

The Town of Tonawanda Senior Center will be holding University Express/RSVP classes in conjunction with Erie County. These classes are one session seminars, open to all senior citizens in Erie County and are FREE!! The class below will be offered here in May. See the Bulletin & class flyer for additional upcoming classes.

Should I Turn Things Over to My Children?

Joint Accounts, Life Estates, and Powers of Attorney

Older adults are often encourage to turn control of a house or accounts over to children or other family members, gifting to others, and assigning powers of attorney as strategies in their estate and financial planning. These techniques can be effective if used in the right place at the right time with the right people, but they could cause serious harm, including lass of important tax advantages. We'll discuss advantages of these tools, as well as potential problems that can arise.

**Instructor: Valerie L. Stanek, Esq.,
Certified Financial Planner, Attorney at Law**

Tuesday, May 22 1 p.m.

Stop in the office to sign up!