

THE RIVER REVIEW

May 2012

News For The Residents of River Place

Volume 6, Issue 5

Congratulations River Place Garden Club April 2012 Yard of the Month

Congratulations to Hermina and Hugo MInnerup of 8108 Big View Drive for being selected as the garden club “Yard of the Month” for April. Originally from Germany, then upstate New York, Hugo and Hermina moved to Texas when their son took a job in Austin. They have been in River Place for over 16 years now and love this community. Hugo obviously has a green thumb

and really enjoys spending time in the yard with his flowers. The wonderful display of color in their yard made the Minnerup lawn an obvious choice for April. Some of the criteria used to choose Yard of the Month are: use of colorful plants, design and creativity, hardscape elements and use of native plants.

Yard of the month winners with a gift certificate for \$50.00. If you are interested in joining the River Place Garden Club, please contact Becky Wolfe at 344-9967. Meetings are held the second Thursday of the month, from September through May.

Submitted by Becky Wolfe



IMPORTANT NUMBERS

EMERGENCY NUMBERS

EMERGENCY	911
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Ambulance	911
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Information	512-266-2533

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Cedar Park High School.....	512-570-1200
Vandegrift High School.....	512-570-2300
Four Points Middle School.....	512-570-3700
River Place Elementary.....	512-570-6900

UTILITIES

River Place MUD.....	512-246-0498
City of Austin Electric	512-494-9400
Texas Gas Service	
Custom Service	1-800-700-2443
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Time Warner Cable	
Customer Service	512-485-5555
Repairs.....	512-485-5080
IESI (Trash).....	512-282-3508

OTHER NUMBERS

River Place Postal Office	512-345-9739
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NEWSLETTER PUBLISHER

Peel, Inc.....	512-263-9181
Article Submissions	riverreview@peelinc.com
Advertising.....	advertising@peelinc.com

Austin Newcomers Club MAY LUNCHEON

Folks who have been in Austin for a while are familiar with Sue Patrick's clothing emporium. She has been in the clothing business in Austin for 37 years and at her current location, 5222 Burnet Road, for the past 13 years. The store is not like any other in Austin. The merchandise includes everything from UT T-shirts to formal wear. Sue specializes in Vera Bradley and Brighton Collection handbags and carries some wonderful clothing lines including FDJ Jeans, Not Your Daughter's Jeans, Foxcroft shirts and Joseph Ribkoff. In addition to great clothing lines, you will find special candles and home fragrances and University of Texas clothing and memorabilia. This is a very popular event, so be sure to make your reservations early.

WHEN & WHERE

**Wednesday, May 16, 2012 at Green Pastures Restaurant,
811 West Live Oak Street, pre-payment \$20.00
Reservations are required.**

TIME

11:30 a.m. socializing, Luncheon begins at noon.

For Luncheon Reservations: Email:

LuncheonDirector@AustinNewcomers.com

Austin Newcomers Club is a non-profit social and recreational organization dedicated to introducing residents to the Austin Community and giving them the opportunity to meet and make new friends. To Join Austin Newcomers Club: Any person who has a zip code beginning with 787 is eligible for a new membership with the annual dues payment of \$40.00, membership includes The Welcome Mat, the monthly newsletter, and the annual Members' Directory. Contact Dotti Thoms, New Member Services, at (512) 314-5100. You are invited to attend a morning or evening Welcome Coffee and Orientation. For more information visit the website at:

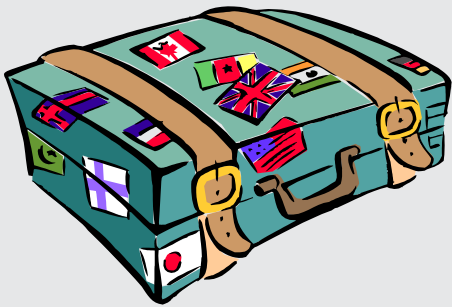
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BAND TO HELP WITH GARAGE SALE ITEMS

Cleaning out your unused items? The Vandegrift High School band will help: Any items you have to give, or any items which did not sell in the Steiner Ranch garage sale on April 28, will be picked up by the VHS band to be sold at their annual garage sale on May 5, 2012 at River Place Elementary School. This is an easy way for you to make a donation to the band's non-profit booster club which exists to benefit the band students. Just send email to vhsbandgaragesale@gmail.com with your questions and offerings at your convenience. Band members will come to your home and pick up your items, or you can deliver them yourself. Whatever is not sold in the band's garage sale is donated to charity.



