

**Thursday Insights for January 2005**  
**2:30 p.m. – 4:00 p.m.**

Thursday, January 6, 2005: **Are You Referable: The Practice Experience**  
Joseph J. Strazzeri, Esq., and John L. Jenkins, CFP™, Asset Preservation Strategies, Inc.

We are living at a time when extraordinary estate and wealth strategies planning advisors are needed like never before. As a result, the public is searching for answers on how to preserve and protect what they have; and for answers on how to thrive into the future. This course is a dialogue on professional collaboration and the type of practice your referral sources and clients experience- your practice as seen through the eyes of others. It introduces you to techniques in which you and your team may use to gain the skills and quiet confidence to position your practice in the forefront of your community and how you can become a "referable" resource to others. Your practice is like no other and should be unique to you.

Thursday, January 13, 2005: **A Work in Progress**  
Greg Banner, CFP, Asset Preservation Strategies, Inc. and Alejandro Matuk, Esq.

Harnessing the Winds of Change: The most consistent element of today's business climate is change. Understanding business owners' concerns and the way they think provides a competitive edge. A business owner must keep pace and learn to navigate the "Winds of Change"; so must that business owner's advisors. Business owners must rely on their advisors to understand and survive the changes in Income Tax Reductions, Retirement Plan Rules, and Gift, Estate & Generation-Skipping Transfer Tax Provisions.

Starting a Business: This is a daunting and financially risky decision. There is a need for research, professional advisors, creation of a business plan, and, of course, a business structure must be chosen. Operating a Business: Red Tape will always be an obstacle. Boring or not, business owners must deal with government rules & regulations, accounting methods, and hiring considerations. Expanding the Business: Financing an expansion, purchasing another business or assets of the business, going public, creating a new company or structure.

Thursday, January 20, 2005: **Real Life Liability Mitigation for the CFP™ and Real Estate Broker**  
Maureen L. Verduyn, CFP™, The Financial Team, Inc., and Peter Myers, Esq. The Myers Law Firm

The focus of this session is a practical look at the steps that can be taken to avoid or reduce the professional's exposure to liability claims - not only of the conduct of the professional, but also claims arising out of the conduct of third parties (so-called 'derivative liability' claims). In addition to good insurance and umbrella coverage, we will discuss strategies involving risk management and reduction, such as due diligence reviews of strategic partners, spot-checks of subordinates' output, client selection and culling, unannounced visits to collaborator's offices, and setting up a risk-management policy for the small professional practice. One of the instructors is an active plaintiffs' lawyer who represents victims in elder financial abuse cases and often litigates the issue of third-party culpability and derivative liability for the misdeeds of one of the advisory team members.

Thursday, January 27, 2005: **California Forum 2005 and The Gathering**  
Hosted at the U.S. Grant Hotel. \*\*See attached flyer for details.

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**Thursday Insights for February 2005**  
**2:30 p.m. – 4:00 p.m.**

Thursday, February 3, 2005: **Trustee Training: Rights and Responsibilities**  
Eleanor R. Minsky, Esq., and Stephen J. Mancini, Esq.

A client or a client's family member has just passed away and now the successor trustee must serve as trustee of the living trust. Are you prepared to handle the myriad of questions that successor trustees will have regarding their rights and responsibilities? Are you aware that tax and investment advice may be different in these situations? To help avoid personal liability, a trustee must seek professional financial, accounting and legal advice. This course is an overview of the legal and procedural requirements of trust administration to assist trustees and their advisors to properly discharge their duties. It addresses the need for legal, tax, accounting, and complete investment planning in trust administration.

Thursday, February 10, 2005: **7 Steps to a Successful Exit**  
Greg Banner, CFP, Asset Preservation Strategies, Inc. and Alejandro Matuk, Esq.

Every business owner needs to plan with the end in mind as to how they are going to transition out of their business. Exit planning is a customized process of setting goals and deciding how best to achieve them. Proper exit planning will help maximize a business owner's return and minimize the tax liability when the business is transferred or sold.

