



Cheers for Team Beth El!

An Upscale Tailgate Party
in Honor of

Murray Brenman & Beth Ando-Brenman

and

AJ & Shari Sabath Phillips

Sunday, March 15, 2026 • 26 Adar 5786

Beth El Synagogue, East Windsor, NJ



Catering

Classical Caterers
classicalcaterers.com

Entertainment

Ambient DJ Service
ambientdj.com

Auction Coordinators

Benjamin Benson
Pamela Krieger
Adam Palant

Invitation Design

Laurie Berman

Ad Journal

Laurie Berman
Kim Keenan

Printing

Document Depot
documentdepot.net

BETH EL SYNAGOGUE

Rabbi Jay M. Kornsgold

Rabbi Matthew S. Nover, Assistant Rabbi and Education Director

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Many thanks to these individuals for their contributions to the success of our Gala:

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Tamara & Stu Ostrowsky, Office Volunteers	

Please visit our Organization & Business Supporters on pages 39-52.

Their generous support of our Gala and their
commitment to our community is greatly appreciated!
Please thank them with your patronage.



Gala Honorees

Murray Brenman & Beth Ando-Brenman

Murray and Beth moved to East Windsor in 1982 and found their home at Beth El Synagogue in 1998. Their sons, Ari and Zach were both tutored by Leslie Kornsgold for their B'nai Mitzvah at Beth El, attended Hebrew High School and were active in USY.

Over the years, Beth has run programs for Women's League and Mitzvah Day. You may have seen her gardening on Beth El grounds. Beth's "heart and soul" connection to the Beth El community was chairing and expanding its Bikkur Cholim Society for over 12 years. She currently enjoys being active with Bikkur Cholim and the Rosh Chodesh Group.

Murray designed and produced the Shalom for 5 years, refined the Beth El logo design, and produced various brochures, flyers, ad journals and promotional materials. He also co-coordinated the Beth El L'Chaim Bike Rides. He is a Ritual Committee member, serving as chair for 13 years, Men's Club member, and he continues to read Torah and lead daily and Shiva Minyanim from time to time.

Beth worked in the Graphic Design field before becoming a Physical Therapist for 22 years, including running a Dizziness and Balance Clinic. Since 2019, she has been a Community Health Educator at CentraState Hospital, teaching topics in Wellness, Balance, Yoga, Tai Chi and CPR.



Murray spent 8 years as a record company Art Director, ran his own Graphic Design studio for over 25 years, and has been a Garden Apartment Property Manager for the last 14 years.

Both Beth and Murray retired in 2025 and enjoy hiking, bike riding (especially participating in JFCS Wheels For Meals rides), traveling and spending time with Ari, daughter-in-love Hannah, granddaughters Rachel, Tamar and Miriam, and of course with Zach.

Gala Honorees

AJ & Shari Sabath Phillips

Since joining Beth El Synagogue in 2002, AJ and Shari Sabath Phillips have been devoted hands-on members of the community. Their steady presence at services, communal meals, and countless volunteer efforts has strengthened the fabric of synagogue life for more than two decades. AJ is known for his willingness to step in wherever help is needed and for his unwavering support of all that their children, Ben and Rina, contributed to Beth El—from their B’nai Mitzvah through their years as Religious School aides.

Shari has been deeply involved in nearly every aspect of synagogue life. Over the years she has led Shabbat and weekday services when called upon, taught in the Religious School, and supported congregational meals. She currently coordinates the Shabbat luncheons. Shari and AJ are the proud parents of Alexander (25), Benjamin (24), and Rina (21), all of whom grew up within the Beth El community.

Shari has also offered dedicated leadership in Beth El’s governance. Joining the Board of Trustees in 2018 to fill a vacant seat, she went on to serve as VP of Administration, VP of Ritual and Education, Executive Vice President, and President. She now continues



to guide and support the congregation as Immediate Past President.

Shari is a Jewish Educator and teacher. Currently between education positions, she serves as a Case Manager for Holocaust Survivors at JFCS, providing social services and social programs for survivors through a special grant by the Conference on Jewish Material Claims Against Germany. AJ is a pipe fitter working out of Plumbers and Pipefitters Local 9 and has been working at Rutgers for the past several years.

