

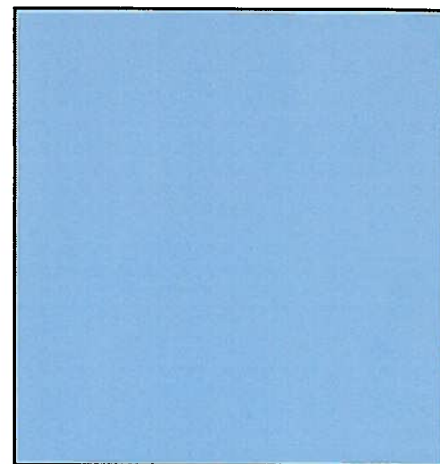
New York Bankers Association
A RESOURCE GUIDE FOR MEDIA



Financial Planning Professionals: LEADERS IN THEIR FIELD

A resource for members of the media who need background information and/or on-the-record analysis of issues such as:

- ✓ Trusts & Estates
- ✓ Financial Planning
- ✓ Retirement Planning
- ✓ Wealth Management
- ✓ Tax Planning
- ✓ Elder Law



A RESOURCE GUIDE FOR MEDIA

Trusts & Estates; Retirement Planning; Wealth Management; Tax Planning; Elder Law

INTRODUCTION

As baby boomers and “gen Xers” continue to search for ways to fund their children’s education, plan for retirement and prepare for shifting their assets to the next generation, the issues of tax and retirement planning and establishing trusts and estates continue to move to the forefront. More Americans and New Yorkers than ever before are actively engaged in investing, financial planning and issues surrounding their financial well being.

As a service to reporters, editors and producers who cover these issues for their readers, viewers and listeners, the **New York Bankers Association** has created a Resource Guide to provide members of the media with the resources necessary to learn about and report about these important issues that effect millions of New Yorkers.

A SHORT QUIZ ABOUT TRUSTS

1. **True or False:** Trusts are only for the super rich.
2. **True or False:** Trusts are not relevant to average working New Yorkers.
3. **True or False:** Only a handful of Americans have trusts.
4. **True or False:** Trusts are incredibly complex and difficult to set up.

ANSWERS

If you answered “true” to any of the four questions, you have a lot to learn about trusts.

1. **FALSE.** Trusts are not *only* for the super rich. Trusts play an important role in the average person’s estate plan, in conjunction with a will – which used to be the sole instrument for directing assets to heirs.
2. **FALSE.** Trusts are for almost all New Yorkers. A trust is a legal agreement between the person setting up the trust and the trustee they select. The trustee’s job is to manage assets that are placed into the trust for the benefit of another person or persons, as specified by the person setting up the trust.

3. FALSE. More than 2,000,000 Americans have set up trusts. They have done so for a variety of reasons that apply to many more people than just the “trust fund” crowd.

4. FALSE. While trusts for certain people can indeed be very complex and time consuming to create, that is not the case for the majority of Americans who have created trusts.

NEW YORKERS WHO COULD BENEFIT FROM SETTING UP A TRUST

The concept of a trust sounds simple enough. Trusts help heirs avoid estate taxes, protect against the expense and public nature of probate and most importantly, help people control exactly what happens to their assets when they die. So why don't more people take advantage of trusts?

Who benefits from setting up a trust?

- **Parents with small children** who need to provide for the care of their children in the event of the parents' death.
- Those who care for a loved one with a **critical illness or disability**, who cannot earn a living and support him or herself.
- **Business owners** who wish to pass on the business, or a portion of the business, to an heir, to avoid lawsuits with siblings or other business partners outside the family.
- **Blended families** with children from previous marriages who could make a claim to the assets of a step parent. This has become particularly relevant since one third of all American children will be part of a blended family by the time they turn 18 years old.
- **Vacation home owners** who wish to direct the control of property which is difficult to parcel out.
- **Wealthy individuals** and families who wish to reduce estate, gift and/or generation-skipping taxes as they pass assets to younger generations.

HOW CAN JOURNALISTS LEARN MORE ABOUT TRUSTS AND OTHER RETIREMENT, TAX AND FINANCIAL PLANNING ISSUES?

