

Look for *Boomer Times & Senior Life* inserted in The Herald Broward Edition* on Friday, March 11th

Read Anita Finley's "Senior Savvy" column monthly in the Hometown editions of the Broward Herald seen in Ft. Lauderdale, Pembroke Pines, Weston, Plantation and Hallandale

* Only these zip codes are receiving a complimentary copy of Boomer Times & Senior Life in both home delivery and in racks: 33308, Ft. Lauderdale; 33026, Pembroke Pines; 33327, Weston; 33324, Plantation; 33009, Hallandale.



Getting There When You No Longer Drive

Part 2

As we get older, chances are we, and our family members, will be faced with several important decisions about driving. Specifically, what do we do if it is no longer safe for us to drive? How can we still remain independent and engaged in life's activities?

Experts say one of the best ways for a person to ease the transition from driver to passenger is to put a plan in place before it is needed. When creating the plan for yourself or another family member, you may want to consider the following:

- Friends, neighbors, relatives or caregivers can often provide an alternative means of transportation to ap-

pointments or social events. Experts say other family members will be more likely to help if caregivers make specific requests and schedule appointments at times that work for those requested to help.

- Reduce the need to drive. Arrange to have prescription medicines, groceries and meals delivered, reducing the need to go shopping.
- Look into dial-a-ride and elder and disabled transportation services that provide door-to-door transportation, often by appointment. Many places offer van service for a nominal fee through a church or nonprofit organization.



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1. _____ 2. _____

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

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

*All entries must be postmarked by March 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.



How to Have Fuller, More Beautiful Lips

Our lips get thinner with age. Luckily, you can instantly erase this telltale sign of aging. For fuller, younger-looking lips, choose light-to-medium-colored lipstick and a matching lip liner. Lighter colors make lips look larger and fuller, while darker colors shrink them. The same goes for lip liner. "A lot of women like to use a dark liner to outline their lips, thinking it will make them stand out, but darker colors only make lips look smaller," explains a makeup artist.

CD Alternatives?

The customer-stockbroker relationship is often one in which the customer reposes trust and confidence in the broker. The relationship suffers if the recommendations made by the broker are not suitable in light of the resources and risk tolerance of the customer.

Seniors who must rely on the safety of their principal are often CD buyers. However, the stable but low interest rates offered by bankers have led many brokers to suggest that their customers consider "CD Alternatives." Some of these alternatives offered as "risk-free," nine-month secured promissory notes reportedly with "unconditional" guarantees by independent insurance companies, turned out to be "ponzi schemes," and many investors lost all the monies invested in these "CD Alternatives."

Another fertile area for customer abuse is the area of "viatical" contracts. They are marketed as "the perfect no-risk investment." Viatical investments are investments in life insurance policies on the lives of individuals in financial need and with a life expectancy of forty-eight months or less. However, these are much less than "perfect no-risk investments." The "annual return" cannot be predicted with any certainty, and states

have started to review the operations of some viatical settlement companies.

What would persuade an advisor to recommend an investment in viaticals or nine-month promissory notes out of the thousands of investment alternatives available? The nine-month notes and viaticals come with a hefty commission for the selling broker. They also promise "guaranteed principal" and "guaranteed yield," but most often fail to deliver on either promise. The viatical salesmen usually fail to disclose the fact that viaticals are extremely illiquid investments, not suitable for those who will require the return of their investment funds in the short term.

Beware of "guaranteed returns"! It is evident that these "CD Alternatives" are often only for those brokers who would abuse the trust and confidence reposed by their customers in them.

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.

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