



ESTATE PLANNING COUNCIL OF BERGEN COUNTY, INC.

BERGEN COUNTY, NEW JERSEY

OFFICERS

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Past President:
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ChFC, AEP, AIF
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Corresponding Secretary:
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Overlook at Great Notch
150 Clove Road-6th Floor
Little Falls, NJ 07424
Tel: 973-237-4323
Fax: 973-237-0288
E-Fax: 413-683-7059

2009 Annual Meeting

Date: Thursday, June 11, 2009

Place: Hackensack Golf Club
Soldier Hill Road
Oradell, NJ 07649
(201) 261-5500

Schedule: 12:30 PM – Lunch

2:15 PM – Shot Gun Start

6:30 PM – 8:00 PM – Cocktails

8:00 PM – Dinner / Election of Officers

Please RSVP by Thursday, June 4, 2009 by filling out and returning the bottom portion along with your check (made payable to "Estate Planning Council of Bergen County, Inc."). to:

Kevin J. Collins, CPA/PFS, MST
Tobin & Collins, C.P.A., P.A.
75 Essex Street, Suite 200
Hackensack, NJ 07601

If you have any questions, please contact me.

Name: \_\_\_\_\_

Email: \_\_\_\_\_ Phone: \_\_\_\_\_

GOLF ONLY (\$215) \_\_\_\_\_

GOLF & DINNER (\$215) \_\_\_\_\_

DINNER ONLY (No Charge) \_\_\_\_\_

Foursome: \_\_\_\_\_
\_\_\_\_\_
\_\_\_\_\_
\_\_\_\_\_

(If you have not formed a foursome, you will be assigned to one the day of the outing.)



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Suite 201  
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Fax: 973-614-7016  
E-mail: Carolyn@lloyd-cohen.com

#### *Chairman, Estate Planners Day:*

**HARRIS R. REINSTEIN, CLU, ChFC**  
**REINSTEIN & ASSOCIATES**  
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PO Box 516  
Ridgewood, NJ 07451-0516  
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E-mail: harrisreinstein@msn.com

#### *Chairman, Membership Committee:*

**ROBERT PLESS, ESQ.**  
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3 University Plaza, Suite 207  
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#### *Corresponding Secretary:*

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150 Clove Road-6th Floor  
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Fax: 973-237-0288  
E-Fax: 413-683-7059

### PLEASE NOTE THE FOLLOWING:

- Golf:** The charge for each golfer is \$215 payable in advance. This includes greens fees, cart rental, prize fund, tax and gratuities.
- ALL GOLFERS ARE REQUIRED TO WEAR SOFT SPIKES.**
- If the course is closed for any reason, there will be a refund.
- Lunch:** 12:30 – 2:00
- Prizes:** Prizes will be awarded for golf.
- Tipping:** Gratuities are included; however, an additional \$10 per golfer is recommended for the forecaddie.
- Guests:** No guests are permitted at this function.
- Directions:** Directions to the Club are attached.

## DIRECTIONS

### FROM THE GARDEN STATE PARKWAY

Garden State Parkway to Exit 165 (Ridgewood-Oradell Exit). Bear right onto Ridgewood Avenue East towards Oradell. Drive approximately 1 mile to Forest Avenue (2nd traffic light). Turn left onto Forest Avenue. At next traffic light, make right onto Soldier Hill Road. Go approximately 1/4 mile and at the top of the incline will be the driveway entrance to the Club on your left.

### FROM THE GEORGE WASHINGTON BRIDGE

Follow the signs for Route 4 West. Continue on Route 4 West for approximately 7 miles to the Forest Avenue Exit (after McDonald's). Bear right on exit and continue on Forest Avenue North for approximately 4 miles. At the 6th traffic light (cemetery on your left), turn right onto Soldier Hill Road. Go approximately 1/4 mile and at the top of the incline will be the driveway entrance to the Club on your left.

### FROM WESTCHESTER AND CONNECTICUT

Cross the Tappan Zee Bridge to the New York State Thruway. Take Garden State Parkway South. Continue on parkway South to exit 165 (Ridgewood-Oradell). Take Ridgewood Avenue East towards Oradell. Drive for approximately 1 mile to Forest Avenue (2nd traffic light). Turn left onto Forest Avenue and at next traffic light make a right onto Soldier Hill Road. Go approximately 1/4 and at the top of the incline will be the drive entrance to the Club on your left.

### FROM KINDERKAMACK ROAD

Take Kinderkamack Road to the traffic light in front of the Oradell Healthcare Facilities. Turn right onto Soldier Hill Road. Follow the road for approximately 1 mile. After passing a Church parking lot on your right, turn right into the drive entrance which will immediately follow.

### FROM THE NEW JERSEY TURNPIKE (ABOVE EXIT 11)

Take the NJ Turnpike to the end. Follow signs for Route 80 West (LOCAL LANES ONLY). Once on Route 80 West, take the exit for Route 17 North. Continue on Route 17 North and exit at the Ridgewood Avenue/Oradell exit (past the Fashion Center Mall). Continue on Ridgewood Avenue for 5 traffic lights. Turn left at the Forest Avenue traffic light and make a right at next traffic light (Cemetery on your left) onto Soldier Hill Road. Continue approximately 1/4 mile and at the top of the incline will be the drive entrance to the Club on your left. Continue on the drive to the end of the Clubhouse.

### FROM THE NEW JERSEY TURNPIKE (BELOW EXIT 11)

Take exit 11 to the Garden State Parkway North. Follow the directions for the Garden State Parkway above.