The **New York Bankers Association (NYBA)** has established this **Resource Guide** to provide journalists – business and consumer reporters, community and features reporters, editors, producers, and others – with knowledgeable professionals to serve as a resource on this topic of growing importance. All of these experts are active professionals in various financial capacities, including many who serve as trustees themselves.

The individuals participating in this **Resource Guide** have agreed to provide background information and analysis for members of the media pursuing stories on relevant issues, such as: estate planning, retirement planning and tax planning, and elder law. The **Resource Guide** includes bankers who run trust companies and can educate journalists on the business side of trusts.

Who is the target audience for stories about trusts and other financial planning issues? Virtually everyone. Baby boomers are starting to reach retirement age. More and more American workers are building wealth through 401(k) plans and real estate holdings. The number of children needing special care continues to grow, as do the number of adults taking care of their aging parents. Trusts can benefit so many New Yorkers. Many families could avoid financial and legal trouble by exploring this “mysterious” financial tool.

New York Bankers Association

A RESOURCE GUIDE FOR MEDIA

Trust and Estate Administration

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Biography

For an in-depth understanding of a wide range of financial tools and strategies, consult with Sam Brewer. Sam received a BS from St. Lawrence University and holds a Chartered Life Underwriter (CLU) designation. He joined Tompkins Investment Services in 1981, where he's become a valued member of Tompkins' Investment Management team. His expertise is brought to bear outside of the bank. Sam serves on the New York Bankers Association Trust & Estate Administration Committee, where he served as its chairman in 1998. He is a member of the Estate Planning Council of Tompkins County, and he is active in the local community, supporting organizations such as Hospicare and the Franziska Racker Center.

Areas of Expertise

- **Trusts & Estates**
- **Financial Planning**
- **Wealth Planning**



Betsy T. Dalrymple

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Biography

Betsy T. Dalrymple has been the Vice President/Sr. Trust Officer of the Trust & Estate Administration Department at Chemung Canal Trust Company since 2001 and was recently promoted to Sr. Vice President. She works on special projects with high net worth clients. She began her career at Chemung Canal in 1991 in the Trust & Estate Administration Department and was elected Trust Officer in 1994. Mrs. Dalrymple earned a B.A. in Sociology from Colgate University and an M.S. in Education from Elmira College. She has also attended NYS Bankers Estate Administration, Trust Administration and Tax schools. She currently serves as President of the Clemens Center and is a board member of the Anderson Foundation and Chemung County Child Care Council. Betsy was born and raised in Elmira, New York and lives there with her husband, Hank. She has two children.

Areas of Expertise

- **Estate Planning**
- **Guardianship**
- **Special Needs Trusts**
- **Second Marriages**
- **Disability Planning for Exceptional Children or Disabled Individuals**

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Biography

Michael M. Mariani, Senior Vice President, Deputy General Trust Counsel and Director of Trust and Estate Services, is responsible for the Estate Administration and Trust Administration Departments at Fiduciary Trust Company International in New York City. He is an Adjunct Professor at St. John's University School of Law. A graduate of Wilkes College, Mr. Mariani received a J.D. from St. John's University School of Law and an LL.M. from New York University School of Law. Prior to joining Fiduciary Trust in 1997, he had been in private practice for more than sixteen years. Previously, Mr. Mariani served as confidential law secretary to the Surrogate of Rockland County. Mr. Mariani is a member of the New York State Bar Association, Section on Trusts and Estates, the American Bar Association, Section on Real Property, Probate and Trust Law, the Surrogates' Law Association and a former member of the Committee on Estate and Gift Taxation of the Association of the Bar of the City of New York. His biographical sketch appears in *Who's Who In American Law* in the 5th Edition (1987-1988), the 10th Edition (1998-1999), the 12th Edition (2002-2003), the 14th Edition (2005-2006), and the 15th Edition (2007-2008). It also appears in *Who's Who In America* in the 58th Edition (2004), the 59th Edition (2005), the 60th Edition (2006), the 61st Edition (2007), and the 62nd Edition (2008). He is a guest lecturer at the National Graduate Trust School sponsored by the American Bankers Association and at the Trust & Estate Administration School sponsored by the New York Bankers Association. He has lectured and written articles on trusts and estates topics and is the co-author of a three-volume practice manual entitled *New York Probate* published by Thomson West.

