

FREE EDUCATIONAL LIVING TRUST AND ESTATE PLANNING SEMINAR

**Wednesday, April 21
10:30 am or 4:00 pm**

**HAMPTON INN
1500 RIVERSTONE DR,
COEUR D' ALENE**

**Seating is Limited!
Make your reservation at
no cost and no obligation.
Or to schedule a free consultation call
(208) 664-9228**



KIMMER W. CALLAHAN
ATTORNEY AT LAW

8 THINGS YOU WILL LEARN ABOUT TO PROTECT YOUR FAMILY AND THEIR FUTURE

WE, AT CALLAHAN & ASSOCIATES, ARE DEDICATED TO PROVIDING COMPLETE ESTATE PLANNING SERVICES, SO YOU CAN GIVE YOUR FAMILY PEACE OF MIND.

1 WHAT IS A LIVING TRUST AND WHY IS IT IMPORTANT? Learn what a living trust is and exactly how a living trust can protect your family and its assets.

2 WHAT IS PROBATE? You will gain a more complete understanding of what is involved in the probate process. Learn how you can make sure your estate passes to your designated heirs without going through probate. Learn the financial costs involved in going through probate.

3 ESTATE TAX REPEAL Current estate tax laws could cause your heirs to pay **HIGHER** taxes! Learn how to plan for the return of the estate tax, scheduled to return in 2011 with tax rates as high as 55%. You can reduce or completely eliminate your estate tax exposure.

4 YOUR POWER OF ATTORNEY MAY NOT WORK Many financial institutions refuse to recognize or honor powers of attorney when they are needed. Find out how to make sure someone can manage your affairs if you become incapacitated; something no one thinks will happen to them. Come learn how proper planning can avoid the need for a court appointed guardianship and conservatorship.

5 LONG-TERM CARE PLANNING Learn what your options are for planning ahead and paying for the possibility of long-term care.

6 COMMUNITY PROPERTY IS SUBJECT TO PROBATE Many people incorrectly believe that community property automatically passes to a surviving spouse. **THIS IS NOT TRUE.** Get the facts about what the community property laws really mean.

7 MEDICARE AND LONG-TERM CARE Misinformation abounds over if or when Medicare will pay long-term care costs. Learn the truth about Medicare and long-term care costs.

8 MEDICAID AND ESTATE RECOVERY Clearly understand the difference between Medicare and Medicaid, and what it takes to qualify for Medicaid. We will show you how you can legally shelter part of your estate from Medicaid Estate Recovery.



CALLAHAN
& ASSOCIATES, CHTD.

DON'T BE LEFT IN THE DARK! COME LEARN WHAT THOUSANDS OF OTHERS HAVE ABOUT PROPER ESTATE PLANNING.

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MEMBER National Academy of Elder Law Attorneys, Inc. **Kimber W. Callahan, J.D., LL.M.** Kimber is a local attorney who has dedicated his law practice to educating the public about Estate Planning. Serving the Inland Northwest Since 1998. Licensed to practice in Idaho, Washington & Colorado.