

# Women's Estate Planning Council

# Newsletter



# REMEMBER

A new WEPC year!

The 2021-2022 WEPC membership dues are due in May 2021.

Please renew your annual membership with your \$200.00 payment by check or online at www.wepc.net/membership.html

For further details see the last page of this newsletter.

# **President's Message**

**Gina Trevey** 

#### MidFirst Private Wealth Management

Spring has sprung! Tulips are blooming, people are stepping out to enjoy the sunshine, and we have a renewed hope that the pandemic is easing.

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

While it has been a difficult year, I am proud of our commitment to WEPC's mission "to promote interaction between women estate planning professionals; educationally, professionally and socially."

To further our mission, our Programs Committee, RaQwin Young and Shannon Tracy, organized eleven virtual programs, including the annual Galentine's networking event. Melanie Palmer and Natalie Guard organized a fabulous virtual holiday event with Bigsby's Folly.

Our Membership Committee, Kayla Nelson, Angie Reeves, and Lisa Theard, distributed Starbuck gift cards to members and organized virtual business card challenges.

Anda Pilmanis and Kelly St. George contacted each member to gather information for our council newsletters. Lastly, Jenne Trembley kept us informed with news from the National Association of Estate Planners and Councils (NAEPC) and encouraged members to apply for the AEP designation.

As my term as president comes to an end, I am grateful for the opportunity to have worked alongside such a remarkable group of women. THANK YOU to the 2020-2021 officers and committee members for your dedication to WEPC.



# Member Spotlight: Daphne Jean & Lisa Theard Oasis Senior Advisors

We are Senior Living Advisors, and we specialize in helping families find the right Independent Living, Assisted Living or Memory Care community. What we like most is seeing families be able to remove the burden of caregiving and return to their roles as children, spouses and friends.

We both enjoy watching and playing tennis. Lisa also enjoys brewing beer and making hard cider when time allows. Daphne enjoys sampling Lisa's beer and hard cider when Lisa allows!

We sit on the Steering Committee of Dementia Friendly Denver, a grass roots organization that seeks to de-stigmatize dementia through education and community outreach. Our goal is to improve the quality of life for people with dementia and their families in the Denver area.

We were introduced to the WEPC by a long-time member who told us about the great resources available through WEPC. When working with our clients, we sometimes find that they depend on us for all types of resources, some of which are available through WEPC – estate planners, attorneys, financial planners, tax professionals, among others.

Our expertise lies in helping families find the best senior living options for themselves or their loved ones whether that be Independent Living, Assisted Living, or Memory Care, which is our specialty area. We are known for our personal touch and approach. We work closely with each family to identify important needs and wants such as lifestyle, location, amenities, and financial requirements so that we may match each with the best senior living options. One of the best parts is that we are a free complementary service that you can offer to your clients who are struggling in their home environment (we are compensated by the communities should a move-in occur).

We are in our second careers, having successfully navigated the corporate world. We were looking for ways to positively interact in our communities and perform in new and meaningful ways, and we have found that in helping seniors and their families find the right communities. We have moved into roles that are heartfelt and socially impactful.

# WEPC is an affiliated local council of:



The Accredited Estate Planner (AEP) designation is available for qualified WEPC members to differentiate themselves in the field of Estate Planning. WEPC can nominate qualified members annually. Please speak to Jenne Trembley, our NAEPC liason if you interested in being nominated by WEPC.

# Our new 2021 - 2022 Board

Thank you for your votes. The slate has passed as listed below.

# **Newly Elected**

Vice President – RaQwin Young Esq., (3 year term - to serve as President and Immediate Past President in years 2 and 3)

Secretary – Holly VandeHoef, Esq. (1 year term)

Treasurer – Angelia McGill, CPA (1 year term)

Programs Co-Chair – Elizabeth Meck, Esq. (2 year term)

Membership Co-Chair - Amy Toyama, CPA (2 year term)

Public Relations Co-Chair – Caroline Thompson (2 year term)

Hospitality Co-Chair – Kevne Sharpe (2 year term)

# Not being elected, but continuing in their terms:

President – Kim Raemdonck, Esq., LLM ( 3-year term to serve as Vice President, President and Immediate Past President)

Immediate Past President and Nominating Committee Chair - Gina Trevey, Esq., LLM

Hospitality Co-Chair – Natalie Guard

Membership Co-Chair – Kayla Nelson, Esq.

