

September 2016

Estate & Financial Planning Council of Southern New Jersey



Member of the National Association of Estate Planners and Councils

SEPTEMBER 29, 2016 BREAKFAST MEETING “UPDATE ON UNIFORM TRUST CODE”

Date:

Thursday, September 29, 2016

Location:

The Mansion
Main Street., Voorhees, NJ

Speaker:

Glenn Henkel, Esq. —Kulzer & DiPadova

Time:

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

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

For additional Information Please see Page : 5

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LETTER FROM THE PRESIDENT

Dear Council Members:



I could not be more pleased to be addressing you for the first time in this Newsletter as your 2016-2017 EFPCSNJ President. I thoroughly enjoyed our installation dinner at Estia in June, and I hope that you did as well. I sincerely thank so many of you for joining us for that wonderful event. Also, I must give a special thank you to Tim Bower and Abby Murray for organizing such a great evening. I am very

much looking forward to a great year together, with a fabulous and informative slate of educational events.

While it certainly feels like summer outside, the fall will be here before we know it and, with it, we are thrilled to be kicking off our year with a "can't miss" presentation by our very own Glenn Henkle, J.D., LL.M., CPA. Glenn will be speaking to us on New Jersey's recent adoption of the Uniform Trust Code. Glenn was instrumental in bringing the UTC to New Jersey and I, for one, cannot wait to hear what he has to say about it. The enactment of the UTC in New Jersey is certain to impact how we, as estate and financial planning professionals, advise our clients and plan for their futures, and for the future of their families. This kick-off event will be a breakfast meeting at the Mansion, in Voorhees, on September 29th. September will be here before we know it. Mark your calendar and register today!

Also, as has been a goal of every EFPC President who has come before me, I too hope to increase our membership. As I am sure you are, I am very proud to be a member of this fine organization, and with such a robust community of estate and financial professionals, I see no reason why we should not be able to attract more of our colleagues to join our membership. We are a kind, collegial, accomplished and knowledgeable group of professionals and each and every one of us should be encouraging our non-EFPC member colleagues to join us for a meeting and also to consider membership. If that is not incentive enough, we will continue our Member-Get-A-Member initiative for the upcoming year.

To that end, I hope each and every one of you will renew your membership for the upcoming year. We will be continuing the membership renewal period in the next couple of weeks, so please be on the lookout for that information.

Lastly, I look forward to working closely with many of you on our Mentorship program, which we will kick off this fall. I am excited to be working with Dean Camille Andrews at Rutgers School of Law to partner some of our fabulous professionals with law students who show an interest in the estate planning arena. Details on this new and exciting program will follow in the fall.

Many thanks and see you in September!
Sincerely,
Jamie Shuster Morgan, Esq.
Council President

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For more information contact Tim at EFPCSNJ@mail.com or 856-795-0551.

2016-2017 MEETING SCHEDULE

Educational Meetings are usually approved for 1.0 CFP & CPE credits.
Meeting registration and more information can be found at www.EFPCSNJ.org

Thursday, September 29, 2016

Topic: Update on Uniform Trust Code

Speaker: Glenn Henkel, JD, LL.M., CPA - Kulzer & DiPadova, PA

Location: The Mansion on Main Street, Voorhees, NJ

Schedule: Breakfast 7:45 a.m.; Program 8:15-9:30a.m.

Sponsor: Sponsorship Opportunities Still Available.

Do not miss this opportunity to sponsor an EFPCSNJ Event - Call 856-795-0551 Today!

Thursday, November 17, 2016

Topic: New Regime Financial Update

Speakers: A Panel Presentation with speakers from Bernstein and Flaster Greenberg

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

Schedule: Breakfast 8:00 a.m.; Program 8:30-9:30a.m.

Sponsors: UBS Financial Services, Inc.

Do not miss this opportunity to sponsor an EFPCSNJ Event - Call 856-795-0551 Today!

Thursday, January 19, 2017

Topic: Dilemmas of Dementia - Elder Care Event

Speakers: An exciting line up of presenters will be announced shortly

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

Schedule: Breakfast 8:00 a.m.; Program 8:30-9:30a.m.

Sponsors: Sponsorship Opportunities Still Available

Do not miss this opportunity to sponsor an EFPCSNJ Event - Call 856-795-0551 Today!

Thursday, February 16, 2017

Topic: International Tax Consequences Here and Abroad

Speakers: Michael J. DeLaurentis, JD and Patrick McCormick, JD—Kulzer & DiPadova

Location: The Mansion on Main Street, Voorhees, NJ

Schedule: Breakfast 8:00 a.m.; Program 8:30-9:30a.m.

Sponsors: Sponsorship Opportunities are Still available

Do not miss this opportunity to sponsor an EFPCSNJ Event - Call 856-795-0551 Today!