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RIVER REVIEW

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MAY EVENTS at the Wildflower Center

TEXAS HIGHWAYS PHOTO EXHIBIT

Monday, May 7 through Sunday, May 13

Celebrate National Wildflower Week at the McDermott Learning Center with a display of incredible wildflower photography. Extended hours—5:30 to 8:30 p.m. -- on Tuesday, May 8, and Thursday, May 10

GARDENS ON TOUR

Saturday, May 12, 9 a.m. to 5 p.m.

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A Focus on Physical Activity - Pathway to Improved Health

By Concentra Urgent Care

Being physically active is one of the most important steps you can take to maintain or improve your health. When combined with eating a healthy diet, regular exercise can substantially reduce your risk of chronic disease, prevent weight gain, and improve your overall level of physical and emotional fitness.

HOW MUCH PHYSICAL ACTIVITY DO I NEED?

The U.S. Department of Health & Human Services (HHS) has recently published several recommendations related to exercise:

Any physical activity is better than no physical activity

- Includes people with disabilities & far outweighs the possibility of risk of injury or illness

Most health benefits occur with at least 150 minutes a week

- Both aerobic (endurance) and muscle-strengthening (resistance) are beneficial

For most people, additional benefits occur when

- You increase the intensity, the frequency, and or the duration of your Physical activity.

SHOULD OLDER ADULTS EXERCISE, TOO?

The same HHS guidelines apply, but older adults need to make sure that their fitness level and any chronic conditions allow them to safely perform physical activity. For example, if an older adult is at risk of falling, he should do exercises that maintain or improve his balance.

WHAT IF I HAVE A CHRONIC MEDICAL CONDITION?

If you have a chronic medical condition, you should be under the care of a health care provider. It is important to consult your physician about the type and amount of physical activity appropriate for you.

HOW DO I GET STARTED?

The health benefits of physical activity far outweigh the risks and some activity is better than none. Persons who have not been diagnosed with a chronic condition (such as diabetes, heart disease, or osteoarthritis) and do not have symptoms (e.g., chest pain or pressure, dizziness, or joint pain) do not need to consult with a health care provider prior to starting an exercise program.

For more information on total fitness programs in general, you can contact your health care provider, your Concentra health specialist, or visit the National Safety Council's Web site at: <http://www.nsc.org/resources/Factsheets/hl/fitness.aspx>.



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RIVER REVIEW

The Amazing Four Points Race to the Taste - June 9th

The Four Points Chamber of Commerce is launching a first-of-its-kind event: The Amazing Four Points Race to the Taste. As the title suggests, it is merging two events into one on June 9. The "Taste" part - deemed Race Central - will be held at the Four Points Home Depot and feature local food, beverage and business vendors.

Music, games and family entertainment will be on tap from noon to 5 pm in addition to the best food and beverages in Four Points. Hundreds are expected to attend, according to the Chamber. There is still room for more vendors. Race Central/Taste Central will be where the event Racers can be cheered on. Team updates and tallies will be given throughout the afternoon and the race finale will be at the Home Depot site.

The "Race" will be more for the adventurous types and is patterned after similar races in other cities and on reality TV shows. Teams are registering now. Queens of the Court was the first team to register, a group of four ladies who are serious about competition and can't wait to win the prizes. About 20 teams will have to overcome roadblocks, detours and avoid elimination while stopping at more than a dozen sites all over Four Points.

Teams will try to compete for the grand prizes while getting challenges and clues along the way. In addition to prizes for all teams, the top three winning teams will win:

- 1st Prize: iPad 3's to each of the Team members
- 2nd Prize: Android Tablets to each of the Team members
- 3rd Prize: \$100 Dinner/ Movie Gift cards to each of the members

Forming a team is sure to build memories for a lifetime.

Teams will consist of two to four people who are age 12 and above.

The entire Amazing Four Points Race to the Taste is also benefiting a local Leander ISD/Concordia University Texas charity. The team cost to participate is \$250 which can be donated by team members or raised in the community by the team. Proceeds will be given to the event charity.

SELF (Skills for Encouraging Life-long Fulfillment) 30 is an integral part of LISD's special education transition services. It is a program that is designed to meet the needs of students ages 18 to 21 and their families by supporting students as they achieve fulfilling futures. Concordia's college-age atmosphere, as well as their renowned education program, made the local university an ideal location for LISD's SELF 30 program. It also gives the SELF 30 students interaction with their peers, while simultaneously gaining the skills they needed for a successful transition beyond high school.

