



## *Women's Estate Planning Council*

# Newsletter



### **President's Message**

**Holly VandeHoef, Esq.  
Trust Officer and  
Vice President at  
U.S. Bank**

Howdy! As we find ourselves nearing the end of 2017, I'd like to revisit the purpose of our group – to promote interaction between women estate planning professionals educationally, professionally, and socially.

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

### **SAVE THE DATE**

**Jan 11 2018, 5:30 - 7:15 p.m.**

**WEPC Annual Tax Update**

**Brookdale Parkplace  
Senior Living - Auditorium  
111 Emerson St.,  
Denver, CO 80218**

**RSVP: Monday Jan 8th 2018**

This mission originally started by bringing together attorneys, accountants, trust officers, and financial service professionals to provide holistic advice to our clients on their estate planning needs. As the world - and therefore our clients' needs - gets more complicated, we must continue to expand our knowledge. To that end, we are grateful to have so many other professionals – care managers, realtors, placement professionals, etc. – join and enrich our group with their experience. As we move into 2018, we hope to continue expanding our already strong membership with representation from our core professions as well as these related professions. Therefore, please think about inviting some friends and colleagues to future meetings to show them all that our group has to offer.

Beyond expanding our membership, though, we also want to give current members the opportunity to get more involved with the WEPC. Have you thought about presenting at a meeting, joining the Board, sponsoring a meeting, or even offering some feedback? We welcome any and all of this because our group's success depends on you, the members.

We've had a great year in 2017, and I thank you for it. We are, however, looking at a quickly-approaching 2018. We hope that you will continue to support the WEPC and why we're all here – building robust relationships among women estate planning professionals. Thank you!

## Recent Events

### The 2017 Walk to End Alzheimers

The 2017 Walk to End Alzheimers in Denver Colorado, was held on Saturday, September 16, 2017. WEPC team members included Kim Raemdonck, Lauretta Moell, Eileen Kennedy, Brittany Scoles, Gina Trevey, Holly VandeHoef and Kayla Nelson. At the time of preparing this article for the Newsletter, the WEPC team had raised \$2,505 which was 251% of target. Thanks to all who supported this event and donated to this cause!



Kayla Nelson, Holly VandeHoef, Gina Trevey, Lauretta Moell and friends at the event.

### Summer Social

This year's summer social was held at Del Frisco's in Cherry Creek on July 13th 2017. It was attended by more than 35 members and guests and enjoyed by all.

### OUR SPONSOR:





## Member Spotlight: Kristin A. Pineiro

### Attorney at Law

#### Otten Johnson Robinson Neff + Ragonetti PC

This past February, I made a move to a new law firm – Otten, Johnson, Robinson, Neff & Ragonetti, P.C. It has been both exciting and challenging, as I am working on building and expanding the firm's estate planning, business and tax practice areas.

Earlier this year, I spoke at a WEPC meeting on the topic of business succession planning. It has easily been my favorite presentation to give to a large group of people. I am not a natural public speaker so it always helps to have some friendly faces in the audience!

I was initially attracted to this group because I wanted to meet other estate planning professionals, and the fact that it's a women's group made it that much more appealing. I think I've been a member now for at least 15 years or so and I still learn something new at every meeting I attend. It's a fantastic group of smart, professional women.

I generally consider myself an estate planning attorney, although I also do business and general corporate work, and I have a tax background as well. In addition, I work with closely held business owners to transition their business to key employees, family members, or a third party. I think the overlap I have with business/corporate and estate planning can bring a unique perspective to members that may focus their practice in other areas. On the other hand, there are members with expertise in areas that I don't practice, so it is always helpful to know someone I can call when something comes up outside my area of expertise.

## Board Member Spotlight: Kelly L. Collins, MBA

### Financial Services Professional

#### Aspen Grove Financial Strategies

My current position is Financial Services Professional. This career developed 5 years ago after a 30+ year career in mortgage banking. I recently started a new firm in Golden with two other agents. We had our Grand Opening on Nov. 2nd. Our firm is: Aspen Grove Financial Strategies / 1510 Washington Ave. #102, Golden, CO 80401.

