Planning Wisely for an Inheritance or Cash Windfall

Thursday, September 29, 2011 • 5:30–7:00 PM

Learn how to invest prudently, tax implications, what role life insurance and annuities may have, and how to approach estate planning to pass what remains on to your children.

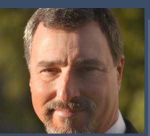
463 Mountain View Drive
Suite 403 (New York Life office)
Colchester, Vermont

PANELISTS

Timothy O'Brien, Senior Vice President
Wealth Advisor, UBS Financial Services Inc.
Tim has been a Wealth Advisor providing comprehensive investment and financial advice to wealthy families for the past 28 years. UBS is a 150-year-old global wealth management firm with over 1 trillion dollars entrusted to it.

Peter Cammann
Peter Cammann is a former marketing and sales consultant who owns a residential rental company in Burlington, VT. He is an author and a frequent magazine contributor.

Colleen Montgomery, CPA, Montgomery & Merrill PC
Colleen manages the tax practice at Montgomery & Merrill PC, which is a small CPA firm that provides tax preparation, tax planning, business consulting, audits and a lot of hand-holding to individuals, corporations, trusts and non-profit organizations.



James Cohen, Agent, New York Life Insurance Company
Jim Cohen has worked as a Financial Services professional since 2001. He is a qualifying member of The Million Dollar Round Table and has been a leading agent with New York Life since his start. Prior to this, Jim was a financial analyst, corporate controller and chief financial officer. He received his BS from SUNY at Buffalo in 1982 and his MBA from Northeastern University in 1987.

Adam Bartsch, Esq., NorthEast Estates and Trusts, PLLC
Adam focuses solely on estate planning legal services for residents of Vermont, New York and Massachusetts. The firm offers a complete range of estate planning options, including simple wills, comprehensive revocable living trusts and advanced planning strategies for parents wishing to plan wisely for their children.

Selling a Small Business in Vermont – Financial and Legal Issues

Tuesday, October 11, 2011 • 5:30–7:00 PM

Join us for a discussion on how to structure a deal from both financial and legal perspectives, the role of insurance in business buy-sell agreements, and working with family dynamics throughout

The Coaching Center of Vermont
Champlain Mill, 20 Winooski Falls Way
Winooski, Vermont

PANELISTS

John W. Davis, CPA, CFP, PFS, CVA
Managing Partner, Davis & Hodgdon Associates CPAs
John has over 30 years of public accounting experience focusing largely in the areas of taxation, financial planning, mergers and acquisitions and business consulting. In 1990 John founded what is now Davis & Hodgdon Associates, CPAs.

Jennifer Dudanowicz, Esq., Merritt & Merritt & Moulton
Jennifer L. Dudanowicz recently joined Merritt & Merritt & Moulton as an Associate. Jennifer received her B.A. in Science and Technology Studies from Cornell and her J.D. from Duke University. Ms. Dudanowicz's practice is focused on general corporate and securities law with a concentration in debt and equity financings.

Jim Hedbor, MSFS, CFP™, Client Centered Financial
Working in Northwest Vermont since 1978, Jim specializes in working with business owners and professionals, including business succession arrangements.

Josh Patrick, Principal, Stage 2 Planning Partners
Josh specializes in working with privately held businesses and their owners on a variety of strategic issues. The firm's goal is to help make our clients lives better. We work to help our clients get measurable results that will help them improve the quality of their business and personal life.

Selling a Small Business in Vermont – Family and Management Issues

Thursday, October 27, 2011 • 5:30–7:00 PM

Selling a small business in Vermont can involve intricate family and management issues. Experts will discuss how to work toward solutions benefiting both the family and the business, mistakes to avoid, best practices to make the transaction run smoothly, and incorporating business succession into your estate plan.

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Suite 403 (New York Life Office)
Colchester, Vermont

PANELISTS

Daniel G. Van Der Vliet, Director, The Family Business Initiative, UVM
Dann Van Der Vliet is Director of the Vermont Family Business Initiative. Dann works with owners and their successors to find solutions that work for both family and business. He teaches Leading and Managing the Family and Closely Held Business each fall semester at UVM.

