



NORTHERN N.J. CHAPTER

American Society of CLU & ChFC

10 Milford Lane, West Milford, New Jersey 07480-1314
Tel: (201) 728-0817 FAX: (201) 728-0257

FIRST MEETING OF THE YEAR

DATE: SEPTEMBER 16, 1992
TIME: 8:30 AM, SHARP
PLACE: THE BOARD ROOM
SADDLE BROOK, NJ
COST: MEMBERS ATTEND FREE
GUESTS: \$5.00
SPEAKER: GARY V. CUPO, CLU, CHFC
TOPIC: PREVENTING YOUR HEALTH CARE NIGHTMARE

Nothing has changed more over the past few years than health care. Not just the plans themselves, but the attention and concern paid to them by our employer clients and their employees. Knowing how to protect your clients and yourselves from the rapidly growing number of suits being filed is absolutely imperative. Health care is not a field in which to dabble. Gary Cupo will tell us why ... and how.

Reservation Deadline: September 14, 1992 MEMBERS FREE GUESTS: \$5.00

Please reserve ___ seat(s) at the First Meeting of the year to be held on September 16 at the Board Room in Saddle Brook.

Name: _____ Phone #: _____

Address: _____

Be sure to mail in your reservation to the address below and to honor it, as the Chapter will have to pay for any reserved but empty seats. Thank you for your cooperation.

Mrs. Christine Marston, Chapter Executive
Northern NJ Chapter, American Society of CLU/ChFC
10 Milford Lane, West Milford, NJ 07480-1314
(201) 728-0817

**NORTHERN NEW JERSEY CHAPTER
AMERICAN SOCIETY OF CLU AND ChFC
1992 - 1993 PROGRAM**

- September 16, 1992** - Gary Cupo - "Selling Group Health - Know Your Liabilities and Pay Your E&O"
Location: Boardroom, Saddle Brook
Time: 8:30 - 10:00 am
- October 29, 1992** - Conferment Dinner - B.B. Brown, Immediate Past President, American Society of CLU & ChFC
Location: Meadowlands Sheraton, E. Rutherford
Time: 6:30 pm cocktails, 7:30 pm dinner
- November 18, 1992** - Video Teleconference - "Federal Income Tax Avoidance Planning"
Location: Fairfield Executive Inn, Fairfield
Time: 12:30 - 3:30 pm
- December 17, 1992** - Alan Press, Past President of NALU, joint meeting with PBALU. "Life Insurance Industry as a Whole".
Location: Sheraton, Hasbrouck Heights
Time: 8:30 - 10:00 am, full breakfast
- January 13, 1993** - Henry Matri, Esq. - "Estate Planning Potpourri, 3 Current Topics Involving Life Insurance"
Location: Boardroom, Saddle Brook, NJ
Time: 8:30 - 10:00 am
- February 24, 1993** - Video Teleconference - "Planning for Family Business Succession"
Location: Fairfield Executive Inn, Fairfield
Time: 12:30 - 3:30 pm
- March 10, 1993** - Ethics Panel - Facilitator - Paul Foley
Further details to be announced.
- April 28, 1993** - Meeting of the Decade, II - Retirement/Estate/Elder Care Planning
Location: To be announced
Time: 8:30 am - Noon
- May 12, 1993** - Video Teleconference - "The Kugler Family: Selected True Cases of Insurance Applications"
Location: Fairfield Executive Inn, Fairfield
Time: 12:30 - 3:30 pm