



## The Smart Move

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

### Living Longer In Retirement

I saw a quote the other day that really made me think about why we buy insurance. We all possess a little of the "it will never happen to me" attitude. Only when tragedy occurs do we come to the realization that we are not infallible and that the potential for financial devastation exists. The quote reads:

*"The art of living successfully consists of being able to hold two opposite ideas in tension at the same time: First, to make long-term plans as if we were going to live forever; and second, to conduct ourselves daily as if we were going to die tomorrow."*

— Sydney Harris

We could add to that: "to conduct ourselves as if we were going to come down with a critical illness tomorrow."

To cover those bases in retirement, we need to ask ourselves the following questions:

#### Will you have enough income and assets to last you throughout your retirement?

These days, more Americans are retiring earlier and are living longer, sometimes several decades into retirement. Planning for your future can be a daunting task, especially when it comes to your finances. A major illness can have a serious impact on Boomers' retirement plans. It is at this point in their careers that they are often making the most money and the highest contributions to their retirement savings. "A critical illness can have a significant impact on their lifestyle, both while they're trying to recover from the illness but also on their retirement savings and when they'd be able to retire."

#### Will you leave your loved ones with enough to continue living a lifestyle they are used to?

Making sure that your family is financially secure in the event of your death can be a huge concern. Before you retire, life insurance is an important source of security for your family, providing assets to your survivors that enable them to potentially:

- Replace the income lost from the death of a wage-earner

- Pay off mortgages and other debts
- Send children to college
- Maintain their standard of living

Just as important, life insurance proceeds can also potentially help your spouse enjoy a financially secure retirement by replacing years of retirement savings cut short by a premature death.

#### Will you be prepared for a critical illness in your retirement?

A prolonged and severe illness or disability cannot only be devastating emotionally, but it can quickly drain your financial resources. Unexpected critical illness such as a heart attack, stroke or cancer can strike at any age, and they are costly. Individuals in retirement years rarely have enough time to recover from the financial devastation of a critical illness.

The Club's insurance partner, Dearborn National, has been a leader in critical illness insurance since this type of policy was introduced back in 1999. For more information, call Dearborn National at (888) 443-8829.

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.

### Rec and Parks

## Banning Is Coming Up Roses

Museum event is for lovers of roses.

The Banning Residence Museum in Wilmington is scheduled to host "A Celebration of Roses" in the museum's rose garden Saturday, May 3, from 11 a.m. to 3 p.m. The event is free.

Guests are invited to celebrate by bringing and displaying roses from their personal garden. Everyone is welcome to attend and all participants will receive a small gift for sharing.

Included in the event will be a flower arranging demonstration; a special lecture "Why We Celebrate Roses" by Gloria Leinbach; a children's activity, "Make Your Own Potpourri and



Card;" and a taste of history, "Roses in the Victorian Kitchen." There will be a sampling of rose tea and desserts. Rose experts will be on hand to discuss roses and answer questions.

For more information about how to participate with your rose display or to RSVP, please call Friends of Banning Museum at (310) 548-2005 or visit [www.thebanningmuseum.org](http://www.thebanningmuseum.org).

The Banning Museum is a Rec and Parks facility and is operated in cooperation with Friends of Banning Museum, a non-profit organization whose mission is to "Preserve History, Promote Education, and Inspire Entrepreneurial Spirit."

### Zoo

Photo by Tad Motoyama, Zoo

## LA Lions

Zoo welcomes adult African lions.



The Zoo's new lion residents.

The Los Angeles Zoo has added two 15-year-old African lions, Hubert and Kalisa. Coming from the Woodland Park Zoo, the companions of 10 years were introduced to their new exhibit at the L.A. Zoo for the first time March 25 and are getting acclimated to their surroundings.

The L.A. Zoo has made several renovations to the lion habitat and concentrated its marketing efforts toward announcing the new power couple in town. Zoo guests have also been eagerly anticipating the powerful roar that can be heard throughout the park when there are lions in the Zoo.

"Guests are always asking us where the lions are," said Jennie Becker, Curator of Mammals at the Los Angeles Zoo. "We're very happy this pair became available, and we think people are going to be excited that we are able to have lions in the Zoo again. Hubert and Kalisa seem to be very comfortable so far and really are a magnificent sight."

The lions are viewable with a regular admission.

The Los Angeles Zoo and Botanical Gardens is in Griffith Park at the junction of the Ventura (134) and Golden State (5) freeways. Admission is \$18 for adults and \$13 for children ages 2 to 12. The Zoo is open from 10 a.m. to 5 p.m. daily. For information, call (323) 644-4200 or visit the L.A. Zoo Website at [www.lazoo.org](http://www.lazoo.org).



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