



***SOUTH JERSEY NEWSLETTER***  
*October/November 2021*

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## **A Message from the President: Tricia Hancock, CLTC**



Dear Members,

Last week somebody said to me, we have 60 days until year end! I was shocked and dismayed. As strange of a year as this has been, it has both flown by and stood still. No matter which end of that feeling you are on, or like me, right in the middle, the one thing that has happened to all of us, is things keep moving forward.

As a chapter we just had our third live meeting. Feels strange to say that as an accomplishment, but it is. And we intend to keep moving forward. I encourage you to review the program calendar, we have a great slate of programs lined up and read what a fellow member said about coming to meetings outside of his “normal” practice. We are also moving forward with many of the things that the board put in motion over the summer – a new website with member content, promoting our new local only access pass, and adding more “lunch and learns” to bring current topics that can’t fit into our program schedule.

As an industry, November is LTC Awareness month, which is very close to my heart. That's why this month's meeting featured Sarah Cranston & Nancy Carman sharing their knowledge about the myths of planning and how to age well and the changes in care. We are also featuring the powerful article from Kay Sowa about the stages of dementia in this newsletter, FSP National also hosted a great webinar on The Seven Steps to Protect Yourself, Your Practice and Your Clients who have Diminished Mental Capacity. For those that missed it, I strongly suggest you listen the replay in the National archives.

In closing, I, as always want to thank our board for their tireless work on the chapter's behalf and remind all members that you will get out of the chapter, what you put in. So please reach out to myself or any board member with a speaker, topic you would like to hear, an article you think should be shared with the membership, or just any feedback in general. And I will continue to say, "Thank you and let's continue moving forward stronger than ever".

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**THANK YOU TO OUR 2021 BLUE SPOSNORS!**

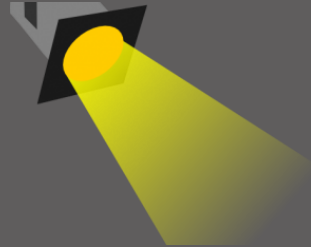


*Always there for you.*

“Do not let what you cannot do interfere with what you can do.”

– John Wooden

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***In the Spotlight:***

**Brian Biehl, CFP**



*Interviewed and Written by Will Merriken, ChFC, AEP, Past President*

This month we are proud to turn the spotlight on a longtime and very active member – Brian Biehl, CFP. Brian was born and raised in Cherry Hill so he is a “true blue” South Jerseyan! He is the youngest of 4 with 2 brothers and a sister and all their names start with a B—Bob, Bruce, Barbara!! Brian graduated from Cherry Hill West in 1979 where he played baseball for two years and 4 seasons on the football team, he was a co-captain his senior year. He went on to play at Rowan University (Glassboro State College at that time) Unfortunately, in both his Freshman and Sophomore years he tore an ACL and had to sit out parts of each season. After the 2<sup>nd</sup> ACL tear, he realized his football career had concluded at camp in his 3<sup>rd</sup> season.

After College Brian took his BA in Communications and was hired in the sales division of RCA telephone systems where he worked as a telemarketer, was promoted to department manager then outside sales.

(Yes it was the real RCA!—Radio Corporation of America). After GE purchased the division and started downsizing, his oldest brother, Bob, encouraged him (talked him into??!!) trying the fledgling Financial Services business. It was 1986 and Brian decided to give it a whirl. He left RCA and joined Bob, who was a CLU & ChFC and had a well-established investment business. Bob, Brian and the team joined Lincoln Investment in 1990 and at that time primarily helped teachers plan for retirement by enrolling them in 403b plans available thru payroll deduction. Over the next few years Brian also attained several investment licenses along with his life and health licenses which he maintains today—Series 6, 7, 63, 65, and 24. He also earned his CFP certification in 1993. He said that becoming a CFP is one of the proudest moments in his career.

He unabashedly credits his success in this business to some very special people who served as his mentors—Brother Bob, John Schu, John Natale, Steve Holmes and Tom Piersanti, Sr., RHU, CLU. Without their guidance, patience and willingness to educate him he is convinced he would never have made this a career, much less a successful career spanning 35 years and counting.

With no warning in 2000, brother Bob died of a heart attack at the age of 53. Brian bought his brother's practice from his sister-in-law and forged ahead. Then, the 2002-03 recession hit but Brian stayed the course and continued running the practice. By 2007 Brian decided he wanted to investigate the wholesale distribution side of the industry and sold the practice and signed on to represent ICON (headquartered in Denver) in

the NJ and Delaware territory.

