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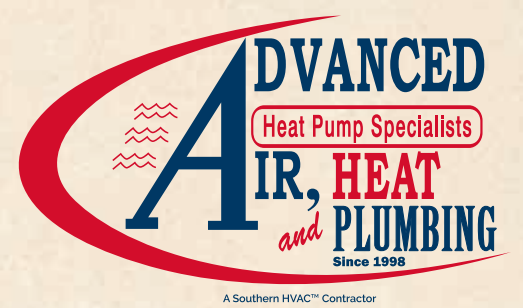
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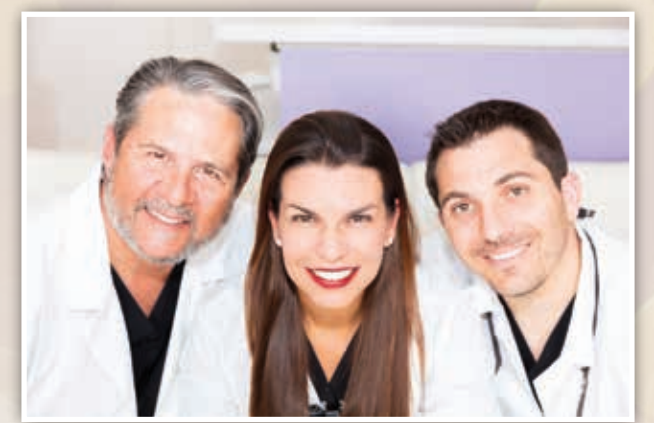


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financial fitness

By Resident **David Carson**

Working Part-Time in Retirement Can Impact Your Finances Surprising Ways

Traditionally, retirement means leaving the workforce to pursue decades of relaxation. However, today's retirees and pre-retirees are reshaping what it means to leave the workforce. Retirement may be an opportunity to pursue a small business, start consulting or land a side job that explores your passions. If your next phase includes earning an income, there are some financial considerations to keep in mind:

Social Security could be reduced. If you haven't yet reached full retirement age (65 or older) and already collect benefits, the wages you earn through continued work could result in reduced Social Security payments. In 2017, an individual earning more than \$16,920 who hasn't reached full retirement age will see a \$1 reduction in Social Security benefits for every \$2 earned above that level. The earnings limit is higher in the year you reach full retirement age, and no longer applies after you reach full retirement age. If you haven't already claimed Social Security, you may wish to delay your benefits to earn a higher amount later in life.

Prepare for higher taxes. If you are taking income from retirement accounts or generating earnings from your savings or investments, at least some of that money is subject to tax. Earning income from work may move you into a higher marginal tax bracket, meaning those distributions and investment earnings could be taxed at a higher rate. Be prepared for a potential bump in your tax bill.

Keep saving money. Ongoing work may allow you to preserve your retirement savings for later in life and even continue to build those savings. As long as you have earned income, you can put money away in tax-advantaged retirement plans. This includes an employer-sponsored plan, if it is available to you, a traditional IRA or a Roth IRA. Contributions to traditional IRAs can only continue up to the year in which you turn 70 1/2. If you earn income past that point, you may be able to continue making contributions to a Roth IRA indefinitely, based on your income level.

Pay attention to health insurance. Even if you retain health care coverage from an employer, you should consider signing up for Medicare Part A at age 65. There is generally no cost and it

provides coverage for care in hospitals and other institutions. Talk to your employer about whether you should sign up for Medicare Part B (a monthly premium applies). You may be able to delay doing so if you are covered by your employer's plan without being subject to a 10 percent annual penalty for delaying enrollment in Part B. Check the rules carefully before you turn 65.

Whatever your motivation for continuing to earn a paycheck, the income you earn could impact several aspects of your financial life. Evaluating and planning for the effects working will have on your finances may help you feel more confident about living decades in retirement.

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family spotlight

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MEET THE *Goodlatte's*

Peter & Maria Goodlatte, 3224 E. Locanda Circle.

