

NATIONAL ASSOCIATION OF ESTATE PLANNERS & COUNCILS

YEARLY NO-CHARGE SPEAKER PROGRAM

The “No-Charge” speaker program is one of the most valuable benefits offered by NAEPC. The individuals noted below have agreed to speak (within noted guidelines)... **WITH THEIR HONORARIUM WAIVED!** Each speaker will present an educational topic, speak to the benefits of being a member of NAEPC, and current NAEPC board members may also be available to attend a board meeting to discuss the benefits of NAEPC affiliation in more detail. All are either past presidents or current board members of NAEPC. **COUNCILS ARE PERMITTED TO USE ONE WEBINAR IN PLACE OF AN IN-PERSON SPEAKER, SEE PAGE 7 FOR DETAILS.** Councils must submit their enrollment/registration form to NAEPC rather than contacting speakers directly.



Please note that programs are not available during the week prior to and of the Annual NAEPC Advanced Estate Planning Strategies Conference held each November, and may be limited near the Regional Leadership Day programs, the time leading up to the conference, and during peak professional seasons.

Additional programming resources offered by NAEPC are available at <http://www.naepc.org/affiliated-councils/speakers-bureau>.

All presenters hold the **Accredited Estate Planner® (AEP®) designation**. Learn more about the only graduate-level multi-disciplinary designation in estate planning at <http://www.NAEPc.org/AEP>.

· Available Speakers

**Paul M. Caspersen, CFP®,
MS (Financial Planning & Taxation), AEP®**
Gainesville, FL
current board of directors

Ginger F. Mlakar, JD, CPA, AEP®
Cleveland, OH
current board of directors

**Thomas M. Forrest, TO,
AEP® (Distinguished)**
Wilmington, DE
past president

**Susan P. Rounds, JD, CPA,
LL.M. (taxation), AEP®, TEP**
Los Angeles, CA
current board of directors

Lawrence J. Macklin, Esq., CPA, AEP®
Baltimore, MD
current board of directors

Eido M. Walny, Atty, AEP®, EPLS
Milwaukee, WI
current board of directors

Kit Mac Nee, CFP®, CRPC®, AEP®
Pasadena, CA
current board of directors

Rachel L. Votto, CPA, AEP®
Ridgewood, NY
current board of directors

**Clark B. McCleary, CLU®, ChFC®, MSFS,
AEP® (Distinguished)**
Houston, TX
past president





Paul M. Caspersen, CFP®, MS (Financial Planning & Taxation), AEP®

Availability: Programs up to 1 hour in length
Virtual or Live Programs (when travel is permitted by his employer)

Topics: Charitable Trust Planning (CRT/CLT); Top Three Ways to use Life Insurance in Charitable Planning; Direction Memo: The Importance of a Letter of Instructions in Modern Estate Planning

Paul M. Caspersen, in his role as Assistant Vice President for Gift Planning at the University of Florida, brings complex financial thinking to the charitable planning field. With over twenty years of experience, he is a key member of the senior management team directing UF's next comprehensive campaign and his office has been tasked with an overall combined Gift Planning goal over \$140 million annually in deferred, real estate, and other complex gifts.

Paul was executive director in the Office of Gift Planning at the Iowa State University Foundation from 2009 to 2013. Prior to that, he was a Wealth Management Advisor with TIAA-CREF and served as the firm's Managing Principal for Iowa. Mr. Caspersen earned a Bachelor's degree from the University of Northern Iowa and a Master's degree in Financial Planning from the College for Financial Planning in Denver, CO. Paul is author of the financial planning book entitled, *Direction Memo: How to Write a Letter of Instruction for Your Estate Plan*.

Although new to the No-Charge Speaker Program, Paul has spoken to Tallahassee Regional EPC (FL).

FUN FACT

For nearly 20 years, NAEPC has been offering [website solutions](#) to its affiliated councils that are easy to use, economical, and continuously enhanced.

VALUE: delivering a cost-effective option for both website and administrative needs

SIMPLICITY: giving even the most tentative user the confidence to know that he or she is working efficiently for their association

FOCUS: streamlined administration means that volunteer leadership can concentrate on growth and direction, while clearly sharing the association's message, mission, and network with its core audience





Thomas M. Forrest, TO, AEP® (Distinguished)

Availability: Programs up to 2 hours in length
Limited Virtual Presentations or Live Programs (when travel is permitted by his employer)

Topics: Why Delaware? (Asset Protection, Dynasty, Total Return); Moving Trusts: Which Jurisdiction is Best – Roadblocks & Challenges; Changing Situs – Pros & Cons of Trusts Reformations, Decanting, Merger or Non-Judicial Settlement?