He later joined Meeder Investment Management as a Regional Vice President of Sales for their East Coast territory covering Maine to South Carolina. Imagine this was before Zoom!! So, there was a ton of travel!! He said working for Steve Holmes and Ron Sala at ICON and Meeder Investment Management provided him with valuable experience that to this day he is still using in his role as a CFP.

In 2016 Brian and his longtime friend Mike Enos met over lunch and by the time the meal was over Brian was joining Mike's practice at Lincoln Investment! With a bit of travel burnout, he followed his heart back to his true love of helping clients with financial planning and was able to rejoin Lincoln Investment as part of an ensemble.

This past year Brian and Emily Madden both became equity partners with Mike Enos. The team, along with wonderful staff members Janice Frankowski and Debbie Kaeser strive to provide the very best investment, insurance and planning advice to their clients

Brian met his wife, Joanne 17 years ago at "The Shore"—specifically Brigantine golf course was their first real date. The following year they married and built a home in Northfield. They have 3 children — Zack Biehl (15), Pauline Rusciano (27) and Raquelle Rusciano (25). Joanne splits her work time between taking care of her clients hairdressing needs and as a professional photographer specializing in events and portraits. The



photography business is winding down these days.

For those who know Brian you know he enjoys his personal time almost as much as he enjoys advising his clients. Brian and Joanne's hobbies include—Golf, Snow Skiing, Surf Fishing, running the families 4 huskies on a mountain bike or dryland cart and The EAGLES—he is a 30+ year season ticket holder!! Needless to say he was on Cloud 9 when The Eagles won the Super Bowl!! Go “Philly Philly”!!

When asked what he likes most about this great business we are all in he quickly responded –

- Having such a positive impact on clients lives. Regardless of whether the client realizes it or not he knows he has changed their future financial lives for the better.
- Putting the financial and emotional puzzle together for each client. Every client's situation is different and requires creativity to devise a financial plan that makes sense to them so they will act on his recommendations.
- Having seen both sides of the investment world (retail and wholesale from many perspectives) he enjoys researching, tracking and picking appropriate investments and investment managers for his clients.
- Being self-employed, an independent advisor and in charge of his own destiny.

- The opportunity to serve and give back.

Speaking of service to others, Brian served our Chapter as President twice and served many years on the Board both officially and unofficially. Currently, as you know, he has Chaired The Bob Biehl Memorial/SFSP Golf Tournament for the past 5 years along with Tom Piersanti, RHU, CLU. Together they have raised over \$50,000 that has been donated directly to Deborah Hospital in Bob Biehl's honor. For anyone who has ever been on a Golf Tournament Committee, you know that organizing a successful golf tournament requires an extraordinary effort and attention to details. THANK YOU BRIAN AND TOM!!!

In closing, Brian offered this advice to “The Newbies” and/or those considering getting into our business—

- Always do what's right for the client. CLIENT COMES FIRST
- Be willing to work HARD because it's a HARD business to get established in.
- Be patient. It takes a minimum of 5 years to get your practice established.
- Don't get too “Up” or too “Low”. Every practice has its successes and droughts. Keep working and work through both situations.
- Have a mentor—someone you can Trust to guide you. He said he can't express this enough, he was so lucky to have worked with his brother

Bob, John Schu, John Natale, Steve Holmes, Ron Sala, Tom Piersanti and now with Mike Enos. He said “It is a true level of Respect, Trust, and Friendship that I would do business with all of these people on a handshake.”

· Be involved in the industry— The SFSP local Chapter, and other professional groups. Meet peers and make relationships. They will serve you a lifetime!

Brian wanted to add one last relationship that has had the biggest impact on his life (other than a great Mom and Dad) Former Pastor of Fellowship Alliance Chapel in Medford, NJ Marty Berglund. “Pastor Marty let God work thru him to enable me to have a real and deep personal relationship with an ever-loving God, Son and Holy Spirit. I wish that for everyone.” In case you are new to our Chapter, or it has escaped your attention, our Chapter is extremely blessed to have such an extraordinary depth and breadth of seasoned and highly professional members. We collectively salute you, Brian and all our other Spotlight members!

