

NEWS RELEASE

FOR IMMEDIATE RELEASE
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Indianapolis... **ESTATE PLANNING PRESENTATION REFRESHINGLY FRANK: From the No Will to Detailed Planning and Everything in Between!!** The third seminar in the series on November 16, '*Finances 101 for Young Professionals: Basics of estate planning*', provided a very plain-spoken, no nonsense approach to estate planning with very frank answers to questions.

Jennifer Ruby, owner of Ruby Law, discussed the meaning of 'estate planning' and what the government's plan was for you if you failed to plan verses simple wills or complicated trusts. She also explained the significance of the Terri Schiavo case as it relates to Healthcare Powers of Attorney, Living Wills and Healthcare Directives as well as Durable Powers of Attorney for Financial Management and why to have them. In the end, she gently reminded her audience that "*those you leave behind will go through your stuff to find what they need to settle your estate.*"

Each attendee received a bound detailed presentation, table of estate planning mechanisms rating costs, time and impacts from intestate succession or no will though a properly funded trust, and articles from *Bottom Line Personal* magazine that reflect the topics covered over all three seminars as well as a free dinner thanks to Ryan Higley of Premier Mortgage Funding.

Participants also had a chance to win several door prizes, including books from David Bach - *The Automatic Millionaire*, Suze Orman - *The Laws of Money*, *The Lessons of Life*, Barbara Stanny - *Secrets of Six Figure Women*, and Robert T. Kiyosaki - *Rich Dad, Poor Dad*, courtesy of Ruby Law as well as an **MP3 player**, courtesy of seminar sponsor Ryan Higley of Premier Mortgage Funding. All prized were given away that evening.

Although this was the third in a series of three seminars at Dick's Bodacious Bar-B-Q in Broad Ripple, Tina Moe will be giving an encore presentation of *Finances 101 for Young Professionals: Basics of accounting, budgeting and taxes* on December 14, 2005 - just in time for the new tax year.

Don't miss the **encore** seminar on **December 14th at 5:30pm**, *Basics of accounting, budgeting and taxes*, presented by Tina Moe, Certified Public Accountant and owner of ACT Services Inc.

This is a FREE seminar series that young professionals cannot afford to miss!!

Members of the public are cordially invited to attend, but *seating is limited*. Make your reservation now at finances101@sbcglobal.net.

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