Thomas M. Forrest is president & CEO of U.S. Trust Company of Delaware. He is past president and founder of the personal trust division for Charles Schwab Bank in Wilmington, Delaware, a personal trust office he opened and staffed in 2007. Before joining Charles Schwab, Tom was co-founder, president and CEO of U.S. Trust Company of Delaware. He joined U.S. Trust Company in 1999 and opened the U.S. Trust office in Delaware in 2000, which he managed through 2007. Tom was vice president and manager of the trust tax and financial planning division for Wilmington Trust Company for 18 years. He is a past president of the NAEPC and Delaware Estate Planning Council, past treasurer of the Delaware Society of CPAs and past chairman of its tax committee. Tom is a past board member of the Society of Financial Service Professionals, Delaware chapter, and has served as a board member of the Philadelphia Estate Planning Council. Tom serves on the board of the Delaware Bankers Association, is a past president of the Bank and Trust Tax Association of Mid-Atlantic States, a member of the American Institute of CPAs, The Delaware Society of CPAs, and The Wilmington Tax Group. Tom is past board member of Autism Delaware and immediate past chairman of the Mary Campbell Center Foundation. While with Wilmington Trust, Tom assisted the IRS with the development of fiduciary income tax returns on magnetic media, becoming the first bank in the country to file fiduciary income tax returns in this manner. Tom has lectured extensively to professional groups on a variety of tax and estate planning topics nationwide.

Recent or Upcoming Speeches through the No-charge Speaker Program

Bucks County EPC (PA)
EPC of Northwest Florida (FL)

Montgomery County EPC (PA)
Nassau County EPC (NY)

FUN FACT

The [NAEPC Advanced Estate Planning Strategies Conference](#) takes place each year for council leaders AND council members. Every single member of every single council can benefit from attending, regardless of leadership status within the council!





Lawrence J. Macklin, Esq., CPA, AEP®

Availability: Programs up to 3 hours in length
Virtual or Live Programs (when travel is permitted by his employer)

Topics: Most estate planning-related topics, including: Estate Planning for Digital Assets; Life Insurance Efficiency Planning; An Analysis of Proposals Using Life Insurance: What Works, What May Not Be as Effective as Promoted, and What Does Not Work (recently given at the Notre Dame Tax and Estate Planning Institute); Enhancing Estate Planning with Derivatives; The Partnership Freeze as an Alternative to a GRAT/SIDGT; Important Issues in Modern Trust Design; (councils are welcome to work with Mr. Macklin to choose a topic best suited to their program)

Lawrence J. Macklin is a managing director and wealth strategist with Bank of America Private Bank. He coordinates the development and delivery of innovative strategies and solutions for high net worth individuals and families in the areas of single stock concentrations, estate and wealth transfer planning, charitable giving and retirement, income tax, business succession and stock option planning. He also works closely with clients and their outside advisors to provide specialized wealth management and fiduciary services. Mr. Macklin began his tax and estate planning career in 1982 and joined Bank of America in 1994. Prior to joining Bank of America, he was associated with Venable LLP, a national law firm, as well as the accounting firm of Price Waterhouse. Mr. Macklin has served as an adjunct professor of law at Stevenson University (formerly Villa Julie College) in Baltimore, Maryland and as an adjunct professor of taxation in the graduate business program at The Johns Hopkins University. He has written for *Tax Management's Estate, Gift, and Trust Journal*, the *Journal of Wealth Management*, *The Practical Tax Lawyer* and various newsletters on tax and estate planning matters and has been quoted in *Entrepreneur*, *Financial Advisor*, and other publications. He has lectured for the Notre Dame Tax and Estate Planning Institute, various Estate Planning Councils, the Trust and Estate Study Group of the Maryland Bar, Pennsylvania Bar Institute, the Marcus Evans Private Banking Forum, Information Management Network, Financial Research Associates and Lorman Education Services. Mr. Macklin has also served as a recurring lecturer for the continuing professional education programs sponsored by the Maryland Association of Certified Public Accountants and the District of Columbia Institute of Certified Public Accountants.

