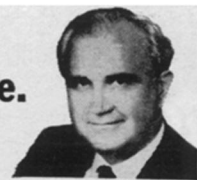


Americans work harder than any other people on earth to make adequate financial provision for their families after they are gone. BUT much of their hard-earned money is wasted, siphoned off by a scandalous probate system before it ever reaches their loved ones



Why Haven't You and Your Family Been Told These Facts?

- On average, it takes one to five years to close out an estate. During that time your spouse can draw a pitifully-small "widow's allowance" but your children can't draw a cent.
- It costs three to ten times as much proportionately to settle a poor man's estate as that of a millionaire.
- Under the existing probate system, complete strangers may share your estate with your family.

But, in the next 60 seconds I will tell you of an astonishingly simple way to transfer absolutely everything you now own to your loved ones after your death without delay, without red tape and without the excessive probate costs which your estate may otherwise be called upon to bear.

If you don't take the steps I suggest, my advice to you is "Don't die," because complications will start the moment you do. Your estate will come under the jurisdiction of a special court. Sometimes called the "orphans," "chancery" or "surrogate" court; its most common name is "probate" court. If you've left no will, it will dictate one for you in accordance with your state's law which won't necessarily read as you would wish. Now your children can start their long one-to-five-year wait to get what is left of their inheritance after the appraiser fees, executor or administrator fees and probate court costs are deducted.

THE UGLY SIDE OF PROBATE

Senator Robert F. Kennedy recently charged that courts handling probate are "shot through with scandal, scandal that has been documented over the years."

Fiorenzo LaGuardia called the probate system "the most expensive undertaking establishment in the world." The New York *Herald-Tribune* editorially denounced those "clubhouse lawyers" who "profit to the extent of one million dollars annually in fees, many taken, at a large percentage, from small guardianships where every dollar is needed." The *Bridgeport Post* called the probate system a "grave train." An article in the *Journal of the American Bar Association* called the Connecticut probate system "one of the most viciously corrupt."

Probate judges on average are the highest paid judges in America. Many of them work on percentage and may earn more than the governors of their states. The income of one judge was 20% higher than that of the Chief Justice in Washington.

The clerk of a Chicago probate court appointed 691 "special guardians" in a nine-month period. One of his friends got 76 guardianships—an average of two a week. A probate judge has reported that 90% of the appraisers appointed by a probate court perform no service whatever for the fee they receive. Many conscientious members of the bar are worried about the corruption built into our probate system but most lack the courage to speak out.

It is up to you to do something to help yourself. Sooner or later some of your own family's money will be involved. Don't wait and let your family and your children face this problem. Learn now how to avoid the probate system.

THE MAGIC KEY TO AVOID PROBATE

How can you give your loved ones the very maximum estate in the very minimum time after you have gone? By *avoiding* probate. Yes, virtually everything you now own can be quickly and easily transferred to your heirs after your death—and exactly as you specify, without any red tape, without publicity, without strangers meddling in your affairs and draining off the financial security you worked so hard to build for your family.

You can achieve all this very simply by a method which few laymen know about called an "inter vivos" or "living" trust. Indeed, only a small proportion of lawyers fully understand its use—the American Bar Association has just issued a training film to be shown to local bar associations to educate them on its advantages.

It's amazingly simple: Let's assume that you own a piece of real estate which you wish to leave to your wife at your death. In a simple "declaration of trust" you say in part: "I declare that I am holding this property in trust for my wife. Upon my death my successor trustee is to turn the property over to the beneficiary and terminate this trust. I hereby appoint as successor trustee the beneficiary hereunder." Upon your death, your wife, acting in her capacity as successor trustee, simply turns the property over to herself as beneficiary. She is then immediately the complete and absolute owner of the property. That's all there is to it—no executor's fees, no appraiser's fees, no probate court cost. No one-to-five-year wait. No piece in the paper telling all your business.

VITAL IF YOU OWN A SMALL BUSINESS

Passing on a small business, incorporated or unincorporated, to relatives or employees is extremely important. If necessary, your business can be quickly sold by the beneficiary-trustee if that is your and their wish. Otherwise, it could be tied up in probate court for years. A distress sale under probate procedures may produce little or nothing . . . may even create obligations. With an "inter vivos" trust, your successor trustee can quietly, privately and immediately investigate possible buyers . . . then take his time to make the deal that will give your family the very maximum, with no undesirable publicity to harm the sale.

