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To Clients, Colleagues and Friends:

Julian Gray Associates is participating in this year's American Heart Association's Heart Walk on Saturday, October 17, 2009 here in Pittsburgh, PA. We will be sponsoring a Corporate Team and would appreciate your support. For more information about walking on our team, or making a donation, please visit the following link:

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Insurance Industry Fighting to Remove Kennedy's LTC Plan From Health Reform

A proposal to establish a new national long-term care insurance program that would offer basic help to the elderly and disabled is under attack by the insurance industry. Although the proposed program is still included in major health reform bills in both the House and Senate, it is unclear whether it will make it to the final legislation.

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Program Provides Support Services to Family Caregivers

Caring for a family member is hard work, and without support, caregivers can easily get burnt out or overwhelmed. However, there is help available for caregivers if they know where to look.

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Book Review: A Parent's Guide to Wills & Trusts: For Grandparents, Too

Getting started on an estate plan can be overwhelming. This book is an easy-to-understand overview of estate planning that explains all the factors to consider and the right questions to ask when you meet with your attorney.

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What Is a Trust Protector and When Might You Need One?

Trust protectors -- long popular in offshore trusts set up by high rollers -- are now gaining popularity in trusts established here in the U.S. by less affluent folks. A trust protector is someone who is appointed to watch over a trust that will be in effect for a long time to ensure that it is not adversely affected by any changes in the law or circumstances. [▶ more...](#)

529 Plans Can Pay for Computers and Internet for Next Two Years

Tax-free college savings plans and prepaid tuition programs -- so called 529 plans -- can be used to buy computer equipment and services for an eligible student during 2009 and 2010. [▶ more...](#)

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