



**NORTHEASTERN
MICHIGAN ESTATE
PLANNING COUNCIL**

**MEMBERSHIP DIRECTORY
2021-2022**

www.nmepc.org



OFFICERS AND BOARD OF DIRECTORS

PRESIDENT

Sharon Mortensen, Development Officer..... 989-839-9661

VICE PRESIDENT

Angela Lund, CPA..... 989-497-5300

SECRETARY/TREASURER

Kevin Scorsone, Trust Officer 989-492-7620

PAST PRESIDENT

Ivan Peruski, CFP 989-797-7786

BOARD OF DIRECTORS

Chelsea Brown, Attorney 989-399-0215

Diane Fong, Development Officer 989-893-4438

Jane Hagen, Trust Officer 989-492-7610

Jonathan Laundra, CFP 989-839-5755

Andrew Matuzak, CPA 989-793-9830

Michael J. Mirto, Development Officer 248-798-7863

Mark Pasquali, Attorney 989-400-4646

Leah Rau, CPA 989-772-4673

Katelyn Sweeney, Attorney 989-652-9923

Daniel Waskiewicz, CFP 989-652-5306

Tricia Watson, Trust Officer 989-220-7145

Susan Hanson, Administrative Assistant
P.O. Box 2598
Midland, Michigan 48641-2598
Telephone: 989-600-4180
E-Mail: admin@nmepc.org
or smhanson11@charter.net

PAST PRESIDENTS

1994-1995

David B. Mikolajczak, CPA

1995-1996

Patricia J. Zimmerman,
Trust Officer

1996-1997

Andrew D. Richards, JD, MS

1997-1998

John Cummings, CLU, AEP

1998-1999

Gary L. Riedlinger, CPA

1999-2000

Theodore Rapson, Attorney

2000-2001

John V. Polomsky II, Attorney

2001-2002

Charles Blanchard, MBA
ChFC

2002-2003

Russell Welchli, CPA, CSEP

2003-2004

Karen A. McNish, VP, TO

2004-2005

Christopher Radke, Attorney

2005-2006

Gary R. Apsey, PhD,
Development Officer

2006-2007

Garnet M. Sherman, CFP

2007-2008

Mark R. Freed, CPA

2008-2009

Cheryl L. Whitman, JD, TO

2009-2010

David J. Klippert, Attorney

2010-2011

Joseph A. Vogl
Development Officer

2011-2012

Mark E. Hardy, CLU,
ChFC

2012-2013

Michael Zimmerman, CPA

2013-2014

R. Paul Larsen, JD
Trust Officer

2014-2015

Eileen A. Curtis,
Development Officer

2015-2016

Clayton J. Johnson, Attorney

2016-2017

Jonathan M. Gardey,
CFP, CFA

2017-2018

Alesia Shuman, CPA

2018-19

Michelle Mease,
Trust Officer

2019-20

Danelle Harrington, Attorney

2020-21

Ivan Peruski, CFP

ACCOUNTANTS

Astrike, Shannon M., CPA, PFS, RIA.....Ph. 989-486-3337
CPA & Advisor Fax 989-486-3347
Astrike Financial PLLC shannon@astrikefinancial.com
1618 Denver St.
Midland, MI 48640

Bellor, James, CPA 989-631-6060
Yeo & Yeo PC jimb@yeoandyeo.com
6018 Eastman Avenue
Midland, MI 48640

Freed, Mark R., CPA, CSEP.....Ph. 989-835-7721
Partner Fax 989-835-1551
Andrews Hooper Pavlik, PLC mark.freed@ahpplc.com
5915 Eastman Ave., Suite 100
Midland, MI 48640

Haag, John W., Sr., CPA.....Ph. 989-631-6060
Yeo & Yeo PC Fax 989-631-4288
6018 Eastman Avenue johhaa@yeoandyeo.com
Midland, MI 48640

Hanisko, Michael L., CPA, CSEPPh. 989-922-6429
Partner Fax 989-895-1267
Weinlander Fitzhugh, P.C. mike.hanisko@wf.cpa
1600 Center Ave.
Bay City, MI 48708

Harter, Mike, CPA, PFS, CFP.....Ph. 989-772-1209
President Fax 989-772-3880
RFM Group mhart@robertfmurray.com
805 N. Brown St., Suite A
Mt. Pleasant, MI 48858

Hebert, Amy, CPA, RIAPh. 989-486-3337
CPA & Advisor Fax 989-486-3347
Astrike Financial PLLC amy@astrikefinancial.com
1618 Denver St.
Midland, MI 48640

Hert, Jeffrey E., CPA Ph. 989-799-9580
Principal Fax 989-799-0227
Rehmann jeff.hert@rehmann.com
5800 Gratiot Rd., Suite 201
Saginaw, MI 48638

Howard, Randall, CPA Ph. 989-793-9830
Yeo and Yeo, PC Fax 989-793-0186
5300 Bay Road, Suite 100 ranhow@yeoandyeo.com
Saginaw, MI 48638

