Women's Estate Planning Council

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

President's Message

Kirsten Waldrip

Waldrip Law, LLC

It has been an eventful 2016! We have had wonderful, thought provoking presentations, networked and developed new relationships with our amazing members and guests, and have continued to grow as an estate planning council. Our organization thrives because of each and every one of you, and, as the New Year approaches, I encourage you to consider becoming even more active in WEPC. Consider joining the board or a committee, presenting at or sponsoring a meeting, writing an educational piece for the newsletter, or simply providing ideas and suggestions for the future. We love to hear from you!

In the past few months, WEPC has joined Facebook, our members "got crafty" at our holiday social, we supported charitable organizations, and we began the search for a new location for our monthly meetings. In 2017, it is my hope that we will find a permanent meeting location and continue to have spectacular meetings, become more involved in public outreach events, and take advantage of our member benefits that are offered through the NAEPC.

I am looking forward to kicking off another wonderful year in January at our new location! I wish you and your loved ones a wonderful holiday season!

Check out for our new WEPC Facebook Page!

HTTPS://WWW.FACEBOOK.COM/WOMENS-ESTATE-PLANNING-COUNCIL-1792433257639566/?

Board Member Spotlight

Kristin A. Dittus

Law Offices of Kristin A. Dittus

1. **What is your current position and what do you like most about it?**

After 10 years in practice, I started my own firm 2.5 years ago which focuses exclusively on estate planning, probate and elder law. I've finally emerged from the start-up phase and feel like I have a steady job at a ***real*** law firm. Getting started has plenty of challenges, but it is also really fun and exciting to learn the different processes that contribute to a successful law firm. While there are more hats to wear, such as CEO, CFO, head of marketing, lead trainer of support staff, drafter of the employee handbook, it has been a nice diversification to practicing law. What I enjoy the most about being self-employed is having more control over my schedule and being able prioritize things that are important to me, such as being more involved in the community, attending conferences in my field and down time with friends and family.

2. **What professional aspirations you are working on?**

As baby boomers enter the era of the silver tsunami, I am deepening my understanding of the care network available to seniors. My mother finished law school a few years before me and focuses her practice on Elder Law and Medicaid planning in upstate New York. I love that my mom can still help me with my homework, and learning more about these areas of law inspired me to expand my practice to help people in need of these services. Learning the rules surrounding Medicaid qualification / disqualification has offered plenty of challenge and I hope to include it as an area of expertise in the near future.

3. **Tell us a bit more about you and your life outside the office**.

After law school, I traveled the country looking for an ideal home – and was lucky to find it in Denver! I love the healthy Colorado lifestyle, all the wonderful neighborhoods and activities around Denver and, of course, the mountains! If I am not at work, I try to be outside. I'd love to have a place in the mountains someday.

4**. What attracted you to WEPC and/or what are you hoping to get out of your involvement with this fabulous group?**

WEPC has been really good to me. I initially joined WEPC when I was deciding between joining a firm or opening my own firm. While I was fortunate to be offered positions in existing firms, none of the job offers were an "ideal" fit. I realized I wanted to build a kinder gentler law firm than the ones I had experienced. The strong sense of community at WEPC and the Colorado Bar Association gave me the confidence to open my own shop. Even though I am a solo practitioner, knowing I can rely on the very kind, generous and knowledgeable talent pool of WEPC has been an invaluable resource to me.

5. **What do you do as a board member?**

I am in my second year as co-chair of the Public Relations Committee. My first year I spent a lot of time hounding people for interesting tidbits I could include in our quarterly newsletter. Now in my second year as Co-PR, I manage the LinkedIn page, help attract sponsors and recently created a Facebook page for WEPC. I hope the Facebook page will bring together estate-planning enthusiasts, both current and prospective members, to share information, events, news and photos relevant to our organizational purpose.