Programs Co-Chair – Shannon Tracy

Public Relations Co-Chair – Kelly St. George

# Positions appointed by the Board:

Liaison to NAEPC – Jenne Tremley (1 year term)

Membership Ambassador – Lisa Theard (1 year term)

We would like to thank all of our members who are willing to serve in these positions.

Please let any of the above board members know if you are interested in volunteering for a position on the board in the future.

Thank you to our Silver Sponsor:



# **Member News**

# Holly VandeHoef

We would like to congratulate Holly on the birth of her son Husdon, in December 2020!

# Kim Raemdonck

Congratualtions to Kim who is expecting a baby boy any day now ... due date May 22, 2021!

# **RaQwin Young**

After shifting her wedding twice in 2020, RaQwin has rescheduled her wedding to take place in August 2021. We all hope that the new date will make for a wonderful wedding day for RaQwin and fiance Micheal!

 WEPC

 Invites Members to submit articles and member news for publication in our newsletter.

 Please send articles to Kelly St. George at kstgeorge@presidential.com and

 Caroline Thompson at caroline.thompson@anbbank.com

 New Members

 We welcome the following new members who joined since January 2020. We hope to meet you all in person soon!

**Rosanne Collison** Kinsman Care Management

Julia Cronin

Law Offices of Julia L. Cronin PLLC

**Spencer Fugita** Financial Designs Ltd.

Natalie Guard

BDO

**Sipi Gupta** Members Trust Company

Dawn Handler Members Trust Company **Courtney Howie** Rocky Mountain Real Estate Advisers

Megan Miller Harbor Wealth Mangaement

Angelina Reeves Blue Spruce Legal LLC

Beth Stenz Edward Jones

**Amie Toyama** Watson Coon Ryan, LLC

Shannon Tracy Plante Moran



# In Memoriam

# Eileen M. Sharkey CFP®

WEPC members were sad to hear of the passing of Eileen Sharkey on April 19, 2021. Eileen was a past president of WEPC and was still an active member until her passing. Many of our current and former members remember Eileen's dry sense of humor and sharp intellect.

We would like to extend our condolences to her husband and family.

Below is an article about Eileen's life from a recent edition of "Investment News".

# **INVESTMENT NEWS Eileen Sharkey remembered as legendary financial planning pioneer**

#### By Jeff Benjamin

# Sharkey leaves a solid legacy as a mentor, friend, colleague, educator and staunch proponent of quality financial advice.

Sharkey, co-founder of the Denver, Colorado-based financial planning firm Sharkey Howes & Javer, died April 19 due to recently developed medical complications, according to a statement from the firm.

She was 75 and is survived by her husband Jim Darling.

"Our team is deeply saddened over this loss, and we understand this news will be difficult for many of our clients who worked closely with Eileen over the years," the statement reads in part.

"Eileen was a pioneer of the fee-only business model and an advocate for public education programs on personal finance," the statement continued. "She was influential in promoting women in the financial industry and fee-only financial planning held a special place in her heart. She believed that financial planning was for everyone, not just the wealthy, and used every platform available to her to promote this belief."

In 2016, when she was featured among the InvestmentNews' Women to Watch, Sharkey reflected on her career and her legacy.

"I was very good at financial counseling, but not as good at running a business on my own. It's a very hard lesson to involve other people at a higher level," she said, describing her decision to take on partners to build her firm.

In terms of working with clients, Sharkey advised, "Know what clients really want to do and measure their progress. Their money is there to support their life goals and dreams, not to beat some market return."

Sharkey retired on Dec. 31 after a career that spanned decades and left an enduring mark on the evolution of financial services.

A certified financial planner designee since 1977, Sharkey was among the first to earn the rights to use the CFP mark.

She served as a leader within virtually every organization in the financial planning space, including the International Association for Financial Planning and the Institute of Certified Financial Planners, which merged in 2000 to create the Financial Planning Association.

