

Estate & Financial Planning Council of Southern New Jersey



Member of the National Association of Estate Planners and Councils

MAY 19, 2016 BREAKFAST MEETING **“TRUST PROTECTORS: WHAT THEY ARE AND DO WE REALLY NEED THEM”**

Date:

Thursday, May 19, 2016

Location:

Laurel Creek Country Club
701 Centerton Rd., Mt. Laurel, NJ 08054

Speaker:

Thomas Varley, PNC Delaware Trust Company

Time:

7:45 am— Breakfast
8:15-9:30 am—Educational Program

The EFPCSNJ May 19, 2016 Breakfast Meeting is being Sponsored by:



*There are only 2 sponsorship opportunities left for this event.
Please contact Abby Murray at 856-795-0551 for additional information.*

For additional Information Please see Page : 5

INSIDE THIS ISSUE:

2016-2017 Slate of Officers	8
2016 Installation and Awards Dinner	7
AEP Designation	2
Council Sponsorship	12
Call for Articles	14
Executive Board Members	12
Founders Award Announcement	6
May 19, 2016 Meeting Registration Form	5
Meeting Schedule	3
Member Get A Member Contest	10
Membership Application Form	13
Membership Renewal Form	11
President's Letter	2

REMINDER...

- **EFPCSNJ May 19, 2016 Breakfast Meeting:** page 5
- **EFPCSNJ June 2, 2016 Installation and Awards Dinner:** page 7
- **EFPCSNJ Announces 2016 Founders Award:** page 6
- **EFPCSNJ 2016-2017 Slate of Officers-**
EFPCSNJ 2016-2017 Slate of Officers
on page 8



LETTER FROM THE PRESIDENT

Dear Council Members:



We all thought Spring was here but this past Sunday and Monday certainly made us think otherwise! Hopefully it returns in time for a warm and bright Memorial Day Weekend!

Tomorrow is our last regularly scheduled educational meeting for this program year and it features important information from Tom Varley of PNC on what Trust Protectors Are and Can Do. It's not too late to register so please join us!!

Another reason to attend tomorrow is we will be discussing and voting on our new by-laws. While I know this is as interesting as "watching paint dry" if we did not have any paint on our houses they would look pretty darn bad! Our by-laws were last done in the early 1980's and are in need of an updating and a "new coat of paint". Please consider making time to join in the conversation tomorrow.

I am especially glad to announce this year's Founders Award recipient is Mike Kulzer, Esquire, founding partner of Kulzer and DiPadova. Mike is a 40 plus year member of our Council and has given very generously of his personal time as well as committing the considerable resources of his firm to provide a beacon of expertise to all professions in the Estate and Financial planning industry. On behalf of the entire Board I congratulate Mike on his being recognized for his many and varied contributions over all these years. Make a point to attend our year end social, networking, officer installation dinner and congratulate Mike!

Speaking of our installation dinner it is Thursday June 2, at Estia Taverna, 140 W Route 70, Marlton, NJ 08053 and begins at 6pm. For both our younger members as well as our long standing members this event is always the highlight of the season—Great food, Great friends, Great time! What more could anyone want for an enjoyable night out!! Do make a point of joining us and welcoming Jamie Shuster Morgan as our incoming President while we thank outgoing Past President Yasmeen Khaleel for her tireless efforts on all of our behalf! This is also a great evening to bring a prospective new member so be sure to invite and bring a friend! Please register soon (this week!) via the EFPCSNJ Website: www.efpcsnj.org

Cheers!!

William S. Merriken, Jr., ChFC
2015-2016 Council President

William S. Merriken, Jr., ChFC

Life is a Series of Expected and

Unexpected Events. Are you Prepared?

Expertly integrating protection and accumulation insurance products into business, buy/sell, key person, estate and retirement plans since 1978.

LIFE INSURANCE

DISABILITY INCOME INSURANCE

LONG TERM CARE INSURANCE

401(k) & PROFIT SHARING PLANS

ANNUITIES

Merriken Financial Group, Inc.

