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JULY 2017

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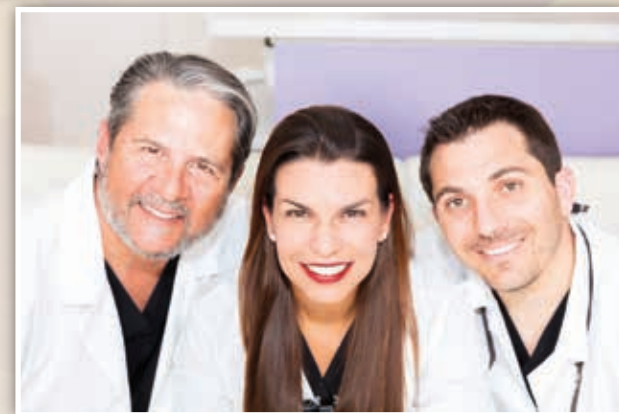
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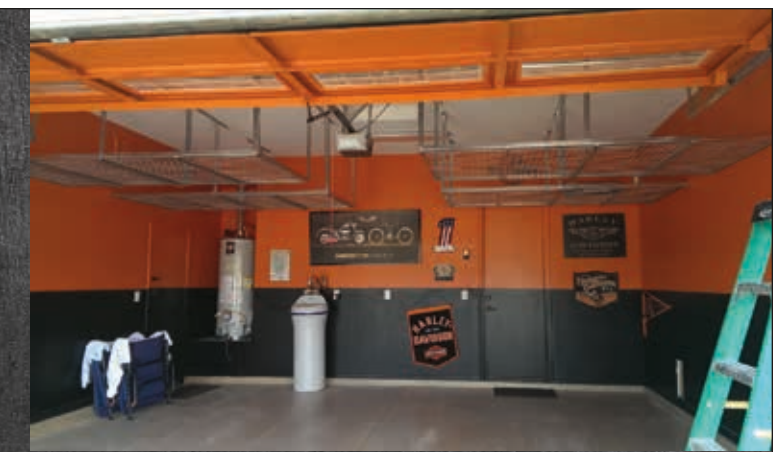
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# AREA INFORMATION & POINTS OF INTEREST

## Area Information & Points of Interest

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City Commissioner - jsachs@cityofnsb.com  
City Commissioner - jmcguirk@cityofnsb.com  
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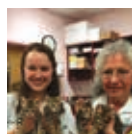
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# *publisher's* note

On behalf of our entire team, I would like to welcome resident **Faith Stouffer**. Faith is our new publishing assistant. If you have a story idea, cool pictures or want to nominate a neighbor to be featured in the magazine, send her an email. She can be reached at [faith.stouffer@n2publishing.com](mailto:faith.stouffer@n2publishing.com). Congratulations, Faith!



## Thank You To Our *Contributors*



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## PART II: WHO SHOULD HAVE GOLF CART INSURANCE

got insurance?  
By Chase Herbig,  
CLU, ChFC, BSBM  
• President, (HIG Insurance)



Anyone that owns and/or operates a cart, whether street legal or not, should be adequately insured, especially for bodily injury and property damage that one may cause to others.

A Low Speed Vehicle (LSV) registered and tagged is required to comply with Florida insurance laws, just as any street legal personal vehicle. If one fails to maintain insurance, the registered owner's license will be suspended. The minimum coverage required for a registered/tagged vehicle is just like your personal vehicle(s): Personal Injury Protection (PIP No Fault) and Property Damage (PD) coverage.

However, consider adding medical payments, comprehensive and collision and Uninsured/Underinsured Motorist (UM) coverage as you would typically insure your personal use. Also, only a licensed driver may drive an LSV, so don't confuse this with a regular golf cart.

A golf cart used for personal use as transportation, within your private community or around your property, should maintain liability in the event you or the driver causes bodily injury or property damage to others.

A golf cart is not considered a motor vehicle, will not be registered or tagged and is not intended to be used on public roads.

Many insurance carriers may extend some protection under their homeowner policy, but you can also purchase insurance under a recreation policy. Read your policy to make sure it is endorsed or affords adequate protection to cover you and/or the driver.

Golf carts and LSVs can be dangerous, plus they offer little protection compared to a normal size vehicle. They have become popular, and owners tend to let others use their carts but should use caution when doing so. The risk factor is much greater. Also, some prop-

erty owners make them available for their renters' use, especially in beach communities, but may find their carrier will not provide coverage for this usage. It is recommended that you do not have these vehicles available since tenants can typically rent locally.

Disclaimer: Insurance coverage is complex, and this article contains general statements. You should not rely on its content to insure your property or yourself. For a professional consultation, please contact our licensed agents at HIG Insurance at 386.944.5555, or you may call and contact me personally, anytime.

