Women's Estate Planning Council Update

Mission: *To promote interaction between women estate planning professionals educationally, professionally, and socially.*

President's Message

Kristin Piñeiro, Esq., Wallace Scott, PC

"Showing gratitude is one of the simplest yet most powerful things humans can do for each other."

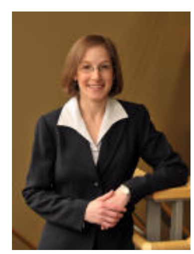
-Randy Pausch, The Last Lecture

As we move into the holiday season, I think that the idea of gratitude becomes fresher in all of our minds. For me, I am reminded of how grateful I am for my family and friends, and for my clients that allow me to do what I love. I am also grateful for the opportunity to work with my colleagues and especially all the wonderful people that make up the Women's Estate Planning Council. There is so much to be thankful for. It is my wish that you find this holiday season filled with the love of family, the warmth of gratitude and the joy of celebration!

Spotlight on Vice President

Barbara Tocker Ross, Esq., Susan R. Harris & Associates, LLC

1. Tell us about your career.



- I am fortunate that I love what I do and I feel good about it. I've been a trust and estate attorney for about 14 years and began my career in Pittsburgh, Pennsylvania. I am excited to be starting on my eighth year with Susan R. Harris & Associates, a small law firm (three attorneys) in the DTC. We provide legal expertise focused on the areas of estate planning (wills, trusts, powers of attorney), tax planning, estate administration (probate) and trust administration. We counsel clients in all stages of life and wealth, guide our clients through challenging times and provide practical solutions. I am grateful to be able to help people and learn so much from my clients. Every day is something new!

2. What is your best advice for someone starting out in your career field?

- Be patient and persistent. It may take some time to find the right employment fit, but it will happen. Also, get involved in professional groups, like the WEPC, and the bar associations, and get to know as many of your colleagues as possible. The trust and estate bar is one of the most active, collaborative, helpful and fun group of attorneys I have ever encountered. Be a part of this!

Spotlight on Vice President Continued…

3. Why did you join WEPC?

- I moved to Colorado in 2004. When I was looking for a new position in 2006, Nora Roth and Erica Johnson kindly invited me to attend a WEPC meeting. I realized quickly the WEPC is an incredible group. During the next few years, I was attending the Graduate Tax Program at DU in the evenings, so my schedule didn't allow me to attend meetings very often, but I attended when I could. After I finished the tax program, I have attended consistently and it has often been my favorite part of the week. I have enjoyed the opportunity to socialize with, learn from, and work with an amazing group of women (and sometimes men). I am honored to be serving on the Board for a second year and that I am able to give back a little of the benefits I have received from this group over the years.

4. What is your favorite book that you would recommend to the WEPC?

- I don't have as much time to read for pleasure as I would like. One book that is on my "to read list" is Quiet: The Powers of Introverts in a World That Can't Stop Talking by Susan Cain. As an introvert myself, I'm interested to learn about the significant contributions other introverts have made over the years. I am also intrigued by the psychology of interacting with different personality types, since we all have these interactions on a daily basis.

5. What is your favorite holiday tradition?

- Thanksgiving is one of my favorite holidays. Both my family and my husband's family are on the east coast, so we spend a lot of holidays with our friends in Denver. One tradition we started with our friends is sharing "what I am thankful for this year." Even though we should be thankful every day, it's a perfect opportunity to pause and collectively reflect on what is most important in our lives.

Pictured to the left: The Women's Bean Project attended our November meeting with jewelry and delicious goodies for sale to our members.

Spotlight on New Member

Karen K. Salvatore, CFA, CFP, Shine Investment Advisory Services Inc.

1. Tell us about your career
   - I consider myself extremely fortunate to have found my way to the field of financial planning relatively early in my career and in life. Like many college students, I had no idea what I wanted to be when I grew up. I absolutely loved my math and statistics classes so majored in those areas, but had no clue where that might lead me in terms of a profession. After four years of working as a cost analyst for the U.S. Department of the Navy, I decided my love for numbers wasn't enough – I wanted to work in the field of finance but also directly help and work with people. So, seventeen years ago I made a big move personally and professionally -- I moved to Denver from the east coast where I'd spent most of my life and got a job with a small, independent financial planning and investment management firm to learn the business from the ground up. I later joined Shine Investment Advisory Services in 2006 and became a Principal in the firm in 2012.

2. What is your best advice for someone starting out in your career field?
   - I would encourage anyone starting out in financial planning to take the time to join the local Financial Planning Association, attend industry conferences and network with other professionals. Don't hide in your office. This is such a collaborative business and the landscape within which we advise our clients is always changing – whether it's the economy, the financial markets, the Federal and local laws, or the products available to address our clients' needs. There is so much new information to be considered, and so much to learn from others. That's one of the aspects I find so exciting about the work that I do.