Recent or Upcoming Speeches through the No-charge Speaker Program

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|---|------------------------------------|
| Anne Arundel County EPC (MD) | New Mexico EPC (NM) |
| Chester County EPC / Delaware County EPC (PA) | Northcentral Pennsylvania EPC (PA) |
| EPC of Bergen County (NJ) | Red River Valley EPC (ND) |
| EPC of Colorado Springs (CO) | Rochester EPC (MN) |
| EPC of Rochester (NY) | Southern Delaware EPC (DE) |
| Frederick County EPC (MD) | Western New York EPC (NY) |
| Montgomery County EPC (PA) | |

FUN FACT

Council members have access to over 40 member benefit providers called "[Value Partners](#)".





Kit Mac Nee, CFP®, CRPC®, AEP®

Availability: Virtual Programs up to 2 hours in length

Topics: Charitable Remainder Trusts; Behavioral Finance; Social Security; and Protecting Yourself from Identity Theft; Diversity in Estate Planning; 529 Planning; Transferring Millions of Dollars to Your Family; Socially Responsible Investing; Diversity, Inclusion, & Other Issues

We all need accurate information and dependable relationships. That’s true no matter what we’re looking for, and it’s especially true when it comes to financial planning. Kit’s clients trust her for two main reasons: They know she cares and they value her experience. This personal-professional combination gives her clients more confidence. We all seek out experts for important parts of our life. It’s about more than just money. Her expertise is about conditioning your financial life for strength, health and endurance. Kit joined Morgan Stanley as a Financial Advisor in Pasadena, CA in 2013. Prior to joining Morgan Stanley, she was with Merrill Lynch Wealth Management for nearly nine years.

On her way to becoming a CERTIFIED FINANCIAL PLANNER™, Kit served a community foundation in Southern California as its Director of Gift Planning. She worked with donors and local charitable organizations to gain philanthropic assets that would provide a legacy of financial resources. Today, she uses her financial-planning proficiency to serve as a volunteer, board member, and consultant to guide families and charities toward more secure financial futures.

Kit raised three children, all now grown and leading fulfilling lives in different parts of the United States. She loves traveling to visit family, including trips to Detroit, her original hometown. She lives in Santa Monica, California and travels throughout Southern California and the U.S. to support clients as well as the community groups she works with. Her volunteer work continues as a board member for the NAEPC and St. Barnabas Senior Services. Kit is a graduate of the University of Minnesota, Carlson School of Management, earned the Certified Specialist in Planned Giving® from California State University Long Beach, American Institute of Philanthropy in 2001, and became a CERTIFIED FINANCIAL PLANNER™ and Accredited Estate Planner® designee in 2013.

Recent or Upcoming Speeches through the No-charge Speaker Program

- | | |
|------------------------------------|--------------------------------|
| Colorado West EPC (CO) | Northeastern Michigan EPC (MI) |
| Eastern Illinois EPC (IL) | Rochester EPC (MN) |
| EPC of Central Illiana, Inc. (IN) | Santa Barbara EPC (CA) |
| EPC of Central New York (NY) | Sioux Falls EPC (SD) |
| Fairbanks EPC (AK) | Siouxland EPC, Inc. (IA) |
| Northcentral Pennsylvania EPC (PA) | Western Dakota EPC (ND) |



· Special Webinar Opportunity!

Tired of the same meeting format?

Considering new programming ideas?

Trying to engage younger members?



Why not consider adding a webinar or two? Programming is consistently noted as a key component to member satisfaction, growth, and retention and distance-learning programs are a great way to bring your EPC high-caliber speakers with little or no cost and to appeal to a new group of members.

The Robert G. Alexander Webinar Series is available to councils for live or on-demand* group showings. Councils have reported offering the webinars as a regular part of their schedule, for special “meet up” brown bag events, and even as a free member benefit or special program for AEP® designees.

Councils can opt to take advantage of either one speaker from the “no-charge” program **or** one group webinar in the Robert G. Alexander Webinar Series each fiscal year!

A full listing of past and upcoming programs can be found at <http://www.naepc.org/events/webinar>. Please indicate your webinar preference on the enrollment/registration form.