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a note from management

# Hurricane Preparations:



Submitted By **Todd Moseley**, LCAM (Evergreen Lifestyles Management)



## Dear Venetian Bay owners,

As you may already be aware, hurricane season is officially here. From June 1 to November 30, we will all be keeping a watchful eye on the weather for tropical updates, storms and hurricanes. Hurricane Matthew was a good reminder that the season is not over until it is over. It was also a reminder that preparation and anticipation is necessary throughout the entire season and not just the hot summer months. Don't let a few years of relatively quiet seasons produce hurricane complacency. It is easy to get relaxed and forget how devastating a storm can be, as Matthew proved at the end of the season last year. With that, the association is ready to handle this season as it comes and would like to give some resources to help you out in preparing.

Here are the current predictions from the National Oceanic and Atmospheric Administration (NOAA):

Predicting 11 to 17 named storms.

\* Five to nine reach hurricane status.

\* Two to four become major hurricanes.

## Prior to the hurricane:

Listen to the County Warning System on the radio. Do exactly as advised. Make plans to relocate outside the affected area. Have current information on the location of the Red Cross shelters and directions to get there. If there are ill or disabled persons in the home, contact their

doctor for instructions.

If the County Warning System requires relocation, do so early to avoid traffic jams and dangerous winds. Be sure to take necessities such as prescriptions, bedding, enough food for 24 hours, flashlights and a battery-powered radio. If you evacuate, take your valuables, pets and refrigerated/frozen food with you. Turn off all electrical appliances.

Clear off balconies, terraces and patios. Place rolled towels around the bottom of all exterior doors and windows. Use sand bags if they are available.

Close all blinds to avoid shattering glass. Do not tape any windows. Windows may be boarded from the outside only.

Any repairs needed from damage caused to the building by the resident from boarding windows will be the financial responsibility of the resident.

Fill the bathroom tub with water. This water may be used for drinking should the water supply become interrupted or contaminated. It may also be poured into the toilet bowl to induce flushing.

Stock up on daily necessities. Items such as the following are a must: non-perishable food, bottled water, first aid kits, blankets, can opener, batteries, battery-powered radio, prescriptions, diapers, baby food,

extra eyeglasses, hearing aids and battery-powered lanterns.

Fill all vehicles with gas. In the event of loss of electricity, the gas pumps will not operate.

Have enough cash on-hand. In the event of loss of electricity, ATMs and debit/credit card machines will not operate.

Carry all important paperwork and personal identification with you.

Pursuant to your documents, all residents are required to carry home-owners insurance. To assist your carrier in the event of a loss, make a complete inventory of personal property. An inventory checklist can be obtained from your insurance representative. Store this and other important documents in waterproof containers or in a waterproof safety deposit box.

## During the hurricane:

Continue to listen to the County Warning System on the radio. Do exactly as advised.

Stay indoors! If the calm eye of the hurricane passes through the area, continue to stay indoors unless it is absolutely necessary to leave.

If the electricity goes off, turn off or unplug all hazardous appliances. (i.e. stove, iron, curling irons, blow-dryers) Use flashlights instead of candles or kerosene lamps. Please be aware that emergency building lights and fire safety devices will become inactive. Take necessary precautions.

Use the telephone for emergencies only. Jammed phone lines may obstruct emergency calls for police, fire departments, doctors and the Red Cross disaster units.

Conserve refrigeration. Open the refrigerator/freezer door as little possible.

Remain indoors until the official "all clear" is given from the County Warning System on the radio.

## After the hurricane:

If you vacated your home prior to the storm, before returning, please check with your local authorities to determine the condition of the roads and the surrounding area.

Beware of outdoor hazards. Watch out for loose or dangling power lines and report them immediately to the proper authority. All emergency numbers are in the white pages of the telephone book.

Walk or drive cautiously. Debris-filled streets are very dangerous. Snakes and poisonous insects may be a hazard. Washouts may weaken road and bridge structures, which could collapse under vehicle weight.

Use caution when cooking while flames are present. A gust of wind through a door or window could start an accidental fire, and the fire department may not be readily available while hurricane winds are

blowing. Grills must be used in accordance with community and city policies.

Open the refrigerator only when necessary. Food will spoil in the refrigerator if the power is off more than a few hours.

Do not use water until authorities have issued the area to be a "safe water area." Use the emergency supply in the tub or boil water. Report broken sewer or water mains to the proper authority. Please limit usage of water and toilet facilities.

Take extra precautions to prevent fire. Lowered water pressure in city mains and the interruption of other services may make fire-fighting extremely difficult after a hurricane.

Notify your insurance carrier in the event of losses and where you may be reached.

Please wipe all moisture from windows and doors. Be patient. It takes a team effort to clean up after a storm. Responsibility for the cleanup falls to numerous local, state and federal agencies. The property management staff will assist with the community's cleanup.

As you can imagine, many of the vendors and contractors we depend on to provide parts, labor, or technical assistance may be stretched to the limit; therefore, the response to service requests in your area may be delayed. We sincerely appreciate your cooperation and patience during the aftermath of these storms.

