

## Should You Consider Modifying Your Current Life Insurance Policy(s)?

By John Borawski, CLU

If you're between the ages of 60 and 85 and in reasonably good health, you may want to take advantage of some very positive options regarding your current life insurance portfolio.

- If you qualify, you may be insured in a program that could provide you with a lump sum buy out in a couple of years for a policy that you have paid NO premiums for. This program is best suited for individuals who are 75 to 85 years of age.
- You may want to keep your current face amount the same while reducing your premium out flow by over sixty percent.
- Sell your current policies for an

amount as much as three times the current cash value.

- Obtain an after tax income of 6-8% for life. These are monies that are guaranteed for life.
- Why are these terrific options available? The reason is that people are



living much longer and the reallocation of these financial products provide you with a much higher return.

John R. Borawski, CLU is President of Asset Accumulation & Conservation, Inc. His forty years of experience as a

Life Insurance Consultant will help to provide you with the most cost effective options for your life insurance policies.

Asset Accumulation & Conservation, Inc. is located at 2401 PGA Blvd., Suite # 272, Palm Beach Gardens, FL 33410. Call John at (561) 624-4456.

## Radio Guests Bring Laughter To South Florida Audiences

I have been amazed at how much fun doing a radio show can be. Throughout the past year as a radio talk show host I have been pleased and surprised at my guests' humor, optimism, and comments relating to the older population.

I had been a guest repeatedly on STARS, Anita Finley's radio show. In fact, I've had so much fun that I decided to try hosting my own show, "Grande Living." I was nervous and wondered what I would talk about. I knew a great deal about the positive aspects of living at Delray Grande, a luxury senior community, but I wanted to share so much more with my listening audience. I wanted them to realize that growing older could mean getting better.

Many of my guests have been in the health care field. They have answered a lot of important questions and given expert opinions. Other guests have been from the financial world and have given advice that has given our listeners peace of mind and knowledge in dealing with their assets. Still other guests have been from the entertainment field—seniors who are still performing and have wonder-

ful, positive attitudes toward life. These guests are anxious to make our South Florida seniors healthier, wealthier, and wiser in addressing everyday issues and sharing their positive feelings. When people come to the Delray Grande as a result of hearing my radio show they come as more astute purchasers. They know what



Marilyn Matire

living arrangements they want and what they need to enhance their lifestyle.

After Hurricane Wilma many seniors who lived alone experienced trauma and were inconvenienced.

**Not the residents of Delray Grande.** Not only did they have **hot food** to eat; they had **electricity!** They also had an experienced management team to make sure that things ran smoothly.

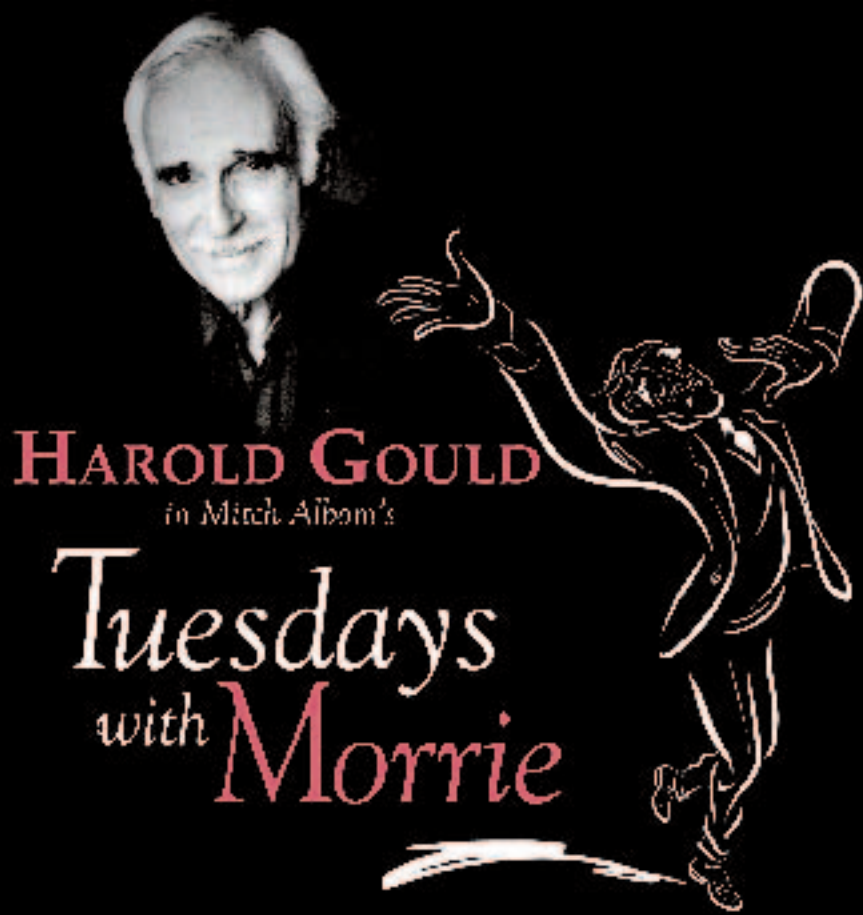
*If you have not yet heard my radio show, "Grande Living," please tune in on Saturdays, from 1 to 2pm on WFSB, 740AM on your radio dial. If you would rather listen on the Internet, we are simulcast on [www.wfsbradio.com](http://www.wfsbradio.com).*

