May/June 2013

Estate & Fiancial Planning Council of Southern New Jersey

Member of the National Association of Estate Planners and Councils

Meeting Announcement

Getting What you Paid For: A Simplified Guide to Social Security Retirement Benefits

Thursday, November 21, 2013

The Mansion
3000 Main Street
Voorhees, NJ

Speaker: William Rainaldi, CFP®

Bill is a specialist in Social Security retirement benefits. There is currently a considerable amount of misinformation on the subject. The main area of complexity is the coordination of spousal retirement and survivor benefits. Many, if not most, retiring workers are not advised on how to maximize their spousal benefits.

This Meeting is generously being sponsored by:

More details and Registration Form on page 12

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Reminder...

- ***COUNCIL WEB SITE:***
  Visit www.EFPCSNJ.org for the latest Council information, register for events and view the membership directory.
- ***NEW MEMBER-GET-A-MEMBER PROGRAM***:
  Member-Get-A-Member Program—details on page 16.
- ***Elder Care Legal Forum—SAVE-THE DATE:***
  Thursday, January 16, 2014

Letter from the President

Dear Council Members:

I hope everyone is enjoying the beginning of the fall season amid the hustle and bustle of back to school, fall sports, and the final deadlines of corporate and individual income tax filings. As I write this article, we are in the midst of a government shutdown over the debt limit and healthcare that seems to have no solution in sight. The big question that remains is, “Will Congress have enough time to draft the new tax legislation it was hoping to pass by the end of this year?”

The members who were able to attend our first dinner event held September 19th at The Mansion were wowed by leading online marketing strategist, Bob DeStefano. Bob delivered a fabulous presentation on leveraging online marketing to produce bottom line results. Bob was very helpful in answering the many questions of the attendees regarding their individual website challenges. Everyone walked away with a to-do list on ways to improve their website marketing.

Our next event will be a breakfast meeting scheduled for Thursday, November 21st, at The Mansion. The session is titled, “Getting What You Pay For: A Simplified Guide to Social Security Retirement Benefits”. The presenters will be Frank L. Rainaldi, CIU, CHFC, and William F. Rainaldi, CFP, leading experts in Social Security planning strategies. Breakfast begins at 8:00 a.m. and the program commences at 8:30 a.m. Please register early, as you will not want to miss this relevant topic that impacts all of our clients.

I look forward to seeing you all at the November event.

Sincerely,

Raymond M. Giunta, CPA/PFS

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.
The AEP candidate form can be downloaded from the Council’s web site at www.EFPCSNJ.org.

2013-2014 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 19, 2013
Topic: Your Online Marketing Toolbox-How to Put it to Work
Speakers: Bob DeStefano from SVM E-marketing Solutions
Location: The Mansion on Main Street, Voorhees, NJ
Schedule: Cocktails 5:30 p.m.; Dinner 6:15 p.m.; Program 7:00–8:30 p.m.
Sponsors: SeniorWise Care Management

Thursday, November 21, 2013
Topic: Social Security Planning
Location: The Mansion on Main Street, Voorhees, NJ
Schedule: Breakfast 8:00 a.m.; Program 8:30-9:30a.m.
Sponsors: Ohio National Financial Services and SeniorWise Care Management
Sponsorship Opportunities are Still available - Do not miss this opportunity to sponsor an EFPCSNJ Event - Call 856-795-0551 Today!

Thursday, January 16, 2014
Topic: Elder Care Fair
Location: Tavistock Country Club, Haddonfield, NJ
Schedule: Cocktails 5:00 p.m.; Dinner 6:00 p.m.; Opening Remarks 6:45 p.m.; Educational Program 7:00-8:30 p.m.
Sponsor: IKOR of Bucks & Mercer Counties
Vendor Tables: LifeSpan Care Management, Lincoln Investment Planning, SeniorWise Care Management
Sponsorship, Vendor Tables and Directory Ads are still available.