Should damage to your property occur, management will conduct a thorough inspection of the common areas to assess the damages. A schedule will then be prepared to complete the necessary repairs. All life-safety issues will be responded to accordingly.

Please take the time to be as prepared as possible.

**\*Please refer to the Area Information & Points of Interest page for important phone numbers.**

## Important websites:

American Red Cross - 386-226-1400

Florida Emergency Information Line - 1-800-342-3557

New Smyrna Beach Citizen Information Center - 386-424-2113 / 386-424-2114

- This service is only active during disaster events

<http://www.noaa.gov/>

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HAPPY  
*Independence*  
DAY

security & safety news  
By Peter Stanton (Security Center)

We hope you are enjoying your summer here in Florida. This is the time of summer vacations with the kids out of school and the warm Florida summer. Here are a few things to keep in mind with your security and safety for the summer.

**FIRST:** When you are leaving for vacation or the beach, don't put it all over social media. There are more than just your friends that troll Facebook and other sites. Criminals are known to use Facebook and other sites to see who is going out of town. Criminals also study social media to see when people are having big events and other social gatherings at their home. This enables them to case a neighborhood with ease and causes less suspicion. Please tell your children not to post on sites before they leave also. This is important because their friends have friends also that you may not know. It only takes one person to tell someone about your home. If that is the wrong person, they may try to break in while you are gone. People do not need to know where you are going; tell them where you have been afterward. It is safer for you and your family.

**SECOND:** When you are leaving, arrange for your mail to stop if you are going to be gone for more than a day or two. Also, arrange for your newspapers to be picked up, even the free papers that are tossed in your driveway. It is smart to check all the doors and windows to make sure they are all locked, as someone might have left one open and forgot to lock it. Or worst yet, somebody might have been visiting your house and left one unlocked for later use. Turn your alarm on. Call your local alarm company and tell them you are leaving and no one should be in your home while on vacation. The police get dispatched first. Check your video surveillance system to make sure your phone app is working so you can check your home while away. Please check these a few days before leaving, as it is hard to get service if needed 10 minutes before you have to catch a flight. Most local security companies will accommodate your schedule for service.

**THIRD:** Your children may be home from school, by themselves. Teach them not to open the door for strangers and to report to you if they see strange people in the neighborhood. Make sure your children know how to use the alarm; this will provide a text to your phone every time they leave or come home, so you don't have to worry as much. You can also use your video cameras to see who is coming by your home to visit or use the pool. This will help you avoid risks.

**FOURTH:** As we grow older we all want our independence. It is unfortunate that not all of us will age the same. Some will need assistance, such as an emergency response units that can track wherever you go and provide help when needed. The latest emergency response units have built-in GPS locators that allow your emergency button to work at the park, the beach and even in stores. Too often, we see the silver alerts when an elder has gone missing. This device will help locate a loved one. This will also allow the elderly to live independent longer, without you worrying day and night.

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Four wheels move the body. Two wheels move the soul. For many Venetian Bay residents, there's nothing quite like riding a motorcycle. It's a lifestyle. Whether they ride on their own or as part of group, there's a certain camaraderie involved in riding motorcycles that's like no other. Bikers all share a common bond - a passion for the freedom of hitting the open road on two, or three, wheels.

let's ride!

Submitted By Resident  
**Debbie Jackson**  
Photos By **Classic**  
Photography

**4** Wheels  
move the *body*.

**2** Wheels  
move the *soul!*



Photo of bikers: (From left) Skip Bednarczyk, Bob and Irene Lohman, Bob and Louise Share, Jeff Stouffer, Brian Freeman, Russ Reinhardt, Bill Nelson, Randy Brands, Doug Willick, Alan Krenzer, Steve and Judy Miller, Albert Schneider, Ed and Linda Parker, Faith Stouffer, Mike McCarthy, Debbie Jackson, Ernie Jackson, Dave and Carmel Vaden, Lori Willick, Lee DeLieto and Kate Correll, Pete DeLieto and Mary Ann McCarthy Rodney Wilson, Joe Puglisi and Lori Puglisi.



# The Juliets

## Step Aside Boys – There’s a New Group of Riders in Town

Whether it’s for the adventure, stress release or a sense of sisterhood, women are riding motorcycles with an increased voracity. Female motorcycle ownership is at an all-time high –and so are the number of ladies-only bike groups.

Venetian Bay now has its own ladies group. Formed by three fun-loving friends, the women call themselves the Juliets, standing for Joyful Untamed Ladies Inspiring Everyone to Soar. Appropriately named, the Juliets are united by their passion for riding and their desire to support one another.

The group’s leader, Faith Stouffer, is an experienced rider. Faith has been

riding her Harley with her husband, Jeff, nearly every day since she completed the Florida licensing course two years ago. Together, the Stouffers lead the local coed Let’s Ride group on weekly excursions. Shortly after two of the women in the group bought Spydors, the ladies started riding on their own.

