



MALCOLM BERKO

IRAs and equity

ies and Exchange Commission, the Financial Industry Regulatory Authority, the North American Securities Administrators Association and the National Association of Securities Dealers (all available on the Internet) suggest that my criticism should be much stronger. As of today, more than \$220 billion has been invested in EIAs, and I would guess if all were converted to cash that the public would get back much less than the \$220 billion they invested.

The insurance companies that design this indexed product are as culpable as the bankers and broker who sell it. The victimized investors are never told that the commissions are 10 percent or more, or that the surrender fees can be 15 percent or higher. Oh, it's in the prospectus, but my daughter — who is a lawyer — and her husband — who is a judge — would need hours to locate that information.

Meanwhile, I suggest that you visit the Financial Industry Regulatory Authority's website and search "equity index annuities." You will be gebberfastered. I share your concerns about the market, and I think those concerns would be easier to live with if you got rid of this broker and hired a professional money manager who can give you conflict-free counsel and doesn't need to sell you things that pay his boss or pay his country club dues.

Email: mjberko@yahoo.com

after he had sinus surgery and loads the last boxes of Capri Sun, comes down to paying for fuel. give me a hint and hope because I love America."

Dow back above 12,000

Local financial adviser named among top in Fla.

Merrill Lynch Financial Adviser Michael W. Landsberg has been recognized among the top advisers in Florida by Barron's "America's Top 1,000 Advisors: State-by-State" list. The criteria to be considered for this honor requires a minimum of seven years financial services experience and one year employment with the current firm.

"Michael's recognition on Barron's America's Top 1,000 Advisors: State-by-State" list is highly merited and demonstrates his deep knowledge of the industry, as well as his ability to work closely with clients to help them reach their financial goals," stated Jeffrey Leedy, local branch resident director. Landsberg, a Port Charlotte resident, has worked in the Punta Gorda Merrill Lynch office for 17 years.



Charlotte Biz Bits Nancy Padgett

Seminole poet Elgin Jumper to appear at Edison

Mark your calendar to attend a poetry reading by Seminole Poet Elgin Jumper on Thursday, April 7 at Edison State College Charlotte Campus, 26300 Airport Road, Punta Gorda. The event will be held in the Collegiate High School Cafetorium. A member of the Seminole Tribe of Florida as well as a member of the Otter Clan, Jumper is a poet, a short story writer, an essayist and an artist. Jumper is a contributor to Pan Ku, a Broward Community College publication, and publishes his work in The Seminole Tribune, a tribal publication. He currently is involved as a creative writer and participates in artistic workshops at the South Campuses of Broward Community College in Pembroke

Integrity Payroll Solutions adds Patti Cook to staff

Bret Bookwalter, President of Integrity Payroll Solutions, announced the addition of Patti Cook to their office. Bookwalter stated "We're excited with Integrity Payroll's rapid expansion and the new addition of Patti. Her comprehensive knowledge and strong commitment to customer service is a perfect match with our philosophy and mission to meet the needs of our existing and potential clients." To reach Cook, please call 941-206-2485.

American Discount Pharmacy, a retail and mail service pharmacy, is pleased to announce that they are now serving Charlotte and Sarasota counties. A privately held corporation that has been in operation for approximately seven months, the company provides fast mail service throughout Florida. Company representative Ron Shumko states that their business model is similar to Canadian drug companies except with a generic portfolio. To obtain complete information on the company's products and procedures, please visit the website at www.americandiscountpharmacy.net. You may also call toll free at 877-791-6337.

Send your business announcements, personnel promotions, npadgett@sun-herald.com. Nancy Padgett is Co-op Advertising Director and Community Nonprofit Coordinator for the Sun.

Hair Biz welcomes Jim Feger, Harlie Courts

Jim Feger, a seven-year local barber, and Harlie Courts, an experienced hairdresser, have joined the staff of Hair Biz, 675 Tamiami Trail, Port Charlotte. To make an appointment with Feger or Courts,

please call 941-613-2887. Hair Biz is a full-service salon offering both hair and nail services.

Mariner's Trading Company is relocating

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