



THE INDEPENDENT CONSULTANT



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Issue Notes from the Editor

by Bill Ely

In this quarter's issue of *The Independent Consultant*, we offer a diverse selection of articles for the actuarial entrepreneur.

- Chairperson James Ramenda solicits input from EAS members in his article, "Growth of the Actuarial Profession - What About Demand?"
- Amy Elliott Hemeter and Nate Hutchins explore innovation in their article, "How Can Innovation Have Impact?"
- In "Estate Planning: Minimize Your Estate and Taxes Via a GRAT," Robert M. Russell discusses Grantor Retained Annuity Trusts.
- Karen Friedman walks us through "Handling Communications Slip-Ups and Blunders" in her article.
- We are excited to publish two honorable mention essays from the 2010 EAS-sponsored Papers Competition, "Low Cost Freedom: Optimizing the Success of Early Prisoner Release Initiatives," by Nickolas J. Ortner and "Third World Personal Insurance," by Jay M. Jaffe.

Enjoy the issue!

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