“Some of our husbands ride with a guys-only group on Tuesdays,” said Faith. “So we decided to start our own weekly ride.”

The group includes women of various riding abilities and styles—and sometimes a few non-riders from the neighborhood, who tag along on the back of their bikes for the fun of it.

With the help of a few other veteran Harley riders, Faith is mentoring new bike owners Carmel Vaden and Lee DeLieto.

“We started out just venturing over to restaurants on the Beachside,” she explained. “Now, we’re taking longer lunch rides to Sandford and Deland. The goal is to push the newbies a little farther outside of their comfort zone every week and to get them used to riding with a group. These ladies are having a ball and rapidly becoming pros.”

# The Romeos

A new generation of bikers is taking to the road. They’re not your typical twenty-something speed freaks. The silver-haired 60 and “70-somethings” have been there, done that. Now, they just want to sit back and enjoy the ride.

Many have flocked to sunny Florida. A large number of senior bikers have retired in Venetian Bay, where they can bike year-round and enjoy the camaraderie of like-minded motorcycle enthusiasts. And more and more are joining motorcycle clubs. Here in Venetian Bay, riders have numerous options, ranging from couples’ groups to the oldest – and undoubtedly the king of the road—the New Smyrna Beach Chapter of the Romeos (Retired Old Men Eating Out).

Established in 1998 by Harley Bob with only three riders, the chapter now boasts almost 40 members on its official roster and even more when the snowbirds are in town. The group draws men from every walk of life: retired educators, airline pilots, stockbrokers, doctors, dentists and even a few inventors are among their ranks. Most ride Harleys.

Like many of the Romeo groups that have sprung up across the country, it’s a commitment-free organization. The guys don’t pay dues, and they have no real organization of any kind. They just want to ride the open road with their buddies – and eat.

And that’s exactly what they do. The

New Smyrna Beach Romeos meet every Tuesday morning for breakfast and a ride. Promenade Park residents, Pete DeLieto and Steve Miller, said they look forward to the weekly excursions, which can vary from 20 minutes to over 200 miles.

For Jeff Stouffer and the other riders, it’s more about the ride than the destination.

“Every ride is an adventure,” said Jeff. “With our group, there’s no telling what will happen along the way.”



**Do you have a group/club, or even a few friends that like to get together from time to time and don't mind sharing with your fellow neighbors?** Contact us and tell us your story at [Faith.Stouffer@n2publishing.com](mailto:Faith.Stouffer@n2publishing.com)



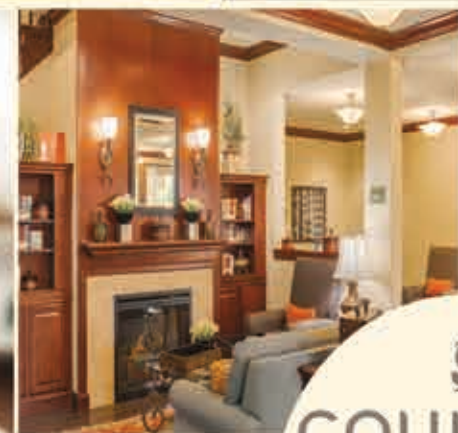

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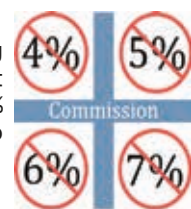


resident recipe of the month  
Submitted By Resident Lynn Young

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For a less spicy version, cut down on the curry powder. Serve over hot boiled rice.

**Ingredients:**

- 1 teaspoon vegetable oil, or as needed
- 3/4 pound lean ground beef
- 1 onion, chopped
- 1 clove garlic, minced
- 2 teaspoons curry powder
- 1 small head of cabbage, shredded
- 2 tablespoons ketchup
- 2 teaspoons mango chutney
- 1 teaspoon salt, or to taste
- 1 tablespoon water, or as needed

**Directions:**

Heat vegetable oil in a skillet over medium heat. Cook ground beef until browned, 7 to 10 minutes. Transfer ground beef to a plate to drain; reserve remaining oil in skillet. Return skillet to medium heat with residual oil. Add onion, garlic, and curry powder; cook and stir until onion is almost tender, 5 to 7 minutes. Stir cooked ground beef and cabbage into onion mixture; stir in ketchup, chutney, and salt. Sprinkle on a little water to prevent burning, but not enough to make the curry wet. Cook and stir until cabbage is just tender and flavors have combined, 7 to 10 minutes more.



Would you like to have your favorite family recipe featured in the neighborhood publication? We are looking for anyone who has a good recipe to share! For more information, please email [Faiht.Stouffer@n2publishing.com](mailto:Faiht.Stouffer@n2publishing.com)

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## resident spotlight

Submitted By Resident Michelle Donice,  
Photos By DAndersonPhotography

# meet MICHELLE DONICE

### Tell us a little about yourself and your background.

My legal name is Michelle Donice Dixon-Thompson, but I publish as Michelle Donice (pronounced Don-nee-se). I am originally from Indianapolis, Indiana, but I have lived in Florida since 1988. Two years ago, I moved to Venetian Bay, first to the condos and most recently to Savannah Pointe.

