

560 ♦ COMM. FOR RENT/LEASE

Office Space for lease. Very nice area, on quiet street close to Waterfront Wharf area and Historic Old Town Florence. Currently being used as a law office. Two nice windows, small bathroom, parking. Walking distance to some of the best restaurants in town. Approx. 125 sq ft, not including the bathroom, with downstairs entrance. One year lease - \$285 per month. Call 541-997-0305.

850 ♦ VEH. & BOAT PROMO



14 1/2' NATIVE WATERCRAFT ULTIMATE

Prop drive, paddle or peddle. Great for fishing. Will deliver within 50mi. \$1,050 obo 541-902-2202

850 ♦ VEH. & BOAT PROMO



16FT. CLASSIC WIDE BOTTOM

6hp Mercury long-shaft, oars, anchors, ready to fish. \$3,500 541-305-5148

850 ♦ VEH. & BOAT PROMO



2004 MONACO-LAKOTA 32ft. 5th Wheel, alum. frame, NS, fiberglass ext.-GC, oak cabs, beige-int, 2-slides, queen, Mint condition. \$26,900 541-997-9637



2008 HONDA ACCORD

EX-L, 4-Door, 6CY, Sliver, 71,000 miles, excellent condition. One Owner, \$12,900, 541-268-6981

1990 FORD PICK-UP 5 spd., 4 cyl., runs good. 751253 miles on it. \$2,200 541-997-5225



1990 FORD PICK-UP

5 spd., 4 cyl., runs good. 751253 miles on it. \$2,200 541-997-5225



2002 CADILLAC DEVILLE

Low miles. North Star Engine. Very good condition. \$4,500 o.b.o. 541-590-3304

990 ♦ STATEWIDE CLASSIFIEDS

990 ♦ STATEWIDE CLASSIFIEDS



14' LIDO SAILBOAT With trailer, good conditon. \$999 obo 541-991-7916



CANOE 17' DAGGER Royalex, oak trim, yoke, all extras needed for short or long trips. \$850 obo Will deliver within 50mi. 541-902-2202

SERVICES:
DIVORCE \$155. Complete preparation. Includes children, custody, support, property and bills division. No court appearances. Divorced in 1-5 weeks possible. 5 0 3 - 7 7 2 - 5 2 9 5 . www.paralegalalternatives.com legalalt@msn.com

SOCIAL SECURITY DISABILITY BENEFITS. Unable to work? Denied benefits? We Can Help! WIN or Pay Nothing! Contact Bill Gordon & Associates at 1-800-990-1338 to start your application today!

HEALTH & BEAUTY:
Got Knee Pain? Back Pain? Shoulder Pain? Get a pain-relieving brace at little or NO cost to you. Medicare Patients Call Health Hotline Now! 1-800-349-1450

MISCELLANEOUS:
DISH TV 190 channels plus Highspeed Internet Only \$49.94/mo! Ask about a 3 year price guarantee & get Netflix included for 1 year! Call Today 1-800-394-5170

Switch to DIRECTV and get a FREE Whole-Home Genie HD/DVR upgrade. Starting at \$19.99/mo. FREE 3 months of HBO, SHOWTIME & STARZ. New Customers Only. Don't settle for cable. Call Now 1-800-243-0916

DONATE YOUR CAR, TRUCK OR BOAT TO HERITAGE FOR THE BLIND. Free 3 Day Vacation, Tax Deductible, Free Towing, All Paperwork Taken Care Of. CALL 1-800-918-1105

YELLOW DIRECTORY SERVICES

D-003 ACCOUNTING / CPA
BILL GRABLE, CPA
 541-999-6504
 Income Tax Preparation
 Bookkeeping ~ Payroll ~ Bill Pay Services
 1525 12th St., Suite 10-C
 Florence, OR 97439
 Call 541-999-6504 for an appointment or email grablecpa@gmail.com

D-057 CLEANING SERVICES
Berg's Cleaning & Misc. Services
 You Think It. We Clean It. Our Motto is "Just Ask"
 Indoor/Outdoor Residential & Business Cleaning
 Including but not limited to: Construction Clean-Up, Windows, Pressure Washing, Gutters, Carpet, Hard Flooring & More.
 Voted #1 Reader's Choice 2015
 541-997-1288 • 541-999-9285
 bergscleaning@hotmail.com

D-070 CONSTRUCTION/CONTRACTORS
Shawn Fleming Construction
 Florence 2015 Readers' Choice Awards Voted Best Handyman
 Light Commercial & Residential
 541-999-8727
 20+ years Experience
 CCB#127088 Bonded & Insured

CHARLES D. BENSON
 RESIDENTIAL REMODELING
 SPECIAL NEEDS
 BATHS • RAMPS • DOORWAYS • KITCHENS
 541-997-8283 • CCB# 191295

Jack Moblely Construction, Inc.
 • Remodeling • New Construction
 • Sub-Contracting • Additions
 • Foundations & Flatwork
 541-997-2197 CCB#164472

Robert's Handyman Service & Construction, Inc.
 GENERAL CONTRACTOR
 We specialize in Structural Problems and Dry Rot
 Call Robert or Marcus
 541-997-5970 • 541-991-7870 (cell)
 30 Years Experience • Senior Discount • Lic. #78935

BearClaw Construction
 Residential & Light Commercial
 Roofing, Siding, Windows, Doors, Dry Rot, Custom Decking, Painting: int & ext, Tile Setting
 541-999-9211
 Servicing Florence and the Pacific N. W. for over 14 years.