Thursday, February 17, 2005: **Understanding Basic Estate Planning**  
Joseph McGuire, CPA, Esq., Law Office of Joseph J. McGuire, and Rodney J. Hatley, Esq.

Why Plan? What is an Estate? Why most estate plans fail. What makes a good estate plan? It is as easy as 1, 2, 3! This course covers the Basics of Estate Planning, including titling, tax basis rules, the disadvantages of joint tenancy and the pros and cons of gifting. Beneficiary designations are discussed and Estate Taxes are explained as are Conservatorship, Probate, Powers of Attorney and planning for minors. The A B C's of Basic Living Trust planning are explored. The importance and the power of collaborative planning as well as opportunities for financial planners and accountants in estate planning is a central theme.

Thursday, February 24, 2005: **Special Needs Trusts: A Comprehensive and Unique Answer**  
Kim Maguire, CFP™, Merrill Lynch, and Joseph J. Strazzeri, Esq.

What comes to mind when you hear the term "special needs"? Challenges? A different focus on life issues? Special needs are the financial, psychological, and familial challenges facing clients who have a disabled child or loved one. Families with special needs have to communicate with several different specialists and professionals – from attorneys and trustees to financial planners and caseworkers. Come learn more about Special Needs Trusts and the other financial options available today – because in reality, no matter how wealthy a family is, wealth can diminish rapidly with long-term, lifetime care.

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## Thursday Insights for March 2005

2:30 p.m. – 4:00 p.m.

- Thursday, March 3, 2005: **Stump the Counsellor**  
Joseph Strazzeri, Esq. and Stephen Mancini, Esq.
- Very seldom are we offered a chance to try and Stump the Counsellor. With the continuous advances and strategies happening in today's legal environment there are many questions surrounding everything from Special Needs, Pet Trusts, Charitable Remainder Trusts, all the way to Medi-Cal planning issues. Come and get a chance to brain boggle Joe and Steve.
- Thursday, March 10, 2005: **Medi-Cal: The 3 Lies and 8 Mistakes**  
Eleanor R. Minsky, Esq., and Ronald Cenicerroz, Senior Planner, Asset Preservation Strategies, Inc.
- This is a confusing area of the law and financial planning that is constantly changing. What happens when a loved one must have long term health care (nursing home, convalescent hospital or in home care)? How does a family provide for the long term care of a loved one, while assuring the financial security of those still living at home? Is the family protected?
- This course surveys the current rules and planning techniques. It answers these questions as well as many others: What is Medi-Cal? What are the rules? Can insurance or annuity planning help? Is Medi-Cal different from Medicare? Is Medi-Cal planning part of estate planning? Is this type of planning ethical? What are the rules for qualifying? Can the state or federal government take the home? What about claims against the family to recover expenses on behalf of a loved one?
- Thursday, March 17, 2005: **Entity Choices**  
Greg Banner, CFP™, Asset Preservation Strategies, Inc. and Alejandro Matuk, Esq.
- Choosing an Entity: Sole Proprietorships, Partnerships, Corporations, Limited Liability Companies.
- Evaluating The Entities - This course surveys each business entity option. Multiple considerations dictate which choice of entity, for example: What are the business goals of the owner(s)? How does ownership, liability protection, capitalization, management, sale of the business, estate planning, taxation, and owner and employee benefits affect the choice of business entity? Learn The Entity Choice Matrix.
- Thursday, March 24, 2005: **The Initial Visit – Listening to Close**  
Joseph Strazzeri, Esq. and Stacey L. Denherder, Esq., Denherder & Associates
- The key to helping others help themselves is listening. During the interactive client meetings most advisors have a set path regardless of the client(s)' needs or concerns. This course offers practical protocols and ideas to allow meetings to go where they should on their own while making sure all of the client's concerns are covered as well as the advisor's. Hearing in between the lines, front door greetings, interaction, room set up, quiet confidence to a hug or handshake goodbye are just the surface of listening to close. Each of us have unique practices, but each can collaboratively support the client's true needs.
- Thursday, March 31, 2005: **The Riviera Meets Santa Barbara Wine Tasting**  
Deborah D. Lazear, CSW, Lecturer at San Diego State University
- Have you seen the movie Sideways? The Southern California Institute presents its own version with the help of Deb! "The Riviera Meets Santa Barbara" - Come enjoy the great company and taste the wines from both regions paired with some wonderful food.

