September/October 2013

Estate & Fiancial Planning Council of Southern New Jersey

Member of the National Association of Estate Planners and Councils

MEETING ANNOUNCEMENT

ELDER CARE LEGAL FORUM

Thursday, January 16, 2014

Tavistock Country Club
100 Tavistock Lane
Haddonfield, NJ

Speakers: MaryAnn Boccolini, President/CEO, Samaritan Healthcare & Hospice
Daniel D. Olszak, Jr. Esq.Partner, The Law Office of Olszak and Olszak
Moderated by: Yasmeen S. Khaleel Esq. and Jamie Shuster Morgan Esq.

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

This Meeting is generously being sponsored by:

Edward Jones Trust Company

ikor

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

additional information and Registration Form on *pages 10-11*

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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 page15 .
- ***Elder Care Legal Forum—SAVE-THE DATE:***
  Thursday, January 16, 2014

LETTER FROM THE PRESIDENT

Dear Council Members:

I hope everyone had an enjoyable and healthy holiday season. As we begin the second half of our year, we are really excited about the educational programs and events planned.

The first annual Elder Care Legal Forum will be held on January 16, 2014 at Tavistock Country Club. We are pleased to announce that Mary Ann Boccolini, President and CEO, of Samaritan Healthcare and Hospice and Daniel D. Olszak, Jr., Esquire, Partner, of the Law Office of Olszak and Olszak will be the speakers on this timely and relevant subject. Mary Ann and Dan have extensive experience in advising professionals and clients on the complicated issues related to elder care. Several elder care related vendors will have displays in our vendors' showcase providing information on the services they offer. An Elder Care Legal Forum Research Directory will also be provided to each attendee which is a great reference tool for networking with the experts in elder care. This forum is a must-attend event and I encourage all the members to attend and bring a guest.

The EFPCSNJ is currently running a contest now through April 30, 2014 to increase our membership. Any current EFPCSNJ member that recruits a new member will receive a complimentary attendance to a future educational event in the 2013-2014 program year. The EFPCSNJ member who recruits the most new members will receive two complimentary tickets to the installation and awards dinner where they will receive an award. This is a great opportunity for our members to help us continue to grow while earning some valuable benefits.

I look forward to seeing everyone at the Elder Care Forum on January 16, 2014 at Tavistock Country Club.

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

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.
Sponsors: Edward Jones, IKOR of Bucks & Mercer Counties, Rothkoff Law Group
Vendor Tables: Byron Home, Inc., Cadbury at Home, ComForcare Senior Services, Edward Jones, Five Star Senior Living, IKOR of Bucks and Mercer Counties, Home to Stay LLC, Homewatch Caregivers, Lichtman Associates Real Estate, LLC, LifeSpan Care Management, Lincoln Investment Planning, Rothkoff Law Group, Samaritan Healthcare & Hospice , SeniorAssist LLC and SeniorWise Care Management

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

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.
Exclusive 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.

Fiduciary Obligations of Non-Profit Board Members

by:

Richard H. Weidner, CFP

Many members if the EFPCSNJ either serve on the Board of Directors of non-profit organizations and foundations or serve in an advisory capacity to these organizations. For those who do, you should be aware of the Uniform Prudent Management of Institutional Funds Act. It was promulgated in 2006 and has been adopted in some form by every state except Pennsylvania. It basically updates the Uniform Management of Institutional Funds Act adopted in NJ in 1975. It adds the prudent man concept of the Uniform Probate Code to non-profits and foundations.

This Act addresses four principal areas:

- Standards of conduct for prudently managing and investing institutional funds (IPS)
- Rules that boards must follow in deciding whether to appropriate from or accumulate endowment funds (Spending Policy)
- Standards for delegating management and investment functions to outside agents (Policy Manual)
- Rules pertaining to lifting, or modification, of donor restrictions on management and investment of institutional funds and on donor restrictions on use of such funds (Policy Manual)

It outlines the care and prudent management of the funds which is espoused in the Probate Code.