"Eileen Sharkey was a financial planning pioneer who played a critical role in forming the Financial Planning Association," said FPA president Skip Schweiss.

"She was the first woman to serve on the board of directors for the Institute of Certified Financial Planners and led initial efforts to merge with the International Association of Financial Planners to create FPA," Schweiss said. "Her passionate approach to planning and the care with which she communicated its complexities made financial planning more understandable and accessible.

In 2009, Sharkey won the FPA's P. Kemp Fain, Jr., Award .

Sharkey served as president of the ICFP, and she was founder and first president of the Rocky Mountain IAFP chapter. She served on national boards of both the ICFP and IAFP.

She was a director of the Centennial Estate Planning Council in 1994, and was an adjunct faculty member for the College for Financial Planning.

Sharkey was appointed to the advisory board for the masters program at the College for Financial Planning in 1998 and appointed in the board of directors in 1999.

Sharkey co-founded her firm in 1990 along with Lawrence Howes, Joel Javer and Dick Wagner.

Javer recalls the initial meeting of the four would-be partners, who headed for a weekend retreat to discuss the business plan.

"We figured if we could cook together, we could work together," said Javer, who recalled his ride to the retreat with Sharkey.

"I remember stopping to eat at a restaurant and Eileen ordered a grilled cheese sandwich, which I thought was a strange," he said. "I asked her why she would order grilled cheese, and she said, 'Because I've never had one.""

Originally from Yorkshire in the United Kingdom, Sharkey moved to the United States as a young adult and settled in Kansas because she believed locating in the middle of the country would make it easier to travel to see the rest of the country.

"She quickly learned that it's not as easy to explore the U.S. the way they do in Europe," Javer said.

When it came time to name the firm, he said, "We put her name first because she was more known than the rest of us."

As a business partner and friend, Javer described Sharkey as a "dynamic leader who had a wonderful ability to understand clients, both emotionally and financially. She was a special person who taught us all a lot."

Alexandra Armstrong, principal at Armstrong Fleming & Moore, joined Sharkey in 1977 as some of the first women to earn a CFP, and she remembers her longtime friend as a "champion on women."

"I worked with her on various projects and was always impressed with her ability to get to the point," Armstrong said. "She had a great sense of humor, was smart as a whip, and she always thought a little bit ahead of everyone else. You just wanted to be her friend."

Jon Dauphiné, chief executive of the Foundation for Financial Planning, remembers Sharkey as a "remarkable trailblazer in the field of financial planning, she was also a stalwart champion of the idea that financial planning can benefit all people."

"She lived her commitment to this through her tireless and generous support of pro bono financial planning, which included serving on FFP's board," he added. "Eileen leaves behind a rich legacy that includes having made it possible for thousands of underserved people, who normally would have lacked access, to benefit from financial planning and advice. We will miss her."

Michael Kitces, head of planning strategy at Buckingham Strategic Partners, memorialized Sharkey in a LinkedIn post over the weekend, describing her as "a pioneer of financial planning."

"Early chair of ICFP, who helped lead the first attempt to merge with the IAFP to form the Financial Planning Association, and part of the committee that finalized it a decade later," Kitces wrote. "Your legacy lives on."

The Kitces post sparked a long string of replies and follow-on posts recognizing Sharkey's contributions to the industry.

"She was one of the finest persons I ever knew," said Vern Hayden, client advocate at Sovereign Financial Group.

"A total professional," he added. "More than that, she was humble with lots of empathy. She could simplify the most complicated issues and create understanding. A legendary lady."

# Unclaimed Assets Kelly St. George

#### **NEARLY \$1 TRILLION AND GROWING: ASSETS WITH NO OWNER**

There is an estimated \$90 billion dollars in unclaimed assets in North America, most of which is held by individual states and a variety of federal agencies. Annually this number is increasing and the amount going out is only half of what's coming in. Some experts believe this number to be double if you include the assets that have not yet been reported. Total unclaimed assets have increased by over 50% in the past ten years. What type of assets are there? How can you claim your share? Finally, how can you ensure that your legacy is preserved by ensuring all the assets you have go to the right place and are not added to the ever-growing list?

