

**Tax and estate laws keep changing...**

**How does that affect you?**

Learn the latest on these and other issues from experienced Mid-Hudson Valley estate planners



**HUDSON**  
**VALLEY**  
**ESTATE**  
**PLANNING**  
**DAY**

*Sponsored by the Hudson Valley Estate Planning Council in cooperation with Mount Saint Mary College*

**Saturday, October 15, 2011**

Mount Saint Mary Hudson Hall Auditorium

8:30 a.m.

**Estate Planning Is Essential**

Estate Planning Day, presented as a public service by experienced Hudson Valley estate planners – attorneys, accountants, financial planners, insurance professionals and planned giving professionals – to help you:

- ◆ Avoid the hazards of an unplanned estate
- ◆ Understand simple steps that minimize estate complications and taxes
- ◆ Learn about recent changes in estate taxes, retirement plans and other areas.

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## Schedule

### 8:00 – 8:45

Registration

### 8:45

Welcome, introductions

#### **Eileen V. Osterby, Trust Officer**

Orange County Trust Company  
Middletown, New York

#### **Fr. Kevin E. Mackin, OFM**

President, Mount Saint Mary College

#### **Leonard H. Neiman, AEP, CLU, ChFC**

Council Relations Liaison,  
National Board of Directors,  
National Association of Estate Planner & Councils

**Moderator: Stewart P. Glenn, Esq., AEP**

### 9:00-9:35

#### **Advance Directives**

Martin Hersh, Esq.

### 9:35-10:10

#### **Wills and Trusts**

Blanche Lark Christerson  
Managing Director  
Deutsche Bank Private Wealth Management

### 10:10-10:45

#### **Medicaid Basics and Legislative Update**

Louis W. Pierro, Esq.  
Pierro Law Group, LLC

### **10:45-11:10 Net Working Break**

### 11:10 to 11:45

#### **40 Most Common Retirement Mistakes**

Jeanne Brutman, LUTCF, CFS, CLTC  
Financial Integration for Business and  
Individuals

### 11:45 to 12:15

#### **Charitable Giving**

Christopher Byrne, CPA, JD

### 12:20-12:50

#### **Long Term Care Insurance**

Bob Vandy, CLU, ChFC, LUTCF, CLTC  
Vice President- Marketing  
NY & National Long Term Care Brokers

#### **Concluding Remarks - Lunch**

Speakers and other professionals will be  
available during the breaks and lunch to address  
questions concerning your specific situation.

## Estate Planning Day Participants

### Receive:

A bound guide with information from  
experienced Hudson Valley estate planners to  
act as a reference

Lunch and refreshments during registration and  
breaks

Convenient free parking

## Hudson Valley

### Estate Planning Council

The Hudson Valley Estate Planning Council is an  
association of estate planning professionals –  
attorneys, accountants, trust representatives,  
financial planners, life underwriters, and planned  
giving professionals. The Council's purpose is to  
provide educational opportunities for both its  
members and the public regarding the full range of  
estate planning techniques.

## **Estate Planning Day Committee:**

### Co-Chairs:

Stewart P. Glenn, Esq., AEP - *Glenn & Breheney, PLLC*  
*Attorneys*

Eileen V. Osterby, Trust Officer – *Orange County Trust Co.*

### Committee Chairs:

#### Logistics

Stefanie A. Sovak, Esq., Law Offices of Stefanie A. Sovak

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#### Program

Mary Fern Breheney, Esq., *Glenn & Breheney, PLLC,*  
*Attorneys*

#### Registration

Albert J. DeLorenzo Jr., CFP, *DeLorenzo Financial Planning*  
*Associates*

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## Hudson Valley Estate Planning Day Registration Form

Name(s) \_\_\_\_\_

Address: \_\_\_\_\_

City/State/Zip \_\_\_\_\_

Phone: \_\_\_\_\_

Email: \_\_\_\_\_

Please reserve \_\_\_ spaces at \$20.00 per person

Total Enclosed: \$ \_\_\_\_\_

Please make checks payable to:

*Hudson Valley Estate Planning Council*

Send to:

Hudson Valley Estate Planning Council  
c/o DeLorenzo Financial Planning Associates  
276 Route 17K  
Newburgh, NY 12550

For more information call Celeste at

845-564-3654, DeLorenzo Financial Planning  
Associates.

Reserve early – seating is limited.

My question of a general nature for the  
panelists is:

(Please note – although we will make every  
effort to do so, we may not be able to address  
all questions):

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