Janer, Justin, CPA Ph. 989-790-1600
McDonald & Associates, PC, CPAs Fax 989-791-6560
3126 Davenport Ave. jjaner@mcdonaldcpas.com
Saginaw, MI 48602

Kostrzewa, Michael C., CPA Ph. 989-773-6911
M.C. Kostrzewa & Co., PC, CPAs Fax 989-773-6914
Box 295 mikekostrzewa@mckostrzewa.com
Mt. Pleasant, MI 48804-0295

Lund, Angela, CPA, CSEP Ph. 989-497-5300
Manager Fax 989-497-5353
Andrews Hooper Pavlik PLC angela.lund@ahpplc.com
5300 Gratiot, Suite 100
Saginaw, MI 48638

Matuzak, Andrew, CPA, PFS Ph. 989-793-9830
Senior Manager Fax 989-793-0186
Yeo & Yeo, P.C. andmat@yeoandyeo.com
CPAs & Business Consultants
5300 Bay Rd., Suite 100
Saginaw, MI 48604

McTaggart, Annette Hugo, CPA, CFP, CVA Ph. 989-790-1600
President Fax 989-791-6560
McDonald & Associates, PC, CPA's
3126 Davenport Ave. amctaggart@mcdonaldcpas.com
Saginaw, MI 48602

Murray, David R., CPA Ph. 989-686-7740
President Fax 989-686-7742
R. F. Murray & Co., CPA's davimurray@aol.com
3741 Wilder Road
Bay City, MI 48706

Rau, Leah, CPA Ph. 989-772-4673
Partner Fax 989-772-6371
Blystone & Bailey, CPAs, PC lrau@blystonebailey.com
619 S. Mission St.
Mt. Pleasant, MI 48858

Rice, Taylor (Junior Member) Ph. 989-832-7833
Accountant Fax 989-631-1509
Blystone & Bailey, CPAs, PC trice@blystonebailey.com
2927 Manor Drive
Midland, MI 48640

Rydman, DeAnne, CPA Ph. 989-832-7833
Senior Staff Accountant Fax 989-631-1509
Blystone & Bailey, CPAs, PC drydman@blystonebailey.com
2927 Manor Drive
Midland, MI 48640

Shuman, Alesia M., CPA Ph. 989-922-6429
Partner Fax 989-895-1267
Weinlander Fitzhugh, P.C. alesia.shuman@wf.cpa
1600 Center Ave.
Bay City, MI 48708

Wilson, Shannon, CPA Ph. 989-386-3481
Weinlander Fitzhugh, P.C. Fax 989-386-3462
601 Beech Street shannon.wilson@wf.cpa
Clare, MI 48617

ATTORNEYS

Brissette, Mark J., JD, BA.....Ph. 989-892-0591
Attorney Fax 989-895-8119
Birchler, Fitzhugh, Purtell & Brissette PLC mark@glblg.com
900 Center Avenue
Bay City, MI 48708

Brown, Chelsea N., JD Ph. 989-399--0215
Attorney Fax 989-799-4666
Braun Kendrick PLC chebro@braunkendrick.com
4301 Fashion Square Blvd.
Saginaw, MI 48603

Burgess, Sharon A., JDPh. 989-652-9923
Attorney Fax 989-652-3607
Smith Bovill, P.C. sburgess@smithbovill.com
140 W. Tuscola St., Suite B
Frankenmuth, MI 48734-1548

Demers, Gregory T., JDPh. 989-698-3735
Attorney Fax 989-486-6108
Warner Norcross & Judd LLP gdemers@wnj.com
715 E. Main St., Suite 110
Midland, MI 48640-5382

Gambrell, Todd M., JD, LL.M.....Ph. 989-631-7626
Attorney Fax 989-631-7627
Gambrell & Associates PLC todd@gambrelllaw.com
240 W. Main St., Suite 1000
Midland, MI 48640

George, Barry B., JDPh. 989-631-7626
Of Counsel Fax 989-631-7627
Gambrell & Associates PLC bbgeorge@tm.net
240 W. Main St., Suite 1000
Midland, MI 48640

Harrington, Danelle, JDPh. 989-792-9641
Attorney Fax 989-792-1116
Smith Bovill P.C. dharrington@smithbovill.com
200 St. Andrews Rd.
Saginaw, MI 48638

Harrison, Norman S., JD, CELA Ph. 989-790-7177
Attorney at Law Fax 989-790-6567
Law Office of Norman Harrison norm@saginawlaw.com
805 S. Michigan Ave.
Saginaw, MI 48602

Johnson, Clayton J., JD Ph. 989-498-2100
Attorney Fax 989-799-4666
Braun Kendrick, PLC cjohnson@braunkendrick.com
4301 Fashion Square Blvd.
Saginaw, MI 48603

Kerr, J. David, JD Ph. 989-773-7071
Attorney / Managing Member Fax 989-772-0232
Kerr Law Firm PLLC estate-plan@lawyer.com
Trust & Estate -Elder Law Planning
205 S. Main St.
Mt. Pleasant, MI 48858