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**Thursday Insights for April 2005**  
**2:30 p.m. – 4:00 p.m.**

- Thursday, April 7, 2005: **Debt Shield: A Strategy for Advanced Asset Protection**  
Maureen L. Verduyn, CFP™, and Peggy Lombardo, CPA, both of The Financial Team, Inc.
- The equity in our client's home is exposed to lawsuits and often not "working" for them. How do we help resolve these issues?
- Maureen and Peggy will share how to have the client retain all tax benefits of home ownership, achieve the desired asset protection, get the equity to work in another asset-protected investment, enhance retirement income as well as receive sizable deductions and reduce actual out of pocket expenses. As expected, a collaborative approach involving the client's attorney, CPA and financial advisor will be needed and reviewed.
- Thursday, April 14, 2005: **Basic Estate Planning Plus – A Short Review of Basic Planning Plus Irrevocable Life Insurance Trusts (ILITs)**  
Rodney J Hatley, Esq., and Alejandro Matuk, Esq., both of the Law Firm of Strazzeri Mancini
- Following a short overview of the basics of estate planning, from title considerations to beneficiary designations and "ABC" trusts, this course provides a detailed review of Irrevocable Life Insurance Trusts and how they really work. ILITs are an incredibly powerful and often underfunded and underused estate planning tool allowing your clients to pass their estates to their loved ones intact by avoiding or substantially lessening the impact of the estate tax while providing goal fulfillment and protection from creditors.
- Thursday, April 21, 2005: **Program Pre-Empted Due to SunBridge Strategies – Team Training Workshop**
- For more information on the upcoming SunBridge Programs please check out the link to their page offered at [www.scinstitute.org](http://www.scinstitute.org) or visit the SunBridge Strategies site at [www.SunBridgeStrategies.com](http://www.SunBridgeStrategies.com) .
- Thursday, April 28, 2005: **Special Needs Trusts: A Comprehensive and Unique Answer**  
Kim Maguire, CFP™, Merrill Lynch, and Joseph J. Strazzeri, Esq.
- What comes to mind when you hear the term "special needs"? Challenges? A different focus on life issues? Special needs are the financial, psychological, and familial challenges facing clients who have a disabled child or loved one. Families with special needs have to communicate with several different specialists and professionals – from attorneys and trustees to financial planners and caseworkers. Come learn more about Special Needs Trusts and the other financial options available today – because in reality, no matter how wealthy a family is, wealth can diminish rapidly with long-term, lifetime care.

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**Thursday Insights for May 2005**  
**2:30 p.m. – 4:00 p.m.**

Thursday, May 5, 2005: **The Alphabet Soup of Advanced Estate Planning**  
with Rodney J. Hatley, Esq., and Alejandro Matuk, Esq.

A summary of basic and basic plus estate planning followed by a survey of advanced estate planning techniques and why financial, tax and accounting professionals, as well as other professional planners, need to be familiar with these techniques. This course deals with how to minimize the wealth (estate) tax through charitable giving and discounting techniques. Learn the basics of the alphabet soup, e.g., Charitable Remainder Trusts (CRT), Charitable Lead Trusts (CLT), Qualified Personal Residence Trusts (QPRT), Grantor Retained Annuity Trusts (GRAT), Family Limited Partnerships (FLP), and Liquid Asset Protection Trusts (LAPT). Gain knowledge of how life insurance can play an important role in these advanced plans.

Thursday, May 12, 2005: **Funding a Revocable Living Trust – The Ins and Outs**  
with Sherin Rashedi, Funding Coordinator, and Stephen Mancini, Esq., both of the Law Firm of Strazzeri Mancini

Funding a Living Trust can be both simple and complex. This session will cover the options available and discuss the processes for funding bank accounts, investments, life insurance policies, retirement plans, and other assets. Steve and Sherin will also discuss the legal implications of not funding a Living Trust.

