

-123.60 10,297.84

Nasdag composite



-17.39 2,053.27

Standard & Poor's 500



-9.16 1,191.57

# Too busy to see the doctor?

#### The WholePerson exam saves executives time and companies money

By Angela Holman | angelah@tlnews.net

NORTH COUNTY — A program in its 25th year offers busy executives an in-depth physical to help prevent health problems that could cause them to miss work and disrupt their company's business.

The Scripps Center for Executive Health's WholePerson Exam entails filling out a detailed questionnaire in advance and then spending a day at the center being examined and interviewed by a team of physicians, clinical staff, specialists and lifestyle coaches.

The exam includes a blood chemistry panel, body fat determination, muscle testing, chest X-ray, personal and family history medical review, health risk and lifestyle appraisal, colonoscopy, electrocardiogram and hearing and vision tests.

It costs between \$1,500 and \$2,500 for the first exam. Follow-up exams usually cost about 50 percent less.

Escondido resident Alan Benjamin, 45, is the vice president of the telecommunications division of Pulse and has had the exam last year and this year. Benjamin says Pulse, an electrical manufacturer, is willing to pay for its executives to have the exam because their health is important to the company.

"The healthier I am the better it is for my company," Benjamin said. "Everyday I'm out on sick time, it is a big expense for my company.'

He said a lot of executives build up chronic health issues because their jobs are psychologically demanding, and getting a comprehensive physical is a way to find out if any preventable health issues need to be addressed.

Benjamin likes the exam so much he re-



Roger Pyes does a Stress Treadmill test at the Scripps Center for Executive Health in La Jolla while Dr. Len Jurkowski monitors his vital signs. The test is one of many that are done during the center's WholePerson Exam.



Scripps Center for Executive Health

Diane Winchell enjoys a relaxing massage after completing a WholePerson Exam at the Scripps Center for Executive Health in La Jolla.

ferred his wife to the center. Anyone can get an exam there — a doctor's referral is not necessary.

"I thought the whole package was actually quite good," Benjamin said. "I felt like they had a more complete picture of my health than my regular doctor."

James Tuck, manager of the center, said the exam is unique because it is so comprehensive, but also because its patients get tests done in one day when they usually take weeks, if not months, to get done through managed care.

He said people who go through their insurance to have a physical get a limited exam based on their physician's managed care contract.

"We've all had those 15-minute routine physicals in the doctor's office and then you're shown the door," Tuck said.

In contrast, he said the center's exam offers an exclusive setting where patients can have a conversation about their health with a team of doctors who don't have a time limit.

"It's really becoming the exception," Tuck said. "For people to have that opportunity is extremely valuable."

Leslie Mogul, principal at Escondido- Reach reporter Angela Holman at 760.752.6750.

based Project Works Marketing, said it took her numerous visits to her physician to get a physical through managed care that wasn't nearly as comprehensive as the exam she

her health seriously. She said being referred to four different specialists for tests that should be part of one physical takes a lot of time and is frustrating, which is why she paid to have an exam at the center.

"It was an investment in me. I demand the best that life has to offer," Mogul said. "I couldn't think of a better way to treat myself than to get a head to toe exam."

afterwards the patient receives a 30-minute revitalizing massage.

Mogul said.

For more information on the center call

## had at the center in March.

Mogul, 56, is a busy consultant who takes

Another unique aspect of the exam is that

"It was really the pièce de résistance,"

The Scripps Center for Executive Health, 9850 Genesee Ave., Suite 520, is located on the ground floor of Scripps Memorial Hospital La Jolla.

1-800-345-1130 or visit www.scripps.org.

## Carlshad chamber hosts annual golf tournament

By Kymberly Drake Special to Today's Local News

CARLSBAD — Participants of the Carlsbad Chamber of Commerce's 14th Annual Golf Tournament at the La Costa Resort and Spa will be striving to drive one home Monday to benefit the chamber's Partners in Education Foundation.

The fundraiser is a longstanding tradition that helps to raise money to be distributed in the form of teachers' grants to 20 Carlsbad schools for needed supplies.

This year's event will draw

about 100 supporters from the community. "For some businesses, this is their one annual event they participate in for giving back to the community," said Betsy Bracken, director of special events at the Carlsbad Chamber of Commerce.

Bracken said, "It's important that communities come together to help teachers and students excel and learn. The chamber's whole goal is to help with the future work force in the community by ensuring that children are receiving the best education



Carlsbad Chamber of Commerce

Golfers gear up last year for the Carlsbad Chamber of Commerce's annual golf tournament at the La Costa Resort and Spa to benefit the Partners in **Education Foundation.** 

## **Financial Focus** By Barbara Williams, CFP

and Gloria Foote, CFP

Special to Today's Local News

#### **CASH IN ON REAL ESTATE**

Not a week goes by without a client talking about the skyrocketing prices of real estate. While these clients are anxious to "take the money and run," nobody is very excited about paying the capital gains taxes.

