

The Tip Sheet

Smart Strategies for Your Money, Health, Family, Technology, Design, Real Estate, Travel

THE LIST

Our top picks for the week ahead.



SURF **FantasticFour** **Movie.com** for hidden clips and a game. To find them, click past the language option and hit the "F4" button after the home page loads.

HEAR **Spoon, 'Gimme Fiction'** **Frontman**

Britt Daniel has pipes like Lennon's, and his Austin-based band cranks out hot, hip-swinging bedroom rock like the Stones at their pre-desiccated best.

GO to **Biological Invasions**, an electronic field trip to San Francisco Bay, to learn about new organisms. See the live broadcasts on Tuesday at 10 a.m. and 1 p.m., ET (bsu.edu/eft/dev/invasions).

RENT **'The Merchant of Venice'** A faithful adaptation of a difficult play. Al Pacino, as Shylock, digs deep, and Joseph Fiennes, who once played Shakespeare, now plays a Bard character in love.

BUY **Zyliss Soft Skin Peeler** If you've ever struggled to peel a tomato without smushing it, you will love this gadget. It takes off just the skin and won't crush the fruit (\$7; amazon.com).



ADJUSTING YOUR 'I DO'S'

MONEY

BY RAINA KELLEY

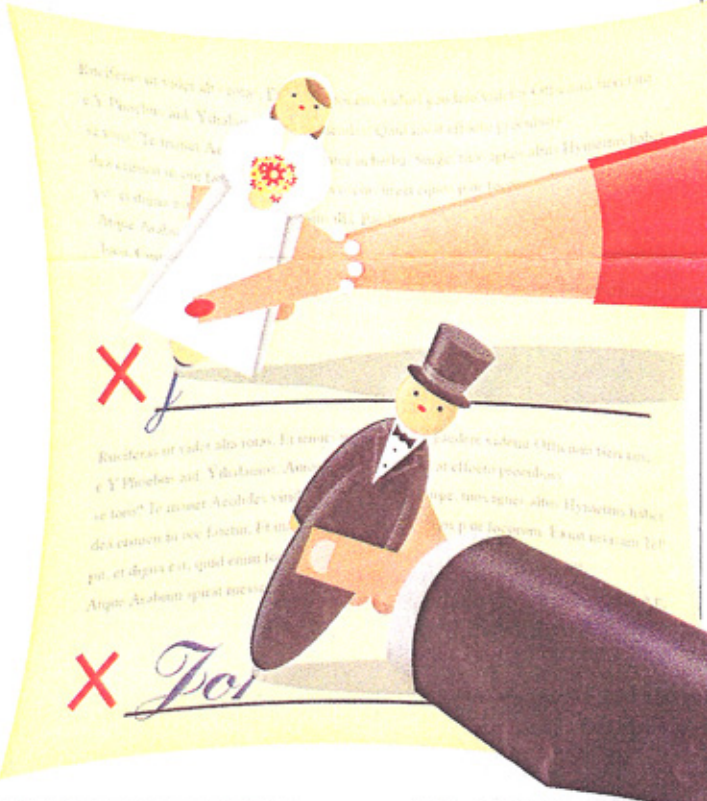
IMAGINE THAT YOU AND your husband of 12 years are having a lovely dinner to celebrate the sale of his four hardware stores to a conglomerate. You tell him how proud you are of his success. He asks you to sign a postnuptial agreement.

Should you grab your cell and call a divorce attorney? Or is it really just a case of good financial planning? Like prenups, postnuptial agreements deal with the tricky issues of how to divide money

and property if a marriage goes sour. (Neither child support nor custody can be negotiated in a postnup—those are a judge's calls.)

Once the province of the super-rich (Ivana had two) and prime-time soap operas (Gabrielle on "Desperate Housewives" kicked her husband out of bed until he ripped up theirs), postnups are increasingly common, according to family lawyers. Because they're not public documents, there are no national statistics. But Diana Richmond, a divorce lawyer in San Francisco, says inquiries about postnups have increased considerably in recent years. "People are trying to stay out of divorce court," adds New York divorce attorney Raoul Felder. "A postnup is a like a floor beneath you."

They may sound like yet another dirty divorce trick, but the rise in second (and third) marriages and the complicated family structures that go along with them have made marriage an ever trickier financial affair. And while the subject may be tough to broach, experts say postnups are a good



idea in some cases. That's true in marriages in which a complicated financial issue—such as a time share a wife owns with an ex or the college funds a husband wants to set up for kids from a previous marriage—stands in the way of wedded bliss.

Stephen Meadows, recently separated from his wife of 14

years, TV celebrity Leeza Gibbons, is glad he had such an agreement. It made marriage to his spouse, whose income skyrocketed during their relationship, seem more equitable. And, when they did file for divorce five years after signing a postnup, it helped them remain cordial, he believes, because they had sorted out thorny financial issues during a happier time. (Gibbons declined to comment.)

Changes in economic status (for better or worse) are exactly why some people seek these agreements. Arlene Dubin, a lawyer and author of "Prenups for Lovers," had a client whose free-spending husband ended up with

ALL IS FAIR IN LOVE, BUT NOT IN MARRIAGE

Start here if you're thinking of a postnup. And don't panic about the word "divorce":

- Divorcemagazine.com allows you to search for expert answers to FAQs by state.
- Divorcenet.com offers advice on finding attorneys, mediators or counselors.
- Public.findlaw.com/family has links to the marital laws in all 50 states.