Thursday, May 19, 2005: **Employee Benefits for All**  
with Greg Banner, CFP™, Asset Preservation Strategies, Inc. and Alejandro Matuk, Esq.

Fringe benefits are usually offered by an employer to attract and keep good employees. The most popular plans are reviewed, for example: Qualified retirement plans, defined-benefit plans, defined-contribution plans, and simplified retirement plans. These plans must be non-discriminatory. Which plan may be best for a particular business is addressed by "Evaluating Retirement Plans" from the perspectives of business goals, cost, and complexity.

Thursday, May 26, 2005: **Risk Management and Insurance**  
with Maureen Verduyn, CFP™, M.Ed., The Financial Team, Inc., and Ronald Cenicerz, Senior Planner, Asset Preservation Strategies

This program's first course covers the basics of risk management and protection using various strategies and insurance. There are many types of insurance that should be addressed with a client. We will help you identify various types of policies, their purpose, and when to use them. We will also break down an insurance policy and help clear up the confusion of insurance.

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**Thursday Insights for June 2005**  
**2:30 p.m. – 4:00 p.m.**

Thursday, June 2, 2005: **Employee Benefits**  
with Greg Banner, CFP, Asset Preservation Strategies, Inc. and Alejandro Matuk, Esq.

Often entrepreneurs want to help employees, but want to disproportionately help themselves. Beyond fringe benefits, what methods are available to compensate and motivate key employees, including owner-employees on a discriminatory basis. For example: Deferred-compensation plans, stock bonus and stock option plans as well as life insurance as a benefit.

Thursday, June 9, 2005: **1031 Exchanges: Basic Information for Huge Tax Deferral Opportunities, While Keeping Your Money Safe and Productive**  
with Rachel French, VP and Certified Exchange Specialist, First National Bank, and Maureen Verduyn, CFP™, M.Ed., The Financial Team, Inc.

1031 Exchanges are widely used by clients selling investment real estate who want to defer their capital gains taxes. It's like getting a free loan from the government! Come and get information about this small, but advantageous, portion of the IRS Tax Code. Also learn how the right exchange accommodator can protect your equity and improve your earnings. Rachel French is an expert in the field, with over 8 years of experience with involvement in over 5,000 exchanges. She will go over the basic rules of Exchanges and answer any questions you may have.

Thursday, June 16, 2005: **Trustee Training: Rights and Responsibilities**  
with Jeffrey C. Anderson, Jr., Senior Financial Consultant, StandSure Financial Services, Inc., and Stephen J. Mancini, Esq.

A client or a client's family member has just passed away and now the successor trustee must serve as trustee of the living trust. Are you prepared to handle the myriad of questions that successor trustees will have regarding their rights and responsibilities? Are you aware that tax and investment advice may be different in these situations? To help avoid personal liability, a trustee must seek professional financial, accounting and legal advice. This course is an overview of the legal and procedural requirements of trust administration to assist trustees and their advisors to properly discharge their duties. It addresses the need for legal, tax, accounting, and complete investment planning in trust administration.

Thursday, June 23, 2005: **Program Pre-Empted due to Summer California Forum**  
hosted by the Southern California Institute at the Hyatt Regency Islandia

For more details please see our website at [www.scinstitute.org](http://www.scinstitute.org) and view the California Forum page, there you will find an event agenda and registration form.

