



SOUTH JERSEY NEWSLETTER
June 2020

*****PLEASE NOTE THAT THE PREVIOUS NEWSLETTER EMAILS CONTAINED THE WRONG SEPTEMBER MEETING DATE!** Our meeting date will be **September 15th** - not the 8th.*** Please plan accordingly as we would LOVE to see you all in attendance to start out the new year strong!! My apologies for the oversight. Please reach out if you have any questions. SFSP-SJC@outlook.com -Emily Harriett, Chapter Executive



A Message from the President: Will Merriken



Dear Members-

What a Spring!! Holy Moly, it's enough to make every one of our heads spin dealing with The Pandemic, little and big kids at home, working from home, constant webinars and video screen share meetings, and now all this police action protests with the attached political undercurrents.... **And, OH! We still have a practice to run and clients to serve!!** As my Mom would

We had a terrific programs planning meeting on May 4th and have been working to firm up our topics/speakers. The tentative schedule is listed below.

As dedicated as our Board members are we need and WANT your help in 2 specific areas—*Recruiting New Members and Recruiting Sponsors*. First – Sponsorships. Tony Molino and Joe Kempter will be emailing you our updated digital brochures for you to use in soliciting sponsors. Our Goal is to have at least 2 sponsors for every meeting. 2nd-- Membership—currently we have 53 paying members. We want to have a 50% increase to a total of 80 members by 12/31 this year. If everyone one of you will recruit just one new member we will easily exceed our goal.

say when she got exasperated “Jiminy Cricket!” Change is the only constant. We’re all adapting to the new environment and as John Wooden said—“Things turn out best for the people who make the best of how things turn out!”

As your new President I welcome you to our 2020-2021 program year. Attached to this inaugural newsletter is a PDF which lists your current Board members, our working committees, and the committee chairs. We all know that volunteer organizations are a large component in the fabric of our country that make our society so effective and successful. SFSP—South Jersey Chapter is part of that fabric. Accordingly, I want everyone to know how thankful I am to be working with such a dedicated Chapter Executive, Emily Harriett and all of our highly enthusiastic & energized Board Members. We **WILL** be meeting in September. Plan A is in person (hopefully) and Plan B is virtually.

Meetings-- It’s too early to tell if our **September 15th meeting (NOTE this is the 3rd Tuesday of the month due to Labor Day being 9/7)** will be in person or digital. Please let us know your current feelings re: having it in person or digitally by responding to Emily Harriett at SFSP-SJC@outlook.com.

Our **Golf Outing is set for Monday 9/21 at Laurel Creek CC and is STILL ON as of now.** Please put it on your calendar and start lining up your guests. Past Presidents Tom Piersanti, Brian Biehl and Al Nicolosi are very engaged at pulling this together and are very enthusiastic. This is going to be a **SUPER FUN DAY!**

Lastly, I want to thank all of our sponsors from last year for all of your support. Without you, we wouldn't be able to provide consistently meaningful programs to our members! We appreciate you taking the time to join us and speak with us. We love learning more about our sponsors!

Stay well!

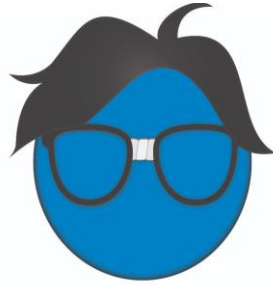
Will

[Please click here for this year's organization chart.](#)

THANK YOU 2019-2020 BLUE SPONSORS:



FRIENDS OF THE CHAPTER:



TECHSTARTERS

LINCOLN
INVESTMENT

Oaklyn, NJ Branch

Member Spotlight:



Virginia T. Harriett

Some highlights in my family life are raising the boys, going to their sporting events, seeing them graduate from college, get great jobs (both in finance) and they both found wonderful ladies to be daughter in law's. Two years ago I became a Grandmom or actually I'm a GiGi to my first grandchild, a little boy named Tate, which is the best job ever!!!

CFP® AIF® CRES

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

I started in the business right out of College in May of 1982. My stepfather was into the stock market and in 1982 there were really no salaried jobs because inflation and interest rates were really high, we were in a recession and gold prices were sky high so he suggested that I go on a of couple practice interviews. One of them was with First Investors as a management trainee. I was a Business Administration major from Rutgers so it sounded interesting but turned out not to be a management trainee job after all. It was a sales job – selling Mutual Funds to "Friends and Family" and getting Series 6 licensed. I was hired for this position but after six months, the manager that hired me left to go out on his own and I didn't care for the new manager so I started a new job search. Lincoln Investment was recommended to me as a new firm and I've been there ever since - over 37 years! At Lincoln you normally start out working in the

