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April 2006

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A. MAPPING RETIREMENT'S MINDSCAPE
Ken Dychtwald, Ph.D., Reprinted from Yahoo! Finance, January 12, 2006

Retirement isn't a single event that takes place in a day, or even ir3youaor np0Tot-ance, eople migrate through distinct and predictable stages of retirement, each with its own set of emotions and needs. These stages

also on social security taxes, providing an additional 15 percent savings."

In recent years the Internal Revenue Service (IRS) has relaxed its home office rules and made them simpler. Only three rules remain:

Rule #1: Exclusive Use

Part of your home used for business must be used exclusively for business.

If Lily Lein writes her briefs at her dining room table but also has dinner parties there, she must forgo any deduction for her dining room.

If Victor Visu and his artist wife share a home studio-in-home, neither gets a deduction because it also is used for other purposes. Note: Daycare for business rules are different.

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show this usage as an occupation.

Plan D Prescription Coverage

Have you signed up for Plan D prescription coverage? You have until May 15. Your next opportunity to enroll is from November 15, 2006 to December 31, 2006. The government site www.medicare.gov offers a calculation tool to compare various drug plans and determine potential savings. Other calculator tools on the web may not have current data. Several insurers have improved their plans since the first

Early detection, timely treatment and appropriate follow-up care can reduce the risk of blindness by 95 percent, even for people with established and significant diabetic retinopathy.

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