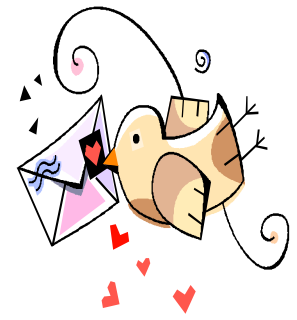


KH LAW NEWS

The Edge on Today's Top Legal News
**FEBRUARY
 2007**



Featured this month...

Estate Planning is Simple... Right?

Spread the Word!



Protect Your Business

Valentine's Day Quotes

Free Notary Services!

Estate Planning is Simple...Right?

Many people think that estate planning is simple: You just press a button on a word processor and out comes a Will or other document that does just what you want. However, it's just not that simple.

There are many reasons that it takes someone with years of education and practical experience to advise you and prepare documents to accomplish your wishes. Typically, you have not even thought of all the questions, much less the answers and why they are important.

For example, many people think in terms of giving specific assets to specific people. Sometimes this works. But, oftentimes people do not consider the possibility that their estate planning documents could become effective at their death decades in the future. Will you still have that IBM stock you had planned to leave to Johnny? Will you still have the lake house you had planned to leave to Betty? What should happen if you had sold one or both prior to your death? What if the IBM stock had gone the way of Enron and the lake house had skyrocketed in value? If there are expenses and taxes to pay, should the recipient of each gift pay his or her share of the expenses and taxes or should some recipients receive their gifts without the burden of expenses and taxes?

As you can see, there are many practical questions which a qualified estate planning attorney will know to consider. There are also many technical legal and tax issues which you might never spot, until your heirs end up in conflict or the IRS is knocking at their doors. For example, Powers of Attorney, which appoint an Agent to make financial decisions for you, are very common and useful documents. However, if the Power of Attorney is not carefully drafted, it can cause the value of all of your assets to be included in the estate of the agent. In addition to overlooked problems, without a qualified estate planning attorney you can miss opportunities to plan for Medicaid qualification, to avoid probate, to reduce income, estate, gift, and other taxes, and to provide for your family.

A qualified estate planning attorney examines your unique situation and goals, your family and financial circumstances, and tailors a plan to meet your needs. From a simple Will or Trust to a complex plan including multiple advanced planning strategies, not every tool is applicable in every situation. Whether you are just starting out in life, or are in your twilight years, a qualified estate planning attorney can listen to your goals and tailor a plan that is best able to achieve those goals.

Attorney Michelle T.L. Hernandez has extensive legal experience in the area of estate planning and is an active member of the American Academy of Estate Planning Attorneys. To schedule your free consultation today, simply call (866)455-2993.



Show how much you care!

If you know someone that may be in need of legal services, we can help!

So many of our clients have referred us to friends and family in need.

We appreciate everyone spreading the word!

For further information, please call

1-866-455-2993

or you can reach us on the web at www.kh-law.net

Call today to set up your free consultation!



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PROTECT YOUR BUSINESS FROM SEXUAL HARASSMENT SUITS

The issue of sexual harassment is one that should not be taken lightly by businesses, as court and jury awards have been huge. Losing a case such as this could force your business to shut its doors.

Employers can be held liable for sexual harassment committed by supervisors, vendors, clients, other employees or even customers. Though difficult to define, the United States Equal Employment Opportunity Commission (EEOC) defines sexual harassment as, "Unwelcomed sexual behavior characterized not only by blatant sexual harassment, but also by any subtle sexual behavior, which interferes with work performance or creates an intimidating, offensive environment."

Determining what constitutes this behavior is entirely subjective. As a result, keeping employees from crossing the sexual harassment "line" is not so simple. Complaints can cause hard feelings, decreased productivity, and even damage your business' reputation. Of course, this does not take into account the expense of a lawsuit, should an employee file one.

Although one can never eliminate or prevent a person from filing a lawsuit, businesses with anti-harassment policies and programs are often treated more favorably by the courts than those with none in place. Any measures that an employer enacts are well worth the effort.

All businesses must be aware of the risks and take precautions to protect your employees as well as your business. Steps that can be taken to prevent or increase the likelihood of success of such lawsuits are as follows:

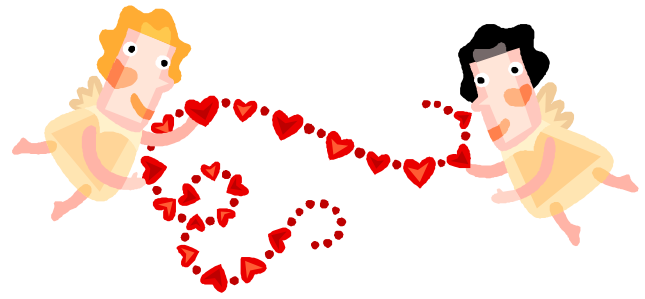
- Send the right message through vocal warnings in your own behavior that sexual harassment will not be tolerated.
- Implement and follow a written policy by way of a policy/procedure handbook that takes a direct stand against sexual harassment.
- Use a training program to teach your employees the facts about sexual harassment and explain the written policies and procedures.
- Make sure to designate not one, but two, management members, preferably one of each sex, to handle sexual harassment complaints.

In the event that a sexual harassment complaint is made, there are appropriate reaction steps:

- Take all complaints seriously and investigate them as soon as they surface.
- Privately confront the accused and be sure to listen to his/her side of the story.

If you conclude that the accused is guilty, evaluate all possibilities for corrective action to find the best possible resolution of the problem. By all means, do not over-react but certainly do not under-react to the seriousness of the claim.

For more information on how you can protect yourself and your employees from sexual harassment as well as protecting your business from sexual harassment and other employment related liabilities, contact us today at (866) 455-2993.



Happy Valentine's Day
from all of us at
Krueger & Hernandez SC

Mark L. Krueger Michelle J.L. Hernandez

Vera Johnson

Gregory Fumelle

Fawn Lawton

Renee Nehring

Eileen Shanks

Kara Sanger

Shelley Craker

Stacie Ray

Valentine's Day Quotes

When love is not madness, it is not love.
~Pedro Calderon de la Barca

Love is a smoke made with the fume of sighs.
~William Shakespeare

You have to walk carefully in the beginning of love; the running across fields into your lover's arms can only come later when you're sure they won't laugh if you trip.
~Jonathan Carroll

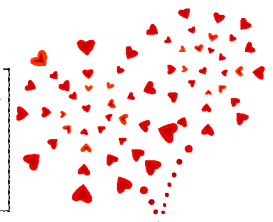
The heart has its reasons that reason knows nothing of.
~Blaise Pascal

kisses are a better fate than wisdom.
~e.e. cummings

We loved with a love that was more than love.
~Edgar Allan

If love is blind, why is lingerie so popular?
~Author Unknown

Soul meets soul on lovers' lips.
~Percy Bysshe Shelley



Need Something Notarized?

Did you know that most banks charge for notary services, even if you're a member? Why pay when you can just stop into our office? Clients, stop in today and take advantage of our **free** notary services!