Tail Gate Sponsors

Many thanks to the following individuals
and families whose generous contributions
helped create this winning event!

Laurie & Skip Berman

Ellen Bertman & David Helm

Virginia & Mark Brenman

Pamela Krieger

The Ostrowsky-Fabisch Family

Tamara & Stu Ostrowsky

Susan Schwirck

Beth Weissman & Jay Wertheimer

Enid & Bill Weinstein





Rabbi Jay M. Kornsgold
Rabbi Matthew S. Nover
Nicole Ostrowsky-Fabisch, President

March 15, 2026
26 Adar, 5786

Dear Friends,

Welcome to Beth El's 115th Anniversary Gala, "Cheers for Team Beth El!"

Anniversaries invite us to look backward and forward. For 115 years, Beth El Synagogue has been a place where Jewish life is lived fully through prayer, learning, celebration, acts of kindness and the relationships that bind us together.

Tonight, we are proud to honor Murray Brenman & Beth Ando-Brenman and AJ & Shari Sabath Phillips. Through their dedication, generosity and leadership, they have enriched the life of our synagogue in countless ways.

It is fitting that our celebration comes during the time when we read the portion of Vayikra - Leviticus. At the opening of this portion, the Torah teaches: "When any of you presents an offering to God..." The offerings described in the Torah remind us that building a sacred community requires participation from everyone. Each individual brought what they were able and together those offerings sustained the spiritual life of the people.

In many ways, Beth El functions in the same spirit. Every act of generosity, every volunteer effort, every moment of leadership or support becomes part of the foundation of our congregation. When we each contribute in our own way, we strengthen the entire community. That is what makes Beth El not just a synagogue, but truly a team—Team Beth El.

This special evening would not be possible without the generosity of those who placed journal ads, made donations and joined us tonight in celebration. Your support helps ensure that Beth El continues to be a place of worship, learning, friendship and connection for generations to come.

A heartfelt thank you to Pamela Krieger, our Vice President of Fundraising, and Laurie Berman, who have served as Co-Chairs of tonight's event, and their dedicated committee for their vision, commitment and many hours of work in bringing this evening to life.

As we celebrate tonight, may we take pride in all that Beth El has accomplished during the course of its history while looking ahead with hope and determination. Working together, we will continue to strengthen this sacred community and ensure a bright future for Beth El.

Enjoy the evening and raise a glass—L'Chaim to Team Beth El!

B'vracha,

Rabbi Jay M. Kornsgold



Rabbi Jay M. Kornsgold
Rabbi Matthew S. Nover
Nicole Ostrowsky-Fabisch, President

March 15, 2026
26 Adar, 5786

Cheers for Team Beth El! We are glad that so many could join us for our celebration. This year we are especially blessed to honor two couples who have been such special parts of our community.

Murray and Beth are long time members of the community. Murray was the ritual chair when I first joined Beth El, and has helped in so many ways, from organizing weekday minyan invites to designing our announcement covers. Beth has been active in making the synagogue look great, including helping with the landscaping as you come drive into our synagogue on Maple Stream Road. Mazal Tov, and Go Team Brenman and Ando-Brenman!

Shari and AJ have also been here for a long time. Shari taught in our religious school, served as Vice President of Ritual and Education and as President, and of course, helps to organize kiddush. AJ has been a great support, helping throughout the synagogue and lending his expertise. Mazal Tov, and go Team Sabath Phillips!

Thank you to everyone who joined us tonight, placed an ad in the Journal, donated, or contributed their time and effort to making this event a success. A special thank you to Pam Krieger, Vice President of Fundraising for all her hard work, which has made this an amazing program. Thank you as well to the Fundraising Committee, who put in countless hours to bring this program to life. Don't forget to participate in our Online Auction!

This evening, we celebrate Murray, Beth, Shari, and AJ. Thank you for all your service to the Beth El Community. L'chaim and Mazal Tov!

Enjoy the evening!

Rabbi Matthew S. Nover



Rabbi Jay M. Kornsgold
Rabbi Matthew S. Nover
Nicole Ostrowsky-Fabisch, President

March 15, 2026
26 Adar, 5786

Dear Beth El Family and Guests,

Welcome to this year's Gala, "Cheers for Team Beth El." It is wonderful to gather for a special evening of celebration, community, and gratitude. Tonight, we come together not only to celebrate, but also to recognize the two couples/four individuals whose dedication helps make Beth El the vibrant and welcoming synagogue we all cherish.

