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To Clients, Colleagues and Friends:

We are proud to announce that Julian Gray Associates is sponsoring the 2009 Alzheimers Association Memory Walk at the Pittsburgh Zoo. We'd love for you to come and join us in supporting this very worthy cause. For more information, please visit our team website:
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2009 Long-Term Care Insurance Prices Rise Slightly, Range Widely

A 55-year-old individual considering a basic level of long-term care insurance protection -- a \$100 daily benefit and three years of coverage -- can expect to pay \$723 a year if married or \$1,060 if single, according to the 2009 Long-Term Care Insurance Price Index.

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Don't Leave Children Unequal Shares By Mistake

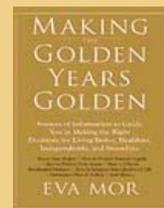
Siblings do not always receive equal shares of a parent's estate. Sometimes the inequality is intentional and sometimes it is accidental. In either case, it is important to take care to avoid unintentional consequences.

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Making the Golden Years Golden

As we age, new issues confront us -- from where to live to who can provide care to how to avoid scams. *Making the Golden Years Golden* addresses problems like these and offers practical advice and tips to help navigate the senior years.

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Useful Financial, Retirement and Personal Calculators Available on the Web

The Web has spawned many miracles, and one of them is the creation of online calculators that can give consumers answers to complex questions in seconds based on their specific circumstances.

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Getting Cash From a Life Insurance Policy If You Are Terminally Ill

Unfortunately, a diagnosis of a terminal illness often comes with many expenses. If you need money to pay for your medical care or comfort, you may be able to use your life insurance policy to get some immediate cash.

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