Lumsden & McCormick, LLP
Certified Public Accountants

Estate Planning Seminar
"Taxes in a Nutshell"

Dale B. Demyanick, CPA, Partner will be speaking on **"Taxes in a Nutshell"** at the New York State Bar Association seminar ***Estate Planning for the Middle Class*** being held on May 27, 2009 from 8:30 am – 5:00 pm at the Hyatt Regency Buffalo.

Dale's presentation **"Taxes in a Nutshell"** will include an overview on

- ✓ New York State and Federal Estate Tax
- ✓ New York State Estate Tax Planning
- ✓ Applicable Exemption Planning
- ✓ Drafting of the Disclaimer Will for flexibility
- ✓ Income Tax Consideration

If you are interested in learning more about estate planning and how it can best fit into your financial goals contact Dale Demyanick at 716-856-3300 or ddemyanick@lumsdencpa.com.

Conference Description
Everything you Wanted to Know About Estate Planning for the Middle Class
While what qualifies as a "middle class family" may be a moving target in today's economy, such families quite often have substantial issues requiring careful and expert planning. This program will not emphasize tax issues, but rather will educate the on the details of recognizing, addressing and solving some of the commonly arising non-tax situatons and problems. For example, how do you coordinate planning for Medicaid and long term care insurance with a general estate plan? Or what, are the best ways to address subsequent marriages and "blended" families and "equalize" assests for all concerned? Or how, and when should you use revocable trusts in estate plans? Of special note- the program will review the new Power of Attorney statute scheduled to go into effect in September 2009 that is drastically different than the current statute. Finally, the faculty at each session will discuss ethical issues of specific concern to trusts and estate practitioners. To register go to www.nysba.org/EstatePlanningBuffalo.