The Amazing Four Points Race to the Taste will kick off the summer and benefit the community on many levels at the same time. For more information go to www.racetothetaste.com



The Queens of the Court team is ready to race in the Amazing Four Points Race to the Taste.



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18 Benefits of Playing a Musical Instrument

Submitted by Rich Keith

Jeremy Spicer, Vandegrift High School Director of Bands, is dedicated to teaching music. He says, "Music is a part of everyone's life in some form. The study of music and all of the arts is critical to the complete education of society...it allows humans the tools to stir feelings and create emotion." This article will provide you with 18 benefits of playing an instrument and will hopefully give you a better sense of appreciation and pride for music.

1. Increases the capacity of your memory. Research has shown that both listening to music and playing a musical instrument stimulate your brain and can increase your memory: Preschoolers who had weekly keyboard lessons improved their spatial-temporal skills 34 percent more than the other children. Not only that, but researchers said that the effect lasted long-term. If you learn how to play an instrument, the parts of your brain that control motor skills (ex: using your hands, running, swimming, balancing, etc.), hearing, storing audio information, and memory actually grow and become more active.

2. Refines your time management and organizational skills. Learning how to play an instrument requires you to really learn how to be organized and to manage your time wisely. A good musician knows that the quality of practice time is more valuable than the quantity.

3. Boosts your team skills. Team skills are a very important aspect of being successful in life. Playing an instrument requires you to work with others to make music. In band and orchestra settings you must learn how to cooperate with the people around you.

4. Teaches you perseverance. Learning to play an instrument takes time and effort, which really teaches you patience and perseverance.

5. Enhances your coordination. The art of playing an instrument requires a lot of hand-eye coordination. By reading musical notes on a page, your brain subconsciously must convert that note into specific motor patterns while also adding breathing and rhythm to the mix.

6. Better your mathematical ability. Reading music requires counting notes and rhythms and can help your math skills. Studies have shown that students who play instruments or study the arts are often better in math and achieve higher grades in school than students who don't.

7. Improves your reading and comprehension skills. Research shows that children exposed to a multi-year program of music tuition involving training in increasingly complex rhythmic, tonal, and practical skills display superior cognitive performance in reading skills compared with their non-musically trained peers.

8. Increases your responsibility. Playing an instrument comes with its responsibilities. Students must maintain their instrument and must remember music events (like rehearsals and performances) and making time to practice.

9. Exposes you to cultural history. Students learn a variety of music types such as classical traditions, folk music, medieval, and other genres. Music itself is history.

10. Sharpens your concentration. Playing music by yourself requires you to concentrate on things like pitch, rhythm, tempo, note duration, and quality of sound. Playing music in a group involves even more concentration.

11. Fosters your self-expression and relieves stress. It's your instrument, so you can play whatever you want on it! The more advanced you become on an instrument, the greater you'll be able to play what you want and how you want.

12. Creates a sense of achievement. Overcoming musical challenges that you thought you'd never quite master can give you a great sense of pride about yourself.

13. Promotes your social skills. Playing an instrument can be a great way to enhance your social skills. Some of the best people join bands and orchestras, and many times the lifelong friends you make here become like family.

14. Boosts your listening skills. Although it's pretty obvious, playing an instrument requires you to listen very carefully to things. Examples

are learning how to hear when you're playing a wrong note in order to correct yourself, tuning your instrument, and playing with ensemble group.

15. Teaches you discipline. Practicing often and working on the hard parts of music and not just the easy and fun stuff requires discipline.

16. Elevates your performance skills and reduces stage fright. One of the goals of practicing so much on your instrument is so that you can perform for others. The more you get up in front of people and perform, the more you'll reduce any stage fright.

17. Enhances your respiratory system (wind instruments only). If you have a good music director/tutor, you should hear them tell you quite often to "use more air!" Breathing exercises are highly recommended for musicians, and they can really strengthen your respiratory system.

18. Promotes happiness in your life and those around you. Playing a musical instrument can be very fun and exciting. Not only is it fun to play music that you enjoy, but it feels wonderful to hear an audience applaud you for giving a great performance.

