

Attorney Tim Borchers cordially invites you to attend the



*DINE &
LEARN
2011 Event*



Exclusively for our

► *Review & Refinement™, PlanCheck™* and Estate Administration clients and guests ◀

Enjoy a fine dinner, an educational evening and the company of many of our delightful clients and friends

Thursday, November 10, 2011, 6:00-8:30 PM

Primavera Ristorante

20 Pleasant Street, Millis, MA

Let's Discuss ... **Planning your next Transition**

An engaging panel discussion of:

Affording your future lifestyle • Preparing for possible Long Term Care needs • Downsizing your Home • Making Tax-free Gifts of valuables, cash or other assets • Giving Unwanted Furnishings to Charity, and other benevolent wishes

Seating is limited to the first 75 clients and guests.

R.S.V.P. by November 1

Call Ann at 508-803-1900 ext. 221 or click to ann@borcherslaw.com

Directions and Additional Program Information: *See the next page*

With additional sponsorship provided by: **Rockland Trust**

Where Each Relationship MattersSM

Presenting during the evening: **Benjamin Halpern, V.P., CFP®**, **Gary Friedmann, V.P., CFA, CFP®**, **Elizabeth Doering MacKenty, VP CFP® CSA**, all of Rockland Trust, **Joy Camp, Ph.D., CRTS** of C&Z Transitions, **Erich Miller, Exec. Dir.** of My Brother's Keeper, **Aimee Berrent, G.G.** of A Matter of Brilliance Jewelry Appraiser, and **Tim Borchers, J.D.**

Why this program, at this time? We have heard from many of you that you want a practical program, and that senior transitions are hard to face. We want to help!

Now may be the time for you (or someone you know) to consider:

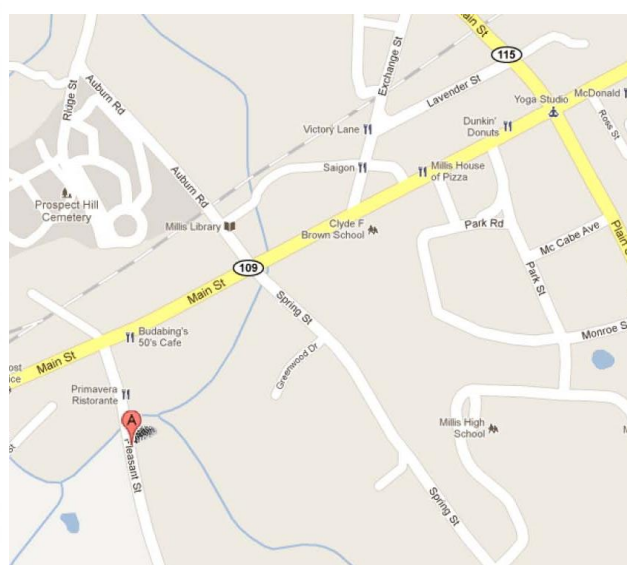
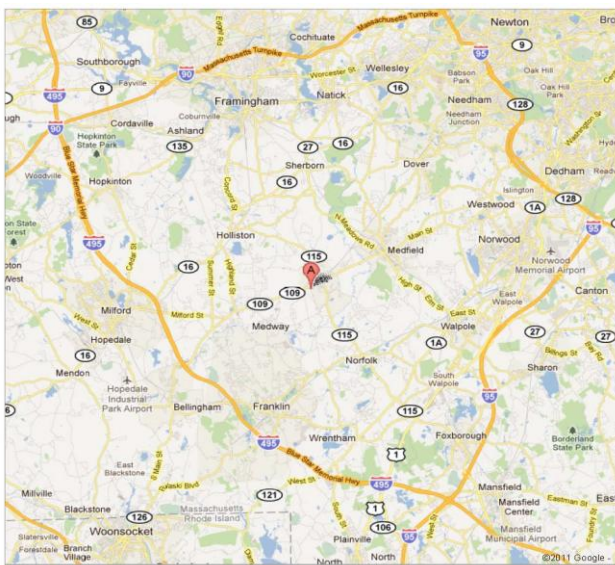
- ✓ The implications of downsizing and a major transition for your estate plan
- ✓ The implications for your financial plan (or lack thereof!)
- ✓ Selling the house: How do you go about the daunting task of *getting ready?* And *making tough decisions about what to keep and what to give away?*
- ✓ Giving away precious belongings. How do you value them?
- ✓ Gifting money or assets and thinking through the personal, tax and legal consequences
- ✓ Thinking "outside the box" - Who else could benefit from your unwanted items, as you downsize or in your estate – the place for charity in your plan
- ✓ Giving or receiving long term care at home or elsewhere, and paying for it.

We WANT you to bring a guest !

- **someone you care about**
- **someone who can benefit from the program**
- **someone who needs estate planning**

We are confident that this program will be useful to our valued clients and friends!

Put 20 Pleasant Street, Millis into your GPS, or follow these maps to Rte. 109 roughly halfway between Rtes. 128 at Westwood and 495 at Milford:



Links to presenters: <http://www.rocklandtrust.com/Investing.aspx>; www.cztransitions.com
<http://www.mybrotherskeeper.org/index.html>; www.ambappraisal.com; www.borcherslaw.com