

MARK CUTTING AND CHARLIE EPSTEIN MET IN AN ELEVATOR 25 YEARS AGO. MARK'S BUSINESS HAS BEEN GOING UP EVER SINCE.

The truth of the matter is that when Mark Cutting and Charlie Epstein first met, Mark's business had nowhere to go but up. That's because back in 1981 Mark, who had just moved to Western Massachusetts from upstate New York, was working for Digital and just starting to make plans to go into business for himself. Mark's chance meeting with Charlie in an elevator at Stockbridge Court in Springfield, where both men were living at the time, turned out to be a stroke of good luck. Mark and Charlie got to be friends quickly, and Mark had Charlie on board as a business advisor from the moment he started C&D Electronics in 1982. Charlie, a Certified Family Business Specialist who has been providing guidance to owners of closely held businesses for more than 27 years, has been a key advisor to Mark throughout the history of C&D, a company that provides electronic components and inventory management services to aerospace and defense contractors across the country. Charlie was there to provide guidance when Mark bought out his original partner in the business. He was part of the picture when Mark bought the Holyoke building in which C&D is now located in 1997. He provided guidance when Mark was setting up his second business, C&D Industries, which provides packaging services to a variety of industries. And he's currently helping to create a buy-sell agreement for Mark and his business partner in CDP Fastener Group of Brockton, an enterprise that distributes hardware to the military.



Mark Cutting & Charlie Epstein

Mark says Charlie has been a great reference over the years, putting him in touch with other business professionals. Charlie's also served as an important provider of services, helping Mark to establish benefits packages, including a 401(k) retirement plan. Mark is particularly impressed with Charlie's hands-on approach to educating Mark's staff on how they can get the most out of their plans. "Charlie's totally animated," Mark says. "He tries to put a little comedy in it, and he makes things fun."

"We don't talk about retirement," Mark says. "I'm not going anywhere anytime soon. I plan to be doing this for at least another 15 years." Of course, when Mark is ready to officially prepare for retirement, Charlie will be there to help with that as well.

Charlie can become a trusted professional for your closely held business, too. Charlie was a member of the original class of Certified Family Business Specialists from the American College. His Desirement Planning™ process provides hands-on advice and education about 401(k) retirement plans for closely held business owners and their staffs. Charlie's organization and expertise can help you and your business rise to the next level.

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