Kitson, Michael J., JD Ph. 989-399-0267
Attorney Fax 989-799-4666
Braun Kendrick, PLC mickit@braunkendrick.com
4301 Fashion Square Blvd.
Saginaw, MI 48603

Klippert, David J., JD Ph. 989-698-3709
Attorney Fax 989-486-6109
Warner Norcross & Judd LLP dklippert@wnj.com
715 E. Main St., Suite 110
Midland, MI 48640-5382

Lavin, Kimberly, JD Ph. 989-423-1200
Attorney Fax 989-423-1201
Chalgian & Tripp Law Offices PLLC lavin@mielderlaw.com
5820 Eastman Ave.
Midland, MI 48640

Milholland, Chrysa, JD, CTFA Ph. 989-423-1200
Attorney Fax 989-423-1201
Chalgian & Tripp Law Offices PLLC milholland@mielderlaw.com
5820 Eastman Ave.
Midland, MI 48640

Pasquali, Mark R., JD Ph. 989-400-4646
Attorney Fax 989-502-8000
Pasquali Law Offices PLLC mark@pasquali.law
405 S. Mission St., Suite E
Mt. Pleasant, MI 48858

Potts, Mark, JD Ph. 989-774-1187
Personal Financial Planning Program Director potts1md@cmich.edu
Central Michigan University
Sloan 301
Mt. Pleasant, MI 48859

Povich, Kosta D., JD Ph. 989-399-0620
Attorney Fax 989-799-4666
Braun Kendrick PLC kospov@braunkendrick.com
4301 Fashion Square Blvd.
Saginaw, MI 48603

Reif, Jerome P., JD Ph. 989-790-1461
Attorney Fax 989-790-1463
Law Office of Jerry Reif
3262 Cabaret Trail, Suite 208
Saginaw, MI 48603

Rolf, Ramon F., Jr., JD Ph. 989-423-1200
Attorney Fax 989-423-1201
Chalgian & Tripp Law Offices PLLC rolf@mielderlaw.com
5820 Eastman Ave.
Midland, MI 48640

Sweeney, Katelyn, JD Ph. 989-652-9923
Attorney Fax 989-652-3607
Smith Bovill, P.C. ksweeney@smithbovill.com
140 W. Tuscola St.
Frankenmuth, MI 48734

Thomas, Jim, JD, LL.M., CELA, AEP Ph. 989-793-2300
Attorney Fax 989-793-2222
Law Office of Carol M. Thomas jhthomas1@sbcglobal.net
5191 Hampton Place
Saginaw, MI 48604

Weiler, Joseph D., Jr., JD, CELAPh. 989-423-1200
Attorney Fax 989-423-1201
Chalgian & Tripp Law Offices PLLC weiler@mielderlaw.com
5820 Eastman Ave.
Midland, MI 48640

Wood, Daniel M., JDPh. 989-894-2481
Attorney Fax 989-893-7666
Wood Law Firm, PLLC daniel@woodlawfirm.legal
721 Washington Ave., Suite 402
Bay City, MI 48708

Zolton, Darrell R., JDPh. 989-792-1111
Attorney at Law Fax 989-799-2553
Zolton Law Offices dzolton@zoltonlaw.com
6420 Normandy Dr.
Saginaw, MI 48638

FINANCIAL SERVICE PROFESSIONALS

Abbs, David J., CFP, CFS Ph. 989-792-7777
Abbs Retirement Planning Advisors Fax 989-791-3144
3772 Fashion Square Blvd. daveabbs@abbsadvisors.com
Saginaw, MI 48603

Bieber, Roderick J., CLU, ChFC, CASL Ph. 989-791-1900
Financial Services Professional Fax 989-791-1906
New York Life rjbieber@ft.newyorklife.com
55 Harrow Lane, Suite 2
Saginaw, MI 48638

Bradley, Shane, CFP Ph. 574-371-1709
Financial Advisor sbradley@sym.com
SYM Financial Advisors
414 Townsend St., Suite 202
Midland, MI 48640

Delahanty, Sarah, CFP, MBA Ph. 989-631-0244
Principal and Senior Financial Advisor sdelahanty@sym.com
SYM Financial Advisors
414 Townsend St., Suite 202
Midland, MI 48640

Duling, Bradley S., CFP Ph. 989-631-0244
Principal and Senior Financial Advisor Fax 574-269-5905
SYM Financial Advisors bduling@sym.com
414 Townsend St., Suite 202
Midland, MI 48640

Gardey, Jonathan M., CFP, CFA Ph. 989-791-3880
President Fax 989-791-4572
Gardey Financial Advisors, Inc. jgardey@gardey.com
100 Harrow Lane
Saginaw, MI 48638

Gardey, Kim M., CFP Ph. 989-791-3880
Chairman Fax 989-791-4572
Gardey Financial Advisors, Inc. kgardey@gardey.com
100 Harrow Lane
Saginaw, MI 48638