**Programs can be shown at a date and time chosen by the council as long as it is at least 48 hours after the live broadcast.*

FUN FACT

Council members have access to over 40 member benefit providers called “[Value Partners](#)”.

DID YOU KNOW?

There are over 275 councils just like yours that are members of NAEPC and within there are an estimated 30,000 members.





Clark B. McCleary, CLU®, ChFC®, MSFS, AEP® (Distinguished)

Availability: Live Programs up to 2 hours in length

Topics: “What I Would Want to Know About the Life Insurance Business if I Didn’t Already Know It (Or at Least Thought I Did!)”; and “New Life Insurance Issues From ATRA 2012 Through Today”.

Clark B. McCleary has been the recipient of a number of industry awards during his 50+ years as a life insurance agent. He has spoken in more than 40 states on life insurance issues and practice enhancement strategies. Clark was national president of the Society of Financial Service Professionals in 1999-2000 and was the first recipient to receive that organization’s newly created Kenneth Black Leadership Award in 2006. He is a member of two NAEPC councils in Houston and is a past-president of the Houston Business and Estate Planning Council. The NAEPC honored Clark in 2006 by naming him a Distinguished Accredited Estate Planner® and electing him to the Estate Planning Hall of Fame®. Clark is a past president of NAEPC, having served in that role in 2012.

A special note about Clark’s presentation.... Several years ago he was asked to speak at one of his affiliated local estate planning councils for the fifth time during his 30 years of membership. He was uncertain what subject matter he should cover that the audience would find fresh and interesting, so he decided to let the membership determine his content. Clark emailed 15 members, five in each of the attorney, CPA and trust officer categories, and asked what issues they would like to hear him address. The response level was quite high and well defined, which allowed Clark to construct a presentation that was well received. He has continued to make that presentation, modified over the years to keep up with the times, because the non-insurance and financial planning members request it.

This speaker prefers providing attendees with a 5-6 page printed outline in lieu of using PowerPoint.

Recent or Upcoming Speeches through the No-charge Speaker Program

EPC of Central New York (NY)

Omaha EPC (NE)

EPC Riverside County/EPC San Bernardino (CA)

FUN FACT

NAEPC hosts two events each year where council leaders can come together to learn from one another and NAEPC. [Regional Leadership Day](#) takes place in three cities each June and [Council Leadership Day](#) is offered as a pre-conference accompaniment to the Annual NAEPC Advanced Estate Planning Strategies Conference each November.

Council executives (paid staff) always attend the Annual Conference with their registration fee waived and participate in special executive-only sessions during their time together.





Ginger F. Mlakar, JD, CPA, AEP®

Availability: Programs up to 1 hour in length
Virtual or Live Programs (when travel is permitted by her employer)

Topics: Role of the Professional Advisor; Landscape of Charitable Giving; Charitable Giving Strategies and Popular Gifting Techniques; Philanthropy Trends and Best Practices; Legislative Update; Community Foundations and Charitable Planning – A View from the Inside; Navigating the Current Charitable Planning Landscape

As the Cleveland Foundation’s Senior Counsel & Director, Donor Relations, Ginger oversees their donor stewardship program where she connects donors to their charitable interests. Additionally, she serves as in house legal counsel on charitable gifting and estate administration issues, and facilitates the acceptance of complex charitable gifts. She joined the Cleveland Foundation in July 2009 after 16 years practicing law in the area of estate and charitable gift planning and administration.

Ginger has served on the boards of several organizations, including the Girl Scouts of Lake Erie Council, the Estate Planning Council of Cleveland, the Bay Village Education Foundation, the Bay Village Foundation, the LGBT Community Center of Greater Cleveland, the Cleveland Leadership Center, and as treasurer for the Cleveland Metropolitan Bar Association, Cleveland Metropolitan Bar Foundation and Bay Soccer Club. She was the president for the Cleveland Metropolitan Bar Foundation. She has been a member of advisory groups for University Hospitals, the Cleveland Orchestra, and Case Western Reserve University. Additionally, she is an active fellow of the American College of Estate and Trust Council, and an Estate Planning, Trust and Probate Law Council member for the Ohio State Bar Association. Ginger is a frequent speaker on legal and tax issues surrounding charitable giving.