Mr Spicer adds, "I cannot imagine my life, or society, without music...it has defined me in nearly every way possible." Adapted from an article by Michael Matthews. For the full article and sources visit <http://www.effectivemusicteaching.com/articles/directors/18-benefits-of-playing-a-musical-instrument/>





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Top Ten Tips for Improving Bad Breath

Suffering from bad breath, but not sure why? Think about drinking more water and using less mouthwash. Find out why and learn more ways to improve your breath with these top ten tips.

Call it by its fancy name, “halitosis,” and it won’t smell any sweeter. Bad breath is frequently a sign that you’re not keeping up with your oral health. The source of this unpleasant odor is, in most cases, bacteria living on your teeth, gums or tongue. Follow these ten tips for a breath of fresh air:

Brush your choppers twice each day. Better yet, brush after every meal. If you eat lunch at work or school, keep an extra toothbrush there. Also, be sure to replace your toothbrush regularly. Every few months, swap your brush for a fresh one.

Reach between your teeth. Flossing daily helps you remove food particles from between your teeth, where your toothbrush just can’t reach. Flossing also helps keep your gums healthy, preventing periodontal disease, which can also lead to bad breath. If using regular floss is difficult for you, try one of the many interdental cleaners available at drugstores.

Pick up an electric toothbrush. Along with floss, an electric toothbrush removes plaque better than a manual toothbrush.

Treat your tongue right. Bacteria can gather on the surface of your tongue, so use a soft-bristled toothbrush or a tongue scraper to clean it every time you brush.

Tap your inner teenager and chew gum. The act of chewing (sugarless!) gum stimulates the production of saliva, which naturally washes away bacteria and food particles. If you suffer from a lack of saliva due to “dry mouth,” a condition sometimes caused by medication, let us know; we can help address the problem.

Don’t fall for the myth of mouthwash. Most mouthwashes merely mask the smell of bad breath and don’t do anything to solve the underlying problem.

Hydrate, hydrate, hydrate. Drink water regularly to keep your mouth moist, and go easy on alcohol and caffeine, both of which are dehydrating.

Turn off the tobacco. Smoking and chewing tobacco lead to bad breath. They also increase your risk of a host of serious health problems, from periodontal disease to cancer.

Take note of what you take in. Certain diets, foods and medications can affect your breath. If your problem doesn’t appear to be oral, make a list of the foods you eat and medications you take. Review it with your dentist or your family doctor to assess the source of the problem.

Call in the experts. It’s important to have your teeth professionally checked and cleaned twice a year. Your dentist can give your teeth a thorough cleaning that isn’t possible at home, as well as check for and treat early signs of problems such as cavities or periodontal disease.

In rare cases, persistent bad breath can be a sign of a larger health problem. The American Dental Association lists possible medical sources of bad breath, including respiratory infection, chronic sinusitis, postnasal drip, chronic bronchitis, diabetes, gastrointestinal disturbance, and liver or kidney ailments. If your dentist suspects that your breath problem stems from a medical issue, he or she will recommend speaking with your family doctor immediately.

Submitted by Dr. Flury



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The 4th Annual Colin's Hope Classic Golf Tournament

Submitted by Carrie Wilkin

The 4th Annual Colin's Hope Classic golf tournament was held on April 18th at the beautiful Flintrock Falls golf course in Lakeway. This event is always a special one for the Austin-based, non-profit foundation, as it was the very first event that Colin's Hope hosted after setting out on its mission to raise water safety awareness to prevent childhood drownings. This year as every year since its inception many loyal golfers teed up to spend their day in support of the charity's mission, kicking off swim season with a great reminder of how to swim safely and enjoy the water this summer!

Today, nearly four years after the founding of Colin's Hope, many ask about the "success" or "impact" of the foundation. Defining "success" with a vision like that of Colin's Hope: a world where children do not drown, can be a challenge...when the loss of even one child's life is too many. However, the impact on our community that Colin's Hope has had is something that can begin to be measured now, and its accomplishments are many!