Gavin, Michael T., CFP Ph. 989-631-1454
Investment Consultant Fax 989-631-6382
Gavin and Associates, LLC michael.gavin@raymondjames.com
2401 Eastlawn Drive
Midland, MI 48642

Hardy, Mark E., CLU, ChFC, CASL, RICP Ph. 989-797-7778
Wealth Management Advisor Fax 989-799-7790
Northwestern Mutual mark.hardy@nm.com
5444 State St.
Saginaw, MI 48603

Holsworth, Timothy J., CFP, CLU, ChFC Ph. 989-671-2600
President Fax 989-667-4949
AHP Financial Services tim.holsworth@ahpplc.com
1601 Marquette, Suite #4
Bay City, MI 48706

Karr, Luke A., CLU, ChFC, RICP Ph. 989-773-6433
Financial Advisor Fax 989-773-6477
Northwestern Mutual luke.karr@nm.com
114 E. Broadway
Mt. Pleasant, MI 48858

Laundra, Jonathan, CFP, AAMS Ph. 989-839-5755
Financial Advisor Fax 888-339-0890
Edward Jones jonathan.laundra@edwardjones.com
5916 Eastman Ave., Suite C
Midland, MI 48640

Peruski, Ivan, CFP, CLU, ChFC, RICP Ph. 989-797-7786
Wealth Management Advisor ivan.peruski@nm.com
Northwestern Mutual
5444 State St.
Saginaw, MI 48603

Schaefer, Harmond M., CLU, ChFC Ph. 989-893-4521
Equitable Advisors, LLC – Great Lakes Branch Fax 989-893-7696
916 Washington Ave., Suite 206
Bay City, MI 48708

Schropp, Scott, CIMA, CAP, CTFA, CPFA Ph. 989-791-8493
Managing Director Fax 989-607-1511
Merrill Lynch – The Iles Schropp Group scott_schropp@ml.com
4805 Towne Centre Rd., Suite 200
Saginaw, MI 48604

Schropp, Wesley F., CFP, CIMA, CPFA..... Ph. 989-791-8437
Vice President Fax 989-607-1511
Merrill Lynch – The Iles Schropp Group wesley_schropp@ml.com
4805 Towne Centre Rd., Suite 200
Saginaw, MI 48604

Seamon, Melissa A., CFP Ph. 989-791-3880
Financial Advisor Fax 989-791-4572
Gardey Financial Advisors, Inc. mseamon@gardey.com
100 Harrow Lane
Saginaw, MI 48638

Stoddard, Kaleigh, CFP Ph. 989-631-0244
Senior Financial Planner kstoddard@sym.com
SYM Financial Advisors
414 Townsend St., Suite 202
Midland, MI 48640

Stolz, Doak R., CFP Ph. 989-941-3503
Managing Director / Branch Manager doak.stolz@stifel.com
Stifel Nicolaus
110 E. Main Street, Suite 404
Midland, MI 48640

Taylor, Dennis J., CFP Ph. 989-835-1231
Financial Advisor Fax 877-498-6553
Edward Jones dennis.taylor@edwardjones.com
231 E. Wackerly St.
Midland, MI 48642

VanVoorhees, Mark A., CFP Ph. 989-274-0118
Senior Wealth Advisor / VP Insurance Fax 989-652-2097
Belpointe Wealth Management mark.vanvoorhees@belpointewealth.com
370 Ardussi Street
P.O. Box 349
Frankenmuth, MI 48734

Waskiewicz, Daniel J., CFP Ph. 989-652-5306
Senior Director - Investments Fax 989-652-3287
Oppenheimer & Co., Inc. dan.waskiewicz@opco.com
130 Mayer Rd.
Frankenmuth, MI 48734

Wegener, Michael, CPA Ph. 989-391-3790
Financial Advisor Fax 833-514-7240
Raymond James & Associates michael.wegener@raymondjames.com
122 Uptown Dr., #401
Bay City, MI 48708

Wright, Dawn, CFP, MBA Ph. 989-631-0244
Financial Advisor Fax 574-269-5905
SYM Financial Advisors dwright@sym.com
414 Townsend St., Suite 202
Midland, MI 48640

Zitzelsberger, Teresa (Terrie), CFP Ph. 989-772-5253
Financial Planner Fax 989-773-3026
Total Investment Planners, Inc. terriez@lpl.com
118 W. Michigan
Mt. Pleasant, MI 48858

TRUST OFFICERS

Coffland, Rachele, CTFA Ph. 989-779-6208
Trust Advisor Fax 989-773-7435
Isabella Bank rcoffland@isabellabank.com
139 E. Broadway
Mt. Pleasant, MI 48858

Dickinson, Randy J., CPA, CTFA..... Ph. 989-779-6201
Vice President and Trust Manager Fax 989-773-7435
Isabella Bank rdickinson@isabellabank.com
139 E. Broadway
Mt. Pleasant, MI 48858

Hagen, Jane L., C(k)P, QPFC, AIF Ph. 989-492-7610
Senior Vice President, Director of jane.hagen@tristartrust.com
Retirement Plans
Tri-Star Trust Bank
200 Main St., Suite 100
Midland, MI 48640

