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Dear Friends, Clients and Colleagues,

We wish you all a happy, healthy and prosperous year in 2010.

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Online Retirement Planning Calculators Measure Risk Poorly, Study Finds

If you are retired or are nearing retirement, the main questions on your mind are probably "Will I run out of money in retirement?" and "Will I be able to maintain my standard of living?" For answers, people often turn to free online retirement calculators.

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Bank Pays Price for Refusing to Honor Request Made Under a Power of Attorney

Because of the risk of abuse, many banks will scrutinize a durable power of attorney (POA) carefully, and often a bank will refuse to honor one. In a recent Florida case, Bank of America did just that and the individual holding the POA fought back in court.

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BOOK REVIEW: *How to Care for Aging Parents*

As parents age, their needs begin to change. This revised and expanded edition of a bestselling book can help adult children deal with these changes as they occur.

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Financial Crisis Affects Prepaid 529 Plans

The uncertain stock market has made prepaid 529 plans more attractive to parents looking to save for their

children's college education. However, the same economic problems that have increased the popularity of the plans are also putting the plans in jeopardy.

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Pre-Paid Funeral Plans: Buyer Beware

Funerals rank among the most expensive purchases many consumers will ever make. Moreover, people often "overspend" on a funeral or burial because they think of it as a reflection of their feelings for the deceased. To help relieve their families of anxiety in a time of grief, an increasing number of people are planning their own funerals, designating their funeral preferences, and sometimes even paying for them in advance.

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