

I am out today with no access to my calendar but either day should be fine. Give me times and I will confirm.

Sent from my iPhone

On Aug 13, 2013, at 10:05 AM, "Craig, Janet" <[Janet.Craig@opco.com](mailto:Janet.Craig@opco.com)> wrote:

I'm out of the office on Wednesday, but will be in Thursday and Friday. What's good for you?

Janet Craig  
973-245-4635

---

**From:** Robert Spallina [<mailto:rspallina@tescherspallina.com>]

**Sent:** Monday, August 12, 2013 3:24 PM

**To:** Craig, Janet

**Subject:** RE: Bernstein Family Realty

Janet – I am out today and tomorrow but back in on Wed. Are you available that day?

---

**From:** Craig, Janet [<mailto:Janet.Craig@opco.com>]

**Sent:** Monday, August 12, 2013 10:27 AM

**To:** Robert Spallina

**Subject:** RE: Bernstein Family Realty

Hi Robert - I apologize. We have been very busy.

I am in the office until 3pm today. What time is best for you?

Janet Craig, CTFA  
Senior Vice President & Compliance Officer  
Oppenheimer Trust Company  
18 Columbia Turnpike  
Florham Park, NJ 07932  
Tel: 973-245-4635  
Fax: 973-245-4699  
Email: [Janet.Craig@opco.com](mailto:Janet.Craig@opco.com)

---

**From:** Robert Spallina [<mailto:rspallina@tescherspallina.com>]

**Sent:** Thursday, August 08, 2013 4:47 PM

**To:** Craig, Janet

**Subject:** RE: Bernstein Family Realty

Janet – I have not heard back from you and would like to speak to you regarding the below. Thank you

---

**From:** Craig, Janet [<mailto:Janet.Craig@opco.com>]

**Sent:** Tuesday, July 16, 2013 1:56 PM

**To:** Robert Spallina; 'Eliot Ivan Bernstein ([iviewit@gmail.com](mailto:iviewit@gmail.com))'; 'Candice Bernstein ([tourcandy@gmail.com](mailto:tourcandy@gmail.com))'

**Cc:** Worth, Hunt; Sigalos, Janet; Vereb, Patricia

**Subject:** Bernstein Family Realty

Robert, Eliot and Candice,



As you are aware, during his lifetime, Simon Bernstein paid the household expenses for Eliot and Candace. Upon his death those funds were frozen and the only funds available to pay the household expenses were the education trusts that Simon set up for Daniel, Jacob and Joshua.

We are now at a point where the education trusts have insufficient assets to pay the 2013/2014 tuition for the three boys and will soon be depleted to the point where the household expenses cannot be paid. The market values of the four accounts are listed below.

Please let me know as soon as possible if the Estate of Simon Bernstein intends to reimburse the education trusts for the household expenses paid to date. If this is not possible, for any reason, Oppenheimer Trust Company will have no recourse but to Resign as Trustee in favor of Eliot and Candice Bernstein and to name them as the Successor Manager of Bernstein Family Realty. At that point we will present an Accounting for all the trusts, request a Release and Receipt for our period of administration and transfer all funds to the management of the Successor Trustee and Manager and terminate the trusts.

Please note I will be out of the office from July 20<sup>th</sup> through July 29<sup>th</sup>. I will be addressing this matter upon my return.

S. Bernstein Trust fbo Daniel	\$19,465.15
S. Bernstein Trust fbo Jacob	\$19,267.41
S. Bernstein Trust fbo Joshua	\$ 9,268.52
<u>Bernstein Family Realty</u>	<u>\$12,311.94</u>
Total	\$60,313.02

Thank you for your prompt attention to this matter.

Janet Craig, CTFA  
Senior Vice President & Compliance Officer  
Oppenheimer Trust Company  
18 Columbia Turnpike  
Florham Park, NJ 07932  
Tel: 973-245-4635  
Fax: 973-245-4699  
Email: [Janet.Craig@opco.com](mailto:Janet.Craig@opco.com)

This communication and any attached files may contain information that is confidential or privileged. If this communication has been received in error, please delete or destroy it immediately. Please go to [www.opco.com/EmailDisclosures](http://www.opco.com/EmailDisclosures)

This communication and any attached files may contain information that is confidential or privileged. If this communication has been received in error, please delete or destroy it immediately. Please go to [www.opco.com/EmailDisclosures](http://www.opco.com/EmailDisclosures)