- $500 for meeting sponsor, vendor table and ½ page ad in directory (limited to 3) ($450 for Gold Newsletter sponsors) – 2 free registrations
- $250 for vendor table and ¼ page ad in directory ($225 for Gold Newsletter sponsors)- 1 free registration
- $75 for directory ¼ page ad only ($50 for Gold Newsletter sponsors) – no free registrations

Sponsorship Opportunities are Still available - Do not miss this opportunity to sponsor an EFPCSNJ Event - Call 856-795-0551 Today!

Thursday, March 20, 2014
Topic: Business Succession Planning
Location: The Enterprise Center at BCC, Mt. Laurel, NJ
Schedule: Breakfast 8:00 a.m.; Program 8:30-9:30a.m.
Sponsors: Hempstead & Co., LLC and SeniorWise Care Management
Sponsorship Opportunities are Still available - Do not miss this opportunity to sponsor an EFPCSNJ Event - Call 856-795-0551 Today!

Thursday, May 22, 2014
Topic: Divorce Planning
Location: The Mansion on Main Street, Voorhees, NJ
Schedule: Breakfast 8:00 a.m.; Program 8:30-9:30a.m.
Sponsor: Fulton Financial Advisors at Fulton Bank of New Jersey

Thursday, June 5, 2014
Installation of Officers and Member Awards Dinner
Sponsors: Capehart Scatchard, Friedman LLP and Jonathan G. Furlow, CPA
Sponsors: 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 a specific educational session please contact Tim Bower ASAP at 856-795-0551. There are two levels of meeting sponsorship. EFPC-SNJ offers a $400 level that allows for multiple sponsors at the meeting and an exclusive sponsorship level at $750 where your organization will be the only company sponsoring. Both levels provide the opportunity for your company to provide a brief overview of what your organization does and attendance for 2 staff members at the event. We do expect the limited sponsorship opportunities we have available to be taken quickly.

We're Always Asked—What Exactly is a "Forensic Accountant"?

by:

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

According to Webster's Dictionary, "FORENSIC – Belonging to, used in or suitable to courts of judicature or to public discussion and debate; pertaining to or used in legal proceedings or argumentation." "Forensic accounting" provides an accounting analysis that is suitable to the court which will form the basis for discussion, debate, and ultimately dispute resolution.

As defined by The Accountant's Handbook of Fraud & Commercial Crime, "Forensic and investigative accounting is the application of financial skills and an investigative mentality to unresolved issues, conducted within the context of the rules of evidence. As a discipline, it encompasses financial expertise, fraud knowledge, and a strong understanding of business reality and the working of the legal system. Its development has been primarily achieved through on-the-job training, as well as experience with investigating officers and legal counsel."

Forensic accountants are trained to look beyond the numbers. Because of our training and skills, many companies and their attorneys often use CPAs as experts in such accounting, financial and economic matters.

One key reason for retaining the expertise of CPAs in doing such due diligence or performing forensic services revolves around our ethical duties and responsibilities. CPAs must adhere to a rigorous code of ethics for all engagements, which includes the requirement to be objective. Would you not want to seek the assistance of an expert who follows the AICPA's Code of Professional Conduct Role 102 requiring that "…CPAs in the performance of any professional service shall maintain objectivity and integrity shall be free of conflicts of interest and shall not knowingly misrepresent facts or subordinate his or her judgment to others?"

CPAs have a duty to credibly analyze facts within our area of expertise and derive supportable conclusions based on these facts. Forensic accountants are generally well-rounded professionals with broad exposure to many industries and even more business environments. Still, we go through a constant learning phase, which keeps us forever on our toes. Throughout a forensic engagement, the CPA retained typically wades through voluminous amounts of financial and accounting information. Much of this data can be confusing and disorganized. In an entrepreneurial or small business, such data is often absent of traditional accounting controls, which might help to ensure the accuracy of the data provided. Use of a CPA or forensic accountant seasoned in such engagements must interpret this accumulated data in a logical, reasonable and accurate manner.

