



B. QUESTIONS TO ASK YOURSELF WHEN PLANNING FOR RETIREMENT

"My husband is never going to retire. He loves to work." That is NOT a retirement plan...yet we've heard it said in all seriousness. What happens when he has a heart attack? Or turns 80? Only 1 in 100 Americans will retire with wealth. The rest either work in retirement, or retire in poverty, or both. You will likely spend at least 75% of your current working income when you retire. That equivalent income in retirement must be accounted for one way or another.

E. THOUGHTS FOR THE MONTH

We present here some words from those with a birthday this month.

