

SUFFOLK  **CHAPTER**
MISSION STATEMENT

We are dedicated to setting and promoting standards of excellence for professionals in financial services. We are committed to providing our membership advanced education and high ethical standards to enhance their reputation in the community and to qualify them to help the public in achieving their financial goals.

THE PROFESSIONAL PLEDGE

*In all my professional relationships,
I pledge myself
To the following rule of ethical conduct:
I shall,
In the light of all conditions surrounding those I serve,
Which I shall make every conscientious effort
To ascertain and understand,
Render that service which,
In the same circumstances,
I would apply to myself.*



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SERVICE PROFESSIONALS

MEMBERSHIP DIRECTORY
2005–2006



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“Wisdom of the Past–Eye on the Future”

When thinking growth and protection, Also Think Career Think Prudential

Aggressive growth is happening in the financial services arena. As people realize their need to prepare for their futures, The Prudential Insurance Company of America is looking for people from all industries and all backgrounds to become part of the solution.

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Would you like to play a leadership role in the fast changing world of financial services? We offer an opportunity for you to be responsible for recruiting, training and leading a new team of associates.

As their leader and coach you'll help them excel in selling insurance and financial products and services as well as guide them in establishing long term relationships with clients. We offer a competitive salary and benefits package.

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Prudential Managing Director

John H. Spoletti, CLF, CLTC, LUTCF
Prudential Financial

445 Broadhollow Rd. Ste 405, Melville, New York 11747

Phone: (631) 927-3447 **Fax:** (631) 927-3451

E-Mail: john.spoletti@prudential.com (text only; no attachments please)



protection

growth

Growth and protection. A strategy to help you thrive in any environment.

At Prudential Financial, we've always understood how the right mix of growth and protection can help you succeed in changing financial conditions. Effective annuity strategies. We can explore ways to not only help you grow assets, but also to convert them into a lifetime of income.

Rock Solid® life insurance. Take advantage of an insurance portfolio that can offer up-front protection as well as the opportunity to build assets over time.

Insurance issued by The Prudential Insurance Company of America, Newark, NJ, and its affiliates.

Equal Opportunity Employer. Prudential offers a variety of career opportunities.

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2006



January

Sun	Mon	Tue	Wed	Thu	Fri	Sat
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SUFFOLK CHAPTER PAST PRESIDENTS

Gary L. Victorson, CLU
Howard J. Iberger, CLU, ChFC
Brian M. Flynn, JD, CLU, ChFC
Joseph A. Cerruto, CLU, ChFC
Robert Bertucelli, CPA, CLU
Michael Vela, CLU, ChFC
Michael Milazzo, CLU, ChFC
Jamshed Ghadiali, CLU, ChFC
Albert Coletti, CLU, ChFC
Michael Casciotta, CLU, ChFC
David Hull, CLU, ChFC
Bernard Duhaime, CLU, ChFC
Hugh Dessauer, CLU, ChFC
Harlan Fischer, CLU, ChFC
Robert Gary, CLU, ChFC
H. Burt Hiester, CLU, ChFC
David Hungerford, CLU, ChFC
Lowel Sand, CLU, ChFC
Henry Steizl, CLU, ChFC
Joseph Dovi, CLU, ChFC
Kathleen Pantazi, CLU, ChFC
Chalres Holt, Jr. , CLU, ChFC
Irwin Gorman, CLU, ChFC
Heinz Nadler, CLU, ChFC
George Pantazi, CLU, ChFC
Francis Madden, CLU, ChFC
George Eagen, CLU, ChFC
Donald Victorson, CLU, ChFC
Harvey Poirer, CLU, ChFC