Marilyn Matire is the Director of Sales and Marketing for Delray Grande. For information on this new luxury condominium for independent seniors located in Delray Beach, call Delray Grande at 561-865-3570.

## Take a risk. You have the power within to move mountains.

— Cheryl Richardson

An Old Man, A Young Man, and Life's Greatest Lesson



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## How To Dress Like A Celebrity For Less

Fashionistas seeking the latest designer pieces—at a fraction of the retail cost—now have a new fashion haven.

Online consignment boutiques, also known as e-tiques, offer authentic, immaculate designer shoes, handbags, accessories and clothing but for up to 75 percent off what you would pay in trendy shops and specialty stores.

So whether you're hunting for the perfect Fendi tie for dad, seeking out a gorgeous Gucci wallet or handbag



for a friend, Baby Dior for your little one or Prada stilettos for yourself, the place to shop is online. And the fun doesn't end at "checkout." You can even consign your own designer goodies and make easy cash for yourself.

You can look like a million but not spend a million to do it. One consignment site, Christabelle's Closet Designer Resale Boutique guarantees the authenticity of each item sold on their website. Visit their website at [www.christabellescloset.com](http://www.christabellescloset.com) —NAPS

## GENEALOGY

### Cindy Sue, *The Genealogy Detective*

Did your ancestors immigrate to the US at the turn-of-the-century? Whether you know for sure or not, there is a wonderful Internet web site that could be a great boon to your research.

The Ellis Island Immigration Museum has a database available that contains arrival records for the 22 million immigrants who entered the Port of New York from 1892 to 1924. The Port of New York accounted for 71% of all immigrant arrivals to the United States during the period of 1892-1924. This time span was the single largest period of immigration in US history. The records also include US citizens who were returning home, crew members, nonimmigrant aliens and deportees.

Little did 15-year-old Annie Moore know that when she left Ireland in the 1890s she would become a part of history. On January 1, 1892, Annie became the first person ever processed at the new immigration station on Ellis Island. As a symbol of the historic moment, officials presented her with a \$10 gold

piece. Let's see if your relatives played their part in the history of US immigration.

Visit [www.ellislandrecords.org](http://www.ellislandrecords.org) to begin the search for your relatives. Once you have the information you were looking for, don't forget that two out of every three Ellis Island immigrants left the New York area.

If you are interested in where your ancestors might have settled, the book *Do People Grow on Family Trees?* (The official Ellis Island handbook) by Ira Wolfman contains migration information for many nationalities.

If any of your ancestors immigrated during the early 1900s, you need to visit the Ellis Island web site. Answers to your questions might be waiting for you online.



Cindy Sue is a romance author and a nationally syndicated columnist specializing in genealogy, antiques and crafts. E-mail her at: [CindySueWrites@aol.com](mailto:CindySueWrites@aol.com)



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