

YOU WON'T REALLY FIND CHARLIE EPSTEIN BEHIND THE COUNTER AT THE WHITE HUT, BUT YOU WILL FIND HIM BEHIND THE SCENES

As the third-generation owner of West Springfield's landmark White Hut, EJ Barkett is in an interesting position. He is, at once, the caretaker of a regional institution – the White Hut has been serving burgers and hot dogs at the same location since 1939 – and a 37-year-old business owner who's interested in finding ways to reach out and grow his business. EJ's top priority, however, is to make sure the restaurant his grandfather started, and that his father took over in 1985 and owned until 2000, continues to run strong until the time comes for him to pass it on to one or more of his own three kids (now ages 3, 5 and 7). That's why EJ never makes a big move without first checking in with a handful of trusted professionals, including Charlie Epstein.

Charlie, who has more than 25 years experience as a Certified Family Business Specialist, has been advising EJ on business matters for more than 12 years. EJ met Charlie shortly after moving back to the area from Colorado, where he'd gone to college and managed a pizza restaurant. EJ first connected with Charlie to buy life insurance, but quickly realized Charlie would be a valuable resource as he ran the White Hut for his father and made plans to buy the business. Charlie connected EJ with the Family Business Center at UMass, Amherst. And when EJ's father decided he was ready to leave the business, Charlie helped put together a deal that addressed EJ's father's needs while making it possible for the White Hut to continue to thrive under EJ's ownership.

Through the years, EJ has turned to Charlie for both personal needs, such as life and disability policies, and business advice. Charlie has also become a friend. "Charlie went beyond the interest of being an insurance guy," EJ says. "He's showed interest in the business and what I'm doing beyond the business." EJ describes Charlie as a "coach, consultant and strategist" and says Charlie's input is invaluable: "I won't make a decision until I run it by him." He says Charlie's input carries particular weight not only because of his experience – Charlie was a member of the original class of Certified Family Business Specialists from the American College – and dedication to sustaining the family business tradition, but because he approaches business with a belief in possibilities. "Charlie's not afraid of risks," EJ says. "He says, 'If you want to do it, and you can do it, set your mind to it and do it.'" EJ also gets a lift from dealing with Charlie. "Charlie's an interesting character," he says. "His energy rubs off on you." Charlie can become a key professional and a source of energy and encouragement for your family business, too. 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 your family business cooking.



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Charlie Epstein, CLU, ChFC, AIF®, Certified Family Business Specialist
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1500 Main Street • Springfield, Massachusetts • (877) 9-FAM-CFO
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