Mr. Mariani served as a member of the Board of Trustees of Catholic Charities, Brooklyn & Queens, for twenty-four years (1981-2005). He is a member of the American Heart Association, Founders Affiliate, Board of Directors. He chairs an annual two-day program sponsored by the Practising Law Institute entitled "Understanding Estate, Gift & Fiduciary Income Tax Returns: Strategies for Maximum Advantage with the '706', '709', '1040', and '1041'." He also co-chairs annual conferences sponsored by the American Heart Association and Calvary Hospital and is a member of the Professional Advisors Council of Calvary Hospital and the American Heart Association. On April 27, 1997, he was presented with the "Benemerenti Medal," which was awarded by Pope John Paul II.

Areas of Expertise

- Trust & Estate Administration
- New York Probate

John A. Poli, CLU, ChFC, AEP

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Biography

“Trust” is a key word with John Poli, given the trusting relationship he has long established with his clients. John received his BA degree from SUNY Cortland in 1972 and his designations of Chartered Life Underwriter (CLU) and Chartered Financial Consultant (ChFC) in 1985 from The American College. Prior to joining Tompkins in 2002, John spent 17 years in trust services with a local community bank, serving as head of the department for the last 12 of those 17 years.

John is a member of the Society of Financial Service Professionals and the National Association of Insurance and Financial Advisors. His professionalism also extends beyond our walls, where John served as chair of the New York Bankers Association Estate Planning Committee. In 2006, John was nominated by the Estate Planning Council of Central New York, and approved by the National Association of Estate Planning Councils, to receive the designation of Accredited Estate Planner (AEP).

Areas of Expertise

- **Wealth Planning**
- **Tax Planning**



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Biography

Barry has 15 years of experience in trusts, estates, banking, IRA's, and personal investment services. He is a graduate of Columbia College, with a Bachelor of Science degree in Business Administration with an emphasis in Accounting, Cannon Fiduciary School and the New York Bankers Association's Trust and Estate Administration Schools. He also holds the designation of Certified Trust and Financial Advisor from the Institute of Certified Bankers.

Areas of Expertise

- Estate Planning
- Guardianship
- Special Needs Trusts
- Second Marriages

- Disability Planning for Exceptional Children or Disabled Individuals

New York Bankers Association

EXPERTS BUREAU

Financial and Wealth Planning



David J. Arcella

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Biography

David J. Arcella is a Principal and Associate Fiduciary Counsel in charge of estate administration at Bessemer Trust.

He is a past Chairman of the Trust and Investment Division of the New York Bankers Association, and is a vice chair of the Estate & Trust Administration Committee of the Trusts & Estates Law Section of the New York State Bar Association.

He has lectured or participated as a panelist on programs offered by New York Bankers Association, the New York State Bar Association, the Committee on Banking Income Taxation; the Archdiocese of New York, the American Bar Association, the American Bankers Association, the Estate Planning Council of NYC, the United Jewish Appeal, as well as other organizations.

He received his law degree from New York Law School in 1974 and was admitted in 1975. He received a Bachelors of Business Administration degree from Baruch College in 1970 and is a 1983 graduate of the American Bankers Association's National Graduate Trust School at Northwestern University.

Areas of Expertise

- **Balancing retirement planning with estate planning**
- **Planning and implementing a complex strategy for preserving and distributing wealth to achieve the life goals of the high net worth client**



Blanche Lark Christerson

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Biography

Blanche Lark Christerson is a Managing Director at Deutsche Bank Private Wealth Management, where she works with clients and their advisors to help develop appropriate planning strategies. She is also the author of *Tax Topics*, a monthly commentary on current legislation and other tax issues.

Prior to joining Bankers Trust Company (now Deutsche Bank) in 1997, she was in the estate planning department at U.S. Trust for 10 years, and had primary editorial responsibility for *Practical Drafting*, the estate planning publication. Ms. Christerson lectures to various planning and professional organizations nationwide, and is a frequent source for the media.