2005—2006

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DIRECTORS

Winston L. Dookram

Howard J. Iberger, CLU, ChFC

Jay H. Marks, CLU, ChFC, RHU, CLTC

Lonnie E. Sesskin, LUTCF, CLTC

Anthony S. Zambri, CLU, ChFC

Suffolk Chapter Schedule of Meetings & Events



Breakfast Meeting

Topic: Planning with Charitable Private Foundations

Date: February 9, 2006

Location: Crossroads Corporate Center - Hauppauge, NY



Networking Event

Date: March 9, 2006

Location: The Watermill - Smithtown, NY



Breakfast Meeting

Topic: Developments in Long Term Care

Date: April 20, 2006

Location: Crossroads Corporate Center - Hauppauge, NY



Networking Event

Date: May 11, 2006

Location: The Watermill - Smithtown, NY



Annual Installation Dinner Meeting

Date: June 22, 2006

Location: Northport Yacht Club - Northport, NY





SOME ECONOMIC DATA—AT A GLANCE

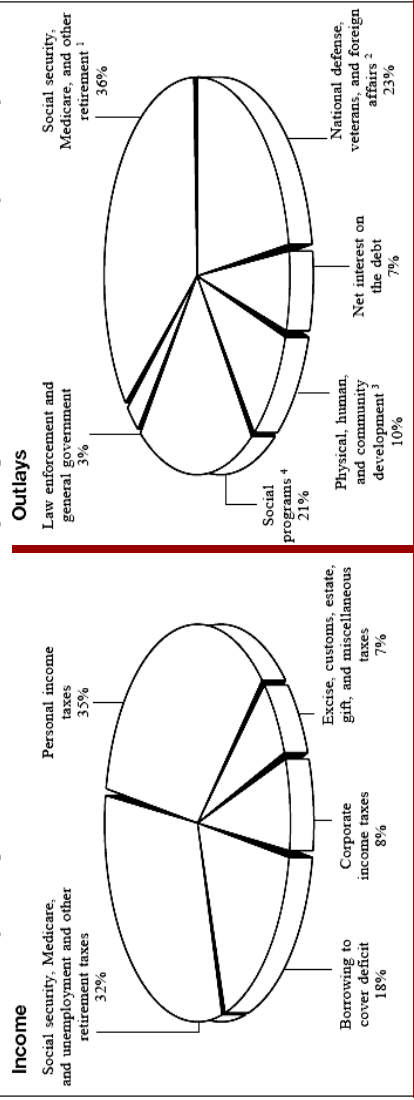
Consumer Price Index

All Urban Consumers
 Area: New York-Northern New Jersey-Long Island, NY-NJ-CT-PA
 Item: All items
 Base Period: 1982-84=100

Year	Annual	% Increase Over Prior Year
1995	162.2	
1996	166.9	2.9
1997	170.8	2.34
1998	173.6	1.64
1999	177	1.96
2000	182.5	3.11
2001	187.1	2.52
2002	191.9	2.57
2003	197.8	3.07
2004	204.8	3.54
2005	212.7	3.86

Major Categories of Federal Income and Outlays for Fiscal Year 2004

Income and Outlays. These pie charts show the relative sizes of the major categories of federal income and outlays for fiscal year 2004.



Footnotes for Certain Federal Outlays

1. Social security, Medicare, and other retirement. These programs provide income support for the retired and disabled and medical care for the elderly.
2. National defense, veterans, and foreign affairs. About 19% of outlays were to equip, modernize, and pay our armed forces and to fund other national defense activities; about 3% were for veterans benefits and services; and about 1% were for international activities, including military and economic assistance to foreign countries and the maintenance of U.S. embassies abroad.
3. Physical, human, and community development. These outlays were for agriculture; natural resources; environment; transportation; aid for elementary and secondary education and direct assistance to college students; job training; deposit insurance, commerce and housing credit, and community development; and space, energy, and general science programs.
4. Social programs. About 14% of total outlays were for Medicaid, food stamps, temporary assistance for needy families, supplemental security income, and related programs; and the remaining outlays were for health research and public health programs, unemployment compensation, assisted housing, and social services.

2005—2006 MEMBERS

Stephen Abramson, CLU, ChFC
 MONY
 333 Earle Ovington Boulevard, Suite 1005
 Uniondale, NY 11553-3610
 Phone: (516) 228-8444, Fax: (516) 228-8457
 E-Mail: Steve.Abramson@axa-advisors.com

Robert Alese, CLU, ChFC
 Alese Life Associates
 PO Box 154
 Commack, NY 11725-0154
 Phone: (631) 543-4466, Fax: (631) 543-4471
 E-Mail: USLIFER@AOL.COM

Alan E. Anders, CLU, ChFC
 Life Insurance Consultants
 76 Patchogue Drive
 Rocky Point, NY 11778-9364
 Phone: (631) 821-3234, Fax: (631) 821-3233
 E-Mail: aea14@earthlink.net