SAVINGS SHORTCUT TO EUROPE

a tax lien on the family home. The wife didn't want a divorce; she did want the house in her name. Dubin believes the agreement saved the marriage.

Postnups can also protect family businesses, heirlooms or other premarital property. In another of Dubin's cases, each spouse had children from a previous marriage. They used a postnup to disinherit each other and leave their individual estates to their kids.

If you think you need a postnup or your spouse has asked you to sign one, get professional help. Marital laws differ greatly from state to state. If you work up a homemade document with your spouse and get it notarized as a deed, you're stuck with it. If you don't have an attorney, try the American Bar Association at findlegalhelp.org. Just don't bring up the idea over a lovely dinner.

TAXES

BIG BUCKS FOR BLING

DID YOUR GREAT-aunt Edna leave you an awesome (and awesomely ugly) necklace? Still hanging on to those gaudy rings from an ex-relationship? Instead of selling your treasure to the highest bidder and feeling guilty about it,



you can donate the jewels to a favorite cause and get a whopping tax break, thanks to a new program called Jewels for Charity (jewelsforcharity.org). Typically, jewelry donors can deduct from their taxes only the amount the charity gets when it sells the pieces, and that can be pennies on the dollar. But the Kazanjian Foundation, which runs the program, uses the pieces in a traveling educational workshop and then sells

them, giving most of the proceeds to the charity of your choice. The result is that you can deduct the full appraised value of your bijou. If it's worth \$10,000 (and that's the minimum the charity will take), you can deduct the whole \$10,000 as a charitable gift, netting you a \$3,500 tax saving if you're in a combined federal/state 35 percent bracket. That's enough to let you fill that empty space in your jewelry box with something that's a bit more you.

-LINDA STERN

FLYING TO EUROPE IN summer doesn't have to mean sky-high fares. Check out these lesser-known routes and carriers for savings.

Germany: LTU (www.ltu.com) flies from L.A., New York and several airports in Florida and Canada to Düsseldorf. Round trips in June start at \$348 from New York, \$558 from Orlando, Miami or Ft. Myers, and \$588 out of LAX. Add \$50 to connect to other German cities. Or book a round trip to Frankfurt on Singapore Airlines (singaporeair.com), regularly rated tops in service, for \$732 in July, including taxes. The airline stops there en route to Asia. (A comparable ticket on Orbitz.com cost \$904.) **Italy:** Beginning in mid-June, Eurofly (euroflyusa.com) has direct service from JFK to Bologna and Naples for \$649, and to Palermo for \$749.

Portugal: Bostonians can fly non-stop this summer to Lisbon for as little as \$679 or to the peaceful beaches in the Azores for \$579 on Azores Express (azores-express.com).

-BRAD TUTTLE



CHEAP THRILL: Naples on a dime

ROAD TEST | FERRARI 612 SCAGLIETTI

ONE HOT MAMA!

Mother's Day may be over, but I'm still the coolest mom in the state. That's according to my 10-year-old son, Graydon. He nearly passed out when I pulled into the carpool lane driving the sleek new Ferrari 612 Scaglietti. After all, the 612's long, sculpted lines, and low, flat racy physique make it a stunner. The interior's diamond-stitched tufted roof liner flicks at the car's 1950s heritage. Looks aside, the Scaglietti, named for Ferrari's most vaunted midcentury designer, is a seriously sophisticated piece of machinery. A light touch on the accelerator makes the 612 as easy to drive as an entry-level Japanese import. But ask more of it, and it's all Ferrari. Beastlike and ready to rock.

Though the Scaglietti is very much a sports car, it is also a 2+2—not as roomy as a four-seater but still equipped with a back seat. How serious is this car? Look at the tachometer; it's large, red-faced and placed at the center of the dashboard. The small speedometer, which ticks to 220, is off to the right, inconspicuous with a black face. I get the message. It's not important to know my speed, I just have to know when to shift. And yet, driving a Ferrari is absolutely about speed—zero to 62mph in 4.2 seconds. Hey, kids, hold on tight.

-TARA WEINGARTEN

Tip: Get the customized Ferrari leather luggage set for \$6,661.

To watch a video review, log on to Newsweek.com on MSNBC and click on TIP SHEET.

Ferrari 612

540-horsepower engine;
six-speed gearbox; electronic
traction control

\$265,705

ferrari.com



ASK TIP SHEET: How did the distress word "Mayday" originate?

-KELLY SMITH, GRAND JUNCTION, COLO.

It came from the French. The word "Mayday"—used by pilots and sailors in trouble—is an Anglicization of the phrase *m'aidez*, or help me. In 1927, the International Radio

Convention recognized the word as the global call for help because it was so distinct and easily recognized. Interestingly, Mayday isn't the only distress signal with French roots. Sailors and pilots also use "pan-pan," from the word *panne* (breakdown), to indicate an imminent threat. So if you ever hear it, get your parachute or life preserver ready.

-ANNE TAULANE

To submit a question, go to Newsweek.com on MSNBC and click on TIP SHEET.