This communication and any attached files may contain information that is confidential or privileged. If this communication has been received in error, please delete or destroy it immediately. Please go to [www.opco.com/EmailDisclosures](http://www.opco.com/EmailDisclosures)

This communication and any attached files may contain information that is confidential or privileged. If this communication has been received in error, please delete or destroy it immediately. Please go to [www.opco.com/EmailDisclosures](http://www.opco.com/EmailDisclosures)

This communication and any attached files may contain information that is confidential or privileged. If this communication has been received in error, please delete or destroy it immediately. Please go to [www.opco.com/EmailDisclosures](http://www.opco.com/EmailDisclosures)



**Robert Spallina**

---

**From:** Robert Spallina  
**Sent:** Friday, October 12, 2012 2:27 PM  
**To:** 'Craig, Janet'  
**Subject:** Bernstein Family LLC  
**Attachments:** DOC101212.pdf

Janet - Let's discuss on Monday. There are bills to be paid and things are going to be shot off soon. Thank you

Robert L. Spallina, Esq.  
TESCHER & SPALLINA, P.A.  
4855 Technology Way, Suite 720  
Boca Raton, Florida 33431  
Telephone: 561-997-7008  
Facsimile: 561-997-7308  
E-mail: [rspallina@tescherspallina.com](mailto:rspallina@tescherspallina.com)

If you would like to learn more about TESCHER & SPALLINA, P.A., please visit our website at [www.tescherspallina.com](http://www.tescherspallina.com)

The information contained in this message is legally privileged and confidential information intended only for the use of the individual or entity named above. IF THE READER OF THIS MESSAGE IS NOT THE INTENDED RECIPIENT, YOU ARE HEREBY NOTIFIED THAT ANY DISSEMINATION, DISTRIBUTION OR COPYING OF THIS COMMUNICATION IS STRICTLY PROHIBITED. If you have received this communication in error, please immediately notify us by e-mail or telephone. Thank you.



Expense	Vendor	Mo. Amount	Annually	Date Last Paid	Amount
Pool	Aquatic Isles	80.00	960.00	8/27/2012	80.00
Electric	FPL	500.00	6,000.00	8/23/2012	460.62
Water	City of Boca	100.00	1,200.00	8/27/2012	128.00
Landscape	CM Landscaping	200.00	2,400.00	8/27/2012	380.00
School	St. Andrews	5,552.10	66,625.20	10/05/2012 (automated dt 5/5/2.10	
Housekeeping	A maculate Cleaning	600.00	7,200.00	9/6/2012	180.00
Phones, cable, internet	Comcast	350.00	4,200.00	8/23/2012	287.89
Property taxes			2012 projected- 5306.43		
Homeowners Insurance	Chartis	811.00	9,732.00 waiting for call back to refl		
Exterminator	Pest-A-Side	33.00	396.00	7/30/2012	33.00
Air conditioning maintenance	Kool Ray	150.00 *when needed		7/30/2012	135.00
Mortage	Walt Sahm	3,850.00 *every June we pay just the interest		6/6/2012	3,850.00
Security maintenance/alarm	Your Security Connectic	185.46 *quarterly		6/21/2012	185.46
<b>Totals</b>			<b>12,226.10</b>		<b>98,713.20</b>

also keep in mind that there are  
 ALWAYS incidentals like  
 boys sports, school trips,  
 landscaping extras, handyman  
 (which really is a constant  
 expense to upkeep the house),  
 an AC breaking or a plumbing  
 problem etc...

SIMON BERNSTEIN IRREVOCABLE TRUST U/A 9/7/06  
 FBO DANIEL BERNSTEIN  
 OPPENHEIMER TRUST CO, SUCCESSOR TRUSTEE  
 Acct Number: 21 00 0918 0 03