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

Get financial credentials as soon as possible! Get as much education as you can early on. It helps you stand out from the crowd. Take a look at the CFP or CLU designation, there is a new RIPC designation from the American College, there is the AIF designation and CRES credential. Also try to read a lot of motivational books, go to seminars, and get a coach. Be open to spending money on your professional development. It pays off in the end. When you start to get so stressed out that you don't have any time, that's when you know it's time to hire an assistant! Join the SFSP! I have been a member for 14 years- since 2006. I initially joined for the monthly CE credits but later realized that it was the friendships and the networking that kept me coming back. When you're a member of the SFSP, you have a team of professionals around you that you get to know, learn from and collaborate with. You'll find that you are able to recommend your clients to them, with confidence, if they need their professional help. It's truly a unique and great

teacher market. Both my Grandmother and Uncle were teachers and I felt I could help teach teachers about retirement plans. It's been a great career! I earned my CFP Designation in 1987, got married and had 2 sons. Lincoln let me take time off and work out of my home, servicing my clients while the boys were little and then I came back full time when my second child was 3 years old.

2. What do you like most about this business and what do you focus on?

What I like most about this business is helping people with their finances and financial planning. I help them accumulate wealth for their future, plan for retirement income and I enjoy the long term relationships I have with clients - it's very rewarding! They know they can trust me to give them good advice and they know I'm not going to take advantage of them; they can rely on me.

3. Tell us about your staff.

I have one full-time assistant, one part time assistant and a Junior Rep

organization! It's where you will find the nicest Financial Professionals in the world!

6. What are some fun/random facts about you?

I do a lot of volunteer work for my church and the church's Women's Group, GNJ Stewardship Foundation, NTSA National Board Member, SFSP-SJC current Board Member/ Past President, National SFSP Board Member and I just recently learned that volunteering is actually a prospecting activity... I didn't know that!

We have two rental properties – one is in New Hampshire and one is in Brigantine, NJ. We work hard at maintaining them and we're building a good following of repeat rentals. The one in New Hampshire is a cute cabin on a pond near Lake Sunapee. Lake Sunapee is also where Steven Tyler has a Summer home that we stalk (harmlessly) on a regular basis. I am a big Steven Tyler fan.

I love dancing and rock and roll music. I try to go to a few concerts a year since I was in high school. It is a great hobby and I have seen

that I'm training who happens to be my youngest son. He is 28 years old and has been with me for over three years now. He is really picking it up! I'm very pleased with his progress. He's also been super helpful with technology. These Millennials grew up with technology and he's great on the computer. If you get a chance to hire a Millennial to help you with your practice - I recommend you go ahead and grab them!!

4. Tell us a little bit about your family and what you like to do in your free time.

I've been married to Bob for over 33 years and he's been very supportive of my career which, as you know, is very important; especially in the beginning of your financial services career. He was very involved with the child care when the kids were little. I would be out a couple nights a week on appointments and he would feed the kids dinner, give him a bath and put them to bed. That helped out a lot in the early years when I was building my practice. We raised our two boys in Medford where we still

many great concerts over the years! I'm a huge music fan!

If there is any time left, I love traveling and cooking. I enjoy trying new recipes and luckily Bob eats all my experiments...good or bad!



live with our chocolate lab named
Bear.

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DO YOU KNOW YOUR CHAPTER EXECUTIVE?



Emily S. Harriett

Emily works remotely from home for the South Jersey chapter but you can always reach her at SFSP-SJC@outlook.com or on her cell phone (228) 365-1479.

Emily lives in North Jersey with her husband, Shawn Harriett, almost two year old son, Tate, and twelve year old dog, Bailey. Emily studied at Colorado State University and graduated with a Major in Communication Studies and a Minor in Women Studies. She has her Series 6 and 63 licenses. Emily started her financial career as an Internal Wholesaler for Jackson National Life where she met her spouse in Nashville, TN. She has also been an Internal Wholesaler for Prudential Mutual funds as well as worked at the March of Dimes headquarters as a Partnership Specialist with their Corporate Sponsorships.



Feel free to reach out to Emily Harriett, your Chapter Executive, to learn about more resources available to you today!

FUN FACT: Virginia Harriett is Emily's Mother in Law and Tate's GiGi!!

2020-2021 Upcoming Events:

September 15, 2020:

Location:
Laurel Creek Country Club

Topic:

January 12, 2021:

Location TBD

Topic:

“Current Trends and Future of

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

Speaker:

Ben Ayers
Senior Director Chief Economist at
Nationwide

September 21, 2020:

4th Annual Bob Biehl Memorial Golf
Tournament Benefitting Deborah
Heart and Lung
Location:
Laurel Creek Country Club

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, Advanced
Markets John Hancock

December 8, 2020:

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

March 9, 2021:

Location TBD

Topic:

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

Speaker:

Mike McGlothin, 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

Samaritan Healthcare & Hospice

Topic:

"Annual Tax Update"

Speakers:

Kulzer and DiPadova Panel

with Nationwide

May 11, 2021:

Location TBD

Topic:

"Tax Efficient Investing:
Alternatives"

Speaker:

Brian Stein, Loccor Mutual Funds

[Visit our Website](#)

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



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