



The Financial and Estate Planning Council of Metropolitan Detroit, Inc.

January 2010

30600 Northwestern Hwy., Suite 208, Farmington Hills, MI 48334 • (248) 538-7654 • FAX: (248) 538-7656

President's Message

Happy New Year!!

I don't remember a year when I have heard more people say they are glad to see the old year go! 2009 was certainly a year of overwhelming challenges – for the auto industry, the financial industry, the metro Detroit region and all across the U.S. It left on a note of uncertainty, and 2010 has picked up right where the old year left us with questions about taxes and planning, Roth IRAs, health care, increasing government regulations and much, much more. With all of this uncertainty, I know one thing for certain – clients will need good advice and counsel from their trusted advisors – you, the members of the Financial and Estate Planning Council of Metropolitan Detroit! If you have not already done so, now is a great time to reach out to your clients and offer your assistance in helping them sort through this maze of uncertainty and make sure they are on track to accomplish their goals for themselves, their families and their businesses.

Your FEPCMD officers and board have been busy planning a great year of meetings for 2010! Inside you will find more details about the February spouse's night event and our Annual Meeting and Charity Golf Outing in May. **Michigan Special Olympics** will be returning as our charity partner again this year as well as our friends from **media sponsor WJR**. The Golf Committee needs donations for the charity auction and even though the snow is on the ground, it is not too early to plan for a foursome and a hole sponsorship! Contact Golf Committee Chair Brad Kreiner or visit our website at <http://www.MetroDetroitFEPC.org> to register or for more information.

Our guest speaker for the Annual Meeting will be **Allan D. Gilmour**, Retired Vice Chairman of the Ford Motor Company and Board Chair of the **Community Foundation for Southeast Michigan**. Mr. Gilmour will speak about the exciting 25 years the CFSEM has just completed, their focus for the future and the role of philanthropy in our region.

Several of us were able to attend the National Association of Estate Planning Councils conference in November. In addition to hearing top speakers and excellent presentations, we were able to share best practices with our peer councils from across

the nation. Andy Dincolo has some comments inside for you about the conference, but you will see more benefit from our affiliation with the NAEPC over the course of the year. One immediate plus – Kris Wolfe was able to make some great enhancements to our website while we were at the conference including a new banner and a "Find An Estate Planner Now" button on the home page. Be sure to check it out! 📌

Best Wishes for a healthy and prosperous 2010!

Stephen D. Moore, CTFA, President

WELCOME TO OUR NEW MEMBERS

Sally A. Dale-Vaughn
Fifth Third Bank

Sponsors: Stephen D. Moore and Thomas H. Bergh

Michael J. Madison, CFA
DeRoy & Devereaux Private Investment
Counsel, Inc.

Sponsors: Daniel Casselton and Dave Sommerfeld

Howard L. Margolis, CTFA
The Private Bank

Sponsors: Peter Ronan and Stephen D. Moore

Mark E. Mueller, JD
Driggers, Schultz & Herbst

Sponsors: Joseph Thomas and Andrew Malec

Jo Strausz Rosen
American Cancer Society

Sponsors: Terry Altman and Thomas Scholler

Marc L. Scheuer
Comerica Bank

Sponsors: David M. Thoms and Robert A. Sajdak

John P. Thibault, CFP®
Fifth Third Bank

Sponsors: George Cassar Jr. and Wendy Linehan

Your Leadership at Work

In mid-November Steve Moore, President, Andy Dincolo, Vice President, and Brad Kreiner, Secretary-Treasurer, travelled to Amelia Island, Florida to attend the 46th Annual Conference of the National Association of Estate Planners and Councils (NAEPC). NAEPC, headquartered in Cleveland, now organizes and coordinates all aspects of the annual conference. In past years local chapters assumed responsibility for the Annual Conferences. The FEPCMD, in fact, submitted a bid in 2008 to host the 2010 conference about the same time as NAEPC leadership decided that control at the national level better served its member councils.

The Annual Conference serves three purposes. First, it provides recognition of estate and financial planning professionals and makes leadership training available to council representatives. Emphasis during a day of presentations and workshops is focused on operation of the NAEPC and NAEPC Foundation, providing insight into program support available to the councils and their respective members, and recognition opportunities available to professionals who have served the estate and financial planning in an exemplary manner during their careers. Attendees are encouraged to recommend application by council members for the Accredited Estate Planner designation. A portion of the morning program acknowledged those individuals who have achieved the AEP. Another highlight of the conference is the presentation of the year's inductees into the Estate Planning Hall of Fame. Ten individuals were so honored on November 11th.

