

2022 Estate Planning & Probate Newsletter

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1. 2022 Federal Estate Tax Update

Lifetime Exclusion Increases to \$12,060,000: As of January 1, 2022, the federal gift and estate tax exclusion amount, as well as the exemption from generation-skipping transfer (GST) tax, (collectively, the “transfer tax exclusion amounts”) have increased by \$360,000 from \$11,700,000 to \$12,060,000 (\$24,120,000 for a married couple).

Annual Exclusion Increases to \$16,000 As of January 1, 2022, the federal gift tax annual exclusion amount (i.e., the amount that an individual can annually transfer to another individual without using any lifetime gift tax exclusion or paying any gift tax) increased by \$1,000 from \$15,000 to \$16,000 (\$32,000 for a married couple). However, no gifts can be made to avoid Medicaid or nursing home.

Required Minimum Distributions: New life expectancy tables used for determining required minimum distributions (**RMDs**) from IRAs and qualified retirement plans went into effect as of January 1, 2022. These changes impact traditional (non-Roth) IRA owners who have reached their Required Beginning Date for taking RMDs, qualified retirement plan participants who have reached their Required Beginning Date for taking RMDs, and beneficiaries of an inherited IRA or qualified retirement plan. Please contact your plan administrator or financial advisor regarding how to compute your RMDs for calendar year 2022 using the new tables.

Step-Up in Basis: Under current federal tax laws, the income tax basis of property acquired from a decedent generally is adjusted to the fair market value of that property as of the date of the decedent's death (often referred to as a "step-up" in basis at death). Although there were proposals in Congress to change this, Congress did not pass those proposals in 2021, so the step-up in basis at death remains in effect for 2022. More info <https://www.jdsupra.com/legalnews/estate-planning-2022-federal-tax-update-3089325/>

2. Will preparation online without having to travel to law office and follow up consults over phone & online.

Wills are now prepared online without requiring persons to travel into the office. To assist potential clients and seniors we now offer document preparation remotely and consults.

1. For Wills, Power of Attorney, Living Wills, please email Vercammenlaw@njlaws.com. We will email the Will interview form.

2. Type response/ Fill in details. Email completed Will Questionnaire back. For Wills Please type up & fill out completely and email to vercammenlaw@njlaws.com. Typing name and details is required. Save as word doc or text, not pdf. This form is extremely important. Your accuracy and completeness in responding will help us best help you. All sections and information must be filled out prior to discussing with the attorney. Information cannot be handwritten since computer cannot scan handwriting.

3. Ken V will call to discuss after typed interview form received.

4. After persons pay by credit card online or check we will draft documents and email to clients.

5. Ken V will call to answer further questions

6. Sign documents in front of notary and two witnesses [spouse ok as witness]. Signing instructions provided. UPS stores continue to be open and have notaries. The Law Office signs Wills on Tuesday by appointment.

Assets are not listed in Wills because someone does not know what they will own and where they will live when they pass away.

Specific bequests in Wills:

A specific bequest or devise is a testamentary gift of a specific item of property (e.g., a diamond engagement ring, Joe DiMaggio autographed baseball) that can be easily identified and distinguished from all other property in the testator's estate.

3. What is a Testamentary Trust in a Will?

The Testamentary Trust in a Will is recommended when you have minor children, or children that can't handle money. A Testamentary Trust is a Trust set up inside your Will. A Testamentary Trust in a Will is not funded until you pass away so you keep your money.

A regular Trust is funded during your lifetime with your assets. A regular Trust costs between \$3,000- \$4,000 to set up. A Testamentary Trust in a Will costs \$500.

A Testamentary Trust in a Will (sometimes referred to as a will Trust or Trust under will) is a Trust which arises upon the death of the [testator](#), and which is specified in his or her [Will](#).

Testamentary trusts are distinguished from [inter vivos trusts](#), which are created during the settlor's lifetime.