My work is primarily focused on two areas:

Pre-retirement planning where I focus on educating individuals and families on not only how to prepare for retirement, but, also how to protect what they have worked hard for. Longer life expectancy and unexpected health issues are very real concerns and it is my job to assist and recommend options for those unforeseen circumstances.

The second area of concentration is working with closely-held businesses. I offer group benefits for employees, both voluntary and employer paid, as well as in-depth succession planning for the business owner(s). I assist with the 6-Key areas of optimizing, protecting and directing assets so that they are protected from the threats





that can diminish (taxes, capital risk, ownership) their ability to properly provide for themselves and their family once they are no longer operating in the same capacity.

Both of these areas require putting in to place solid legal documents, which allows me to work closely with Estate Planning Attorneys.

Outside of my business, I am married and have a 14 year old son, who is a Freshman at Lakewood High School. I have also been a Zumba fitness instructor at the Golden Community Center since 2010 and have lived in the Denver metro area since 1979.

I am proud to represent WEPC as Membership Co-Chair and enjoy welcoming the new members as well as getting to know the veterans of the group.

**Member Spotlight:**  
**Louisa M. Ritsick**  
**Attorney at Law**  
**Bryant & Ritsick LLC**



I currently provide estate and tax planning services to clients as a partner at Bryant & Ritsick LLC. I like the flexibility of my schedule the most - the ability to maximize time spent with my family is important to me.

I met my husband, John, during law school. Having grown up in Colorado, John found the humidity of my home state of Georgia unlivable so I moved to Colorado in 2000. When I'm not working, I enjoy spending time with my husband, two kids, family, and friends.

After ten years working at a boutique trust and estate law firm, I went out on my own in 2010. I practiced as a sole practitioner for six years until Beth Bryant and I formed our partnership in September 2016. I appreciate collaborating with others in a firm again.

I spoke about estate planning for technology entrepreneurs last year at the CBA's IP Institute and, this year, I spoke about intellectual property issues at the CBA's estate planning retreat. I recently wrote an article on IP issues in estate planning and administration to be published in The Colorado Lawyer at the end of the year.

After I graduated from law school in 1999, I clerked for the Honorable Duross Fitzpatrick, Chief Judge of the Middle District of Georgia. Judge Fitzpatrick valued our input and intellectual curiosity, frequently asking all of the clerks in the courthouse to join him for lunch, during which we respectfully debated a wide range of topics. Judge Fitzpatrick led by example, showing his clerks how to practice law with integrity and compassion. He and his wife took a personal interest in our lives, and the annual BBQ that he hosted at his farm until his death in 2008 felt like a family reunion. I often ask myself "what would Judge Fitzpatrick do?" when I find myself in a sticky situation.

## Member Spotlight: Laretta Moell

Financial Advisor

Wells Fargo Advisors

Since 1996, I have worked as a Financial Advisor with Wells Fargo Advisors and our predecessor firms. I received my Registered Representative (Series 7) securities registration in August 1987. The best part of my job is my clients. I love helping them achieve financial success. I like to say that I want to make sure their money will last as long as they do! I have worked with many of my clients for over 20 years.

I have been married for over 40 years. My husband owns a company that designs and builds electronic, optical and scientific instruments. We were hooked on St. Bernard dogs. Our current St. Bernard is our fifth and third rescue. They are wonderful dogs but you do need to put up with a lot of drool! I also enjoy scrapbooking. I work so much on the analytical side of my brain that it is nice to play with the artistic side. I enjoy telling the stories behind the photos.

The Alzheimer's Association is a cause that I care deeply about. My Dad died of Alzheimer's and old age in December 2014. Several of his siblings also died from this horrible disease. While I do not serve on their board, I have participated in the annual Denver Walk to End Alzheimer's for the last four years. I appreciate the WEPC support for this cause and I hope we can continue to increase our support, including financially, in the coming years.

A former board member, Carol Wilson, referred me to WEPC several years ago. She told me that WEPC was a fantastic group of mostly women attorneys, CPAs and financial advisors. She was right! I enjoy the energy and camaraderie. It is great to connect with women in other professions. Occasionally, I have clients in need



of those services and I can tell clients that I know these professionals personally. I also enjoy the continuing education presentations. We all know how boring many of those can be. Not so with WEPC. The presentations offer unique topics and are always interesting. Kudos to the Programs Committee!!