Keenan, JoAnna L...... Ph. 989-832-6198
Vice President and Trust Officer Fax: 989-832-6291
Isabella Bank jlkeenan@isabellabank.com
2222 N. Saginaw Rd.
Midland, MI 48640

Kidwell, John W., JD Ph. 989-921-0010
Senior Vice President Fax 989-921-0012
Tri-Star Trust Bank jack@tristartrust.com
1004 N. Michigan Ave.
Saginaw, MI 48602

McGraw, Kathleen M., JD Ph. 989-245-4913
Senior Trust Relationship Advisor kmcgraw@frankenmuthcu.org
Frankenmuth Credit Union
P.O. Box 209
Frankenmuth, MI 48734

McKune, Daniel P. Ph. 989-794-7289
Vice President and Trust Officer Fax 989-633-0405
Huntington Bank dan.p.mckune@huntington.com
235 E. Main St.
Midland, MI 48640

McNish, Karen A., JD Ph. 989-839-5289
Wealth and Investment Relationship Manager
Huntington Bank karen.a.mcnish@huntington.com
235 E. Main St.
Midland, MI 48640

Mease, Michelle L., CTFA Ph. 989-779-6204
Vice President & Senior Trust Officer Fax 989-773-7435
Isabella Bank mmease@isabellabank.com
139 E. Broadway
Mt. Pleasant, MI 48858

Scorsone, Kevin 989-492-7620
Vice President / Midland Market Director
Tri-Star Trust Bank kevin.scorsone@tristartrust.com
200 E. Main Street, Suite 100
Midland, MI 48640

Summers, Jordan, JD, MBA Ph. 989-388-1713
President/CEO jsummers@credituniontrust.com
Credit Union Trust
31155 Northwestern Highway, Suite 260
Farmington Hills, MI 48334

Watson, Tricia L., AFIM, CFS, CTFA Ph. 989-220-7145
Trust Advisor twatson@isabellabank.com
Isabella Bank
399 S. Main St.
Freeland, MI 48623

DEVELOPMENT OFFICERS

Baldree, Alison, CFRE Ph. 989-948-9000
Director of Fund Development baldree@shelterhousemidland.org

Shelterhouse
2500 Waldo Avenue
Midland, MI 48642

Clark, Pamela N. Ph. 989-686-9225
Director of Institutional Advancement pamelaclark@delta.edu

Delta College
1961 Delta Road
University Center, MI 48710

Fahrner, L. Kyle Ph. 989-839-9661
Chief Financial Officer Fax 989-839-9907

Midland Area Community Foundation
76 Ashman Circle kfahrner@midlandfoundation.org
Midland, MI 48640

Fong, Diane Ph. 989-893-4438
President and CEO dfong@bayfoundation.org

Bay Area Community Foundation
1000 Adams Street, Suite 200
Bay City, MI 48708

Homan, Jonathan Ph. 989-583-7603
Major Gifts & Planned Giving Officer Fax 989-583-7609

Covenant HealthCare Foundation jhoman@chs-mi.com
1447 N. Harrison
Saginaw, MI 48602

Marshall, Justin Ph. 989-837-4356
Vice President, Advancement and marshall@northwood.edu
Business Development

Northwood University
4000 Whiting Dr.
Midland, MI 48640

Merriam, Guy D., CFP Ph. 989-928-2384
Investment Committee Member guy.merriam@sbcglobal.net

MCC Endowment Fund
14 Logmark Place
Saginaw, MI 48603

Mirto, Michael J., AFP Ph. 248-798-7863
Owner michaeljmirto@gmail.com
Mirto Consulting, LLC
1505 W. St. Andrews Rd.
Midland, MI 48640

Mortensen, Sharon Ph. 989-839-9661
President & CEO smortensen@midlandfoundation.org
Midland Area Community Foundation
76 Ashman Circle
Midland, MI 48640

Rekeweg, Jeff Ph. 989-837-4356
Advancement Officer rekeweg@northwood.edu
Northwood University
4000 Whiting Dr.
Midland, MI 48640

Schafer, Emily Ph. 989-839-9661
Director of Development eschafer@midlandfoundation.org
Midland Area Community Foundation
76 Ashman Circle
Midland, MI 48640

Schultz, Carrie, MSA Ph. 989-583-7607
Major Gifts & Planned Giving Officer Fax 989-583-7609
Covenant HealthCare Foundation carrieschultz@chs-mi.com
1447 N. Harrison St.
Saginaw, MI 48602

Smith, Kristin, JD Ph. 989-599-0079
Executive Director kristin.smith@ccfmm.org
Catholic Community Foundation of Mid-Michigan
5800 Weiss Street
Saginaw, MI 48603

Weaver, Lynn Ph. 989-895-4728
Director lynn.weaver@mclaren.org
McLaren Bay Medical Foundation
1900 Columbus Ave.
Bay City, MI 48708

NORTHEASTERN MICHIGAN ESTATE PLANNING COUNCIL

ARTICLES OF ASSOCIATION
(As Amended to January, 2020)

Article I – Name

The name of this Association shall be Northeastern Michigan Estate Planning Council.