- Sets forth the basic requirements for satisfying fiduciary standards and requires that the following factors be considered in managing and investing the funds
    - General economic conditions
    - Possible effect of inflation or deflation
    - Expected tax consequences, if any, of investment decisions or strategies
    - The role that each investment or course of action, plays within the overall, investment portfolio fund.
    - The expected total return from income and appreciation of investments
    - Other resources of the institution
    - Needs of the institution and fund to make distributions and preserve capital
    - All assets special relationship or special value, if any, to the purposes of the institution

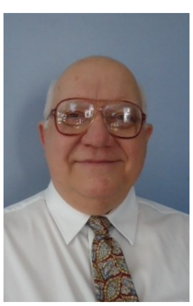
It addresses

- Providing a written investment policy that must be reviewed at least annually
    - Sets forth guidelines considering these eight factors together with investments
    - Delegation of management
    - Investment of funds which are the responsibility of and monitored by the organizations Board of Directors
    - The Boards ability to call upon an "individual or organization"
        - Provide guidance to the requirements stated above
        - States "outside investment agents should be selected based on the agent's competence, experience, past performance and proposed compensation and not on any business or personal relationships between agent and board members or other insiders. It is essential that board members are capable of objectively assessing and monitoring investment performance and risk without regard to those relationships"

The Act states that the boards responsibility breaks down into three general areas

- Establishing an appropriate investment policy where, at least, the following factors can be included
    - General investment objectives
    - Permitted and prohibited investments
    - Acceptable levels of risk
    - Asset allocation and diversification
    - Procedures for monitoring investment performance
    - Scope and terms of delegation of investment management functions
    - The investment manager's accountability
- Procedures for selecting and evaluating external agents
    - Processes for reviewing investment policies and strategies
    - Proxy voting
- The only thing more dangerous than not having a written investment policy including the above, is having such a policy and not adhering to it
- The second general area is to have a process, or procedure in place that monitors the adherence to policy and the performance of the investment portfolios (Policy Manual)
- Third – choosing the appropriate agents to be employed
    - How does a BOD decide which advisor or agent is the best fit for their organization

For smaller organizations with limited or volunteer staff, meeting the requirements of the Act can be a confusing and daunting task. Two members of the EFPCSNY, Greg Sanginiti and Dick Weidner, have formed a firm, Fiduciary Advisors LLC, to aid non-profit organizations and foundations in meeting the requirements of the Act, both initially and on an ongoing basis. The principals have over eighty years of fiduciary, non-profit and investment experience. It provides a completely independent, qualified advisor without any conflicts of interest to aid an organization in meeting the requirements of the law both up front and on an ongoing basis. The website address is http://fiduciaryllc.com/.



Dick 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.

EFPC of SNJ Members in the News

Larry Enright Attains Guardianship of Person Designation

Within the last year Larry Enright has met the nationally recognized requirements of guardianship and has attained his professional designation in both Guardianship of Person and Guardianship of Property from the Center for Guardianship Certification (CGC). The CGC is the only national organization that certifies guardians and requires a reapplication every two years with the accumulation of a minimum of 20 Continuing Education credits in guardianship standards and practices. All professionally certified national guardians must maintain a record of "good standing" with the organization as it relates to the performance of their professional guardianship duties and to maintaining a high standard of ethical practices. Larry is a current member of the Guardianship Association of New Jersey (GANJI) and the National Guardianship Association (NGA).

Also in 2013 Larry completed a required course curriculum and received a certificate in Gerontology from Bucks County Community College.

Archer & Greiner's Anthony La Ratta to Present at Upcoming CLE Seminars

Anthony R. La Ratta, Partner in the Estate and Trust Litigation Group at Archer & Greiner P.C. in Haddonfield, will be a speaker at four continuing legal education (CLE) seminars in the coming weeks regarding estate and trust administration and litigation.

On Jan. 16, Mr. La Ratta will be on the faculty for *Trust and Probate Challenges: Minimizing and Litigating Claims of Undue Influence, Fraud, Capacity and Mistakes*, a live webinar produced by Strafford Publications, a leading provider of professional education programs. Mr. La Ratta and fellow panelists will discuss the substantive bases for challenging wills and trusts, differing procedural requirements, and handling difficult evidentiary issues.

On Jan. 23, Mr. La Ratta will be on a panel of experts for *Special Situations in Estate Administration*, presented by the New Jersey Institute for Continuing Legal Education (NJICLE), where he will speak on "Lost Wills and Writings Intended as Wills."

On Feb. 13, Mr. La Ratta will be the solo presenter for *Anatomy of a Will Contest: How to Succeed at Trial*, a live webinar hosted by Lorman Education Services, also a leading provider of professional education programs.

On Feb. 24, Mr. La Ratta will be on a panel of experts for *Latest Trends in Estate Litigation*, also presented by NJICLE.

Additional information on all four events is available at www.archerlaw.com. A former President of EFPCSNJ, Mr. La Ratta concentrates his practice in the area of commercial litigation, with an emphasis in litigation involving probate matters, estates, trusts, guardianships, and fiduciaries.

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 Abby Murray at efpcsnjmbrsvcs@bowermanagementservices.com

EFPC of SNJ Members in the News (cont.)

