

KICK-OFF WORKSHOP

Wednesday, April 29, 2009,
1:30-3:30 PM

Don't Be Cheap, Be Fiscally Responsible! Top Saving Strategies for These Crazy Times

Speaker: *Michael Rubin, CPA, CFP, MBA, Total Candor, LLC*

Feel like the only way you'll ever be able to save is to win the lottery or get a major inheritance? Hate budgets? Concerned about feeling or even appearing cheap? You're not alone. This seminar will teach you how to save on your current income – without budgeting. But fair warning: you will probably be thinking more and spending less after leaving.

2009 Elder Law Series

Pathways to Legal & Financial Solutions

WORKSHOP 1

Tuesday, May 5, 2009, 1:30-3:30 PM

Retirement Income on the House

Speaker: *Susan B. Garland, Editor, Kiplinger's Retirement Report*

A discussion of the latest rules governing Reverse Mortgages that allow seniors to cash in on the equities of their homes without having to repay the loan during their lifetime, as well as other ideas for boosting retirement income including immediate payout annuities, deferred annuities and life settlements.

WORKSHOP 2

Tuesday, May 12, 2009, 1:30-3:30 PM

Social Security Update - Let's Go Online First!

Speakers: *Mae J. Novak, District Manager, and Lester Austin, Public Affairs Specialist, Social Security Administration*

Find out what's new at Social Security for consumers young and young at heart. Unlock the secrets of what you can do online at www.socialsecurity.gov

WORKSHOP 3

Tuesday, May 19, 2009, 1:30-3:30 PM

Selecting Competent Tax, Financial, Estate Planning and other Legal Professionals to Help Aging Persons

Speakers: *Nancy Coleman, Project Manager, National Veterans Legal Services Program; Peg Downey, CFP, NAPFA, RLP, Kinder Institute of Life Planning; Money Plans, and Ann Jakabcin, Partner, Stein, Sperling, Bennett, De Jong, Driscoll & Greenfeig, P.C.*

This panel will present their thoughts as to the best ways to find competent professional advisors to assist in estate planning, financial planning, and tax planning. What kind of advice is needed? Where do you start? Who's best for you?

WORKSHOP 4

Tuesday, May 26, 2009, 1:30-3:30 PM

Putting an End to the Exploitation of Senior Citizens

Speakers: *Eric Friedman, Director, Montgomery County Office of Consumer Protection and John McCarthy, State's Attorney for Montgomery County, Montgomery County State's Attorney's Office*

Mr. Friedman will focus on scams involving unlicensed home improvement contractors, fake checks, door-to-door sales, and credit practices. Mr. McCarthy will discuss the prosecution role in addressing such issues, and the prosecutor's current role in education and prevention. He will also announce the implementation of a new program called Montgomery's CITE/PASE project: Putting an End to the Exploitation of Seniors.

REGISTRATION FORM

2009 Elder Law Series

To register, complete this form and return it with your check or money order (no cash, please) made payable to Montgomery County EAC.

Mail Form & Payment to:

2009 Elder Law Series
Montgomery County
Cooperative Extension
18410 Muncaster Road
Derwood, MD 20855-1421

- Full Series Registration (all 7 workshops): **\$25.00** (postmarked by April 22)
- Individual Workshop Registration: **\$5.00** per workshop

Entire Workshop Series:

All seven workshops \$25.00

OR

Individual Workshop Choices:

April 29, 2009\$5.00

May 5, 2009\$5.00

May 12, 2009\$5.00

May 19, 2009\$5.00

May 26, 2009\$5.00

June 2, 2009\$5.00

June 9, 2009\$5.00

Name

Address

City

State Zip

Daytime Phone ()

Email

WORKSHOP 5

Tuesday, May 22, 2009, 1:30-3:30 PM

Strategies for Planning Your Estate

Speakers: *Anne V. Coventry, Esq. and Marcia C. Fidis, Esq., Principals, Pasternak & Fidis, P.C.*

Two estate planning trusts attorneys will discuss the estate planning process, what steps you need to take, and what issues you need to think about to accomplish your estate planning objectives.

WORKSHOP 6

Tuesday, June 9, 2009, 1:30-3:30 PM

Funeral Industry Practices: A Costly and - Grave - Matter!

Speakers: *Joanne Hamilton, Extension Educator, Family and Consumer Sciences, The University of Maryland Cooperative Extension and Nancy J. Herin, Consultant*

Funerals are one of the three biggest purchases that most families make, often during a time of emotional overload. Are you uneasy about discussing your final wishes? Are you hesitant to talk about your funeral? Learn about funeral industry practices that entice the undecided to spend large sums of money on higher-priced goods and services. Learn about your rights as a funeral consumer - crucial to minimizing costs - and hear why it is essential that you understand that a funeral transaction is above all else, a business transaction. Pre-planning can provide peace of mind for family members and allow an opportunity to discuss options and shop for services.