Ms. Christerson received her B.A. from Sarah Lawrence College, her J.D. from New York Law School and her LL.M. in taxation from New York University School of Law. She is a member of the New York Bar Association, the Bar of the City of New York and the American Bar Association, and is also the president of the Bagby Foundation for the Musical Arts.

Areas of Expertise

- **Current Legislation**
- **Tax Policy**
- **Wealth Planning**



A RESOURCE GUIDE FOR MEDIA

Catherine L. Hauptert, CFP

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Biography

Professionalism, expertise, and a genuine concern for a client's satisfaction form the foundation of Cathy Hauptert's approach to her clients. Launching her Tompkins County career in 1989 after 12 years as a professional in the health care industry, Cathy has held several positions at the bank including Customer Service Representative, Branch Supervisor, Registered for INVEST Financial Corporation, and Trust Officer. Today, she holds series 7, 63, and 65 licenses, as well as New York State Life and Health Insurance license. Cathy is also a Certified Financial Planner (CFP) professional.

After hours, Cathy is involved with several community organizations, including Gadabout, United Way, the Estate Planning Council of Tompkins County, Tompkins County Chamber of Commerce, Rotary International, and Ithaca Downtown Women.

Areas of Expertise

- **Financial Planning**



A RESOURCE GUIDE FOR MEDIA

Paul McGloin

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Biography

Paul McGloin is a Managing Director and member of Deutsche Bank Private Wealth Management's Wealth Planning Group, where he focuses on the complex planning needs of wealthy international and U.S. individuals and families.

Prior to joining Deutsche Bank in 1998, Mr. McGloin practiced law for 12 years in the areas of estate planning, income tax planning, asset-protection planning and charitable foundations and trusts. A large part of Paul's practice involved advising wealthy foreign individuals and families on the legal, tax and estate ramifications of their contacts with the U.S.

Mr. McGloin earned his B.A. in classics from Bennington College in 1983 and his J.D. from Harvard Law School in 1987. He is a member of local, state, national and international bar associations and a frequent speaker on planning subjects at professional conferences, seminars and institutes.

Areas of Expertise

- **Wealth Planning for International Families**



A RESOURCE GUIDE FOR MEDIA

Beth Ann Prudence, CFP, GEPC

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Biography

If you want experience, know-how and keen insights from a financial planner, you've found them both in Beth Prudence. Commencing her career with a BS from Cornell University's College of Human Ecology, Beth has over ten years of experience in investments and financial planning. She is a Certified Financial Planner (CFP) and earned the title of Graduate Estate Planning Consultant (GEPC) from the National Institute of Estate Planners. In addition, Beth holds several professional licenses, including series 7, 63, 24, and 65, and New York State Life and Health. She has completed the necessary coursework and test to become a Certified Trust and Financial Adviser.

A member of Tompkins Investment Services since 2005, she is a member of the Estate Planning Council of Tompkins County, and is also active in the community, having been involved with Ithaca Downtown Business Women and the Cornell Alumni Association of the Ithaca area.

Areas of Expertise

- **Financial Planning**
- **Retirement Planning**



Raymond C. Radigan

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Biography

Raymond C. Radigan is a Senior Vice President and Market Trust Executive at Bank of America. He is responsible for overseeing the administration of all trust and estate accounts and developing fiduciary relationships in the New York Market.

Prior to joining Bank of America, Mr. Radigan was Senior Vice President and Division Manager of The Bank of New York's Trust and Estates Group in New York City where he was responsible for overseeing the administration of all trust and estate accounts in New York City and the management of real estate held in trust and estate accounts throughout the Bank. Mr. Radigan previously headed North Fork Bank's Trust and Investment Division and was an associate at the New York City law firm of Shea & Gould. Mr. Radigan is a specialist in estate planning and trust and estate administration. He is a frequent speaker at estate planning seminars offered by the New York State Bar Association, the New York Bankers Association, the Practising Law Institute, the New York State CPA Society, and other groups. His topics include: "Estate Planning", "Charitable Giving Strategies", "Investing as a Fiduciary", "Planning for Retirement Distributions", "Family Limited Partnerships" and "Using Trusts in Estate Planning." He also writes frequently on estate planning topics.