So what's a guy (or gal) to do? You may want to explore the Private Annuity Trust (PAT). The PAT is an agreement between you and a PAT established with your sale proceeds to pay you an income based on your life expectancy.

Take Joe and Martha Smith, both age 60 and owners of a rental they bought for \$300,000. The Smiths have taken \$100,000 in depreciation so the sale of the property today for \$1,000,000 would mean owing \$185,000 in Federal and State capital gains taxes.

The same sale through a PAT would allow them to spread the payment of the \$185,000 over their lifetimes instead of at close.

They could then direct their Trustee to invest the money for additional income each year. Prior to the close of the

sale, an attorney drafts the PAT, which holds title to the Smith's property. At close of escrow, the full \$1,000,000 sale proceeds are deposited into the PAT. Next, we go to the IRS mortality tables to calculate their joint life expectancy. Now Joe and Martha can receive a lifetime payment from the trust based on an interest rate set by the IRS. So, they will receive lifetime monthly payments of \$6,000, some of which are nontaxable, some taxed at capital gains rates and some as ordinary income. To accomplish the same goal with after tax money, they would need a whopping 9 percent return on the \$815,000. (Please note, this is only an example; your results will vary.)

Now when the second spouse dies, the remainder of the funds pass to their beneficiaries. Any unpaid capital gains taxes are due at death.

The PAT is irrevocable. It is an advanced technique that requires a thorough understanding before implementation.

Barbara Williams and Gloria Foote, certified financial planner practitioners, are partners in Financial Focus of Carlsbad. Contact at (760) 431-3040, www.fifo1.com.

### THE WEEK IN REVIEW

#### STOCK EXCHA

	7,209.06 –137.26					
GAI	NERS (\$	2 OR MC	DRE)			
Name	Last	Chg	%Chg			
Unova	25.52	+4.51	+21.5			

**NYSE** 

Name	Last	Chg	%Chg
Unova	25.52	+4.51	+21.5
CablvsnNY	32.47	+5.60	+20.8
Sitel	2.10	+.31	+17.3
DolbyLab n	22.65	+2.96	+15.0
LeggMas s		+12.02	+14.0
Omnova	4.55	+.55	+13.8
RetailVent	13.17	+1.59	+13.7
Kroger		+2.28	+13.1
CallGolf	15.02	+1.65	+12.3
EnzoBio	17.75	+1.94	+12.3

LOSERS (\$2 OR MORE)							
Name	Last	Chg	%Chg				
Trex	25.03	-13.59	-35.2				
vjGrace	7.70	-2.13	-21.7				
Stonerdg	6.47	-1.66	-20.4				
CentPrkg	13.28	-3.34	-20.1				
lpsco g	42.10	-10.40	-19.8				
Chiquta wt	9.17	-2.13	-18.8				
INCO wt	14.18	-3.03	-17.6				
ElkCorp	27.30	-5.74	-17.4				
USStl pfB	110.25	-22.30	-16.8				
USSteel	34.47	-6.72	-16.3				
Most /	\CTIVE	/\$1 or	MODE)				

Моѕт	ACTIVE	(\$1 or	MORE)
Name	Vol (00)	Last	Chg
Lucent	2484055	3.02	+.04
GenElec	1792131	34.78	-1.50
Pfizer		28.52	26
TimeWarı		17.10	+.32
NewsCpA		16.90	10
ExxonMb	858767	58.15	-2.74
Guidant	785127	63.90	-8.56
FordM	761829	10.21	-1.07
Motorola		18.55	+.34
Calpine	715111	3.33	+.23

Calpine	715111	3.33	+.23
	DIAR	Υ	
Advanced Declined New High New Low Total issu Unchange Volume	is s les ed	2	,314 ,188 419 69 ,563 61 16,786

NG	e Higi	HLIGHT	S	
		<b>AME</b> 1,531.	X .52 –	14.44
	Most	ACTIVE	(\$1 or	MORE)
	Name	Vol (00)	Last	Chg
		2443128		
		1270354 00 s89814		

OilSvHT 28875 GreyWolf 25318 SP Fncl 17623 BemaGold12693	2 102.90 4 7.28 7 29.31	22 32
DIA		т. г.
Advanced Declined New Highs New Lows Total issues		422 651 109 50 1,118