Marty Abo asked by Six different forums to speak or sought his insight for articles.

Marty was cited in the national publication, *Consumer Reports-Money Advisor,* regarding current trends in "tax scams".

Marty was asked to contribute to an article on tax deductions for Bankrate.com, the largest personal finance site on the Internet with some 4 million readers.

Marty was a lecturer for the National Business Institute's program entitled *"Accounting Basics for Lawyers"*.

Marty was asked to author a webinar for the New Jersey Bar Association entitled "Is it Income? The Tricky Tax Implications of Non-Salary Earnings". Joined by a tax attorney colleague, the webinar revealed that taxable income is often a lot different than just the numbers on a paycheck or a W-2. It's a complicated series of sources that come together – and if calculated incorrectly, it can create major and lasting problems for the professional and the clients they represent.

Marty spoke for the New Jersey Bar Association at a course entitled *"Representing a Buyer or Seller of an Ongoing Business"*. Flanked by a seasoned corporate attorney and business broker, Marty helped guide attendees through the purchase or sale of a business and taught the steps needed to take, the questions that should be asked, and the documents that must be prepared in order to close deals and get clients the results they desire. Representing a client who is buying or selling a small to midsize business is a complicated process, involving a myriad of legal issues and business considerations.

Marty spoke for the Camden County Bar Association's program *"What the IRS Wants to Know About Attorneys & the Way You Practice"* where he discussed at great length the IRS audit guide that targets attorneys. Revised in 2011, this guide was specifically developed and tailored to help auditors sniff out what are perceived potential problems with the way attorneys complete their income tax returns.

Materials from Marty's portions of the program are available contacting the firm or visiting Abo and Company's website at www.aboandcompany.com.

Will Merriken Selected as Moorestown's 2014 Citizen of the Year.

Moorestown's Citizen of the Year Award is announced annually by the Moorestown Service Clubs Council which consists of the Rotary Lunch and Breakfast Clubs, The Lions Club and the Y Service Club. All 4 Clubs take great pride in enhancing the quality of life in Moorestown by contributing various community service projects within the town and encouraging others do to the same. To foster these ideals The Service Clubs Council has, since 1954 (this is the 60th anniversary), solicited nominations town wide and selected an individual each year who – "is a Moorestown resident and has through varied voluntary community service activities significantly contributed to the quality of life of both our community and its' citizens." This year's recipient, Will Merriken, will be honored on Wednesday February 5th at Merion Caterers in Cinnaminson, NJ. The festivities begin with cocktails at 6pm. Tickets may be purchased by calling the Moorestown Community House (856.235.0326) and speaking with Joan.

EFPC of SNJ Members in the News

Kulzer & DiPadova, P.A. was recently selected by its peers for inclusion in *Best Law Firms™* 2014 in New Jersey in the fields of Litigation- Tax, Litigation- Trusts & Estates, Tax Law, Trusts & Estates Law and Commercial Litigation.

Six lawyers from Kulzer & DiPadova were recently selected by their peers for inclusion in *The Best Lawyers in America©* 2014. Since it was first published in 1983, *Best Lawyers®* has become universally regarded as the definitive guide to legal excellence, and inclusion in *Best Lawyers®* is considered a singular honor. Included in the six lawyers selected are four EFPCSNJ members.

Arthur A. DiPadova, Esquire was selected by his peers for inclusion in *The Best Lawyers in America©* 2014 in the fields of Tax Law and Trusts and Estates.

Glenn A. Henkel, Esquire was selected by his peers for inclusion in *The Best Lawyers in America©* 2014 in the fields of Litigation- Trusts and Estates, Non-profit/ Charities Law, and Trusts and Estates.

Michael A. Kulzer, Esquire was selected by his peers for inclusion in *The Best Lawyers in America©* 2014 in the field of Tax Law.

Robert H. Williams, Esquire was selected by his peers for inclusion in *The Best Lawyers in America©* 2014 in the field of Tax Law.

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, *Corporate Counsel* magazine has called *Best Lawyers* "the most respected referral list of attorneys in practice."
The Best Lawyers in America© 2014. Copyright 2013 by Woodward/White, Inc., Aiken, SC

Attorneys from Kulzer & DiPadova are once again presenting in a series of seminars surrounding tax and law changes and updates.

This year, James B. Evans, Jr., Daniel L. Mellor, Briele N. Haas, Patrick J. McCormick, Douglas R. Madanick, Joseph M. Kempter, Glenn A. Henkel and Michael A. Kulzer from K&D spoke at several of the New Jersey Society for Certified Public Accountants' Annual Tax Seminars. On December 6, the attorneys spoke to the Southwest Jersey and Atlantic/ Cape May Chapters and on December 10th, the attorneys spoke at the South Jersey Chapter of the Society of Financial Service Professionals.

