Edwards Group LLC

David O. Edwards, Counselor-at-Law

Contain Yourself:

A Foolproof Solution to Getting Organized

Why is getting organized so much fun? Well, I should rephrase that. Getting organized is a lot of work, but BEING organized is fun. Michelle and I recently went to the Container Store in St. Louis. Who would think there is a whole store with nothing but containers for storing things? And it's fun to look around in there! There are three truths about organization:

- We like to be organized.
- We usually don't get organized on our own.
- When we do get organized, it doesn't take us long to slip back into disorganization.

You'll be glad to hear that at the Edwards Group, we have discovered a foolproof method for organizing your financial life, and keeping it that way. Let us help you! There is no doubt that estate planning, as well as peace of mind and happy relationships, rest on good financial decisions and organization. Here are some of the ways we help clients in our Dynasty membership program:

Store Documents We keep copies of deeds, bank statements, insurance policies, and other important documents for our reference and yours. You'll always know right where your most important documents are right when you need them.

Identify Problems We help clients identify unseen problems (or opportunities) in their financial life. The best estate plan will be worthless if the assets are not there to pass on because of poor investments, needless taxes or loss to creditors.

(continued on pg. 2)

From Dave's Desk

Yes I do! I write all of my own newsletters (with Elisa's editing help). Helping you and your family leave a legacy is a very personal thing. You should work with an attorney you can trust. I share myself with you now, knowing that you will be sharing your life with me later when you or your family needs my help. Some businesses use pre-packaged stories written by a faceless stranger. Not here. I have the best job in the world and I never get tired of writing about it. Estate planning deals with everything you own and everyone you care about – so what could be more important than that? Thanks for all the notes and encouragement saying that you enjoy the newsletter. I'll keep writing, if you keep reading!

FROM OUR EXCLUSIVE REPORT: "NAMING A GUARDIAN FOR YOUR KIDS"

Fact #11 – Drop the "all done" mindset and start the "journey" mindset. Being a mom or dad is a daily thing. You don't ever get "done." And estate planning is the same way. There's no such thing as being all done with your estate plan, until you're gone. As long as you continue on the journey of

parenthood, you are on the estate-planning journey as well. To make sure your children are protected and given the best chance to succeed, let us help you on the journey of always keeping your plan up to date.

***Download the entire report at* www.11ThingsParentsShouldKnow.com.**

CONTAIN YOURSELF *(CONTINUED)*

Summary Reports If something happened to you today, how easy would it be for your family to make a list of all your assets? We help clients maintain an updated Asset Review Report so their information is always easy to access.

Reminders Asset titling and beneficiary designations may seem boring, but they are key to making an estate plan work properly. We regularly remind and teach our clients what to look for in coordinating their assets.

Check-up How do you know whether each of your assets (house, IRA, annuity, investments, business or farm) is properly coordinated with your legal plan? Clients send us information on new assets, and we double check to make sure it fits with their plan. If it doesn't, we help make it right.

Objective Advice I don't invest assets for clients or sell financial products, but I do see firsthand the work of dozens of financial advisors. I also see the results of our "do it yourself" clients. I am always glad to give feedback on my client's financial or business decisions, and my bachelor's degree in finance helps me do just that when it's necessary. Often, I support the good advice coming from the financial advisor, and help the client understand how it fits into the bigger picture. Once in a while, I protect a client who is being threatened by poor service or advice from another professional.

Call us to RSVP for a Truth about Estate Planning Workshop or set an appointment at (217) 726-9200.

DAVE'S FLASHBACKS... *EXPERIENCES THAT FORMED DAVE AND PREPARED HIM TO PROTECT YOUR LEGACY*

After graduating from the University of Illinois College of Law in 1995, Dave served one year as a law clerk for Justice James Heiple of the Illinois Supreme Court. The Illinois Supreme Court is the top-level court in Illinois. Trial courts, at the bottom level, make initial decisions, sometimes with the help of a jury. An appellate court, which is the second level and made up of three judges, reviews trial court decisions for errors. At the third level, a party can ask to appeal to the Illinois Supreme Court. Those seven judges review the written court transcripts and consider written arguments by the attorneys, and then hear an "oral argument" which is a short (20-30 minute) presentation by each side's attorney, where the judges can ask questions.

A law clerk is a licensed attorney, often a recent graduate, who helps a judge research and write case opinions. These case opinions are then published for review by lawyers arguing future cases. Some of the decisions that Dave helped write are still used today. For example, Connick v. Suzuki Motor Co. was a class action lawsuit dealing with roll over accidents in the Suzuki Samurai SUV. Since the decision was published in 1996, it has been referred to in 376 other court cases.

SHARE YOUR HOLIDAY TRADITIONS!

What does your family do for Christmas and New Year's Eve that's special? Share with us and we may include it in a future newsletter. What kinds of food do you eat? How do you give your presents? What traditions did you get from your parents and continued with your own kids? Email your traditions to lynn@edwardsgroupllc.com.

THOUGHTS ON PARENTING BY ELISA COTTRELL

I just couldn't wipe the smile off my face. It was a cold, rainy night, and there was a fire in the wood-burning stove. My three favorite people were cuddled up on the couch together. Jack in his fleece rocket ship pajamas, Cate in her fleece cupcake pajamas, and Duane (eternally cold) in the bright blue Snuggie he ordered off of a made for television commercial.