#### What & Why Are Assets Unclaimed

Escheatment occurs when a financial institution, government or company has no known address for the account holder. The amount of time is determined by each asset type, but most must be reported and returned to the Treasurer in 3-5 years IN THE STATE OF INCORPORATION, not necessarily residency.



Here is a list of some of the most common State claims:

Bank Checking/Savings Acct	Money Orders unredeemed	Mineral Royalty Payments
Stocks	Safety Deposit Box Contents	Certificates (some states)
Uncashed checks – dividends and payroll	Annuity payments and benefits	Customer overpayments
Traveler's Checks	Refunds of Life Insurance Cash Value & Proceeds	Pension benefits – (Federal)
Trust Distributions	Utility security deposits	Military Benefits (Federal)

The largest state of incorporation for businesses is Delaware and CA boasts the highest unclaimed assets at \$9 billion. Insurance and annuity claims can require multiple state inquiries when you consider that 65% of the insurance carriers of last century have been merged, consolidated, or are not serviced by the initial producing firm. While there are specific time frames for each of the asset types to be escheated, the date the clock starts is quite vague. It could include time after inactivity. With cash value life insurance policies, there may be sufficient funds to keep the contract to maintain activity and not be escheated in a timely fashion. There may be no notification of death and beneficiaries contact information may be complete or outdated. Clients may not remember taking out older policies. Couple that with a financial industry that boasts an 80% attrition of advisors, account holders may not remember who they used and been out of contact with the company for years or even decades.

New regulations to add a Trusted Contact person and annual reporting should curtail future assets from going unclaimed, but only if complete and accurate information is available.

Is it value worth the search? While most claims, 70%, are under \$100, the largest claim recorded was a healthy \$6.1 million in Missouri. Some states separate smaller vs. larger claims on their state site, which you can access via the National Association of Unclaimed Property Administrators, **https://unclaimed.org**, a non-profit dedicated to finding rightful owners.

#### **Stake Your Claim**

At the NAPUA site, you can navigate to the US map, click on the state, which take you to the site for each state Treasurer. Sites are updated semi-annually and currently there is no time limit for assets to be claimed. Proposed legislation may pose expirations and allow states to retain in the future. Federal assets can be researched, found and claimed at https://www.treasurydirect.gov/govt/reports/tma/unclaimed.htm - Federal unclaimed assets are managed by agencies.

You can file a claim for yourself, as an heir with either a closed or open probate, or as the legal representative or authorized person for current or former business. There are also fee-based representatives that charge to research and claim on your behalf. The states and NAUPA both remind consumers that the search and claim process is FREE. At nearly \$1Trillion, there will be opportunists and lures for elder financial fraud. Remind your clients not to sign or give POA to those outside their trusted financial and legal team.

Be sure to search all names variations held through you/their lifetime and multiple states.

#### **Claiming Requirements**

Claiming can be as simple as providing identifying information and an online affidavit to obtaining legal documents for prior relatives including birth certificates, death certificates, proof of prior address, marriage certificates, or proof of prior employment. The higher the claim, the longer it can take. Most processes start online at the state site and will provide you with the necessary documentation to claim. I have seen claims settle in as little as 2 weeks to over 2 years.

#### **Legacy Solutions**

- 1) Maintain a comprehensive, up-to-date list of your assets in one safe location
- 2) Update and review your beneficiaries annually and ensure that a Trusted Contact person is added to each account
- 3) Work with your financial planner and legal representatives to keep your data current
- 4) When reviewing old financials, identify where you may have made payments or deposits. Check the states of your current and former creditors or companies that you paid for subscriptions or monthly payments
- 5) Assist seniors by connecting them with trusted professionals the electronic learning curve can be daunting and may be the reason unclaimed assets are increasing
- 6) Start a genealogy list of names, dates of birth/death/marriage for aging or deceased family members.
- 7) Finally, be cautious and conscientious when looking for claims. Utilize your team of TRUSTED financial professionals to assist with the data needed for claims.

