



*SOUTH JERSEY NEWSLETTER*  
*August/September 2020*



**A Message from the  
President: Will Merriken**

Our success rests on 2  
fundamentals—Getting 90-100  
golfers on the course and sponsors



Fellow Members,

As summer gradually winds down, **our first meeting is on Tuesday 9/15 and it will be virtual** at the normal time 830-1030 am. BYOBC (Bring Your Own Breakfast and Coffee!) [Please click here to register for the virtual meeting.](#) A HUGE thank you to Board Members Al Sorichetti, Virginia Harriett, Tricia Hancock and Emily Harriett in working through all the logistics and State CE guidelines to make this virtual meeting format work. There is a lot that goes on behind the scenes and they have been awesome in figuring it all out!

I really hope all of you are well and have been able to get some time this summer for a little R&R to combat

to enable us to reach our fundraising goals for Deborah Heart and Lung. I respectfully ask for your support and energy on both fronts. To register for the event, [click here](#). For more information on the event, please visit our website [here](#).

**Membership Renewal**— For many of us our membership renewal time is September. You will get ONLY ONE reminder notice via email from National. Please respond immediately and renew so that the reminder email doesn't get "buried". Anyone who has a renewal question please contact Nate Browning, Membership Chair at [nathan.browning@lpl.com](mailto:nathan.browning@lpl.com).

**Future meetings**—The Board is in agreement that we want to return to regular in person meetings at a Country Club as soon as NJ Covid 19 guidelines allow. That said—Will you feel comfortable attending? Emily Harriett, our Chapter Executive, will be sending out a poll when it looks like we might be able to return to "in person" meetings.

the nagging impact of 6 months of Covid 19 with no end in sight. Purposefully, we have included random quotes (in blue) throughout this newsletter which we hope bring you a little joy, reminders of a few truisms of life, and perspective.

**Our 9/21 Golf Tournament IS ON!**

Brian Biehl, Tom Piersanti and Al Nicolosi are really excited about being able to pull this off this year! If you are a golfer please recruit a foursome and register. Please also help us recruit sponsors.

Thank you in advance for taking the time to respond honestly.

**Board Meetings Minutes** are available for the asking. The Board has been meeting monthly and will continue doing so all year. Please contact Emily if you'd like to read up on what's going on "behind the scenes". As always, please reach out to Emily or me with any questions. Emily— [sfsp-sjc@outlook.com](mailto:sfsp-sjc@outlook.com) OR me-- [willm@merriken.com](mailto:willm@merriken.com). Stay well!

Will Merriken, ChFC, AEP, President

"Keep your face always toward the sunshine and shadows will fall behind you." Walt Whitman

**4TH ANNUAL BOB BIEHL MEMORIAL GOLF TOURNAMENT**

**Location:** Laurel Creek Country Club

**Date:** September 21, 2020

We appreciate your continued support and dedication to this event. Proceeds of this event benefit Deborah Heart and Lung Center.

[To register for the Golf Tournament, please click here.](#)

[To view the brochure with event information: Bob Biehl Memorial Open 9-21-20](#)

To view the Covid-19 safety guidelines: [COVID19 Golf Event Regulations](#)

To view the Health Questionnaire to be completed before entrance:

[Golf Screening Form](#)

For Tournament information, please call:

Thomas C. Piersanti, SR. RHU, CLU 609-870- 4280

Al Nicolosi, CRPC 856-296-3829

Brian E. Biehl, CFP 609-351-1874

**WE LOOK FORWARD TO SEEING YOU ON SEPTEMBER 21ST AT LAUREL  
CREEK!!**

## **FIRST 2020-2021 MONTHLY MEETING:**

### **SEPTEMBER 15TH**

VIRTUAL MEETING

--BYOBAC--

(Bring Your Own Breakfast and Coffee)

**Program Time:** 8:30 am - 10:30 am

[Please click here to register for the web meeting](#)

### **"A View from the Top: Current State of the Economy"**

Please join us for an economic update, presented by Ben Ayers, with Nationwide's Office of the Chief Economist, immediately followed by a brief discussion and review of how insurance and investments products have been effected as well. This discussion will be lead by Nationwide's Industry Specialists.



Speaker: Ben Ayers, Senior Director Chief Economist at Nationwide

[Please click here to register for the web meeting](#)

[Please click here to download the Meeting Announcement PDF](#)

If you have any questions, please contact Emily Harriett at [SFSP-SJC@outlook.com](mailto:SFSP-SJC@outlook.com).

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“The most difficult thing is the decision to act. The rest is merely tenacity.”

Amelia Earhart

**A BIG THANK YOU TO OUR 2020-2021 SPONSORS!!**

**BLUE SPONSORS:**



**FRIENDS OF THE CHAPTER:**



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“Work hard, be kind, and amazing things will happen.” Conan O’Brien

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Shared from Anthony Mongeluzo, President of PCS.



#### **4 Apps You Can't Live Without**

I want to share some applications that I am using to boost my productivity and hopefully, help you.