Mr. Radigan is a member of the American, New York State, and Suffolk County Bar Associations, and The Estate Planning Council of Nassau County. He is also the current Chair of the New York Bankers Association's Trust & Estate Administration Committee and was the past chair of the Suffolk County Bar Association's Taxation and Banking Committee. He is a member of the Board of Directors of the Long Island Community Foundation, the Independent Group Home Living Program, Inc. and was past president of Mattituck/Cutchogue Little League.

Mr. Radigan received his B.S. from Boston College in 1980 and is a graduate of the School of Management's Honors Program. In 1983, he earned his J.D. from St. John's University School of Law.

Areas of Expertise

- **Balancing retirement planning with estate planning**
- **Planning and implementing a complex strategy for preserving and distributing wealth to achieve the life goals of the high net worth client**

New York Bankers Association

EXPERTS BUREAU

Retirement Planning



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Biography

Since 1999, Peter Kain has been vice president and employee benefits manager for NBT Bank's Trust and Investment Division in Norwich, N.Y. In this position, he is responsible for managing all of the division's retirement products, including defined contribution plans, defined benefit plans, ESOPs, IRAs, SEPs and SIMPLEs. He also serves as an advisor to the bank's pension committee.

To accommodate the growing popularity of defined contribution plans, Peter was instrumental in developing a partnership between NBT Bank and EPIC Advisors, a 401(k) plan recordkeeping firm based in Rochester, N.Y. This partnership led to the development of a comprehensive daily valued 401(k) plan solution called NBT Daily. Under Peter's leadership, this total, single-source solution integrates plan design and documentation, recordkeeping and administration, trustee services, fiduciary investment recommendations and oversight, compliance and government reporting and employee enrollment and education. This effort subsequently led to NBT Bank's acquisition of EPIC in January 2005. Due to the success of NBT Daily and the continuing trend toward 401(k)s, retirement plan services is the fastest-growing line of business in NBT Bank's Trust and Investment Division.

Peter attained the Certified Retirement Services Professional (CRSP) designation in 1998, after attending the Cannon Financial Institute's four-year Retirement Planning School. Prior to joining NBT Bank in 1993, he provided recordkeeping and tax-consulting services to dairy farmers and small businesses. He has an associate's degree in business administration and accounting from Corning Community College and a bachelor's degree in agricultural economics and farm business management from Cornell University.

Peter and his wife, Nathana, live in Norwich with their three children. He has served on the church council of the Christ Evangelical Lutheran Church in Norwich for many years, and he is also the church's treasurer.

Areas of Expertise

- Retirement Planning for Baby Boomers
- ERISA Compliance
- 401 (k)
- IRA Administration
- Company-sponsored plans



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Biography

Larry W. Rudawsky joined Chemung Canal Trust Company in 2006 as Vice President. As Retirement Services Manager, he is responsible for meeting the employee benefits administration needs of clients and also for insuring compliance with both internal operating policies and procedures and external regulatory requirements. Mr. Rudawsky has twenty-two years experience in the retirement plan industry having previously worked for UMB Bank, N.A., Critchfield, Critchfield & Johnston, Ltd., and also New England Financial. He is licensed to practice law by the Supreme Court of Ohio, having earned a Juris Doctorate degree from Case Western Reserve University and his B.A. from Kent State University. Mr. Rudawsky is a member of the American Bar Association and WEB Network of Benefits Professionals.

Areas of Expertise

- **Retirement Planning for Baby Boomers**
- **ERISA Compliance**
- **401 (k)**
- **403 (b)**
- **IRA Administration**

New York Bankers Association

EXPERTS BUREAU

Investment Management



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Biography

John Cook has been senior vice president and chief investment officer of NBT Bank's Trust and Investment Division since 2003. He is based at NBT Bank's headquarters in Norwich, N.Y. He began his career with NBT Bank in 1966, serving in retail and commercial banking positions until joining the trust area in 1976. He served as vice president and investment officer until 1989.