Second, it provides council leadership with opportunities to meet and exchange experiences and ideas related to council activities and membership participation. The Council Leadership Sharing Sessions are designed to allow councils of similar size to have an afternoon of discussion. Topics range from meeting format to membership recruitment and retention. FEPCMD was the only council represented that holds dinner meeting and that changes meeting venues. Most councils meet at least twice as often and meet over the lunch hour. The topic most common to all councils was recruitment of new membership. Changes in demographics, the workplace, and attitudes toward work were discussed at some length. FEPCMD leadership has looked in recent years at the membership issue and left this year's Annual Conference committed to review membership criteria and possibly provide for an Associate Member designation.

Third, the Annual Conference presents up-to-date and high-level CPE for its members. I mentioned earlier that this conference was the first solely under the NAEPC. The NAEPC gathered an outstanding program of nationally recognized speakers, all of whom delivered presentations commensurate with their reputations. Jonathan Blattmacher, Stephan Leimberg and Robert Keebler were among the speakers who at times overwhelmed those present with their "outside the

box" ideas and estate planning concepts. Many of the speakers were prodded into providing their thoughts on the future of the estate tax, given the impending lapse of existing law. The consensus was that the current law would be extended by Congress by the end of the year. Well, we all now know what did, in fact, occur.

Next year's conference will be held November 17-19, 2009 at the Hyatt Regency Mission Bay, San Diego.

Plan on attending and taking part in one great CPE

Andrew A. Dincolo, CPA, Vice President

Golf...in January...in Michigan?

Yes...well not playing, but planning. The FEPCMD 2010 Golf Outing is set for May 24, 2010 at the beautiful Wabek Country Club. "The golf course was in great shape!", said Mark Landau. "This is the best outing yet!", added Andy Dincolo. Steve Moore said, "I hope the group from KFN doesn't win for a third time!". "Having the Special Olympics and making this a charity event was a great idea!", observed Terry Altman.

The 2009 event raised \$6,000 for Special Olympics Michigan. We are recognizing Special Olympics Michigan as our charity again, and WJR has agreed to renew as the media sponsor. The golf committee (Steve Moore, Jack Riley, John Selesko, John Burpee, George Cassar, Molly Wilson, Tom Bergh, John Thibault and Brad Kreiner) is working hard to make the 2010 Outing bigger and better. Here are stats on the 2009 event and our goal for 2010.

	2009	2010
Cost per individual golfer	\$150	\$150
Cost per foursome	\$550	\$550
Cost per foursome with hole sponsor	\$650	\$650
Cost to sponsor a hole	\$150	\$150
Cost to attend dinner only	\$ 60	\$ 60
Number of foursomes	17	25
Number of Golfers	68	100
Number of Hole Sponsors	18	36
Number of Donated Prizes for Silent Auction	10	25

We need your help to reach these goals. What can you do?

- Play in the outing as an individual or part of a foursome
- Sponsor a hole
- Ask a restaurant, hotel or Day Spa etc. for a certificate
- Donate a bottle of wine
- Attend the dinner if not playing golf
- Put together a foursome of three non-members
- Come prepared to bid on a silent auction item
- Have a positive attitude

Together we can make this a terrific event! ♣

Brad M. Kreiner, CFP

Golf Outing Committee Chair

FINANCIAL AND ESTATE PLANNING COUNCIL OF METROPOLITAN DETROIT

Presents



“Spouses Night: A Wine Tasting Event”

“One not only drinks wine, one smells it, observes it, tastes it, sips it, and one talks about it.” King Edward VII

LARRY SHADE

Gibbs World Wide Wines

TUESDAY, FEBRUARY 23, 2010

THE RESERVE

325 S. Eton

(EAST OF WOODWARD, ON THE SOUTH CORNER OF MAPLE AND ETON, BETWEEN ADAMS AND COOLIDGE ROADS)

Birmingham, Michigan

(Valet parking included)

Sponsored By



Mr. Shade is the President of Gibbs World Wide Wines, which is the oldest wine store in Michigan. Except for his army years, Mr. Shade has worked at and/or owned Gibbs World Wide Wines since 1966. Among wine merchants in southeastern Michigan, he is respectfully referred to as “le nez” or “the nose”. This is a venerable phrase used to describe someone who is capable of distinguishing types of wine, vintages, flavors or subtleties to the wine, etc. He is former director of Les Amis de Vins, an international wine tasters organization. He is a frequent speaker at wine tastings. He has been invited by vineyards both in the United States and in Europe to “invitation only tastings” because of his reputation. It is a privilege that he shall speak to the members of the Financial and Estate Planning Council.

Whether you feel intimidated by all varieties of wines or consider yourself a wine connoisseur, you will enjoy the planned evening. Come experience the world of wines and learn about the perfect marriage of food and wines, and also wines for particular occasions.

