



2011 PENNSYLVANIA BANKERS ASSOCIATION

School of Trust

October 3 - 6 • Harrisburg Area Community College
Harrisburg, PA



Professionals Dedicated to Your Success

The next several years will see many experienced trust and wealth management professionals leave the industry for retirement. . . is your institution preparing a team for the future?
Let the PBA's School of Trust be their training ground.

SCHOOL OF TRUST

The PBA School of Trust provides a comprehensive curriculum delivered with an emphasis on core competencies.

The curriculum for 2011 was created to provide a focused program to the next generation of Trust professionals with an emphasis on foundational back to basics. The training is designed to address the foundational functions, prevalent issues, practical applications while developing the specialized skill sets of trust professionals on the rise. Students will benefit from comprehensive, up-to-date information and practical application of industry knowledge taught by experts and industry leaders.

Continuing Education Credits

Completion of the 2011 School provides more than 30 hours of continuing education for participants who have previously earned their CTEA designation.

Location

The 2011 School of Trust will be held at the Wildwood Conference Center on the campus of Harrisburg Area Community College. (Learn about the facility at www.hacc.edu/wildwood/Facilities.cfm)

Who Should Attend

- Those with some fiduciary services background preparing to move into future management positions;
- Recent college and/or law school graduates who are seeking a career in the trust/fiduciary services field;
- Commercial bankers entering or working closely with trust professionals;
- Current trust professionals looking to acquire continuing education credits and a back to basics refresher;
- Individuals in the brokerage field who wish to better understand the trust area of the bank; and
- Administrative staff needing to expand their overall trust knowledge and understanding.

Requirements

High School diploma and banking experience (at least two years). Knowledge of the trust business, or completion of AIB™ "Trust Basics" are strongly recommended pre-requisites.

"The program was very enjoyable. The selection of faculty was great."

2010 School of Trust Graduate

2011 CLASS SCHEDULE

Time	Monday, Oct. 3	Tuesday, Oct. 4	Wednesday, Oct. 5	Thursday, Oct. 6
8 a.m.	Registration	Fiduciary Responsibility	Economic Overview	Types, Uses & Tax
8:15	Orientation	Investment &		Issues of Employee
8:30	<i>(.5 hr)</i>	Trust Updates		Benefits, Retirement
8:45	Types of Trusts		<i>Naroff (1 hr)</i>	Plans & 401 (k)
9 a.m.			The Role of Investment	
9:15			in Personal Financial Planning	
9:30				
9:45		<i>French (2 hr)</i>	<i>O'Leary (1 hr)</i>	<i>Hochman (2 hr)</i>
10 a.m.	<i>Hartman (1.5 hr)</i>	Break	Break	Break
10:15	Break	Fiduciary Responsibility	Mutual Funds	Compliance &
10:30	Document Analysis	Investment &	Annuities	Legislative Issues
10:45	Of Trusts	Trust Updates (continued)		
11 a.m.		<i>French (1 hr)</i>	<i>Russoli (1 hr)</i>	
11:15		Tax Issues	Asset Allocation & Portfolio	<i>Ries/Jackson (1 hr)</i>
11:30	<i>Invited:</i>	as Related to Trust	Management / Case Studies	Exam
11:45	<i>Trimmer (1.5 hr)</i>	Administration		
Noon	Lunch	<i>Mullin (1 hr)</i>	<i>Ebrig (1 hr)</i>	
12:15		Lunch	Lunch	
12:30				
12:45				
1 p.m.	Personal Trust			
1:15	Administration &	Tax Issues	Asset Allocation & Portfolio	
1:30	Discretionary	as Related to Trust	Management / Case Studies	
1:45	Distributions	Administration (cont)		
2 p.m.				
2:15				
2:30		<i>Mullin (1 hr)</i>		
2:45	<i>Hartman (2 hr)</i>	Break		
3 p.m.	Break	Estate	<i>Ebrig (2 hr)</i>	
3:15	Real Estate &	Administration	Break	
3:30	Property Issues	Overview	Types of Investments &	
3:45		<i>Startzel (1 hr)</i>	Practical Application of	
4 p.m.	<i>Connolly (1 hr)</i>	Know Yourself =	Investment Policy	
4:15	Ethics	Know Your Client		
4:30				
4:45			<i>Craig (1.5 hr)</i>	
5 p.m.	<i>Weymers (1 hr)</i>		Optional	
5:15		<i>Bertotto (1.5 hr)</i>	Study Session	
5:30		Dinner on Own	<i>(1 hr)</i>	
5:45	PBA Hosted		Dinner on Own	
6 p.m.	Dinner			
6:15				
6:30				
6:45				
7 p.m.				
7:15				
7:30				*As of May 5, 2011

Director: Phyllis Harmon

Assistant Director: Mary McNichols

2011 PBA TRUST SCHOOL FACULTY

Mr. Joseph Bertotto

Senior Vice President and Chief Culture Officer
Graystone Tower Bank
Harrisburg, PA

Mr. J. James Connolly

Senior Property Manager
BNY Mellon Wealth Management
Harrisburg, PA

Mr. Kim Craig

President and Chief Executive Officer
F. N. B. Wealth Management
Johnstown, PA

Mr. Scott D. Ehrig, CIMA

Vice President and State Investment Manager
M&T Bank
Harrisburg, PA

Mr. Thomas A. French, Esq

Rhoads & Sinon, LLP
Harrisburg, PA

Mr. Richard Hochman, Esq.

