

AAll Reno-Sparks Investor Education Group Meeting

Date and Time: Thursday, October 2, 2014, 7 to 9 p.m.

Presentation Title and Synopsis:

Retiree's Survival Kit

Retirement can be a delightful time of life. It offers leisure time; opportunities for volunteer work; fulfilling grandparenting; and no bosses or deadlines.

However money worries can roil a retiree's days. After all, there's no paycheck coming in, and no fringe benefit package. Coverage for "supermarket inflation" might be inadequate. Market gyrations never bothered us before, but now they agitate our mind and stir our stomach. Could your nestegg get shelled? How can you avoid running out of money? Is there just Spam and spaghetti on your future dinner table?

This month we'll think broadly about actions you can take to survive and thrive in retirement. We'll discuss ways to staunch runaway spending. Find realistic income expectations. Learn to pre-plan for emergencies and contingencies.

Part of our discussion will be drawn from the "Managing Cash Flow in Retirement" article by Evensky & Katz in the current [September 2014] *AAll Journal*. Also, some items in the Falk article on "Covering Fixed Expenses" in the same Journal issue will be reviewed.

The Retiree's Survival Kit can help make your retirement years more joyful and less stressful. Don't retire from good advice. Rock your hammock over to the Reno-Sparks AAll meeting this week.

Location: ArrowCreek Residents Center, 2900 Arrowcreek Pkwy, Reno 89511.

Directions: Exit I-580 at Damonte Ranch and go west across Virginia St. Bear left onto Arrowcreek Pkwy and continue west about four miles to the entry gate of the Arrowcreek Community. Tell the guard you are attending the AAll meeting at the Residents Center. Proceed straight 1/2 mile to the first stop sign. Turn right (*downhill*) into the parking lot for the Residents Center. It's a 10 minute drive from I-580 to the Center building. [NOTE: If you arrive at the Arrowcreek *Country Club* by mistake, just go directly back across Arrowcreek Parkway to the *Residents Center*.]

Speaker / Discussion Leader: Alan J. Liebman

Alan Liebman has been helping investors for three decades. He earned a bachelor's degree from Columbia University in physics and a doctorate from Yale in applied physics. Liebman worked in corporate R&D at Xerox Corporation and AT&T for 15 years.

In 1984, Liebman founded American Superior Company in suburban Chicago, a fee-only investment advisory firm. During 30 years of practice, Alan has published a stock market advisory letter, managed stock and bond assets of \$60 million, led monthly meetings of AAIL-Chicago groups for more than 20 years, served as Vice President of the AAIL-Chicago Board, and lectured around the country on investment topics.

In 2011, Liebman moved his advisory business to Reno, Nevada where he continues to serve high-net-worth clients in six states and to help all investors make more informed choices.

Cost: Free

RSVP: To use the Residents Center facility, we must provide a list of attendees to the Arrowcreek Security Office prior to the meeting. Please e-mail your name to RenoAAIL@AmericanSuperior.ORG by midnight, Wednesday, September 10th.

NEXT Meeting Date: Thursday, November 6, 2014

Arrowcreek Residents Center