There are three parties involved in a testamentary trust:

- the person who specifies that the Trust be created, usually as a part of his or her Will, but it may be set up in abeyance during the person's lifetime. This person may be called the *grantor* or *trustor*, but is usually referred to as the [settlor](#);
- the [trustee](#), whose duty is to carry out the terms of the Will.
- the *beneficiary(s)*, who will receive the benefits of the trust;

A Testamentary Trust is a legal arrangement created as specified in a person's will, and is occasioned by the death of that person. It is created to address any estate accumulated during that person's lifetime or generated as a result of a postmortem lawsuit, such as a settlement in a survival claim, or the proceeds from a [life insurance](#) policy held on the settlor. A Trust can be created to oversee such assets. A Trustee is appointed to direct the Trust until a set time when the Trust expires, such as when minor beneficiaries reach a specified age or accomplish a deed such as completing a set educational goal or achieving a specified matrimonial status.

Source https://en.wikipedia.org/wiki/Testamentary_trust

Don't give money outright to Beneficiaries under age 21

If you have any children or beneficiaries under the age of 21, you should formally change the beneficiary on life insurance beneficiary designation, IRA/ 401k/ SEP from children to "My estate" so they do not receive money at age 20.

We recommend you obtain copies of your life insurance beneficiary designation, IRA/ 401k/ SEP designation forms and include in your Will folder. A Will cannot change who your beneficiaries are.

4. Probate and Estate Administration while some Surrogate offices still closed to the public

Prior to Covid, Executors had to make a personal appearance in the County Surrogate's Office. Due to Covid, County Buildings and Surrogate's offices were closed to the public. Therefore, to handle probate matters when there is a valid Will we first fill out the Surrogate's Information Sheet.

Then we forward the Surrogate's Information Sheet together with a copy of the Will and copy of Death Certificate. Each County Surrogate has its own procedures.

Then the surrogate is sent by certified mail:

- Original Will
- Original Death Certificate
- Signed Surrogate papers
- Check typically for \$160

We receive paperwork from the Surrogate to be signed by the Executor then we file with the Surrogate:

- Notarized Application for Probate
- Notarized Auth to accept process
- Notarized child support form

Thereafter, the Surrogate will forward your attorney or you the Letters Testamentary. We handle almost everything by email, fax and certified mail.

If there is no Will, the procedure is more complicated, called an Administration.

All the beneficiaries need to sign a Renunciation. We then fill out, notarize and file the following document with the Surrogate.

- [X] Application Administration
- [X] Renunciation by all Beni
- [X] Administration Affidavit of assets
- [X] Administrator Qualification
- [X] Power of Attorney Administration
- [X] Child support lien notice
- [X] acknowledgement receipt of bond info
- [X] Original Death Cert

If all beneficiaries will not sign the Renunciation, then an expensive Complaint and Order to Show Cause must be filed requesting a Superior Court Judge to select someone to be the estate Administrator.

5. Why you should sign an updated legal Power of Attorney- Do not use a form found online.

A Power of Attorney should always contain reference to the NJ statute requiring banks to honor the Power of Attorney. Section 2 of P.L. 1991, c. 95 (c. 46:2B-11). A NJ bank or brokerage company does not have honor a Power of Attorney without the proper NJ language.

Also, if you or your representative move it is a good idea to have a new POA prepared since a bank may give your selected agents a hard time if the address on their license is different than the address on the POA.

A Power of Attorney is a written document in which a competent adult individual (the "principal") appoints another competent adult individual (the "attorney-in-fact") to act on the principal's behalf. You usually select a spouse, child or family member. In general, an attorney-in-fact may perform any legal function or task, which the principal has a legal right to do for him/herself. You may wish to sign a Power of Attorney giving your spouse, children or partner the power to handle your affairs if you become ill or disabled. In the absence of a Power of Attorney or other legal arrangement to distribute property if you become disabled, your spouse, family or partner cannot pay your bills or handle your assets. The result can be lengthy and expensive delays. Have a current Power of Attorney prepared. Avoid having to spend \$4,000 on a lengthy guardianship.