I feel that my many years in the securities industry gives me a unique perspective as I review a client's portfolio and circumstances. I like to look at the big picture and make sure a client is on track to reach their financial goals. I am happy to provide a second opinion. There is no cost or obligation for that service.

Wells Fargo Advisors is a trade name used by Wells Fargo Clearing Services, LLC, Member SIPC. CAR-1017-02489

## Are you LinkedIn? Join the WEPC LinkedIn Group – [www.linkedin.com](http://www.linkedin.com)

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



# NATIONAL ASSOCIATION OF **Estate Planners & Councils**

*The Association of Choice for Estate Planning Professionals*

## **NAEPC Update**

**by Nora E. Roth**

**Vice President and Personal Trust Officer  
Colorado State Bank and Trust**

WEPC has renewed its affiliation with the National Association of Estate Planners & Councils (“NAEPC”). This gives WEPC national exposure and provides WEPC with additional resources. Please take a moment to browse the [www.naepc.org](http://www.naepc.org) website. There is a lot of information available to you at no cost, including articles on varied topics that may be of interest to you.

As part of the NAEPC, the WEPC Board has the authority to nominate one member of each of the five (5) professional disciplines of attorney (JD), accountant (CPA), insurance and financial planning (CLU), (ChFC, CFP, CPWA), philanthropy (CAP, CSPG) and trust services (CTFA) per year to be an Accredited Estate Planner (AEP®).

To qualify for the designation, you must be presently and significantly engaged in “estate planning activities”. With a minimum of five years of experience, the designation is available after taking two courses through the American College. For those applicants who have at least 15 years of experience in the field, you may choose to be exempt from the required graduate-level courses in estate planning. Please see the Application on the website for the full list of requirements.

If approved by the WEPC Board, your application would be submitted to the NAEPC for the designation. If approved by NAEPC, then your name and contact information would be listed on the NAEPC website ([www.naepc.org](http://www.naepc.org)) so that anyone searching for an AEP® in your discipline in Colorado would find you.

Please go to the NAEPC web site for further information on the AEP® designation and to see the associated costs that would be your sole responsibility. Please contact Nora Roth (303-864-7226 or [nroth@csbt.com](mailto:nroth@csbt.com)) if you would like to be considered for this designation.

Wishing you all a beautiful and prosperous holiday season!

Nora E. Roth

Colorado State Bank and Trust

Vice President and Personal Trust Officer





## Spotlight: Fran Coet

### Certified Public Accountant Coet2 CPAs P.C.

It seems like I've always been involved in public speaking – from elementary school when I played the aunt in “The Wizard of Oz” through junior high and high school where I participated in drama and debate for multiple years. One of the ways that I built our practice – basically from scratch – was by presenting tax topics to credit unions, SBA, SBDC – anywhere we could organize participants. I was trained as an instructor with the IRS as well, and as the State VITA Coordinator with the IRS, I taught at the Air Force Academy, Lowry (when it was an Air Force Base), and even at a church on Colorado Boulevard where the class was held in a Sunday School room and the participants were forced to sit at kiddie desks. Then, I “auditioned” for Thomson Reuters in Fort Worth, TX in late summer, 2007, and was hired on the spot to teach their tax seminars known as Gear Up, which I did through 2015. After a knee replacement in June of 2016, I took time off from teaching; this summer, I was contacted by PTI (Professional Tax Institutes out of Manhattan, Kansas), and I'm back on the road starting October 19th through the end of the year. In September of 2017, we broadcast a live video on Facebook from our office on the new Qualified Small Business Health Reimbursement

Accounts, and that has been viewed more than 3,400 times. We're doing another live video on Facebook this month on Buying an Existing Business. I LOVE presenting the annual tax update to the WEPC, which I have done for many years – it's always a challenge to shrink a year's worth of changes in the tax world to one hour, so I talk really, really fast!

When I was ten, my mother started an insurance agency in our home. I'm proud to note from my Social Security records that when I was fourteen, I received a W-2 from her for \$10! I learned early on how to treat people with respect and attention – even if it was Christmas Eve and they needed help! Being the oldest of four, and with a home-based business thrown into the mix, I learned how to function in and embrace chaos. Regardless of circumstances, there is always a solution. And I worked for my mother. Need I say more?

