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BUSINESS PROFILE

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When people have worked hard to create a comfortable lifestyle for their family, they deserve to enjoy their success. Unfortunately, experience shows that few things go exactly as planned.

Life is never predictable- which is why so many people can find their lives turned upside -down when events take a turn for the worse. Homes have to be sold, children's education can be disrupted, holidays and even little luxuries can be a thing of the past. Yet with efficient protection solutions families can be covered against financial misfortune relatively simply, with a little advance planning.

Protection these days means a lot more than life assurance, though this will always play an important part. But what would happen if a sudden serious illness forced you or your partner to give up work, for example?

For an answer to these questions you should turn to Melvyn Lux of Elegant Solutions which is part of St James's Place Partnership. He will offer financial advice you can trust.

"You can look at two families with similar homes and incomes, one of them can be totally secure and the other open to every

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wind that blows, but they never realise it until it actually happens. Yet all it takes is a little expert advice, and you can arrange things so that your family can remain financially secure."

So if fortune is smiling on you at the moment, this could be an excellent time to prepare against future setbacks, and to avoid the financial consequences of the unexpected.

Melvyn Lux is part of Elegant Solutions which in turn is part of St James's Place Partnership. Melvyn has over 25 years experience in helping people arrange their financial affairs. He invites fellow members of the SURREY BUSINESS CLUB to discover the benefits of professional financial advice.



For more information, please contact Melvyn Lux on:
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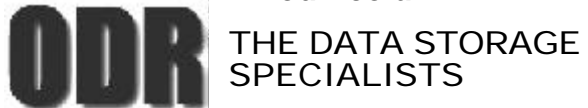


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NON-CLUB EVENTS IN JUNE

Day	Org	Title
1	SCC	Speed networking breakfast
2	BLS	The secrets of E-mail marketing
3	SCC	Go racing at Sandown Park!
8	UD	Shift your thinking, change your life!
8	BLS	Enabling you to turn plans into practice
9	BLS	Improving performance of your business
10	BLS	Make a better MD
10	BLS	Work smarter with new technology
10	SCC	Surrey Chambers Golf Society
11	BLS	Money management in voluntary sector
11	SCC	Investing in an uncertain world
15	BLS	Meet the Buyer 2004
15	BLS	Employment Law - Your Reputation
15	SCC	Coy. car tax & changing biz-user environment
17	BLS	Making Sense of Business
17	SCC	How to benefit from websites & search engines
22	BLS	Work smarter with new technology
22	SCC	How to increase response from sale letters
23	BLS	Simple utility management seminars
23	BLS	What IT should I invest in?
23	SCC	Meet the Force - with Surrey Police
24	BLS	Making sense of business
24	SCC	President's Dinner
29	UD	Making higher education relevant to your biz
29	APL	'Working from home' training course (SBC)
29	BLS	Work smarter with new technology
APL	Active Personal Learning (www.aplearning.co.uk)	
BLS	Business Link Surrey (www.businesslinksurrey.co.uk)	
SCC	Surrey Chambers of Commerce (surrey-chambers.co.uk)	
UD	UniSdirect (www.unisdirect.com)	
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