



KH LAW NEWS

2009 Edition—AUGUST

Don't Trust Your Legacy to Just Anyone

Four Convenient Locations!

You Can Do That? - Check Out Our Services!

From All of Us

*Vaccine Injury
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August Kudos

Go Green!

Don't Trust Your Legacy to Just Anyone

Protecting our families and our assets after we are gone is an essential part of life. However, in planning our estates, we need to take into account the many potential life changes that may come up for our surviving family members and ensure that we have various protections built into our estate plan.

For example, it's no secret that the divorce rate in this country is high and a significant percentage of Americans have been divorced several times. Additionally, in 2008 Americans filed more than 100,000 lawsuits, and the number is expected to increase dramatically because of the downturn in the economy. These statistics should concern all of us, but especially those people who are planning, or failing to plan, their estates. These are very real and potential dangers that may come up for you or your surviving family members, and which can be managed with an effective estate plan.

However, not all estate plans are created equal. There are many Wills and Living Trusts available that are designed to be one-size fits all, and which leave out many important provisions that are intended to protect your family and assets from the very real world concerns that affect many Americans.

Therefore, the most important part of your estate plan is not the documents. It is the knowledge used by the attorney who creates your plan. How do you know if someone has the necessary knowledge? Be sure to check the background of the attorney you hire and make sure that they meet the following criteria:

- **Experienced.** Only an experienced professional has seen what works and what does not work. You do not want to be someone's guinea pig.
- **Licensed.** Many people purport to provide estate planning services, from annuity salespeople to paralegals. Estate planning involves complex legal issues which require a licensed attorney.
- **Focused.** Licensed attorneys practice in areas from antitrust law to water rights law, and everything in between. An attorney who is focused in estate planning has the background, ability, and demonstrated commitment helping people with developing and implementing their estate plans.

The right attorney has the experience to avoid imprecision in the drafting of your documents. In addition to exposing your family and assets to the dangers of divorce and lawsuits, imprecision in documents can lead to family disputes which can wreak havoc on their emotional and financial well being. Further, an experienced, licensed, and focused attorney has the skills necessary to craft an estate plan that not only meets your goals, but also provides:

- **Remarriage Protection.** If your surviving spouse remarries, it protects and passes your assets and your legacy to your children, instead of the new spouse.
- **Divorce Protection.** It protects your children's inheritance in case of their own divorce, ensuring that up to 50% does not just walk away with your future ex in-law.
- **Creditor Protection.** It protects your children's inheritance from the ravages of potential lawsuits and creditor claims, in case your children become the target of litigation.
- **Tax Savings.** It provides the framework and flexibility to maximize savings on a range of taxes, including federal and state income taxes, local property taxes, and federal and state estate, gift, and inheritance taxes.
- **Tailored Solution.** It is a plan that is tailored to take advantage of the laws of your state to best achieve your individual goals.

Your legacy and your family are the most important elements in your life. Protect them from the perilous times we live in and from untrained, inexperienced, or even unscrupulous "planners."

Attorneys Michelle T.L. Hernandez and Dera Johnsen-Tracy are active members of the American Academy of Estate Planning Attorneys and look forward to assisting with any and all of your estate planning needs. For more information or to schedule your free consultation, please call us at (800) 431-9776 or visit us on the web at www.KH-LAW.net.

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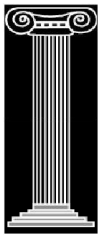


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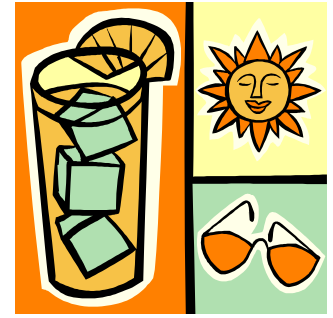
We Listen
We Care
We Get Results

Soak up these last days of Summer...

From all of us at Krueger & Hernandez SC

Mark L. Krueger- Michelle T.L. Hernandez
Angela Nichols Philipp- Dera L. Johnsen-Tracy

Rynae Stefan
Kayleigh Robinson
Stacie Ray
Kate Aeschbach
Shelley Craker
Eileen Shanks
Renee Nehring
Kara Malston



For all your legal needs:

Divorce	Injuries from Accidents	Estate Planning
Real Estate	Vaccine Injury Litigation	Family Matters
Adoption	Workers Compensation	Products Liability
Criminal/Traffic	Professional Malpractice	Mediation
Guardianship	Employment/Discrimination	Business Needs
Personal Contract	Probate/Trust Administration	End of Life Planning
	Personal/Business Litigation	

VACCINE INJURY COMPENSATION PROGRAM

Each year there are millions of children and adults who are vaccinated. These vaccines are designed to prevent illness and since their inception, vaccines have been successful in decreasing and, in some cases, even eliminating the very disease for which people are vaccinated. Although adults are vaccinated for tetanus, flu, etc. the majority of vaccine recipients are young children. In fact, by the time the average child is five years of age, they may have received as many as **37** vaccines.

Although vaccines work well the majority of the time, they do not come without risks. Most drugs have side effects and vaccines are no different. Some people have adverse reactions to the vaccine and can be seriously injured or even die. In those unfortunate situations, there is a program developed to help compensate victims and families for these injuries and deaths called the Vaccine Compensation Program.

The program was developed in the late 1980s. The program is funded by pharmaceutical companies that pay money for each vaccine administered. This money is then administered through the US Court of Claims in Washington, D.C. Victims who are injured or have a family member who may have died from a vaccine can file a claim for damages.

Generally, there is no age limit to the person who may file a claim. However, the time limit in order to file that claim is very stringent. Usually, if the vaccine you are claiming caused the injury was administered less than 36 months ago you have time to file a claim. If your claim is not filed within the time allotted, you will not be entitled to compensation by the program.

Injuries are categorized as either table injuries or non-table injuries. A table injury references a specific vaccine with a specific reaction within a set amount of time. If you can establish those criteria you have proven your case and then must prove your damages. For non-table injury cases, you must prove, generally through a medical expert, that your injury was caused by the vaccine. In the event of death, your damages are limited to a maximum amount of \$250,000.

Doctors and health care providers are required to report vaccine injuries through the Vaccine Adverse Effects Reporting System (VAERS). Unfortunately, many injuries are not immediately connected to the vaccine which complicates the matter further.

The claim process is very detailed and complicated. It is highly recommended that you hire an attorney experienced in this technical area of law. In fact, the law requires that the attorneys that represent victims and families of adverse reactions to vaccines must be licensed in the US Court of Claims. If you have concerns about yourself, a friend or a family member who may have been injured or may have died from a vaccine please immediately contact Attorney Mark L. Krueger at 1-866-455-2993 or e-mail him at mark@kh-law.net.

KH KUDOS!



August Birthday!
Eileen Shanks
8/28

Congratulations to
STACIE RAY!
She's been with
Krueger & Hernandez
for 5 years!
We couldn't do it with-
out you! Thank you!



Wondering what you can do to go Green?
We can help!
Simply email us at moassistant@kh-law.net and we'll add you to our paperless newsletter. You'll keep on top of today's legal issues AND reduce paper waste!
Sign up TODAY!

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