#### **Best Wishes and Happy Hunting!**

Be sure to reach out and let me know about both your successes and challenges!

Kelly is a Wealth Advisor with Colorado Wealth Group, a boutique RIA in Denver, CO.

In addition, she is a licensed mortgage loan originator in CO with A.L.L. City Financial Group and serves as co-chair on the Women's Estate Planning Council. She holds a BA from the University of Denver and an MBA from Colorado State University and resides in Genesee, CO.

Kelly L. St. George, MBA / Kelly@ColoradoWealthGroup / 303-870-7701

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# Retirement Readiness for Women Jenne K. Trembley, Financial Advisor



Saving for retirement is never easy, but women in particular can face unique challenges. Statistics from a recent Morningstar special report on women and investing show why it's important they make retirement planning a personal priority—and start as early as possible.

- The earnings gap is real. Over a lifetime, whether they have a high school education, a bachelor's degree or an advanced degree, women earn, on average, significantly less than men with equivalent schooling. Consequently, many women have less income available to put toward their futures.
- **Earnings peak earlier.** On average, women's earnings peak at age 44, while men's earnings continue to climb until age 55. That means less income growth over a career lifetime for women.

- **Caregiving responsibilities lower women's lifetime earnings potential.** More women than men report having to reduce hours or quit working at some point during their careers to care for loved ones. Meanwhile, men keep earning.
- **Women live longer.** With a higher average life expectancy, women need to fund more years of retirement despite earning less during their working years.
- Long-term care may be on the horizon. It's estimated that 58 percent of women age 65 or older will need long-term care during their lifetimes. Assisted living and nursing home facilities can be quite expensive.
- Women of color face the greatest income disparities. As a result, one quarter of Black women over age 65 and 31 percent of Hispanic women over age 65 live in poverty.

With these uphill challenges, it's no wonder women are more likely than men to fall short of their retirement goals. And the pandemic hasn't helped matters either, considering most job losses in 2020 occurred among women. Here are steps you can take to change this concerning pattern and enhance your own retirement readiness:

- **Put time on your side.** The sooner you prioritize retirement planning, the better. Grow your nest egg with consistent contributions. Automatic deposits make it easy; simply identify the amount or percentage you want to save from every paycheck. Invested savings can grow over time through compound interest.
- Seek income equality. Know your worth and advocate for fair compensation. Be willing to negotiate for salary increases. Consider moving into a higher-paying career if earnings are limited in your field.
- **Maximize your retirement plan contributions.** Take advantage of the employer 401(k) contribution match if it's available to you. Whether it's a partial match or dollar-for-dollar match, those employer dollars boost your retirement savings account for free.
- Work longer. Every year you remain in the workforce and continue to earn a paycheck is one less year you need to tap your savings. If you enjoy what you do, stay in your career. If you face a mandatory retirement age, find other work for the income it provides.
- **Find a side gig.** Some women boost their retirement savings by generating income through the gig economy. Consulting, teaching and sales are just a few ways to produce income to increase your bottom line.
- Make sound decisions when choosing your government benefit options. Claim your Social Security benefits at full retirement age (or later) to receive your maximum monthly benefit. Filing at an earlier age will result in a permanent reduction in benefits. Medicare is different: you must sign up during the limited enrollment window on either side of age 65 to avoid penalties. Since future medical needs and costs are so unpredictable, it's generally recommended to also purchase a Medicare Supplement insurance plan, which helps pay for out-of-pocket costs such as co-payments, coinsurance and deductibles under Original Medicare.
- **Get financial planning advice.** Enlist a knowledgeable ally to help you improve your retirement outlook. A financial advisor can help you plan for retirement along with other important life goals.

Source: Morningstar, "Women and Investing:100 Must-Know Statistics About Women and Retirement"

Jenne Trembley, CFP<sup>®</sup>, ChFC<sup>®</sup>, AEP<sup>®</sup>, CAP<sup>®</sup>, CRPC<sup>®</sup>, APMA<sup>®</sup>, CDFA<sup>®</sup>, BFA<sup>TM</sup> is a Financial Advisor and CERTIFIED FINANCIAL PLANNERTM practitioner with Ethos Financial Partners, a private wealth practice of Ameriprise Financial Services, LLC in Thornton, Colorado. She specializes in fee-based financial planning and asset management strategies and has been in practice for 15 years. To contact her, call 303.252.9777; 9351 Grant Street Suite 300 | Thornton, CO 80229 | Jennifer.K.Trembley@ampf.com

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### 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 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.