WHY THIS BOOK?

I wrote this book to tell a few friends and clients how to avoid probate. They told their friends . . . and now it zoomed to the top of the best-seller list because Americans everywhere discovered that it frees them from the bondage of the iniquitous probate system.

In it you will find an explanation of why it is vitally important to you and your family that you avoid probate. Next, you'll find the *actual trust instruments* needed to exempt your home or other real estate, your savings or checking account, your stocks, your mutual fund shares, your small unincorporated business, your close corporation . . . even your personal effects such as jewelry, antiques, paintings, etc.

CLEARED!

The Book *The Lawyers Tried to Ban . . . until the Lawyers' New York State suit was THROWN OUT* by New York's highest court . . . The book so extraordinary Norman F. Dacey insists it be printed not on regular book paper but highest quality bond paper . . . Because it contains important legal forms which you can fill in, use and which last over 100 years.



With each instrument are instructions that even a school child can understand, and a picture of how the instrument should look when it is completed. All of the instruments are specially perforated for easy removal from the book and *actual use*.

In addition, you'll find precise advice on a wide range of family financial planning decisions which you are called upon to make on matters of life insurance, taxes, investments and the like . . . the very things you and I would talk about if we sat down in your own home to discuss your financial estate problems.

LOADED WITH TAX-SAVING IDEAS, TOO

I'll show you a special way to give support to an elderly relative or to a growing child. I'll show you how you and the beneficiary can gain valuable tax benefits. I'll show you how to make gifts to charity to take effect at your death—but give you important tax benefits this year. I'll even tell you exactly what you do if you change your mind about any of the trust arrangements or want to

PUBLISHER'S NOTE

Your own lawyer may not like this man because of his courageous fight against the probate system. (On the other hand, he might be one of those enlightened lawyers who will positively agree with Mr. Dacey's fight.) But in a hundred books and articles, in more than 500 broadcasts, Norman F. Dacey has brought his case for the streamlined passing of personal property to the American people. The American people have responded. Norman F. Dacey is bombshell news today. He is America's best known professional estate planner. Senate committees, the Justice Department, the Defense Department, the largest consumer organization in America have all sought his professional assistance. At the invitation of the U.S. Air Force, he has delivered a series of lectures on estate planning at the Air Force Academy. Now you can obtain his guidance in planning your estate. We are proud to have published this historic book.

Since its publication we have printed and completely sold out *twenty-nine* editions. It is constantly in short supply. It has been first come, first served. Order it today on our special money-back guarantee. It costs nothing at all unless you are completely satisfied, and otherwise only \$4.95. Send the coupon below.

change a beneficiary . . . and provide necessary forms.

WHAT DOES ALL THIS MEAN?

It means that you're going to learn how to make the money you earn safer and more productive, you're going to pass it on to your family at your death with a minimum of wear and tear from taxes—and you're going to avoid completely the up-to-10% or 20% cost, the one-to-five year delay and the unwelcome publicity which will attract the attention of unscrupulous persons to your heirs. And you're going to keep the sticky fingers of any probate racketeers out of your family's affairs.

To my knowledge, there's never been a book like this before. It is truly a "do-it-yourself kit" which will enable any literate American to administer his own estate. If you come by your money easily and you don't much care who gets it when you're gone, the book isn't for you. But if you're a hard-working American and you want to decide for yourself, with a conscientious lawyer, if you like, who is to get your estate when you're gone, and if you have no intention of bequeathing a chunk of it to the local probate court, this book was written for you.

Norman F. Dacey

MAIL NO-RISK COUPON TODAY

National Counseling Service, Dept. SN9-20
Box 808, F.D. Roosevelt Sta., N.Y. 10022

Please ship me your book "How to Avoid Probate" including full information as to how I may pass on my property without Probate costs and delays. I understand that this book is printed on special bond document paper and includes the legal forms I need and which I will be able to fill in. If not delighted I may return within ten days for full refund.

- \$4.95 payment enclosed (I save postage)
 Enclosed \$1 goodwill deposit. Send C.O.D. and I'll pay postal charges.

NAME _____

ADDRESS _____

CITY _____ STATE _____ ZIP _____

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