119 N Church St. • Moorestown, NJ 08057

Ph: (856) 235-6300 • Fax (856) 235-8783

www.MerrikenFinancialGroup.com

willm@merriken.com



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"
Moderator: Joseph G. Maniaci, JD, Maniaci, Ciccotta & Schweizer
Panelists: Adam Brodman, CLU, Regional Vice President, Prudential
Ethan Ordog, Esquire, Begley Law Group
Stephen Goldfine, MD, Chief Medical Officer, Samaritan Healthcare & Hospice
Alicia Kagan, Director of Public Benefits, Rothkoff Law Group
Nancy Carman, MA, CMC, Manager, Geriatric Care Management, Virtua SeniorWise Care Management
Location: The Mansion, 3000 Main Street, Voorhees, NJ
Schedule: 7:45am—12:00 pm—Two Panel Discussions and Vendor Showcase
Sponsors: Bayada Home Health Care, Brandywine Senior Living, LifeSpan Care Management, Rothkoff Law Group
Vendor Tables: 5 Star Senior Living, American Cancer Society Estate and Gift Planning, Cadbury at Home, Care Patrol, Edward Jones, The Evergreens, Fiduciary Advisors, Garden State Trust Company, Hempstead & Company, Litchman Associates, LLC, Right at Home South Jersey

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.

Thursday, May 19, 2016

Topic: Trust Protectors: What they are and do we need them
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: Samaritan Healthcare & Hospice
Do not miss this opportunity to sponsor an EFPCSNJ Event - Call 856-795-0551 Today!

June 2, 2016

Installation of Officers and Member Awards Dinner
Location: Estia Taverna, 140 W Route 70, Marlton, NJ 08053
Schedule: Cocktails—6:00pm, Installation and Awards Dinner at 7:00pm
Sponsors: Friedman, LLP and Fendrick & Morgan
There are only three sponsorship opportunities left.
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.

ideas + ideals impact

Glenmede is proud to support
**ESTATE & FINANCIAL PLANNING
COUNCIL OF SNJ**

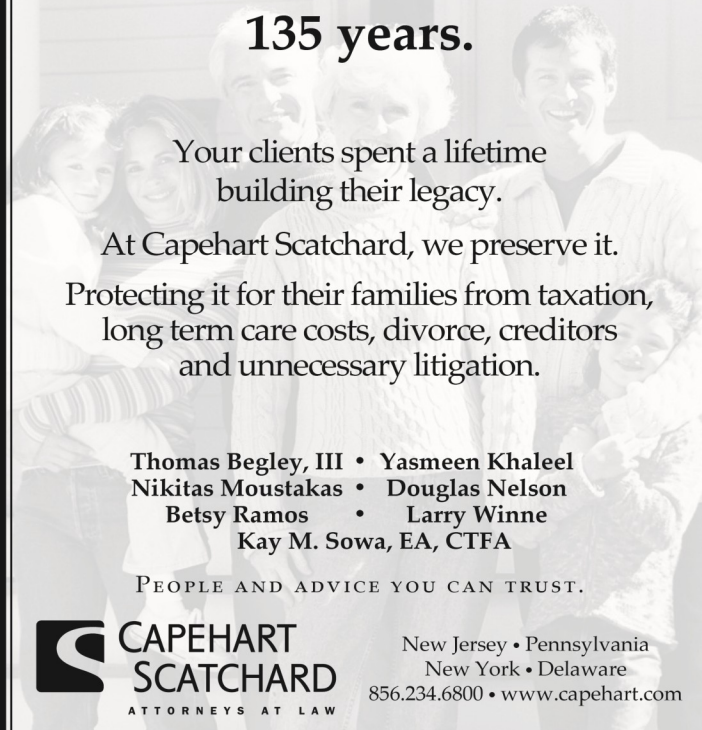
Glenmede was created as an independent trust company nearly 60 years ago to serve as investment manager and trustee of the Pew family's charitable interests - The Pew Trusts. Today, we manage \$30 billion for high-net-worth individuals and families, endowments, foundations and institutional clients. Please contact Mike Schiff at 609-430-3112 or Mike.Schiff@glenmede.com for a personal conversation.

