

*From the desk of Jeanne M. Kerkstra, Esq., CPA*

***Viewpoint  
Continuing State of Flux of 2010***

On July 21, 2010, President Obama signed the Dodd-Frank Wall Street Reform and Consumer Protection Act, which, in part, *permanently* raises the current standard maximum deposit insurance amount to \$250,000 for certain bank accounts. This is a good indication of the continuing troubles of the economy.

If you have bank accounts with greater than the \$250,000 maximum deposit insurance amount, how can you best protect yourself? Further, if you believe you have it covered by having named on your account additional individuals, how do you know that you truly are? We can help.

Also, with the implosion of the housing market and remaining high unemployment rates, it is a good time to review with whom you do business and how and whom you have named to pivotal roles in both your estate plan and asset protection structures.

We can evaluate your current estate plan and asset protection structures. Let's set up a time to talk to make sure that your assets are protected.

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