Pete & Maria are both retired, but remain very active with community and church groups, traveling, vacationing with family, walking and exercising. Maria loves gardening, cooking healthy foods and spending time outside! We enjoy going to church and prayer groups (pot luck even better). Our whole family makes healthy choices for meals (organic food, etc.) and we maintain the goal of regular exercise. Maria grew up with family around the table for lunch and dinner, so snatch and grab doesn't work out too well in our home. We also love to

eat out, particularly Mexican, Greek and seafood. Some of our local NSB favorites are The Garlic, The Grille at Riverview and JB's Fish Camp. Both of us really enjoy watching sports, including NFL teams, a few college games, ML Baseball including Boston Red Sox (Pete grew up 90 miles from Fenway Park) and World Cup Soccer: USA, Portugal, Brazil.

Peter grew up in East Long Meadow, Massachusetts. In 1970, he was commissioned Ensign in the U.S. Navy at OCS in Newport, RI. He served on board the USS Mars (AFS-1), which was home ported in Alameda, SF Bay California, but forward deployed out of Subic Bay Philippines and operated mostly off the coast of Vietnam with ports of call to Japan, Taiwan, Hong Kong and Pearl Harbor.

After Pete's Navy service, he went on vacation for two months via Eurail, from Normandy in France to Vienna and from the Arctic Circle in Norway to Portugal, where Maria grew up. In 1973, we met in Lisbon and it was love at first sight! Later that year, she faced the decision of moving to the U.S. at age 25 ... leaving her family, friends, home country and culture! It was difficult, particularly for her close-knit family. ... So, about eight months after meeting, we were married in Lake Tahoe on Christmas Eve and then lived in San Diego for five years. Fast forward to 2017, when we celebrated our 44th anniversary on Christmas Eve!

We credit education as a key to our success in our respective professional careers. While working full-time, Maria took classes part time to earn an Associate degree from San Diego City (Evening) College and then, at University of Maryland University College, she completed a Bachelor's degree in English & Spanish, followed by a Master's degree in Human Resources Management.

In 1979, we moved from California to Maryland and Maria had a great job for seven years as the Assistant to the Defense and Naval Attaché at the Portuguese Embassy in Washington



DC. From 1986 to 2009, Maria worked at the main campus of the University of Maryland, where both of our children graduated.

In addition to his federal government jobs at the VA in San Diego and later at the Bureau of Labor Statistics in Washington, DC, Pete spent 28 years as an officer in the Navy Reserve. After his promotion to Commander in 1986, he served in support of the Defense Attaché System overseas, including multiple tours to both Portugal and Brazil. Finally, in 1997-98, Pete's twilight tour before retirement from the Navy was as the Naval Attaché assigned to the U.S. Defense Attaché Office at the American Embassy in Cairo Egypt, Land of the Pyramids and Pharaohs!

After two snow bird trips to Sugar Mill Ruins RV Park on Old Mission Road (to escape the Northern winters), we moved here from Maryland in April 2013. Our son James (age 40) lives in Miami and manages his own fitness and exercise business, including online course offerings, primarily related to exercise programs for pregnant women and young mothers. Our daughter Theresa (age 36) lives in Maryland and works in the Admissions Dept. of the school where her daughter, Kylie, is now enrolled. We have great joy and love for being grandparents, keeping in close touch





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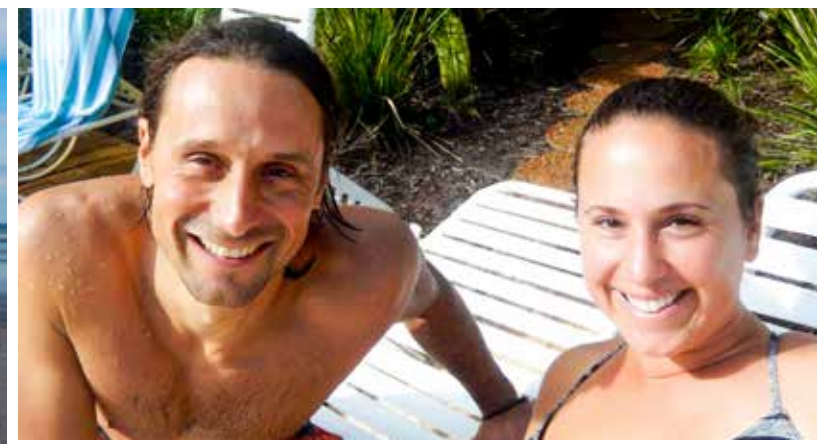