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**Thursday Insights for July 2005**  
**2:30 p.m. – 4:00 p.m.**

- Thursday, July 7, 2005: **Attracting and Working with Affluent Families**  
with James Reopelle, President, Comprehensive Financial Group, and Joseph J. Strazzeri, Esq.
- What is affluent? Are affluent clients unlike other clients? Should the process for dealing with an affluent client be different? After a short review of previous courses, this course discusses those differences. In addition: The critical importance of a collaborative team and a collaborative process, why affluent clients have a unique concept of money, the notion of “it is not what it’s about”, third party credibility, “shining the light”; and the value of proper referrals and referral protocols. As a collaborative team member, you are always prepared to help.
- Thursday, July 14, 2005: **Funding a Revocable Living Trust – The Ins and Outs**  
with Sherin Rashedi, Funding Coordinator, and Stephen Mancini, Esq., both of the Law Firm of Strazzeri Mancini
- Funding a Living Trust can be both simple and complex. This session will cover the options available and discuss the processes for funding bank accounts, investments, life insurance policies, retirement plans, and other assets. Steve and Sherin will also discuss the legal implications of not funding a Living Trust.
- Thursday, July 21, 2005: **Exit Strategies and Succession/Estate Planning**  
with Greg Banner, CFP™, Asset Preservation Strategies, Inc. and Alejandro Matuk, Esq.
- After years of hard work, planning, and sacrifice, owners find themselves frustrated with the limited perceived options at hand. Sale, disability, death, and retirement are eventualities that all business owners must face at some point. It is clearly best to plan for these events so that the desired result will be obtained while minimizing taxes. This course reviews succession planning, business valuation, selling to co-owners, selling to employees, giving to family members, selling to outsiders; and estate planning concerns.
- Thursday, July 28, 2005: **Program Pre-Empted due to The Laureate Programs**  
hosted by the Southern California Institute at the Hyatt Aventine in La Jolla
- For more details please see our website at [www.scinstitute.org](http://www.scinstitute.org) and view The Laureate Programs page for event agenda and registration forms.

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**Thursday Insights for August 2005**  
**2:30 p.m. – 4:00 p.m.**

Thursday, August 4, 2005: **Internal SCI Fellows Presenter Training**  
with Joseph J. Strazzeri, Esq., and Stephen J. Mancini, Esq.

Being a successful presenter isn't any easy feat. Come learn about how the smallest presentation details such as summarizing the nature of the course & the logistics (how long, where the bathrooms are etc.) can make a difference. We will cover everything including the team-teaching concept, coordinating roles within the teaching process, achieving a smooth transition between each other, and effective communicating.

Thursday, August 11, 2005: **Initial Visit: Listening to Close Training**  
with Alejandro Matuk, Esq., and Joseph J. Strazzeri, Esq.  
**Extended Program 2:30pm - 5:30pm with \$500.00 participation fee**

The key to helping others help themselves is listening. During the interactive client meetings most advisors have a set path regardless of the client(s)' needs or concerns. This course offers practical protocols and ideas to allow meetings to go where they should on their own while making sure all of the client's concerns are covered as well as the advisor's. Hearing in between the lines, front door greetings, interaction, room set up, quiet confidence to a hug or handshake goodbye are just the surface of listening to close. Each of us have unique practices, but each can collaboratively support the client's true needs.

Thursday, August 18, 2005: **Understanding Base Estate Planning**  
with Eleanor Minsky, Esq., and Stephen J. Mancini, Esq.

Why Plan? What is an Estate? Why most estate plans fail. What makes a good estate plan? It is as easy as 1, 2, 3! This course covers the Basics of Estate Planning, including titling, tax basis rules, the disadvantages of joint tenancy and the pros and cons of gifting. Beneficiary designations are discussed and Estate Taxes are explained as are Conservatorship, Probate, Powers of Attorney and planning for minors. The A B C's of Basic Living Trust planning are explored. The importance and the power of collaborative planning as well as opportunities for financial planners and accountants in estate planning is a central theme.

Thursday, August 25, 2005: **Programs Pre-Empted due to the Laureate Instructors Retreat**

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## Thursday Insights for September 2005

2:30 p.m. – 4:00 p.m.