I have been really blessed in my life and my career, but I always want to do more and be more, and inspire others around me. Coming from a smaller town in Iowa, I guess my first aspiration has always been to be “good people,” if you are familiar with that label. In the spring, my oldest granddaughter will graduate from high school, with her siblings and cousins to follow in fairly short order. It has been a pleasure to watch my children become parents and raise their families, and on to the next generation.

I joined WEPC a LONG time ago – gosh, I think it's pushing 20 years! It was really kind of an interesting concept – only females, all professionals – with boatloads of experience and expertise willing to share! What a woman approach to things! I have made some dear and precious friends, and some clients, too, out of WEPC. So, I think I've gotten far more out than I could ever contribute.

Well, I hope to continue presenting the tax update in January, but in 2018, I will be teaching classes in (wait for it) Maui, Hilo (on the Big Island) and Honolulu the first full week in January, so scheduling may be a problem.



# Essential Conversations about Family Wealth

**Jennifer K. Trembley, Financial Advisor**

How confident are you about your family's finances? How often do you discuss money with your loved ones? According to the Family Wealth Checkup study by Ameriprise Financial, there's a correlation between financial confidence and communication. While many families are discussing financial issues, they tend to shy away from diving deep into topics like inheritance and estate planning, leaving some family members with unrealistic expectations.

Here are some tips to help you discuss money matters with your family.

Don't wait for tragedy to bring up finances. Family conversations about finances lay the foundation for a more secure financial future for the people closest to you. Nine in 10 adult children say a life altering event triggered a financial talk with their parents. It's a good idea to have these conversations when all the important players in your estate plan can participate and communicate their wishes or questions. With time on your side, you can cover topics thoroughly and have time to get the proper documents in place, if you haven't already.



Although estate planning can be a tough and emotional topic to initiate, families who have talked about it say the discussion went much smoother than anticipated. Families said their conversations were straightforward and relaxed as opposed to awkward or difficult – even more motivation to have the talk with your loved ones.

Make the conversation a priority and schedule a time to chat. Rather than hoping a conversation will happen after dinner, let each family member know ahead of time that you want to talk. Complex estates may require multiple discussions, so schedule a date to continue the conversation if needed. After your initial conversations, keep your family members up-to-date about changes that could affect your estate, such as establishing a living will or cashing in an annuity.

Share your agenda ahead of time so that your family can prepare for the conversation. Consider starting the conversation by sharing your financial goals and values, and telling your family why these discussions are important to you. Other topics on the agenda may include managing current finances including any debt, healthcare costs and legacy planning.

Manage expectations. You don't have to divulge the exact value of your estate or the amount of money in your accounts, but it's important to disclose enough details so that your family can set appropriate expectations. If part of your legacy plan includes leaving an inheritance, consider letting your family know whether it's an amount large enough to help fund your grandchildren's education or maybe it's closer to a down payment on a car. Most people plan to leave an inheritance, but only 21 percent of parents have told their kids how much they can expect to receive.



Create or update your estate plan. Pair your conversations with a comprehensive estate plan to prevent rifts that can happen when financial wishes are not clearly documented. Your estate encompasses anything you own, such as real estate, cars, life insurance, financial accounts including your retirement plans, and personal possessions. Creating a plan for what happens to these assets and accounts is important no matter the size of your estate.

If you already have an estate plan in place, revisit your will or trust, and update beneficiaries to various accounts and assets to mirror the blueprint you've shared with family members. Consider also providing instructions in a healthcare directive on what you want your family to do in the event that you cannot act on your own behalf. Clearly documenting your wishes can make difficult circumstances easier for everyone involved.

Tell loved ones where to find important documents. Families who are kept in the dark could face challenges if something unplanned happens and they are left to pick up the financial pieces. Prevent headaches that can slow down the settlement of your estate by providing instructions about where you've stored the safety deposit key, bank accounts, stock certificates and other pertinent items, including digital assets. Also, ensure that your family has the contact information for the professionals (e.g. lawyer, estate planner, tax or financial advisor) who are helping you prepare or manage your estate.