Thursday, May 4, 2017

Topic: Able Act Accounts and Special Needs Trusts

Speaker: Jane Fearn Zimmer - Rothkoff Law Group

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

Schedule: Breakfast 8:00 a.m.; Program 8:30-9:30a.m.

Sponsors: Sponsorship Opportunities are Still available

Do not miss this opportunity to sponsor an EFPCSNJ Event - Call 856-795-0551 Today!

June, 2017

EFPCSNJ Installation and Awards Dinner

Location: TBD

Schedule: 6:00 pm - 9:00 pm

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 an EFPCSNJ meeting in the 2015–2016 Meeting Year, please contact Abby Murray at 856-795-0551.



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EFPCSNJ SEPTEMBER 29, 2016 BREAKFAST MEETING

"UPDATE ON UNIFORM TRUST CODE"

Date: Thursday, September 29, 2016
 Time: Breakfast - 8:00 am, Educational Program - 8:30 am - 9:30 am
 *****Location: **The Mansion, Main Street, Voorhees, NJ*******
 Speaker: Glenn Henkel, Esq.—Kulzer & DiPaDova

On July 17, 2016, New Jersey became the 32nd state to enact a "uniform" statute regulating trusts. This act, promulgated by the national Uniform Law Commission, has variations state by state and thus, each state law is different. Estate planners will need to review the 84 newly enacted statutes as they will have a tremendous impact on estate planning in the state of New Jersey. The New Jersey version is slightly different from the versions that some members may have considered such as the version enacted in Pennsylvania on November 6 2006 and in Florida on July 1, 2007. This one hour session will provide an overview of some of the key points in the new law. .

EFPCSNJ Members - \$25.00

Non-Members - \$35.00

*There are 3 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:



September 29, 2016 EFPCSNJ Meeting Registration Form

NAME: _____ Member ____ Guest ____

COMPANY: _____

PHONE: _____ EMAIL: _____

NAME: _____ Member ____ Guest ____

COMPANY: _____

PHONE: _____ EMAIL: _____

Registration Fee: \$25/\$35 Enclosed is my check for \$_____ payable to:

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

Dear Members,



It has been an honor and a privilege for me to lead this group of outstanding professionals this past year. For me, the highlight of the year was to be able to work closely with our very talented and passionate Board members as well as our wonderful administration staff at Bower Management Services—Tim, Abby and Kim. In every aspect of the phrase it truly was “a team effort”!

I know I speak for the Board when I say we were all very pleased with the programs we put together this past year to help keep us all on the cutting edge. I encourage each of you to *continue doing your part* responding to the questionnaires Abby sends out inquiring about what topics you want. Relevant topics and programs result from Council-wide participation.

We now have updated by-laws which were long overdue. (Last version was mid 1980's). For the 5 years I've been on the Board (and 6 for Yasmeen) we have started and stopped, re-started and stopped, discussed this issue numerous times—every year. So, it is highly appropriate for me to again acknowledge and thank Yasmeen Khaleel, Esq. for her time and effort to reshape the by-laws into a 21st century document so that we could all vote and approve them at the May meeting. She was a textbook example of the 10 most important 2 letter words in the English language—“If it is to be it is up to me!” She got it done!!

While we will miss Yasmeen's ideas, drive and energy our newest Board member—Eric Feldhake, Esq.—will be equally energized and creative. We all welcome Eric's participation on the Board. As I turn over the leadership reins to Jamie Shuster Morgan, Esq. I can tell you with great confidence we are going to have another wonderful year with Jamie's hand on the helm. Her quiet enthusiasm is contagious! She is a force that will propel us forward with outstanding drive, ideas, and programs.

I started last year with a push for new members so it is appropriate to end on the same theme. Our new members join because someone asks them to attend a meeting and “give it a try”. Please do your part and ask a colleague, friend, competitor, to give the Council a try. You'll be glad you did!! See you in September!

Sincerely,
Will

Will Merriken, ChFC
Immediate Past President

EFPC of SNJ 2016 Installation of Officers and Awards Dinner



The Installation and Awards dinner is an excellent time to connect with past acquaintances and make some new connections. Everyone had a great time and if you could not join us this year I hope you will be able to join us in 2017



EFPC of SNJ 2016 Installation of Officers and Awards Dinner



Yasmeen Khaleel, Esq. EFPC-SNJ Past President swears in the 2016-2017 Council Board.
From left are
Eric Feldhake, Mark Penny,
Kim Dula, Henry Kramarski,
Jamie Shuster Morgan and Will Merriken

EFPC of SNJ would like to thank the sponsors of the
2016 Installation and Awards Dinner:
Friedman, LLP, Fendrick & Morgan, and Kulzer & DiPadova



EFPC of SNJ President Will Merriken presents the plaque for the 2016 Founders Award to Michael A. Kulzer, J.D., LL.M.



