

Stephen J. Livens is the founder and principle shareholder of the Livens Law Firm. Mr. Livens graduated from the University of Wisconsin in 1974 earning his Bachelor of Science in Business and Economics. Mr. Livens continued his education in business and in 1979 graduated from Drake University earning his Masters in Business Administration. Shortly thereafter, in 1982 Mr. Livens became a licensed Texas Certified Public Accountant.

In 1987, Mr. Livens received his Juris Doctorate degree from Southern Methodist University School of Law and is an active member in several national, state and local professional organizations including the American Institute of Certified Public Accountants, Texas Society of Certified Public Accountants, American Bar Association, Texas State Bar, Tarrant and Dallas County Bar Associations, Dallas Bar Estate Planning Section, Tarrant County Estate and Tax Planning Section, Wealth Counsel, the Dallas Estate Planning Council, the National Study Group on Family Wealth Planning, National Association of Elder Law Attorneys (NAELA) and AARP.

Mr. Livens is a co-author of the best seller *Generations – Planning Your Legacy* and *Ways and Means – Understanding Retirement Plans*. Both publications are available at local bookstores. Mr. Livens' most current project, *Love, Control and Money* was published January, 2004.

Mr. Livens was named as one of the top estate planning attorneys in Texas by *Fort Worth, Texas* magazine.

The Firm has offices in Coppell and Bedford, Texas. Mr. Livens is available for speaking engagements throughout the state of Texas.

Karen Henderson joined the Livens Law Firm in July 2007 as our primary Medicaid Consultant. Karen has worked in the Medicaid field since 1996. She was a Medical Eligibility caseworker for the State of Texas for seven years specializing in nursing home Medicaid and community Medicaid programs for the aged and disabled. After leaving the state Medicaid offices, she worked as a case analyst and patient advocate for persons applying for Medicaid and Social Security disability. Karen has two daughters and one granddaughter. She enjoys spending time with her family and friends and her dog, Beau.

---

Lindsey Reed, beloved daughter of Stephen J. Livens, joined the Livens Law Firm in August 2006. She is the firm's Funding Coordinator, Accountant, and Legal Assistant to Stephen J. Livens. Lindsey graduated from Texas Tech University in 2006 with a Bachelor of Science. She holds a degree in Retail with a minor in General Business. She met her husband, Chad Reed, while attending Texas Tech and they were married in November, 2006. In her spare time, she enjoys shopping, spending time with family & friends and playing with her poodle, Jewels.

---

Felicia Rasco obtained her Paralegal Certificate in 2005 from Arlington Career Institute and joined the Livens Law Firm in 2008. She worked as a paralegal for the United States Small Business Administration for two years in their disaster assistance program. There, she worked directly with the victims of hurricanes Rita, Katrina and Wilma assisting them in the loan process and helping them on the road to rebuilding their lives. She is happily married to her best friend of many years Troy Rasco. They have two young sons, and are expecting their first daughter in February 2009.

---

Chad Reed joined the Livens Law Firm in December, 2005. He assists our clients with Medicaid planning and VA benefits. He has personally assisted more than one hundred families with governmental benefits. He received his Bachelors of Business Administration from Texas Tech University. While attending Texas Tech he met his beautiful wife, Lindsey Reed. After a five-year courtship, they married in November, 2006. Chad plans to attend law school in the fall. His favorite past times are duck hunting and retriever training. He and his black lab, Kate, frequently compete in AKC field trials on the weekend.

---

Rhonda Downing joined the Livens Law Firm in March, 2003. She is the firm's Senior Legal Administrator, Estate Planning Paralegal, and Legal Assistant to Stephen J. Livens. She primarily works with clients in the design and drafting of their individual Estate Plans. She proudly and honorably served in the United States Air Force for six years, where she worked as an Avionics Specialist and a Paralegal. She holds an Associates of Science in Avionics Systems Technology, is currently pursuing Bachelor's of Science in Electrical Engineering from the University of Texas, and plans to attend Law School in the fall of 2010. She is happily married to John Downing and enjoys spending time with her family, exercising, and reading in her spare time.