Colin's Hope has become the face of drowning prevention in the Austin-area and has made a name for itself in Central Texas, statewide and even nationally. This year the foundation received the Member Agency of the Year award and the Innovative Program of the Year award from Safe Kids Austin for its drowning prevention work. Colin's Hope also co-chairs the Central Texas Water Safety Coalition Board and holds a place on the Safe Kids Austin Board. The charity's message that "drowning is preventable" can be found all over our community during swim season, including Reagan billboards, more than 80 Peel, Inc. community newsletters, radio spots and numerous local TV interviews. Colin's Hope hosts several events that are now well-known and much anticipated, including the Kids' Triathlon and the Got2Swim open water swim in Lake Austin. These events draw lots of publicity and connect the foundation with its target audience: children, their parents and the swimming community. Olympic swimmers Brendan Hansen, Garrett Weber-Gale and Kathleen Hersey continue to support Colin's Hope and, together



with Nitro Swimming, hosted a Colin's Hope Got2Swim clinic in January to both raise funds and teach children better ways to swim safely. The foundation's list of community, statewide and national partners has grown exponentially. Colin's Hope grows stronger, smarter and more influential through its partnerships with organizations like Schlitterbahn, Pool Safely, Safe Kids, the YMCA, The Expedition School, World Water Park Association and the City of Austin, just to name a few.

But there is no better way to see the impact of Colin's Hope than through its annual Water Safety Walk. In its first year in 2010, Colin's Hope distributed 5,000 water safety packets containing information on water safety and drowning prevention, including its 7 key water safety tips and a Water Guardian badge. In 2010, 50,000 packets were distributed, and the 2012 Water Safety Walk will reach 75,000 homes! Distribution of the packets has been focused in the zip codes identified as having the highest incidence of drownings in the Austin area, and, since the information was delivered, the number of drowning deaths in many of these areas has DROPPED TO ZERO! Now THAT feels like success...because if even one child is safe and alive today because of its efforts and the impact that Colin's Hope has made, isn't that exactly what the foundation set out to do?

Fortunately, they get to keep on doing just that...protecting children and keeping them safer in the water...through the support of the golfers, sponsors, prize donors and volunteers who generously donated time, energy and money to make the 4th Annual Colin's Hope Classic another tremendous success. Prizes were awarded for the top 3 scoring teams, as well as for longest drive, longest putt and closest to the pin, however, the real winners on this day were the children and families Colin's Hope works to protect!

The founders' son, Colin Holst, drowned in an Austin-area public pool in 2008 at the age of 4. Colin's Hope was started in his honor and, on tournament day, he was remembered time and again... as everyone agreed it was, as Colin used to say, "the best day ever!"



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Colin's Hope Upcoming Events Calendar

May-June: Water Safety Walk - Packet Stuffing and Distribution

June 14: World's Largest Swim Lesson at Schlitterbahn

June 16: Colin's Hope Got2Swim the Pure Austin Quarry

July 21: UltiFit Challenge #2 at Reveille Peak Ranch

August 30: Colin's Hope Got2Swim Lake Austin

September 16: Colin's Hope Kids Triathlon

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The goal is to fill in the grid so that every row, every column, and every 3x3 box contains the digits 1 through 9. Each digit may appear only once in each row, each column, and each 3x3 box.



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Recipe of the Month - Potato Cake Stacked Salmon

*This recipe has it all; delicious salmon, watercress, tangy aioli all stacked onto a crisp potato pancake.
My problem with this recipe is that I didn't make enough (or rather we ate it all). - By The Four Points Foodie*

INGREDIENTS

- Salmon filet
- juice of 1 lime
- cedar plank
- 4 potatoes
- 1 egg
- 1/4 C flour
- Lawry's Season Salt
- 2 T olive oil
- 2 bunches watercress
- 4 T mayonnaise
- 1 1/2 T capers
- 1 T Durkee Sauce
- juice of 1 lemon
- salt and pepper
- zest of 1 lemon

DIRECTIONS

Preheat your grill and soak the cedar plank for about 30 minutes in water. Squeeze lime juice over salmon filet and season with salt and pepper. Place on cedar plank and grill until done and flaky. Peel potatoes and parboil whole for about 10 minutes, starting with potatoes covered with room temperature water and heat from there. Immerse in cold water. Remove from water, dry and let cool. Meanwhile, in a small bowl mash capers with a spoon. Then add mayonnaise, Durkee Sauce (or a brown mustard with a hint of horseradish), lemon juice and Lawry's Season Salt.

Once the potatoes are cool enough to touch, grate with a box grater into a medium bowl. Add a bit of Lawry's Season Salt. In a small bowl combine egg and flour and whisk well and add to potatoes. In a large fry pan, heat the olive oil over medium high heat. Make 4 large potato patties and place in hot oil. Leave it alone for 4-5 minutes until it crisps then flip to the other side and cook an additional 5 minutes. Drain on paper towels. To assemble, start with a potato cake, then a handful of watercress, then a piece of cedar plank salmon, topped with the aioli sauce. Garnish with zest of lemon and serve.