In 1989, John became president, chief executive officer and chairman of the National Bank of Stamford in Stamford, N.Y. During his leadership, the bank's investment portfolio performed in the top four percent of U.S. banks. He served in this position until 1996. From 1997 to 2000, he was a fixed-income-securities investment advisor to financial institutions nationwide while working for Betzold, Berg, Nussbaum & Heitman, Inc. in Chicago, Ill., and Charlottesville, Va. Before returning to NBT Bank, he was a bank portfolio manager and interim trust department head from 2001 to 2003 for the Planters Bank & Trust Company in Staunton, Va.

John attended Trinity College in Hartford, Conn., and the State University of New York College at Oneonta. He is active in the Norwich Rotary Club and at St. Paul's Catholic Church in Norwich. He and his wife, Skipper, have 6 children and 17 grandchildren. His investment-related articles have been published in regional business journals, and he is a featured speaker on investment topics for many area organizations.

Areas of Expertise

- **Market Changes and their Impact on Financial Planning**
- **Research & Analysis**
- **Customizing Portfolios**



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Biography

Thomas W. Wirth has been the Senior Vice President/Senior Investment Officer of the Investment Division at Chemung Canal Trust Company since 1999 and was promoted in 2004 to Sr. Vice President. He began his career at Chemung Canal in 1987 in the Professional Management Trainee Program, joined the Investment Department in 1990 as a Portfolio Manager and was elected Trust Investment Officer in 1993. In 1996, Mr. Wirth became the Finance/Asset/Liability Manager and Bank Portfolio Manager and was elected Assistant Vice President. In 1998, he was elected Vice President and in 1999 returned to the Investment Department in his current position. Mr. Wirth is a Chartered Financial Analyst and earned his B.S. degree in Business Administration from Wake Forest University. He currently serves as a board member and Treasurer of the Arnot Art Museum and a board member of Notre Dame High School. Tom was born and raised in Elmira, New York and lives there with his wife Charlotte, and their three children.

Tom is a nationally-recognized commentator on investment issues and has appeared on CNBC and Bloomberg. He is a frequent lecturer on these issues.

Areas of Expertise

- **Market Changes and their Impact on Financial Planning**
- **Research & Analysis**
- **Customizing Portfolios**

New York Bankers Association

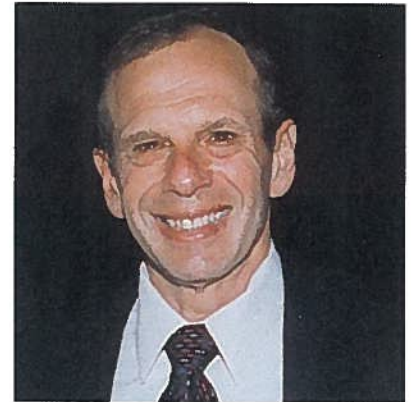
EXPERTS BUREAU

Tax Planning



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Biography

A graduate of New York's Bernard M. Baruch College, Joseph F. Denara received his Bachelor's degree in Business Administration (with a major in accounting) and his Master's degree in Business Administration (with a major in taxation). He is also a graduate of the 1979 New York Bankers Association Tax School.

Mr. Denara joined JPMorgan as a Staff Auditor in 1972. After 3 years in the Auditing Department, he transferred to the JPMorgan Private Banking Tax Department where he began his 30+ year progressive career. From 1975 through 1986, he held various management positions in the JPMorgan Private Bank Tax Department. In 1986, he was appointed Department Head, a position he maintained until he retired in May 2007. As the head of the JPMorgan Private Banking Tax Department, his responsibilities included guiding fiduciary tax policy, overseeing the preparation of all compliance returns and managing the personnel and business needs of the Department. In 2003, Mr. Denara was promoted to managing director. Presently, he has returned to JPMorgan working as a tax consultant providing tax advisory services to clients and colleagues.

Additionally, Mr. Denara is the current Chairman of the New York Bankers Association Trust and Estate Tax Committee and a member of the Committee of Banking Institutions on Taxation Advisory Committee.

As a member of the New York Bankers Association Trust and Estate Tax Committee, Mr. Denara often speaks with members of the New York State Legislature regarding various tax matters affecting today's current economic state. This includes reviewing new tax legislation/laws affecting JPMorgan's Private Banking clients. At present, he and other key members of the industry are working with New York State representatives to reform the New York Fiduciary Income Tax so Resident and Non-resident Trusts are taxed only on source income.