Robert C. Arnone
 105 Broad Hollow Road
 Melville, NY 11747
 Phone: (631) 423-7600, Fax: (631) 423-9690
 E-Mail: rcarnone1@aol.com

Todd C. Bellistri, CLU, ChFC, RHU, REBC
 Katz & Company, Inc.
 335 Oser Avenue
 Hauppauge, NY 11788-3607
 Phone: (631) 435-2700, Fax: (631) 435-2939
 E-Mail: todd@katzcompany.com

Robert E. Bertucelli, CLU, CPA, CFP®
Bertucelli & Malaga LLP
2805 Veterans Memorial Highway, Suite 5
Ronkonkoma, NY 11779
Phone: (631) 738-0200, Fax: (631) 738-1190
E-Mail: REB@TAXPROFS.COM
Website: TAXPROFS.COM

Joseph R. Brida, ChFC
576 Broad Hollow Road
Melville, NY 11747
Phone: (631) 391-2915, Fax: (631) 454-6617
E-Mail: bridaj@optonline.net
Website: jbrida@wealthconservationgroupinc.com

George J. Bundt, CLU
Zurich Insurance Company
58 South Service Road
Melville, NY 11747
Phone: (631) 845-2237, Fax: (631) 342-0401
E-Mail: george.bundt@zurichna.com

Christian P. Buzzanca, ChFC, CLU
Comprehensive Planning Services
1393 Veterans Memorial Highway, Suite 314N
Hauppauge, NY 11788-3068
Phone: (631) 582-6400 Ext 123, Fax: (631) 582-4261
E-Mail: buzzanca_christian@nlvmail.com

Henry P. Cerruti, CLU, ChFC, RHU, REBC
Northwestern Mutual Life
58 Vanderbilt Motor Parkway
Commack, NY 11725-5710
Phone: (631) 592-2007, Fax: (631) 592-2131
E-Mail: henry.cerruti@nmfn.com

Anthony S. Zambri, CLU, ChFC
National Life of Vermont
1393 Veterans Memorial Highway #314N
Hauppauge, NY 11788-3068
Phone: (631) 582-6400 x127, Fax: (631) 582-3116
E-Mail: zambri_anthony@nlvmail.com

Joseph P. Zambri, CLU
National Life of Vermont
1393 Veterans Memorial Highway #314N
Hauppauge, NY 11788-3068
Phone: (631) 582-6400 Ext. 2328, Fax: (631) 582-4261
E-Mail: zambri_joe@nlvmail.com

Marilyn A. Zanelli, CLU, ChFC
Marilyn Zanelli Financial Services
525 Elwood Road
East Northport, NY 11731-4806
Phone: (631) 368-5541, Fax: (631) 368-4618

THE BASIC FINANCIAL ELEMENTS

Any financial deal, no matter how complex, is made upon the following basic elements:

Amount originally borrowed, lent or invested;

Amount paid to lender or investor (often small sums at frequent periods);

Time until all payments are made;

The uniform rate of interest that applies (basically per period); and,

The characters of those who buy and sell the deal.



Donald V. Victorson, CLU

Victorson Associates, Inc.
321 Middle Country Road, PO Box 863
Smithtown, NY 11787-0863
Phone: (516) 265-7456, Fax: (516) 265-7054

Gary L. Victorson, CLU

Victorson Associates, Inc.
321 Middle Country Road, PO Box 863
Smithtown, NY 11787-0863
Phone: (631) 265-7456, Fax: (631) 265-7054
E-Mail: gary@victorson.com

Charles M. Weinstein, CLU, ChFC, LUTCF

MetLife
225 Old Country Road, North Wing
Melville, NY 11747
Phone: (631) 391-2518, Fax: (631) 391-2550
E-Mail: cweinstein@metlife.com

Wayne Whittemore, CLU, CFP®, CME

State Farm Insurance
888 Veterans Memorial Highway, Suite 410
Hauppauge, NY 11746
Phone: (631) 342-0774, Fax: (631) 342-9594

Walter K. Willmott, CLU, ChFC

Northwestern Mutual
PO Box 455
Huntington, NY 11743-0455
Phone: (631) 427-2157

William J. Christie, CLU, ChFC

145 Pinelawn Road, Suite 340S
Melville, NY 11747
Phone: (631) 341-9494, Fax: (631) 391-2230
E-Mail: wchristie@wjchristie.com

