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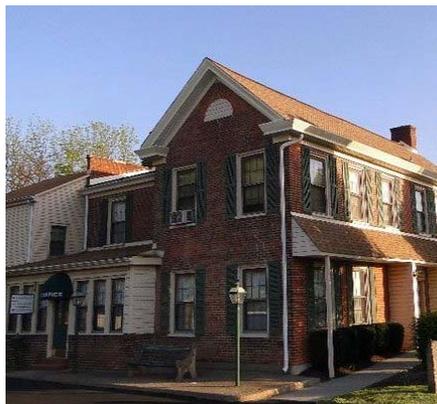
LAW OFFICES OF
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February 2011 - Newsletter

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Dear Friends,

It is our goal, here at the Law Offices of Michael Kuldiner, P.C. to continuously earn our reputation as a reputable local law firm by always providing our clients with receptive, keen, cost-effective and highly knowledgeable legal services and representation, in a professional manner. In our monthly Newsletters we provide our friends and clients with valuable knowledge and in-depth information about our practice areas of law.

We love to hear feedback from our good friends and clients who enjoy reading our monthly newsletters. If you have a question about a legal matter please feel free to give us a call at (215) 942-2100. To get your FREE Copy simply call our office and we'll send you, a family member, or friend one of our informative Newsletters.

Best Wishes,

Michael Kuldiner, Esquire



Valentine's Day Guide to Prenuptial Agreements

Reasons one should agree to a Prenuptial Agreement

Although marriage remains to be a loving contract between two people who want to spend the rest of their lives together, in the eyes of the law, marriage is also a contract which involves a variety of financial rights and obligations. As strange as it may seem, when it comes to creating a prenuptial agreement, Marriage should be approached as a "business venture" where both parties secure their rights and obligations against an unlikely and unforeseen circumstances. It is also important to understand that such an agreement is an essential part of a marriage contract, for both your future husband-or wife-to-be as well as yours. It is extremely advisable to consult with a legal professional in order to understand the different kinds of issues that might be covered in a pre-nuptial agreement. Here at The Law Offices of Michael Kuldiner, P.C. we believe that the better informed you are, the more protected will your financial rights and obligations will remain.



In this Issue

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Special Thanks

Special thanks to all of our clients and friends who graciously referred our law firm to their friends and neighbors last month! Our practice is built based on positive comments and referrals from people just like you. Thank you from all of us here at The Law Offices of Michael Kuldiner, P.C.





Why sign a Prenuptial Agreement?

Although many couples might not find signing documents such as a prenuptial agreement to be very romantic, if either you and/or your fiancé have been divorced, you probably already know how valuable a prenu can be. Rather than leaving things in the hands of the government in case of a separation or divorce, it makes a lot of sense to get a customized prenuptial agreement which will deal with the financial consequences if the marriage ends.

It is particularly important if:

- One party is wealthier than the other
- One partner earns much more
- You are remarrying
- Your partner has a high debt load
- You own part of a business
- To prevent your spouse from overturning your estate plan
- If you plan to quit your job to have children



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Quotes

"Failure is simply the opportunity to begin again, this time more intelligently."

Henry Ford

"Action is the real measure of intelligence."

Napoleon Hill

"Far and away the best prize that life has to offer is the chance to work hard at work worth doing."

Theodore Roosevelt



Helping Make a Difference

While we pursue our professional goals, we we also endeavor to improve the quality of life in our communities. We make significant contributions to causes and charities important to us and our families and friends.

This holiday season we will be making donations to the following charities in honor of our relationships with our clients, associates and other members of the community.



The Children's Hospital
of Philadelphia®

simply by calling our office at 215-942-2100



Valentines Day Recipe

Mouthwatering Fudge

Valentine's Day is certainly the right time to make special desserts for those we love and care about. This month's recipe is a perfect way to celebrate a special relationship or just treat yourself and your family in the middle of a cold winter. If your loved one is tongue-tied when it comes to expressing his/her feelings, let this mouthwatering fudge recipe do the talking.



Ingredients

Dark Chocolate Layer:

1 1/4 cups semisweet chocolate chips
1/2 cup sweetened condensed milk
Dash of salt

White chocolate Layer:

1 1/4 cups white chocolate chips
1/2 cup sweetened condensed milk
Dash of salt

Other ingredients and Materials:

Aluminum foil
64 conversation hearts
64 red mini muffin cups
Clear or red cellophane wrap, cut 64-5x6" rectangles

Instructions

Line an 8-inch square pan with aluminum foil. Set aside. In a bowl, combine the dark chocolate layer ingredients. Microwave the mixture on high at 30-second intervals until the chocolate is melted. In another bowl, combine the white chocolate layer ingredients. Repeat the melting process. Spread the white chocolate evenly over the dark chocolate layer. While the fudge is still warm, use a knife to gently score it into 1-inch squares, then put a candy heart on top of each square. Chill the fudge uncovered in the refrigerator for at least 2 hours or until firm. Lift the foil to remove the fudge from the pan and place the whole hunk of fudge on a cutting board. Use a large knife (a parent's job) to cut apart the squares, then peel off the foil from the bottom. Place each fudge square into a mini muffin cup. Center the cup on a cellophane square and wrap it, using 1-inch pieces of pipe

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We urge you to give back to your community as well.



cleaner to secure the ends. Makes 64 bite-size pieces. Store at room temperature or in the refrigerator for added firmness.



DO YOU WANT THE STATE TO DECIDE HOW TO DISTRIBUTE YOUR ASSETS AND WHO SHOULD BE THE GUARDIAN OF YOUR CHILDREN IF YOU DIE? If not, call The Law Offices of Michael Kuldiner, P.C. at 215-942-2100 to schedule an appointment to discuss preparing a will.



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