We strongly recommend all adults have a Power of Attorney prepared in the event they are temporarily incapacitated or hospitalized. We do require interview forms be completed in full and emailed back so we can provide accurate advice. The doctor's office similarly has patients fill out details prior to the consult. We also recommend signing a Living Will with Combined Advance Directive for Health Care.

The Living Will contains a Power of Attorney for Health Care & Medical Decisions. In signing your Living Will, you will designate an individual you trust to act as your legally recognized health care representative to make health care decisions for you in the event you are unable to make decisions for yourself.

6. Post Signing Instructions

You keep your original Will. Only the original Will can be admitted to probate by the Surrogate. The County Surrogate cannot probate a photocopy of Will or scanned Will. That is why it is important that you know where the

original Will is located, and it is in a place the Executor can easily get to it. Buy a fireproof box. Wills are not registered or filed until someone dies.

After documents are signed, for record keeping, it is a good idea to email scanned copies of your documents to family, Executors, Trustee, Guardian and children if appropriate.

Scan your Power of Attorney and send to your Bank, Accountant and Financial Advisor, Life insurance agent etc. We also recommend you email the Living Will to doctors and family.

Some clients also prepare a list of online passwords for accounts and digital assets. You should prepare a Post Will Letter of Instruction to your Executor and family. We provided a free form at www.njlaws.com/letters_of_instruction.html

I recommend that you review your Will periodically in order to keep it up-to date regarding changes in your family, your property, your wishes, and the law. Also to make sure the Executor can still drive and be able to go to banks, etc.

7 Sign a Living Will /Advance Directive in the event you become permanently unconscious, are in a terminal condition or serious irreversible illness

A Living Will is your written expression of how you want to be treated in certain medical conditions. This document will permit you to express whether or not you wish to be given life-sustaining treatments in the event you are terminally ill or injured, to decide in advance whether you wish to be provided food and water via intravenous devices ("tube feeding"), and to give other medical directions that impact the end of life.

"Life-sustaining treatment" means the use of available medical machinery and techniques, such as heart-lung machines, ventilators, and other medical equipment and techniques that will sustain and possibly extend your life, but which will not by themselves cure your condition. In addition to terminal illness or injury situations, NJ will permit you to express your preferences as to treatment using life-sustaining equipment and/or tube feeding for medical conditions that leave you permanently unconscious and without detectable brain activity.

Example:

A. Fluids and Nutrition.

I request that artificially provided fluids and nutrition, such as by feeding tube or intravenous infusion [Most people initial #1]

1. _____ shall be **withheld or withdrawn** as "Life Sustaining Treatment."
2. _____ shall be **provided** to the extent medically appropriate even if other "Life Sustaining Treatment" is withheld or withdrawn.

B. Directive as to Medical Treatment.

I request that "Life Sustaining Treatment" be withheld or withdrawn from me in each of the following circumstances:]

(Most people initial 1-4)

1. _____ If the "life sustaining treatment" is experimental and not a proven therapy, or is likely to be ineffective or futile in prolonging my life, or is likely to merely prolong an imminent dying process;
2. _____ If I am permanently unconscious (total and irreversible loss of consciousness and capacity for interaction with the environment);
3. _____ If I am in a terminal condition (terminal stage of an irreversibly fatal illness, disease, or condition); or
4. _____ If I have a serious irreversible illness or condition, and the likely risks and burdens associated with the medical intervention to be withheld or withdrawn outweigh the likely benefits to me from such intervention.

_____ None of the above. I direct that all medically appropriate measures be provided to sustain my life, regardless of my physical or mental condition. [This means you want to be kept alive with tubes, no one pick this]

If you or anyone you know needs an updated Will, Power of Attorney or Living Will, please have them fill out our confidential interview form. Call the Law Office of Kenneth Vercammen at 732-572-0500.