I am the mother of two adult children, Matthew and Lyndsay, and a 14-year-old Peekapoo named Simba. My son Matthew is a Citadel graduate and is pursuing a master's degree at Old Dominion University. Lyndsay is a junior at Bethune-Cookman University and a part-time model.

In addition to writing, I also teach English and creative writing, and I am often invited to speak to groups and organizations on topics related to creativity, leadership, motivation, education, and women's issues.

I received all of my education in Florida. I earned a B.A. from Bethune Cookman, an M.S. from Nova Southeastern, and a Ph.D. from The University of Florida.

### What were you like in school ... major subjects, clubs, sports, awards?

My mother and aunts are educators, so I have always enjoyed school. There was even a period of time when I attended the same school my mother taught. My best subject was always English. In high school, I was a cheerleader for one year, a member of the flag corps another year, junior class president, and homecoming queen. In college, I wrote for the school newspaper and yearbook, and I edited the literary magazine.

### When did you decide to become a writer?

Although I have always written, I never really considered myself a writer until I published a poem while in grad school; I won first place in a literary contest.

### Why do you write?

I write because I am miserable when I don't. Writing is my outlet, and it helps me express myself. Most times I don't really know what I feel until I have the opportunity to get all of my thoughts on paper. Each morning I am religious about journaling and try to work on my manuscript each day. Of course, some days are more productive than others. My closest friends and relatives know that if I go too many days without writing, I am a bear to be around. It's almost as if my energy is blocked if I can't write, and I am stagnant and unhappy.

### Do you write full-time or part-time?

I am blessed to have the opportunity to write full-time.

### Do you have a special time to write, or how is your day structured?

I wake up in the morning and journal, and then I practice yoga and pray/meditate. I read and watch CNN, and then I try to be seated at my computer by 10:00. I write from 10:00 until around noon, take a break to exercise, then come back to the computer until early evening.

### Do you write on a typewriter, computer, dictate or longhand?

I often write longhand when I am working on a very emotional scene, but most of my work is done on a Mac.

### Do you work to an outline or plot, or do you prefer just to see where an idea takes you?

Regardless of whether I'm writing fiction or non-fiction, I allow the ideas to take me where they wish for me to go. I usually always have a good sense of the characters and the opening line.

### Where do your ideas come from?

Most of my ideas come from conversations I overhear.



### Which writers inspire you?

I love Eudora Welty, Kate Chopin, Alice Walker, and Toni Morrison.

### Which actor/actress would you like to see playing the lead character from your most recent book?

I would love to see Gugu Mbatha-Raw play Jessie in the film version of *The Other Side of Through*.

### What are your ambitions for your writing career?

I want to continue to improve my craft as a writer and tell quality stories that readers enjoy.

### What have you written?

I have published one novel, *The Other Side of Through*, that was originally released in 2011 by Plenary but will be re-released this year by Balboa



Press. I am currently working on a collection of short stories. My blogs appear on my website: [www.michelledonice.com](http://www.michelledonice.com)

**Where can we buy or see them?**

My novel can be purchased on line or at your local bookstore.

**What are you working on at the moment?**

I am currently working on a collection of short stories that deal with love, relationships, abuse, and other aspects of the human condition.

**What was the hardest thing about writing your latest book?**

I have the tendency to want to write narration when I am trying to stay in scene.

**What is the easiest thing about writing?**

The honesty of the characters.

**How long on average does it take you to write a book?**

It takes me about 18 months to finish a manuscript.

**Do you ever get writer's block?**

Yes. Sometimes I get writer's block, but I don't worry about it. Instead, I get outside and ride my bike or take a walk, and eventually, I will feel creative again.