...
with the little ones aged five to nine, plus video calls on Facetime between visits. We also like to travel and take vacations together. Our travels have been greatly enhanced as members of Wyndham & RCI Resorts, which facilitated our stays throughout the U.S. (from SF & Lake Tahoe to Midtown NYC), as well as around the world, as far as Fiji!

2017 was a big year! In May, we traveled around Portugal and visited Maria's side of the family with our two children, James & Theresa, and two oldest grandchildren, Kaden & Kylie, now ages eight and nine. They loved exploring castles, eating lots of bread and seeing things in the Old Country that are not typical back here in the

...





We are looking to share memories that Dad will cherish. Please send photos and stories to Faith.Stouffer@n2publishing.com

...

USA. There were also plenty of aunts, uncles and cousins whom they got the chance to meet and get to know. In July, we went on a cruise to Alaska and later toured the Holy Land in October with friends from Maryland (Maria & Eunice are soul mates from Portugal). James & Theresa and all four grandchildren came here during Christmas week for a Disney adventure to visit the Land of Pandora (from Avatar) at Animal Kingdom, lazy rivers at Bonnet Creek and more.

Promenade Parke at Venetian Bay is by far the most outstanding neighborhood that we have ever lived in! It is not only a beautiful area in New Smyrna Beach, we have such a wonderful group of neighbors and friends in our church community, who are willing to be there for us! The folks in this neighborhood love to get together, party and eat! And the bean bag tournament keeps our competitive juices flowing! Many thanks to all of you who organize and help support our events throughout the year, the email/phone list and so much more. We are so blessed to have met so many wonderful friends so far! What a joy to live here!