AGENDA:	5:30 p.m.	Complimentary Champagne & Hors d'oeuvres
	6:30 p.m.	Presentation
	7:15 p.m.	Strolling Dinner with Wine Samples and Q&A at each station

~~~~~  
**NEW FEATURE:** Log onto our website by February 16, to make your reservation and pay with VISA or Master Card.  
[www.metrodetroitfepc.org](http://www.metrodetroitfepc.org)

OR PLEASE MAIL YOUR RESERVATION AND CHECK **BY FEBRUARY 16 TO:**  
FPCMD • 30600 Northwestern Hwy-#208 • Farmington Hills, MI 48334  
Phone: (248) 538-7654 • Fax: (248) 538-7656

**COST: \$50.00 PER PERSON**

**RESERVATIONS RECEIVED AFTER FEBRUARY 16 WILL COST \$75.00 PER PERSON.**

MEMBER NAME: \_\_\_\_\_ GUEST NAME: \_\_\_\_\_

TOTAL ENCLOSED: \_\_\_\_\_

# Special Olympics Michigan



**Special Olympics**  
*Michigan*  
Be a fan™

## Michigan

More than 17,000 athletes

23 sports offered

7 state-level competitions, district basketball tournaments and more than 400 competitions statewide.

Training and competitions are year-round

Over 20,000 volunteers

Program provided at no cost to athletes or their families

Budget funded almost entirely by private donations

## Sports include:

Alpine Skiing  
Aquatics  
Athletics  
Basketball  
Bocce  
Bowling  
Cross-Country Skiing  
Cycling  
Figure Skating  
Golf  
Gymnastics (Artistic & Rhythmic)  
Horseshoes  
Poly Hockey  
Power Lifting  
Soccer  
Snowboarding  
Snowshoeing  
Softball  
Speed Skating  
Team Handball  
Volleyball  
Weightlifting  
\*Plus: Unified Sports  
Healthy Athletes Program  
Motor Activities  
Training Program  
Young Athletes Program

## OVERVIEW

- Special Olympics, Inc. was founded in 1968 by Eunice Kennedy Shriver to inspire children and adults with intellectual disabilities through sports, competitions and socialization.
- In the United States, approximately 120,000 babies are born each year with intellectual disabilities. There are over 200 causes of intellectual disabilities.
- Special Olympics Michigan offers athletes with intellectual disabilities, regardless of ability level, a fair opportunity to develop and demonstrate their skills through sports training and competition and allows them to participate as productive and respected members of society-at-large.
- Special Olympics, Inc. is the world's largest amateur sports organization.
- Special Olympics, Inc. provides year-round sports training in 30 different sports to more than 3.2 million athletes in more than 228 countries.
- More than 700,000 volunteers worldwide contribute their time and expertise to help Special Olympics reach as many athletes as possible.

## ATHLETE PARTICIPANTS

- At competitions, athletes are placed into divisions based on age, gender, and ability. Competitions take place at local, regional, state, national, and international levels.
- Participating athletes develop physical fitness, demonstrate courage, and experience joy and friendship with their families and other Special Olympics athletes.
- For many athletes, Special Olympics Michigan is a path to empowerment, acceptance, joy and friendship.
- According to Yale University study, Special Olympics has a direct and positive effect on the self-image of participating athletes and their ability to function in a social setting.

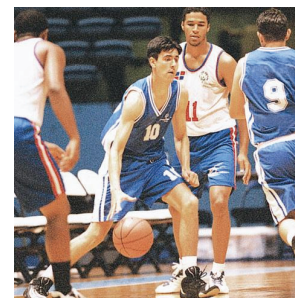
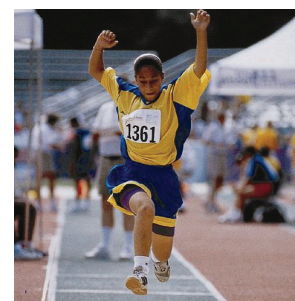
## VOLUNTEERS

- Thousands of Michigan volunteers contribute their time, energy and expertise to make the Special Olympics Michigan programs a reality. Volunteers serve as coaches, sports officials, committee members, on-site volunteers at competitions and in many other capacities. Coaches who work with Special Olympics Michigan athletes participate in training schools to learn the principles of coaching, update their knowledge of the sport, and acquire specific training techniques.

