



*Practical advice
for dealing with
indebted estates!*



Insolvency Basics for Wills & Estates Lawyers

*with Lou Brzezinski
& Margaret Rintoul*

Thursday, November 10, 2022

**Live webinar with chat
includes 60 day replay***

9:00 am – 10:30 am (Pacific)
10:00 am – 11:30 am (Mountain)
11:00 am – 12:30 pm (Central)
12:00 pm – 1:30 pm (Eastern)
1:00 pm – 2:30 pm (Atlantic)
1:30 pm – 3:00 pm (Newfoundland)

*This program features real-time audio of the presenter with synchronized presentation slides, and a chat feature that allows for live Q & A. SK attendees please verify whether you align with Central (MB) or Mountain (AB) time based on season and location.

WHO SHOULD ATTEND

New and experienced wills and estates practitioners from all provinces will find this course useful.

ABOUT THE PROGRAM

Dealing with financial challenges can raise complex considerations for executors, beneficiaries and the lawyers who advise them. This program will guide you through three important questions you may be asked by clients in your wills and estates practice:

- What do you do when an estate's liabilities exceed its assets?
- What happens to the debts of a person who dies while still in bankruptcy?
- How does bankruptcy of a beneficiary affect their inheritance?

Experienced insolvency lawyer Lou Brzezinski and veteran estates practitioner Margaret Rintoul will explain how indebtedness and insolvency can impact the administration of an estate and create personal liability for the executor and trustee, as well as factors executors and trustees should consider in deciding whether to administer an estate themselves or assign it into bankruptcy. In addition, the presenters will discuss circumstances where a person has filed for bankruptcy but dies before being discharged. Is the bankruptcy over? Are the heirs liable for the decedent's debts? Finally, the presenters will address what happens to a beneficiary's share of an estate if the beneficiary has declared bankruptcy, and implications this may have for instructions you give clients about updating their wills. Don't miss this opportunity to enhance your understanding of how insolvency can impact estates, executors and beneficiaries, and how you can help your clients protect themselves and the ones they love.

SCHEDULE (Eastern)

12:00 pm - 1:30 pm

Welcome and Introduction

How to recognize that an estate may have solvency issues

Realizing assets, prioritizing debts, and satisfying creditors

When to resort to bankruptcy proceedings

Working with bankruptcy trustees and other parties

Bankruptcy and the deceased debtor

The bankrupt beneficiary

Program Wrap-up and Evaluation

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MEET YOUR PRESENTERS

Lou Brzezinski is a Partner in the Commercial Litigation Group of Blaney McMurtry LLP. He practices in all areas of business reorganization, insolvency, liquidation and bankruptcy. He has consistently argued complex cases before all levels of courts and tribunals. Lou has acted for creditors, debtors, court-appointed monitors and trustees in bankruptcy, including for a number of high profile insolvencies in Canada. Lou also has extensive experience in the investigation of fraud. A prolific speaker and writer, Lou has taught and led numerous seminars and contributed to *Credit Manager's Guides on Bankruptcy and Insolvency in Canada*; Privacy Legislation; Cross-Border Insolvency; Reading and Understanding Contracts; and the Construction Lien Act. His opinion on issues of bankruptcy and insolvency is regularly sought by the mainstream media.



Margaret Rintoul is a Partner at Blaney McMurtry LLP, where she practices in estate litigation, planning, administration and mediation. She has appeared in all levels of courts in Ontario, with many reported cases. She is the author of *Canadian Forms and Precedents - Wills and Estates*, *The Practitioner's Guide to Estate Practice in Ontario*, and *Ontario Estate Administration*, and contributing author of *Lexis Practice Advisor Canada - Wills, Trusts and Estates (Ontario)*, *Financial and Estate Planning for the Mature Client in Ontario*, and *Widdifield on Executors and Trustees*. Margaret is ranked in Chambers High Net Worth Guide in Private Wealth Law (Canada); and recognized by The Canadian Legal Lexpert® Directory as a Leading Practitioner (Consistently Recommended) in Estates & Personal Tax Planning, as well as Best Lawyers in Canada for trusts and estates law.

BC: This program has been approved for 1.5 CPD hours. **SK:** This program has been approved for 1.5 CPD hours.
ON: This program contains 1.5 Substantive hours. **NB:** This program has been approved for 1.5 CPD hours.
Lawyers in other mandatory CPD jurisdictions may count their attendance towards their CPD requirement/plan.



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✓ Yes, I want to attend **Insolvency Basics for Wills & Estates Lawyers**

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* Materials will be distributed electronically in advance. Live webinars feature real-time audio of the presenter with synchronized presentation slides, and a chat feature that allows for live questions and verbal responses by the presenter. The recording of the webinar is available for 60 days.

REGISTRATION FEE:

☐ On or before October 21, 2022: \$140.00 + \$18.20 (13%) HST* = \$158.20 - **Save \$25.00!**

☐ After October 21, 2022: \$165.00 + \$21.45 (13%) HST* = \$186.45

*With ON HST. Please adjust tax for attendee's province as follows: 5% in AB, BC, MB, NWT, NU, SK, YK. 13% in ON. 15% in NS, NB, PEI & NL.

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