Article II – Purpose

Section 1

The purpose of this Council shall be:

- a. To effect and promote the coordination of professional services necessary for proper estate planning including charitable giving.
- b. To improve the understanding, knowledge and skill of the member professional groups in their efforts on behalf of their clients and in appreciation of each specialized service.
- c. To raise the standards of cooperation between the professional groups for more effective application and employment of professional services in behalf of public interest.
- d. To promote and encourage the appropriate use of the professional services available from the different groups comprising the membership of this Council.

Section 2

The Council must be advisory, educational and promotional in character and shall have no power to bind its members to any action or conclusion that is not provided for in this instrument.

Article III – Membership

Section 1

Membership in this Council may be granted upon sponsorship by any member in good standing to the following persons whose place of business is located in any county in the State of Michigan.

- a. Any Member of the Michigan Association of Certified Public Accountants who is actively engaged in the practice of public accounting in Michigan.
- b. Any Member of the State Bar Association who is actively engaged in the practice of law in Michigan.
- c. Any Financial Services Professional who is actively engaged in the fields of insurance and/or financial planning in Michigan and meets at least one (1) of the following criteria:
 - 1. Chartered Life Underwriter (CLU) accreditation from the American College;
 - 2. Chartered Financial Consultant (ChFC) accreditation from the American College;
 - 3. Certified Financial Planner (CFP) licensed by the CFP Board; or
 - 4. Not less than five (5) years of experience in the practice of estate planning or matters directly related to estate planning, and the Board, in its discretion, determines the professional would be a good addition to the membership.
- d. Any Officer of a State Bank, National Bank or Trust Company who is actively engaged in the Trust field in Michigan.
- e. Any Development Officer of a non-profit organization established to foster charitable giving or to receive and accept charitable donations or gifts under the non-profit laws of the State of Michigan and pursuant to 1986 IRC Section 501(a) and 501(c)(3), or any successor laws, who is actively involved in the estate planning and/or planned giving area.

Section 2

The original members of this Council shall be known as Charter Members. All subsequent members shall be accepted by a majority vote of the Board of Directors after investigation and report from the Membership Committee.

Section 3

Junior Membership in this Council may be granted upon sponsorship by any member in good standing to the following persons whose place of business is located in any county in the State of Michigan:

- a. Any person studying to sit for their Certified Public Accountant Exam who is employed by a firm that is actively engaged in the practice of public accounting in Michigan.
- b. Any person studying to sit for the State Bar Exam who is employed by a firm that is actively engaged in the practice of law in Michigan.
- c. Any Financial Services Professional who is actively engaged in the fields of insurance and/or financial planning in Michigan and is working towards one of the following designations:
 1. Chartered Life Underwriter (CLU) accreditation from the American College;
 2. Chartered Financial Consultant (ChFC) accreditation from the American College;
 3. Certified Financial Planner (CFP) licensed by the CFP Board; or
 4. Is studying for another financial planning designation, and the Board, in its discretion, determines the professional would be a good addition to the junior membership.
- d. Any person working towards becoming an Officer of the State of National Banks, or Trust Companies who are actively employed in the Trust field in Michigan.
- e. Any person who is an employee of a non-profit organization engaged in development work, and does not meet the regular membership criteria, but is actively involved in the estate planning and/or planned giving area.

Junior Members shall enjoy the rights and privileges that the Board of Directors, in its sole discretion, determines. Junior members shall have no rights to be elected to the Board of Directors. The Board of Directors may establish annual membership dues for junior members that are less than the dues for other members. A person may not be a junior member for more than three (3) years. It is the expectation that at or before the

three years, the member would meet the qualifications for regular membership.

Article IV – Officers and Duties

Section 1

The officers of the Council shall consist of a President, a Vice President, a Secretary, and a Treasurer. The office of Secretary and Treasurer may be combined. The President and Vice President shall not be members of the same professional group.

Section 2

The officers of the Council shall be elected by a majority vote of the Board of Directors of the Council at a meeting of the Board of Directors held immediately after the annual meeting of the Council. An officer may be removed by a two-thirds vote of the Board of Directors at a meeting called for that purpose.

Section 3

Vacancies of any office may be filled by a majority vote of the Board of Directors until the next annual meeting.

Section 4

The President shall preside at all meetings of the Council and Board of Directors. He shall be an ex-officio member of all committees. He shall have the right to vote in case of a tie vote. He shall appoint all committees with the majority approval of the Board of Directors. The President shall be accountable to the Board of Directors.

Section 5

The Vice President shall assume the duties of the President when he is absent and carry out any other duties as assigned by the President with the approval of the Board of Directors. He shall be accountable to the President.

Section 6

The Secretary shall attend and record minutes of all Council and Board of Directors meetings. He shall give notices as required by these Articles of all meetings of the Council and Board of Directors and shall carry out such other duties as assigned to him by the President of the Board of Directors. He shall be accountable to the President.

