



## Summer 2009 Update

Dear Friends and Clients,

As we approach the end of a challenging and unique year, we wanted to reach out and express our appreciation for your business. We hope that our staff's ability to help create the retirement plan solution that makes the most sense for each of your respective businesses was especially valuable in a year when many needed to change previous patterns due to the economy. Many of you expressed gratitude that you had the flexibility to make an efficient contribution, rather than being locked in by a proto-type plan document and being forced to do something that did not make sense this year. We are hopeful that 2010 will bring recovery and an upturn to all of our business cycles.

We are proud to share with you that our newest Principal and CEO, Lori Gordon, has been elected to the Board of Directors for the MidAtlantic Employers' Association (MEA). The MEA's ([www.meainfo.org](http://www.meainfo.org)) mission is to provide small to medium sized businesses with one-stop help for all of their HR and related needs. For the cost of annual membership to the MEA, an employer receives many benefits that help small and medium sized businesses make smarter decisions, and without adding to our own infrastructures. Here are some examples of benefits you receive with membership to the MEA:

- Unlimited access to the MEA's Member Hotline: immediate answers to your questions on FMLA, Compensation, Benefits, COBRA, HIPAA, OSHA and more
- Free HR and Benefit Assessments
- Reference Services
- Recruitment Assistance
- Labor Employment and Legal Support
- Compensation and Benefit Surveys
- Broad Menu of Training Programs (with an option to have customized programs designed for your specific needs)

We are pleased that Lori was asked to serve on the Board of such a high caliber organization. Based on the fact the MEA's 700 members look very similar to our own diverse client population, we thought many of you might appreciate being made aware of this valuable business resource. Please don't hesitate to call Lori if you would like to learn more about the

MEA; she would be happy to discuss it with you.

We will close with a reminder that we continue to appreciate the many introductions and referrals that you complete on our behalf. It is the highest compliment we can receive to have you introduce us to other business owners you know, who may not be aware of how valuable a customized retirement plan can be in helping them achieve their business and personal goals.

We all wish you all the best for a prosperous fourth quarter! Enjoy the final days of summer.

- Bob, Ken & Lori

If you'd like to discuss how we might help you, call or e-mail Bob Mand, Ken Marblestone or Lori Gordon at MandMarblestone. 215-222-5000, or email us at:

[rmand@mand.com](mailto:rmand@mand.com), [marblestone@mand.com](mailto:marblestone@mand.com), [lgordon@mand.com](mailto:lgordon@mand.com)

**We also remediate problematic plans to full IRS compliance.**

  **You also may reach us through our website: [www.mand.com](http://www.mand.com).**

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