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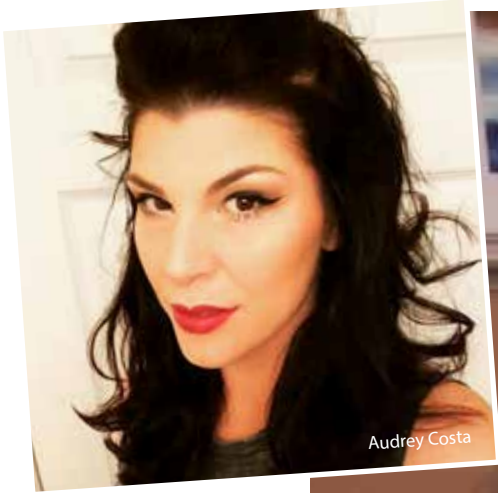
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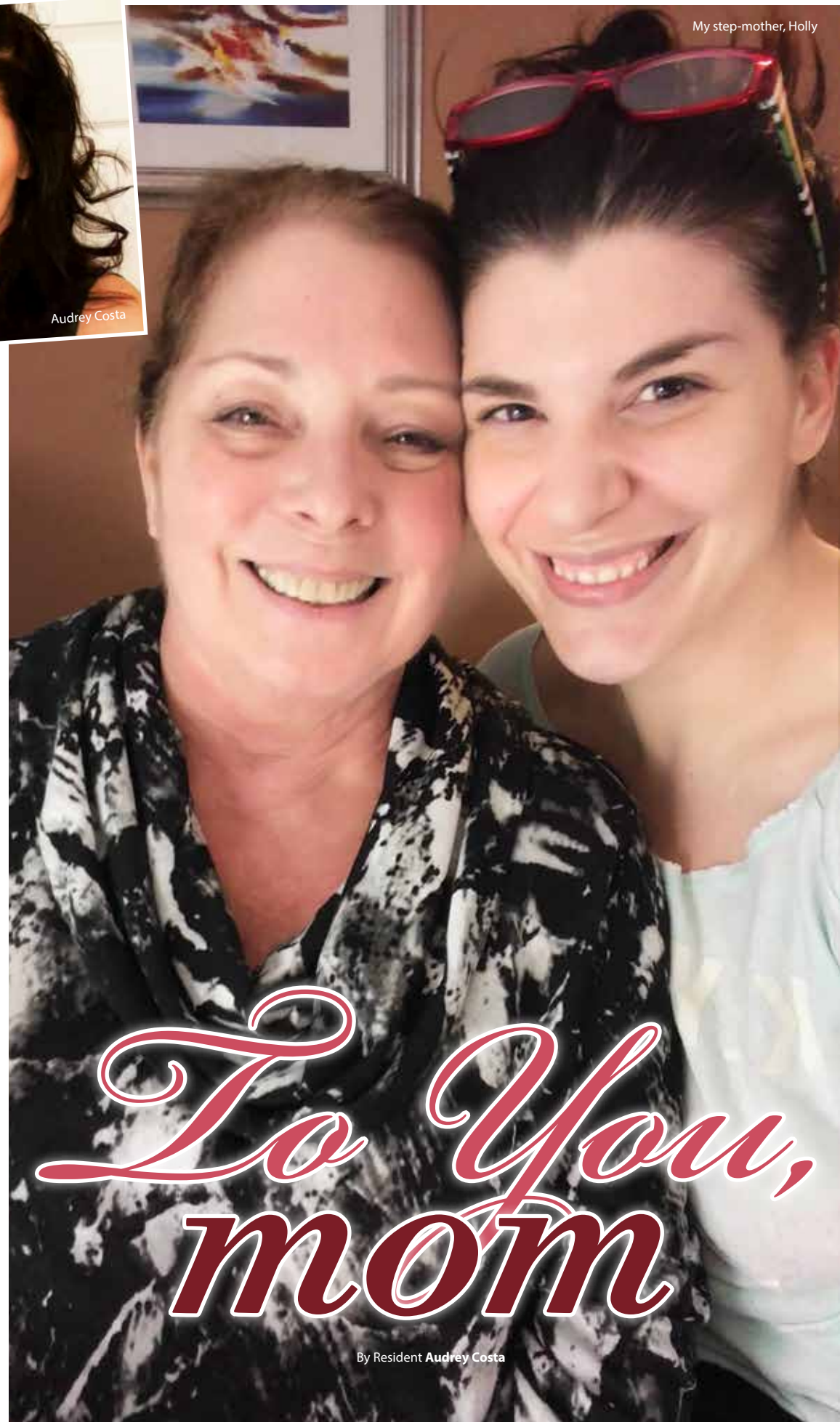


Audrey Costa

May is the blessed month to honor thy mother the way thy mother ought to be honored. But what constitutes a mom? Merriam-Webster defines a mother as being “a female parent” – and in the case of queens and terrifying nuns, mother can also mean, “a woman of authority.” But for those of us lucky enough to have – or have had – strong, supportive and unconditionally-loving women in our lives, our mother is someone who shaped our lives and made us into the people we are today.

The title of mom is no longer reserved for a female who has given birth to a child. Most people now recognize the varieties – whether genetic, step, foster, adoptive, pet, etc., mother simply means love.

It’s the mother cradling her child until her arms turn into Jell-O, the grandmother mustering the energy to care for her grandkids in place of their biological par-



My step-mother, Holly

To You, mom

By Resident Audrey Costa

ents, it’s the step-mum fighting for the hearts of her teenage step-children, the stranger who scoured the globe to take on the life of an abandoned child and to a degree, it’s also the single father playing both parental roles each and every day (**and the same goes for single mothers on Father’s Day**). All-in-all, a mother is a woman who decides to love unconditionally and assume responsibility of a child regardless of attitudes, stress, financial burden, worry, and mounds of dirty clothes on the floor.

