

Recently we have been hosting small classes about various topics – Medicare choices last fall when everyone on Medicare had the chance to choose a new plan or stay with their old one, one on how to handle the loss of a husband and just last week a class on the things you need to know to leave a legacy - and not just money.

Our classes are limited to 6 people and are a combination of clients and people who are not yet clients. **The two things that are consistent in every class are:**

- 1. The reception and excitement about the educational materials presented**
- 2. The opportunity to discuss situations and questions in a safe setting.**

I was really surprised recently when I handed out a tax information sheet I had recently purchased use of from the company owning the copyright. In class, we reviewed the different section about tax brackets, trusts, deduction of health insurance payments (including long term care) and other areas it reminded me how much we know that even our clients do not. Information that is necessary to see the big picture and the effect of our decisions on our taxes, making our money last and being a good steward of the resources we have been blessed with.

Some of the other topics coming up this year include:

Asset protection.

Protecting yourself from the rising costs of healthcare.

Avoiding swindles.

The challenges of eldercare and the inflexibility of the Medicaid laws.

Maximizing our health and the latter stages of the last third of our life.

How to make the money last.

Understanding how you can legally avoid paying too much tax.

I would call these areas: Small Details, Big Consequences.

Don't get me wrong. A class, even with time for questions and information sharing, does not substitute for having a written financial, retirement or estate plan of your own. Classes are great for ideas and getting a general feel for the complexity of the topic but are just the tip of the iceberg.

There is no question that good financial planning is complicated. And a good planner – like a good doctor – is a keen diagnostician and enlightened problem solver. I spend more than 500 hours a year reading and updating from my sources in the areas of tax, law and finance – things that you will not read in Money Magazine or the Wall Street Journal and certainly will not see on mass media TV programs.

We take this detail and use it to help people understand the bigger picture of their financial, tax and legal lives.

If you would like to know more about upcoming classes please use the contact section of this website – and take a look at the archives from the Planning Sense radio program.

Lots of good information there too!