We had spent the whole week together with the flu, and you would think we would have been sick of each other, but there we were – all in the same room, all getting along. As I soaked in the scene, trying to permanently etch it in my brain, I couldn't help but think about how moments like these are so rare. Our modern life is so busy, it seldom affords time for us to just sit around with each other taking advantage of the spontaneity that comes from unplanned time. As I sat there, I began to think about how we handle what life throws at us is largely a matter of perspective, and there's always an upside – even to the flu.

You can read more of Elisa's writing at www.ThoughtsOnParenting.com.

WHERE WE DO WHAT WE DO

I worked downtown for 12 years and I really enjoyed it. There is so much history there and I loved walking around at lunch, running into people I knew. There was a great sense of community down there, but I began to ask myself, "What is best for my clients?" And I realized that downtown was not the best for them.

"Where do I park?"

"Is 4th Street one way?"

"Which set of elevators do we use?"

"Do I need change for a meter?"

"Which floor is it?"

I thought about all of those conversations I had with clients over the years about how to find me, and I decided I wanted to be where people can get to me easily. There is no reason I need to be near the courthouse every day as an estate-planning attorney. In fact, my goal is to help my clients avoid probate or disputes that land them in court.

Our new office is on the west side of town, which is easier for a lot of our clients to get to. In addition, we have plenty of parking and our office is located all on one level. Just drive right up, walk right in the door and there we are. No more will a client have to leave a meeting to go down to feed the meter, or else risk a parking ticket.

One requirement I had for the new office was a community room where we could hold group educational events. I am excited to make the community room available to the public. It will hold 16-20 people, depending on how we set it up. Anyone can contact our office to reserve a time to use it. I'm really excited about our location and office space. I think it will be a terrific place for our clients and the community.

GREATEST HUMAN FEAR CONQUERED

Well, there's always a few butterflies, but I do find myself doing a lot of public speaking these days to other professionals, community groups, and regular people interested in protecting their families through effective estate planning. I have recently spoken or will be speaking at some of the following groups: Sangamon Valley Estate Planning Council; Central Illinois Estate Planning Council; rotary clubs in Springfield (three of them) and Petersburg; monthly financial advisor lunches at Edwards Group (on topics such as disability, estate taxes, and asset protection); and at least three "Truth About Estate Planning" workshops per month at our office. If you ever need a speaker for your group, feel free to contact Lynn. I'd love to share with your group!

What Type of Legacy Will You Leave?

What some of our clients have said about the Truth About Estate Planning Workshops:

"...1 1/2 hours isn't long enough!"

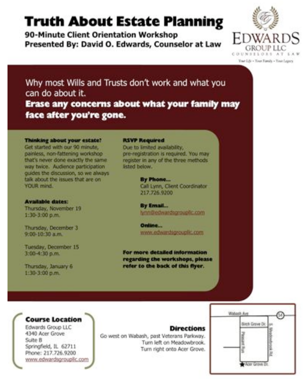
"...a helpful review..."

"...good to know what's out there..."

"Very informative!"

"...learned new options."

"Would definitely recommend to friends."


Truth About Estate Planning
90-Minute Client Orientation Workshop
Presented By: David O. Edwards, Counselor at Law

EDWARDS GROUP LLC
COUNSELORS AT LAW
Your Life • Your Family • Your Legacy

Why most Wills and Trusts don't work and what you can do about it.
Erase any concerns about what your family may face after you're gone.

Thinking about your estate?
Get started with our 90 minute, painless, non-fattening workshop that's never done exactly the same way twice. Audience participation guides the discussion, so we always talk about the issues that are on YOUR mind.

Available dates:
Thursday, November 19
1:30-3:00 p.m.

Thursday, December 3
9:00-10:30 a.m.

Tuesday, December 15
3:00-4:30 p.m.

Thursday, January 6
1:30-3:00 p.m.

RSVP Required
Due to limited availability, pre-registration is required. You may register in any of the three methods listed below.

By Phone...
Call Lynn, Client Coordinator
217.726.9200

By Email...
lynn@edwardsgroupllc.com

Online...
www.edwardsgroupllc.com

For more detailed information regarding the workshops, please refer to the back of this flyer.

Course Location
Edwards Group LLC
4340 Acer Grove
Suite B
Springfield, IL 62711
Phone: 217.726.9200
www.edwardsgroupllc.com

Directions
Go west on Wabash, past Veterans Parkway.
Turn left on Meadowbrook.
Turn right onto Acer Grove.

Are you receiving our e-newsletter? Get Dave's thoughts every week (or so) on life, family, and estate planning. Subscribe at www.edwardsgroupllc.com or by email to lynn@edwardsgroupllc.com.

Upcoming

Truth About Estate Planning Workshops

Thursday,
December 3 at 9 a.m.

Tuesday,
December 15 at 3 p.m.

Thursday,
January 6 at 1:30 p.m.

All workshops will be held in the Community Room at Edwards Group offices.

RSVP at (217) 726-9200, lynn@edwardsgroupllc.com, or online at www.edwardsgroupllc.com.

www.11ThingsParentsShouldKnow.com

Named guardians for your kids?

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