New Member Spotlight

Pam Silverberg. CSA
Stacy's Helping Hand

1. What is your current position and what do you like most about it?

I'm an Interim Care Manager and the owner of Stacy's Helping Hand. As the owner of a small company I wear many hats, but what I like most is actually spending time with families and their loved ones. The relief the families feel having me by their side through the entire process of finding a good care facility is so rewarding. I also enjoy working with their loved one and empowering them in the decision making process to the extent that it is possible.

2. Tell us a bit more about you and your life outside the office.

I grew up in Denver and went to college in San Diego. I have been married for 19 years and happy to say that I still like to hang out with my husband. I have a 16 year old daughter who is at South High School. As a family, we like to ski and play with our crazy 1 ½ year old dog. Over the summer we went to Italy and had so much fun!

I started playing tennis a year ago after road biking for years. I hung up my road bike, at least for a while, after a friend convinced me to ride the Triple Bypass. It was on her bucket list, but it was not on mine! I really like tennis and hope to play for quite a while. I also enjoy reading and belong to a book club with some great women.

3. Have you had any job changes recently? Please tell us about those changes.

I haven't had any job changes lately, but I thought I would answer a question that I get quite often…Who is Stacy? Stacy Gunnerson started Stacy's Helping Hand in 2007 as a free senior placement service for families. She has a heart of gold. I took over the company when she moved. Over the next few years, I found that families needed more support and began acting as an Interim Care Manager for my clients. Families really value the continued support for 3 months after their loved one has moved into a community.

4. What other organizations, volunteer positions or non-profits are you involved with; or what boards do you serve on?

Most recently, I volunteered at the Bowl-A-Rama for Bessie's Hope. For those who are not familiar with Bessie's Hope, they pair at risk youth with the elderly in nursing homes and/or memory care facilities. Many times families drop off their family member and never come back to visit. It is such a needed and rewarding program for both the youth and the elderly.

In 2004 my sister and I formed a non-profit in my dad's memory. Over the years we have raised more than $100,000 for children's charities through various events. I have also mentored a girl, volunteered on the Alzheimer's Association help line, and chaired the Wash Park Home Tour.

5. What attracted you to WEPC and/or what are you hoping to get out of your involvement with this fabulous group?

The WEPC attracted me because I had heard from several women that they thought it was a really nice group of professional women. After hearing this for over 4 years, I was finally able to make my schedule work and come see for myself! I was really impressed with the women I met that night and decided to join. I hope to continue to learn from other professionals in the group. Working with seniors who are so vulnerable makes me very protective of my clients. I look forward to getting to know the women in WEPC and having trusted resources for my clients.

Prepare for These Milestones as Retirement Approaches

Jennifer K. Trembley, CFP, ChFP, CRPC, APMA, CDFA

Ethos Financial Partners

Over a two-decade span ranging from ages 50 to 70-1/2, investors will face multiple milestone decisions that will likely impact their retirement savings and portfolio. As you navigate through each decision, you'll need to be aware of how rules governing Social Security, Medicare and your taxes will come into play. Take steps now to be prepared as these milestones approach:

Age 50

Give your retirement savings a boost by making "catch-up" contributions. Internal Revenue Service (IRS) rules for 2016 allow those 50 and older to invest an additional $1,000 per year (for a maximum of $6,500 per year) in an IRA, and another $6,000 per year (to a maximum of $24,000) in a workplace retirement plan such as a 401(k).

Age 55

This may be the first opportunity you have to make penalty-free withdrawals (income taxes still apply) from employer-based qualified plans. To become eligible, you must first retire from your employer in the year you turn 55 or later. While tapping into your retirement income may make sense for you, consider the impact early withdrawals could have on your long-term financial security before taking action.

Age 59-1/2

At this age, you have more penalty-free access to your retirement assets–meaning you can take distributions from IRAs and potentially from qualified work plans (check with your Human Resources department to see what rules apply to you). Keep in mind that withdrawing from your nest egg early is a risk to your long-term financial situation. Taxes are due on distributions attributable to pre-tax contributions and earnings.

