



KH LAW NEWS

Estate Planning
and Shoes
Reedsburg Butter Festival
Free End of Life
Planning Seminar!

2009 Edition
July

KH Kudos
Help Your Planet!
Is Mediation for You?
From All of Us
Check Out Our Services



What do Estate Planning and Shoes Have in Common?

Surprisingly, estate planning and footwear share many similarities. Let's see how:

- Like estate plans, shoes protect you from unexpected obstacles in your path. Like a great pair of shoes, a good estate plan prepares you for any contingency.
- When choosing shoes, you need to consider the whole wardrobe. When designing an estate plan, you must consider all assets, even those which will not be governed by the Will or Trust, such as retirement plans and joint tenancy property.
- In order to stay in style, your shoes must be updated periodically. Estate plans, too, must be updated periodically. Changes in circumstances and laws necessitate revising your plans from time to time.
- Most importantly, a good fit is essential with a pair of shoes and with an estate plan. A poor-fitting pair of shoes, even if attractive, can leave you and your feet miserable. Likewise, an estate plan that does not fit your current situation will not achieve your goals.

Obviously, choosing an estate plan that is right for you is a bit more complicated than choosing a pair of shoes. A basic estate plan consists of a well thought out, integrated plan which should include the following documents:

- **Trust.** This holds title to your property and avoids probate and public scrutiny of your affairs. It can be extremely flexible and provide direction for your assets and heirs for years to come.
- **Will.** At death, this can transfer any remaining assets to your Trust.
- **Financial Power of Attorney.** This appoints a trusted person to make financial decisions if you are unable to make them for yourself.
- **Health Care Power of Attorney.** This appoints a trusted person to make health care decisions for you when you are unable to make them for yourself.
- **HIPAA Power.** This designates those individuals who are allowed access to your protected health information. Without this important power, a health care provider like a hospital may refuse to provide any information to your family, including whether you are even in their care.

An experienced attorney who focuses in estate planning can help you craft a plan that is tailored to your unique needs. For finding a good pair of shoes—you're on your own!

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

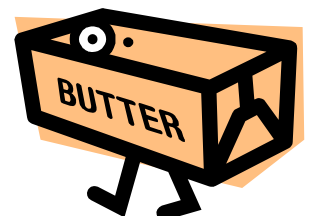


You'd Butter Run!

June 16-21 marked Reedsburg's annual Butter Festival! The festival was kicked off with the Miss Reedsburg Pageant and activities included rides, live music, craft fairs, a charity auction, the ever popular Catch a Pig competition and much more. Saturday was the Run for the Butter 10K race and 2 mile fun run! Members of the Krueger & Hernandez team were ready for the action! Mark Krueger, Renee Nehring, Shelley Craker, and Andrew Krueger all participated in the event.

Way to go everyone!

Renee, Andrew, Mark and Shelley



Interested in End of Life Planning?

Take advantage of our free seminar and learn how to go about deciding your best funeral pre-planning options.

End of Life Planning – Setting It Up Right The First Time

ONE FINANCIAL PLACE Tues. July 14 8215 Greenway Blvd. Middleton, WI 10am-11pm (Refreshments)	CLARION HOTEL Wed. July 15 626 West Pine St. Baraboo, WI 10am-11pm (Refreshments)	ONE FINANCIAL PLACE Thurs. July 16 8215 Greenway Blvd. Middleton, WI 10am-11pm (Refreshments)
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**Call Our 24-Hour Reservation Line Right Away at
(800) 431-9776 or register online at www.KH-LAW.net**

About the Speakers: Krueger & Hernandez SC has prepared and reviewed thousands of estate plans for over 50 years. We know the critical issues during the loss of a loved one. For more information visit www.KH-LAW.net.



KH Kudos

Dera Johnsen-Tracy is celebrating her birthday! 7/16

In June, Eileen Shanks celebrated her 11th year with Krueger & Hernandez!

Congratulations Ladies, and Thank You!



Looking for ways to go **Green** this summer?

Why not sign up for our **paperless newsletter!**

Reduce paper usage and save some trees!

Just email us at moassistant@kh-law.net and we'll add you to the list!



Is Mediation Your Solution?

Recently Attorney Angela Nichols Philipp was featured in the Baraboo News Republic. The article explained the benefits of mediation and the expansion of Angela's practice into mediation.

What is Mediation? Mediation is when two parties who are unable to come to an agreement, sit down with a trained mediator who will facilitate a mutually acceptable agreement to resolve their dispute. It is an opportunity to have control over the outcome of your own personal situation, rather than leaving it up to the courts to decide. Mediation is not for everyone, nor is it a substitute for independent legal advice, counseling or therapy. However, in many situations, mediation may be the best way to reach a resolution.

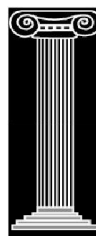
Mediation can be used for divorces, small claims and many other types of legal matters. When a mutual decision is reached, it is more likely that the terms of that decision will be followed, given each party contributed to reaching that agreement.

Angela believes every person deserves a forum to resolve their disputes. Find out if Mediation is *your* solution by calling Attorney Angela Nichols Philipp at (866) 455-2993 or visit us on the web at www.KH-LAW.net.



**Have a safe and Happy 4th of July
from all of us at
Krueger & Hernandez!**

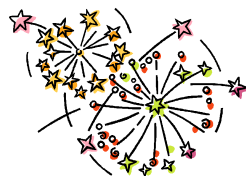
Mark L. Krueger & Michelle T.L. Hernandez



**KRUEGER &
HERNANDEZ SC**
Attorneys at Law

**We Listen
We Care
We Get Results**

**Angela Nichols-Philipp, Dera L. Johnsen-Tracy
Renee Nehring, Shelley Craker, Stacie Ray
Kayleigh Robinson, Kate Aeschbach
Kara Malston, Rynae Stefan
and Eileen Shanks**



For all your legal needs:

Divorce	Injuries from Accidents	Estate Planning
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Guardianship	Employment/Discrimination	Business Needs
Personal Contract	Probate/Trust Administration	End of Life Planning
	Personal/Business Litigation	

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