Section 7

The Treasurer shall have custody of all funds and property of the Council, and he shall deposit all funds of the Council in a depository bank designated by the Board of Directors. The Treasurer shall be accountable to the Board of Directors.

All disbursements of the organization's funds shall be approved by the Board of Directors. All withdrawals of such funds shall be by checks or orders signed by the Treasurer or such officer designated by the Board of Directors. The Treasurer shall prepare and submit a statement of the financial condition of the Council at the annual meeting and at such other times as directed by the Board of Directors.

Article V – Board of Directors

Section 1

The affairs of the Council shall be governed by a Board of Directors consisting of a maximum of fifteen (15) Directors (with a maximum of three from each discipline), and the immediate past President if not among the fifteen (15) Directors serving. Directors shall be elected in May of each year for three-year terms and elections shall be staggered so that one-third of the Board (one Director from each voting discipline) shall be elected each year. A Board member may not be elected to a consecutive term on the Board of Directors without at least one year (1) intervening between his previous service and subsequent election, unless this requirement is waived by the Board of Directors. Provided however, that if following a three-year term, a Board member shall be elected President, Vice President, Secretary, or Treasurer, such Director shall be entitled to serve on the Board of Directors as President, Vice President, Secretary, or Treasurer and, in the case of President, in the year following as immediate Past President.

Section 2

Any vacancy on the Board of Directors shall be filled by appointment by the President and majority approval of the Board of Directors. The vacancy of an immediate Past President may be filled by appointment of a former Past President by the President of the Council and majority approval of the Board of Directors.

Section 3

The meetings of the Board of Directors shall be at the call of the President, or when requested by three (3) members of the Board of Directors.

Section 4

A quorum of the Board of Directors shall consist of a majority of its members present at the meeting. If fewer than one-half of the members are present, then immediate notice of any action taken at such meeting shall be given to all members of the Board of Directors. No member may vote at a Board of Directors meeting by proxy.

Section 5

The Board of Directors shall investigate any written complaints against members for violations of the purposes of this Council. Violations determined to be such by the Board of Directors may bring reprimand or removal from the Council by a two-thirds vote of the Board of Directors.

Section 6

Members of the Board of Directors are expected to attend all regularly scheduled meetings of the Board. A Director who is absent from more than two (2) of the regularly scheduled Board of Directors meetings during the Council's fiscal year may be asked to resign at the discretion of the President and with majority approval of the Board of Directors.

Section 7

Any action required or permitted to be taken pursuant to authorization voted at a meeting of the Board of Directors or a Committee of the Board may be taken without a meeting if, before or after the action, all members of the Board of Directors or committee consent to it in writing. The written consents shall be filed with the minutes of the proceedings of the Board of Directors or Committee. Such consent may be mailed, hand-delivered, or given by any manner of electronic transmission.

Section 8

Participation in a regular or special meeting may be by means of conference telephone, electronic communication, or similar telecommunications equipment. All persons participating in the meeting shall be able to hear each other and be advised of the use of such equipment. All of the names of the participants in the conference must be divulged to all participants in the conference.

Article VI – Committees

Section 1

The Committees and their chairman shall be appointed by the President with the approval of the Board of Directors.

Section 2

There shall be a Membership Committee, Public Relations Committee, and Program Committee. These Committees or functions may be combined by the Board of Directors, such as the combination of the Membership and Public Relations Committee. The number of Board members on each Committee and primary responsibilities of each Committee are as follows:

- a. The Membership Committee shall consist of not less than three (3) Directors, unless combined with the Public Relations Committee; then the combined Committee shall only require a minimum of three (3) Directors.
 1. Consider options to increase membership.
 2. Consider options to increase attendance at regular meetings.
 3. Keep the membership informed.

- b. The Public Relations Committee shall consist of not less than three (3) Directors, unless combined with the Membership Committee; then the combined Committee shall only require a minimum of three (3) Directors.
 1. Maintain website, LinkedIn profile, or other media presence.
 2. Publicize meetings and other events.
 3. Consider sponsorship opportunities.

- c. The Program Committee shall consist of not less than five (5) Directors.
 1. Plan a variety of topics for the regular meetings.
 2. Find speakers to speak on selected topics.
 3. Coordinate with speakers about their presentation and provide them with guidelines for their presentation.
 4. Obtain a biography and PowerPoint and presentation materials from each speaker.

Section 3

Special Committees, such as a Technology Committee or Annual Meeting Committee, may be appointed by the President with the approval of the Board of Directors. If a special Committee is formed, it shall consist of not less than two (2) Directors.

Section 4

A Nominating Committee shall be appointed in accordance with Article IX of these Articles of Association.

Article VII – Council Meetings and Quorum

Section 1

The Annual Meeting of the Council shall be held in May of each year, unless otherwise ordered by the Board of Directors, at a time and place designated by the Board of Directors with written notice fifteen (15) days in advance of such meetings.

