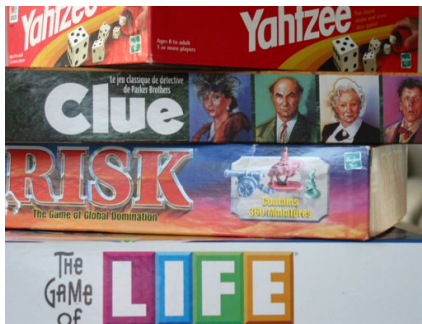


Edwards Group LLC

David O. Edwards, Counselor-at-Law

Estate Planning is Like...



Board games are a free, fun way to hang out with family and friends. With the challenging economic times, more families are playing games. And guess what? Estate planning can be like a game! Which kind of game depends on you...

Bridge Seems like a game for older people. Some people feel the same way about estate planning.

Solitaire No need to round up more players, just grab a deck (or click a mouse) and you're

ready. Some people like to do planning by themselves. Too bad these "do it yourself" plans often end up creating more work for attorneys like me.

Monopoly With our busy lives, who has the time? Some people just can't find the time to protect their legacy with proper planning.

Trivial Pursuit All the rage in the 80's and a good game to humble even the best of us. Some put off planning because their lack of legal knowledge makes them feel dumb. But isn't that why you hire the attorney?

Sorry A game the entire family can play! Planning should be like this, with family discussions about what is most important in

(continued on pg. 2)

From Dave's Desk

I had a great time in San Antonio two weeks ago. It was my first trip to that wonderful city and Michelle was able to join me for most of it. I was attending a conference with the National Network of Estate Planning Attorneys, which I do twice a year. I spent four days learning and talking with other attorneys from around the country who approach things like I do – with a focus on helping clients transfer their wealth, financial and otherwise, while forming effective lifetime relationships that give families peace of mind.



Conferences like these are always a good time to hone my skills and re-focus on what's most important to me and my clients, and this one was no exception.

FORGET ABOUT THE "ESTATE" AND JUST DO PLANNING

I talk a lot about "estate planning," whatever that means. It sounds like lawyer talk and makes people's eyes glaze over. Well, forget about it. Just call it "planning," because that's all it is. Plan for getting older and make choices for your own care. Plan how you will pay for a nursing home, if it comes to that. And what about when



you're gone? Will your family know what to do? Plan for it. Will your kids be ready to inherit your money and stuff? Who will fight over which family heirlooms? Plan to avoid those fights. Everyday, we help our clients use legal and financial solutions to plan for the people they care about and the stuff they own. Don't let the terminology scare you away.



ESTATE PLANNING IS LIKE... (CONTINUED)

life. Kids who understand their parents' plan will have much less stress

when something happens.

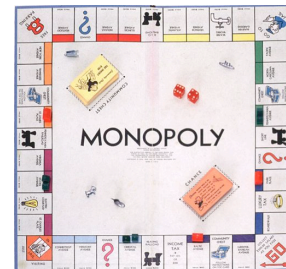
Chutes & Ladders Some people think of planning as something so boring it ranks 2 steps below a root canal (or this popular children's game). Most of my clients are surprised that our planning meetings are so

enjoyable and go much quicker than they expect.

Mousetrap Remember those games that look fun but are just too much trouble? Some put off calling me because they think planning is so complicated they won't know what to do. The reality? You already possess all the knowledge you need, and I will help you make the best choices that fit your family.

"We don't play games." Sooner or later, your family will have to play the estate planning game. If

you don't plan ahead for your death or disability, your family will miss out.



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

MEET THE TEAM: LYNN HANSON, CLIENT COORDINATOR



If you've ever called Edwards Group, chances are you've spoken with Lynn Hanson. Lynn is our Client Coordinator. As Client Coordinator, Lynn is the main point of contact, answering questions for clients, scheduling appointments and working with asset titling. She first met and worked with Dave

at Giffin, Winning, Cohen & Bodewes in downtown Springfield, and gladly helped Dave make the transition in opening a new office earlier this year. She loves the fact that everyone at Edwards Group works so well together. "It is great working at a firm where we are all focused on our clients and helping them achieve their goals and legacy wishes."

When asked about the unique process that Edwards Group has for working with clients, Lynn uses one word to describe it, "sensational." She prefers to think of the process as a journey. A journey in which she

and the rest of the staff love getting to know the clients and their families. "It is not the typical estate planning process where you meet with a lawyer, talk, come back in to sign documents, and then you are done. Our 3-step process is more tailored to our client's journey in life. Not only do we make sure that their plan works for them, but during the time we take with our clients, we build relationships and become extensions of their families."

