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Our picks for the top places to find financial advice, nutrition guides, around-the-world cruises and more

By KELLY GREENE

The Best

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the Web site's "top tier" CD rating for 12 quarters (as of June 30): **NetBank Inc.**, Atlanta, and **Capital One Bank** and **Capital One FSB**, both units of **Capital One Financial Corp.**, McLean, Va. As of last week, NetBank had the second-highest rate on a one-year CD (currently 2.1%), and Capital One FSB had the best rate on a five-year CD (currently 4.08%).

The best source of help for questions about Social Security

We have heard from readers who get different answers to the same question when they ask different workers at the Social Security Administration. Thus, an outside opinion can sometimes help.

Who really knows their stuff and will take the time to respond? The National Committee to Preserve Social Security and Medicare, a Washington advocacy group, has a spot on its Web site called "Ask Mary Jane" (www.ncpssm.org/ask/index.html). There, you can e-mail a question to Mary Jane Yarrington, a longtime congressional caseworker who joined the group in 1986 as a senior policy analyst and has written her question-and-answer column for 14 years. Before you write, check out the list of questions and answers to see whether she has already addressed your problem.

A recent example: If your husband dies before you turn 62, what percentage of his Social Security income can you draw? Answer: At age 60, a widow gets 71.5% of her husband's full benefit.

The best advice for questions about IRAs

Ed Slott, a certified public accountant in Rockville Centre, N.Y., practically invented the concept of giving advice on individual retirement accounts when he started a newsletter aimed at other accountants and financial planners six years ago.

The publication is too expensive (\$89.95 a year) and technical for most individual investors. But on Mr. Slott's free Web site, you can submit questions and get answers from the experts who contribute to the newsletter (www.ira-help.com/cgi-bin/forum/index.cgi). A lot of the questions concern 401(k) rollovers and inherited IRAs.

Earlier this year, Mr. Slott published "The Retirement Savings Time Bomb...And How to Defuse It," which tackles many thorny problems involving IRAs—and is written in plain English.

ding you for the state where you live. To find it, scroll down the left-hand column of the home page and click on "View state-specific content." The site is run by Harry Margolis, an elder-law attorney in Boston. (There's also a directory of lawyers at the National Academy of Elder Law Attorneys' Web site, www.naela.org.)

The best places to find deals and discounts

Online, you can't beat SeniorDiscounts.com, which claims to list more than 120,000 discounts. To do a search, enter your city and state or ZIP Code, and then select a category, such as auto services, retail or museums. Immediately, you get a list of discounts, locations and phone numbers. Some of the better discounts: 50% off movie tickets, free skiing, and half off the rack rate at Radisson hotels.

Then there's the classic book on the subject, Joan Rattner Heilman's "Unbelievably Good Deals and Great Adventures That You Absolutely Can't Get Unless You're Over 50," currently in its 15th edition, which has sold one million copies. Her advice: You can almost always get half off the fares of commuter trains and buses, and Kohl's Corp. department stores recently started offering 15% off on certain days if you're over 62.

HEALTH

The best source of help for questions about Medicare

For plain-vanilla questions about coverage, you can usually get help from the Medicare program itself (800-633-4227), and almost every state has a health-insurance counseling and assistance program (there's a directory at www.medicare.gov/Contacts/Related/Ships.asp).

But when you have more complicated questions, or you get stuck between doctors and Medicare contractors telling you two different things, turn to the Medicare Rights Center, a New York advocacy group with hot lines manned by volunteers and new graduates planning careers in public policy, law or medicine who take on complicated problems in the Medicare bureaucracy at no cost to callers.

Beneficiaries with traditional Medicare coverage can call 800-333-4114, extension 1, and those covered by Medicare HMOs can call 888-466-9050.

The best fitness program

Volumes of research show older adults often balk at the idea of taking up organized exercise or joining a gym. If you're looking for good advice for staying physi-