Dominick V. Cianciotti, CLU, ChFC, MSFS

Cianciotti Planning Corporation
356 Veterans Memorial Highway
Commack, NY 11725-4332
Phone: (631) 543-0800, Fax: (631) 543-0861
E-Mail: dcianciotti@ft.newyorklife.com

Louis C. Ciliberti, CLU, ChFC

1800 Walt Whitman Road, Suite 800
Melville, NY 11747-4903
Phone: (631) 293-2260

Dawn C. Clifford, CLU

Nationwide Insurance
829 East Walnut Street
Long Beach, NY 11561-3825
Phone: (516) 885-7171, Fax: (631) 385-4070
Website: CLISFOD@nationwide.com

Albert F. Coletti, CLU, ChFC, RFC

Design Capital Planning Group
PO Box 728
Smithtown, NY 11787-0728
Phone: (631) 979-6161 Ext 102, Fax: (631) 979-6147
E-Mail: acoletti@designcapital.com

Frank P. Corso, CLU, ChFC
ING Financial Partners Inc.
461 Pantigo Road
East Hampton, NY 11937-2647
Phone: (631) 324-1440, Fax: (631) 329-3855
E-Mail: fcorso@chhins.com

Michael Dickson, CPA
38 Sheep Pasture Road
Port Jefferson, NY 11777
Phone: (631) 928-4500, Fax: (631) 928-1492
Website: mdcpa@optonline.net

Salvatore F. DiLeo, CFP®, CLU, ChFC
North Shore Financial Group
2929 Expressway Drive North, Suite 100
Hauppauge, NY 11788-5392
Phone: (631) 851-5850, Fax: (631) 851-5888
E-Mail: sdileo@metlife.com

Gerard T. Dolan, LUTCF
Allstate Financial Service LLC
511 Hempstead Avenue, Suite 1
West Hempstead, NY 11552-2737
Phone: (516) 678-2277, Fax: (516) 678-8247
E-Mail: gerald@dolan@allstate.com

Timothy S. Dolan, CLU, CPCU
State Farm Insurance Company
19 Stacey Lane
Smithtown, NY 11787
Phone: (631) 385-6500 Ext 6689, Fax: (631) 385-6688

Peter J. Spaniol, Jr., CLU, ChFC
Barnum Financial Group
6080 Jericho Turnpike, Suite 300
Commack, NY 11725-2808
Phone: (631) 622-2032, Fax: (631) 670-2210
E-Mail: pspaniol@metlife.com

John H. Spoleti, CLF, CLTC, LUTCF
Prudential
37 Grasslands Circle
Mount Sinai, NY 11766
Phone: (631) 927-3447, Fax: (631) 927-3451
E-Mail: john.spoleti@prudential.com

Michael J. Vela, CLU, ChFC, CFP®
29 Stonywell Court
Dix Hills, NY 11746
Phone: (631) 439-4600, Fax: (631) 439-1325
E-Mail: mjvela@americanportfolios.com



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Louis A. Russo, Jr., CLU, ChFC, MSFS
Guardian Life Insurance Company
1800 Walt Whitman Road, Suite 800
Melville, NY 11747-3099
Phone: (631) 249-0500, Fax: (631) 694-6209

Stuart M. Samet, CLU
American Portfolios
152 Village Green Drive
Port Jefferson Station, NY 11776-4520
Phone: (631) 439-4600, Fax: (631) 980-7908
E-Mail: ssamet@americanportfolios.com

Lonnie E. Sesskin, LUTCF, CLTC
Prudential Financial
445 Broadhollow Road, Suite 405
Melville, NY 11747
Phone: (631) 927-3447, Fax: (631) 927-3451
E-Mail: lonnie.sesskin@prudential.com

Ronald C. Stern, CLU
The Guardian/Innovative Planning Svc.Inc.
80 Crossways Park West
Woodbury, New York 11797
Phone: (516) 677-6209, Fax: (516) 677-6595
E-Mail: ronald_c_stern@glic.com

Mark J. Snyder, CLU, ChFC, RFC, CFS
Mark J Snyder Financial Services, Inc.
1731 North Ocean Avenue
Medford, NY 11763-2649
Phone: (631) 289-4224, Fax: (631) 289-8130
E-Mail: MARK@MARKJSNYDER.COM
Website: www.markjsnyder.com

