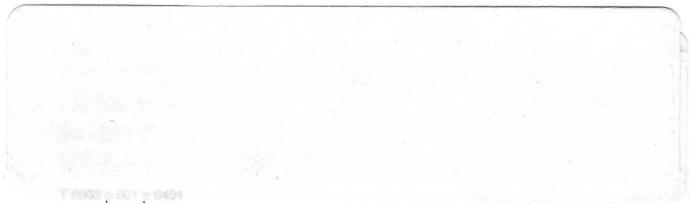




**Hawaii Senior Alliance**  
 Central Oahu Information Center  
 P.O. Box 893698, Mililani, Hawaii 96789  
 Tel: (808) 625-3866 Fax: (808) 623-0493



*You are invited to a*  
**“Senior Citizen Workshop & Breakfast”**

**Location:** Denny’s Restaurant ~ Pearlridge ~ Phase III  
**Date:** Thursday, April 19, 2012  
**Time:** 9:00 – 11:00 a.m.

Join us for an exciting workshop seminar along with a free breakfast and learn about the common concerns that most senior citizens face today.

**Increase your knowledge and understanding of these important topics!**

- Estate Planning** .....Who really needs it?
- Wills** .....Where there’s a will, there’s a way ... to probate!
- Probate in Hawaii** ....How it works and ways people try to avoid it.
- Living Trusts** .....It’s not for everyone. Find out if it can work for you.
- Long Term Care** .....Who needs it and the choices you have.
- Reverse Mortgages** .....What is it? How does it work?
- Funeral Plans** .....Reasons for planning and what it costs.
- Investing** .....Consider purpose, rate of return and liquidity.

**Seating is Limited**

This is a no cost or obligation Workshop Seminar and Breakfast sponsored by  
 Hawaii Senior Alliance  
 Accredited Business ~ Better Business Bureau of Hawaii

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