Ginger has been named among the Best Lawyers in America and the Top 50 Female Ohio Super Lawyers List by *Law and Politics* magazine. She has received the Cleveland Metropolitan Bar Association's Women in Law Making a Difference and President's Awards, and the Cleveland Metropolitan Bar Foundation's Outstanding Leadership Award. Ginger graduated summa cum laude from The Ohio State University with a Bachelor of Science degree in business administration and earned her juris doctorate from The Ohio State University Moritz College of Law.

Recent or Upcoming Speeches

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|-------------------------------|------------------------|
| Charlotte EPC (FL) | Hampton Roads EPC (VA) |
| Central Pennsylvania EPC (PA) | Sioux Falls EPC (SD) |
| EPC of Cleveland (OH) | Spokane EPC (WA) |

FUN FACT

The [NAEPC Journal of Estate & Tax Planning](#) is available to all NAEPC members and provides **cutting-edge estate planning-related content.**





Susan P. Rounds, JD, CPA, LL.M. (taxation), AEP®

Availability: Live Programs up to 2 hours in length

Topics: Business Succession; Family Dynamics and Governance; Collaboration

Susan has over 25 years' experience serving clients of big eight accounting, private law practice and global financial institutions in the areas of tax and estate planning, business succession, risk management, philanthropy, family dynamics and family governance. A frequent speaker, she has made presentations from New York to LA and Hawaii to Alaska on the topics of Estate Planning, Philanthropy, Business Succession, Family Dynamics and Governance, and Collaboration.

Teaching highlights include law school and college courses in estate and gift tax, income tax, financial accounting, business law, and auditing and all parts of the Becker Professional CPA Review Course. Susan also served as a faculty member for the NYU Summer Institute on Taxation and the Hawaii Tax Institute. Her articles have been featured in leading publications such as *Trusts and Estates Magazine*, *The Journal of Practical Estate Planning*, and *The Journal of Private Wealth Management*.

For fun, Susan sits on the Board of Directors for the National Association of Estate Planners and Councils and serves as Editor of the *NAEPC Journal of Estate and Tax Planning*.

Recent or Upcoming Speeches through the No-charge Speaker Program

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|-----------------------------|---------------------------------------|
| Birmingham EPC (AL) | EP & Trust Council of Long Beach (CA) |
| Chester County EPC (PA) | EPC of the Emerald Coast (FL) |
| Coeur d'Alene EPC (ID) | Eugene EPC (OR) |
| Colorado West EPC (CO) | New Mexico EPC (NM) |
| Conejo Valley EPC (CA) | New Orleans EPC (LA) |
| Elkhart County EPC (IN) | Northwest Washington EPC (WA) |
| Fairbanks EPC (AK) | Red River Valley EPC (ND) |
| Santa Clara County EPC (CA) | Siouxland EPC, Inc. (IA) |
| Seattle EPC (WA) | Walla Walla Valley EPC (WA) |

FUN FACT

Estate planning councils affiliated with NAEPC have the special honor of nominating qualified individuals to apply for the [Accredited Estate Planner® \(AEP®\) designation](#) through the "[AEP® Council Nomination Program?](#)" A council's participation in this program affirms the multi-disciplinary approach to client service and the core value that brings all members of NAEPC together.

Excellence in Estate Planning





Rachel L. Votto, CPA, AEP®

Availability: Programs up to 1 hour in length
Virtual or Live Programs (when travel is permitted by her employer)

Topics Include: Year-End Tax Planning, Overview of New Tax Laws

Rachel Votto is the Tax Partner-in-charge at BDG-CPAs. She has been with the firm for over 20 years and is partner-in-charge of all tax services. Rachel provides comprehensive financial planning to executives and high net worth individuals, including estate planning and working with income tax planning with trusts. She also serves many corporate and partnership clients including closely held businesses to multinational corporations with experience on acquisitions, reorganizations, international, multigenerational planning, multistate structures and complex tax planning strategies to assist clients in maximizing tax savings. She is a member and past president of the Estate Planning Council of Bergen County. She is currently a board member of Family Promise of Bergen County and the NAEPC. She has made various presentations on new tax legislation and other tax topics. Rachel graduated from Villanova University and also holds a Master’s Degree in taxation from Pace University.

