



Social Security

The Ten Most-asked Questions

Increase your knowledge of Social Security. Plan your retirement. Learn answers to questions like: Should I retire at age 62 or wait until 65? 66? How and when do I sign-up for Medicare? How much can I earn after retirement? Can my spouse get my Social Security?

Jim Czechowicz (Chek-o-wits) is Public Affairs Specialist for Social Security Administration in the Twin Cities. Jim has given Social Security training to hundreds of local and national audiences during his 30 years of experience at SSA.

1148.300	1 Session	Wed
	Apr 25	4-5:15 pm
	\$9	WBSC 302

Drafting Your Own Will

Developing a will is an important step in providing for the ones you love. During the first class you will learn various techniques for property distribution, protection of estate and beneficiaries, explore basic will concepts and assess your need for a simple will. You will also receive individualized, personal attention, sample forms and language for you to use in drafting your own will.

During the second class Jim will cover safe-keeping techniques and circumstances that may require a review or revision of your will. In addition, you will be able to sign your own will during the second class.

James Wellner is a local attorney who has been in practice for over 29 years with extensive experience preparing Wills, Trusts, Powers of Attorneys, and other estate planning documents. His office is located in downtown White Bear Lake.

1143.300	2 Sessions	Wed
	Apr 18 & 25	6:30-9 pm
	\$35	WBDC 206

1143.301	2 Sessions	Wed
	May 2 & 9	6:30-9 pm
	\$35	WBDC 206

Financial Power of Attorney and Health Care Directive

Learn about the usefulness of the Financial Power of Attorney and the Health Care Directive all in one class. Jim will discuss agents' responsibilities and how to select an agent. You will also learn about the usefulness of the Health Care Directive in expressing your health care wishes. He will also provide the necessary forms and aid you in preparing them.

Jim Wellner

1142.300	1 Session	Tue
	May 1	6:30-9 pm
	\$19	WBDC 206



NEW Stage It to Sell It!

Set yourself apart from the home selling competition! Staging a home, even in today's market, is what sets you apart. Discover the top ten tips that you must do when selling your home.

Learn staging fundamentals, how to stage on a budget even with your own items in your home, furniture arrangement and color choices. You can greatly enhance the overall appeal and marketability of your home by learning the essentials.

SHAR SITTER has been an Interior Designer for over 25 years and Certified home stager for 7 years. JOHANNA ROY has worked with both buyers and sellers for over 8 years.

1126.300	1 Session	Thu
	May 3	6:30-8 pm
	\$19	WBSC 302



Health Care for Seniors: What You Need to Know

For those who have or will turn 65. What are Medicare parts A,B,C, and D? What is covered or not? Beyond that you will learn about long term care, nursing homes, the government spend-down, and the Partnership Act. Please bring a pen and paper for notes. Before class, read, download or pick up a copy of *Medicare & You 2012* at medicare.gov or from your local social security office.

Esa Katajamaki, CBC, is a licensed, registered representative with John Hancock Financial Network and is also appointed with Blue Cross Blue Shield, Humana and Medica. He helps people on a daily basis taking care of their life and health insurance products and taking the stress out of retirement planning.

1145.300	1 Session	Thu
	May 3	6-8 pm
	\$9	WBSC 300

So You are the Executor or Trustee, Now What?

Executor, trustee, power of attorney, guardian; what are the responsibilities and liabilities of those who are granted these legal titles? This class is invaluable for those trying to decide who to appoint as well as for those who have been asked to take one of these legal roles.

James Wellner

1144.300	1 Session	Thu
	Apr 19	6:30-9 pm
	\$19	WBDC 206