EFPC of SNJ Incoming President Jamie Shuster Morgan presents Immediate Past President Will Merriken the President's Plaque



EFPC of SNJ Incoming President Jamie Shuster Morgan presents Will Merriken with the 2016 Membership Award



Jamie Shuster Morgan and Will Merriken thank Yasmeen Khaleel Esq. for her work as her term on the EFPC of SNJ Board ends

EFPCSNJ NOVEMBER 17, 2016 BREAKFAST MEETING

"NEW REGIME FINANCIAL UPDATE"

Date: Thursday, November 17, 2016

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

*******Location: Laurel Creek Country Club, Centerton Rd, Voorhees, NJ*******

Speaker: A Panel Presentation with speakers from Bernstein and Flaster Greenberg

Join EFPCSNJ as a Panel of presenters from Bernstein and Flaster Greenberg give us an overview and outlook as to what the new regime may have in store for us after the election.

EFPCSNJ Members - \$25.00

Non-Members - \$35.00

Sponsor:



UBS Financial Services, Inc.

There are 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:



November 17, 2016 EFPCSNJ Meeting Registration Form

NAME: _____ Member ____ Guest ____

COMPANY: _____

PHONE: _____ EMAIL: _____

NAME: _____ Member ____ Guest ____

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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, 2017. Any current EFPCSNJ member that recruits a new member will receive complimentary attendance at a future educational event in the 2016-2017 program year. The EFPCSNJ member who recruits the most new members will receive 2 complimentary tickets to the Installation and Awards Dinner where they will receive an award.

The process is simple:

1. Discuss EFPCSNJ and the great benefits you receive from being a member with your professional colleagues that meet the membership criteria (Trust Officers, Chartered Life Underwriters, Attorneys, CPAs, CFPs, CFCs and other qualified professionals who are primarily involved in the financial planning process). Once they are ready to join they simply need to go to www.efpcsnj.org and select "Application Form" on the left hand menu.
 1. They will need to complete the form and make sure to put that they are recommended by you for membership at the bottom of the online form.
- Once the application is received it will be reviewed and the EFPCSNJ Office will get back to them regarding the status of their application.

Please help EFPCSNJ grow so we can continue to help all of our members prosper.

Some information about EFPCSNJ:

The Estate and Financial Planning Council of Southern New Jersey (EFPCSNJ) was established in 1975 and serves our members by providing educational and networking opportunities throughout the year. Our members are Trust Officers, Chartered Life Underwriters, Estate Attorneys, CPAs, CFPs, Chartered Financial Consultants and other qualified professionals who are involved in the estate and financial planning process. We have approximately 125 members that service clients in the NJ counties of Camden, Burlington, Atlantic, Cumberland, Ocean, Salem and Cape May. Being a part of this group provides you educational opportunities, networking events and the ability to get continuing education credits 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.
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2016-2017 DUES RENEWAL

Description	Amount
Individual Member @ \$170	
Corporate Members – first 4 members @ \$170	
Corporate Members – 5th member and more @ \$120	
Total	
<p>*Save \$25 on dues paid on or before 9/30/16 × \$170 for dues paid after 10/1/16 Please make check payable to EFPCSNJ and mail to: PO Box 460, Collingswood, NJ 08108 You can renew online and pay by credit card by going to the EFPCSNJ website (www.efpcsnj.org) and click "Member Renewal" on the left hand menu bar. You will need to log into the website as a member to renew your membership. Please call 856-795-0551 for assistance. Please make check payable to EFPCSNJ and mail to: PO Box 460, Collingswood, NJ 08108 You can renew online and pay by credit card by going to the EFPCSNJ website (www.efpcsnj.org) and click "Member Renewal" on the left hand menu bar. You will need to log into the website as a member to renew your membership. Please call 856-795-0551 for assistance.</p>	

BENEFITS OF MEMBERSHIP

- Access to National web site and all its resources
- Quality speakers at the meetings
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- Access to great resources through the membership directory

CONTACT INFORMATION

Member: _____

Nickname: _____

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2016-2017 Council

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Jamie Shuster Morgan, Esq.
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Council Sponsorship

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MEETING SPONSOR – \$400

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For more information contact

Abby Murray at :

efpcsnjmbbrsvcs@bowermanagementservices.com

Or

856-795-0551

Tim Bower, CAE

Executive Director

PO Box 460

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Phone: 856-795-0551

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

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Signature: _____ Date: _____

Recommended
by Member: _____
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Signature of Member: _____

Membership cost: \$170 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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Collingswood, NJ 08108

Phone: 856-795-0551

Fax: 856-210-1619

Estate & Financial Planning Council of Southern New Jersey

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Call for Articles

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

Articles should be between 1,200 and 2,000 words
which is usually three to six typed pages.

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

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

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