I am beyond fortunate to have a beautiful mother who always supports my dreams and shows me love in her own spirited way. She was a single mother who molded three strong-willed kids even when she felt herself falling apart. I have a compassionate step-mother who mended wounds and brought our family together, a devout grandmother and aunts who took me in when I was finding my way as an adult, a strong mother-in-law who holds me as close to her heart as her son I married, and it’s me – an evolving mother of a five-year-old who is trying to figure out how to do right by her daughter. Mother’s Day is every day when you appreciate those women who shaped us, cried with us, laughed at our corny jokes, paid for our lives with their own – and for that, we say thank you ...

Biological mothers,

Thank you for creating and loving your child through every breath they take. For being there when no one else is, for kissing boo-boos and wiping butts. You encourage your children in ways only you can. You inspire them to be better than you by lifting them up. You sacrificed everything to give your kid a **good** life no matter the bumps in the road. You carried them in every way. You are a hero, a warrior. Because of you, they thrive. Thank you, Mom.



My mother, Ayda

Adoptive mothers,

Thank you for giving your child a second chance. For transforming their entire life and giving them a safe place to grow up peacefully. You raise your children like they are a part of your soul outside of your body. You turned their unfortunate situation into a lucky one. **You chose to love another.** **Thank you, Mom.**

Step-moms,

Thank you for hanging in there and stepping up. It’s not easy getting to parent-status with kids who might struggle to reconcile that their parents are no longer together. You chose love rather than resentment while patiently waiting for them to come around. You bring out their light in a unique way. You will always be a mother – always. Thank you, Mom.



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Birthday Party with Mom and Chris



My mother, Ayda, with Chris



My mother, my brother, Chris, & I

Foster mommas,

Thank you for giving children with hard situations a loving home and open heart to transition in – a place they feel encouraged. You didn't have to do any of it, but the love you have, the home you offered, the sounding board to work through their day you afford will always be respected and cherished. Thank you for showing real love while others turned a blind eye. **Thank you, Mom.**

Others who wear the badge of mother,

Thank you for taking on the challenge. Grandmothers, aunts, sisters and the like. In terms of the affection and livelihood you offer, you are Mom. You've taken on being a mother as well as sustaining your original role. You fill a void and ensure there is nothing lacking from your child. You love as a mother, you act as a mother, you are present as a mother ... for that, thank you, Mom.

Mothers of all varieties create the world through their children. They are the fighters, protectors, providers and everything else in between. You might not be perfect, though for so many years, it seemed so to your child, but you were always there. It's not easy. A mother sacrifices part of herself to give to her child – it's selfless and the love it takes to do it day-in and day-out is no small feat.

Thank you, moms. Thank you, thank you, thank you! Today, enjoy your flowers, half-eaten chocolates, cards and colorful cat drawings. We can **never** repay you, but you wouldn't ask that of us anyway. So, all we can say is, I love you, Mom.



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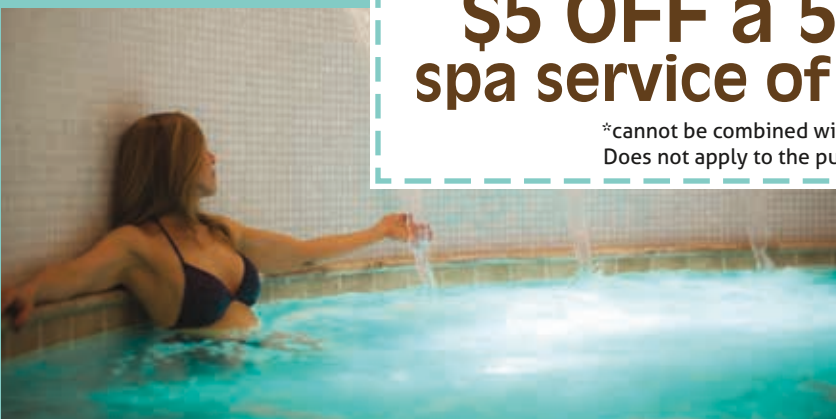
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