Age 62

You first become eligible to claim retirement benefits from Social Security at age 62. The earlier you claim benefits, the lower the monthly payout will be. Many investors choose to claim at a later age, because you can receive a higher monthly benefit. If you do decide to claim benefits at age 62 while you continue to receive a paycheck, your Social Security benefits may be reduced until you reach full retirement age (defined below).

Age 65

You qualify for Medicare coverage starting at age 65. You'll automatically be enrolled in Medicare Parts A and B if you're receiving Social Security at this time. Otherwise, you need to apply for it. Your application window is the three months of either side of your 65th birthday month. Medicare is complex, so make sure to research what options are available to you.

Age 66-67

Depending on your birth year, you reach what Social Security defines as “full retirement age” at 66 or 67. Visit www.ssa.gov/planners/retire/retirechart to learn what age that is for you. If you wait until now to receive Social Security benefits, you’ll have more ways to structure your benefits. Married couples in particular tend to have many options, so be sure to coordinate your decisions with your spouse.

Age 70

Your maximum monthly benefit is available after your 70th birthday. If you haven’t claimed Social Security benefits, you should do so as there is no advantage to waiting beyond this date. You may want to consider donating your benefit if you have other investments that cover your expenses.

Age 70-1/2

By April 1 of the year after you turn 70-1/2, you are required to take a minimum distribution from traditional IRAs and workplace retirement plans. The IRS calculates the amount you pay (called Required Minimum Distributions or RMDs) using the Uniform Lifetime Table and your age at the time you’re talking the distribution. Instructions for calculating RMDs can be found in IRS Publication 590 at www.irs.gov. Distributions must be taken from each account that is subject to this rule. Failure to do so can result in penalty of 50 percent of the amount that was required to be distributed.

If you have questions about making these milestone decisions or want to get an objective opinion, consider hiring a financial advisor. Find an advisor who will look comprehensively at your financial situation and your retirement goals, in order to help you make decisions with increased confidence.

Programs and Community Events

October 14, 2016

The District Attorney's Office for the 18th Judicial District sponsored the 18th Judicial District Senior Law and Safety Summit at the Charles Schwab Events Center in Lone Tree. Among the community volunteers at the event was our own **Arlene Barringer** of Glatstein & O'Brien LLP.

December 8, 2016

The annual holiday party was held at Upstairs Circus DTC at the Landmark. The food was fabulous, and members had a great time tooling leather, making jewelry, and trying the many other crafting activities available that evening. Thanks to Hospitality Co-Chairs **Kim Raemdonck** and **Heidi Gassman** for organizing this festive and thoroughly enjoyable evening!

After searching high and low for programs and community events that our members participated in during the Fourth Quarter of 2016, WEPC Newsletter's editor found only a few newsworthy events! We know this can't possibly be the case, as our membership is comprised of 100+ very accomplished women in law, accounting, financial services, trust services, health and senior care services, and other distinguished professions. We know you are out there presenting, teaching, volunteering, and demonstrating your phenomenal talents, so… ***please, please, PLEASE contact Public Relations Co-Chair and Newsletter Editor Elizabeth Savage (formerly Stewart) at esavage@esavagelaw.com or 720-209-0475 so we can let your colleagues know the fantastic things you're doing in and for our community!***

WEPC members Barbara Ross and Barb Cashman (right), and Lee McCue, Nora Roth, Beth Staudemier, Laurie Hunter and Lauretta Moell (below) enjoying themselves at recent monthly meetings.

News from Our Members!

Celebrations and Farewells

WEPC President **Kirstin Waldrip's** bundle of little boy joy joined our world on December 22, 2016! Decklan Avery Waldrip was born on December 30th, weighing in at 10 pounds 10 ounces, and 23 inches long. (That's one tall little man!) Congratulations and warmest wishes to Kirsten and her family on their new arrival!

WEPC extends a fond farewell to **Jennifer Lyman**, who will be departing in January for a small town called Gansevoort, near Saratoga Springs, in New York. Thank you Jennifer for your service on the WEPC Board! You will be missed…. Jennifer is also expecting a baby boy on February 24! Fortunately, we may get to see her and meet her new son during 2017, as she will continue working for the Rumler Tarbox Lyden firm remotely.