This evening, we proudly honor two wonderful couples, Shari Sabath Phillips and AJ Phillips, and Beth Ando-Brenman and Murray Brenman. Each of them, in their own unique way, exemplifies the spirit of Team Beth El—showing up, stepping forward, and sharing their time, talents, and leadership to strengthen our community. Their commitment inspires all of us and helps ensure that Beth El continues to thrive.

Like any great team, our synagogue succeeds because of the many members who contribute their energy, passion, and support. Tonight's Gala is one of our major annual fundraising events, and the generosity shown through attendance, sponsorships, and our Ad Journal helps ensure that Beth El remains financially strong and able to continue serving our community for years to come. Thank you for being part of that effort.

I would like to extend my sincere appreciation to Pam Krieger, Vice President of Fundraising, for guiding our synagogue's fundraising efforts. Special thanks also go to Laurie Berman, our Gala Committee Chair, along with the entire Fundraising Committee, whose hard work and dedication made this evening possible. Events like this require tremendous planning and teamwork, and we are grateful for all they have done to make tonight happen.

A heartfelt thank you as well to the many businesses and individuals who supported this event through sponsorships, ads in the Ad Journal, and contributions to our online silent auction. Your generosity plays an essential role in the success of this evening. Be sure to browse the journal and bid on your favorite auction items.

Most of all, tonight is a chance for all of us to come together, celebrate our honorees, and raise a glass and say l'chaim to the spirit and community of Beth El Synagogue. Thank you for being part of Team Beth El—and cheers to a lovely evening ahead.

Nicole Ostrowsky-Fabisch
President, Board of Trustees
Beth El Synagogue

Cheers for



Team Beth El!



Mazel Tov!

Murray & Beth

AJ & Shari

Thank you

for your contributions,

commitment

and dedication to Beth El

and our community

כָּל הַכָּבוֹד

Kol Hakavod

Trudi & Marc Perlman

**Mazel Tov to
Murray & Beth Brenman
AJ & Shari Sabath Phillips**
for the well deserved honor.

We think you are awesome!
Your dedication and hard work for
Beth El has been truly inspiring.
May you go from strength to strength.

Love,
Judy & Steve Bortnick

Cheers for



Team Beth El!



**Congratulations
to
Beth El Synagogue's
2026 Spring Gala Honorees**

**Murray & Beth Brenman
&
AJ & Shari Sabath Phillips**

**Thank you for your dedication, leadership
and service to our community.
You make a difference.**

**Bloomfield Cooper
Jewish Chapels**

44 Wilson Avenue, Manalapan, NJ 07726

732-446-4242

Jenelle DeMoro, Manager NJ Lic. #4491

bloomfieldcoopermanalapan.com



Kol HaKavod to Shari & AJ!!!

We celebrate your leadership, compassion, and
the many quiet acts of service that strengthen community.

Your commitment to living Jewish values is inspiring.
We are so proud of you both!

Wishing you continued brachot and much nachas.

With love,
AJ (your brother), Lynn,
Rachel, Aerin, Ashley, and Rebecca

Congratulations and Mazel Tov!

We are delighted to honor

Murray & Beth Brenman

and AJ & Shari Sabath Phillips

Thank you for all that you have done for Beth El.

You are truly an inspiration

to the entire community!

— *Andrea and Ben Genek and Family* —

Mazel Tov
to
Murray & Beth Brenman
and AJ & Shari Sabath Phillips

Thank you for your devotion to Beth El.

Your contributions are appreciated.

Our synagogue and our community

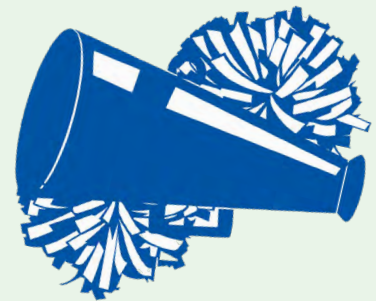
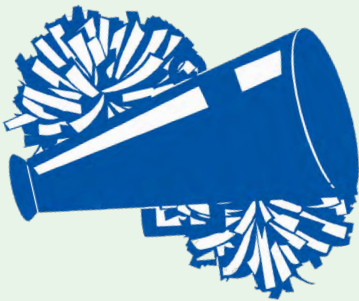
are better because of you!