Many of us have developed a specific expertise in performing dispute resolution and other consulting services. Clients, as well as the banking, insurance, judicial and legal community, increasingly call upon forensic accountants to provide technical assistance, arbitration or expert testimony on financial accounting matters, business valuations, structuring buy-ins and buy-outs, divorce, estate controversies, insurance claims and other forensic/investigative analysis covering a wide range of topics and industries. Like many of my colleagues, we operate in a supportive capacity to attorneys, judges, adjusters and clients in providing ongoing facilitation in the negotiation and/or litigation process. Forensic accountants assist attorneys to strengthen their cases by clarifying language and economic concepts, preparing useful exhibits and reports, and testifying as an expert witness.

In presenting our findings, forensic accountants share a difficult job. We must exercise all of our professional judgment and skill to maintain an unbiased and fair presentation of the financial facts. The concept of fairness is a guiding principle and forensic accounting experts must make a conscientious effort to remain objective in our evaluations of information and in our presentation of testimony (even if retaining counsel might desire more one way or the other). Ask any of the seasoned forensic accounting colleagues practicing is South Jersey – myself, Mike Saccomanno, Mark Wander, Howard Silverstone, Jim Stavros, Don DeGrazia, Frank Pelosi, Stacey Udell, Steve Swartz, Sharon Bishop and quite a few more – we universally chime in "…we are not advocates except to advocate OUR position".

Alas, while results are typically stated numerically, the appearance of precision is often displayed but, actually, the exercise of judgment is usually required in most such engagements. Credible and competent accountants may obtain differing results from the same data because of the frequent need in such financial determinations to select among equally acceptable economic or accounting principles, methods of analysis, techniques and procedures. Terminology is not sufficiently precise to avoid unintended usage and this can sometimes lead to faulty understanding of accounting positions.

Thought for the day? Speak to a forensic accountant. While it may not cost you just to talk over a matter, it may cost you more not to!

Some of the more common credentials/designations?

- *ABV – Accredited in Business Valuation (American Institute of CPA's)*
- *CVA – Certified Valuation Analyst (National Association of Valuators and Analysts)*
- *CFF – Certified in Financial Forensics (American Institute of Certified Public Accountants)*
- *CFE – Certified Fraud Examiner (Association of Certified Fraud Examiners)*
- *ABO – Call me if you're having trouble figuring this one out.*

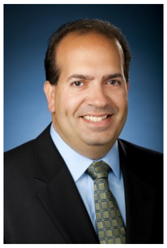
The above article was retrieved from the "E-mail alerts" disseminated to clients and friends of Abo and Company, LLC, Certified Public Accountants - Litigation & Forensic Consultants. With offices in Mount Laurel, NJ and Morrisville, PA you can check them out at www.aboandcompany.com or by calling 856-222-4723 for their newsletters or updates.

Marty can be reached at 856-222-4723 ext. 104 or by email at marty@aboandcompany.com.

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

EFPC of SNJ Members in the News

Anthony La Ratta Appointed to State Bar Association Special Committee



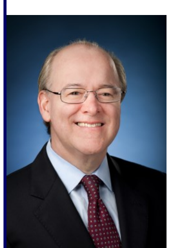
Anthony R. La Ratta, Partner with the law firm of Archer & Greiner P.C., has been appointed to the Equity Jurisprudence Committee of the New Jersey State Bar Association (NJSBA), which works to improve attorneys' practice before and interfaces with the General Equity Courts of New Jersey.

An NJSBA Special Committee, the Equity Jurisprudence Committee provides programs designed to improve the skills of NJSBA members when practicing before the General Equity Courts, and facilitates interaction between the general equity judiciary and the Association. NJSBA Special Committees focus on various areas of substantive law and are formed to meet specific needs of the Association and its membership.

Mr. La Ratta, a resident of Washington Township in Gloucester County, N.J., is based in Archer & Greiner's Haddonfield, N.J., office, where he concentrates his practice in the area of commercial litigation with an emphasis on probate matters, estates, trusts, guardianships and fiduciaries. He has represented institutions and individuals in a variety of contexts and has handled cases involving will contests, undue influence, diminished capacity and accountings of estates and trusts. He is a court-approved mediator for New Jersey probate cases.

