



DAVE CISTOLDI
DOESN'T TRUST JUST ANYBODY,
BUT HE KNOWS WITH CHARLIE
HE'LL NEVER GET
HOSED

Dave Cistoldi has never been naturally trusting. He's not the kind of guy who takes a liking to people right away, either. You have to earn his friendship and his trust. Charlie Epstein has done both over the past six years. Dave met Charlie when he was looking for help creating a succession plan for Fln-Mar Rubber & Plastics, Inc., the 36-year-old Holyoke company Dave took over in 1993. In the years since they first began doing business together, Dave has turned to Charlie for help setting up a 401(k) plan and disability coverage for Fln-Mar staff, and for help with investments and life insurance. He's also become more and more comfortable with Charlie both personally ("Charlie gets me to laugh, and I don't laugh a lot") and professionally. Dave says the professional trust he's invested in Charlie stems largely from two things. First, he admires the fact that Charlie will always give him the best advice, even when it's not necessarily the advice he wants. "He knows when not to tell me what I want to hear," Dave says. Second, and most important, he knows Charlie would never try to sell him a product or service that won't help him and his business. "I don't find him to be a true salesman," Dave says. "He doesn't push me to buy anything. And if he's trying to talk to me about something, I can look at him and say, 'OK, Charlie, how does this benefit you,' and he'll tell me."

Charlie, who has more than 25 years experience as a Certified Family Business Specialist, is currently helping Dave figure out how to grow a business that serves industrial customers at a time when industry is leaving the region. Dave is seeking new markets for the custom belts, hoses and plastics Fln-Mar creates. He wants to keep his business strong so that he can continue to serve his existing customers and so he can offer others the kind of opportunity the company gave him when he joined as a laborer in 1976. It's important to Dave to know that Charlie's goal is to keep his clients' businesses going strong over the long haul. "He's not into it for the short term," Dave says. "He's not into it for the money. He wants to keep the relationship going."

Charlie can become a trusted advisor for your closely held business, too. Charlie was a member of the original class of Certified Family Business Specialists from the American College. His unique planning process, The Family CFO®, is designed to help people like Dave and you achieve increased financial independence with reduced financial anxiety. And his Desirement Planning™ process provides hands-on advice and education about 401(k) retirement plans for family business owners and their staffs. Charlie's organization and expertise can help you keep the belts that move your business turning in the right direction.

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Family Matters.

Charlie Epstein, CLU, ChFC, AIF®, Certified Family Business Specialist

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