**Any tips on how to get through the dreaded writer's block?**

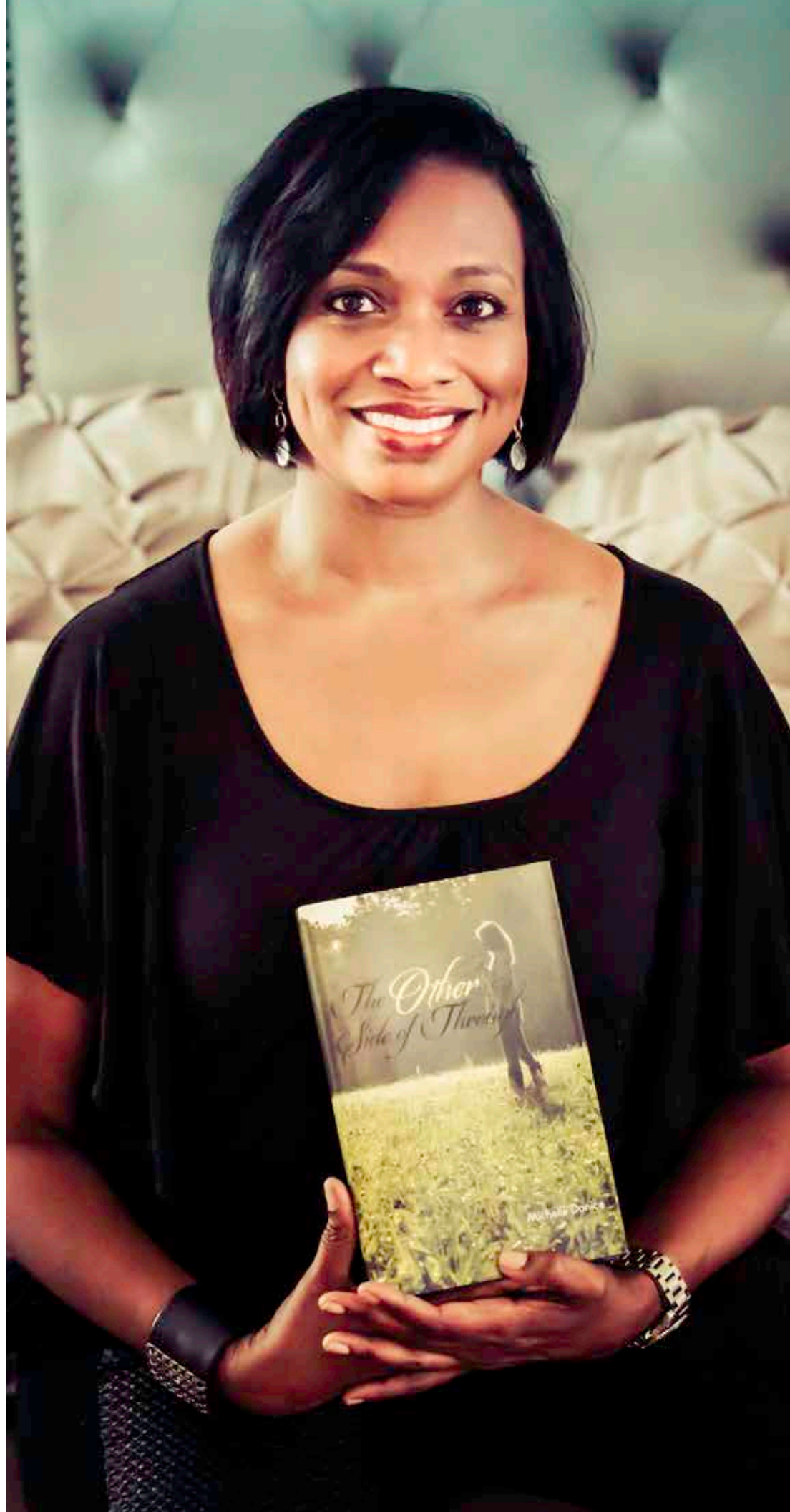
I believe you shouldn't worry too much about it. If you do experience writer's block, read something that inspires you or get out in nature and enjoy yourself. Come back to the page when you no longer feel stressed.

**Do you read much, and if so, who are your favorite authors?**

I read a great deal. I just finished *Billy Lynn's Long Halftime Walk* and found it brilliant.

**For your own reading, do you prefer e-books or traditional paper/hard back books?**

I often download e-books for when I



travel, but I prefer a traditional book.

**What book(s) are you reading at present?**

I am currently reading Pam Houston's *Cowboys Are My Weakness*.

**Do you proofread/edit all your own books, or do you get someone to do that for you?**

I always have someone else do a final edit of my work — I'm too close to it.

**Do you let the book stew — leave it for a month and then come back to it to edit?**

No, I have a bad habit of editing every day.

**Tell us about the cover(s) and how it/they came about.**

I wanted a serene cover that showed a woman in nature because I felt it was representative of the mood of the novel.

**Do you think the cover plays an important part in the buying process?**

Absolutely!

**How are you publishing this book and why?**

I am currently re-releasing my novel with Balboa Press, a subsidiary of Hay House. It is their self-publishing unit, and if sales are good, I will become a Hay House writer.

**How do you market your books?**

Book events, social media, word of mouth, advertising

**Do you have any advice for other authors on how to market their books?**

It's important to create a platform related to your book and get out there on social media, participate in lectures, and talk, talk, talk about your book!

**What is your favorite book and why?**

Toni Morrison's *Beloved* because there is so much truth to this novel and no matter how many times I read it I see something different. It is truly a masterpiece.

**What is your favorite quote?**

"Well behaved women seldom make history." The reason I like this quote is because the women I most admire: Harriet Tubman, Mother Teresa, Eleanor Roosevelt, Mary McLeod Bethune...they were all

bad asses.