3. Why did you join WEPC?
   - I joined the WEPC for just the reasons I mentioned above. I love learning about new topics that might impact the financial well-being of our clients, and gleaning ideas from other professional advisors about how to better serve our clients. Working in a male dominated industry, I specifically chose WEPC because I'm interested in connecting with other women professionals with similar goals. I want to expand my network of trusted advisors to better serve the needs of our clients, and I want to be a resource to others in the same way.

4. What is your favorite book that you would recommend to the WEPC?
   - Several years ago I read The Feminine Mistake: Are We Giving Up Too Much? by Leslie Bennetts. It's a book about the challenging decision that many women face – whether or not to stay in the workforce while raising their children – and some of the unintended consequences of that choice. It's an easy read with lots of interesting stories. When I read this book, I had already made my choice - I was a full-time working mother of two small children – but the book made an impression on me. My mother left her career to raise my brother and me, and almost all my friends at the time were 'stay-at-home' moms. So, despite the fact that I loved my career and was reluctant to ever give it up, until I read this book there was always somewhat of a lingering question in my mind if I had made the right choice. It may not be my favorite book, but it brought a new perspective to my way of thinking about the issue and I think it's a great resource to share with women friends and clients.

5. What is your favorite holiday tradition?
   - Oh, it's hard to pick just one favorite holiday tradition! My family celebrates Christmas and I love making Christmas cookies with the kids, decorating the tree together, and playing holiday music in the weeks before Christmas. We get together with family and play a modified card game/white elephant present exchange game on Christmas Day that is always a highlight for us all!

Programs and Community Events

At our September meeting, Christopher Hornbaker and Keith Davis of Davis Schilken, PC, presented "A Gun Trust; how to own, share, and transfer responsibly." We learned about all aspects of a Gun Trust including: What is a gun trust? How does it work? What is an "accidental felony"?

Carol Craigie is a psychologist turned financial planner who was also the first president of the WEPC. At our October meeting, Carol presented "Making It Easier for Clients to Act: Applying Behavioral Economic Concepts to the Client Experience." Carol enlightened us about behavioral economic concepts and some easy to implement communication strategies to make it easier for clients to own and implement plans based on our recommendations.

At our November meeting, Eric Solem, Esq., of Solem, Mack & Steinhoff discussed the Affordable Care Act ("ACA"), Medicaid expansion under the ACA, and the ACA's effects on planning for persons with special needs.

A big thank you to all our speakers! And thank you to The Women's Bean Project for joining us at our November meeting. We learned about their incredible mission to help empower women to be self-sufficient. Our members also enjoyed some holiday shopping and purchased items designed and handmade by the women enrolled in the Women's Bean Project program. For more information, please visit their website www.womensbeanproject.com.

DON'T MISS THESE UPCOMING PROGRAMS!

January Meeting: Thursday, January 9, 2014

WEPC member, Fran Coet, CPA, of Coet & Coet, PC, once again will present her comprehensive and fast paced Annual Tax Update.

In an effort to increase our CPA membership, guest fees are waived for CPAs for this program. Please invite a CPA to this excellent presentation!

February Meeting: Thursday February 13, 2013

In honor of Valentine's Day we will be inviting an attorney to speak on Colorado's new Marital Agreement Act.

March Meeting: Thursday, March 13, 2013

WEPC member, Katrina Jones, Esq., will speak on real estate issues in estate planning, with co-presenter Paulette Wisch, who will discuss reverse mortgages.

Good News from Our Members!

Melissa S. Dyer CFP, was recognized as a Five Star Wealth Advisor in the November 5280 Magazine for the second year in a row. Congratulations, Melissa!

Lucila A. Williams CFP, Financial Advisor, was recently recognized as a 2013 Five Star Wealth Manager for 5230 and Colorado Biz Magazines and her company, ISIS Financial Group, celebrated its first anniversary on November 1st. Lucila has been a financial advisor for over nine years, but is completing her first year as an independent. Congratulations on reaching this milestone!

On the Move

Julie Fletcher, CFP, joined Sharkey, Howes & Javer, a fee-only financial planning firm.

Mary Milan Bock, Esq., has returned to the practice of law and has joined Steenrod, Schwartz & McMinimee, LLP to expand their estate planning department.

Members Speaking Out

Barb Cashman, Esq., will be presenting "Death of a Solo, Death of a Law Practice" for the Arapahoe County Bar Association on December 10th.

Erica Johnson, Esq., Ambler & Keenan, LLC, has been in high demand as a speaker on Civil Unions and DOMA. She has presented at the WEPC, other area estate planning councils and other organizations.

Katrina Jones, Esq., participated in the Colorado Bar Association's Constitution Day in September and spoke with fourth and fifth grade classes, and even helped them pass and enforce a mock law requiring minors to wear bicycle helmets.

Les Simpson, Deferred Tax Benefits, writes monthly articles for the Colorado Real Estate Journal and the Apartment Association of Metro Denver.

Maura Spangler, Silver Hill Partners, spoke to MomTime at the Montview Community Church in September, about Life Insurance, especially for stay at home moms. Erica Johnson, Esq., was a featured speaker on the importance of Wills and Trusts.

Celebrations

Wedding bells will be ringing for Kirsten Jacobs, Hayley Meyer and Becky Theis!!