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Make Your Way to the Lake Travis Community Library in May!

Lake Travis Community Library offers many special programs in May! Do you have a high school student who is preparing for college? Are you ready for Mother's Day? Perhaps you know a youngster with a teddy bear or doll who wants to visit the library. Do you know how to use our digital library to borrow free eBooks and downloadable audiobooks? Are you interested in learning about your family history? It all happens at the library!

Attend a College Planning workshop at the library on Tuesday, May 8th from 6 to 7:30 p.m. Learn what it takes to find the right college fit for your student, at the lowest cost! Get the inside scoop on how to beat today's college costs, what colleges are looking for, and three simple rules for college admissions. RSVP to College InRoads at (512) 200-3626.

Hey kids, do you want to make your mother a special card for Mother's Day? If so, stop by the library on May 12th from 12 to 3 p.m. and we'll have everything you could ever need to create a homemade card! Let's do something special for your mom!

Does your child have a favorite stuffed animal or teddy bear? Bring your favorite furry friend or doll to the library for PJ Story Time on Tuesday, May 15th at 6:15 p.m. (or anytime that day), then tuck them in and say good night! Pick up your friend between 10 a.m. and 6 p.m. the next day and find out about their wild night at the library.

Download eBooks, audiobooks, music, and video anytime, anywhere - for free! You can access the LTCL's Digital Library to download media to a PC, Mac, and most mobile devices. At

the end of the lending period your media checkouts expire so there are no late fees - ever! For an introduction to the Digital Library or help troubleshooting with your device, come to the library on Tuesday, May 22nd at 7 p.m.

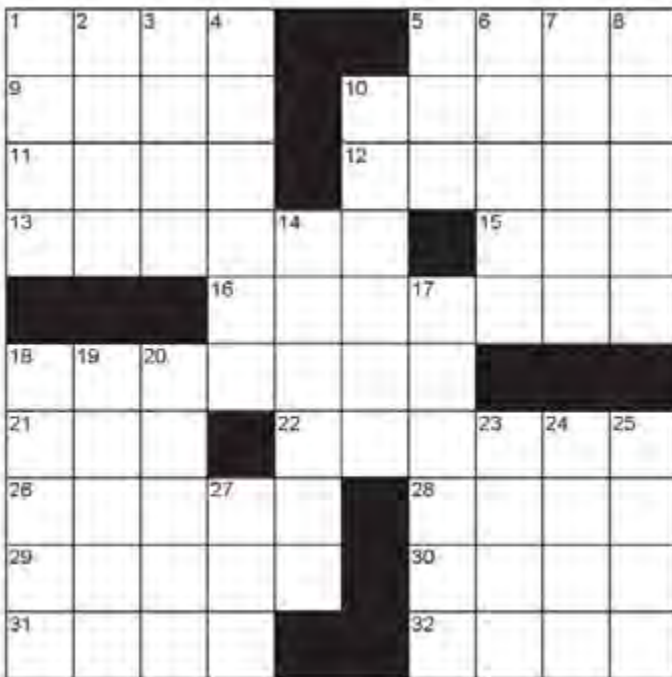
Musicians get together to jam ... Why not genealogists? Join us to tackle a challenge, ask a question, work on a project, enjoy refreshments, and visit. All are welcome to attend this Genealogy Jam Session - beginners, the experienced, and the "just curious" - on Thursday, May 24th at 6 p.m.

As always, please contact the library for more information about any of these events at (512) 263-2885 or www.laketravislibrary.org. We look forward to seeing you at the library!

Submitted by Lake Travis Community Library Director Morgan McMillian



CROSSWORD PUZZLE



ACROSS

1. Arabian
5. Partial
9. Ice cream holder
10. Hoax
11. Acres
12. Smooth tightly twisted thread
13. Insecure
15. Estimated time of arrival
16. Knife
18. A feminine name
21. Epoch
22. Center of much political dispute
26. Protective covering
28. Ill-mannered
29. Stair grips
30. Mined metals
31. Tinted
32. Lack

DOWN

1. Organization concerned with civil liberties (abbr.)
2. Colored horse
3. Green Gables dweller
4. Smear
5. __ Lanka
6. Comforts
7. Many
8. Utopian
10. Airmen
14. Steps
17. Linear
18. Facial hair
19. Orderly arrangement
20. Synthetic fabric
23. Manner
24. Eve's garden
25. For fear that
27. Olden