Kenneth Vercammen & Associates
Attorney at Law
2053 Woodbridge Ave
Edison, NJ 08817

8. Dangers of cheap online forms. Always have your attorney prepare a proper Self- Proving Will since witnesses often move or pass away.

The County Surrogates will reject for filing a Last Will and Testament when the Will was not correctly and legally signed and witnessed by independent persons.

The prior New Jersey Probate law required one of the two witnesses to a Will to travel and appear in the Surrogate's office and sign an affidavit to certify they were a witness. This often created problems when the witness was deceased, moved away, or simply could not be located. Some witnesses would require a \$500 fee to simply sign a surrogate affidavit.

The New Jersey Legislature later passed a law to create a type of Will called a "Self-Proving Will." In the improved "Self-Proving Will", the person for whom the Will is made first must sign. Then the two witnesses sign. Then the attorney or notary must sign;

Then the person signs a second time on the self-proving affidavit, then the witnesses sign a second time, then the notary or attorney signs with certain statutory language to indicate the Will is self-proving. Beware of

online documents not prepared by an attorney. Never use a cheap form on line. No one tries to do their own electrical work on their home anymore or do their own dental work. Have a professional do it right.

When done properly, the executor does not have to locate any witnesses. This usually saves time and substantial money. If your Will is not “self-proving” or if you are unsure, discuss with an estate planning attorney. Even some law offices don't follow the revised law, and fail to prepare self-proving Wills. Do not use a law office that follows old methods and does not do a self-proving Will. Ken Vercammen’s office prepares Self Proving Wills.

9. 2022 Free online Will Seminars and Speakers for Seniors and community groups

There are changes to NJ Probate procedures while courts and offices are closed and working remote. We are continuing to serve as a speaker on Wills, Power of Attorney and Probate seminars for 2022.

The East Brunswick Library, Piscataway Library, Metuchen Library, and Woodbridge Library will have programs to help seniors and taxpayers protect themselves and know their legal rights. We invite groups and your companies to schedule a Will seminar.

We would welcome the opportunity to talk with persons to explain more about the Wills Seminars. Programs are broadcast via Zoom or Facebook Live.

Libraries, senior centers, organizations and groups are invited to schedule a free Will Seminar. Please call Kenneth Vercammen Law Office at (732) 572-0500, email VercammenLaw@njlaws.com

Thank you for signing up for the 2022 Library Wills, Power of Attorney & Probate seminar.

I hope you found the seminar helpful and that you find the materials of interest. At the bottom of this email are some additional tips regarding NJ Estates.

FREE CONSULTATION OFFER to thank everyone

A free phone consultation is offered to those attending this seminar. This expires thirty days from the date of seminar. Please call our office this week and schedule within 30 days. Below is our **CONFIDENTIAL WILL QUESTIONNAIRE**. Appointments are scheduled weekdays between 11am-4:30pm.

If you or anyone you know needs an updated Will, Power of Attorney or Living Will, please have them fill out our confidential interview form and schedule a consult. If your organization in Middlesex County would like to schedule a Will & Estates seminar, call Kenneth Vercammen's Law Office at 732- 572-0500 or email Vercammenlaw@njlaws.com

KENNETH VERCAMMEN & ASSOCIATES, PC
ATTORNEY AT LAW
2053 Woodbridge Ave Edison, NJ 08817

(Phone) 732-572-0500 (Fax) 732-572-0030

CONFIDENTIAL WILL QUESTIONNAIRE

Please type up & fill out completely and email back. Typing name and details is necessary. **Save as word doc or text with your name.**

Don't save as pdf or handwrite. Your accuracy and completeness in responding will help me best help you.

This form is extremely important. All sections and information must be filled out prior to discussing with the attorney. Should not be handwritten since computer will scan and computer cannot read handwritten info.

After we receive we call to discuss.