GLENMEDE

Founded on ideals. Built on ideas.

glenmede.com

Protecting families and their assets for over 135 years.



Your clients spent a lifetime
building their legacy.

At Capehart Scatchard, we preserve it.

Protecting it for their families from taxation,
long term care costs, divorce, creditors
and unnecessary litigation.

Thomas Begley, III • Yasmeen Khaleel
Nikitas Moustakas • Douglas Nelson
Betsy Ramos • Larry Winne
Kay M. Sowa, EA, CTFA

PEOPLE AND ADVICE YOU CAN TRUST.



**CAPEHART
SCATCHARD**
ATTORNEYS AT LAW

New Jersey • Pennsylvania
New York • Delaware
856.234.6800 • www.capehart.com



KULZER & DIPADOVA, P.A.
ATTORNEYS AT LAW

**Proud supporter of the
Estate and Financial Planning Council
of Southern New Jersey**

Assisting clients with tax sensitive estate,
retirement and charitable planning and closely-
held business transactions

76 E. Euclid Avenue • Haddonfield, NJ
856.795.7744
856.795.8982 (fax)
www.kulzerdipadova.com

PREPARE FOR THE FUTURE WITH EDWARD JONES TRUST COMPANY.

Determining who will handle your financial affairs when you are no longer able to do so is an important decision. One option is to name Edward Jones Trust Company as trustee to carry out your wishes. As a professional trustee, Edward Jones Trust Company has an experienced team of attorneys, accountants, trust administrators and financial professionals.

It's never too early to start preparing for the future and security of loved ones.

Call today for more information on how Edward Jones Trust Company can work with you and your tax and legal advisors to develop a strategy best suited to meet the needs of you and your family.

Edward Jones, its employees and financial advisors are not estate planners and cannot provide tax or legal advice. Please consult your attorney or qualified tax advisor for guidance in these areas.

Trust and/or investment advisory services are provided by Edward Jones Trust Company, an affiliate of Edward D. Jones & Co., L.P. (Edward Jones), a registered broker-dealer. Edward Jones Trust Company and Edward Jones are subsidiaries of the Jones Financial Companies, L.L.P. Edward Jones Trust Company may use Edward Jones or other affiliates to act as a broker-dealer for transactions or other services. Payments of such services generally will be charged as an expense to the trust and will not reduce the amount of fees payable to Edward Jones Trust Company.

Gabe Mastrobueno, CFP®, AAMS®
Financial Advisor

1107 Mantua Pike Route 45
Suite 704 At Cvs Plaza
Mantua, NJ 08051
856-415-7800

Edward Jones
Trust Company

www.edwardjones.com/trustcompany

EFPCSNJ MAY 19, 2016 BREAKFAST MEETING

"TRUST PROTECTORS: WHAT THEY ARE AND DO WE REALLY NEED THEM"

Date: Thursday, May 19, 2016

Time: Breakfast - 8:00 am, Educational Program - 8:30 am - 9:30 am

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

Speaker: Thomas A. Varley - PNC Delaware Trust Company

New Jersey has adopted the Uniform Trust Code. effective July 18 and New Jersey attorneys can now draft directed trusts similar to those in other states. Trust Protectors have become a popular feature of trusts in recent years but what are they and how can they best be utilized? Join EFPCSNJ for a very timely and informative presentation from Thomas Varley as he helps to explain and navigate these changes.

EFPCSNJ Members - \$25.00

Non-Members - \$35.00

This Meeting is being Generously Sponsored by:



*There are only 2 sponsorship opportunities left for this event.
Please contact Abby Murray at 856-795-0551 for additional information.*

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:



May 19, 2016 EFPCSNJ Meeting Registration Form

NAME: _____ Member ____ Guest ____

COMPANY: _____

PHONE: _____ EMAIL: _____

NAME: _____ Member ____ Guest ____

COMPANY: _____

PHONE: _____ EMAIL: _____

Registration Fee: \$25 Enclosed is my check for \$_____ payable to:

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

ONLINE REGISTRATION OPTION: Register online at the EFPCSNJ website (www.efpcsnj.org)

IT IS WITH GREAT HONOR THAT THE ESTATE AND FINANCIAL PLANNING COUNCIL OF SOUTHERN NEW JERSEY AWARDS

MICHAEL A. KULZER, J.D., LL.M.