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### **Membership Update from Co-Chair Will Merriken and Wayne Grant**

## **WHY MEMBERSHIP?? WHY PARTICIPATE??**

By Membership Co-Chair, Will Merriken, ChFC, AEP

For those of you who attended the October program you got a real treat!! For those of you who didn't I really hope you read the note below which I received from Jim Martin, longtime member and Past President. I am reminded so forcefully of an old saying from the best Coach I ever had—"You get out what you put in". Our SJ Chapter is well known for its outstanding programs. If you are a current member, make a point of coming to the meetings **AND bring a guest** so they can see what we do as well as learn something new. If you're not a member, please consider using our new low cost "Season Pass Membership Option" to give us a try. You'll be glad you did! Details follow Jim's comments. I hope to see you at our next meeting!



**Why Meeting Attendance is so Important!!**

**From Jim Martin, Member and Past President of SJC,  
ChFC, CLU, RICP, NSSA--**

I just wanted to take a moment to share a few thoughts with you concerning the monthly meetings.

As a long time member, my interest and participation in the monthly meetings has ebbed and flowed. The breakfast and venue are always 1<sup>st</sup> rate and the attendees, mostly now long- time associates and friends, always makes for a comfortable and pleasant morning. CE aside, the meeting topic has always been the primary driver of my attendance and I was pretty picky and selective.

From personal experience, I know how difficult it is to identify and secure quality speakers. Even more so to come up with interesting and timely subject matter without being repetitious. I appreciate the effort put forth by The Board to benefit the membership. Thank You.

The subject of the last meeting, Charitable Giving, wasn't necessarily of great current interest to me or significant to my practice, but I decided to go anyway—*and I was very happy that I did!*

The speaker, Andy Frazier, was excellent. You could tell that he lived and breathed the material and it was a true passion of his. Just as a citizen, I felt caught up in the true meaning and impact of the work the he and his organization does and thankful that there are people in my community carrying that flag.

I like to think of myself as a smart person, and what I mean by that is I recognize that there is a lot more that I **don't** know. I learned a lot at that meeting! It was 2 hours that flew by and was truly time well spent.

Going forward, I will be a little less selective and more open to the opportunity of learning more about a broader range of topics. And, I will try to bring a guest!

-Jim Martin, ChFC, CLU, RICP, NSSA

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**THANK YOU TO OUR 2021 BLUE SPONSORS!**



The world ain't all sunshine and rainbows. It's a very mean and nasty place and I don't care how tough you are it will beat you to your knees and keep you there permanently if you let it. You, me, or nobody is gonna hit as hard as life. But it ain't about how hard ya hit. It's about how hard you can get hit and keep moving forward.

- Rocky Balboa



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## Signs of Dementia

**By Kay Sowa, Paralegal, EA, AEP®, CTFA**

*Kay Sowa is a paralegal in the Trusts and Estates Group at Capehart & Scatchard, P.A. She is an IRS Enrolled Agent, an Accredited Estate Planner® and a Certified Trust and Fiduciary Advisor. She oversees the trust and estate administration practice for the firm. She is an accomplished author and lecturer who has frequently spoken on behalf of a number of organizations including the National Business Institute and the Institute of Paralegal Education.*

Let's face it – as we get older, we tend to forget things. But, when we seem to notice it more and more, when do we need to get concerned? While this blog is

not meant to be medical advice, it may help you put some things into perspective for either yourself or a loved one.

There are many levels of dementia. The first is mild cognitive impairment where some memory problems are experienced, but the individual can live independently. Some physicians do not consider this to be a “stage” of dementia at all as the symptoms are simply normal age-related cognitive decline.

The second level is mild dementia where the impaired memory and thinking skills render the individual to no longer be able to live completely independently and may require assistance with finances, grooming, dressing, meal planning and cooking. Confusion may be experienced when in public. Less interest in hobbies or activities may occur. There is an unwillingness to try new things; inability to adapt to change; a show of poor judgment; losing items and blaming others for the loss; becoming forgetful of recent events; being more irritable or upset if they fail at something.

Moderate dementia – the third level – is when the memory impairment becomes more severe and difficulty in communicating occurs. Independent living is not suitable and help is needed for basic activities. Going out in public is done only with assistance. There can be confusion regarding time and place, the forgetting of names of family or friends may occur, wandering to the point of becoming lost, behaving inappropriately, being repetitive, have noticeable mood unstableness or becoming neglectful of hygiene or eating.