— Howard and Nancy Alter —

Beth and Murray

Shari and AJ

*Thank you
for all you do
for Beth El!*



MAZEL TOV!!

Arlene and Rob Benjamin

Rita and Ron Kraft

Marsha and Mark Chazin

Deb and Lew Meixler

Beverly and Jerry Cohen

Rita Millner

Joan Freeman

June and Ken Newman

Sandy and Marty Halofsky

Sheila and Len Small

Lew Kirschner

Enid and Bill Weinstein



Many thanks to all who contributed to our Online Auction

Individuals and Families:

Caryn & Marshall Alter	Pam Krieger
Anonymous	Bob Levy
Laurie & Skip Berman	Rabbi Matt & Heather Nover
Andrea & Ben Genek	Stacey & Adam Palant
Stephanie Haines & KC Gimeno	Trudi & Marc Perlman
Rachel Katz	Esther Schlesinger
Rabbi Jay & Leslie Kornsgold	Sara & Josh Stopek

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George Street Playhouse	New Jersey Devils
Grunin Center for the Arts	New York Jets
Heinz History Center	Otherworld Philadelphia
Helium Comedy Club	Philadelphia Phillies
Jenkinson's Aquarium	Philly Crawling Pub Tours
Jersey Shore Blue Claws	Sky Zone Nails
(The) Jewish Museum	Trenton Thunder



*Honoring a couple
of unquestionable class and refinement.*



*With gratitude to
the best Soba & Zayda around...*

*...our cheerleaders in-chief, and individuals with
impeccable taste in children and grandchildren.*

Love, Ari, Hannah, Rachel, Tamar, and Miriam



**MAZEL TOV TO
BETH EL'S HONOREES**

**MURRAY & BETH BRENMAN
AJ & SHARI SABATH PHILLIPS**

**THANK YOU FOR YOUR HARD WORK
AND DEDICATION TO BETH EL!**

FROM STRENGTH TO STRENGTH

**CELESTE, BRIAN,
REINA AND STUART**



Mazel Tov
to our wonderful Machutanim
Judy and Daniel Goodman

אַל־תִּירְאוּ מִפְּנֵיהֶם אֶת־אֲדֹנָי
הַגָּדוֹל וְהַנּוֹרָא זָכוֹר וְהַלְחֵמוּ
עַל־אֲחֵיכֶם

Do not be afraid of them! Think of
the great and awesome God, and
fight for your brothers and sisters...

Nechemia 4:8



Our synagogue is more than a congregation — it is a team, strengthened by those who step forward with courage, faith, and commitment. Like the builders in the days of Nechemia, you have shown up with heart and purpose, helping our community stand strong and move forward together. Your dedication inspires us all, and because of you, our team is stronger, prouder, and united in spirit.

Beth and Murray

Shari & AJ

Mazal Tov & Thank You!

Rabbi Jay and Leslie Kornsgold



All of us, regardless of age, wealth or affiliation, have the ability to leave a legacy to Beth El Synagogue. Beth El has served the Jewish community for 115 years—your legacy gift will enable it to thrive for future generations.

Leaving a legacy is simple. Some options include:

Bequests in a Will • Gift of Life Insurance • Gift of IRA or Pension Funds
 Gift of Cash or Assets • Charitable Gift Annuity • Charitable Remainder Trust
 A Donor Advised Fund at the Jewish Community Foundation
 Other ways – Beth El can help develop a Legacy to meet your needs, expectations and dreams.

Thank you to everyone who has made a LIFE & LEGACY Promise to sustain Beth El Synagogue for years to come!

