

Estate & Financial Planning Council of Southern New Jersey



Member of the National Association of Estate Planners and Councils

SEPTEMBER 17, 2015 BREAKFAST MEETING BUSINESS SUCCESSION PLANNING PANEL AND CASE STUDY DISCUSSION

Thursday, September 17, 2015

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

Speaker:s

Don DiCarlo, JD, LLM—Wilmington Trust, Glenn Henkel, JD, LLM—Kulzer Dipadova,
Yasmeen Khaleel Esq.—Capehart Scatchard

Time:

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

The EFPCSNJ September 17, 2015 Breakfast Meeting is being Sponsored by:



For additional Information Please see Page : 6

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REMINDER...

- ***There's Still time to Register for the September 17, 2015 Breakfast Meeting—Thursday, September 17, 2015 details on page 6***
- ***Renew Your EFPCSNJ Membership To-day!: Additional information on page 5***
- ***EFPCSNJ Member Get a Member Program: page 4***
- ***Mark Your Calendars!***
EFPCSNJ 2015-2016 Meeting Schedule on page 3

LETTER FROM THE PRESIDENT

Dear Council Members:



It is a distinct honor and privilege for me to serve you and our entire membership as your President for the 2015-16 program year. As Summer comes to a close with kids returning to school shortly, your Board has met multiple times this summer to prepare a stellar line up of educational programs. We are confident you will find this year's programs engaging, timely and well worth your time.

Our first EFPC event is Thursday 9/17/15 from 8:00–9:30 AM at The Mansion in Voorhees. Immediate Past President Yasmeen Khaleel, Esq., Glenn Henkel, JD, LLM, EFPC Past President, and Don DiCarlo, Jr. JD, LLM and Director of Wealth Planning for Wilmington Trust will lead us through an interactive group discussion of the myriad of issues a business owner must consider as they try to successfully exit their family business while grooming the next generation. Upon registering for this event you will receive the case history to review so you can come prepared to contribute solutions and learn. **PLEASE NOTE—this program will START AT 8:10AM with Breakfast being served from 7:45-8:10AM.** We are excited to kick off the 2015-16 year with this outstanding program! Please see page 6 for more details on the rest of the this year's programs.

Speaking of Yasmeen, I and the entire Board want to again thank her for her outstanding leadership and guidance this past year as our President. As you can see from the above paragraph she continues to contribute mightily to the ongoing success of our Council. At the same time I want to officially welcome Kim Dula, CPA from Friedman, LLP onto the Board as our newest member. Kim is not wasting any time in contributing her expertise as she has already put together a terrific November program. Welcome Kim!!

I also want to thank all of our meeting sponsors, newsletter sponsors and installation dinner sponsors for the past year as well as all those who will contribute to our success this year. Their support throughout each year enables us to keep our Annual Dues at a very modest \$150/year, our meeting cost at \$25/person and keep our educational programming at a very high level.

Our membership now stands at 130. **I hope each of you will take responsibility to do 3 things to help yourself and your Council—1) quickly renew your membership** when the renewal notice arrives shortly; **2) secure one new sponsor** for our meetings this year; **3) introduce the EFPC to one prospective new member** and encourage them to join/give us a try. Your Board is very focused on attracting new members as it is the lifeblood of every organization. As much as “us old timers” enjoy seeing each other during the year, new and younger members will bring new ideas and new energy and elevate us all. Accordingly, The Board is now in the final stages of adopting a “student member” program to facilitate younger professionals to get involved. That being said the old adage is as true today as ever—**People join an organization because they are asked!** Professionals are no different. So please reach out to your colleagues and ask!

In closing, I've never been sorry for doing the right thing. The right thing for us as professionals is to continue to be involved in our Council, continue the lifelong learning process, make new friends, enjoy old friends, and recruit new people. See you on the 17th!!

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



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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 a.m.; Program 8:15–9:30 a.m.
Sponsors: Hempstead & Co and Merriken Financial

Thursday, November 20, 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: Friedman, LLP
Sponsorship Opportunities still available.
Do not miss this opportunity to sponsor an EFPCSNJ Event - Call 856-795-0551 Today!

Thursday, January 21, 2016

Topic: EFPCSNJ 3rd Annual Elder Care Legal Forum
Stay tuned for additional information on this year's Elder Care Legal Forum. It is an event that is not to be missed!

Thursday, March 17, 2016

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

Thursday, May 19, 2016

Topic: TBD
Location: Laurel Creek Country Club, 701 Centerton Rd., Mt. Laurel, NJ
Schedule: Breakfast 8:00 a.m.; Program 8:30-9:30a.m.
Sponsors: Sponsorship Opportunities still available.
Do not miss this opportunity to sponsor an EFPCSNJ Event - Call 856-795-0551 Today!