- Thursday, September 1, 2005: **Finding New Value in Old Policies -ReEnergizing Dormant Assets**  
with Edward Jones, Palm Beach Capital Advisors, and John L. Jenkins, CFP®, EA, Asset Preservation Strategies, Inc.  
What is a life settlement and how does it differ from a viatical? Where is the support for this secondary market? Have you ever had a client let a policy lapse and what did you do about it? How it helps my high net worth senior clients? How do seniors use the proceeds from Life Settlements? Why should I get involved? What happens if I do NOT tell my clients about life settlements? 82% of all Universal Life policies lapse or take surrender value - How are you helping your senior clients before this happens?
- Thursday, September 8, 2005: **Attracting and Working with Business Owners**  
with Greg Banner, CFP®, Asset Preservation Strategies, Inc. and Alejandro Matuk, Esq.  
Business owners have their own special way of thinking. Often, a business owner's most important "child" is the business. Many entrepreneurs spend the majority of their time with their business. This course surveys the different ways business owners approach their business and their planning. It is an essential dialogue and will assist professional advisors in approaching, working with, and counseling to close with business owners.
- Thursday, September 15, 2005: **Financial and Estate Planning for Same Sex Couples**  
with Marci S. Bair, CFP, CSA, Bair Financial Group, and Stephen J. Mancini, Esq., Partner, The Law Firm of Strazzeri Mancini LLP  
A recent article in Estate Planning magazine discussed the unique planning needs of unmarried couples. While the unlimited marital deduction is unavailable as a planning tool, that doesn't mean that you can't be creative in your financial and estate planning for same sex couples. Marci and Steve will explore ways that you can serve your clients who are same sex couples, both from financial and estate planning perspectives, and help them achieve their goals.
- Thursday, September 22, 2005: **Special Needs Trusts: A Comprehensive and Unique Answer**  
With Kim Maguire, CFP®, Merrill Lynch, and Rodney J. Hatley, Esq.  
What comes to mind when you hear the term "special needs"? Challenges? A different focus on life issues? Special needs are the financial, psychological, and familial challenges facing clients who have a disabled child or loved one. Families with special needs have to communicate with several different specialists and professionals – from attorneys and trustees to financial planners and caseworkers. Come learn more about Special Needs Trusts and the other financial options available today – because in reality, no matter how wealthy a family is, wealth can diminish rapidly with long-term, lifetime care.
- Thursday, September 29, 2005: **SCI Beer Tasting Trip to Rock Bottom Brewery**  
Hosted by the Southern California Institute Fellows and presented the Rock Bottom Brew Master.  
Think you know everything there is to know about drinking beer? What about the art of brewing and the variety of hops that can be used to create wonderful everyday drinking beers and some great seasonal tastes as well. Come visit with us over at Rock Bottom Brewery to learn more about the ever changing world of brewing. Please RSVP as seating will be limited.  
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## Thursday Insights for October 2005

2:30 p.m. – 4:00 p.m.

Thursday, October 6, 2005: **Evidentiary Issues in Documenting FLPs in Light of Recent Cases on 2036(a)**

with Peter Myers, Esq., The Myers Law Firm, and Alejandro Matuk, Esq.

C. Porter Schutt, husband of a duPont heir, died owning a partnership interest holding marketable securities. Wayne C. Bongard, a self-made entrepreneur, died two years earlier owning a partnership interest with illiquid shares of a closely-held family business. The U.S. Tax Court allowed Mr. Schutt's Estate a mid-30% discount and Mr. Bongard's Estate no discount. Why? The difference was in the evidence. As a result of the 2004 and 2005 decided cases of Schutt, Bongard, Kimbell, and Strangi IV, planners must be extremely conscious of the evidentiary record they are creating when implementing the estate plan. Mistakes can mean nothing short of a complete failure of the plan. Peter and Alex will discuss how "Evidentiary sensitivity" can mean the difference between a home run and a strike out in your family-entity planning.

Thursday, October 13, 2005: **Attracting and Working with Affluent Families**

with James E. Reopelle, CEO, Comprehensive Financial Group, and Joseph J. Strazzeri, Esq.