KENNETH VERCAMMEN & ASSOCIATES, PC
ATTORNEY AT LAW
2053 Woodbridge Ave
Edison, NJ 08817 (Phone) 732-572-0500

Please be sure to check all appropriate boxes. If "NONE", please state "NONE". If "NOT APPLICABLE", please state "N/A" rev 9/10

1. Your Full Name: _____

2. IF MARRIED OR SEPARATED, complete (a) and (b) below. If married no need to fill out separate forms unless you want different Executors

Spouse's Full Name: First Last _____

3. Address: _____
Your Street Address: City State Zip Code

4. Telephone Numbers:

Cell: _____ other # _____

5. E-mail address: _____

6. Referred By: _____ [Or how did you hear about us?

_____ If referred by a person, is this a client or attorney? If you heard about the law office on the Internet, what search terms did you use? If Legal plan, type Claim number & member ID.

[Metlife Hyatt, ARAG Legal, UAW] _____, _____

7 We recommend a **Durable Power of Attorney** in the event of your physical or mental disability to help you with financial affairs? Yes _____ No _____

_____ We recommend a **Living Will** telling hospitals and doctors not to prolong your life by artificial means, i.e. Terri Schiavo, Karen Quinlan? Yes _____ No _____

Confidential Will Q

How can we help you? What are your questions/other important information that need to be addressed?

[It is required that all pages be filled out prior to discussing with the attorney]

8. Your Marital Status: [] Single [] Married
[] Widowed [] Separated [] Divorced

9. Your Day/Month of birth: _____

10. Spouse Day/Month of birth: _____

11. If you are the parent or legal guardian of a minor child or minor children, please check here. []

2. ESTATE EXECUTOR

The person charged with administering/Probating your estate, paying taxes and/or other debts, preserving, managing, and distributing estate assets and property is called an Executor. This person should be one in whom you have trust and confidence. Most people select their SPOUSE as primary Executor, followed by the child who lives closest to your home. Type Spouse unless you don't want spouse.

Please provide the following information about the person you wish to name to serve in this capacity.

1. PRIMARY Choice of Executor/Personal Representative in Power of Attorney:

Name: First Last: _____

Relationship: _____ Address: _____

2. SECOND Choice of Executor/Personal Representative in Power of Attorney:

This individual will serve in the event that the primary executor/personal representative is not alive at the time of your death or is unable to serve.

Name: First Last _____

Relationship: _____ Address: _____

The two proposed Executors must be filled out prior to discussing with the attorney. We do not recommend Joint Executors, which cause conflicts and additional work for the Estate. It is best to select one primary person, then another person as a Second Executor. Needs to be over age 21.

Asset Information- Must Be Completed - If none, type "none".

House/Real Estate Address _____

Other Real Estate Address _____

Estimate Total Real Estate Value: _____ mortgage balance _____

We don't need specifics or current amounts, just estimate of total:
Bank Accounts, Stocks, CDs and Assets: _____

Approximate Amount _____

Direct Beneficiaries of Accounts - **If none write "none"** _____

Other Major Assets - **If none, write "none"** _____

Approximate Life Insurance: _____ Beneficiary

No account numbers needed; Assets are not listed in a Will since assets change
Is total more or less than \$11,700,000 ? _____

In the Will- Who do you want to get your assets & who gets if beneficiary died:

Beneficiary (1) _____ Relationship _____

Beneficiary (2) _____ Relationship _____

Beneficiary (3) _____ Relationship _____

It is required that major assets and beneficiaries be filled out prior to discussing with the attorney. A best guess. Also, list who receives assets if a beneficiary dies prior to you if that person's share does not go to their children. No account numbers needed.

Any Specific Bequests of Money and Property: [type if detailed]

[] A. MARRIED PERSONS WITH CHILD(REN) OR GRANDCHILD(REN).

