ*****
Speaker: Stephen J. Silverberg, Esq.

EFPCSNJ Members - $30.00
Non-Members - $40.00

Sponsor:

LifeSpan Care Management

Rothkoff Law Group

Virtua SeniorWise Care Management

Wells Fargo Private Bank

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

Thank you to our CLE Sponsor:

January 19, 2017 EFPCSNJ Meeting Registration Form

NAME: ______________________________ Member ___ Guest ___
COMPANY: ____

PHONE: _______________ EMAIL: _________________________

NAME: ______________________________ Member ___ Guest ___

COMPANY: ____

PHONE: _______________ EMAIL: _________________________

Registration Fee: $30/$40 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

SAVE THE DATE FOR THE
EFPCSNJ FEBRUARY 16, 2017 BREAKFAST MEETING
"INTERNATIONAL TAX CONSEQUENCES HERE AND ABROAD"

Date: Thursday, February 16, 2017
Time: Breakfast - 8:00 am, Educational Program - 8:30 am - 9:30 am
********Location: The Mansion on Main Street, Voorhees, NJ********
Speakers: Michael J. DeLaurentis, JD & Patrick McCormick, JD—From Kulzer & DiPadova

EFPCSNJ Members - $30.00
Non-Members - $40.00

Exclusive Sponsor:

Praxis Data Systems

We are applying for this meeting to qualify for the following CE credits:

1.0 CPE credit (for CPAs), 1.0 CFP credits, NJ & PA CLE credits
Thank you to our CLE Sponsor:

February 16, 2017 EFPCSNJ Meeting Registration Form

NAME: ______________________________ Member ___ Guest ___
COMPANY: ______________________________
PHONE: ________________ EMAIL: ________________
NAME: ______________________________ Member ___ Guest ___
COMPANY: ______________________________
PHONE: ________________ EMAIL: ________________
Registration Fee: $30/$40 Enclosed is my check for $________ payable to:

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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, 2017. Any current EFPCSNJ member that recruits a new member will receive complimentary attendance at a future educational event in the 2016-2017 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.
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P: 856-795-0551 • F: 856-210-1619
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2016-2017 DUES RENEWAL

Description	Amount
Individual Member @ $170	
Corporate Members – first 4 members @ $170	
Corporate Members – 5th member and more @ $120	
Total	

$170 for dues paid after 10/1/16

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 your membership. Please call 856-795-0551 for assistance.

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 your membership. Please call 856-795-0551 for assistance.

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)		

2016-2017 Council Executive Board

President:
Jamie Shuster Morgan, Esq.
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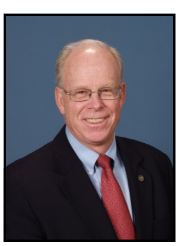

Immediate Past President:
William S. Merriken, Jr., ChFC
Merriken Financial Group, Inc

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.

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
Or 856-795-0551

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 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: ____

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

More information can be found at www.EFPCSNJ.org.

Tim Bower, CAE

Executive Director

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Fax: 856-210-1619

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Call for Articles

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

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

which is usually three to six typed pages.

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

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

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