The fourth level is severe dementia where the person experiences severe problems with communication, incontinence and requires constant care. Help with dressing and eating is needed and the individual is too impaired to go out



in public. There is the inability to remember things even for a few minutes. They fail to recognize everyday objects, may be disturbed at night, be restless, aggressive, have uncontrolled movements and even have difficulty walking.

Lastly, the severest stage is profound dementia where the individual is usually bedridden.

As dementia progresses, the individual does not necessarily lose their sense of touch and hearing or their ability to respond to emotion. How often do we unconsciously speak loudly to someone who is disabled, even if it is physical disability, thinking that the louder we speak the more likely they will be able to understand?

If an individual suffers from dementia, that does not necessarily mean that they are unable to complete estate planning. It is best to let an attorney determine if the individual is able to do so.

When communicating with someone with diminished capacity, speak distinctly, speak slowly and pause before changing the topic. Stay in the line of sight and make strong eye contact. If trying to have more than a casual conversation, reduce the distraction in the surrounding area.

Remember to be gentle with someone with diminished capacity. It is not their fault and they are probably more frustrated than you with your interactions.

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**THANK YOU TO OUR 2021 BLUE SPONSORS!**



Luck is what happens . . .



When  
preparation  
meets  
opportunity

Vince Lombardi

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## **Local Access Only Season Pass**

The South Jersey Chapter of FSP is offering an alternative to a full National Membership that can save you **55%**.

**Regular membership** is \$540/yr “All In”. \$400 for National and \$140 for our South Jersey Chapter. You get full access to all of National’s resources—The Journal, Webinars, Benefits, Website, Chat Room, etc.

You also get to attend all 10 of our monthly events, meet other Advisor

Practitioners, Attorneys, CPA's, Wealth Managers, etc., you get access to our Newsletter and social networking events. (Yes they're back!!)

**The Local Only Season Pass** costs **\$240/yr** (\$20/mo. auto deduct from your credit card) which is a **55%** discount and gives you all the above EXCEPT access to National's resources. So you **DO NOT GET**: The Journal, National Webinars, Benefits, Website, Chat Room, etc... But, they are each available now on a "A La Carte" basis through FSPgo.

**CHOOSE THE BEST OPTION FOR YOU AND RENEW YOUR MEMBERSHIP!**

[CLICK HERE TO DOWNLOAD THE FILLABLE APPLICATION](#)

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### ***A Message from the Chapter Executive!***



Hi everyone, my name is Stephen Hanscom, I am the current Chapter Executive for the South Jersey Chapter. Will Merriken requested I give an update on what I am up to.

I am currently a junior at Fairleigh Dickinson University majoring in Finance, with minors in Economics and Wealth Management. This past summer I passed my Series 7, working with fellow board member Wayne Grant at Willow Ridge Financial Associates. Due to my experience with Wayne and my current role as the Chapter Executive of the SJC, I was recently offered an internship to join BASF as a member of their Accounting, Economics, and Finance Professional Development Program (PDP) for the Summer of 2022.

I also recently competed in the 2021 FPA (Financial Planning Association) Cheddar Bowl, which is a Jeopardy style game show. I won the semi-final round on the final question which had to do with Social Security (Thanks Wayne!). I then made it to the final and competed against students from Rutgers and Seton Hall. I finished in 3rd place and received a \$1,000 scholarship for the competition.

I want to sincerely thank all of the SJC Board Members for giving me such an incredible opportunity to be their Chapter Executive, and I am enjoying every second of it!

~Stephen Hanscom

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***Thank you to our Friends of the Chapter Sponsors!***



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CONTENT!***

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**2021/2022 Upcoming Events:**

**December 14, 2021: 8:30-10:30am:**

**[REGISTRATION NOW OPEN: CLICK HERE TO REGISTER!](#)**

**Topic:**

"Annual Tax Update"

**Speakers:**

Joe Kempter, JD.LLM, CPA @ Kulzer and DiPadova Panel

**January 11, 2022:**

**Topic:**

"Economic Update"

**Speaker:**

Glen Dorsey from Clark Capital

**February 8, 2022:**

VIRTUAL MEETING

**Topic:**

Part 1: "Impact of Covid-19 on Underwriting"

Part 2: "Impact of Low Interest Rate Environment on Insurance

Company Portfolios

**Speaker:**

TBD