John Beal, President, Vermont Business Brokers
In 1995 John purchased Vermont Business Brokers and since then has successfully completed over 142 business sales in Vermont. The company offers consulting for business owners and buyers. John performs many Business Valuations for a wide range of purposes.

Ken Nussbaum, CPA and Consultant K. Nussbaum & Associates
Ken Nussbaum, a CPA in Richmond, consults with individuals and their businesses. Focusing on the whole picture, Ken provides perspective and experience on a multitude of income tax and estate planning issues, as well as myriad non-tax topics, helping clients make the decisions that best fit their specific needs.

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Patrick S. Robins, Chairman, The Symquest Group
Pat was CEO of McAuliffe Inc., a family owned business with 300 employees and 30 related shareholders up to the time of its sale in 1996. He then was a cofounder of the Symquest Group, a privately held technology services business with 160 employees in 4 states.

Helping Mom and Dad Get the Assistance They Need

Thursday, November 17, 2011 • 5:30–7:00 PM

Panelists will discuss resources available to the elderly in the areas of financial planning in the retirement years, housing options, elder legal issues, and understanding the breadth of other social service resources available to the elderly.

PACE Vermont
786 College Parkway (Fanny Allen Campus)
Colchester, Vermont

PANELISTS

Karen Gissendanner
Case Manager and Options Counselor, Champlain Valley Agency on Aging
Karen helps seniors, their families, and their caregivers navigate through the many resources and services available to them looking at options for their future long term care needs. She helps seniors access services and benefits including Choices for Care, 3SquaresVT, fuel assistance, Medicare, and Meals on Wheels.

Ellen Meagher
Ellen has been through the long journey of Alzheimer's care with her mother, from the emotional impact of receiving the diagnosis to end-stage care. Although the disease can be devastating, Ellen made the journey a positive one by creating "moments" of joy and celebrating her mother's spirit throughout. Previously, Ellen worked in a memory care community teaching staff and families best practices for dementia care.

Alysia Perkinson, Financial Advisor, Morgan Stanley Smith Barney
Alysia has over 15 years of investment experience. Prior to joining Morgan Stanley Smith Barney and its predecessor firms in 2001, she was a Vice President in the Fixed Income group at Fleet Bank. She offers a depth of knowledge and experience focusing on the needs of business owners, retirees, and women.

Wendy Critchlow, Intake Coordinator, PACE Vermont
Wendy is a nurse by trade, but her calling and her heart have always been with caring for elder folks. In addition to serving as Intake Coordinator for PACE, Wendy has become a respected resource on housing options and issues for Vermont's elderly.

Adam Bartsch, Esq., NorthEast Estates and Trusts, PLLC
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Mark Your Calendar for the Fall 2011 FIO Forum Events!

September 29, 2011
Planning Wisely for an Inheritance or Cash Windfall

October 11, 2011
Selling a Small Business in Vermont – Financial and Legal Issues

October 27, 2011
Selling a Small Business in Vermont – Family and Management Issues

November 17, 2011
Helping Mom and Dad Get the Assistance They Need

MODERATOR

Connie Livingston, Consultant–Coach–Strategist
Helping you navigate transitions - career and family changes, starting or expanding a business, creating a legacy for the next generation - while staying financially whole through the process! Via phone, Skype, or in person.

For each event, please RSVP to the panelist who invited you.

For more information contact:
Connie Livingston: (802) 864-2978
Adam Bartsch: (802) 985-8811

FIO FORUM

Financial Insights & Options

The Financial Insights & Options Forum (**FIO Forum**) brings together panels of local professionals from varied business backgrounds to address a specific financial topic relevant to all Vermonters.

- How to wisely handle an inheritance or other cash windfall.
- Selling a small business in Vermont.
- Help mom and dad tap into the available social services to get the assistance they need as they get older.

All panel discussions are free and open to the public. Come learn from local professionals on these important topics, and bring a friend!

For more information contact:
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