Generally most married people provide that, upon their death, property will be distributed as follows:

1. Your estate (all property and assets not owned jointly with another person) will be distributed to your surviving spouse.
2. If your spouse predeceases you, then your estate will be divided in equal shares among all of your living children, If any child shall predecease you, then that child's share to their children (grandchildren).

Names of Children: _____ Age: _____

_____ Age: _____

LIST THE NAMES AND AGES OF ALL CHILDREN EVEN IF THEY ARE OLDER THAN EIGHTEEN. IF NO CHILDREN, WRITE NONE.

If there is child you intentionally want to leave out of the Will, please type their full name and age in CAPS. No reason needed. Also, if any other family member needs to be excluded, type name in CAPS.

III. GUARDIAN(S) OF MINOR CHILD(REN) or Trustees of Trust for children

[Skip this section if you have NO minor children and DO NOT want a trust. There are substantial additional fees for preparation of a stand-alone funded Trust, minimum \$3,000]

The surviving parent of a minor child is ordinarily entitled to be the GUARDIAN of that child. In the case of simultaneous death of you and your spouse, or if you are a single parent, you should appoint a Guardian for your minor child. It is advisable, prior to the completion of this Questionnaire, to make sure that your proposed Guardian(s) is (are) willing to serve as Guardian(s). In addition, the Trustee will also hold the monies for the minor children UNLESS you direct us otherwise. In your Will you can have any adult serve as Trustee of monies for minor children. This cannot be your spouse.

Provide the following information about the person(s) you select to be Guardian(s)/Trustee(s) for minors. In the event my spouse predeceases me, I name as GUARDIAN(S)/ TRUSTEE(S):

1. PRIMARY Choice of GUARDIAN / TRUSTEE:

Full Name: _____

Relationship: _____

2. SECOND Choice of GUARDIAN / TRUSTEE:

Full Name: _____

Relationship: _____

[] B. MARRIED PERSONS WITH NO CHILD(REN) OR GRANDCHILD(REN).

Generally most married people with no child(ren) or grandchild(ren) provide that upon their death their property will be distributed as follows:

1. Your estate (all property and assets not owned jointly with another person) will be distributed to your surviving spouse, but
2. If your spouse predeceases you, then your estate will be distributed to your living parent, or equally to your living parents.

3. But should both of your parents predecease you, then your estate will distributed equally to your brothers and sisters or equally to the children of a predeceased brother or sister.

Please check B above only if you wish your property distributed precisely and exactly as indicated in section B, 1 through 3, above.

Additional information on Wills, Probate and Elder Law available at www.njlaws.com . This interview form online at http://www.njlaws.com/will_questionnaire.html

[] C. DIVORCED OR WIDOWED PERSONS WITH CHILD(REN) OR GRANDCHILD(REN).

Generally, most divorced or widowed persons with child(ren) or grandchild(ren) provide that upon their death property will be distributed as follows: 1. Your estate (all property and assets not owned jointly with another person) will be distributed in equal shares to all of your living child(ren).

2. But if one or more of your children predeceases you, that deceased child's share will be distributed to his or her child(ren), your grandchild(ren) in equal shares

[] D. ALTERNATE PLAN OF DISTRIBUTION - You may list specific gifts to individuals and/or divide your estate among several individuals by listing percentages to each, making sure that the percentages total 100%. You may add additional sheets if necessary or use the back of this form. There are additional Will preparation fees if there are gifts, called specific bequests.

Are there any beneficiaries with special needs, or receiving SSI or SDD or there are reasons why an Adult should not receive money outright? Please answer in detail _____

Are you or any of your Beneficiaries not United States citizens? _____
If not US citizen, extra taxes may apply.

