

ESTATE PLANNING AND ELDER LAW

LUNCH & LEARN WORKSHOPS

The law firm of Cummings, McClorey, Davis & Acho, P.L.C. is offering community members the opportunity to attend complimentary Lunch & Learn Workshops on elder law, estate planning, and probate. Norman “Gene” Richards is an attorney who helps clients safely navigate life’s transitions through the skillful, practical, and compassionate application of comprehensive elder law and estate planning services. Planning for your family’s future offers necessary protections and gives loved ones the peace of mind that only planning ahead can provide. **Each workshop takes place from 12:30-1:30 p.m. Lunch will be provided. There is no charge to attend.**

REGISTRATION IS REQUIRED:

Space is limited, contact Rita Turner at (734) 261-2400 or rturner@cnda-law.com to reserve your spot.

LOCATION OF WORKSHOPS:

**Law Firm of Cummings, McClorey, Davis & Acho, P.L.C.
17436 College Parkway • Livonia, MI 48152**

WEDNESDAY, MARCH 27: Estate Planning for Older Adults

Older adults require *specialized* estate planning. Generic estate planning focuses on avoiding probate, protecting assets from creditors, reducing taxes, and distributing inheritances. Older adults today, however, have the added concerns of financial security in post-retirement years, preserving independence and dignity, and having enough money to pay for good quality care. We discuss how to best address all these concerns through comprehensive, holistic planning, and precisely tailored estate plan documents.

WEDNESDAY, APRIL 3: Why Families Feud in Probate Court and How to Prevent the Mayhem

Drawing on years of courtroom experience, this workshop highlights the common causes of family fights in probate court and practical ways to keep peace in your family. This workshop covers:

- What is probate?
- Are there steps I can take to avoid probate?
- Doesn't my will keep me out of probate?
- Will the state take a big chunk of my estate?
- What can I do to prevent my family from feuding after I'm gone and how do judges deal with feuding families?
- What happens if I don't have a will?
- When is a guardianship or conservatorship needed?

WEDNESDAY, APRIL 10: Conquering the Challenges of Medicare, Medicaid and VA Benefits

This program offers insights and practical strategies on how to qualify for government-funded, long-term care benefits and ways to avoid common mistakes that disqualify people from maximum Medicare, Medicaid and Veterans benefits. This workshop covers:

- How do I keep Medicare coverage when my doctor wants it to end?
- How do I super-charge Powers of Attorney to help get Medicaid or Veterans benefits?
- When and how do I ask a judge for more Medicaid dollars?
- How do I avoid the traps in Medicaid applications?
- Why will adding my child(ren) to accounts and deeds cost more than I can afford?
- How do I pay for in-home help and not violate Medicaid or IRS rules?
- How do I get Medicaid to pay for in-home care?
- How can I get both Veterans and Medicaid benefits?