Section 2

The regular meetings of the Council shall be held at stated times or called at the direction of the Board of Directors at the time and place set by the Board of Directors. There shall be at least four (4) meetings, including the Annual Meeting, in each calendar year.

Section 3

Twenty (20) members or one-half of the total membership of the Council, whichever is lesser, shall constitute a quorum for all meetings of the Council.

Section 4

The regular meetings shall be held for the furtherance of the objectives of the Council. Any member may, in writing and signed by four (4) other members, addressed to the Secretary, bring up for discussion and vote any matter pertaining to the policy or Articles of the Council at any meeting except the Annual Meeting. Notice to all members in writing fifteen (15) days prior to the meeting shall be given stating the specific matter of discussion.

Section 5

Any action may be taken without a meeting, without prior notice and without a vote if a consent in writing, setting forth the action taken, is signed by all of the Council members entitled to vote on the matter. Such consent may be mailed, hand-delivered, or given by any manner of electronic transmission which has been consented to by the Council member transmitting the consent.

Section 6

Participation in a Council meeting may be by means of conference telephone, electronic communication, or similar telecommunications equipment. All persons participating in the meeting must be able to hear

each other and be advised of the use of such equipment. All of the names of the participants in the conference must be divulged to all participants in the conference.

Article VIII – Order of Business and Rules

Section 1

The order of business at the Council and Board of Directors meetings shall be to determine if a quorum is present, reading of minutes of prior meeting, reports of officers, unfinished business, new business and the program, followed by adjournment. A minimum amount of time shall be spent on the business portion of any meeting, whenever possible.

Section 2

Roberts Rules of Order shall be applied in a practical way, to govern procedure, voting and motions at meetings of the Council, Board of Directors, and other Committees.

Article IX – Nominations and Election

Section 1

At least fifteen (15) days prior to the date of any Annual Meeting, the President shall appoint a Nominating Committee of at least three (3) Directors to submit a list of nominees for the Board of Directors of the Council to be read at the Annual Meeting. Any member attending the Annual Meeting may also make his own nomination from the floor to be voted on.

Section 2

The Nominating Committee shall likewise select a slate of officers to be presented to the Board of Directors for election of officers following the Annual Meeting of the Council as provided in Article IV, Section 2.

Article X – Membership Dues and Expenses

Membership dues and new members' initiation fees shall be set annually by majority vote of the Board of Directors. The Treasurer may make a quarterly adjustment of dues for any member joining during the calendar year.

Article XI – Advertising and Lapse of Membership

Section 1

Active solicitation of business by members during meetings is strongly discouraged, as it is not in keeping with the purposes of the Estate Planning Council set forth in Article II of these Articles of Association.

A member may use his membership herein as a part of his overall professional credentials and expertise in any form of brochure, announcement, or other advertising which is tastefully presented and sanctioned by the particular member's profession.

Section 2

Any member who is sixty (60) days delinquent in payment of annual dues shall be removed from the membership roll.

Article XII – Notices of Meetings

Section 1

The Secretary shall have the duty of notifying the members of the Board of Directors of any regular, special, and Annual Meetings of the Board of Directors at least three (3) days prior to the meetings.

Section 2

The Secretary shall give at least a fifteen-day written notice to all eligible members of the Council on the time and place and purposes of the Annual Meeting. The Secretary shall certify to such notice on the records of the minutes of the meeting.

Section 3

The Secretary shall give at least a fifteen-day notice of any regular meetings of the Council to each eligible member by written notice.

Section 4

The Secretary shall be obligated to send out at least a fifteen-day notice to eligible members of any special Council meetings called by the President and Board of Directors during the calendar year. The Secretary shall certify on the records of the minutes the method of notice.

Article XIII – Amendments

These Articles of Association may be amended by majority vote of the Board of Directors at any regular meeting of the Board of Directors, provided notice of the proposed changes has been given to all members of the Board of Directors at least ten (10) days prior to such meeting.

Additionally, these Articles of Association may be amended at any Annual or Special meeting of the Council at which there is at least one-half of the total membership or twenty (20) members of the Council, whichever is lesser, present, by a vote of two-thirds of the members present, providing that such notice setting forth such proposed amendment shall have been mailed to all members at least fifteen (15) days prior to the date of such meeting.

Article XIV – Disposition Upon Dissolution

In the event of dissolution, all assets, whether real or personal, shall be distributed to such organizations as are qualified as tax exempt under Section 501(c)(3) of the 1986 Internal Revenue Code, as amended, or the corresponding provisions of any future United States Internal Revenue law, and no property shall be distributed to any individual whether or not associated with this corporation.

Article XV – Notice

Any notice required under these Articles of Association may be by mail, any electronic medium, telephone, or word of mouth, but the Secretary shall certify in the records of the Board of Directors as to the method of the notice.

Article XVI – Gender and Number

Wherever not contrary to the sense of these Articles of Association, the masculine shall include the feminine and neuter, and vice versa, and the singular shall include the plural, and vice versa.