Areas of Expertise

- **Reducing and deferring estate taxes**
- **Closely-held business succession & tax planning**
- **Tax planning & Charitable Remainder Trusts**



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Biography

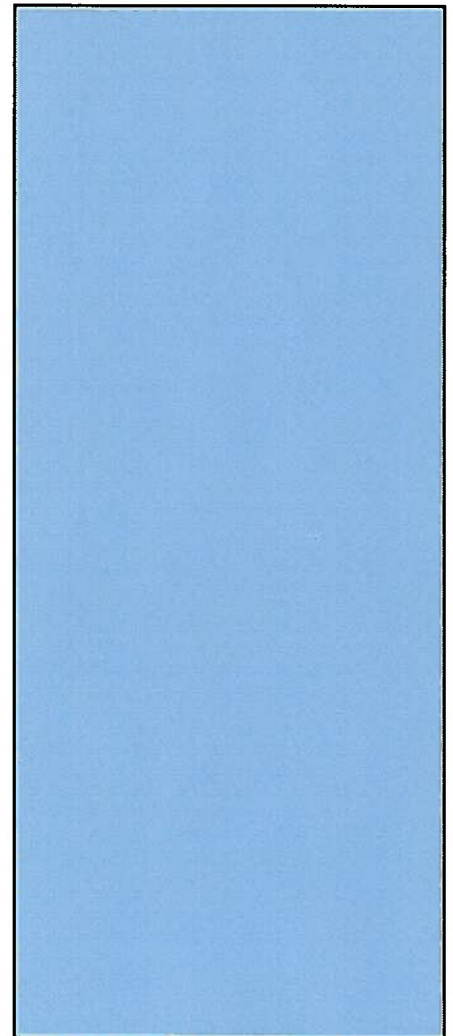
The Independent Wealth Advisory Group provides independent advisory services on wealth management and tax matters to high net worth individuals, families, corporations, non-profit organizations and foundations. Prior to forming his own advisory company, Henry served as a Vice President with the responsibility of providing tax and wealth advisory support to the Lehman Brothers Trust Company, N.A. His background includes over thirty-five years of experience in the practical application of highly sophisticated areas of tax law, as well as overseeing the preparation and filing of tens of thousands of fiduciary tax returns. Before Lehman Brothers he served as team leader for the JP Morgan Chase U.S. Tax Planning Team of the Private Bank, where he was responsible for providing tax efficient solutions to wealth management issues.

Mr. Lievre has participated extensively in outside activities, as Chairman of the Committee of Banking Institutions in Taxation, member of the American Bankers Association Trust & Estate Tax Committee, the New York Bankers Tax Committee, the Estate Planning Councils Nassau County & New York City and Chairman of the CLR/Omega User Group.

He has also participated in many professional and educational presentations including teaching as a guest lecturer at Baruch College; Executive Master of Science in Taxation program, Fordham University's; Masters in Taxation Graduate School of Business Administration, St. John's University, Washington, Florida and New York State Bankers Association Tax School, New York University's School of Continuing and Professional Education, Practicing Law Institute, and the American Bar Association Taxation and RPPT Joint CLE meeting. He is currently a sponsored speaker for Thomas Fast-tax. Former member of the editorial board for the Chase Journal.

He is a frequent speaker and advisor on charitable planned giving and family foundation matters.

Mr. Lievre received his B.A. from Hunter College in Political Science and Asian History and participated in the Ph.D program of New York University in Asian affairs. He is enrolled to practice before the Internal Revenue Service.



New York Bankers Association

EXPERTS BUREAU

Professional Trustee and Executor Services



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Biography

Paula M. Baker, a Managing Director of J.P. Morgan Private Bank, is currently head of the US Fiduciary Group responsible for the administration of trusts and estates for the firm's Private Banking clients. Ms. Baker joined Morgan in 1983 and prior to her current role was responsible for administering domestic trusts and estates as well and estate planning for the firm's Private Banking clients.

Ms. Baker is a member of the New York Bar Association, the New York Bankers Association and has served as both a member and former chair of the New York Bankers Association Trust Legislative and Regulatory Committee. She is currently Chair of the Trust & Investment Division of the New York Bankers Association. Ms. Baker is a graduate of Albany Law School and Mount Holyoke College.