A big congratulations is in order for **Erica Johnson**, who became a name partner with the newly-named Ambler Keenan Mitchell Johnson, LLC in December. Way to go Erica!

WEPC President-Elect **Holly Sutton** (now **Holly VandeHoef**) was married on September 10, 2016 at Lionscrest Manor in Lyons, CO. Holly and her husband enjoyed a wonderful Jamaican honeymoon in Montego Bay and Negril. Our best wishes to the newlyweds!

Laurie A. Hunter was selected by her peers for Best Lawyers in America 2016. Congratulations Laurie!

Sherene Stenger has recently joined Brown & Crona, LLC. Congratulations Sherene!

WEPC Sponsors

A special thank you to **Lee McCue** of **McTeam Properties Inc.** for its renewal as a Gold Level Sponsor again for 2017.

And our continued thanks to and appreciation for **Colorado State Bank and Trust**, a faithful Gold Level Sponsor for many years.

WEPC Sponsorship

Please consider being a sponsor for one of our fantastic monthly WEPC meetings.

Gold Level Sponsor: For our $500 Gold Level Sponsors, we offer the following benefits at one of our monthly meetings:

- Organization's name will be announced at the meeting as the sponsor.
- Organization's name and logo will be displayed at the meeting as the sponsor.
- Ability to place marketing materials at the sign-in table for members and guests.
- 5-10 minutes to talk about your organization at the beginning of the meeting.
- Organization's name displayed on the home page of WEPC website for a year, in the meeting Evite and in the newsletters for the year.
- 4 meeting guest passes.

Silver Level Sponsor: For our $250 Silver Level Sponsors, we offer the following benefits at one of our monthly meetings:

- Organization's name will be announced at the meeting as the sponsor.
- Organization's name and logo will be displayed at the meeting as the sponsor.
- Ability to place marketing materials at the sign-in table for members and guests.
- Recognition in the meeting Evite, newsletter and website.
- 2 meeting guest passes.

If you are interested or would like more information, please contact PR Committee co-chair Elizabeth Savage (formerly Stewart) at esavage@esavagelaw.com.

Welcome New Members!

Martha (Marty) Fuller, Colorado State Bank & Trust

Kathryn Kaeble, Attorney at Kaeble Law LLC

Jennifer Reynolds, MSW, LCSW, Geriatric Care Manager/Psychotherapist
at Graceful Guidance Care Management, LLC

Pam Silverberg, Owner/Interim Care Manager at
Stacy's Helping Hand, LLC

Meetings

Date: Second Thursday of each month
Time: 5:30-7:15 pm
Guest Fee: $25
Dinner is provided.

We are in the process of finding a new meeting location for 2017. Watch for an announcement in the next WEPC Newsletter!

Quote of the Month

*"Change is the law of life.
And those who look only to the past or present
are certain to miss the future."*

John F. Kennedy

R.S.V.P. Policy

We MUST have R.S.V.P.s by the Monday before each meeting to order food appropriately. Guests may R.S.V.P. and pay online at www.wepc.net/meetings.

Thank You to our sponsor

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WEPC Board Members 2016-2017

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WEPC Online

Check out the WEPC website – www.wepc.net

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.**

Member Handbook now online. Ever wonder what certain committees or board members do? Read the descriptions in the Member Handbook!

Submit Membership Application and pay dues online!

Are you LinkedIn?

Join the WEPC LinkedIn Group – www.linkedin.com

This is a private group, viewable only by WEPC members.

It's a great forum to connect with other WEPC members outside of the monthly meetings.

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.

Please use this site to share our collective knowledge and experience, and help the WEPC continue to grow.

Newsletter Editor: Elizabeth Savage
If you are interested in contributing to the newsletter, please contact Elizabeth by email at esavage@esavagelaw.com.