Transaction Description	Posting Date	Payment
<b>REAL ESTATE EXPENSES</b>		
TAX COLLECTOR, PALM BEACH COUNTY - 1/3 OF REAL ESTATE TAXES	12/03/2012	-1,803.60
MR ELECTRIC - 1/3 DOWNPAYMENT FOR ELECTRICAL WORK	12/12/2012	-500.00
<b>TOTAL REAL ESTATE EXPENSES</b>		<b>-2,303.60</b>
<b>DISBURSEMENTS FBO DANIEL</b>		
ST ANDREW'S SCHOOL -		
ST ANDREW'S SCHOOL -		
22 LACROSSE - SUMMER		
ST ANDREW'S SCHOOL -		
ST ANDREW'S SCHOOL -		
TUITION		
ST ANDREW'S SCHOOL -		
TUITION		
ST ANDREW'S SCHOOL -		
TUITION		
<b>TOTAL DISBURSEMENT</b>		
<b>DISBURSEMENTS TO COVER HOUSEHOLD EXPENSES</b>		
BERNSTEIN FAMILY REALTY LLC - PAYMENT TO LEGACY BANK	11/08/2012	-2,000.00
BERNSTEIN FAMILY REALTY LLC - PAYMENT TO LEGACY BANK	11/29/2012	-250.00
BERNSTEIN FAMILY REALTY LLC - PAYMENT TO LEGACY BANK	11/30/2012	1,000.00
CANDICE BERNSTEIN - ONE-THIRD MONTHLY EXPENSES SEPT OCT NOV	12/06/2012	-3,000.00
CANDICE BERNSTEIN - ONE-THIRD MONTHLY EXPENSES FOR DEC 2012	12/10/2012	-1,000.00
CANDICE BERNSTEIN - VOLVO REPAIRS	12/21/2012	-2,155.77
BERNSTEIN FAMILY REALTY CUSTODY ACCT	12/27/2012	-3,000.00
FISERV - REIMBURSEMENT OF OVERPAYMENT BY BILL PAY SERVICE	01/30/2013	-98.00
BERNSTEIN FAMILY REALTY CUSTODY ACCT	01/30/2013	-3,000.00
BERNSTEIN FAMILY REALTY CUSTODY ACCT	01/31/2013	-3,000.00
BERNSTEIN FAMILY REALTY CUSTODY ACCT	02/27/2013	-3,000.00
BERNSTEIN FAMILY REALTY CUSTODY ACCT	03/11/2013	-3,000.00
BERNSTEIN FAMILY REALTY CUSTODY ACCT	04/04/2013	-3,000.00
BERNSTEIN FAMILY REALTY CUSTODY ACCT	05/03/2013	-2,000.00

SIMON BERNSTEIN IRREVOCABLE TRUST U/A 9/7/06  
FBO DANIEL BERNSTEIN  
OPPENHEIMER TRUST CO, SUCCESSOR TRUSTEE  
Acct Number: 21 00 0918 0 03

Transaction Description	Posting Date	Payment
<b>DISBURSEMENTS TO COVER HOUSEHOLD EXPENSES</b>		
<b>cont.</b>		
BERNSTEIN FAMILY REALTY CUSTODY ACCT	05/17/2013	-4,000.00
BERNSTEIN FAMILY REALTY CUSTODY ACCT	06/04/2013	-3,000.00
BERNSTEIN FAMILY REALTY CUSTODY ACCT	06/28/2013	-5,000.00
BERNSTEIN FAMILY REALTY CUSTODY ACCT	07/15/2013	-4,000.00
BERNSTEIN FAMILY REALTY CUSTODY ACCT	08/06/2013	-1,000.00
CANDICE BERNSTEIN - LIVING EXPENSES FOR DANIEL	09/10/2013	-1,800.00
BERNSTEIN FAMILY REALTY CUSTODY ACCT	09/18/2013	-10,655.43
<b>TOTAL DISBURSEMENTS TO COVER HOUSEHOLD EXPENSES</b>		<b>-56,959.20</b>



TS001692

SIMON BERNSTEIN IRREVOCABLE TRUST U/A 9/7/06  
 FBO JACOB BERNSTEIN  
 OPPENHEIMER TRUST CO, SUCCESSOR TRUSTEE  
 Acct Number: 21 00 0917 0 03