President and COO
Mckay Hochman Co., Inc.
Butler, NJ

Ms. Kristen L. Hartman, JD, LLM

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Clermont Wealth Strategies
Lancaster, PA

Ms. Donna Mullin, CPA, JD

Boyer & Ritter
Camp Hill, PA

Dr. Joel Naroff

President
Naroff Economic Advisors
Holland, PA

Mr. William J. O'Leary

Vice President, Wealth Management Advisor
Susquehanna Trust & Investment Company
Lancaster, PA

Mr. William C. Ries, Esq.

Tucker Arensberg, P.C.
Pittsburgh, PA

Mr. Robert Russoli

Vice President and Sales Manager
Orrstown Bank
Carlisle, PA

Mr. John Startzel

Vice President and Trust Officer
Susquehanna Trust & Investment Company
Sunbury, PA

Ms. Vicky Ann Trimmer, Esq., CPA

Person & Heim
Mechanicsburg, PA

Mr. Wesley Weymers

Senior Lending Officer
Gratz National Bank
Gratz, PA

SCHOOL OF TRUST

October 3 – 6, 2011

Location

The 2011 PBA School of Trust will be held at the C.Ted Lick Wildwood Conference Center on the campus of Harrisburg Area Community College.

The Center is located at ~ One HACC Drive, Harrisburg, PA 17110-2999



Lodging:

Staybridge Suites, 920 Wildwood Park Drive, Harrisburg, PA 17110

Centrally located within minutes of downtown Harrisburg International Airport and between the historic communities of Harrisburg and Hershey, Pennsylvania. The hotel offers the amenities of fresh, hot complimentary breakfast buffet, evening Sundowner Reception (Tuesday – Thursday) complimentary Business Center open 24-7, 24-hour Fitness Center, complimentary self-serve laundry facilities, free wired and wireless high-speed Internet access, BridgeMart 24-hour convenience store, and indoor swimming pool.



Having Fun in Harrisburg/Hershey

The hotel is surrounded by a wide variety of attractions restaurants and museums. Take a short drive to Hershey, shop the outlets, visit the Hotel Hershey, Hershey Museum or spend some time at Hershey's Chocolate World. Harrisburg is home to the Pennsylvania Capitol, the State Museum of Pennsylvania, the Civil War Museum, The Whitaker Center and IMAX Theater; all located within minutes of the hotel. Plan to venture out and explore all the area has to offer, then return to the Staybridge Suites and unwind with your peers.

Registration Information:

\$1,700**Single Room**

PBA Member Tuition (includes course materials, single room, lunches/breaks and school-sponsored social events.)

\$2,550.....**Single Room**

Non-Member Tuition

Student tuition is for the complete in-residence program and includes registration, single room, lunch/breaks and classroom materials. Any registrant withdrawing prior to September 5 is eligible for a refund of 80 percent; there will be a 20 percent retention of the tuition fee for administrative expenses. For withdrawals after September 5, there will be a 50 percent retention of the tuition. No refund will be issued after the school begins. Refund requests must be made **in writing** to the PBA.

Requirements

High school diploma and banking experience (at least two years). Knowledge of the trust business or completion of "AIB™ Trust Basics" are strongly recommended pre-requisites.

Schedule

Monday, October 3

8 a.m. – 8:15 a.m.Registration
8:15 a.m. – 8:30 a.m.Orientation
8:30 a.m. – 5 p.m.Classes
5:30 p.m.....Sponsored Dinner and Networking

Tuesday, October 4

8 a.m. – 5:30 p.m.Classes

Wednesday, October 5

8 a.m. – 5 p.m.Classes
5 p.m. – 6 p.m.Optional Study Session

Thursday, October 6

8 a.m. – 11:30 a.m.Classes
11:30 a.m.Exam
12:45 p.m.Adjournment



PENNSYLVANIA
BANKERS ASSOCIATION

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Harrisburg, PA 17110

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2011 TRUST SCHOOL ADVISORY COMMITTEE VOLUNTEERS

2011 School Director:

Phyllis J. Harmon

Chief Operating Officer

Letort Management & Trust Company
Camp Hill, PA

Advisory Committee Members:

Deborah Scott, CFA

Executive Vice President/Director Trust Division
Citizens & Northern Bank
Wellsboro, PA

Robert Thomas, CFP, CA

President/CEO Vantage Investment Advisors LLC
National Penn Bank
State College, PA

Vincent C. Turiano

Senior Vice President of Operations
CNB Bank
Clearfield, PA

2011 Assistant Director:

Mary T. McNichols

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