Lynn takes her job very personally and tries to make sure that every clients receives outstanding service in which their expectations are always surpassed. For the past 4 years, Lynn has spent every day working with estate issues, first in Ohio and then in Illinois. In Jan. 2009, she completed a two day training session in Cleveland, Ohio, related to proper asset titling for living trusts.

When she's not in the office, Lynn loves spending time with her family exploring the outdoors.

UPCOMING WORKSHOPS

Truth About Estate Planning

RSVP to Lynn at (217) 726-9200

- Oct. 30 at 1:30 p.m.
- Nov. 10 at 4:30 p.m.
- Dec. 3 at 9 a.m.
- Nov. 5 at 9 a.m.
- Nov. 19 at 1:30 p.m.
- Dec. 15 at 3 p.m.

Events for Professional Advisors

- Oct. 21 at 11a.m. Case Study Lunch
- Oct. 26 at Noon Collaborate: Asset Protection Overview
- Nov. 18 at 11 a.m. Case Study Lunch

THOUGHTS ON PARENTING BY ELISA COTTRELL

Elisa is part of our Edwards Group team, helping with communications such as this newsletter. She works long distance from Oregon. Elisa and I have been friends since going to college together at the University of Illinois in the early 90's. I asked her to start sharing something in each newsletter. Check out more of her writing at her blog www.thoughtsonparenting.com.

After picking Jack up from preschool we entered the cursory end-of-day conversation...

"Jack, what did you do at school today?"

"We arted."

Fearing that his heightened level of testosterone had indeed taken over complete control of his frontal lobe and I had just missed the all important "F" at the front of that word, I cautiously asked him to tell me again.

"We ART-ED," he said with great

EMPH-A-SIS.

Still not quite sure I understood, but not wanting to insult the sometimes fragile psyche that accompanies his exploration of language, I said, "Oooooohhhh."

As if he knew I didn't really know

what he was saying, he explained further, "We painted. You know, arted."

And a big wave of relief rushed over me as ART became a verb.



HOW WE DO WHAT WE DO



When I started Edwards Group, I really wanted to create a team – a whole office – that could focus on bringing peace of mind to our clients via effective estate planning. I am excited about the team we have put together to guide our clients through the planning process. It's a great team that will help our clients maintain their plans over the years. Here are just a few of the things we have

consciously put in place to better serve you:

Focus. The entire office is focused on one thing, preserving your legacy for your family, business, or farm. This is all we do, all day, every day. We don't handle divorces, car accidents, or DUI's, just estate matters.

Teamwork. We have a knowledgeable and enthusiastic team that will respond to clients' questions even if I am not available.

Location, location, location. I wanted to be closer to my family, and I wanted a location that was easier for you to reach. People can park right outside our door and

walk in. No feeding the meter. No dealing with one-way streets.

Technology. We want to use technology to serve clients better. With technology, we can serve clients more quickly, with more accuracy, confidentiality, and personal attention. Later this month, I am speaking to other professionals at the Sangamon Valley Estate Planning Council about the use of technology in estate planning.

Education. My vision is to educate friends, clients, advisors, and anyone else who will listen about how to protect their families. Our community room (a 16 seat classroom) hosts learning events regularly.

SUBMIT YOUR FAMILY HOLIDAY TRADITIONS



Part of what makes the Edwards Group different from other estate planning firms is the emphasis on non-monetary legacies. Things like family businesses and heirlooms are important parts of people's lives that need to be passed down to future generations.

This holiday season we would like to hear about your special family traditions. You can send recipes, stories or pictures, and we will feature some of the best ones in our November and December newsletters. Email submissions to lynn@edwardsgroupllc.com.



Is Your Will More Than 3 Years Old?

If so, you're not alone. The average person's will is 19 years old. Attend a Truth About Estate Planning Workshop to see if you need to update your plan. Find out why your plan may not work like you think. Hear about threats to your family's wealth and peace of mind from probate, taxes, creditors, nursing home costs, financial disorganization, unprepared heirs, and much more...and what you can do about it.



Truth About Estate Planning Workshops

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Dec. 3 at 9 a.m.

Dec. 15 at 3 p.m.

Call (217) 726-9200 or email lynn@edwardsgroupllc.com to RSVP.

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.

Named guardians for your kids? www.11ThingsParentsShouldKnow.com

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