Anonymous (18)	Rachel & Daniel Goemaat	Ken & June Newman
Brian & Celeste Albert	Ann & Andrew Granett	Nicole Ostrowsky-Fabisch
Howard & Nancy Alter	David Grayson & Arlene Swern	Arlene S. Pedovitch
Ariel Baruch & Lucy Dixon Baruch	Natalie & Brad Harrington	Rafi Reguer & Lori Perlman
Judith Baskin	Rebecca & Doug Harris	Marc & Trudi Perlman
Skip & Laurie Berman	Rachel Katz	Joel & Lesley Pomeranz
Laurie and Dan Bershad	Sonia Kobrin	Lisa Sabin
Beth and Murray Brenman	Rabbi Jay & Leslie Kornsgold	Norma Susswein Saks
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Brian & Jill Chevin	Pamela Krieger	Wendy Soos
Perry Ciccotelli	Barbara Kurlan	Jodi and Eric Steinberg
Pearl Drelich	Deb & Lew Meixler	Joshua Stopek
Ben & Andrea Genek	Leonard z"l & Rita Millner	Jay Wertheimer

If you want to join this list of stakeholders, dedicated to a strong future for Beth El, please contact the Synagogue Office at 609-443-4454.

Marc Perlman, Chair

Cheers for
Team Beth El!

MAZEL TOV

to

Shari & AJ,

Our Co-Honorees, and

THANK YOU

to All Our Family, Friends,
and Everyone at

TEAM BETH EL



Beth & Murray

Cheers for
Team Beth El!



Most Valuable Players



Yay, TEAM!

Love,
Ann and Andy

on Team Beth El!



Cheers for
Team Beth El!

MAZAL TOV!

*Murray + Beth
and*

AJ + Shari

We are grateful for all of your hard work
and dedication to the Beth El community.

Rabbi Matt, Heather, Maureen,
and Jane Nover

**Murray & Beth Brenman
AJ & Shari Sabath Phillips**

**Mazel Tov on this well
deserved honor.**

**Thank you for all that you do for
our Beth El community and for
the larger Jewish community.
Your dedication and leadership
truly make a difference.**

**May you continue to go from
strength to strength.**

Women's League of Beth El

Cheers for
Team Beth El!

We Salute
Beth & Murray

and

Shari & AJ

on this
well deserved honor!

Mazal Tov!



Beth El Synagogue
Men's Club

Cheers for
Team Beth El!

The Board of Trustees of Beth El Synagogue

extends a Mazel Tov to

Beth Ando-Brenman & Murray Brenman

and

Shari Sabath & AJ Phillips

on being honored at the

2026 / 5786 Gala.

Their dedication and commitment in support of
Beth El Synagogue and the Jewish Community
are duly recognized and greatly appreciated.

Many thanks to the Fundraising Committee
for their hard work, time and effort
to ensure a successful event.



Cheers for
Team Beth El!



With deep appreciation we honor
Murray Brenman & Beth Ando-Brenman
and AJ & Shari Sabath Phillips,
dedicated members of Beth El
whose commitment, generosity and leadership
continue to strengthen our community.

Estelle & Ira Meltzer

Cheers for
Team Beth El!

Mazel Tov, Murray and Beth

You were family long before you were our family.
Thanks for being our "other in-laws."

- Sarah and Barry



**TEAM
SHARI & AJ**

**TEAM
BETH & MURRAY**

**CONGRATULATIONS ON A WELL-DESERVED HONOR
FROM YOUR BOOSTERS:**

CELESTE & BRIAN ALBERT
CECELIA BEYER & GABE ROSENBERG
JOYCE & PETER CHEIFETZ
BETH FRENKEL
RACHEL & DAN GOEMAAT
RACHEL KATZ

PAM KRIEGER
DANNA & MIKE LIVSTONE
PAULA & CRAIG OSTROFF
SARA & BENNETT SHENKER
RACHEL & JONATHAN STEINBERG

Beth El Arena

Cheers for
Team Beth El!



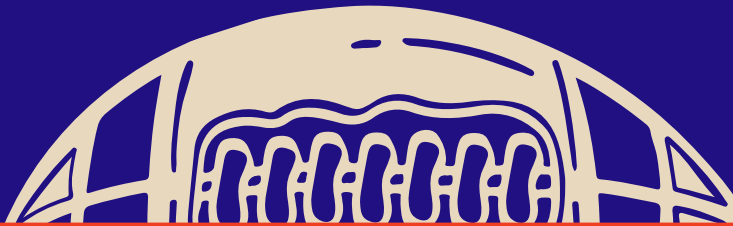
MAZEL TOV

MURRAY & BETH BRENNMAN
AJ & SHARI PHILLIPS

Thank you for
all you do for the
Beth El Community!