Do you have any religious wishes on burial? ____, Are you a USA Veteran or Elks member?_

PLEASE WRITE DOWN ANY QUESTIONS YOU HAVE HERE or anything else important that we should be aware. Use back of this page for additional important information or type a list:

If your assets exceed \$11,700,000 and you desire estate planning to avoid or reduce your Federal estate tax or require a Trust to protect a spouse or children, please advise Mr. Vercammen. A Standard Will is not designed to address estate tax issues. We do not do Medicaid Nursing Home Planning. **The Law Office building has four steps in the front so please advise us if**

you need accommodation ahead of time.

WILLS:

T 1- Parents with minor children and trust for children 22,25,30 _____

T 2- Parents no spouse

T 3- Unmarried

T 4- Parents without trust

T 5- Spouse Trust Will \$ for spouse to go in Trust? [2nd marriage
or protect assets from Medicaid] _____

PAYMENT WILL BE MADE BY: (Please check one)

Check, Credit Card (Visa, Mastercard, American Express) or Cash

Checks are payable to Vercammen PC

If Legal plan, need claim numbers or case # ____

Payment is required for Will, Power of Attorney and other document prior to any documents being drafted if not a legal plan.

The Law Office works remote. We prepare the documents and email documents to clients for reading and execution.

Minimum fee for Last Will and Testament preparation is \$350 each unless paid by a legal plan. Husband and wife \$700. There is only one form needed for a husband and wife. NJ does not have joint Wills. We charge a \$200 consultation fee, which is credited to the preparation of the Will or other document. This \$200 fee is non-refundable even if the documents are not prepared. If there are any changes to a draft form Will, Power of Attorney, or other document, there will be a minimum charge of \$75.00 per revision. The Will needs to be signed within 21 days of initial preparation or an additional fee of \$100.00 will be charged. Due to complexity and need to re-title assets, Fees for Stand-Alone Trusts are minimum \$3,000. This form is not a Will.

Free Will Seminars and Speakers Bureau available to Middlesex County Groups

At the request of senior citizen groups, unions, and Middlesex County companies and organizations, the " Speakers Bureau " is a service designed to educate citizens about how laws affect their lives and how the judicial system operates. We have attorneys available to speak to businesspersons, educational, civic and social organizations on a wide range of topics during business hours. For additional information on the Legal Seminars, contact our

Coordinator, Kenneth Vercammen's law office at (732) 572-0500, or fax 732-572-0030.

Years ago the AARP Network Attorneys of the Edison/Metuchen/Woodbridge area several years ago established a community Speakers Bureau to provide educational programs to AARP and senior clubs, Unions and Middlesex County companies. Now, Kenneth Vercammen and volunteer attorneys of the Middlesex County Estate Planning Council have provided Legal Rights Seminars to hundreds of seniors, business owners and their employees, unions, clubs and non-profit groups. These quality daytime educational programs will educate and even entertain. Clubs and companies are invited to schedule a free seminar. The following Seminars are now available:

Details on the 2 programs currently offered:

1. WILLS & ESTATE ADMINISTRATION- PROTECT YOUR FAMILY AND MAKE PLANNING EASY

2. POWER OF ATTORNEY to permit family to pay your bills if you are temporarily disabled and permit doctors to talk with family

All instructors are licensed attorneys who have been in practice at least 25 years. All instructors are members of the American Bar Association, New Jersey State Bar Association, and Middlesex County Bar Association. All programs include free written materials.

You don't have to be wealthy or near death to do some thinking about a Will. Here is your opportunity to listen to an experienced attorney who will discuss how to distribute your property as you wish and avoid many rigid provisions of state law.

Topics discussed include: Who needs a Will?; What if you die without a Will (intestacy)?; Mechanics of a Will; Selecting an executor, trustee, and guardian; Proper Will execution; Inheritance Taxes, Estate Taxes "Living Will"; Powers of Attorney; Federal Estate Tax, Bequests to charity, Why you need a "Self-Proving" Will and Estate Administration/ Probate.

Sample materials: Hand-outs on Wills, Living Wills/Medical Advance Directive, Power of Attorney, Probate and Administration of an Estate, Elder Law, Probate