D-077 ELECTRICAL
J.D. ENTERPRISES ELECTRIC
 Licensed Bonded Insured
 OFFICE (541) 997-6977 CELL (541) 999-0896
 P.O. Box 31,000
 Florence, OR 97439
 Residential & Commercial

D-085 EXCAVATING
Ray Wells, Inc
 DEQ#37263 CB# 91052
 EXCAVATING • SEPTIC SYSTEMS • SUBDIVISIONS
 LAND CLEARING • PAVING • TRUCKING
 BRUSH & DEBRIS RECYCLING • DEMOLITION
 Ph. 541-997-2054 • Fax 541-997-3499 • 1-877-201-0652
 P.O. Box 3467 • 1770 LAUREL PL. • FLORENCE, OR 97439

LEISURE EXCAVATING INC.
 LANDSCAPE MATERIALS • CAT WORK • CLEARING
 GRADING • SAND & GRAVEL • U-HAUL or DELIVERY
 BARK • CEMENT MIX • DRAIN FIELD ROCK • SEPTIC SYSTEMS
 TOPSOIL WHEN AVAILABLE
 Call for Free Estimate - 997-6300

D-135 LANDSCAPING/NURSERIES
LAUREL BAY GARDENS
 OPEN 7 DAYS A WEEK
 88493 Hwy 101, 3 miles north of Florence
 www.LaurelBayGardens.com
 (541) 997-5973
 We deliver!
 Plants • Flowers • Soil
 Rock • Bark • Pavers
 Gravel • Shrubs • Compost

D-182 PEST CONTROL
SWANSON'S MANAGEMENT, INC.
For What's Bugging You
 Environmentally Responsible
 Free Inspections
 541-997-4027
 CCB#79884

D-222 REAL ESTATE
Lynnette Wikstrom - Broker
 (541) 999-0786
 Living in the Florence area since 1979.
COAST REAL ESTATE
 100 Highway 101
 Florence, OR 97439

D-266 WINDOWS
Wok Up WINDOWS LLC
 541.999.6709
 Moss Removal / Treatment • Pressure Washing
 • Gutter Cleaning & Windows

Yes! WE DO WINDOWS!
 Window Cleaning
 Commercial • Residential
 Connie, Bill & Mike Spinner-997-8721

Siuslaw News Yellow Directory
 P.O. Box 10, 148 Maple Street Florence, Oregon 97439
 (541) 997-3441 Fax: (541) 997-7979

Planning For Your Financial Future

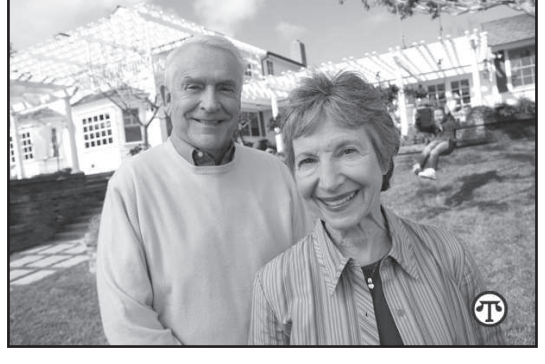
A Tool For Your Financial Planning Tool Belt: The Reverse Mortgage

(NAPSA)-More than 10,000 Americans retire every day. When the time comes that you're among them, will you be as prepared as you should be? Many are not. A survey from investment company BlackRock found that, on average, baby boomers have a gap of more than \$36,000 per year between their expected retirement income and what their savings will actually allow them.

The Problem
 A lower-than-expected retirement income could put a damper on plans and even affect necessary expenses such as health care and housing.

Some Solutions
 Fortunately, there are many ways Americans can ensure they will live

comfortably in retirement. You can invest more in retirement savings accounts while still working, adjust how you invest, or put off retirement to sock more money away for the future.



A more comfortable retirement can come to those who use their heads-and their houses.

For those who may not have those options, one of the best-kept retirement planning secrets is gaining traction among retirees: the reverse mortgage.

Access Your Equity

Reverse mortgages let homeowners age 62 and older take advantage of the equity in their homes. With this cash flow, they can delay using other retirement assets. These other sources of income (such as Social Security or an IRA) then have more time to increase in value through compounded interest. For example, according to the Social Security Administration, Social Security credit can increase by 3 to 8 percent every year it is delayed.

Expert Advice

"Homeowners invest in their homes their whole working life. When they retire, their home can start working for them," explained One Reverse Mortgage CEO Richard Mandell. "Reverse mortgages are a tool that retirees can use for the financial flexibility needed to live comfortably while other investments continue to grow."

A reverse mortgage is very similar to a traditional mortgage-homeowners borrow money based on the value of their home, they still own their home and it can be paid off at any time. With a reverse mortgage, however, the homeowners can make payments if they choose but it's not required. There's also a guaranteed line of credit option, which isn't affected if home values decrease.

Mandell reminds retirees to keep every option in mind when making their financial plans. "If homeowners don't consider reverse mortgages, they may be selling themselves short. All seniors should talk to a reverse mortgage specialist to see if a reverse mortgage is a good option for them."

Learn More
 For further information, visit www.OneReverseMortgage.com.

Graphic Search
 Here is how it works...
 We will put a graphic or photo in the box to the left. You find it somewhere in the classifieds.
 Come into our office, Enter your name, phone number and describe where you found the graphic or bring in a clipping to attach to your entry into the drawing for a gift certificate.
 Saturday's Graphic
 Record Store Day
 April 16

Good Luck
TOM JACKSON found the Straw Hat Month Graphic on page 6C (Back tire of 1990 Ford pick-up) He has won a gift certificate to Mon Ami Cafe.
 Gift Certificates must be picked up within 2 weeks of winning
 Deadline for today's paper: Monday by 3:00 PM
 Wednesday's Graphic