THE 2016 FOUNDERS' AWARD

Established in 2001, The Founders' Award is presented to an individual who has provided distinguished service to the estate and financial planning profession.

The committee considered a number of worthwhile candidates and concluded with Mr. Kulzer as their selection.

We are proud to honor Mr. Kulzer's professional work and contributions with this award formally at the Installation and Awards dinner on the evening of Thursday, June 2nd, 2016 at Estia Taverna in Marlton, NJ.

Past Recipients of the award are listed below:

- Blaine A. Capehart, Esq. - 2014
- John E. Hempstead, ASA, CFA - 2013
 - No Award Given - 2012
- Richard T. DeCou, Esq. - 2011
 - Nancy Earp, CISP - 2010
- Thomas F. Praiss, EA, CFP, AEP - 2009
 - Steve Mignogna, Esq. - 2008
- Martin H. Abo, CPA/ABV, CVA - 2007
 - Kenneth Silverstein - 2006
- Glenn A. Henkel, JD, LL.M., 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 2016 INSTALLATION AND AWARDS DINNER

THURSDAY, JUNE 2, 2016



Date: Thursday, June 2, 2016

Time: Cocktail - 6:00 pm, Installation and Awards Dinner - 7:00 pm

Location: Estia Taverna, 140 W Route 70, Marlton, NJ 08053

Come and celebrate the past year while we install the new officers of the EFPC of SNJ. You do not want to miss this opportunity to reconnect with old friends and make new friends over cocktails and dinner. Cocktails will be at 6:00 pm followed by the Installation and Awards Dinner at 7:00 pm

EFPCSNJ Members or Non Members- \$85.00

This Meeting is being Generously Sponsored by:



*There are only 3 sponsorship opportunities left for this event.
Please contact Abby Murray at 856-795-0551 for additional information.*

June 2, 2016 EFPCSNJ Installation & Awards Dinner Registration Form

NAME: _____ Member ____ Guest ____

COMPANY: _____

PHONE: _____ EMAIL: _____

NAME: _____ Member ____ Guest ____

COMPANY: _____

PHONE: _____ EMAIL: _____

Registration Fee: \$85 Enclosed is my check for \$_____ payable to:

EFPCSNJ • PO Box 460, Collingswood, NJ 08108 • Phone: 856-795-0551 • Fax: 856-210-1619 •
efpcsnjmbbrsvcs@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**



Estate and Financial Planning Council of Southern New Jersey

The Estate and Financial Planning Council of Southern New Jersey announces their 2016-2017 slate of officers. Voting will occur at the May 19, 2016 meeting that takes place at 8:30am at Laurel Creek Country Club in Mt. Laurel, NJ. All active EFPC-SNJ members in attendance at the meeting will get a vote.

- **President:** Jamie Shuster Morgan, Esq. - Fendrick & Morgan, LLC
- **1st Vice President:** J. Mark Penny, ASA - Hempstead & Co., LLC
- **2nd Vice President:** Henry Kramarski, CFP® - Legacy Wealth Management
- **Treasurer:** Kimberly A. Dula, CPA - Friedman, LLP
- **Secretary:** Eric A. Feldhake, Esq. - Kulzer & DiPadova, P.A.
- **Immediate Past President:** William S. Merriken, Jr. ChFC - Merriken Financial Group, Inc.

Additional nominations can be made through the process below:

In addition, any twenty EFPC-SNJ members may nominate candidates for officers of the Council by notice in writing filed with the Secretary at least five days before 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 at the meeting shall be declared elected.