SP Engy 752544 44.94 iShJapan 387136 10.22

Unchange	u	45
	NASDA	-
	2,053.27	-36.84

w			
Мозт	ACTIVE	(\$1 or	MORE)
Name	Vol (00)	Last	Chg
	Tr5010312	236.97 25.04	90
Cisco	2853078	19.30	23
	2409762 de1726397	26.10	-1.02 +3.54
SunMicro	1707335	3.70	17
Oracle SiriusS	1647649 1558919	12.50 5.96	+.16 06
	h1135013 1100896	1.52 34.37	06 -3.68

	DIARY	
Advanced Declined New Highs New Lows Total issues Unchanged		1,227 2,057 254 125 3,364 80
J		

				STO	CKS	of Lo	OCAL INT	ERE	ST				
Name	Ex	Div	Last	Wk Chg	Wk %Chg	YTD %Chg	Name	Ex	Div	Last	Wk Chg	Wk %Chg	YTE %Chç
ATI Tech	Nasd		12.01	-1.27	-9.6	-38.1	Jmar	Nasd		1.22	+.04	+3.4	-29.9
Ameritrade	Nasd		18.55	+3.54	+23.6	+30.5	JohnJn	NY	1.32	65.58	98	-1.5	+3.4
AmNetMtg	Nasd		9.19	11	-1.2	+11.9	JnprNtw	Nasd		25.60	67	-2.6	-5.8
AppleC s	Nasd		37.76	55	-1.4	+17.3	Kroger	NY		19.67	+2.28	+13.1	+12.1
ApidMatl	Nasd	.12	16.45	45	-2.7	-3.8	Level3	Nasd		2.04	22	-9.7	-39.8
AMCC	Nasd		2.67	10	-3.6	-36.6	Lucent	NY		3.02	+.04	+1.3	-19.7
Ashwrth	Nasd		9.52	+.49	+5.4	-12.6	Microsoft	Nasd	.32	25.04		11.0	-6.3
BEA Sys	Nasd		8.79	+.72	+8.9	8	MillPhar	Nasd	.02	9.15	26	-2.8	-24.6
BkofAm s	NY	2.00	46.75	+.11	+0.2	5	Motorola	NY	.16	18.55	+.34	+1.9	+7.8
BiogenIdc	Nasd		34.08	-1.86	-5.2	-48.8	Nasd100Tr		.41	36.97	90	-2.4	-7.4
Brdcom	Nasd		36.79	+1.00	+2.8	+14.0		Nasd					
CablvsnNY	NY		32.47	+5.60	+20.8	+30.4	NewsCpA n		.16	16.90	10	-0.6	-9.4
CallGolf	NY	.28	15.02	+1.65	+12.3	+11.3	NextelC	Nasd		31.79	35	-1.1	+5.9
Calpine	NY		3.33	+.23	+7.4	-15.5	NokiaCp	NY	.44	16.99	32	-1.8	+8.4
Channell	Nasd		6.36	+.12	+1.9	-23.7	NortelNet	NY		2.70	04	-1.5	-22.2
ChartCm	Nasd		1.30	+.23	+21.5	-42.0	Oracle	Nasd		12.50	+.16	+1.3	-8.9
Chevron s	NY	1.80	56.69	-2.28	-3.9	+8.0	OutdrCh n	Nasd		14.92	-2.01	-11.9	+7.3
CienaCp	Nasd		2.16	24	-10.0	-35.3	PETCO If	Nasd		31.12	-1.34	-4.1	-21.2
Cisco	Nasd		19.30	23	-1.2	1	PMC Sra	Nasd		9.68	+.81	+9.1	-14.0
Citigrp	NY	1.76	46.95	51	-1.1	-2.6	PanPacif	NY	2.36	66.38	-1.62	-2.4	+5.9
Cohu	Nasd	.20	19.83	+1.36	+7.4	+6.8	Pfizer	NY	.76	28.52	26	-0.9	+6.1
Comcast	Nasd		31.00	57	-1.8	-6.9	Qualcom s	Nasd	.36	33.58	-1.32	-3.8	-20.8
CmtyBcp	Nasd	.40	29.55	05	-0.2	-1.5	RltvInco s	NY	1.34	25.27	41	-1.6	1
Conexant	Nasd		1.60	+.09	+6.0	-19.6	RschMotn	Nasd		77.11	+3.09	+4.2	-6.4
Cymer	Nasd		27.02	-1.71	-6.0	-8.5	ResMed	NY		61.70	+.71	+1.2	+20.7
Dellinc	Nasd		39.49	-1.26	-3.1	-6.3	RiteAid	NY		4.10	40	-8.9	+12.0
DotHill	Nasd		5.25	+.15	+2.9	-33.0	RbiosRst	Nasd		10.17	+.37	+3.8	-16.2
eBay s	Nasd		34.37	-3.68	-9.7	-40.9	Santarus	Nasd		4.10	+.33	+8.8	-54.6
ExxonMbl	NY	1.16	58.15	-2.74	-4.5	+13.4	SemiHTr	Amex	.18	34.10	34	-1.0	+2.2
Eyetech	Nasd		13.08	+.92	+7.6	-71.3				40.62		+2.0	+10.7
FordM	NY	.40	10.21	-1.07	-9.5	-30.3	SempraEn	NY	1.16	8.70	+.78 05	-0.6	-17.1
GenProbe	Nasd		36.55	-2.54	-6.5	-19.2	SiebelSys	Nasd					
GenElec	NY	.88	34.78	-1.50	-4.1	-4.7	SiriusS	Nasd	0.04	5.96	06	-1.0	-21.8
Google n	Nasd			+16.95	+6.0	+54.2	SPDR	Amex		118.98	-2.38	-2.0	-1.6
Guidant	NY	.40	63.90	-8.56	-11.8	-11.4	SP Engy	Amex		44.94	90	-2.0	+23.7
HewlettP	NY	.32	23.80	11	-0.5	+13.5	SunMicro	Nasd		3.70	17	-4.4	-31.4
HudsCity s	Nasd	.26	11.58	+.28	+2.5	+.8	Symantec s			21.25	36	-1.7	-17.5
iShRs2000 s		.77	62.21	-1.66	-2.6	-3.9	TexInst	NY	.10	28.01	+.69	+2.5	+13.8
ImunResp	Nasd	.,,	.74	05	-6.3	-54.0	TimeWarn	NY	.20	17.10	+.32	+1.9	-12.1
Intel	Nasd	.32	26.10	-1.02	-3.8	+11.6	TitanCp	NY		22.58	+.10	+0.4	+39.4
IntRect	NY	.02	49.03	+.49	+1.0	+10.0	Tycolntl	NY	.40	29.93	-1.07		-16.3
Invitrogn	Nasd		82.04	+3.15	+4.0	+22.2	Únocal	NY	.80	65.68	+1.99	+3.1	+51.9
Isis	Nasd		4.10			-30.5	ViaSat	Nasd		20.37	-1.56	-7.1	-16.1
JDS Uniph	Nasd		1.52	06	-3.8	-52.1	WD 40	Nasd	.88	28.21	28	-1.0	7
JPMorgCh	NY	1.36	35.57	51	-1.4	-8.8	WalMart	NY	.60	47.37	-1.56	-3.2	-10.3