In addition to his NJSBA position, Mr. La Ratta's extensive professional and civic involvement includes serving as Chair of the Probate & Fiduciary Litigation Committee of the American Bar Association (ABA) and formerly as President of the Estate and Financial Planning Council of Southern New Jersey (EFPCSNJ).

Archer & Greiner's Mignogna, La Ratta Appointed to State and National Bar Association Leadership Posts



Steven K. Mignogna, Chair of the Estate & Trust Litigation Practice at Archer & Greiner in Haddonfield, and Anthony R. La Ratta, Partner in the Practice, have been installed as Chairs of estate- and trust-related groups within the American Bar Association (ABA), one of the world's largest professional associations, with nearly 400,000 members and more than 3,500 member entities.

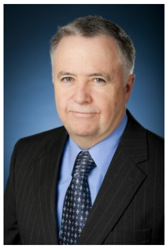
Mr. Mignogna was appointed Chair of the ABA's Litigation, Ethics and Malpractice Group, which addresses ethics and malpractice issues, analyzes developments related to trust, estate and fiduciary and other litigation matters, and provides targeted educational programs to members.

Mr. La Ratta was appointed Chair of the ABA's Probate & Fiduciary Litigation Committee, which reviews developments related to estate and trust litigation, provides members with information and education, and studies and analyzes selected issues and specific evidentiary questions.

In addition, Mr. La Ratta was appointed to the Equity Jurisprudence Committee of the New Jersey State Bar Association (NJSBA), which works to improve attorneys' practice before and interfaces with the General Equity Courts of New Jersey.

EFPC of SNJ Members in the News (cont.)

Archer & Greiner Attorneys Lead Continuing Legal Education Programs



On Sept. 19, Donald P. Craig and Anthony R. La Ratta of Archer & Greiner presented the seminar, “Developing Trends in Probate Litigation,” at the Constitutional Officers Association of New Jersey’s 37th Annual Conference at Harrah’s Marina in Atlantic City. The Association represents Sheriffs, County Clerks, Surrogates and Registers of Deeds and Mortgages, who are elected directly by the citizens of New Jersey to serve in each county of the state.

On Sept. 17, Steven K. Mignogna was a featured speaker at “Trends in Estates and Trusts - Planning, Administration and Litigation,” a seminar presented by the New Jersey Institute for Continuing Legal Education (NJICLE) at the New Jersey Law Center in New Brunswick. Presented in cooperation with the New Jersey State Bar Association’s Real Property, Trust & Estate Law Section, the session covered the latest developments in estate and trust law in New Jersey and beyond.

On July 25, Mr. La Ratta presented on the latest developments in estate and trust litigation as part of an NJICLE seminar, “Recent Developments in N.J. Law” at the New Jersey Law Center in New Brunswick.

On July 24, Mr. La Ratta served as moderator and spoke on New Jersey estate litigation issues at “What PA Lawyers Need to Know About NJ Estate Practice,” a seminar presented in Philadelphia by the Pennsylvania Bar Institute (PBI).

Steven Mignogna of Archer & Greiner Recognized by *Best Lawyers in America* for Estate and Trust Litigation

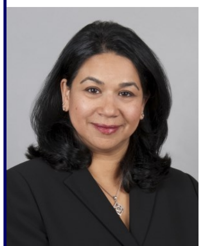
Steven K. Mignogna, Chair of the Estate & Trust Litigation Practice at Archer & Greiner, has been selected for inclusion in *The Best Lawyers in America 2014*, a highly regarded legal ranking and referral resource based on peer-review surveys.

Mr. Mignogna was selected in the category “Litigation – Trusts and Estates.” He is one of 18 Archer & Greiner attorneys to receive the accolade for 2014.