## DRESS CODE

The HGC Dress Code is an integral part of the Club's commitment to traditional values. As such, it is important that all Members and their guests adhere to the stipulations of the Dress Code in every area of the Club. While specific allowances are made for Members and guests utilizing the pool and racquet facilities, when entering any other area of the Club, compliance with the appropriate Dress Code is required. The purpose of the Club's Dress Code is not to dictate fashion, but rather simply to establish such a standard of tasteful and traditional dress guidelines as will insure an atmosphere of dignity and respect for fellow Members.

### CLUB HOUSE DRESS CODE

The Clubhouse Dress Code allows for smart casual dress at all times.

For gentlemen, proper smart casual attire includes only sport shirts, golf shirts, slacks, and shorts of Bermuda length. Shirts must be collared (with long or short sleeves) or uncollared (with long sleeves) and must be tucked in. Gentlemen dining in the Fairway Room or Culligan Room in the evening are encouraged to wear jackets.

For ladies, proper smart casual attire includes only dresses, golf shirts, slacks and golf shorts or skirts of Bermuda length or longer. Ladies' sportswear must be collared (with or without sleeves) or uncollared (with long or short sleeves).

Except as expressly provided below, the following items are at all times specifically prohibited in the Clubhouse (which includes the Patio):

- Swim attire
- T-shirts, tank tops, mesh shirts
- Warm up/sweat suits
- Undergarment type of attire
- Hats (exc: permitted on the Patio)
- Tennis attire
- Any item bearing a slogan
- Cargo style shorts and slacks or shorts and slacks designed with more than two total noticeable pockets on the front and the sides
- Jeans, denim material of any color and items denim in appearance
- Shorts that are not of Bermuda length or longer
- Cut off shorts
- Any item of attire that is deemed by the Club to be within or similar to any of the foregoing categories of attire

### GOLF COURSE DRESS CODE

For gentlemen, proper golf attire includes only sport shirts, golf shirts, slacks, golf shorts of Bermuda length, as well as appropriate golf footwear. Shirts must be collared (with long or short sleeves) or uncollared (with long or short sleeves) and must be tucked in. Hats of any appropriate type are to be worn properly.

For ladies, proper golf attire includes only golf shirts, golf slacks, golf shorts or skirts of Bermuda length or longer, as well as appropriate golf footwear. Ladies' tops must be collared (with or without sleeves) or uncollared (with long or short sleeves). It is highly preferable that all shirts be tucked in at the waist.

The following items are at all times specifically prohibited on the Golf Course and the Driving Range:

- Swim attire
- T-shirts, tank tops, mesh shirts
- Warm up/sweat suits
- Undergarment type of attire
- Tennis attire
- Stirrup pants
- Bare feet
- Any item bearing a slogan
- Cargo style shorts and slacks or shorts and slacks designed with more than two total noticeable pockets on the front and the sides
- Jeans, denim material of any color and items denim in appearance
- Shorts that are not of Bermuda length or longer
- Cut off shorts
- Any item of attire that is deemed by the Club to be within or similar to any of the foregoing categories of attire

### TENNIS DRESS CODE

Only accepted tennis wear may be worn on and around the courts. Men must wear a shirt with a collar. Shirts must be tucked in. Tennis shoes only are permitted. Tennis wear is only permitted within the Tennis area and when proceeding to or from the Tennis area; otherwise, when entering any other area of the Club, compliance with the appropriate Dress Code is required.

Prohibited:

- Swim attire
- T-shirts, men's tank tops, mesh shirts
- Cut off shorts
- Undergarment type of attire
- Any item bearing a slogan
- Cargo style shorts and slacks or shorts and slacks designed with more than two total noticeable pockets on the front and the sides
- Jeans, denim material of any color and items denim in appearance
- Any item of attire that is deemed by the Club to be within or similar to any of the foregoing categories of attire

## DRESS CODE

### PLATFORM TENNIS DRESS CODE

Only accepted platform tennis wear may be worn on the courts. Platform tennis wear is only permitted within the Platform Tennis area and when proceeding to or from the Platform Tennis area; otherwise, when entering any other area of the Club, compliance with the appropriate Dress Code is required.

Prohibited:

- Cut off shorts
- Tights
- Bicycle pants
- Undergarment type of attire
- Any item bearing a slogan
- Cargo style shorts and slacks or shorts and slacks designed with more than two total noticeable pockets on the front and the sides
- Jeans, denim material of any color and items denim in appearance
- Any item of attire that is deemed by the Club to be within or similar to any of the foregoing categories of attire

### SWIMMING POOL DRESS CODE

Members and guests are asked to use discretion regarding appropriate swimwear. Members and guests are asked to enter and leave the Pool area in appropriate cover-up attire. When members and guests, who are using the Pool, enter any other area of the Club, compliance with the appropriate Dress Code is required.

### CELLULAR PHONES

The use of cellular telephones or any other portable phone is PROHIBITED on Club property with the exception of the men's and ladies' locker rooms, a parked car, the pool area, or in case of a medical emergency.

### SMOKING POLICY

As of April 1, 2006

New Jersey State Law prohibits smoking in all indoor areas and in outdoor areas in close proximity to active doorways. Please be mindful of this change as the Club is required to comply.

### VALET PARKING / BAGS

Upon arrival at the Club, drive under the portico adjacent to the front door. Club valets will attend to your golf bag and park your car.

### CONTACT US

Clubhouse

Tel: 201-261-5500

Fax: 201-261-4523

General Manager

Norman T. Forsyth

Ext: 308

201-599-6042

Ext: 323

201-261-5505

Golf Professional

Mike Dezic

Men's Locker Room

Ext: 345

201-599-6047

Women's Locker Room

201-599-6048

**Hackensack Golf Club**  
**880 Soldier Hill Road**  
**Oradell, NJ 07649**