**What is your favorite motivational phrase?**

Live Life Abundantly!

**How do we get in contact with you?**

Website: [www.michelledonice.com](http://www.michelledonice.com)

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## family matters

By Resident **Brenda Campbell** Photo By **DAndersonPhotography**

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wellness tip of the month

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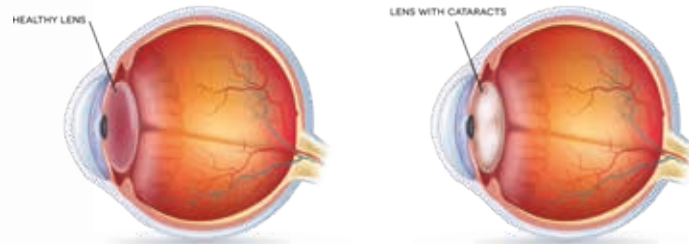
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tech talk

By Ken Gelineau (Computer "A" Services)

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If you have a mobile device, you probably already have a few apps loaded that you have come to rely on. Today, we would like to introduce you to a few more that could possibly make your life a little more organized or, better yet, simple. The five listed below are available for both Android and Apple platforms.



**Blue Mail**

Blue Mail is an email app that features a simple interface, compatibility with virtually all email providers and keeps things simple. It has customizable settings that give you the ability to lock private emails, create widgets, color code and much more. Great part –it's free.



Google Drive

**Google Drive Suite**

Google Drive is a cloud storage solution that includes several useful apps. Between the office apps, the photo app and Keep for taking notes, you have virtually anything you need in terms of productivity.



**LastPass Password Manager**

LastPass is a password manager app that allows you to save your login credentials in a safe, secure way. It can also generate a nearly unbreakable password for you. It has cross-platform support so you can use it on computers, mobile devices, tablets etc.



Wunderlist

**Wunderlist**

Wunderlist is a great app for getting things done! It's a to-do list app that helps you keep track of things you need and/or want to do. Always forgetting to take out the trash? Wunderlist can remind you. It can also keep that grocery list with you instead of forgetting it on the counter at home.



**iWeather**

iWeather is one of the better weather apps out there. It has a simple design that includes current weather, forecast for up to 12 weeks and a radar. It also has a set of customizable widgets and the standard features like severe weather notifications and some entertaining weather fun facts.

Hopefully, at least one of these apps can add a useful tech dimension to your life.

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**RETIREMENT:** Watch For These **Three** Risks

If you're retired or nearing retirement, you're likely thinking of it as a time to relax, check items off your bucket list and enjoy what you've earned. But from a financial standpoint, it's important not to get too comfortable. Once you leave the workforce, you will likely be reliant, at least in part, on your savings to cover living expenses. So it is important to stay diligent and be aware of potential risks to your financial security. Here are three key risks to keep an eye on in retirement:

**1. Not revisiting your investment strategy**

As you approach or enter retirement, you may have to reassess your risk tolerance and make sure that your portfolio aligns with your goals, lifestyle and financial situation. Remember that you



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may have less time to recover from market swings, so consider protecting your portfolio as you prepare to live off your savings. With that said, being too conservative isn't always the right solution. With many retirees living decades in retirement, you will likely have time for your assets to grow or, at least, keep up with inflation. Plan to periodically review your portfolio in retirement to make sure you're comfortable with your progress and risk tolerance.

**2. Spending too much too quickly**

When retirement rolls around, you may find you have more money accumulated than you've ever had before. This can lead to a false sense of financial security and prevent you from adjusting expenditures in retirement. But if you begin spending at an unsustainable level in the early years of retirement, you risk depleting your nest egg too quickly. If you dream of traveling or starting a business after you step away from the workforce, factor those activities into your retirement budget, in order to feel good about enjoying what you've earned, while also being cautious about outliving your assets.

**3. The rising cost of living**

Many retirees believe the amount of money they can generate from their investments and other sources of income, such as Social Security, will be sufficient when retirement begins. But keep in mind that, historically, the cost of living has risen over time. For example, if you live for another 25 years after you retire, and the cost of living rises by an average of three percent per year, your annual living expenses could potentially double in that time. Consider the possibility that retirement may be much more expensive as time goes on. Accounting for the impact of inflation on the most prominent items in your budget, such as healthcare or travel, is a good place to start.

**The benefits of being prepared**

Preparation and discipline can keep you on track and secure about your finances in retirement. You can take steps to help address these risks prior to leaving the workforce with proper planning, diligent saving and a portfolio that is aligned with your goals and risk tolerance. If you've already entered retirement, these risks deserve consideration to help you continue to manage your assets on the way to achieving long-term financial security.



