



# ESTATE PLANNING

## Get Your Questions Answered

- Do I really need a will or power of attorney?
- What is a trust?
- What is probate?
- Do I need power of attorney?
- Should I make lifetime gifts?
- What makes up my estate?
- How will I pay for nursing home care?
- Will Federal or Illinois Estate taxes affect me?

*Experienced attorneys from Plager, Krug, Bauer, Rudolph & Stodden, Ltd. will discuss these questions and more, as well as review current trends and new developments in estate planning.*

**Please join us for this timely and informative FREE seminar at one of the following locations:**

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- Tuesday, March 26, 6:00 pm** Co-sponsor Citizens State Bank at Elizabeth Business Hub  
131 N. Main St, Elizabeth
  - Tuesday, April 2, 1:30 pm** Co-sponsor Apple River State Bank & First Community Bank of Galena  
at Apple River Stagecoach Event Center, 446 E. Hickory St, Apple River
  - Tuesday, April 2, 6:00 pm** Co-sponsor Citizens State Bank at Lena Public Library, 300 W. Mason St, Lena
  - Wednesday, April 3, 5:00 pm** Co-sponsor First State Bank Shannon Polo Lake Carroll, 1 S. Linn, Shannon
  - Thursday, April 4 at 6:30 pm** Co-sponsor Solutions Bank, 996 W. Fairview Rd, Freeport
  - Monday, April 8, 2:00 pm** Co-sponsor Solutions Bank, Forreston  
at Forreston Public Library, 204 1st Ave, Forreston
  - Tuesday, April 9, 2:00 pm** Co-sponsor Citizens State Bank at Freeport Public Library  
100 E. Douglas St, Freeport
  - Wednesday, April 17, 1:30 pm** Co-sponsor Apple River State Bank & First Community Bank of Galena  
at Apple River Stagecoach Event Center, 446 E. Hickory St, Apple River
  - Wednesday, April 24, 6:00 pm** Freeport Public Library, 100 E. Douglas St, Freeport
  - Wednesday, May 1, 2:00 pm** Co-sponsor First State Bank Shannon Polo Lake Carroll,  
at Davis Community Center, 631 S. East St, Mt. Carroll
  - Thursday, May 9, 2:00 pm** Co-sponsor WinnPrairie, 1545 S. Forest Rd, Freeport
  - Wednesday, June 26, 2:00 pm** Co-sponsor Community Bank, 401 S. Church St, Orangeville
  - Friday, June 28, 3:00 pm** Co-sponsor Keller Williams Realty Signature, 802 Spring St, Galena
  - Tuesday, September 10, 11:00 am** Co-sponsor Prairie View Assisted Living Community  
**October 29** 500 E. McNair Rd, Winnebago