Published by Woodward/White Inc., *Best Lawyers* is regarded as a definitive guide to legal excellence. Because *Best Lawyers* is based on an exhaustive peer-review survey in which almost 50,000 leading attorneys cast nearly five million votes on the legal abilities of other lawyers in their practice areas, and because lawyers are not required or allowed to pay a fee to be listed, inclusion in *Best Lawyers* is considered a singular honor. It is not connected to or endorsed by the New Jersey Supreme Court.

EFPC of SNJ Members in the News (cont.)

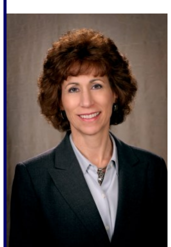
CAPEHART SCATCHARD ATTORNEY SPEAKS ON ESTATE PLANNING FOR SPECIAL NEEDS CHILDREN



Capehart Scatchard Shareholder, Yasmeen S. Khaleel, recently spoke at the "Estate Planning Strategies Regarding Children" seminar sponsored by NJ ICLE. The seminar took place at the Borgata in Atlantic City, N.J.Ms. Khaleel spoke on special needs children and issues related to divorce, guardianships and trustees. Her presentation focused on proper planning, goal setting, and the establishment of a special needs trust, whereby parents and other family members can designate money to a family member with special needs without affecting his or her ability to receive Supplemental Security Income (SSI), Medicaid and other public benefits.

Ms. Khaleel, a Mount Laurel resident, and member of the Trusts and Estates Department, concentrates her practice in the areas of estate planning, estate and trust administration, business succession planning, transactional and tax planning. She routinely handles matters of special needs planning including guardianship applications. Additionally, she has experience in complex estate and trust litigation matters in conjunction with the Litigation Group.

CAPEHART SCATCHARD LITIGATION ATTORNEY ADDRESSES NJICLE



Capehart Scatchard Shareholder and Executive Committee Member, Betsy G. Ramos, Esq. spoke on "Handling Issues Concerning Boards of Directors: Corporate Boards Dealing with Claims of Shareholder Oppression" at a recent seminar sponsored by the New Jersey Institute for Continuing Legal Education. Ms. Ramos focused her presentation on New Jersey law pertaining to minority shareholder oppression and how to advise a board of directors in dealing with claims of minority oppression.

Certified by the Supreme Court of New Jersey as a Civil Trial Attorney, Ms. Ramos, a Mansfield resident, is a Shareholder of Capehart Scatchard's Litigation Department in its Mt. Laurel office. She is a seasoned litigator with over 25 years experience handling diverse matters and concentrates her practice in business litigation, estate litigation, tort defense, employment litigation, insurance coverage, and general litigation.

CAPEHART SCATCHARD LITIGATION ATTORNEY SPEAKS TO PUBLIC ENTITIES

Capehart Scatchard Shareholder and Executive Committee Member, Betsy G. Ramos, Esq. spoke on "Managing Snow and Ice Liability Issues" at a recent seminar sponsored by the University of Wisconsin - Madison, College of Engineering, Department of Engineering Professional Development. Ms. Ramos focused her presentation on liability concerns in snow and ice removal operations and how public entities can minimize potential for liability. The seminar was held at the Bear Creek Mountain Resort & Conference Center in Allentown, PA.

Certified by the Supreme Court of New Jersey as a Civil Trial Attorney, Ms. Ramos, a Mansfield resident, is a Shareholder of Capehart Scatchard's Litigation Department in its Mt. Laurel office. She is a seasoned litigator with over 25 years experience handling diverse matters and concentrates her practice in business litigation, estate litigation, tort defense, employment litigation, insurance coverage, and general litigation.

EFPC of SNJ Members in the News (cont.)

CAPEHART SCATCHARD ATTORNEYS
RECOGNIZED AS TOP RATED LAWYERS

Fourteen Capehart Scatchard attorneys were named as New Jersey Top Rated Lawyers for 2013, as selected by the prestigious Martindale-Hubble attorney information specialists. All fourteen received a rating of "AV", being the highest level of both competence and ethics, and with the further distinction of receiving a Peer Rating of 5.0 out of 5.0, as published in www.law.com. Very few lawyers achieve these peer accolades.