AIMEE & ERIC BLUM
JENNIFER & JAKE GERTSMAN

ERICA & DAVE LEWANDA
SARA & JOSH STOPEK



MAZEL TOV TO
BETH & MURRAY
AND
SHARI & AJ



— Karen & Eric Abrams —



Cheers for
Team Beth El!



Mazel tov!

Thank you,
Murray and Beth
and AJ and Shari,
for your selfless dedication to Beth El Synagogue.
It is a better place because of all of you!

With love and gratitude,
Caryn and Marshall Alter & Family

"If you want to build a team, create a team that builds."

— Rabbi Jonathan Sacks



Beth El Synagogue is a better place because of teammates like you,

Beth, Murray, Shari, and AJ!

Thank you for all you do for Team Beth El and beyond!

Pam Krieger
Vice President, Fundraising
Beth El Synagogue

MAZEL TOV TO
MURRAY & BETH BRENNMAN
AND
AJ & SHARI SABATH PHILLIPS

**THANK YOU FOR YOUR MANY YEARS OF
DEDICATION TO THE BETH EL SYNAGOGUE COMMUNITY.**

JACQUELINE AND JOEL GOLDFINGER



Mazel tov to all the Honorees
on your many achievements.

May you go from
Strength to Strength.

Arlene Swern and David Grayson



Mazel tov to
AJ & Shari Sabath Phillips
and

Murray Brenman & Beth Ando-Brenman
for receiving this special honor
Kol Ha'kavod

Mollie Sperling

Cheers for
Team Beth El!

Mazal Tov
Beth & Murray
Shari & AJ

on this well-deserved honor.

Thank You

for all you do!

Rose Kernsgold

Mazal Tov and Congratulations to our friends

Beth and Murray Brenman

On this well deserved honor

GO, GO, GO BETH AND MURRAY!!!



Love,

THE BRANDSPIEGEL FAMILY

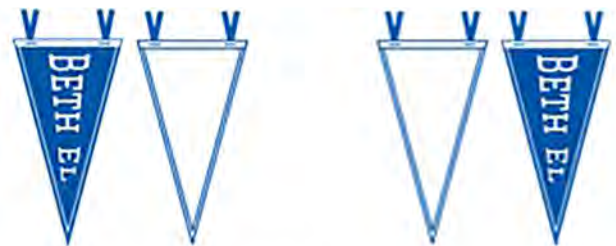
Let's give a cheer for...

Beth & Murray Brenman
Shari & AJ Sabath Phillips

We're proud to have you on
our team!

Mazel Tov to Beth El's
MVPs!

Dana & Lance Ladic
Wendy & Jay Miller



Mazel Tov
to all the Honorees.

A well-deserved honor.

Danny & Fran Kamen Grundel
Sonia Kobrin
Barbara Kurlan
and Linda Richman

Cheers for
Team Beth El!

Mazel Tov to the honorees.

A well deserved honor.

Wendy & Joe Rotella



**Beth and Murray,
Shari and AJ!**

We are proud to celebrate
your contributions and dedication
to Beth El Synagogue. Thank you
for all you have done for us.

May you all go from
strength to strength.

Natalie and Brad Harrington



**Mazel Tov to the Amazing
Brenman and Phillips
families!**

**Thank you for
everything you do for
Beth El!!**

The Chevlin Family



Cheers for
Team Beth El!



*Mazel Tov
to*

MURRAY BRENNAN &
BETH ANDO-BRENNAN
AND
AJ & SHARI SABATH PHILIPS

THANK YOU FOR ALL YOU DO
FOR BETH EL.

ED AND KIM KEENAN



*Siman Tov u' Mazel Tov
Shari and AJ, Beth and Murray*

Thank you for all you do for Beth El.

*May you continue to go
from strength to strength.*

*The Ostrowsky, Fabisch and Taraday
Families*



MAZEL TOV
TO
MURRAY & BETH BRENNAN
A WELL DESERVED HONOR



STANLEY & RENEE KUGEL



**To Beth & Murray
and Shari & AJ**

**Congratulations on this honor,
and many thanks
for your gifts of
service and friendship
to Beth El.**

We are happy to celebrate with you!