tock Footnotes: g = Dividends and earnings in Canadian dollars, h = Does not meet continued-listing standards. If = Late filing with SEC.
= New in past 52 weeks. pf = Preferred. rs = Stock has undergone a reverse stock split of at least 50 percent within the past year. rt =
ight to buy security at a specified price. s = Stock has split by at least 20 percent within the last year. un = Units. vj = In bankruptcy or
ceivership. wd = When distributed, wi = When issued. wt = Warrants. Gainers and Losers must be worth at least \$2 to be listed in tables

	Weekly Stock Market Indexes								
	52-Week High Low		Name	Last	Wkly Chg	Wkly %Chg	YTD %Chg	12-mo %Chg	
t	10,984.46	9,708.40	Dow Jones Industrials	10,297.84	-325.23	-3.06	-4.50	71	
	3,889.97	2,959.58	Dow Jones Transportation	3,411.24	-180.71	-5.03	-10.18	+7.81	
	386.29	274.52	Dow Jones Utilities	380.68	+2.99	+.79	+13.65	+36.44	
	7,455.08	6,215.97	NYSE Composite	7,209.06	-137.26	-1.87	57	+9.71	
	1,554.37	1,186.14	AMEX Index	1,531.52	-14.44	93	+6.78	+22.52	
	2,191.60	1,750.82	Nasdaq Composite	2,053.27	-36.84	-1.76	-5.62	+1.37	
	1,229.11	1,060.72	S&P 500	1,191.57	-25.39	-2.09	-1.68	+5.04	
	656.11	515.90	Russell 2000	630.41	-13.78	-2.14	-3.25	+7.27	
	12,110.00	10,268.52	Wilshire 5000	11,843.88	-232.22	-1.92	-1.06	+6.96	
	2,843.78	2,335.53	Lipper Growth Index	2,780.75	-55.22	-1.95	-2.09	+4.89	