Work with a financial professional. If you experience conflict in your family discussions or want some help navigating difficult topics, consider working with a neutral third party, such as a financial advisor. A financial professional can help your family understand your collective financial picture and transition wealth from one generation to the next.

Ongoing dialogue about estate topics with family members could bring you closer together and pave the way for a smooth transfer of wealth, when the day comes.

The Family Wealth Checkup study was created by Ameriprise Financial, Inc. and conducted online by Artemis Strategy Group November 23 – December 15, 2016 among 2,700 U.S. adults between the ages of 25-70 with at least \$25,000 in investable assets.

###

Jennifer K. Trembley, CFP®, ChFC®, CRPC®, APMA®, CDFATM is a Financial Advisor and CERTIFIED FINANCIAL PLANNERTM practitioner with Ethos Financial Partners, a financial advisory practice of Ameriprise Financial Services, Inc. She specializes in fee-based financial planning and asset management strategies and has been in practice for 11 years. To contact her, call 303.252.9777; 9351 Grant Street Suite 300 | Thornton, CO 80229 | [Jennifer.K.Trembley@ampf.com](mailto:Jennifer.K.Trembley@ampf.com)

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OUR SPONSOR:



## Member News

### Angela Herrick

Angela Herrick started her own firm - Herrick Law, LLC.  
Congratulations and good luck Angela!

### Kelly Collins

Kelly Collins started a new firm with two partners -  
Aspen Grove Financial Strategies and moved into new offices at  
1510 Washington Ave. #102 Golden.  
Congratulations Kelly and good luck!

### Holly VandeHoef

Holly is now a Trust Officer and Vice President at U.S. Bank.  
Congratulations Holly!

### Kristin Pineiro

Kristin Pineiro is now an Attorney with Otten, Johnson, Robinson, Neff & Ragonetti, P.C.  
Good luck Kristin and thank you for presenting to WEPC on Business Succession Planning, in February 2017.

### Darla Daniel

Darla Daniel is now an Attorney with Balson & Faix, LLP after being a Trust Officer and Vice President at Colorado State Bank and Trust for many years. Congratulations Darla!

### Suzie Tiftickjian

Moved to a new house in October. Good luck in your new home Suzie!

**PLEASE  
SEND NEWS  
ITEMS ABOUT YOUR  
WORK, FAMILY CHANGES  
AND/OR SEMINAR  
PRESENTATIONS TO**

**ANDA PILMANIS  
Public Relations Co-Chair  
agentanda@agentanda.com**

**Please put WEPC at the start of  
the subject line**

## New Members

**We welcome the following new members:**

### Ann Baumgartner-Barrett

Associate  
Baumgartner-Barrett Kentwood Cherry Creek

### Denise Calkins-Youngquist

Financial Services  
Calkins-Youngquist Financial Life Planning, LLC

### Sati Carruth

Attorney  
Carruth Law, LLC

### Kelly L. Collins

Financial Services  
New York Life

### Josie Faix

Attorney  
Balson & Faix, LLP

### Linsey Glosier

Attorney  
Bryan Cave, LLP

### Lori Herrera

Associate  
IKOR

### Shiela Koppenheffer

Attorney  
Koppenheffer & Koppenheffer, LLP

### Lynda Ricketson

Associate  
Community First Foundation

### Liz Schreiber

Financial Services  
Edward Jones

## WEPC Officers

### President

Holly VandeHoef, Esq.  
US Bank  
holly.vandehoef@usbank.com

### Vice President

Angela Herrick, Esq.  
Deters Law, LLC  
angelacolemanherrick@gmail.com

### Secretary

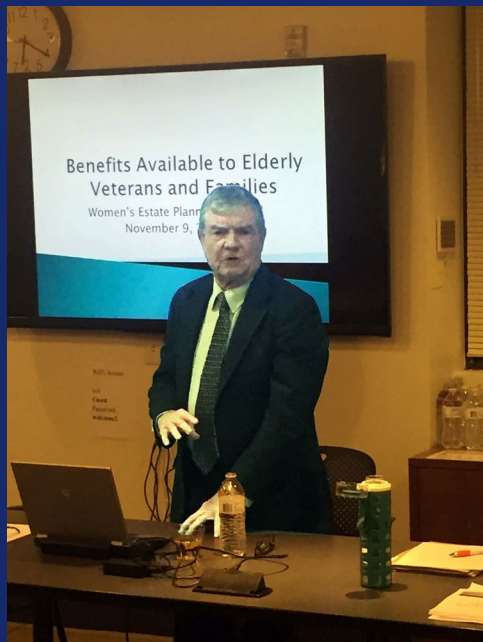
Karen Salvatore, CFA, CRP  
Shine Investment Advisory Services, Inc.  
karen@shineinvestments.com