# **WEPC Officers**

#### Gina Trevey, Esq. CTFA®- President

MidFirst Private Wealth Management gina.trevey@midfirst.com

#### Kim Raemdonck Esq. - Vice President

Legacy Planning & Probate, LLC kim@legacyplanningandprobate.com

#### Holly VandeHoef, Esq. – Secretary

Bank of America holly.vandehoef@bofa.com

#### Angelia McGill, CPA<sup>®</sup> – Treasurer

Bauerle and Company, P.C. angelia.mcgill@wipfli.com

#### Hayley Lambourn Esq. – Immediate Past President

Wade Ash Woods Hill & Farley, P.C hlambourn@wadeash.com

# **WEPC Committees**

#### **Membership Committee**

#### Kayla Nelson, Esq. - Co-Chair

Sigler Law Office, LLC kayla@siglerlawco.com

#### Angelina Reeves, Esq. – Co-Chair

Blue Spruce Legal, LLC reevesa@bluesprucelegal.com

#### Lisa Theard – Membership Ambassador

Oasis Senior Advisors daphneandlisa@youroasisadvisor.com

#### **Programs Committee**

#### RaQwin Young, Esq. - Co-Chair

The Law Office of RaQwin Young, LLC ryoung@younglawgolden.com

#### **Shannon Tracy – Co-Chair**

Plante Moran shannon.tracy@plantemoran.com

#### **Hospitality Committee**

#### Melanie Palmer - Co-Chair

US Bank Private Wealth Management melanie.palmer@usbank.com

#### **Natalie Guard – Co-Chair** BDO

nguard@bdo.com

#### **Public Relations Committee**

#### Anda Pilmanis, Esq., Realtor – Co-Chair

AgentAnda LLC agentanda@agentanda.com

#### Kelly St. George, MBA - Co-Chair

Colorado Wealth Group kelly@coloradowealthgroup.com

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

#### Jennifer Trembley, CFP<sup>®</sup>, ChFC<sup>®</sup>, CAP<sup>®</sup>, CRPC<sup>®</sup>, APMA<sup>®</sup>, CDFA<sup>®</sup>, BFA<sup>TM</sup> – Co-Chair

Ethos Financial Partners jennifer.k.trembley@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 Public Relations **Committee Co-Chairs** Kelly St. George, at kstgeorge@presidential.com and/or **Caroline Thompson at** caroline.thompson@anbbank.com

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

Thank you to our Sponsors for their support:

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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.
- 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!
- 4. Please notify the membership committee if your name-tag needs to be updated.

# WEPC Calendar

#### Meeting Dates for 2021

The WEPC generally meets the 2nd Thursday of every month from 5:30 to 7:15 p.m. if in person or from 5:30 to 6:45 p.m. if virtually.

#### Upcoming meetings:

June 10, 2021: Virtual Seminar 5:30 to 6:45 p.m. July 8, 2021: Summer Social (Outdoors). To be advised depending on Covid-19 restrictions.

# **Instructions for Paying Dues**

#### To pay via Credit Card:

Please visit our website at http://wepc.net/membership.html.
Click on the red Member Dues Renewal button (near the bottom of the page).

#### To pay via Check:

Please send a check made payable to "**WEPC**" to WEPC, P.O. Box 460666, Denver, CO, 80246. Please specify your name on the check, if the check is in your company's name.

#### In Person:

Please bring your check to our next meeting. Please specify your name on the check, if the check is in your company's name.

#### Notes:

- WEPC dues are due in May and are not prorated, hence the best value for your annual dues is achieved if you make payment in May.
- Please note that if your dues are unpaid by the time of the June meeting, you will be asked to either pay your dues in full or a guest fee of \$25 at the door.