Kenrick L. Dookram, CLU, LUTCF
State Farm Insurance Company
77 West Merrick Road
Freeport, NY 11520
Phone: (516) 378-3300, Fax: (516) 378-4145
E-Mail: ken.dookram.svj@statefarm.com

Winston L. Dookram
State Farm Insurance Company
165 Route 109
West Babylon, NY 11704-6211
Phone: (631) 661-1300, Fax: (631) 661-2924
E-Mail: win.dookram.clgi@statefarm.com

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For more information, contact:
Brendan Logan
(631) 752-7400 Ext. 253
BLogan@hrrllp.com

Holtz Rubenstein Reminick LLP
125 Baylis Road, Melville, NY 11747
1430 Broadway, New York, NY 10018
www.hrrllp.com

 **HOLTZ
RUBENSTEIN
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Arlene F. Resnick, CLU
Core Benefits Group, Inc.
330 South Service Road, Suite 120
Melville, NY 11747
Phone: (516) 829-9100, Fax: (631) 574-4992
E-Mail: AREF312@AOL.COM

Arthur T. Reyling, CLU, ChFC
John Hancock Financial Network
Reyling Planning Services, Inc.
356 Middle Country Road, Suite 303
Coram, NY 11727
Phone: (631) 451-2695, Fax: (631) 451-2697
E-Mail: ARTREYL@AOL.COM

Michael J Romer, ChFC
1 Beach Hill Drive
Fort Salonga, NY 11768
Phone: (631) 651-9354
E-Mail: michael_j_romer@hotmail.com

Kenneth M. Rosenblatt, CLU
Guardian Life
25 Carle Road
Westbury, NY 11590
Phone: (516) 334-4900 x235, Fax: (516) 334-0521
E-Mail: kenny_rosenblatt@glic.com

Steven R. Roth, CFP®
Oldfield Associates, Inc.
68 North Country Road
Smithtown, NY 11787-2103
Phone: (631) 361-9000, Fax: (631) 361-9023
E-Mail: ofsc@optonline.net

Peter Paul Ostapow, CFP®, CLU, ChFC, LUTCF

PO Box 2208

Setauket, NY 11733-0886

Phone: (631) 751-1777, Fax: (631) 751-1560

E-Mail: postapow@aol.com

Website: www.peterpaulostapow.com

Brian Quatrale, CLU, ChFC

MML Investors Services, Inc.

4400 Veterans Memorial Highway, Suite 205

Holbrook, NY 11741-4503

Phone: (631) 580-9191, Fax: (631) 580-9111

E-Mail: bquatrale@finsvcs.com

Gary P. Ranftle

Center for Wealth Preservation

6800 Jericho Turnpike, Suite 202W

Syosset, NY 11791-4407

Phone: (516) 364-4203, Fax: (516) 364-4263

E-Mail: granftle@finsvcs.com

Joseph L. Dovi, CLU, ChFC, RHU, LUTCF

AXA-Equitable

155 Pinelawn Road

Melville, NY 11747

Phone: (631) 385-5310, Fax: (531) 424-0345

E-Mail: joseph.dovi@axa-advisors.com

Harlan J. Fischer, CLU, ChFC

Branch Financial Services, Inc.

50 Route 111, Suite 206

Smithtown, NY 11787-3700

Phone: (631) 979-6000, Fax: (631) 979-6023

E-Mail: hfisher@branchfinancialsrvcs.com

Brian M. Flynn, JD, CLU, ChFC, MSFS

74 Carleton Avenue

East Islip, NY 11730

Phone: (631) 277-7714, Fax: (631) 277-7750

E-Mail: flynnesq@aol.com

John Fusco, CLU

Farm Family Life

859 Connetquot Avenue

Islip Terrace, NY 11752-1400

Phone: (631) 277-7770, Fax: (631) 277-7989

Mark T. Gagen, CLU, ChFC, RHU

Roy Reeve Agency, Inc.

