

**FRANKLIN HAMPSHIRE CITIZEN ADVISORY BOARD  
AND BEHAVIORAL HEALTH NETWORK, INC.**

Invite you to a Seminar on

**SPECIAL NEEDS PLANNING FOR FAMILIES**

With presentations by representatives of a consortium of special needs attorneys, financial planners and trust directors:

- **Pat Freedman, Esq. PLAN of Massachusetts, Inc.**
- **Annette M. Hines, Esq. Margulis & Bloom, LLC**
- **John W. Nadworny, CFP, Bay Financial Associates, LLC**
- **Gary Zalkin, Esq., LICSW**

**Thursday, May 20, 2010  
5:30 – 9:00 p.m.**

**Union Station Restaurant  
125 North Pleasant Street, Northampton**

Light refreshments will be served.

All attendees will receive a free copy of the newly revised Special Needs Planning Guide for Families, a 79-page booklet on planning for parents of children with special needs.

The Seminar is **FREE OF CHARGE** but space is limited and reservations are essential.

Please RSVP to Franklin/Hampshire Area Office, 413-586-4948 x145  
by Tuesday, May 18, 2010.