

CHARLIE EPSTEIN IS A MAJOR LEAGUE BUSINESS ADVISOR, BUT HE'S HAPPY TO PLAY FOR KAREN RANDALL'S FARM TEAM

Not every family business owner is looking to create a succession plan. But every family business can benefit from good advice provided by someone who understands family businesses and what makes them special. Take Karen Randall, owner of Randall's Farm in Ludlow. Karen figures it's going to be a long time before she's ready to step away from the business she's transformed from a typical farm stand into a regional destination point. (Randall's features the finest fresh produce, a picturesque garden center, amazing deli, incredible baked goods, and the best homemade ice cream.) Karen has been running Randall's since her dad, who started the business, passed away in 1987, and she's having too much fun to let up any time soon.

Still, Karen's had plenty of reasons to turn to Charlie Epstein for help with business matters. Charlie, who has more than 25 years experience advising family businesses, has helped Randall's grow by helping Karen make the store a better place to work. Charlie set Karen up with the key man life insurance policy she needed to secure the loans to build her 20,000-square-foot store and greenhouses in 1997. He recently helped Karen establish key benefits for Randall's employees, including a 401(k) retirement plan and short-term and long-term disability coverage. He connected Karen with the Family Business Center at UMass, Amherst. And he's been there to provide advice on a variety of business matters as Karen has needed it. Karen says having Charlie as a business advisor is a big part of what's made Randall's one of Massachusetts' top 100 women-owned businesses.

Karen explains her association with Charlie in simple terms: "You call the smart people to get the good answers." She also appreciates Charlie's enthusiasm for her business, his family business experience and savvy, and the candor of his advice. Charlie was a member of the original class of Certified Family Business Specialists from the American College. He is dedicated to sustaining the family business tradition. 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 your family business, too. He'll help you keep your business as strong as your ties to your family.



Karen Randall & Charlie Epstein

EPSTEIN FINANCIAL SERVICES



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