

**Feel Good!**



**DONATE! CARS • TRUCKS • RVs • BOATS**

**888.635.7070**

**hospicecars.org**

**FREE NATIONWIDE PICKUP**

Receive a Tax Receipt  
501(C)(3) Not-for-Profit

**Hospice of Palm Beach County**  
Over 25 Years Caring for the Community

**Don't Forget To Give To The Victims Of Katrina & Rita!**

## Choice of Fiduciary Is A Serious Decision

When meeting with clients who are setting up trusts or wills, the conversation always includes discussion of who will serve as their trustee(s) or personal representative(s). A trustee administers, manages and distributes assets in conformity with your trust's provisions and all legal requirements, during your lifetime if you're disabled, or once you're gone. A personal representative under your will, like your trustee after your death, must identify your assets, see to it that income and estate taxes are filed, and properly distribute assets. Both a trustee and personal representative are **fiduciaries**—someone who is legally obligated to prudently manage someone else's financial affairs.



**Joseph S. Karp, C.E.L.A.**

Clients with adult children almost always want to appoint one or more of them. But there is more to consider than meets the eye, and after further analysis, children may not always be the best choice. If you're like most people, even if your estate is modest, both you and your child are likely to underestimate the scope of the fiduciary's job. So, how much time your child has for the job is one consideration. Your son, the cardiac surgeon, may be the most responsible and reliable person in the world—but does he really have the time to spend hours hiring accountants, attorneys, showing up in probate court, processing paperwork, etc.? Your daughter who has a full-time job and toddlers may be eager to take the job, but may not realize that she's biting off more than she can comfortably chew. Even when a child does have time, he or she may not have sufficient business acumen or organizational ability to do the job.

Clients often decide to appoint multiple children, believing it does not overtax any one child, taps the special abilities of each, and avoids the appearance of favoritism. But if you've ever served on a committee, you know this arrangement has its

own challenges. Requiring your children to consult and agree with one another on every decision can be a logistical nightmare. It can also open up a Pandora's Box of sibling rivalry. Your two adult daughters may be well-meaning, but if they could never agree on whether to watch *Sesame Street* or *Mr. Rogers*, what's the likelihood they'll easily agree who to hire to file your estate's 706?

To overcome these thorny problems, some people appoint corporate fiduciaries like bank or brokerage trust departments. It's true that third party fiduciaries have to be compensated, but it can be well worth the cost in terms of peace of mind and family harmony.

Others, wanting to appoint a third-party fiduciary they know personally, ask their lawyers or accountants to serve. Over the years, an increasing number of my clients have asked me to do just this. If you choose to go this route, you can give yourself extra peace of mind by making sure the third party is an Accredited Investment Fiduciary® (AIF). I am an AIF; it's the only national credential for fiduciaries, available only through the Center for Fiduciary Studies affiliated with the University of Pittsburgh School of Business. An AIF has taken courses and passed tests to indicate he or she understands the special ethical obligations and prudent investment practices required of a fiduciary.

*Joseph S. Karp is a nationally certified and Florida Bar-certified elder law attorney (C.E.L.A.) specializing in the practice of Trusts, Estates and Elder Law. His offices are located at 2500 Quantum Lakes Drive, Boynton Beach; 2875 PGA Blvd., Palm Beach Gardens; and 1100 SW St. Lucie W. Blvd., Port St. Lucie. Call him at 561-752-4550 (Boynton); 561-625-1100 (Palm Beach Gardens); or 772-343-8411 (Port St. Lucie). Toll-free from anywhere: 800-893-9911. E-mail: KLF@KarpLaw.com.*

Americans consume coffee at the rate of 4,848 cups a second.

From: Random Kinds of Factness

## Tracking Leopard

A safari to southern Africa can be one of the most exciting travel opportunities available. It certainly helps if you have an interest in wildlife and enjoy the idea of seeing animals in their natural habitat. It also helps if you have about 2 weeks or more so that you can visit several different parks and reserves. I just returned from my most recent 18-day safari to South Africa, Zambia and Botswana.

scrub at the top of a cliff. We found the leopard stalking a steenbok, South Africa's smallest gazelle. We watched for almost 1/2 hour as the leopard made its way to within striking range of the small gazelle. Then, as everyone held their breath...the leopard made its move. A sudden burst of speed and dust flew everywhere as the leopard exploded forward, however, a bush was in the way and in the split second it took the leopard to avoid the vegetation the little steenbok made a sharp turn and barely avoided being that night's dinner.