Julia Bourlakov celebrated her 10^{th} wedding anniversary in July and Lauretta Moell will be celebrating her 37^{th} wedding anniversary in December.

Julie Fletcher celebrated her 30 years young birthday in October.

Erica Johnson's first grandniece was born this year and this makes her feel very young!

Maura Spangler's mother turned 70 in November and she is looking forward to a big family trip to Hawaii to celebrate this milestone! Big Island, here they come!

Fun Stuff

Julia Bourlakov won second place in the Crescent Moon Triathlon and participated in 200 mile Rugnar Race.

Sheryl Brake took the trip of her life and spent three weeks in the south island of New Zealand. Also, a 5 year breast cancer survivor, Sheryl walked in the Susan G. Komen three-day for the cure in San Diego in November.

Darla Daniel's son is 16 and driving now, and she adopted a very cute Corgi puppy over the summer who is chewing everything in sight!

Pictured above: WEPC members learning the impact of the ACA on planning for persons with special needs.

Our Member Community Involvement

WEPC members are involved in a lot more than the WEPC. We hope that this list provides an opportunity for all of our members to get to know one another and find common interests with each other.

Mary Milan Bock – Vice President of the Northwest Denver Council for Seniors.

Julia Bourlakov – President of Harvey Park Improvement Association. Member of American Business Women Association, Zonta International and Optimist Club. Supporter of Colorado Center for the Blind and Rocky Mountain Children's Law Center.

Sheryl Brake – Board member of YWCA of Boulder County. State Chapter President of National Association Certified Valuators & Analysts. Susan G. Komen.

Barbara Cashman - 2013/2014 chair of the CBA Solo-Small Firm Practice Section.

Darla Daniel – Elected to serve on the Colorado Lawyer Board of Editors and the University of Colorado Law Alumni Board. *If you have any ideas for Colorado Lawyer articles, or job opportunities for new law graduates interested in trust & estate work, let Darla know!*

Mira J. Fine – Historic Denver, Denver Estate Planning Council, Advisory Board for Children's Hospital, National Jewish, Rose Community Foundation, AXA Editorial Board for CSPCA.

Julie Fletcher – Volunteer with Upstream Impact, a nonprofit helping families in Northeast Denver lead their way out of poverty.

Erica Johnson – Denver Mayor's GLBT Commission. Received Denver Foundation Philanthropic Leadership Award in 2012.

Deborah O'Neil – Board of the Colorado Women's Bar Association, Co-Chair of the Publication Committee. Board of Trustees of the CO-WY Chapter of the National Multiple Sclerosis Society.

Maura Spangler –Firefly Autism House.

Barbara Tocker Ross - Volunteer with and former board member of Rock the Earth, a nonprofit environmental advocacy organization founded by her husband.

Lucila Williams – Walk for Sudan.

Vickie Wilson – Board member of the Rocky Mountain Estate Planning Council. Member of the Colorado Planned Giving Roundtable, Southeast Estate Planning Council and the Financial Planning Association.

R.S.V.P. Policy

In order to get an accurate food estimate for meetings, we MUST have R.S.V.P.s by the Tuesday before each meeting. Guests may R.S.V.P. and pay online, at www.wepc.net/meetings.

Meetings

- Date: Second Thursday of each month
- Time: 5:30 – 7:15 pm
- Guest Fee: $25.00
- Dinner is provided
- ***We are delighted to have a beautiful meeting location:***

The Denver Foundation
55 Madison Street, Denver, CO
7th Floor Conference Room
See WEPC website for directions and parking information.

Welcome New Members!

Julie Davis, Esq., Care Law Colorado, LLC

Carolyn Gensler, Sr. Real Estate Specialist, RE/MAX Professionals

Stephanie Herdahl, Financial Planner, LUTCF, The Financial Group

Karen Salvatore, CFA, CFP, Shine Investment Advisory Services, Inc.

Les Simpson, Risk Management and Exit Planning, Deferred Tax Benefits, Inc.

Michelle R. Smith, Esq., Shupe & Associates, P.C.

Holly Sutton, Esq., Colorado State Bank and Trust

Tiffany Walker, Esq.

WEPC Online

Check out the WEPC website – www.wepc.net

1. Easy to use Member Directory. Use alphabetical or career specialty listings. Need an expert or referral partner? Go to the WEPC Member Directory!

   ***Has your contact information changed? Please review your listing under "Our Members" on the website and submit an update form if any of your contact information has changed.**

2. Member Handbook now online. Ever wonder what certain committees or board members do? Read the descriptions in the Member Handbook!
3. Submit Membership Application and pay dues online!

Are you LinkedIn?

Join the WEPC LinkedIn Group – www.linkedin.com

1. This is a private group, viewable only by WEPC members.
2. It's a great forum to connect with other WEPC members outside of the monthly meetings.
3. We encourage you to start a discussion, ask a question, request a referral, or post an article of interest to the members of the WEPC.
4. Please use this site to share our collective knowledge and experience, and help the WEPC continue to grow.

2013-2014 Board Members

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