



# Small Business Protection Strategies

*Managing a small business brings many rewards, as well as many questions. Several key legal and financial planning strategies can minimize risk and help your business thrive. We invite you to learn about seven simple legal steps and four financial steps that can protect your business.*

**Presented by:**

**Monique McCullough**  
Financial Consultant  
AXA Advisors, LLC

Monique.McCullough@axa-advisors.com  
www.moniquemccullough.com

**Donna Ray Chmura**  
Attorney  
Sands Anderson Marks & Miller

DChmura@sandsanderson.com  
www.SandsAnderson.com

**Seating Is Limited**

**Hosted by:**

**Tim Hinton of**

**KeySource Commercial Bank**

410 Blackwell Street, Suite 60

Durham, North Carolina

[www.keysourcebank.com](http://www.keysourcebank.com)

January 29, 2008

8:30am to 10 am

Please call (919) 316-1300 x10 for questions and reservations.

**Refreshments will be served.**

Reserve your seat by January 15

**KEYSOURCE**  
COMMERCIAL BANK



**SANDS ANDERSON  
MARKS & MILLER**

*Be Life Confident*

The opinions of **Donna Ray Chmura of Sands Anderson Marks Miller** or **KeySource Commercial Bank** will not necessarily be those of AXA Advisors, LLC. AXA Advisors is not a legal or tax advisor and does not endorse or recommend the advice of Donna Ray Chmura. **Monique McCullough** offers securities **investment advisory services** through AXA Advisors, LLC (NY, NY, 212-314-4600), member NASD, SIPC. Insurance and annuity products are offered through AXA Network, LLC and its subsidiaries, an affiliated insurance general agency. **Sands Anderson Marks & Miller** is not affiliated with AXA Advisors or AXA Network. GE-37486 (10/06)