

DO YOU HAVE ENOUGH FOR A SECURE RETIREMENT?

- What if you live another 30 years? Are you going to be okay?
- What if medical expenses continue to double every decade?
- What if the real estate market stumbles?
- Will you be able to leave something for your children?
- What if you change your plans in six months?

Join Wachovia Securities for a complimentary seminar that can help you manage the challenges and perils that may lie ahead.

Presented by **Elliot Weissmark**, Vice President – Investments

**Friday, November 11 or
Wednesday, November 16**

11:00 a.m. – 1:00 p.m. at **Richards Steakhouse**
6545 Boynton Beach Blvd. (Jog Road and Boynton Beach Blvd.)
Lunch will be served.

—OR—

Thursday, November 17

3:00 p.m. – 4:30 p.m. at **Olive Garden**
5550 N. Federal HWY
Fort Lauderdale – US1/N of Comm.
Lunch will be served.

Seating is limited. RSVP to Lori Degen at 800-231-2510
or lori.degen@wachoviasec.com.



SECURITIES AND INSURANCE PRODUCTS:
NOT INSURED BY FDIC OR ANY FEDERAL GOVERNMENT AGENCY - MAY LOSE VALUE
NOT A DEPOSIT OF OR GUARANTEED BY A BANK OR ANY BANK AFFILIATE

Wachovia Securities, LLC, Member NYSE/SIPC, a registered broker-dealer and separate nonbank affiliate of Wachovia Corporation.
©2005 Wachovia Securities, LLC 66810 9/05

A Family Conversation About Wealth And Inheritance

By Elliot Weissmark — Part 1 of 2

Talking to your children about your finances is about more than telling them the location of your most important documents. It's also about imparting responsibility and respect for your values regarding money.

As parents grow older, they must eventually face the challenge of talking to their adult children about wealth, inheritance and the financial implications of their mortality. Unfortunately, "many parents postpone [the conversation] because they think they have time," says Dr. Eileen Gallo, a Los Angeles psychotherapist who counsels families about the emotional aspects of wealth.

That can be a mistake. Communicating openly with your kids won't solve every problem, but it can reduce family conflict and provide you with more options for empowering your children to act on your behalf, should it become necessary. Open communication can also help prepare your loved ones to become responsible inheritors.

A Family Meeting of the Minds

For many parents, the key question is how and when to begin that conversation. Many people assume that family meetings are important only for the very wealthy. But experts say that regardless of your net worth, an annual family meeting can help you create a comfortable forum for discussing your values, priorities and goals related to managing money—and impor-

tant details about your wishes for the disposition of your estate.

Family meetings also enable parents to clarify their intentions related to any possible misunderstandings that might arise from disproportionate splits of an estate. This is especially important when remarriages and second families are involved, or when parents want to name charities or unknown entities as beneficiaries. "If there are no surprises, you may avert a legal battle later," says Steve Hartnett, Associate Director of Education at the American Academy of Estate Planning Attorneys in San Diego, California.

Work with your attorney and your financial advisor to determine what funding vehicles are appropriate for your goals.

In my next column, I will discuss Conversation Points, A Trusted Strategy and Wealth and Values. Elliot Weissmark, Vice President/Investments, Wachovia Securities, 901 East Los Olas Blvd., #101, Fort Lauderdale, FL 33301, 800-231-2510

Wachovia Securities does not render legal, accounting or tax advice. Please consult your CPA or attorney on such matters.

The accuracy and completeness of this material are not guaranteed. The opinions are those of the author(s) and are not necessarily those of Wachovia Securities or its affiliates. The material is distributed solely for information purposes and is not a solicitation of an offer to buy any security or instrument or to participate in any trading strategy. Provided by courtesy of Elliot Weissmark, Vice President/Investments with Wachovia Securities in Ft. Lauderdale. For more information, please call Elliot Weissmark at 800-231-2510 or 954-356-0286 Wachovia Securities, LLC. Member New York Stock Exchange and SIPC, is a separate nonbank affiliate of Wachovia Corporation. 2005 Wachovia Securities, LLC.

Investments in securities and insurance products: NOT FDIC-INSURED/NOT BANK-GUARANTEED/MAY LOSE VALUE

Tell the truth. Integrity is the key to living an authentic life. — Cheryl Richardson



ACTIVE ADULTS

Your Fall schedule is here at the JCC!

Here's what we have for you:

- Advanced Beginners Bridge class
- Supervised Bridge Play
- Duplicate Bridge game
- Beginners Bridge
- Monthly Meetings
- Book Festival
- Harvest Dance with Al Matos
- Jewish Heritage Bus Tour
- Mah Jongg Tournaments
- Stained Glass class
- SeniorNet Seminars & Classes
- and much more!



Visit either of our location:

Boynton Beach
8500 Jog Road
561-740-9000
or
West Palm Beach JCC
3151 North Military Trail
561-689-7700

Call for our program guide, or log onto jconline.com

Go to bed a little earlier. It's better to get some restful sleep than watch television.

DO YOU NEED HOME HEALTH CARE?



CAREGIVERS ARE SCREENED, LICENSED, INSURED & BONDED

■ NURSES ■ NURSE'S AIDES ■ COMPANIONS

Our services include Personal Care such as Bathing/Dressing, assistance with Activities of Daily Living and general Nursing Services or any care requested by your physician.

Visit our website: www.whitsyms.com

SERVING SOUTH EAST FLORIDA

South Palm Beach: 561.279.0808 North Palm Beach: 561.733.9150 Martin/St.Lucie: 772.323.2126
Broward: 954.358.2049 Miami: 305.444.6640 Out of Area: 1.800.952.3881

WE ACCEPT MOST CREDIT CARDS AND BILL MAJOR INSURANCES DIRECTLY.



FLORIDA STATE LICENSE #NR30210978



WHITSYMS NURSING SERVICE
A SERVICE OF WHITSYMS NURSING REGISTRY