

Robert Spallina

From: Ted Bernstein [tbernstein@lifeinsuranceconcepts.com]
Sent: Thursday, October 17, 2013 9:48 AM
To: 'Craig, Janet'; Robert Spallina
Subject: RE: Bernstein School Bills

Thanks Janet, that was my assumption, that they would not speak with you, or any of us, about the invoices. That will likely change once they realize they are not getting tuition without facilitating any possibility of us doing so.

Take care,

Ted

From: Craig, Janet [mailto:Janet.Craig@opco.com]
Sent: Wednesday, October 16, 2013 12:20 PM
To: Ted Bernstein; 'Robert Spallina (rspallina@tescherspallina.com)'
Subject: RE: Bernstein School Bills

Hi Ted,

We had the name/address changed on the invoices third quarter of last year when we took over the payment of bills. If I remember correctly we started paying the school bills prior to paying the household expenses.

I have not been in contact with Eliot since my last email to him and I do not intend to respond to any further requests. I have not been in contact with the school as they would not take direction from to change the billing address. That request would have to come from whomever is paying the bills going forward. They have not called me about the late payment, though I believe they have my phone number.

Please let me know if I can be of assistance in any way.

Janet Craig
973-245-4635

From: Ted Bernstein [mailto:tbernstein@lifeinsuranceconcepts.com]
Sent: Wednesday, October 16, 2013 11:24 AM
To: Craig, Janet; 'Robert Spallina (rspallina@tescherspallina.com)'
Subject: RE: Bernstein School Bills

Thank you Janet.

On the invoice, the account name is in the name of Oppenheimer. Has it always been that way or is this something new and if so, can I assume that either Eliot or Candice instructed the school to put your name there? Please advise.

Also, are you going to respond to Eliot or the school? I am not suggesting you do, only verifying that you do not intend to respond to these types of requests any longer, per your last email to Eliot.

Sincerely,

Ted

From: Craig, Janet [<mailto:Janet.Craig@opco.com>]
Sent: Wednesday, October 16, 2013 11:14 AM
To: 'Robert Spallina (rspallina@tescherspallina.com)'; Ted Bernstein
Subject: Bernstein School Bills

The attached school bills arrived yesterday for Daniel, Jake and Josh.

Janet Craig, CTFA
Senior Vice President & Compliance Officer
Oppenheimer Trust Company
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Florham Park, NJ 07932
Tel: 973-245-4635
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