P.O. Box 1422

Mattituck, NY 11952-0995

Phone: (631) 298-4700 Ext 27, Fax: (631) 298-3850

E-Mail: mgagen@royreeve.com



STATE FARM INSURANCE COMPANIES
HOME OFFICES: BLOOMINGTON, ILLINOIS

WINSTON DOOKRAM INS. AGENCY, INC.
WINSTON DOOKRAM
Agent

165 Route 109
West Babylon, NY 11704-6211

Bus.: (631) 661-1300
Fax: (631) 661-2924

Robert L. Gary, CLU, ChFC, QPA, CFP®
Qualified Plan Administrators
150 Broadhollow Road, Suite 109
Melville, NY 11747-4901
Phone: (631) 271-8398, Fax: (631) 271-1891
E-Mail: qpacbob@aol.com

Jamshed R. Ghadiali, CLU, ChFC, RHU, LUTCF
Metropolitan Life
2686 Belcher Street
Baldwin, NY 11510-3937
Phone: (516) 302-9283, Fax: (516) 358-2230
E-Mail: JGHADIALI@METLIFE.COM
Website: WWW.METLIFE.COM

Laura Ginter, CLU
Metropolitan Life
106 Burton Lane
Commack, NY 11725-1942
Phone: (212) 578-0103, Fax: (212) 578-6899
E-Mail: lginter@metlife.com

David H. Greenberg
113 Hilltop Road
Levittown, NY 11756
Phone: (516) 745-6565, Fax: (516) 683-1729
E-Mail: dhgcfp@aol.com

Donald R Hehir, Jr., CLU, ChFC, AEP
Sagemark Consulting
6900 Jericho Turnpike, Suite 101East
Syosset, NY 11791-4407
Phone: (516) 682-7516, Fax: (516) 921-8276
E-Mail: dhehir@lnc.com

Thomas A. Mullany, CLU, ChFC
Northwestern Mutual
1650 Sycamore Avenue, Suite 14
Bohemia, NY 11716-1731
Phone: (631) 244-8500, Fax: (631) 244-0938
E-Mail: thomas.mullany@nmfn.com

Heinz Nadler, CLU
Nadler Enterprises
7 Carrie Court
Smithtown, NY 11787
Phone: (516) 681-9669, Fax: (516) 681-3904
E-Mail: nadlerent@aol.com

Rony Nehme, CLTC
Long Island Central Agency
445 Broadhollan Rd., Ste 405
Melville, New York 11747
Phone: (631) 927-3447, Fax: (631) 927-3451

Denise J. Nostrom, ChFC
Next Financial Group, Inc.
1355 North Ocean Avenue
Medford, NY 11763
Phone: (631) 758-8691, Fax: (631) 289-8287
E-Mail: dfp1@aol.com

Gary Olivero, CLU, ChFC, LUTCF
Planning4U
2 Constitution Court, Unit 503
Hoboken, NJ 07030
Phone: (201) 876-1943
E-Mail: planning4u@optonline.net

Brian C. Mackey, CLU

National Network of Accountants
97 Crescent Beach Drive
Huntington, NY 11743-1446
Phone: (516) 677-6203
E-Mail: bmackey@maplan.com

Robert S. Madden, CLU, ChFC

Mass Mutual Life Company
1000 Woodbury Road, Suite 400
Woodbury, NY 11797-2530
Phone: (516) 364-3333, Fax: (516) 364-3647
E-Mail: rmadden@finsvcs.com

Suresh B. Malavia, ChFC

Prudential Financial
455 Broadhollow Road #405
Melville, NY 11767
Phone: (631) 927-3450, Fax: (631) 927-3451
E-Mail: suresh.malavia@prudential.com

Jay H. Marks, CLU, ChFC, RHU, CLTC

JHM Financial Services Group, Inc.
5 Angelica Court
Hauppauge, NY 11788-1650
Phone: (631) 360-2254, Fax: (631) 361-8620
E-Mail: jhmarks@finsvcs.com
Website: JHMFANANCIALLLTC.COM

Michael A. Milazzo, CLU, ChFC

100 Lawrence Avenue, Suite 101
Smithtown, NY 11787-3618
Phone: (631) 979-4223, Fax: (631) 366-0108
E-Mail: meridian.financial@verizon.net
Website: www.merfinco.com

Leon J. Hochheiser, CLU

Leon J Hochheiser Company, Inc.
527 Townline Road, Suite 202
Hauppauge, NY 11788-2833
Phone: (631) 265-2622, Fax: (631) 265-2989
E-Mail: jerryh@LJHcoinc.com

