

### *President's Message*

November brings with it the beginning of the holiday season. As we reflect on the many blessings we enjoy, each of us has an opportunity to share our good fortune by helping clients understand and implement charitable endeavors that can enhance our community and the world at large. What a wonderful gift this can be.

As I reflect upon the mission of our council, I am grateful for the many colleagues who give of their time and expertise to enhance our professional knowledge and skills. Without their generosity, our programs would not be possible.

Shifting from my reflective mode to the business side of our organization, our council continues to grow – and each of you plays an integral role in this growth. To continue to keep our council vibrant, we encourage you to invite qualified colleagues and friends to consider joining our council. Given the changes in our membership guidelines, before recommending a new member, I encourage you to review our new member guidelines and membership application. These can be viewed in the “membership” tab on our website: [www.epcdv.org](http://www.epcdv.org)

In yet another shifting of gears ... while our meeting dinners are typically well prepared, some members prefer a vegetarian offering. If this is true for you, please be sure to contact Bonni Hendricks to let her know of your request in advance of our meeting. With advance notice, these requests

### **"Life Insurance: The Antidote for Ground Rush"**

In some quarters, the application of life insurance in planning has grown in disfavor. But, according to our November speaker, Bill Burke, life insurance is a unique property with income tax benefits and leverage that make it a uniquely powerful tool for professionals addressing wealth transfer, business succession and retirement planning issues.

With this in mind, Bill will discuss more recent developments in the employment of life insurance as a planning tool and address:

- Emerging strategies and traditional uses of life insurance in planning.
- How new major distributors (such as banks) are advising their wealthy clients with regard to the use of life insurance.
- New and interesting applications of life insurance.

#### ***SECOND Wednesday November 14, 2007***

*Lafayette Park Hotel  
3287 Mt. Diablo Blvd.  
Lafayette*

*6:00 PM. Wine and Registration  
6:30 PM Dinner and Speaker*

***Cost: \$36.00 dinner (if mailed in)  
\$41.00 (at the door)***

*Reservations and cancellations must  
be received by Monday, Nov. 12th, at  
1:30 p.m. to be assured of a  
reservation. Please send your check in  
the enclosed envelope today! or call  
Bonni at:*

***925.686.4819***

*(continued from first column)*

may not be possible if you wait to make this request at the meeting.

I will unfortunately have to miss our November meeting but leave you in Doug Bohne's capable hands. I wish you all a Happy Thanksgiving. *-Kevin Gahagan*

**Bill Burke** is well known to our council. He is the Regional Vice President for Northern California with Pacific Life Insurance Company where he specializes in the business succession, income tax planning and estate planning markets.

After graduation from the University of California at Santa Barbara, Bill served as an artillery officer and battery commander with the US Army. He began his insurance and financial planning career at Connecticut General (CIGNA) in San Bernardino and spent 28 years with CIGNA / Sagemark Consulting.

Bill is active in the Association for Advanced Life Underwriting, the Financial Planning Association and the Society of Financial Service Professionals. A long time member of the Estate Planning Council of Diablo Valley, Bill is the past president of the San Francisco Estate Planning Council.