The Capehart Scatchard top rated lawyers are: Administrative - Glenn Paulsen and John Fiorilla; Alternative Dispute Resolution - Bruce Harrison and Betsy Ramos; Appellate Law - William Wright; Banking & Finance - Peter Bejsiuk; Bankruptcy - Peter Bejsiuk and Sergio Scuteri; Business & Commercial - Thomas Begley, Peter Bejsiuk, Betsy Ramos, Charles Rizzi, Larry Winne and William Wright; Civil Rights - Bruce Harrison and Alan Schmoll; Commercial Litigation - John Fiorilla, Sergio Scuteri and William Wright; Construction Law - Sergio Scuteri; Education - Alan Schmoll; Environmental - Glenn Paulsen; Family & Elder Law - Amy Goldstein; General Practice - John Fiorilla, Bruce Harrison, Charles Rizzi, Alan Schmoll and Larry Winne; Litigation - Glenn Paulsen, Betsy Ramos and Claire Ringel; Real Estate Law - Charles Rizzi; Trusts and Estates - Thomas Begley; Workers' Compensation - Stephen Fannon and Claire Ringel.

CAPEHART SCATCHARD ATTORNEYS
ADDRESS CLAIMS ASSOCIATION

Capehart Scatchard Executive Committee Member, Betsy G. Ramos, Esq. and shareholder, Michelle L. Corea, Esq. spoke on "Hold Harmless and Indemnity Agreements" at a recent CLE seminar sponsored by the South Jersey Claims Association. Their presentation focused on New Jersey cases and statutes pertaining to these types of agreements.

Certified by the Supreme Court of New Jersey as a Civil Trial Attorney, Ms. Ramos, a Mansfield resident, is a Shareholder of Capehart Scatchard's Litigation Department in its Mt. Laurel office. She is a seasoned litigator with over 25 years experience handling diverse matters and concentrates her practice in business litigation, estate litigation, tort defense, employment litigation, insurance coverage, and general litigation.

Michelle L. Corea, a previous Camden County Assistant Prosecutor, and current resident of Cherry Hill, is a shareholder of Capehart Scatchard's Litigation Department. She focuses her practice in the areas of insurance defense and construction litigation representing governmental entities, specifically under New Jersey Statute Title 59 and Civil Rights Litigation brought under 42 U.S.C. section 1983, as well as insured parties, including self insured and insurance companies in the federal and state courts of New Jersey and Pennsylvania.

Anita Grossman Named Best in Overall Client Satisfaction

Anita Grossman has been listed Best in Overall Client Satisfaction – Wealth Management by *Philadelphia Magazine* for the last 5 consecutive years and in *NJ Monthly* for the last 2 years. She has received the distinction FIVE STAR WEALTH MANAGER. Her practice focuses on assisting clients in every aspect of their financial lives. As a wealth manager since 1995, she strives to educate and guide clients to make the informed financial decisions based on her 18 years of financial planning experience and continuing education.

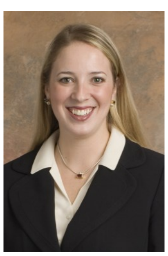
EFPC of SNJ Members in the News (cont.)

KULZER & DIPADOVA ATTORNEY SPEAKS TO TRUST, ESTATE AND TAX LAWYERS

Glenn A. Henkel, Esq., J.D., LL.M., CPA, gave an advanced presentation to trust and estate and tax lawyers in the NJ Bar Association together with member, Steven K. Mignogna, Esquire and also Gerard G. Brew, Esquire. The presentation was made at the NJ Law Center on September 17th. This event, sponsored by NJICLE, was entitled Trends in Estates and Trusts – Planning, Administration and Litigation. The three presenters are the co-authors of the leading books on estate planning, estate litigation and estate administration in the state of New Jersey. Subjects covered included the latest on the applicable tax laws; new planning techniques; most recent case law developments in the administration of estates and trusts; and litigation trends in New Jersey.

