

Offered Through Ridgefield Continuing Education

Learn how to use Wills and/or Trusts to avoid probate, minimize estate taxes, preserve IRA funds, provide for disabled family members, protect assets from Medicaid, and protect your estate from your children's creditors. *Plan and protect!* Preserve control over your affairs during incapacity, and avoid litigation and conservatorship. Topics to be covered include, but are not limited to: Wills, Revocable Living Trusts, Irrevocable Trusts, IRA Trusts, Special Needs Trusts, Testamentary Trusts, Beneficiary Designations, and **new laws** regarding Powers of Attorney and Access To Digital Assets. Attorney **Thomas E. Murphy** received his Bachelor of Science in Economics from the Wharton School of the University of Pennsylvania, followed by a career in corporate management. He then graduated *cum laude* from Pace University School of Law with a Juris Doctor degree and a Certificate in Health Law and Policy. Attorney **Michele F. Murphy, RN, MSN** earned her Bachelor of Science in Nursing from the University of Pennsylvania, her Master of Science in Nursing from Yale University, and her Juris Doctor from Pace University School of Law. Both Attorneys Murphy are also accredited attorneys with Veterans Affairs, and are frequent lecturers on Elder Law and Estate Planning.

One session. Ninety minutes. \$ 29 (\$22 for Ridgefield residents age 62 or older, or disabled) and \$15 for each additional family member (\$ 11 for Ridgefield residents age 62 or older, or disabled).

Wednesday, March 15, 2017 from 6:30-8:00 PM at East Ridge Middle School in Ridgefield

To register for this Elder Law Presentation: <http://www.ridgefieldschools.org/>

Directions: **East Ridge Middle School (10 East Ridge Road & Branchville Road – Route 102)**

From Route 35 (Main Street) in Ridgefield, turn onto Route 102 (also called Branchville Road). Take the first left onto East Ridge (if you are coming up 102 from Route 7, take a right onto East Ridge a block before you reach Main Street). Take a right into the parking lot. Park as close to the left front door area as possible and enter at the left door near the cafeteria. All students must use this entrance. Room numbers and directions to rooms will be posted on the brick wall in the front entry area.