Please contact the EFPCSNJ office by email at:

efpcsnjmbrsvcs@bowermanagementservices.com or by calling 856-795-0551

if there are any questions or if we can be of assistance.



OUR FIRM'S SUCCESS DEPENDS ON
OUR CLIENTS' SUCCESS.

Archer & Greiner, P.C.,

Proudly Supports the

Estate & Financial Planning Council
of Southern New Jersey

For more information on our firm, contact
Anthony R. La Ratta, Esq., at (856) 354-3094
or visit www.archerlaw.com.

Archer & Greiner P.C.
ATTORNEYS AT LAW

HADDONFIELD, NJ
One Centennial Square
856.795.2121
www.archerlaw.com

PHILADELPHIA, PA
PRINCETON, NJ
FLEMINGTON, NJ
GEORGETOWN, DE
WILMINGTON, DE
NEW YORK, NY

BARATZ &
ASSOCIATES, P.A.

Accountants and Consultants

"We don't believe that fiscal responsibility has gone out of style.
That is why our individual and business clients honor us with their trust."

Accounting & Auditing Services
Income, Estate & Financial Planning
Healthcare Consulting
Business Valuations
Litigation Support
Mergers & Acquisitions

7 Eves Drive, Suite 100 • Marlton, NJ 08053

856.985.5688

fax: 856.985.8340

Email: info@baratzcpa.com

Raymond M. Giunta, CPA, PFS

giunta@baratzcpa.com

Mark H. Wander, CPA, PFS, ABV, CFF

wanderm@baratzcpa.com

Valuations of Businesses and Corporate Securities

Extensive Experience Valuing
Family Limited Partnerships

*Over 25 Years of Trusted Service
to the Estate Planning Profession*

J. Mark Penny, Managing Director
jmpenny@hempsteadco.com



HEMPSTEAD & CO.

INCORPORATED

807 Haddon Avenue, Haddonfield, NJ 08033

856.795.6026

www.hempsteadco.com

Life Requires Planning ...

At Fendrick & Morgan, LLC, our approach to planning is to combine our extensive experience with skillful and creative drafting to produce a customized plan for each client that best meets their individual needs. The client's goals and objectives serve as the foundation for every plan we produce.

Our firm is dedicated to serving clients in the areas of:

- ***Estate Planning***
- ***Estate Administration***
- ***Elder Law***
- ***Special Needs Planning***

**LAW OFFICES OF
FENDRICK & MORGAN, LLC**
1307 White Horse Road, Building B
Voorhees, NJ 08043
856-489-8388 • www.fendricklaw.com

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 if 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	
Corporate Members – first 4 members @ \$150	
Corporate Members – 5th member and more @ \$100	
Total	
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)		

SPECIALITY OR BRIEF DESCRIPTION _____

2015-2016 Council

Executive Board



President:

William S. Merriken, Jr.,
ChFC

Merriken Financial Group, Inc



1st Vice President:

Jamie Shuster Morgan, Esq.
Fendrick & Morgan, LLC



2nd Vice President:

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



Treasurer:

Henry E. Kramarski, CFP
Legacy Wealth Management
Group, LLC



Secretary:

Kimberly A. Dula, CPA
Friedman, LLP



Immediate Past President:

Yasmeen S. Khaleel, Esq.
Capehart & Scatchard

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 :

efpcsnjmbbrsvcs@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 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

PO Box 460

Collingswood, NJ 08108

Phone: 856-795-0551

Fax: 856-210-1619

Estate & Financial Planning Council of Southern New Jersey

www.EFPCSNJ.org

Member of the National Association of Estate Planners and Councils

Council Executive Board

President

William J. Merriken, Jr. ChFC
Merriken Financial Group, Inc.

Treasurer

Henry E. Kramarski, CFP®
Legacy Wealth Management Group

First Vice President

Jamie Shuster Morgan, Esq.
Fendrick & Morgan, LLC

Secretary

Kimberly A. Dula, CPA
Friedman, LLP

Second Vice President

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

Immediate Past President

Yasmeen S. Khaleel, Esq.
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
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) and go to Documents.