Mr. Henkel will also be presenting at the 70th Semi-Annual Tax and Estate Planning Forum on December 11th at the Renaissance Woodbridge Hotel, Iselin, NJ. Lawyers that have an estate and trust practice, find that this is a must attend program. Mr. Henkel together with Richard H. Greenberg, Esquire will give the Estate and Gift Tax Update segment that has become one of the most popular of this program. The discussion is titled “Current legislative proposals and how the playing field has changed”. More information on this program can be found at www.njicle.com.

Stradley Ronon attorney Stephanie Sanderson-Braem has been elected to the Board of Directors of the Philharmonic of Southern New Jersey



Stradley Ronon attorney Stephanie Sanderson-Braem has been elected to the Board of Directors of the Philharmonic of Southern New Jersey. Formed in 1991, the Philharmonic of Southern New Jersey is an 80-piece orchestra that performs classical music for people throughout southern New Jersey and the Delaware Valley. Sanderson-Braem is an associate in Stradley Ronon’s Cherry Hill, N.J., office, where she concentrates her practice in the areas of estate and tax planning, as well as estate administration and Orphans' Court litigation. She represents high net-worth individuals and their families, owners of closely held businesses, and numerous financial and charitable institutions.

If you have received a professional designation, been promoted or received a civic or business award and would like to be included in this section please send the information to Tim Bower at efpcsnj@mail.com.

ESTATE & FINANCIAL PLANNING COUNCIL OF SOUTERN NEW JERSEY MEETING REGISTRATION

GETTING WHAT YOU PAID FOR: A SIMPLIFIED GUIDE TO SOCIAL SECURITY RETIREMENT BENEFITS

SPEAKER:

William F. Rainaldi, CFP®

Thursday, November 21, 2013

The Mansion on Main Street, Plaza 3000, Voorhees, NJ 08043

Schedule:

Breakfast 8-8:30a.m., Program 8:30 p.m. (1 Hour)
Cost: Members $25; Guests $35

Thank You to our Sponsors:

Ohio National Financial Services®
SeniorWise Care Management

Thank you to our CLE Sponsor:

CAPEHART SCATCHARD ATTORNEYS AT LAW

This Meeting has been approved for the CE Credits Listed Below:

- 1 CPE Credit (for CPAs)
- 1.0 CFP Credit has been applied for and is pending approval.
- 1.0 PA CLE credit
- 1.2 NJ CLE credit

November Meeting Registration Form

NAME: ______________________________ Member ___ Guest ___

COMPANY: ______________________________

PHONE: ________________ EMAIL: ______________________________

NAME: ______________________________ Member ___ Guest ___

COMPANY: ______________________________

PHONE: ________________ EMAIL: ______________________________

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

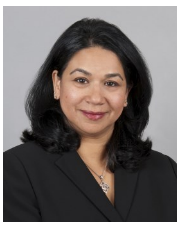
EFPCSNJ • PO Box 460, Collingswood, NJ 08108

Phone: 856-795-0551 • Fax: 856-210-1619 • efpcsnj@mail.com • www.efpcsnj.org

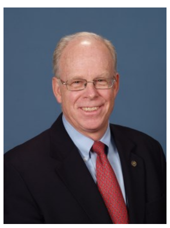
ONLINE REGISTRATION OPTION: Register online at the EFPC of SNJ website (www.efpcsnj.org) and pay with a credit card.
This option is fast, easy, secure and convenient.

2013-2014 Council Executive Board

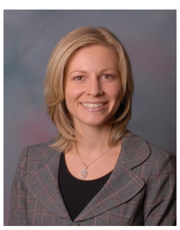
President:
Raymond Giunta, CPA/PFS
Baratz & Associates PA



1st Vice President:
Yasmeen S. Khaleel, Esq.
Capehart & Scatchard

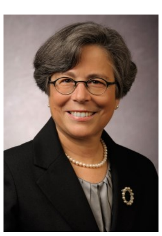


2nd Vice President:
William S. Merriken, Jr., ChFC, CSA
Merriken Financial Group, Inc.