Charles Holt, Jr., CLU, ChFC, MSFS, MSM

3 Mander Lane
East Northport, NY 11731-5310
Phone: (631) 368-4333, Fax: (631) 368-2047

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James M. Hyndman, CLU, ChFC
Greater New York Financial Consult
400 West Main Street #101
Riverhead, NY 11901-2813
Phone: (631) 506-0444, Fax: (631) 506-1551
E-Mail: jhyndman@optonline.net

Howard J. Iberger, CLU, ChFC
Prudential
445 Broad Hollow Road, Suite 405
Melville, NY 11747
Phone: (631) 753-8800 x7243, Fax: (631) 366-2491
E-Mail: howard.iberger@prudential.com

Peter Ince, CLU, ChFC
New York Life Insurance Company
253 Jennings Avenue
Patchogue, NY 11772-2558
Phone: (631) 758-9545, Fax: (631) 758-0102
E-Mail: peterince@ft.newyorklife.com

Jay A. Kantrowitz, CLU, ChFC
113 Village Hill Drive
Dix Hills, NY 11746-8335
Phone: (516) 499-8319, Fax: (516) 499-5003

Murray S. Kaplan, CLU
M&J Kaplan Company, Inc.
147 County Club Drive
Commack, NY 11725
Phone: (631) 462-8328
E-Mail: kaplanmurray@hotmail.com

Mary E. Lehane, EA, CFP®
194 Connetquot Drive
Oakdale, NY 11769-1943
Phone: (631) 563-9207, Fax: (631) 563-9257
E-Mail: marybethlehane@hotmail.com

Brendan Logan, CPA, MBA
Holtz Rubenstein Reminick LLP
125 Baylis Road
Melville, NY 11747
Phone: (631) 752-7400 X253, Fax: (631) 752-1742
E-Mail: blogan@hrrllp.com

Salvatore A. Loiacono, CLU
Mask Brokerage
32 Dorchester Road
Smithtown, NY 11787-5406
Phone: (631) 382-7416, Fax: (631) 382-7416
E-Mail: sallo@optonline.com

Michael Lombardozi, CLU, ChFC, MSFS
Sagemark Consulting
6900 Jericho Turnpike, Suite 101E
Syosset, NY 11791-4436
Phone: (516) 682-7541, Fax: (516) 921-8276
E-Mail: mlombardozi@inc.com

**Society of Financial Service Professionals
Headquarters**

**17 Campus Boulevard, Suite 201
Newtown Square, PA 19073-3230
Phone: 800-927-2427; 610-526-2500
Fax: 610-527-1499
www.financialpro.org**

2006 New York State Income Tax Rate Schedules

Married Filing Jointly or Qualifying Widow(er)

If taxable income is over--	But not over--	The tax is:
\$0	\$16,000	4% of the amount over \$0
\$16,000	\$22,000	\$640 plus 4.5% of the amount over \$16,000
\$22,000	\$26,000	\$910 plus 5.25% of the amount over \$22,000
\$26,000	\$40,000	\$1,120 plus 5.9% of the amount over \$26,000
\$40,000	no limit	\$1,946 plus 6.85% of the amount over \$40,000

Head of Household

If taxable income is over--	But not over--	The tax is:
\$0	\$11,000	4% of the amount over \$0
\$11,000	\$15,000	\$440 plus 4.5% of the amount over \$11,000
\$15,000	\$17,000	\$620 plus 5.25% of the amount over \$15,000
\$17,000	\$30,000	\$725 plus 5.9% of the amount over \$17,000
\$30,000	no limit	\$1,492 plus 6.85% of the amount over \$30,000

Single (Other than Qualifying Widow(er) & Head of Household), Married Filing Separately, or Estate or Trust

If taxable income is over--	But not over--	The tax is:
\$0	\$8,000	4% of the amount over \$0
\$8,000	\$11,000	\$320 plus 4.5% of the amount over \$8,000
\$11,000	\$13,000	\$455 plus 5.25% of the amount over \$11,000
\$13,000	\$20,000	\$560 plus 5.9% of the amount over \$13,000
\$20,000	no limit	\$973 plus 6.85% of the amount over \$20,000

NOTE: Consult your own tax counsel on the use of these tax tables.

Lisa H. Keaton, CFP®

Capital Financial Planning, Inc.