## FUNDING

- Special Olympics Michigan is a 501 © (3) non-profit organization supported almost entirely through corporate funding, individual gifts, special events and without the support of state funds. All Special Olympics Michigan programs and activities are available at no cost to Michigan athletes or their families. The generosity of Michigan organizations, individuals, and statewide businesses enable the program to continue.

Donations to Special Olympics Michigan can be made through the website at [www.SOMI.org](http://www.SOMI.org), via phone at (800) 644-6404 or by mail to Special Olympics Michigan, Central Michigan University, Mt. Pleasant, Michigan 48859



**www.SOMI.org**  
Find us on Facebook





FINANCIAL AND ESTATE PLANNING COUNCIL OF METROPOLITAN DETROIT

## 4th ANNUAL CHARITY GOLF OUTING

NET PROCEEDS AND ADDITIONAL CONTRIBUTIONS TO BENEFIT THE SPECIAL OLYMPICS MICHIGAN



**MAY 24, 2010**  
**WABEEK COUNTRY CLUB**  
**4000 Clubgate Drive, Bloomfield Hills, MI 48302**  
<http://www.wabeekcc.org/>



**11:15 AM REGISTRATION /11:45 AM: BOX LUNCH/  
SHOTGUN START 12:00 PM**

**\$150 PER GOLFER OR**

**18 HOLES OF GOLF WITH A CART/DRIVING RANGE  
WARM-UP/UNLIMITED COURSE BEVERAGES**

**\$550 PER FOURSOME**

**4-PERSON SCRAMBLE**

**\$650 FOR A FOURSOME AND A HOLE SPONSOR**

**\$150 HOLE SPONSOR ONLY**

**5:30 PM COCKTAILS**

**SPECIAL OLYMPICS ADDITIONAL DONATIONS:**

**6:30 PM ANNUAL MEETING & GUEST SPEAKER**

**BRONZE: \$25.00**

**7:30 PM DINNER**

**SILVER: \$50.00**

**GOLD: \$100.00**



**NEW FEATURE:** Log onto our website by May 14 to make your reservation and pay with VISA or Master Card.  
[www.metrodetroitfepc.org](http://www.metrodetroitfepc.org)

**OR PLEASE MAIL YOUR RESERVATION AND CHECK BY MAY 14 TO:**  
**FEPCMD • 30600 Northwestern Hwy-#208 • Farmington Hills, MI 48334**  
**Phone: (248) 538-7654 • Fax: (248) 538-7656**

GROUP NAME: \_\_\_\_\_

PLAYER #1 \_\_\_\_\_ HCP# \_\_\_\_\_ PHONE \_\_\_\_\_

PLAYER #2 \_\_\_\_\_ HCP# \_\_\_\_\_ PHONE \_\_\_\_\_

PLAYER #3 \_\_\_\_\_ HCP# \_\_\_\_\_ PHONE \_\_\_\_\_

PLAYER #4 \_\_\_\_\_ HCP# \_\_\_\_\_ PHONE \_\_\_\_\_

YES I WANT TO SPONSOR A HOLE: \_\_\_\_\_

CHECK ENCLOSED: \_\_\_\_\_



**The Financial and Estate Planning Council of Metropolitan Detroit, Inc.**

30600 Northwestern Hwy., Suite 208, Farmington Hills, MI 48334

Phone (248) 538-7654 Fax (248) 538-7656

email: admin@metrodetroitfepc.org

website: metrodetroitfepc.org

**2008 – 2009 OFFICERS**

**President** ..... Stephen D. Moore, CTFA

**Vice President** ..... Andrew A. Dincolo, CPA

**Secretary/Treasurer** ..... Brad M. Kreiner, CFP®

**Immediate Past President** .... Terry R. Altman, CLU, ChFC, CFP®

**BOARD OF DIRECTORS**

The Officers and:

Benson J. Barr, JD

Dan Boyce, CFP®

Eric T. Carver, JD

Jeffrey M. Risius, CFA, ASA,  
CPA/ABV

Peter W. Ronan

Teresa Schafer Sullivan, CTFA

Lisa J. Walters, JD

Kris Wolfe, Administrator

**Committees**

**Bylaws** ..... Tess Sullivan and Benson Barr

**Directory** ..... Kris Wolfe

**Nominations** ..... Terry Altman, Stephen Moore

**Programs and Sponsors** ..... Andy Dincolo, Stephen Moore,  
Jeff Risius, Tess Sullivan, Brad Kreiner,  
Lisa Walters, Wendy Linehan

**Membership** ..... Peter Ronan, Eric Carver,  
Dan Boyce, Brad Kreiner

**Newsletter** ..... Benson Barr, Eric Carver, Lisa Walters

**The Financial and Estate Planning  
Council of Metropolitan Detroit, Inc.**

30600 Northwestern Hwy., Suite 208

Farmington Hills, MI 48334

First Class  
US Postage  
PAID  
Permit 220  
Plymouth, MI