

President's Message

Welcome to the 2009-2010 year of the Estate Planning Council of Diablo Valley!

We continue to face uncertain economic times, and we can only speculate about what significant changes in the law and tax code might be enacted in the near term that will affect our respective practices.

This makes it as imperative as ever that we, as estate planning professionals, do all we reasonably can to stay well informed about professional trends, developments, and changes. It has been my experience that EPCDV fills an important role in this regard.

The Estate Planning Council of Diablo Valley is, and has been for many years, one of the (if not "the") largest and best estate planning councils in the Bay Area. We look forward to your continuing support of this fine council by attending our meetings, inviting guests, encouraging qualified guests to become members, and engaging in the rewarding professional and social camaraderie afforded by your EPCDV membership.

The September program should be terrific. Robert Lew, a veteran speaker with impressive credentials, will present about how to help our clients avoid potentially disastrous problems with certain life insurance policies, many of which are not performing as intended or as originally promised. He will also educate us about interesting alternatives to outdated or poorly performing policies.

We have many other excellent speakers and topics in the pipeline for the remainder of the year; however, if you have an idea of a topic that might be of interest to the members, please don't hesitate to let Valerie Neale know. We value your suggestions and feedback.

As is our custom, we will celebrate our new members at the September meeting. I hope that you can bring a guest and join us.
- Rob Silverman

"LIFE INSURANCE – THE NEXT FINANCIAL CRISIS?"

We are now one year out from the financial market melt-down and the economy is still reeling. We may not want to think about another potential crisis around the corner, but our speaker for our season opener, **Robert Lew**, believes that the life insurance industry may be poised for a similar shake-up. There is increasing concern that some life insurance policies, particularly those used in the estate planning context, stand to fail, due to weak insurance companies, poor performances or unethical sales practices.

This presentation is designed to help us help our clients to identify and avoid insurance-related problems, to review the kinds of policies that are safest in today's environment, and the options that are available when a policy is not working, is no longer needed or is no longer affordable. The presentation is technical and educational in nature and is not a sales pitch for any insurance product or company.

**Wednesday
September 16, 2009**

*Lafayette Park Hotel
3287 Mt. Diablo Blvd.
Lafayette*

*6:00 PM. Wine and Registration
6:30 PM Dinner and Speaker*

**Cost: \$40.00 dinner (if mailed in)
\$45.00 (at the door)**

*Reservations and cancellations
must be received by Monday,
September 14th at 1:30 p.m. to be
assured of a reservation. Please
send your check today!*

or

*Pay with credit card online
<http://www.123signup.com/calendar?Org=epcdv>*

*or call Bonni at:
925.686.4819*

***This will be the last hard copy
newsletter you will receive,
unless otherwise indicated on
your database update sheet.
If we have not yet received
your annual dues, another
invoice is enclosed.***

Bob is the President and Founder of *Planning & Financial Advisors* in San Francisco, a financial consulting firm that specializes in business, estate, charitable, insurance and pension planning. He has been a speaker at many charitable planned giving conferences throughout the country, as well as to the trust and probate sections of the California Bar and to various estate planning councils. In 2007, he received the Phil Hoffmire Service Award from the Northern California Planned Giving Council in recognition of his lifetime contributions to the charitable planned giving community.

Please welcome all our new members who have joined us in the 2008-2009 year. They will be indicated as such at the September meeting. Join us!