What is affluent? Are affluent clients unlike other clients? Should the process for dealing with an affluent client be different? After Jim and Joe give a short review of previous courses they will discuss these differences. In addition: The critical importance of a collaborative team and a collaborative process, why affluent clients have a unique concept of money, the notion of "it is not what it's about", third party credibility, "shining the light"; and the value of proper referrals and referral protocols. As a collaborative team member, you are always prepared to help.

Thursday, October 20, 2005: **Intergenerational Client Development**

with Jeffrey C. Anderson, Jr., Senior Financial Consultant, StandSure Financial Services, Inc., and Fred Hathaway, Jr., VP, The Family Business Institute

Closely held company advisors spend most of their time with the business executive who's running the business today. Their investment of time is based on an assumption that the one who pays the bills is to be heeded at all costs. Not enough effort is made to help transform the organization from an entrepreneurial style to a professionally managed company. Noted turnaround consultant and author Fred Hathaway will offer insight to those who work with business owners on ways to get the commitment of multiple generations of the family—and therefore develop clients for a lifetime! Understanding what the various stakeholders in the transition desire and how to get them all working together is as key to your business success as theirs.

Thursday, October 27, 2005: **A Work in Progress**

with Greg Banner, CFP®, Asset Preservation Strategies, Inc. and Alejandro Matuk, Esq.

Harnessing the Winds of Change: The most consistent element of today's business climate is change. Understanding business owners' concerns and the way they think provides a competitive edge. A business owner must keep pace and learn to navigate the "Winds of Change"; so must that business owner's advisors. Business owners must rely on their advisors to understand and survive the changes in Income Tax Reductions, Retirement Plan Rules, and Gift, Estate & Generation-Skipping Transfer Tax Provisions. Come learn about the research and steps involved in starting a business, operating a business, and expanding the business.

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with Rodney J. Hatley, Esq., and Eleanor R. Minsky, Esq., both of the Law Firm of Strazzeri Mancini, LLP
- This is a confusing area of the law and financial planning that is constantly changing. What happens when a loved one must have long term health care (nursing home, convalescent hospital or in home care)? How does a family provide for the long term care of a loved one, while assuring the financial security of those still living at home? Is the family protected? Rod and Eleanor will survey the current rules and planning techniques along with answering these questions as well as many others: What is Medi-Cal? What are the rules? Can insurance or annuity planning help? Is Medi-Cal different from Medicare? Is Medi-Cal planning part of estate planning? Is this type of planning ethical? What are the rules for qualifying? Can the state or federal government take the home? What about claims against the family to recover expenses on behalf of a loved one?
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with Gregory R. Banner, CFP®, Asset Preservation Strategies, Inc. and Alejandro Matuk, Esq.
- Choosing an Entity: Sole Proprietorships, Partnerships, Corporations, Limited Liability Companies. This course surveys each business formation option by evaluating the Entities. Multiple considerations dictate which choice of entity, for example: What are the business goals of the owner(s)? How does ownership, liability protection, capitalization, management, sale of the business, estate planning, taxation, and owner and employee benefits affect the choice of business entity? Learn The Entity Choice Matrix.
- Thursday, November 17, 2005: **Trustee Training: The Rights & Responsibilities**  
with Stephen J. Mancini, Esq., and Eleanor R. Minsky, Esq.
- A client or a client's family member has just passed away and now the successor trustee must serve as trustee of the living trust. Are you prepared to handle the myriad of questions that successor trustees will have regarding their rights and responsibilities? Are you aware that tax and investment advice may be different in these situations? To help avoid personal liability, a trustee must seek professional financial, accounting and legal advice. This course is an overview of the legal and procedural requirements of trust administration to assist trustees and their advisors to properly discharge their duties. It addresses the need for legal, tax, accounting, and complete investment planning in trust administration.
- Thursday, November 24, 2005: **Programs Pre-Empted due to the Thanksgiving Holiday**  
Have a great holiday week-end, eat too much and be safe!
- Thursday, December 8, 2005: **Southern California Institute's 4th Annual Holiday Open House**  
We invite you to join our family and friends at our annual holiday open house – please see our attached flyer for details.

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