The excitement of the stalk and "almost" kill was riveting. The combination of dense foliage and speed of action made filming the episode almost impossible, but the images of the leopard and steenbok racing in their life and death ballet have a permanent place in my brain. It is the excitement and drama of life in the bush that makes one feel totally alive and spiritually connected with this incredible part of the world. The amazing part of the story is that this was just the beginning of this leopard's excit-



Photo by M. Appelbaum

During this adventure our small group of six had the opportunity to get "up close and personal" with a great variety of animals. Some of the interactions were caught on film and many others were digitally captured. Sometimes things happen that one can only recreate from memory. I have many new wildlife images recently etched into my brain. All of the images are wonderful...some of them are spectacular. Our adventure with a particular leopard is such a story.

We were out on one of our afternoon game drives in Mala Mala, one of South Africa's legendary camps located in the Sabi Sands preserve. Mala Mala is noted for its abundance of big game. It is possible to go out on a drive and actually see all of Africa's "big five" (lion, elephant, cape buffalo, rhino and leopard) in one afternoon. We knew that a big male leopard was sighted earlier in a particularly hard to reach area and decided to see if we could find him so, off we went in our open Land Rover.

Thanks to the incredible skill of Johnson, our tracker, we were able to locate the big male in some dense

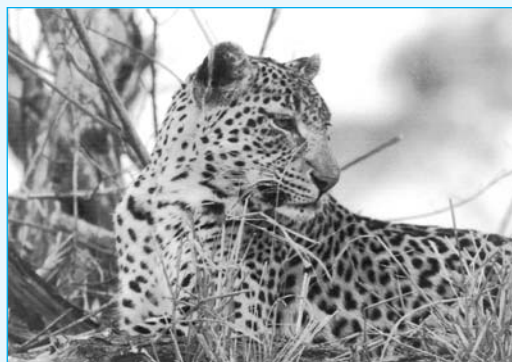


Photo by M. Appelbaum

ing afternoon, but more about that in another article.

*Mike's next safari to southern Africa is being set up for Summer 2006. All the locations are chosen for comfort, safety and quality of wildlife experience.*

Contact him for more information at 561-499-4800. Mike Appelbaum is the owner of Wildlife Adventures, Inc., 3804 Lowson Blvd., Delray Beach, FL 33445. Go to his website: [www.Safarimike.com](http://www.Safarimike.com)

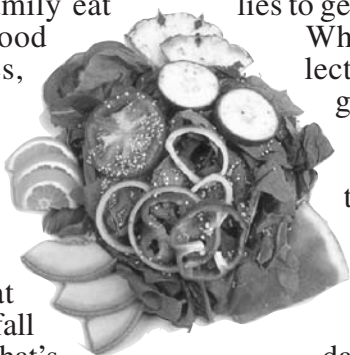


Mike Appelbaum and friend

## Salads Make It Easy To Get Your Veggies

If you've been tossing around ways to help your family eat better and provide good taste on their plates, consider a salad.

The 2005 Dietary Guidelines for Americans recommend three to eight servings of vegetables a day—yet it's estimated that one out of two people fall short of that number. That's where salads come in. They can be



fast and delicious ways for families to get the veggies they need.

When making salads, select a variety of dark, leafy greens that are high in vitamins A and C. Experiment with different lettuce varieties such as arugula, butterhead, romaine, kale and leaf lettuce. Add a handful of baby spinach with dark green leaves that are rich in vitamin A. —NAPS

### The Thinking Thin:

Do not understand "reduced-calorie" foods. They know "reduced-calorie" wording could trick the mind into indulging. They'd rather eat one serving of the real thing. (From: *How Thin People Think* by Louise A. Masano)

FROM THE DIRECTOR OF "L.A. CONFIDENTIAL" AND THE WRITER OF "ERIN BROCKOVICH"

CAMERON DIAZ TONI COLLETTE SHIRLEY MACLAINE

# In Her SHOES

FOX 2000 PICTURES PRESENTS A SCOTT FREE/DEUCE THREE PRODUCTION A CURTIS HANSON FILM CAMERON DIAZ TONI COLLETTE SHIRLEY MACLAINE "IN HER SHOES" MARK FEUERSTEIN COMPOSER MARK ISHAM COSTUME DESIGNER SOPHIE DE BAKOFF EXECUTIVE PRODUCERS CRAIG KITSON LISA ZENO CHURGIN, A.C.E. PRODUCED BY DAN DAVIS DIRECTED BY TERRY STACEY EXECUTIVE PRODUCER TONY SCOTT PRODUCED BY RIDLEY SCOTT CAROL FENELON LISA ELLZEY CURTIS HANSON WRITTEN BY JENNIFER WEINER SCREENPLAY BY SUSANNAH GRANT DIRECTED BY CURTIS HANSON

PG-13 PARENTS STRONGLY CAUTIONED  
Some Material May Be Inappropriate for Children Under 13  
Theatrical Material, Language and Some Sexual Content

www.inhershoesmovie.com

**OCTOBER 7 ONLY IN THEATRES**