They are slated to speak at upcoming seminars, on Friday, January 3, 2014 at the New Jersey Association of Public Accountants' South Jersey West Chapter Annual Tax Seminar at Adelphia Restaurant in Deptford, NJ; on Saturday, January 4, at the NJSCPA Monmouth/ Ocean Chapter Seminar at the Sheraton Eatontown Hotel, Eatontown, NJ; and on Saturday, January 11, at the NJSCPA Middlesex/ Somerset Chapter Tax Update at the Somerset Holiday Inn, Somerset, NJ.

The seminars cover topics including New Jersey corporate and individual income tax and sales tax updates; federal tax update, including tax implications of US v. Windsor and final repair regulations; tax planning for real estate and 3.8% tax on net investment income; individual health insurance mandate and business health insurance coverage requirements under PPACA; civil and criminal tax procedure update, including installment agreements, innocent spouse rules and offshore voluntary disclosure initiative; and estate tax planning in New Jersey in light of the New Jersey estate tax and the 2012 Tax Act.

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
Moderated by: Yasmeen S. Khaleel Esq. and Jamie Shuster Morgan Esq.

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

Sponsors:
Edward Jones
IKOR of Bucks & Mercer Counties
Rothkoff Law Group

Vendor Tables
Byron Home, Inc., Cadbury at Home, ComForcare Senior Services, Edward Jones, Five Star Senior Living, IKOR of Bucks and Mercer Counties, Home to Stay LLC, Homewatch Caregivers, Lichtman Associates Real Estate LLC, LifeSpan Care Management, Lincoln Investment Planning, Rothkoff Law Group, Samaritan Healthcare & Hospice , SeniorAssist LLC and SeniorWise Care Management

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. When you sponsor an EFPCSNJ event the reach is much greater that the professional attending the event since each professional has a client and business network that could potentially use your product or service.

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 please call Tim Bower at 215-858-8023 or contact him by email at efpcsnj@bowermanagementservices.com.

Elder Care Legal Forum Registration Form

Thursday, January 16, 2014

Tavistock Country Club
100 Tavistock Lane
Haddonfield, NJ

Speakers:
MaryAnn Boccolini, President/CEO, Samaritan Healthcare & Hospice
Daniel D. Olszak, Jr. Esq.Partner, The Law Office of Olszak and Olszak
Moderated by: Yasmeen S. Khaleel Esq. and Jamie Shuster Morgan Esq.

This Meeting is generously being sponsored by:

Vendor Table Sponsors:
Byron Home, Inc., Cadbury at Home, ComForcare Senior Services, Edward Jones, Five Star Senior Living, IKOR of Bucks and Mercer Counties, Home to Stay LLC, Homewatch Caregivers, Lichtman Associates Real Estate, LLC, LifeSpan Care Management, Lincoln Investment Planning, Rothkoff Law Group, Samaritan Healthcare & Hospice , SeniorAssist LLC and SeniorWise Care Management

We will be applying for this meeting to qualify for the CE credits listed below:

1.5 CPE credit (for CPAs), 1.5 CFP credits, PA CLE credits, NJ CLE credits

Thank You to our CLE Sponsor:

January Elder Care Legal Forum Registration Form

NAME: ______________________________________ Member ___ Guest ___

COMPANY: ____

PHONE: __________________ EMAIL: ______________________________

NAME: ______________________________________ Member ___ Guest ___

COMPANY: ____

PHONE: __________________ EMAIL: ______________________________

Member: $50 Guest: $65 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

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Yasmeen S. Khaleel, Esq.
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Diane D. Bakley CTFA
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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.

EXCLUSIVE MEETING SPONSORSHIP – $750
~ Company name on all meeting notices.
~ Attendance for 2 at the event.
~ Display of materials promoting your firm.
~ Verbal recognition at the event.
~ Five minutes at the start of the program to speak to the Attendees.
~ You will be the only sponsor at the event.
~ Honorary membership in the Council for current membership year.

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 Tim Bower at EFPCSNJ@mail.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

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

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 her by email at efpcsnjmbrsvcs@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

Member of the National Association of Estate Planners and Councils

Council Executive Board

President
Raymond Giunta, CPA/PFS
Baratz & Associates PA

First Vice President
Yasmeen S. Khaleel, Esq.
Capehart & Scatchard

Second Vice President
William J. Merriken, Jr. ChFC, CSA
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J. Mark Penny, ASA
Hempstead & Co, Inc.

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

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.