



WIN A \$25 GIFT CERTIFICATE FOR SEMINOLE HARD ROCK HOTEL & CASINO
Seminole Hard Rock Hotel & Casino Contest for JULY 2005

IDENTIFY THE 2 PHOTOS BELOW. YOU WILL FIND THEM IN THIS ISSUE. WRITE THEIR NAMES and WHAT THEY DO and WHO THE ADVERTISER IS.



1. _____ 2. _____

Entries that answer correctly will be placed in a drawing. All correct entries will be listed in the August 2005 issue. Only **one** entry per family—per address.

E-mail or send your entry* with your name, address and phone number to:

“Hard Rock Contest,” c/o **BoomerTimes & SeniorLife**

1515 N. Federal Highway, #300, Boca Raton, FL 33432 ★ or e-mail to srlife@gate.net

**All entries must be postmarked by July 20, 2005.*

Send your name, address and phone number and we would like to know whether you have been to the Seminole Hard Rock Hotel & Casino before.



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Saving Grandbaby's Precious Details

Creating a lasting keepsake to commemorate baby's birth doesn't have to involve glue, scissors or even a baby book. Some savvy parents are preserving memories with a one-of-a-kind baby certificate.

This personalized baby certificate, printed on museum-quality paper, can be purchased framed or unframed. It features over a dozen facts about your grandbaby's birth ranging from day

and time to baby's birthstone and flower. Colorful and charming, each Babyography also contains a list of famous people who share the same birthday, a description of historical events that took place on the child's birthday and a "time capsule" of current headlines.

With its rich colors and beautiful design, the personal gift can be a lovely and lasting addition to any nursery. For more information, visit www.allbaby.com or call (800) 781-7171. —NAPS

Tackle everything in life in a spirit of friendship.

You've Been Selected...

It usually happens around dinner time. The phone rings and an enthusiastic voice exclaims that you have been selected to win a very valuable prize. Suddenly you can feel the excitement rising as the caller tells you that you have been chosen out of hundreds or thousands of contestants to receive a 50" plasma TV, or an all-expense paid trip to Tahiti. Could it be possible that your ship has finally come in? You don't remember entering any contests, but there are lots of things you don't remember these days.

The caller says that, because of IRS regulations, the only thing that you have to do to receive your prize is to pay the taxes. He tells you the amount. Three or four hundred dollars in return for a prize worth several thousands sounds pretty good. You pay the taxes and you can expect your delivery in a matter of weeks.

Oh, and by the way, in order to verify that you are the actual winner, he

will need your social security number and date of birth. You are not really comfortable giving out your information, but he goes on to say that the prize has to be awarded today. If you do not claim it, it will go to the next person on the list. You are feeling the tropical breezes when you remember something you read in *Boomer Times & SeniorLife*. If something sounds too good to be true, it probably is.



Cheryl Godbout

No one gives anything away without getting something in return. If you send in the tax money, you will not receive your prize. If you give your personal information to a stranger on the phone, you have just given away your identity. When a stranger says, "You have been selected," hang up the phone and sleep well tonight.

Cheryl Godbout is the Community Development Director for the Dignity Memorial Funeral and Cemetery Providers in South Florida. For information on any of the Dignity Memorial Community Outreach programs, please call (561) 585-0555 ext. 219.

Know Your Customer

The maxim in the retail securities business is "Know Your Customer."

It requires that retail brokers have reasonable grounds for believing recommendations are suitable for customers given their resources and investment objectives.

Financial consultants must use due diligence to determine the investment objectives and risk tolerance of each customer. In the typical "non-discretionary" account those investment objectives are "growth, income" or "total return" (growth and income). A customer's risk tolerance is usually measured as "conservative," "moderate" or "aggressive." Some forms also include the category "speculation."

With the increasingly common "managed accounts," investment management responsibility is delegated to an investment manager or managers who manage the account consistent with a particular management "style."

However, asset allocation studies have concluded that the mix of stocks, bonds, and cash has much more to do with performance than any particular manager. Market timing and security selection play a minor role.

It is critical that loss management policies are tied to customer knowledge. If an investor cannot tolerate a significant loss of principal, it is incumbent upon the financial advisor to know this, and to take proactive steps to protect a portfolio. Recent advances in an account executive's ability to place stop losses and limit orders in the OTC markets make it indefensible to over expose a retired customer's principal to market risk. The representative must alert the customer to market risks to which the portfolio is exposed.

Howard M. Rosenfield is an attorney specializing in arbitration and mediation for investors who have a dispute with their broker and/or brokerage firm. He is a member of the Public Investors Arbitration Bar Association (PIABA) and can be contacted by calling 1-800-637-3243.

The hiring of an attorney is an important decision that should not be based solely upon advertisements. Before you decide, ask us to send you free written information about our qualifications and experience.



Howard M. Rosenfield

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The hiring of a lawyer is an important decision that should not be based solely on advertisements. Before you decide ask us to send you free written information about our qualifications and experience.

"Representing Investors for Over 20 Years"