

Estate Planning, Session Two

As a follow-up to the Noble Horizons' Basic Estate Planning Seminar presented in October by Salisbury Bank Trust Office Diane Johnstone and Attorneys Donna D. Vincenti and Matthew A. McColl, an Advanced Estate Planning Session has been scheduled for Friday, November 18 at 1:00. This more in-depth review of estate planning will cover three principle topics:

- 1.) *Planning for State and Federal Estate Taxes*
- 2.) *Trusts: Purposes and Administration*
- 3.) *Charitable Planning*

In the "Planning for State and Federal Estate Taxes" session, Attorneys McColl and Vincenti will explain and discuss the use of credit shelters, disclaimer planning and exemptions as well as how to utilize these vehicles when planning for a spouse and children.

Salisbury Bank Trust Officer, Diane Johnstone, will clarify the purpose and administration of Trusts. She will explicate the tax implications, the various types of trusts, and how they can meet the needs of dependents.

The final topic, "Charitable Planning", will highlight the many ways that philanthropy can provide support to dependents as well as benefit valued charities and philanthropic missions.

Registration for the one-hour seminar, which will take place in the Learning Center, is at www.salisburybank.com or by phone at 860-435-9851, ext. 190.