June 2016

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

INTERESTED IN SPONSORING AN EVENT?

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

Estate and Financial Planning Council

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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
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2015-2016 DUES RENEWAL

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

Description	Amount
Individual Member @ \$150 *Discount Special \$135 until September 30th.	
Corporate Members – first 4 members @ \$150 *Discount Special \$135 until September 30th.	
Corporate Members – 5th member and more @ \$100	
Total	
<p>*Save \$15 on dues paid on or before 9/30/15 × \$150 for dues paid after 10/1/15 Please make check payable to EFPCSNJ and mail to: PO Box 460, Collingswood, NJ 08108 You can renew online and pay by credit card by going to the EFPCSNJ website (www.efpcsnj.org) and click "Member Renewal" on the left hand menu bar. You will need to log into the website as a member to renew your membership. Please call 856-795-0551 for assistance.</p>	

BENEFITS OF MEMBERSHIP

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

CONTACT INFORMATION

Member: _____

Nickname: _____

Discipline**: _____

Title: _____

Company: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone: _____ Fax: _____

E-mail: _____

Website: _____

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

SPECIALITY OR BRIEF DESCRIPTION _____

EFPCSNJ SEPTEMBER 17, 2015 BREAKFAST MEETING

BUSINESS SUCCESSION PLANNING PANEL

AND CASE STUDY DISCUSSION

Speakers: Don DiCarlo, JD, LLM—Wilmington Trust, Glenn Henkel, JD, LLM—Kulzer Dipadova, Yasmeen Khaleel Esq.—Capehart Scatchard

Date: Thursday, September 17, 2015

Schedule: ***Breakfast 7:45 am, Program 8:30-9:30am***

PLEASE NOTE EARLIER MEETING TIME

Location: The Mansion, 3000 Main Street, Voorhees, NJ

Price: EFPCSNJ Members: \$25 Non-Members: \$35

The Estate and Financial Planning Council of Southern New Jersey will kick off our 2015-2016 season with an interactive panel discussion on Business Succession Planning. Meeting registrants/attendees will receive a case study designed by program panelists Donald J. DiCarlo, JD, LLM, Glenn A. Henkel, JD LLM and Yasmeen Khaleel, JD LLM for their review and consideration in advance of the meeting. Meeting attendees will be assigned to one of four discussion groups (financial management and accounting, legal, valuation and insurance) and participate in the presentation by offering ideas and solutions and presenting questions for the collective consideration. Please make sure to register for this dynamic event.

This Meeting is generously sponsored by:



Thank you to our CLE Sponsor



We have applied for this meeting to qualify for the following CE credits:
1.0 CPE credit (for CPAs), 1.0 CFP credits. 1.0 NJ CLE

September 17, 2015 EFPCSNJ Meeting Registration Form

NAME: _____ Member ____ Guest ____

COMPANY: _____

PHONE: _____ EMAIL: _____

NAME: _____ Member ____ Guest ____

COMPANY: _____

PHONE: _____ EMAIL: _____

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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

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EFPCSNJ NOVEMBER 19, 2015 BREAKFAST MEETING CHANGED YOUR DOMICILE? YOUR FORMER STATE MAY DISAGREE

Speaker: Dave Kuchinos—Blank Rome

Date: Thursday, November 19, 2015

Schedule: Breakfast 8:00 am, Program 8:30-9:30am

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

Price: EFPCSNJ Members: \$25 Non-Members: \$35

This Meeting is generously sponsored by:



Sponsorship Opportunities still available.

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November 19, 2015 EFPCSNJ Meeting Registration Form

NAME: _____ Member ____ Guest ____

COMPANY: _____

PHONE: _____ EMAIL: _____

NAME: _____ Member ____ Guest ____

COMPANY: _____

PHONE: _____ EMAIL: _____

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

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ChFC
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- ~ 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
efpcsnjmbrrsvcs@bowermanagementservices.com

Tim Bower, CAE

Executive Director

PO Box 460

Collingswood, NJ 08108

Phone: 856-795-0551

Fax: 856-210-1619

**Estate & Financial Planning Council
of Southern New Jersey****Membership Application**Apply online at www.EFPCSNJ.org

Name: _____

Title: _____

Company: _____

Address: _____

Phone: _____ Fax: _____

Email: _____

I am actively engaged in estate and/or financial planning in _____
county for _____ years.I hold a license or designation/certification and am a member in good standing in the following disciplines: _____ Attorney _____ CPA _____ CFP _____ ChFC
_____ CLU _____ CTFA or qualified professional employed in tax, trust or estate practice by a financial services firm. Other: I have a
_____certification/designation and my primary area of practice is:

Signature: _____ Date: _____

Recommended
by Member: _____
(please print)

Signature of Member: _____

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

Tim Bower, CAE

Executive Director

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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.