Treasurer:
Jamie Shuster Morgan, Esq.
Fendrick & Morgan, LLC

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



Immediate Past President:
Diane D. Bakley CTFA
PNC Wealth Management

Tim Bower, CAE

Executive Director

PO Box 460

Collingswood, NJ 08108

Phone: 856-795-0551

Fax: 856-210-1619

Estate & Fiancial 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.

Estate & Financial Planning Council of Soutern New Jersey

Upcoming SFSP-SJC/EFPCSNJ Event

"Annual Tax Law Update Meeting"

SPEAKERS:
The Top Team of Attorney's from Kulzer & DiPadova

Tuesday, December 10, 2013
Laurel Creek Country Club
701 Centerton Road, Mt. Laurel, NJ 08054
Please note the change in meeting location

7:45 AM—Breakfast
8:30-10:30 am Program

SFSP-SJC's Annual Update on the changes in federal and state tax laws coupled with a look ahead to potential changes in the laws that affect all of our clients.

Sponsored by :
Cadbury at Home
&
CPI Companies
&
Penn Mutual

Full Information online at:
www.sfsp.net/southjersey

Or by contacting Abby Murray
Email: sfsp-sjcmbrsvcs@bowermanagementservices.com
Or by phone: 856-470-4521

We have applied for this meeting to qualify for NJ Insurance and CFP credits.
CPE and PACE credits will also be offered.

Estate & Financial Planning Council of Soutern New Jersey

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's How

EFPCSNJ will be running a contest now through April 30, 2014. Any current EFPCSNJ member that recruits a new member will receive complimentary attendance at a future educational event in the 2013-2014 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).
2. Once they are ready to join they simply need to go to www.efpcsnj.org and select "Application Form" on the left hand menu.
3. 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.
4. 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 him by email at efpcsnjmbrsvcs@bowermanagementservices.com.

ESTATE & FINANCIAL PLANNING COUNCIL OF SOUTERN NEW JERSEY

Please join us for the First Annual Elder Care Legal Forum

Date: January 16, 2014

Location: Tavistock Country Club in Haddonfield, New Jersey

Schedule: Cocktails and Vendor Showcase 5:00 p.m.; Dinner 6:00 p.m.;
Opening Remarks 6:45 p.m.; Educational Program 7:00-8:30 p.m.

Speakers:

Mary Ann Boccolini, President & CEO, Samaritan Healthcare & Hospice
Daniel D. Olszak, Jr. Esq., Partner, The Law Office of Olszak and Olszak

Registration Fees:

EFPCSNJ members: $50; SFSP-SJC members: $50;
Non-members and guests: $65

Current Vendor Tables (9 more available):

LifeSpan Care Management
Lincoln Investment Planning
SeniorWise Care Management

Sponsorship, Vendor Tables and Directory Ads are still available:

- $500 for meeting sponsor – includes an opportunity to address audience at start of session and highlight what your company offers, one vendor table and a ½ page ad in directory (limited to 3) ($450 for Gold Newsletter sponsors) – 2 free registrations
- $250 for vendor table and ¼ page ad in directory ($225 for Gold Newsletter sponsors)- 1 free registration
- $75 for directory ¼ page ad only ($50 for Gold Newsletter sponsors) – no free registrations

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EFPCSNJ expects between 75-100 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 to have approx. 12 companies available. 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.

For information regarding registration or Sponsorship and Vendor Table opportunities please call Tim Bower at 215-858-8023 or contact him by email at efpcsnj@bowermanagementservices.com.

Tim Bower, CAE

Executive Director

PO Box 460
Collingswood, NJ 08108
Phone: 856-795-0551
Fax: 856-210-1619

Estate & Fiancial Planning Council of Southern New Jersey

www.EFPCSNJ.org

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