50 Route 111, Suite 206B

Smithtown, NY 11787-3700

Phone: (631) 360-0464, Fax: (631) 979-6023

Stanley B. Khaner, CLU

Pension Innovators, Inc.

300 Commack Road

Commack, NY 11725-3406

Phone: (631) 858-9280, Fax: (631) 858-9285

E-Mail: pensioninn@hotmail.com

Steven R. Klinzing, CLU, ChFC, CPCU, FLMI

State Farm Insurance

972 Montauk Highway

Bayport, NY 11705-1612

Phone: (631) 342-8074, Fax: (631) 342-9594

E-Mail: steve.klinzing.ssk1@statefarm.com

Website: www.steveklinzing.com

Robert B. Kordecki, CLU

Mutual of America

320 Park Avenue

New York, NY 10022

Phone: (212) 224-1698, Fax: (212) 224-2527

John J. Kosinski, CLU, ChFC, MSFS

Kosinski Associates, Inc.

318 Roanoke Avenue

Riverhead, NY 11901-2723

Phone: (631) 727-8111, Fax: (631) 727-1817

E-Mail: eastendfinancial@msn.com

Website: www.eastendfinancial.com

2006 Federal Income Tax Rate Schedules

Single

If taxable income is over--	But not over--	The tax is:
\$0	\$7,550	10% of the amount over \$0
\$7,550	\$30,650	\$755 plus 15% of the amount over \$7,550
\$30,650	\$74,200	\$4,220.00 plus 25% of the amount over \$30,650
\$74,200	\$154,800	\$15,107.50 plus 28% of the amount over \$74,200
\$154,800	\$336,550	\$37,675.50 plus 33% of the amount over \$154,800
\$336,550	no limit	\$97,653.00 plus 35% of the amount over \$336,550

Married Filing Jointly or Qualifying Widow(er)

If taxable income is over--	But not over--	The tax is:
\$0	\$15,100	10% of the amount over \$0
\$15,100	\$61,300	\$1,510.00 plus 15% of the amount over \$15,100
\$61,300	\$123,700	\$8,440.00 plus 25% of the amount over \$61,300
\$123,700	\$188,450	\$24,040.00 plus 28% of the amount over \$123,700
\$188,450	\$336,550	\$42,170.00 plus 33% of the amount over \$188,450
\$336,550	no limit	\$91,043.00 plus 35% of the amount over \$336,550

Married Filing Separately

If taxable income is over--	But not over--	The tax is:
\$0	\$7,550	10% of the amount over \$0
\$7,550	\$30,650	\$755.00 plus 15% of the amount over \$7,550
\$30,650	\$61,850	\$4,220.00 plus 25% of the amount over \$30,650
\$61,850	\$94,225	\$12,020.00 plus 28% of the amount over \$61,850
\$94,225	\$168,275	\$21,085.00 plus 33% of the amount over \$94,225
\$168,275	no limit	\$45,521.50 plus 35% of the amount over \$168,275

2006 Federal Income Tax Rate Schedules

Head of Household

If taxable income is over--	But not over--	The tax is:
\$0	\$10,750	10% of the amount over \$0
\$10,750	\$41,050	\$1,075.00 plus 15% of the amount over \$10,750
\$41,050	\$106,000	\$5,620.00 plus 25% of the amount over \$41,050
\$106,000	\$171,650	\$21,857.50 plus 28% of the amount over \$106,000
\$171,650	\$336,550	\$40,239.50 plus 33% of the amount over \$171,650
\$336,550	no limit	\$94,656.50 plus 35% of the amount over \$336,550

Estate or Trust

If taxable income is over--	But not over--	The tax is:
\$0	\$2,050	15% of the amount over \$0
\$2,050	\$4,850	\$307.50 plus 25% of the amount over \$2,050
\$4,850	\$7,400	\$1,007.50 plus 28% of the amount over \$4,850
\$7,400	\$10,050	\$1,721.50 plus 33% of the amount over \$7,400
\$10,050	no limit	\$2,596.00 plus 35% of the amount over \$10,050

NOTE: Consult your own tax counsel on the use of these tax tables.

BRIAN M. FLYNN, Esq.



Attorney At Law

74 Carleton Avenue, East Islip, New York 11730

Phone: (631) 277-7714

Fax: (631) 277-7750

Email: flynnesq@aol.com