

YOUR NAME
Your Title

Retirement, redefined

When I was little, every Tuesday afternoon I would accompany my grandmother to the bank -one of my favorite places to go. We would sit down in the lobby of Dime Savings, sip tea and eat cookies while Ms. Jo (short for Johannsen) would conduct my grandmother's banking business. Ms. Jo made sure my grandmother's business was all in order and that she understood all the activity in her account.

After several of these visits, I thought that Ms. Jo would get tired of doing this. So being the inquisitive child, I asked my grandma why would Ms. Jo take time out of her day to do this. My grandma said that it is part of her job because of the type of account that she has. She was in the Golden Club. Her face beamed as she said this.

"Gold Clubs" and programs like it have more to offer than just tea and biscuits.

Today the term "marketing to seniors" -and its many pseudonyms like "mature market," "post-retirement market," "55+ market," "retirement inflexion point," and others-is more than just a coined phrase. It is a variety of programs and products that not only appeal to older customers but also help retain a valuable resource, relationship banking.

Developing the relationship

According to a survey by Administration on Aging of the U.S. Department of Health and Human Service entitled A Profile of Older Americans: 2001, there are 35 million citizens over the age of 65 living

in the U.S., accounting for 12.4% of the population in the year 2000. Since 1900, the number of citizens in this segment has more than tripled with an additional 17.9 years added to their life spans.

The largest portion of this market will come from the baby boomer generation (people born between 1942-1964). According to a white paper entitled New Mature Market, by FISD Madison Financial**, a baby boomer turns 50 every eight seconds. This generation is also the wealthiest, accounting for a large portion of the total \$1 trillion dollars that is generated by the mature market.

Aims and Scope

Advanced Materials for Optics and Electronics aims to provide a forum for the exchange of knowledge of those materials - inorganic, organic, polymeric and biological - whose focus of interest is the emerging discipline of Information Technology in its broadest sense. Its purpose is to bring about the integration and interaction of the science and technology of advanced materials whose scope includes:

MATERIALS: Semiconductors; linear and non-linear optical materials; glasses; photoactive materials; laser materials; luminescent, photochromic and electrochromic materials; ceramics including high T^c superconductors; magnetic materials; low dimensional solids; polymer encapsulants; LB films; biological materials; electro-rheological fluids; liquid crystals; chemically modified electrodes; resists; metallic conductors

PREPARATION: Synthesis of precursors for advanced materials and structure preparation; synthesis of organometallics for MOCVD;

chemicals for the electronics industry; mesogens; monomers and polymers; biological processes; genetic manipulation; novel synthetic strategies; hybrid semiconductor/molecular materials; molecular modelling, functionalisation.

PROCESSING: Purification of advanced materials; crystal growth; homo and hetero structural epitaxy; chemistry of epitaxy, deposition and etching processes; laser assisted deposition, ablation, etching and annealing; laser treatments; defect chemistry and solid state reactions; chemical aspects of device fabrication including VLSI; microlithography; passivation and surface treatment; photolytic and plasma processing; electromigration and corrosion; LB film deposition; molecular self assembly

CHARACTERISATION: Chemical analysis; electrical properties; linear and non-linear optical properties; spectroscopic properties; optical and electron microscopy; sensing and molecular recognition; x-ray and electron diffraction; STM and AFM studies; electro-rheology

Recent colonization of mangrove and frigatebird populations in the Dry Tortugas, Florida



Once absent at Dry Tortugas National Park, Florida, mangroves and magnificent frigatebirds now thrive in this subtropical marine ecosystem.

Dry Tortugas National Park is a remote enclave of islands in Gulf of Mexico waters at the end of the Straits of Florida noted for its vintage Spanish American fort, colorful corals, and teeming tern populations (figure 1). In recent decades researchers have observed ecological change above the water line, notably the establishment of a mangrove forest and nesting of magnificent frigatebirds (*Fregata magnificens*).



Figure 1 [photo]. Located 70 miles (114 km) west of Key West, Florida, Dry Tortugas National Park is known for its massive Spanish-American fort, coral reefs, and colonial seabirds. The mangrove forest and seabird surveys were conducted on Bush and Long Keys (background); Fort Jefferson is located on Garden Key (foreground).

Important Information

1. Bullet point
2. Bullet point
3. Bullet point
4. Bullet point

YOUR CONTACT INFORMATION