Rebecca & Doug Harris & Family

JZE Solar





Beth El Synagogue greatly appreciates the generous donations made by the following individuals toward the success of our "Cheers for Team Beth El" Gala, and in honor of Murray & Beth Brenman and AJ & Shari Sabbath Phillips:

Sheila and Fred Ando

Joan and Richard Kaplan

Sam and Fran Braun

Sally Katz

Perry Ciccotelli

Donna and Stan Kaye

Stuart and Gaye Cohen

Gary and Ruth Merves

Barbara Glickman and Suzanne Gold

Arlene Pedovitch and Joel Reissman

Lois Goodman

Eugene and Naomi Schwartz

Jan Gurvitch

Robert Schweitzer and Andrea LoPresti

Jan Haig

Sherry and Richard Sobine

Cheers for
Team Beth El!

MAZEL TOV!

**Murray Brenman
& Beth Ando-Brenman**

and

AJ & Shari Sabath Phillips

For Your Dedication & Service To

Beth El!

★ **Thank You** for All That You Do! ★



Jewish Federation
Princeton Mercer Bucks

Cheers for
Team Beth El!

**DRESCHER
& CHESLOW**
COUNSELLORS AT LAW

Plan for Your Future and Your Family's Peace of Mind

Drescher & Cheslow, P.A. is an established law firm with over 40 years of experience serving New Jersey, New York, and Florida residents. We help you prepare for the future by addressing your estate planning needs.

**GOT QUESTIONS ABOUT YOUR FUTURE?
WE'LL HELP YOU PLAN FOR IT.**

**DO I NEED A
TRUST?**

**WHAT ARE MY
GUARDIANSHIP
RIGHTS?**

**WHAT HAPPENS IF
I AM OR BECOME
DISABLED?**

We Help You Prepare For:

- Estate Management
- Incapacity Planning
- Trustees & Executors
- Alternative Decision-Making
- Tax Planning

Steps You Can Take Now:

Gather Key Information:

- Value of assets (home, real estate, cars, jewelry, etc.)
- Recent financial statements (bank, brokerage, retirement)
- Location and contents of safety deposit boxes/safes
- Insurance policies (cash values, death benefits)
- Liabilities (mortgages, credit lines, debt)

Make Critical Decisions:

- Who inherits your assets and how?
- Who will be your power of attorney (financial, medical)?
- Who will administer your estate?

Essential Actions:

- Fund your trust promptly.
- Review and update beneficiaries on accounts.
- Retitle assets for trust ownership (keep document copies).
- Decide who manages finances if you become incapacitated.
- Choose who distributes your assets.

**Contact us to schedule a
consultation today.**



www.drescher-cheslow.com



732-972-1600



New Jersey & New York

Cheers for
Team Beth El!



OF GREATER MERCER COUNTY

help · hope · healing

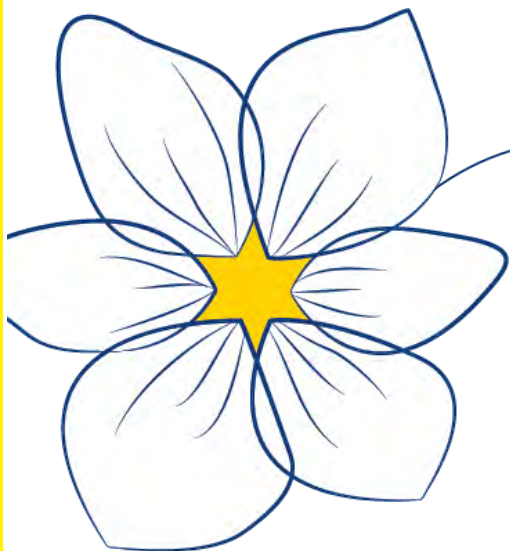
Celebrating...

Shari & AJ Sabath Phillips

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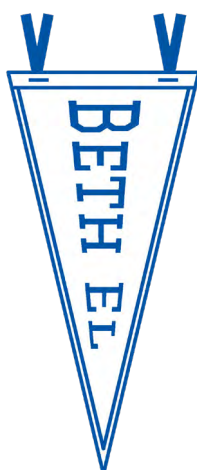


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