Transaction Description	Posting Date	Payment
<b>REAL ESTATE EXPENSES</b>		
TAX COLLECTOR, PALM BEACH COUNTY - 1/3 SHARE OF REAL ESTATE TAXES	12/03/2012	-1,803.60
MR ELECTRIC - 1/3 DOWNPAYMENT FOR ELECTRICAL WORK	12/12/2012	-500.00
<b>TOTAL REAL ESTATE EXPENSES</b>		<b>-500.00</b>
<b>DISBURSEMENTS FBO JACOB</b>		
ST ANDREW'S SCHOOL -		
ST ANDREW'S SCHOOL -		
BOOKSTORE CHARGES		
ST ANDREW'S SCHOOL B		
PETER WOHLGEMUTH D		
ST ANDREW'S SCHOOL -		
ST ANDREW'S SCHOOL -		
ST ANDREW'S SCHOOL -		
TUITION		
ST ANDREW'S SCHOOL -		
TUITION		
ST ANDREW'S SCHOOL -		
TUITION		
<b>TOTAL DISBURSEMENT</b>		
<b>DISBURSEMENTS TO COVER HOUSEHOLD EXPENSES</b>		
BERNSTEIN FAMILY REALTY LLC - PAYMENT TO LEGACY BANK	11/08/2012	-1,777.99
BERNSTEIN FAMILY REALTY LLC - PAYMENT TO LEGACY BANK	11/30/2012	-1,000.00
CANDICE BERNSTEIN - ONE-THIRD MONTHLY EXPENSES FOR SEPT OCT NOV	12/06/2012	-3,000.00
CANDICE BERNSTEIN - ONE-THIRD MONTHLY EXPENSES FOR DEC 2012	12/10/2012	-1,000.00
BERNSTEIN FAMILY REALTY CUSTODY ACCOUNT	12/27/2012	-3,000.00
FISERV - REIMBURSEMENT OF OVERPAYMENT BY BILL PAY SERVICE	01/30/2013	-830.99
BERNSTEIN FAMILY REALTY CUSTODY ACCOUNT	01/30/2013	-3,000.00
BERNSTEIN FAMILY REALTY CUSTODY ACCOUNT	01/31/2013	-3,000.00
BERNSTEIN FAMILY REALTY CUSTODY ACCOUNT	02/27/2013	-3,000.00
BERNSTEIN FAMILY REALTY CUSTODY ACCOUNT	03/11/2013	-3,000.00
BERNSTEIN FAMILY REALTY CUSTODY ACCOUNT	04/04/2013	-3,000.00
BERNSTEIN FAMILY REALTY CUSTODY ACCOUNT	05/03/2013	-2,000.00
BERNSTEIN FAMILY REALTY CUSTODY ACCOUNT	05/17/2013	-4,000.00

SIMON BERNSTEIN IRREVOCABLE TRUST U/A 9/7/06  
FBO JACOB BERNSTEIN  
OPPENHEIMER TRUST CO, SUCCESSOR TRUSTEE  
Acct Number: 21 00 0917 0 03

Transaction Description	Posting Date	Payment
<b><u>DISBURSEMENTS TO COVER HOUSEHOLD EXPENSES cont.</u></b>		
BERNSTEIN FAMILY REALTY CUSTODY ACCOUNT	05/30/2013	-1,500.00
BERNSTEIN FAMILY REALTY CUSTODY ACCOUNT	06/04/2013	-1,500.00
BERNSTEIN FAMILY REALTY CUSTODY ACCOUNT	06/28/2013	-5,000.00
BERNSTEIN FAMILY REALTY CUSTODY ACCOUNT	07/15/2013	-4,000.00
BERNSTEIN FAMILY REALTY CUSTODY ACCOUNT	08/06/2013	-1,000.00
CANDICE BERNSTEIN LIVING EXPENSES FOR JACOB	09/10/2013	-1,050.00
BERNSTEIN FAMILY REALTY CUSTODY ACCOUNT	09/18/2013	-9,951.64
<b>TOTAL DISBURSEMENTS TO COVER HOUSEHOLD EXPENSES</b>		<b>-55,610.62</b>

SIMON BERNSTEIN IRREVOCABLE TRUST U/A 9/7/06  
FBO JOSHUA Z BERNSTEIN  
OPPENHEIMER TRUST CO, SUCCESSOR TRUSTEE  
Acct Number: 21 00 0916 0 03