Areas of Expertise

■ **Independent professional trustee services**

■ **Independent professional guardianship asset management**

■ **How corporate trustees, guardians, and executors work with individuals and their families**



A RESOURCE GUIDE FOR MEDIA

Bernard E. O'Donnell, CTFA

**Regional Manager, Personal Trust Department
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Biography

Bernie serves as the Regional Manager for the Personal Trust Department of Alliance Investment Management, a Division of Alliance Bank, located in Buffalo New York. He has managed the Trust Administration Center since 1999 when it was part of HSBC Bank USA. With a staff of ten personal trust colleagues managing a 750 million dollar portfolio of 1600 accounts it remains one of the largest corporate trust departments in Western New York.

Bernie has 32 years of banking and trust administration experience. A graduate of Canisius College with both bachelors and masters degrees and The Stonier Graduate School of Banking, he holds the designation of Certified Trust and Financial Advisor from the Institute of Certified Bankers. Bernie is also an instructor for the American Bankers Association concentrating on both Trust and Banking courses for ABA Online.

Bernie was formerly with M&T Bank and HSBC Bank in a variety of Banking and Trust positions. He joined Alliance Bank in 2005. He is a member of the Estate Analysts of Western New York and the Financial Planning Counselors of Western New York, Inc. He currently is a Board Member of the Boys and Girls Clubs of Buffalo and a member of the Rotary Club of Buffalo New York. He has served on the Boards of the Buffalo and Erie County Botanical Gardens, YMCA Camp Weona, the West Side Rowing Club and the Cheektowaga Symphony Orchestra. He lives in the Buffalo area with his wife Linda. They have three children.

Areas of Expertise

- **Independent Professional Trustee Services**
- **Independent Professional Asset Management**

New York Bankers Association

EXPERTS BUREAU

Elder Law

Wilbur D. (Bud) Dahlgren

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Biography

Wilbur D. (Bud) Dahlgren is a partner with the law firm of Hinman, Howard & Kattell, LLP, which has offices in Binghamton, Oneonta, Norwich, Albany, Latham, Syracuse, White Plains, Scranton, Pennsylvania, Biynton Beach, Florida, and New York City. He has been with Hinman, Howard & Kattell since March 1984.

Bud is the head of the firm's Estates and Trusts Department. His practice areas include wills and trusts, estate planning and administration, elder law, income taxation and tax-exempt organizations.

He is a member of the New York State Bar Association, the Florida State Bar Association, the Broome County Bar Association and the New York State Bar Association Trusts and Estates Law Section and the Elder Law Section.

He is a frequent speaker for community organizations, local businesses and the New York State Bar Association on topics such as estate planning, long term medical care planning, elder law, planned giving, and changes in tax law.

Bud currently lives in Vestal, New York with his wife Leslie and 16-year-old son Jeffrey. Bud graduated summa cum laude with a B.A. from the State University of New York at Cortland and magna cum laude with a Juris Doctorate from Syracuse University.

Areas of Expertise

- **Elder Law**
- **Long Term Medical Care Planning**
- **Wills and Trusts**



A RESOURCE GUIDE FOR MEDIA

Philip S. Winn

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Biography

When it comes to developing a financial plan, Philip Winn not only brings a wealth of experience to the task, he brings a uniquely 'legal' perspective. With a BA earned from the University of Rochester and JD from Albany Law School of Union University, Phil was a private-practice attorney for 30 years, where he specialized in trusts, estates, and elder law matters. Joining the Tompkins Investment Services Investment Management Team in 2003, he is well respected for consistently providing expert and well-rounded trust and estate planning counsel to his clients.

Phil is a member of the Tompkins County Bar Association, serving as its Treasurer, as well as the New York State Bar Association and its Trusts & Estates and Elder Law Sections, the American Bar Association and its Real Property, Probate and Trust Law Sections, and the Estate Planning Council of Tompkins County. He is also a licensed New York State Real Estate Broker.

Areas of Expertise

- **Elder Law**
- **Trusts and Estate Administration**
- **Estate Planning**