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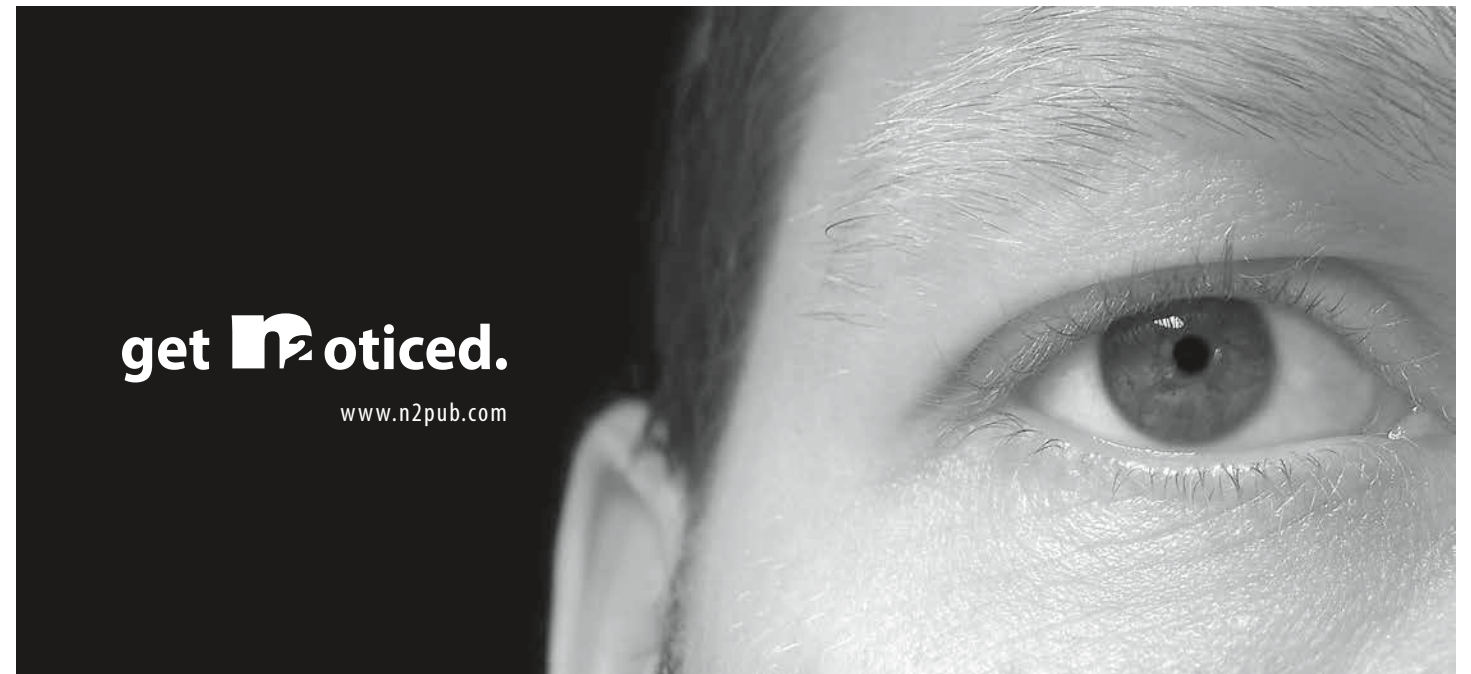
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2913 Linari Court Portofino	Portofino Estates	\$727,200	4	3	4422	3
104 Portofino Boulevard	Portofino Estates	\$658,931	3	3	4267	3
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254 Portofino Boulevard	Portofino Estates	\$479,900	4	3	2599	3
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3602 Maribella Drive	Maribella	\$319,900	3	2	2250	2
424 Luna Bella Lane	Tuscany Square	\$249,900	3	3	2345	1
424 Luna Bella Lane	Tuscany Square	\$230,000	3	3	2208	1
3370 Gallia Street	Savona	\$224,900	4	2	2042	1
424 Luna Bella Lane	Tuscany Square	\$220,000	3	2	1862	1
3523 Casalta Circle	Parkside	\$219,900	3	2	2060	1
424 Luna Bella Lane	Tuscany Square	\$212,900	2	2	1684	1
424 Luna Bella Lane	Tuscany Square	\$199,500	2	2	2208	1
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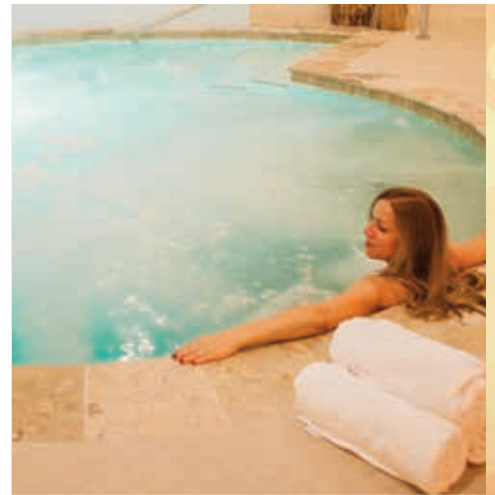
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