Transaction Description	Posting Date	Payment
<b>REAL ESTATE EXPENSES</b>		
TAX COLLECTOR, PALM BEACH COUNTY - 1/3 SHARE OF REAL ESTATE TAXES	12/03/2012	-1,803.59
MR ELECTRIC - 1/3 DOWNPAYMENT FOR ELECTRICAL WORK	12/12/2012	-500.00
<b>TOTAL REAL ESTATE EXPENSES</b>		<b>-2,303.59</b>
<b>DISBURSEMENTS FBO JOSHUA</b>		
ST ANDREW'S SCHOOL -		
TUITION		
CHARTIS PROPERTY CA		
CAR INSURANCE INO JO		
CANDICE BERNSTEIN -		
OF COMPUTER		
ST ANDREW'S SCHOOL -		
ST ANDREW'S SCHOOL -		
DOUG SHANAHAN - LAC		
ST ANDREW'S SCHOOL -		
ST ANDREW'S SCHOOL -		
DAVID POSNACK JCC -		
MACCABI GAMES		
BOCA RATON FAMILY &		
ST ANDREW'S SCHOOL -		
DAVID POSNACK JCC -		
MACCABI GAMES		
DAVID POSNACK JCC -		
MACCABI GAMES		
ST ANDREW'S SCHOOL -		
ST ANDREW'S SCHOOL -		
2013/2014 TUITION		
ST ANDREW'S SCHOOL -		
2013/2014 TUITION		
ST ANDREW'S SCHOOL -		
2013/2014 TUITION		
<b>TOTAL DISBURSEMENT</b>		



TS001695

SIMON BERNSTEIN IRREVOCABLE TRUST U/A 9/7/06  
 FBO JOSHUA Z BERNSTEIN  
 OPPENHEIMER TRUST CO, SUCCESSOR TRUSTEE  
 Acct Number: 21 00 0916 0 03

Transaction Description	Posting Date	Payment
<b>DISBURSEMENTS TO COVER HOUSEHOLD EXPENSES</b>		
BERNSTEIN FAMILY REALTY LLC - PAYMENT TO LEGACY BANK	11/08/2012	-4,313.95
BERNSTEIN FAMILY REALTY LLC - PAYMENT TO LEGACY BANK	11/29/2012	-250.00
BERNSTEIN FAMILY REALTY LLC - PAYMENT TO LEGACY BANK	11/30/2012	1,000.00
CANDICE BERNSTEIN - ONE-THIRD MONTHLY EXPENSES FOR SEPT OCT NOV	12/06/2012	-3,000.00
CANDICE BERNSTEIN - ONE-THIRD MONTHLY EXPENSES FOR DEC 2012	12/10/2012	-1,000.00
BERNSTEIN FAMILY REALTY CUSTODY ACCOUNT	12/27/2012	-3,000.00
FISERV - REIMBURSEMENT OF OVERPAYMENT BY BILL PAY SERVICE	01/30/2013	-980.95
BERNSTEIN FAMILY REALTY CUSTODY ACCOUNT	02/06/2013	-6,000.00
BERNSTEIN FAMILY REALTY CUSTODY ACCOUNT	02/27/2013	-3,000.00
BERNSTEIN FAMILY REALTY CUSTODY ACCOUNT	03/11/2013	-3,000.00
BERNSTEIN FAMILY REALTY CUSTODY ACCOUNT	04/04/2013	-3,000.00
BERNSTEIN FAMILY REALTY CUSTODY ACCOUNT	05/03/2013	-2,000.00
BERNSTEIN FAMILY REALTY CUSTODY ACCOUNT	05/17/2013	-4,000.00
BERNSTEIN FAMILY REALTY CUSTODY ACCOUNT	05/30/2013	-2,000.00
BERNSTEIN FAMILY REALTY CUSTODY ACCOUNT	06/04/2013	-1,000.00
BERNSTEIN FAMILY REALTY CUSTODY ACCOUNT	06/28/2013	-4,000.00
BERNSTEIN FAMILY REALTY CUSTODY ACCOUNT	07/03/2013	-1,000.00
BERNSTEIN FAMILY REALTY CUSTODY ACCOUNT	07/15/2013	-4,000.00
BERNSTEIN FAMILY REALTY CUSTODY ACCOUNT	08/06/2013	-1,000.00
CANDICE BERNSTEIN - LIVING EXPENSES FOR JOSHUA	09/10/2013	-90.00
BERNSTEIN FAMILY REALTY CUSTODY ACCOUNT	09/18/2013	-1,340.36
<b>TOTAL DISBURSEMENTS TO COVER HOUSEHOLD EXPENSES</b>		<b>-46,975.26</b>