1. Followupthen – Follow Up Then is a service that helps clean your inbox and helps you to set reminders.

I use this service at least 50 times a day. Check them out - <https://www.followupthen.com/>

2. Turbo Scan – I have to thank Mark from our Vineland team for this one. It's a free app that uses the camera on your phone to make a PDF. It's helped me often.

3. DocsToGo – Do you have problems opening Word or Excel documents on your phone? I'm not a fan of the built-in apps. This app is great and really lets you utilize your phone when handling Word or Excel documents.

4. My Fitness Pal – Everyone has been talking about Covid-19 and saying the 19 stands for the pounds we have gained. My Fitness Pal is fantastic at tracking calories and is a good accountability partner. It's helped me lose close to 30 pounds just by tracking my diet.

### **Member Spotlight:**

**5. How Long have you been an SFSP Member and what's your favorite thing about The SFSP?**

32 years--I joined in 1988 and now wonder what took me so long! The things I love now about our SFSP chapter are the same as they were 32 years ago. We get to rub elbows (literally now!) with the best practitioners in our section of the country and, via the chat room tools and conferences, all over the country. While the SFSP is no longer the only source of information with information being



**Tom C. Piersanti** CLU,  
RHU

**1. How and when did you get started in this business?**

I started in the business in 1969 with Phoenix Mutual Life in Philadelphia. Prior to 1969 I had completed my Business Administration degree at Temple's Night School while getting married to my high school sweetheart, Susan, and working 2 jobs. Upon graduation I worked in Pharmaceutical Sales for 2 years and built up a large following among Dr's. I was introduced to a successful Life Insurance agent who explained what he did. I wanted to "do something that made a difference" so I decided to give

essentially free now, ADVICE is not free. Being able to talk with other high level practitioners engages their knowledge and wisdom which equals EXPERIENCE! And there is no substitute for experience. When I was young I borrowed experience from those older and wiser and it helped me close cases and develop life long friendships. Knowledge comes from study and relationships. Information and knowledge combined equal sage advice. Our job is to provide our clients with the best advice possible. Lastly, today, everyone wants to be independent—me included! But with independence comes loneliness—if we let it. The camaraderie developed through SFSP with like minded people is priceless!

**6. What advice do you have for practitioners in their early years?**

That's a great question! I think 3 things are really important. First—ASK QUESTIONS! Lots of them and LISTEN carefully. 2nd—Take the time to really build a strong relationship with each prospect/client. 3rd—Ask for the business! Don't be shy about asking the closing questions. It's only when



the Life Insurance industry a try. I reasoned “I knew all these Dr’s. They weren’t very knowledgeable about their finances or financial future and thought I can really help them.”

**2. Tell us a little about your practice/career. How has it evolved over the years?**

I spent 10 years at Phoenix Mutual as a personal producer and then moved to Merrill Lynch’s Mt Laurel office as their Life Insurance, Business and Estate Planning Specialist. For 20+ years I covered all of South Jersey, Philadelphia and it’s Northern Suburbs up to Allentown and all of Delaware. I then moved to Wachovia Bank doing essentially the same thing, also in South Jersey. After 10 years there and Wachovia getting swallowed up in the banking consolidation, along with the industry changing from the General Agency system to large Independent Brokerage Agencies (BGA’s as they are now called) I signed on with Highland Capital—a large, national BGA. After 5 years I went truly independent and still help

them buy to they take real action to improve their future.

**7. What is a random fact about you that you’re especially proud of?**

Well, I can’t name just one. There are actually three things that I’m very proud of. Over the years I have enjoyed immensely being a volunteer on many committees and Boards. I’ve gotten to meet really nice, smart people who are so committed to the job at hand. Many have become long lasting friends. I’ve been president of NJ State NAIFA 1x and South Jersey NAIFA Chapter 3x along with serving as President of this organization 2x with lots of years on both Boards. The 2nd is delivering checks and the people I’ve brought into this great business, trained and watched them succeed. We are at our BEST when we deliver a check to a widow/widower/business owner and see first hand, in their eyes, that they know their life will not crumble and that they will be OK. The worst of times is the best and most rewarding time to be in this business. The 3rd is being a Life and Qualifying member of MDRT

advisors all over the country with their more complex cases.

**3. Tell us a little bit about your family—both growing up and now.**

I grew up in Pennsauken with an older sister, Judy, and a twin brother Tony (10 minutes older than me so I'm "the baby"). As HS Juniors Tony & I joined the Naval Air Reserves and learned to fly at Lakehurst Naval Air Station. I was in a car accident shortly thereafter but continued to fly through college. Upon graduation from Temple the Naval Commanders ended my flying career (results of the car accident). However, Tony went on to serve in the Navy Flying Anti-Submarine planes during the Vietnam War. God called Tony home on 12/15/1970 when he was shot down over the Gulf of Tonkin. His body was never found so he continues to be listed as MIA. I was a pretty fair athlete in HS lettering in Football, Basketball and Wrestling, and Baseball, but my love was Baseball. I played "The Hot Corner" (3rd base) and Pitched. I continued playing at the Semi-Pro level well into my 30's in the highly renowned

with 1 Court of The Table year and 6 Top of The Table years.