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Financial Focus

The 5 Biggest Threats to Your Retirement Nest Egg

Submitted by Rich Keith

It's tough for financial planners to get clients motivated enough to make the sacrifices and investment decisions that are necessary to ensure a comfortable retirement. In fact, according to a recent ING Retirement Research Institute study, 71% of Americans – regardless of age – still lack a formal investment plan to help them reach their retirement goals. But what about those clients who have done everything right? They've been working with a financial planner, contributing to their 401(k)s, maybe have a pension in the offing, are saving money at a decent clip and are following the sound investment advice offered by the professionals but, according to Fidelity Investments, there's still a good chance they might not have enough put aside to live out their golden years in style. Fidelity Investments has described five of the biggest threats to even the most well-prepared investor's retirement plan.

1. Failing to prepare for spiraling health care costs. With longer life spans, medical costs that are rising faster than general inflation, declining retiree medical coverage by private employers, and possible funding shortfalls ahead for Medicare and Medicaid, managing health care costs can be a critical challenge for retirees. According to Fidelity's annual Retiree Health Care Costs Estimate, a 65-year-old couple retiring in 2011 will need more than \$235,000 to cover health care costs during their retirement. And that is just using life expectancy data – many people will live longer and have higher costs. Since Fidelity started the annual estimate in 2002, estimated costs have increased by 6% a year. That cost doesn't include possible long term care (LTC) expenses. About 70% of those over age 65 will require some type of LTC services – either at home, or else, in adult day care, an assisted living facility, or a traditional nursing home. The average private-pay cost of a nursing home is about \$70,000 per year and exceeds \$100,000 in some states. Assisted living facilities average \$34,000 per



year. Hourly home care agency rates average \$46 for a Medicare-certified home health aide and \$19 for a licensed non-Medicare-certified home health aide.

2. Underestimating how long you will live. As medical advances continue, it's quite likely that today's healthy 65-year-olds will live well into their 80s or even 90s. This means there's a real possibility that you may need 30 or more years of retirement income. An American man who's reached age 65 in good health has a 50% chance of living 20 more years to age 85, and a 25% chance of living to 92. For a 65-year-old woman, those odds rise to a 50% chance of living to age 88 and a one in four chance of living to 94. The odds that at least one member of a 65-year-old couple will live to 92 are 50% and there's a 25% chance at least one of them will reach age 97. Without some thoughtful planning, you could easily outlive your savings and have to rely solely on Social Security for your income. Chances are, like many people, you don't have a company pension to rely on – only 30% of Americans today have one. And with the average Social Security benefit of just over \$1,000 a month, it likely won't cover all your needs.

3. Being caught unawares by inflation. Inflation can eat away at the purchasing power of your money over time. This affects your retirement income by increasing the future costs of goods and services, thereby reducing the purchasing power of your income. Even a relatively low inflation rate can have a significant impact on a retiree's purchasing power. For example, \$50,000

today would be worth only \$30,477 in 25 years, even with a relatively low 2% inflation. Some retirement income sources, such as Social Security, can help you keep pace with inflation automatically through annual cost-of-living adjustments. But most others don't.

4. Failing to position investments for growth. A too-conservative investment strategy can be just as dangerous as a too-aggressive one. It exposes your portfolio to the erosive effects of inflation and limits the long-term upside potential that diversified investments can offer. On the other hand, being too aggressive can mean undue risk in down or volatile markets. What can help: a strategy that seeks to keep the growth potential for your investments without too much risk. Consider creating a diversified portfolio according to your risk tolerance, overall financial situation, and investment time horizon. Doing so may help you seek the growth you need in a way that lets you sleep at night. But remember that diversification/asset allocation does not ensure a profit or guarantee against a loss.

5. Withdrawing too much from savings. Drawing down your savings too rapidly can also put your retirement plan at risk. This risk can be magnified further if a sustained market downturn—similar to the one in 2007-09—occurs early in retirement. Retirees should consider using conservative withdrawal rates, particularly for any assets needed for essential expenses. Fortunately, you have control over how much you withdraw and can adjust it based on circumstances. Consider keeping your withdrawals as conservative as you can. Later on, if your expenses drop or your investment portfolio grows, you may be able to raise that rate. For financial peace of mind, work with your financial coach to make sure your family is taken care of. Source: adapted from an article in Financial Planning magazine citing Fidelity Investments research.



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