Money F	RATES	Pvs Week 6.00 4.00 3.00	
	Last	Pvs Week	
Prime Rate	6.00	6.00	
Discount Rate	4.00	4.00	
Federal Funds Rate	3.0625	3.00	
Treasuries			
5-year	3.69		
10-year	3.92	4.08	
30-year	4.22	4.36	
Gold (troy oz.,NY Merc spot)	\$440.50	\$438.30	
Silver (troy oz., NY Merc spot)	\$7.278	\$7.330	

	Day Ago	Pvs Day					
Australia	1.3015	1.2939					
Britain	1.8221	1.8154					
Canada	1.2328	1.2327					
Euro	.8268	.8310					
Japan	109.13	108.83					
Mexico	10.7670	10.7860					
SwitzerInd	1.2741	1.2794					
British pound expressed in U.S. dollars. All others show dollar in foreign currency.							
	Britain Canada Euro Japan Mexico SwitzerInd British pound express	Australia         1.3015           Britain         1.8221           Canada         1.2328           Euro         .8268           Japan         109.13           Mexico         10.7670           SwitzerInd         1.2741           British pound expressed in U.S. dollars. Al					

**CURRENCIES** 

MUTUAL FUNDS								
	Total Assets			Total Return/Rank			Pct Min Init	
Name	Obj	(\$MIns)	NAV	4-wk	12-mo	5-year	Load	Invt
Vanguard Idx Fds: 500 nx	SP	80,358	109.80	-0.4	+6.2/A	-10.9/A	NL	3,000
American Funds A: InvCoAA p	LV	63,831	30.49	+0.4	+7.7/D	+14.6/C	5.75	250
American Funds A: WshMutA p	LV	62,341	30.47	0.0	+6.5/D	+32.7/B	5.75	250
American Funds A: GwthFdA p	XG	61,976	27.85	+1.7	+9.4/A	-3.4/A	5.75	250
Fidelity Invest: Magellan n	LC	55,737	102.61	-0.1	+4.2/D	-17.8/D	NL	2,500
PIMCO Instl PIMS: TotRet n	ΙB	50,084	10.82	+0.9	+7.9/A	+49.8/A	NL 5	5,000,000
Fidelity Invest: Contra n	XG	48,045	58.49	+1.9	+12.7/A	+15.0/A	NL	2,500
Dodge&Cox: Stock	ΧV	45,854	130.31	+0.3	+13.7/A	+82.0/A	NL	2,500
American Funds A: IncoFdA p	MP	44,712	18.34	+1.0	+11.2/A	+57.7/A	5.75	250
American Funds A: CapInBIA p	MP	37,153	52.49	+1.0	+15.0/A	+68.6/A	5.75	250
Vanguard Instl Fds: Instldx nx	SP	37,128	108.90	-0.4	+6.4/A	-10.4/A	NL1	0,000,000
American Funds A: EupacA p	IL	36,835	35.89	+1.2	+14.7/B	+2.9/B	5.75	250
Fidelity Invest: LowPr rn	MV	35,218	40.50	+2.0	+15.7/B	+136.0/A	NL	2,500
American Funds A: NewPerA p	GL	32,599	27.22	+0.5	+9.2/C	+4.9/B	5.75	250
Vanguard Idx Fds: TotStk nx	XC	32,037	28.42	+0.2	+8.1/C	-5.8/C	NL	3,000
Fidelity Invest: GroInc	LC	31,186	37.48	-0.6	+5.4/C	-5.5/B	NL	2,500
American Funds A: CapWGrA p	GL	31,185	33.69	+1.0	+15.9/A	+46.1/A	5.75	250
American Funds A: BalA p	BL	31,146	17.84	-0.1	+5.9/D	+53.1/A	5.75	250
Vanguard Fds: WndsII x	LV	30,814	31.21	+0.9	+13.5/A	+46.8/A	NL	3,000
Vanguard Fds: Welltn nx	BL	29,089	30.15	+0.7	+9.9/A	+46.5/A	NL	3,000
BL -Balanced, GL -Global Stock, IL -International Stock, LC -Large-Cap Core, LG -Large-Cap Growth, LV -Large-Cap Val., MT -Mortgage SB -Short-Term Bond, SP -S&P 500, SS -Single-State Muni, XC -Multi-Cap Core, XG -Multi-Cap Growth, XV -Multi-Cap Val Total Return Ching in NAV with dividends reinvested. Rank: How fund performed vs. others with same objective: A is in top 20%, E in bottom 20%. Mil Init Invt: Mirimum S needed to invest in fund. NA = Not avail. NE = Data in question. NS = Fund not in existence. Source: Lipper, Inc.								