



More than  
70 percent of  
women are  
dissatisfied with  
their advisers.

—“The Forgotten Majority,” page 50

# CONTENTS OCTOBER 2010



56

**50 The Forgotten Majority** Many women lag far behind men when it comes to saving for retirement. And it isn't just because they're paid less. Are brokers and planners doing more harm than good? *by Reshma Kapadia*



62

**56 Can Your Boss Save Your 401(k)?** After years of leaving employees to sink or swim, companies are finally attempting to throw them a rope, offering portfolio counseling and advice. Plus: What's being done to fix retirement plans. *by Angie C. Marek and J. Alex Tarquinio*



68

**62 Looking for One Last Job** People over age 65 make up the fastest-growing share of the American workforce, and almost twice as many are unemployed now as when the recession began. Here's how they're adapting to job hunting in the LinkedIn era. *by Anne Kadet*



74

**68 The Disappearing Deal** Hoping to score a sweet deal on a new set of wheels? With the auto industry dramatically downsized, dealers aren't nearly as desperate to move the metal as they were a year ago. Our annual guide spotlights the best cars and buying strategies. *by Daren Fonda*



88

**74 The Next Wave of Medical Moneymakers** Many investors are scared health care reform will dent the profits of companies that design medical devices. But some analysts say the worry is overblown, and the shares of some firms look like bargains. *by Elizabeth O'Brien*

**88 Ten Things the Leaf-Peeping Industry Won't Tell You** Foliage fanatics have been piling into cars in search of autumnal splendor since before there was a name for the trend. Tips for hanging on to the magic. *by Jami Makan*

Photographs (from top) by Mark Hooper; Matthew Mahon; courtesy of BMW; David Arky; illustrations (from top) by Ryan Elter; Ryan Heshka



## Historic hotels look to modernize—but not too much.

—“History, With Room Service,” page 80

# CONTENTS

## streetsmart

- 17 Portfolio Play**  
The right moves to make before taxes go up.
- 20 Foreign**  
Chinese consumers could help U.S. investors.
- 22 The Corner Office**  
Minding the family business at Federated Investors.
- 24 Washington**  
Financial reform stays on the front burner.
- 26 Strategies**  
Strangely, gold prices and the dollar are moving together.
- 28 ETF Watch**  
Build America Bonds have developed a following.
- 30 Fund Watch**  
Why are money funds closing?
- 32 Buy/Sell/Hold**  
What bonds look attractive.

## Columnists

- 36 Common Sense**  
Will the stock market's next 10 years be better than its past 10?  
*by James B. Stewart*
- 38 The New Retirement**  
Yes, there's some good news. But it's also cause for concern.  
*by Glenn Ruffenach*
- 42 Smart Ideas**  
How to make a new company look reassuringly familiar to potential investors.  
*by Dyan Machan*
- 46 Stock Screen**  
Despite the pain that Big Pharma will feel from expiring patents, some industry players stand to gain.  
*by Jack Hough*
- 96 Tough Customer**  
Want to post an online product review? Not so fast, pilgrim. *by Anne Kadet*

## Smart Spending

- 80 History, With Room Service**  
In this economy, historic hotels face a tricky challenge: keeping current on the amenity front while maintaining their vintage charm. Thomas Edison may have slept there, but what would he think about the new zip line?
- 84 Campus Tech Challengers**  
Parents of college kids have long assumed their kids will start freshman year with a laptop in hand. The new question is whether netbooks, e-readers and smart pens should go along for the ride.
- 86 Smart Consumer**  
Strategies for choosing the best health insurance plan; the latest options for sharing and displaying digital photos. **Plus:** Catching up on new movie releases at the airport.

## in every issue

- 8 SmartMoney.com**
- 10 Investments in This Issue**
- 12 Editor's Page**
- 14 Feedback**
- 34 Ask SmartMoney**

SMARTMONEY (ISSN 1069-2851) is published monthly by Dow Jones & Company, Inc., 1211 Avenue of the Americas, New York, N.Y. 10036. SMARTMONEY®, smSmallBiz, SmartMoney.com and smSmallBiz.com are trademarks and service marks of Dow Jones & Company, Inc.; Rupert Murdoch, Chairman; Leslie Hinton, CEO; Robert Thomson, Editor in Chief. Copyright © 2010 by Dow Jones & Company, Inc. All rights reserved. Editorial offices: 1755 Broadway, New York, NY 10019; 212-830-9200. Subscription prices: United States and possessions, \$26.00 for 12 issues; Canada and all other countries, \$41.00 for 12 issues. (Canada BN NBR 10231 0943 RT.) Periodicals postage paid at New York, N.Y., and additional offices. Canada Post International Publications Mail Product (Canadian Distribution) Sales Agreement no. 40012499. For customer service, changes of address and subscription orders, log on to service.smartmoneymag.com or write to Customer Service Department, SmartMoney, P.O. Box 8602, Red Oak, IA 51591-0602. SmartMoney will, upon receipt of a complete subscription order, undertake fulfillment of that order so as to provide the first copy for delivery by the Postal Service or alternate carrier within 4 to 6 weeks. Previous issues available for \$7.00 postpaid from SmartMoney Single Copy Sales, P.O. Box 8602, Red Oak, IA 51591-0602. Postmaster: Please send address changes to SmartMoney, P.O. Box 8602, Red Oak, IA 51591-0602. Printed in U.S.A.

Photograph by Warren Jagger

Special for the 2010 Brand Buyer: Customer Loyalty Engagement Index