Rachel is new to the No-Charge Speaker Program



Eido M. Walny, Atty, AEP®, EPLS

Availability: Live Programs up to 2 hours in length (when feasible to do so)
Virtual Programs up to 1 hour in length

Eido’s Favorite Topics Include: Top Ten Estate Planning Lessons from Celebrities; The Future of the Estate Planning Profession; Marketing in the Modern Era; Uses of ILITS and DILITS in Today’s Tax Environment; Relevant Uses of Grantor Trusts

Eido M. Walny received his JD from the Boston University School of Law and his AB with honors from The University of Chicago. Eido founded the Walny Legal Group LLC, a boutique estate planning, elder law and family law firm, in 2011 with an eye towards providing clients with high level legal care, but an equally high level of customer service. He is a noted national speaker, author, and commentator on issues effecting estate planning, charitable giving methods, and topical business issue. Eido has been recognized for numerous awards, including being selected as one of five national “Advisors with Heart” by *Trusts & Estates Magazine*, being recognized as a “Leader in the Law” by the *Wisconsin Law Journal*, and being named as a Fellow to the Wisconsin Law Foundation’s class of 2013.

In his spare time, Eido makes cufflinks, restores vintage cars, is President of his municipality’s counsel, and is the father to a gifted hockey player and Olympic-track figure skater.

Recent or Upcoming Speeches

- | | |
|-------------------------------|---------------------------|
| Conejo Valley EPC (CA) | Southern Arizona EPC (AZ) |
| EPC of Riverside County (CA) | Waukesha County EPC (WI) |
| Eugene EPC (OR) | Western Dakota EPC (ND) |
| Fox Valley EPC (WI) | |
| Milwaukee EP Forum, Inc. (WI) | |



· How Does the In-Person Program Work?

- One presentation or webinar per council is available (September 2020 – August 2021)
- Councils must adhere to the timing restrictions provided by the speaker.
- **Specific presentation dates are accepted at the time of application, but are not guaranteed. NAEPC will work with speaker to gauge his/her availability.**
- For live presentations, Council is responsible for speaker's travel and lodging expenses. These expenses may include, but are not limited to: transportation to and from the airport at the speaker's original location or airport parking charges; airfare and baggage charges; overnight accommodations to accommodate flight schedules and speaker preference (generally one or two nights); meals; and taxi, ride-share service, or rental car in the city of the council event.
- All expenses to produce the meeting (print, postage, food, audio-visual, continuing education, etc.) are the sole responsibility of the Council. **Speaker will not be responsible for printing or shipping costs to prepare outlines, presentations, etc.**
- Council must allow speaker minimal time to offer a brief description of the programs and services available to members of the NAEPC and/or to distribute information.
- Council is welcome to invite speakers who are currently on the NAEPC board to attend a board meeting.
- Once awarded, Council agrees to notify the speaker and NAEPC immediately if plans change and the program will not be offered.
- Once awarded, it is the responsibility of the Council to handle all arrangements with the speaker / speaker's representative.
- All presentations will be awarded on a first come, first served basis.

After submitting the final page of this packet via email to eleanor@naepc.org, a representative from the NAEPC will email the council contact with availability for the speaker. If the speaker is available, the council will be supplied with contact information for the chosen presenter. The council should then reach out to the speaker to confirm date and time arrangements within 30 days of receipt. Please call Eleanor M. Spuhler at the NAEPC office with any questions. Thank you!

National Association of Estate Planners & Councils

1120 Chester Avenue, Ste. 470
Cleveland, OH 44114
866-226-2224
admin@naepc.org · www.NAEPC.org



• NAEPC “No Charge” Speaker Request Form

Council Name _____

Contact Name _____

Contact Position within Council (circle one): Staff Executive Officer Board Member Other

Contact Phone _____ Contact Email _____



• We would like take advantage of a webinar rather than an in-person presentation and prefer the following program (see page 6 for more information):

Choice <i>(you must select at least one, options recommended)</i>		Presentation Date <i>(options recommended)</i>	Meeting Time	Presentation Length	Estimated Attendance	Delivery Method (Virtual or Live)
	Paul M. Caspersen					
	Thomas M. Forrest					
	Lawrence J. Macklin					
	Kit Mac Nee					
	Clark B. McCleary					
	Ginger F. Mlakar					
	Susan P. Rounds					
	Rachel L. Votto					
	Eido M. Walny					



To whom shall we send NAEPC materials for distribution at in-person meetings?

Name _____

Firm _____

Address* _____

City _____ State _____ Zip Code _____

**No PO boxes, please.*

