

## Chinese Haircut And Ear Cleaning

By Dan O'Connell

Traveling Chinese-style brings you into close contact with "Sinic eccentricities." I have decided to write down some of my memorable encounters. My model is Somerset Maugham's *On a Chinese Screen*. I will share my stories to give a picture of the people and places I experienced during our 2005 summer adventure in China.

This story comes from our June 2005 visit to Shanghai. It describes my visit with my wife, Ruth, to a beauty salon across from the Ocean Hotel. The window had this sign: IMAGINE FASHION MAKE HAIR, Tel. 65853988

Ruth picked this place at the end of a line of beauty boutiques, all crowded with Chinese people. She is having her nails done but we decide I need my hair trimmed. This is an anxious event in China. From past experiences no matter how I say or sign "shorten just a little bit," I end up with a crew cut.

A young woman with a mod black hairstyle motions me to a chair. The shampoo on dry hair begins and continues for some time, including a head and neck massage. We move to the washing area to take the shampoo out and the massage continues. At this point I have forgotten about a hair trim. I ponder over this delightful treatment—could it be Chinese Traditional Medicine? Is she relaxing the hair and underlying follicles so they magically disappear at the sight of scissors?

After 30 minutes or so I am led to a new chair. The young girl gets a Q tip and proceeds to lightly dig into my ears and rotate the tip. I stare at Ruth with a look of concern, remembering the humorous comment by my ear doctor—*misuse of Q tips is a blessing to his business*. The massage continues. I am thinking, never will I be satisfied with the efficient, quick, and expensive Western hair trim.

She finally steps aside and in moves a young man and his poodle (assistant), both in spiked and colored hair. The chief clipper has a blond and dark brown combo. The assistant, who only watches, has his hair spiked in black. The chief begins the slow and methodical process of lightly clipping my hair from the top, back, and sides. I begin to think that more hair is leaving than Ruth and I requested. So what, I am relaxed, half asleep, and don't want this treatment to stop. The original lady stays nearby and frequently moves in with a shaving brush to clean hair off the sheet covering me and from my face. All three maintain their concentration as they relentlessly pursue their relaxation and beautification mission.

The final stage is a reshampooing and application of a sweet smelling ointment on my remaining hair. Back again to the cutting chair for a blow drying. All of these stages seemed to take about an hour—no rush to finish and get to another client.

The phenomenal price is 48 Yuan or less than \$6 and in China you don't tip. I should say didn't as the practice is changing in the big cities and Western hotels. Like in the US some establishments now add on a service charge. Or some servers just stand and won't leave, whine, or scream. I paid for an expensive foot massage at the hotel on Huangshan Mountain, but out comes the masseuse yelling at me, "TIPPEE, TIPPEE."

Ruth, who had her nails done, without the same special treatment, comes over and we both recognize that I lost more hair than desired, but so what. I agree with her that this was a truly unique hair cut. My hair was **short but still full**. Another Chinese contradiction!

*Dan O'Connell is an independent scholar; retired political science professor/urban planner/lawyer.*

**A man without ambition is dead. A man with ambition but with no love is dead. A man with ambition and love for his blessings here on earth is ever so alive. Having been alive, it won't be so hard in the end to lie down and rest.**

— Pearl Bailey

*Bridging The Generation Gap...Ayiesha S. Wright...Continued from page 36*

people do around the age of 30. I breathed a sigh of relief; I realized that I was still on track.

A majority of the people that I confided in were over 45. I later found that they are a part of a Generation labeled the "Baby Boomer Generation." Generation What?!

According to [www.aginghipsters.com](http://www.aginghipsters.com), this Generation "...is generally thought to include those born after World War II from 1946-1964." It goes on to say, "...1955 marked the top of the birth rate bubble known as the Baby Boom."

So, my mother is a Boomer! I found that she didn't even know this. I started to do more research about these "Baby Boomers." They seemed so smart, have so much experience, so much independence—what else could I learn?

I learned that I am a member of "Generation X." This may not be as fancy as "Baby Boomers," but we have a name! I wanted to learn more.

The Internet is a great source for information, so I put my fingers to work and this is what I found: The

term was popularized in the 1990's by Douglas Coupland's novel, *Generation X: Tales for an Accelerated Culture* and is said to consist of those born between 1961 and 1981 (but wouldn't this include some "boomers" through 1964?). I don't share a lot in common with 24 year olds—but I'll take it! I'm officially a member of Generation X.

I'm becoming a generation-junky, and no, this is not another generation, I just made it up. What I mean is that I can't get enough. I want more from these "Boomers" and I want to share whatever I know with them.

So, please join me as I bridge the gap. As I answer the questions asked by both Generations of each Generation...as Generation-X gives advice to the Baby Boomers and as we learn from them. If you have a question about any of these generations, please email it to me at: [whatgeneration@yahoo.com](mailto:whatgeneration@yahoo.com).

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## The Merrill Lynch Rule

The Merrill Lynch rule, recently approved unanimously by the SEC, allows brokers to offer fee accounts without having to register its representatives as "investment advisors." These brokerage firms are exempt from the rules that apply to investment advisors so long as any investment advice given is "solely incidental" to their brokerage services.

However, a recent survey of investors found that the "Merrill Lynch" rule may be harmful to investors. An overwhelming majority of registered investment advisors surveyed by TD Waterhouse this summer, expressed great concern over the SEC's ruling finalizing the exemption enjoyed by broker/dealers known as the "Merrill Lynch" rule, saying the rule will be harmful to investors and will reduce investor confidence.

In the online survey conducted in July of RIAs, some of whom custody assets at Waterhouse, 95% of those surveyed agreed that the rule will be harmful to investors, 92% argued that all providers of fee-based advice should offer equal levels of protection to investors, and 88% said further reform of the Broker/Dealer exemption was necessary. Moreover, 82% said they would support new Congressional legislation defining a "uniform standard of investor protection of all providers of fee-based financial advice."

Most of the customers I speak to certainly have the expectation that their financial consultant and brokerage firm will provide them with advice. All the millions of dollars spent

by the brokerage firms on slick magazine and television advertising creates the expectation that their "Wealth Management," "Market Wise," "Get Connected" approaches encourage their customer to enjoy their retirement, and leave the account maintenance to the hard working financial professionals and their firms.

For example, Merrill Lynch claims that it will structure a long-range plan tailored to your needs and investing style. Morgan Stanley tells the story of "Carol and Tom" planning for their daughter's wedding and how MSDW created the financial plan to make everyone happy. Indeed, the financial advisor

is portrayed as more excited at his clients' daughter's soccer game and wedding than the parents!! UBS PaineWebber emphasizes their Wealth Management Services, and at Citigroup Salomon Smith Barney, you were invited to see "How We Earn It."

Is it any wonder that many brokerage firm customers are lulled into dependence upon their "financial consultant?" They certainly do not believe any advice they get is "solely incidental" to the brokerage service!

*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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