

**SEEN**  
**Around Town**  
 By Jennifer Shackelford  
 Club Application Coordinator



**A Train Adventure**


LA is famous for a lot of reasons but it would seem we are most famous for our traffic. Everyone knows about our freeways and parking is just as annoying. It can be hard to get out and explore when one thinks about having to sit in traffic for an hour and then wander for another hour to find parking only to have to fork over \$\$\$ for a spot. This is part of why I am loving the new Expo line and Metro trains in general.

I decided to take an adventure on Metro Rail one day. With a day pass (\$5) in hand, I hopped on at the Culver City stop (free parking!) and rode to downtown. I transferred trains and headed to Watts. I'd never been to the Watts Towers and now that the train pass just a few blocks away, why not go now? I took a tour of the Towers and spent some time wandering their gallery. Then back on the train and off to Long Beach. Just because. I got a lovely beverage and went to sit on the pier with a view of the Queen Mary.

Back on the train and headed to Pasadena. Dinner at a restaurant just a block away from the train station and a walk around the neighborhood for good measure.

Back home in a little over an hour and not the least bit stressed from traffic. All of this in the space of a day.


Go metro. Have an adventure!

**Healing Children**  
 Bienvenidos is a compassionate community of care dedicated to healing children and their families.

**Strengthening Families**  
 Our vision is of a society in which every family can provide a loving, healthy and secure home where children can grow and thrive.

**Transforming Communities**  
 By empowering those we serve to lift themselves up and change their lives, Bienvenidos is helping build healthier families, brighter futures and more vibrant communities.



**Bienvenidos**  
 Healing Children and Their Families  
[www.bienvenidos.org](http://www.bienvenidos.org)

■ This ad is possible thanks to the generosity of Terrance Yeager ■

CULTURAL AFFAIRS

**Shakespeare's Finale**

**Final weekend of Shakespeare by the Sea's 2013 season comes to Pt. Fermin Park.**

Shakespeare by the Sea returns to Pt. Fermin Park in August.

The comedy *All's Well That Ends Well* and the rarely performed drama *The Life and Death of King John* play their final weekend at Pt. Fermin Park in San Pedro Aug. 9-10. Shakespeare by the Sea is partially sponsored by Rec and Parks. Admission is free.

The final weekend schedule is:

■ **All's Well That Ends Well**

A cautionary tale about a besotted young woman in shameless romantic pursuit.

At Pt. Fermin Park: Aug. 10

■ **The Life and Death of King John**

A larger-than-life drama about a contention for raw power in Medieval Europe.

At Pt. Fermin Park: Aug. 9

Founded in 1998, and funded entirely by donations and grants, Shakespeare by the Sea brings contemporary and classic works


to underserved, culturally diverse audiences in order to ignite imagination, promote literacy and encourage artistic expression. This season's San Pedro performances are made possible in part by the City's Cultural Affairs Dept., and funds to support the tour have been committed from the Orange County Community Foundation, Union Pacific Railroad, Los Angeles County Arts Commission, Supervisor Don Knabe, and The Norris Foundation. Associate Sponsor PBS SoCal is generously partnering with SBTS to promote the season in conjunction with their Shakespeare Uncovered National Community Outreach Initiative.

Bring your friends, pack a picnic and settle in under the stars for the final weekend of the Shakespeare by the Sea's 2013 season. It can get chilly by the sea at Pt. Fermin, so dress accordingly. Bench seating is available, but you are welcome to bring chairs or blankets.

Pt. Fermin Park is at 807 Paseo del Mar, San Pedro.

[www.shakespearebythesea.org/](http://www.shakespearebythesea.org/)

**THE SMART MOVE**



BY PATRICK MILLER  
 Dearborn Insurance  
 The Club's Insurance Partner

**A Retirement Outlook From 'Mars and Venus'**

A recent EBRI survey suggests that men and women may share similar retirement outlooks, despite differences in longevity.

The Employee Benefit Research Institute's (EBRI) 2013 Retirement Confidence survey finds that men and women share several similar expectations with regard to their retirement outlooks.

Both genders expect to retire at a median retirement age of 65 and, among those who have altered their retirement plans in the past 12 months, a majority of both men (90 percent) and women (86 percent) plan to retire later rather than earlier. An almost equal percentage of women (45 percent) as men (47 percent) indicates that they have tried to calculate how much in assets they will need to save to retire comfortably.

These similarities are despite the fact that women continue to generally live longer than men: 80.5 years vs. 75.5 years, according to the U.S. Census Bureau.

This added life expectancy generally equates to higher healthcare expenses for women in retirement. In addition, pay disparities continue to exist, although a recent Pew Research Study revealed a record number of working women – who make up 47 percent of the workforce – are now the sole or primary breadwinner in 40 percent of households with children.

It would seem reasonable to assume that retirement expectations between genders would differ. Interestingly, the EBRI survey found that despite differences in longevity and healthcare expenses, women are as statistically as likely as men to think they will need to accumulate less than \$250,000 for retirement.

Among gender differences, 83 percent of women are more likely to say that pensions will be their source of retirement income than men (72 percent), though both genders are equally likely to be very concerned about future pension benefits.

Dearborn National Worksite & Individual Solutions' products can help supplement both men's and women's retirement portfolios. In particular, our Security Builder Plan (modified whole life) comes standard with a flexible premium annuity rider (FPAR). The FPAR is specifically designed for long-term accumulation of money. It is a fixed annuity, which means it earns a specified interest rate during each guaranteed period. In addition, a minimum guaranteed interest rate is set at the time of issuance and is guaranteed never to change for the life of the FPAR contract.

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Patrick Miller represents Dearborn Insurance, the Club's new partner for two areas—critical illness insurance and retirement income. Currently, the Club offers three Dearborn products: the Security Builder Plan, the Timber Ridge Critical Illness Plan, and Paycheck Protection Plus. Ask your Club Counselor for details.