

LC
Los Cancioneros
Master Chorale

Tickets
Open Seating \$18.00
Jo Sheldon (310) 530-0327
Theatre (310) 781-7171

Gather 'Round the Radio

Join LC as we surf the dial through the golden years of radio. Popular songs from the 1920s through the 1960s will transport you through decades of Americana and tune your ears to the power of music. Don't touch that dial!

Patricia Breitag, Conductor
Jeanette-Louise Yaryan, Pianist

Los Cancioneros Master Chorale's Spring Concert
June 28, 2009
7:00 PM
James R. Armstrong Theatre
Torrance Cultural Arts Center
3330 Civic Center Drive
Torrance, CA 90503

These performances are supported, in part, by the Los Angeles County Board of Supervisors through the Los Angeles County Arts Commission.

FAMILY ENTERTAINMENT

Ways to Love your Money

By Jason Alderman

There's no getting around it: Baby boomers are officially middle-aged. Millions of Americans born in 1959 will turn 50 this year; and many boomers born right after World War II have already begun receiving Social Security benefits. Chances are that most boomers didn't grow up with the same depression-era mentality as their parents, which explains why some find it difficult to live within their means and probably haven't saved as much as they should for a rainy day or retirement. And, when you consider soaring costs for health care, energy and food – coupled with falling housing prices and stock values – it's easy to see why many worry their retirement savings might run out too soon.

Whether you're rapidly approaching the half-century mark or have already passed it by, here are a few financial questions you should probably be asking yourself:

- Am I saving enough for retirement?
- Do I understand how Social Security and other retirement benefits work?
- Is my budget realistic? If I don't already have one, where do I start?
- How do interest rates impact the true cost of loans and credit purchases?
- What's my credit score and why is it so important?
- How can banking fees and penalties impact my account balances?
- Where can I turn if my debt gets out of control?
- How can I balance raising kids and assisting aging parents while protecting my own financial future?
- If you are over 50 and need help thinking through these questions, check out "50 Ways to Love Your Money," a clear and simple guide created by AARP Financial and Chase. It's found at Practical Money

Skills for Life, Visa's free personal financial management site (www.practicalmoneyskills.com/boomerguide).

"50 Ways" contains 50 easy-to-follow tips on how to live happily within your means, create and manage a budget and use banking products and other financial services wisely. It also contains web links and phone numbers where you can get more information on a host of important retirement-related topics. Answering the question about saving enough for retirement, AARP Financial and Chase recommend planning to have 60 to 80 percent of pre-retirement income to maintain your current lifestyle after retirement. How you get there depends on many factors, including:

- Expected benefits from Social Security, 401(k) plan, pension, IRA and personal savings.
- When you started saving – the earlier you begin, the greater your savings will "compound" or grow.
- How your savings and retirement accounts are invested – higher-risk investments like stocks have greater potential for growth, but also greater risks in the short term.
- Age at retirement and expected lifespan.
- Expected inflation and tax rates after retirement.
- Many online calculators are available to help you estimate your retirement income needs, like the ones offered by Fidelity Investments (<http://personal.fidelity.com/retirement>) and Bankrate.com (www.bankrate.com/calculators). Or consult a professional financial planner for a more personalized strategy – www.plannersearch.org can help you locate one. Even if you're not quite ready for – or able to afford – retirement just yet, it's still a good idea to prepare yourself now so that when the time comes, you won't be caught off guard. •

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