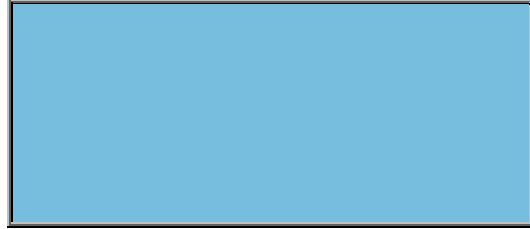
**8. What are you most passionate about?**

Serving Veterans! My Dad served in WW2 and fought in the Battle of The Bulge. He was a great influence in my life and is one of the reasons Tony and I joined the Naval Air Reserves while in High School. And, as I said earlier, Tony will always be MIA. Serving families who have had sons/daughters/husbands/wives make the ultimate sacrifice for me, us, our country will always be a lifelong passion. Also, I'm passionate about our industry. We do so much good when it really counts. Did you know that our industry is 2nd only to Social Security in the total benefits we pay out each year? SS pays out @1.6BILLION each year and we pay out 1.4BILLION each year in death benefits, disability claims, etc!!! What a great industry and career we have!

and competitive Penn-Del League. Now, I'm still married to my first wife Susan (56 years), have a son Tom Jr and a daughter Andrea. Tom Jr is married with one daughter and lives in North Jersey. Andrea is married and lives in North Carolina.

#### 4. Where do you like to vacation?

For a long time we owned a house in Avalon and we spent a lot of time there, not only in the summer but all year long. There's nothing quite like "The Quiet and Sunsets" to restore both Susan's and my souls. We were sad to sell it a number of years ago but it was the right time.



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"I am not a product of my circumstances. I am a product of my decisions."

Stephen Covey

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Shared from Martin H. Abo, CPA, ABV, CVA, CFF.



Does any of the below sound familiar to you?

The National Association of Insurance Commissioners (NAIC) states that:

1. 85% of policyholders haven't had an insurance review in the PAST 5 YEARS;
2. 60% of people who own insurance are not sure what their policies provide;
3. and 29% admitted that they needed more insurance.

- Has your life changed at all in the past five (5) years?
- Are your goals and needs different now than 5 or 10 years ago?
- When was your last insurance review?
- Did you know that insurance reviews can save you money?

[Read on by clicking here.](#)

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“As a child my family’s menu consisted of 2 choices: Take it or Leave it!”

Buddy Hackett

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### **2020-2021 Upcoming Events:**

**September 15, 2020:**

**VIRTUAL MEETING**

**Topic:**

"View from the Top:  
Current State of the Economy"

**Speaker:**

Ben Ayers  
Senior Director Chief Economist at  
Nationwide

[Click here to register!!](#)

**September 21, 2020:**

4th Annual Bob Biehl Memorial Golf  
Tournament Benefitting Deborah  
Heart and Lung

**Location:**

Laurel Creek Country Club

[Click here to register for the Golf  
Tournament](#)

**January 12, 2021:**

Location TBD

**Topic:**

“Current Trends and Future of  
Employer Sponsored Healthcare  
Plans”

**Panel:**

Lenny Katz, President, Katz Pierz,  
Ryan Petrizzi, Amerihealth &  
Doug Lubenow, President,  
The Lubenow Agency

**February 9, 2021:**

Location TBD

**Topic:**

"College Planning/College Funding"

**Speaker:**

TBD

**October 13, 2020:**

Location TBD

**Topic:**

"Ethics"

**Speaker:**

Virginia Harriett & Tricia Hancock

**November 10, 2020:**

Location TBD

**Topic:**

"Planning Opportunities for Life Insurance from the Secure Act."

**Panel:**

Victor Ngai, Senior VP Advanced Markets, Security Mutual Life & Caroline Mckay, JD, LLM Associate Counsel JH Advanced Markets, John Hancock

**December 8, 2020:**

Samaritan Healthcare & Hospice

**Topic:**

"Annual Tax Update"

**Speakers:**

Kulzer and DiPadova Panel

**March 9, 2021:**

Location TBD

**Topic:**

"Free Throws for Financial Professionals: Lessons I Learned as a Student Manager"

**Speaker:**

Mike McGlothlin, ChFC®, CLU®, CFP®, LUTCF®  
EVP, Retirement, ASH Brokerage

**April 6, 2021:**

Location TBD

**Topic:**

"Planning for LTC Cost and Retirement"

**Speaker:**

Panel: Archer Law & AI Sorichetti with Nationwide

**May 11, 2021:**

Location TBD

**Topic:**

"Tax Efficient Investing: Alternatives"

**Speaker:**

TBD

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"Folks are usually about as happy as they make up their minds to be."

Abraham Lincoln

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[Visit our Website](#)

For more information regarding our events, members and other resources,  
please visit our website.

[Please click here to download our 20-21 Calendar of Events.](#)



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