### Treasurer

Angelia McGill, CPA  
Bauerle and Company, P.C.  
amcgill@bauerlesolutions.com

### Immediate Past President

Kirsten Waldrip, Esq.  
Waldrip Law, LLC  
kirsten@waldriplaw.com



Michael Shea at our November meeting presenting  
"Benefits Available to Elderly Veterans and Families"

## WEPC Committees

### Membership Committee

Kelly Collins – Co-Chair  
New York Life  
kcollins02@ft.newyorklife.com

Jennifer Trembley – Co-Chair  
CFP®, ChFC®, CRPC®, APMA®, CDFA®  
Ethos Financial Partners  
jennifer.k.trembley@ampf.com

Debbie Reinberg, NCG – Membership Ambassador  
ELDEResources LLC  
debbie@elderresources.com

### Programs Committee

Becky Theis – Co-Chair  
Guaranty Bank and Trust Co.  
rebecca.theis@guarantybankco.com

Barbara Tocker Ross, Esq. – Co-Chair  
Susan R. Harris & Associates, LLC  
barbara@srhassoc.com

### Hospitality Committee

Gina Trevey, Esq., CTFA – Co-Chair  
AMG National Trust Bank  
gmtrevey@amgnational.com

Kim Raemdonck, Esq. – Co-Chair  
Wiegand Attorneys & Counselors  
kim@wiegandattorneys.com

### Public Relations Committee

Anda Pilmanis – Co-Chair  
Metro Brokers  
agentanda@agentanda.com

### Liaison to National Association of Estate Planners & Councils (NAEPC)

Nora Roth, JD, AEP®  
Colorado State Bank & Trust  
nroth@csbt.com

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We are looking for another PR committee Co-Chair.  
If you are interested, please contact any of the board  
members or Anda Pilmanis.



## WEPC Calendar

### December 2017

#### Dec 14, 2017 WEPC Annual Holiday Social

When: 5:30 p.m. - 7:30 p.m.

Where: Platform T-City Set  
682 S. Colorado Blvd, Glendale, CO 80246

### January 2018

#### Jan 11, 2018 WEPC Annual Tax Update

When: 5:30 p.m. - 7:15 p.m.

Where: Brookdale Parkplace - Auditorium  
111 Emerson St., Denver, CO 80218

RSVP: Monday, Jan 8th, 2018

### February 2018

#### Feb 8, 2018 Monthly WEPC Meeting

When: 5:30 p.m. - 7:15 p.m.

Where: TBD

RSVP: Monday, Feb 8th, 2018

### March 2018

#### Mar 8, 2018 Monthly WEPC Meeting

When: 5:30 p.m. - 7:15 p.m.

Where: TBD

RSVP: Monday, Mar 5th 2018

## Member Calendar / Presentations

#### Jan 25, 2018 "Strong Women. Powerful Financial Strategies"

Hosted by: Jennifer K. Trembley & Jacqueline M. Battista

When: 11:15 a.m. - 1 p.m.

Where: Ethos Financial Partners:  
9351 Grant Street, S 300,  
Thornton, CO 80229

RSVP: heather.r.martin@ampf.com

## WEPC Sponsorship

Please consider being a sponsor for one of our fantastic WEPC meetings. Opportunities are now available for our members.

**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 Anda Pilmanis, Public Relations Committee Co-Chair at [agentanda@agentanda.com](mailto:agentanda@agentanda.com)**

Please print and complete the sponsorship form directly to the Public Relations Committee Co-Chair responsible for sponsorships, as indicated on the form.

## WEPC Online

Check out the WEPC website - [www.wepc.net](http://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 is 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!



Members and Guests at our November 2017 Meeting