


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.



www.bienvenidos.org

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




SEEN Around Town
By Jennifer Shackelford
Club Application Coordinator

Ruddy's General Store Museum

There are lots of great things to eat, see and explore in Palm Springs. Caught up in the excitement of shopping and site-seeing, one could easily wander past a little museum on the way to the next hot spot. Situated in the center of Downtown Palm Springs, Ruddy's General Store Museum is a authentic recreation of a general store from the 1930s and 40s.

Jim Ruddy gathered all these products, still in their original containers, original signage and antique store fixtures over 35 years. Thread, coffee and crackers. Salves, detergents and pills. Signage from Dad's rootbeer, Bickmore Gall Salve and a dozen others proudly grace the walls along with metal graters, meat grinders and washboards. Vicks, Ivory and Camay. Soap flakes of all sorts. It's a wonderful little peak into a specific section of life in our country. I clearly remember my grandmother having some of these products in her house and it was great fun to wander about and see which companies are still around. It's a great way to spend a part of an afternoon and at 95 cents, you can't beat the entry fee.

Ruddy's General Store Museum is located at 221 South Palm Canyon Drive, Palm Springs.




THE SMART MOVE

BY PATRICK MILLER
Dearborn Insurance, The Club's Insurance Partner

Critical Illness Can Upset Your Retirement Planning



You have worked hard to plan for an enjoyable retirement. You've thought carefully about your pension, deferred comp and other sources of retirement income. But what would happen to all your plans if you had a heart attack or stroke or were diagnosed with cancer today or even a few years from now? The upside is that your chances of recovery are very good. However, things like out-of-pocket medical expenses or alternative treatments can run you tens or even hundreds of thousands of dollars. If you had to prematurely sell investments or stop investing altogether for a while to manage the cost of recovery, your portfolio may never recoup the losses. Using your current investments could have a long-term impact on your portfolio, which may be difficult to recover from. Your retirement income goals could fall short of allowing you to retire on your terms.

One strategy that makes sense is to re-direct a small portion of what you invest each year toward purchasing critical illness insurance. This solution helps keep your investment portfolio intact because it pays a lump sum amount if you are diagnosed with and survive one of the covered illnesses.

Critical illness insurance is valuable protection that you need to know about. It can help protect your retirement saving and preserve your lifestyle while relieving the financial burden of suffering from a serious illness. How does it work? If you become ill, you will be paid a lump sum amount that you can use any way you choose, including:

- Taking an extended leave from work
- Having a family member take time off to be with you
- Traveling for treatment
- Covering everyday expenses like mortgage payments and retirement savings contributions

The Club's new partner, Dearborn National Insurance, is a leader in critical illness insurance, having been the first U.S. company to develop and distribute this type of policy.

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.



Would you like a pen with your company's name on it? How about a coffee mug or a mouse pad?

[We also do Family Reunions]

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"If you can imagine it, we can create it."

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