



# DURHAMLoyal Retirement Times NEWSLETTER

*Our Mission: Add value to our Reader's lifestyles . . .*

Fourth Quarter, 2020

Volume 45, Issue 3

David Durham, MSFS CAP, Editor

## Meet the DURHAMLoyal Team



l to r: **Vikki** (*Dir. of Client Relations*), **Gary** (*Financial & Medicare Advisor*), **Lily** (*Appointments*), **David** (*Sr. Financial Advisor & Pres. DURHAMLoyal*), **Margo** (*Operations*), **Lloyd** (*Appointments*), **Lida** (*Administrator*), **Corina** (*Receptionist*), **Richard** (*Financial Advisor & Fed. Benefits Specialist*), and **Eileen** (*Dir. Of Events*).

We are proud of our entire DURHAM Loyal Team! Every one is dedicated to one supreme effort: "How do we work together to help every client achieve their individual investment and retirement goals?"

**How Else  
May We  
Help  
You?**

## OUR OFFICES ARE CDC COMPLIANT

**A Special Message from David Durham; President – Founder of DURHAMLoyal**

We are taking preventive measures consistent with CDC (Center for Disease Control), federal and local government rules and orders. We continue to work diligently to respond to our clients' needs seamlessly via phone, email, and video conference. *You can count on us, and together we shall remain strong!*



At DURHAMLoyal, the commitment to our clients is to provide continuous service. For your convenience, we are open for one-on-one meetings at our office or if you prefer to schedule an appointment via phone or Zoom, we will be happy to schedule it. Our office hours are Monday through Saturday.

**We have plenty of space to keep everyone socially distanced, and everyone in the office is wearing masks and all surfaces are sanitized before/after each client visit.**

Please contact us by email at [daviddurham88@gmail.com](mailto:daviddurham88@gmail.com) or by phone 800-567-0197 for appointments.

We look forward to serving you,

David Durham, MSFS CAP ; President - Founder

## Take Advantage of Our Social Security / Retirement Webinars

Retiring?.....or thinking about it?....but concerned about going about it in a way that assures you the best result? We have answers for you! Sign up for one of our FREE Social Security Retirement Optimization Webinars!



We now offer via Zoom FREE Webinars as an educational source to help you, which are scheduled several times a week.

### *Discussion Highlights Include:*

- > Get the latest on 2020 updates to Social Security
- > How Social Security benefits are calculated
- > The best time to Apply for Benefits
- > Married? Divorced? Widowed? How to coordinate benefits.
- > Ways that working can affect your benefits and their taxation
- > *And so much more invaluable information!*

### Cost? **No Charge!**

Meeting with one of our Advisors later to look at your unique financial and retirement plans and review your portfolio (especially valuable during these uncertain economic times)? **No Charge!**

**We urge you to call Lloyd (561) 313-0243 or Lily (954) 728-5626 today to enroll in the next Free Webinar!**

## WANT GOOD NEWS? WE HAVE SOME FOR YOU!

The most recent issue of *AARP* magazine featured an article by Kimberly Lankford, entitled *How About a Little Good News?* In her article she addressed several issues that are on virtually everyone's mind these days. The sub-titles at first glance seem quite negative....until you read the article itself. Please keep in mind that for space sake we abridged her article. However, we encourage you to read her original piece in *AARP* magazine.

### **Article #1: "The U.S. economy will never recover..."**

Oh? According to a recent study, the 1918 influenza epidemic "left almost no discernable mark on the aggregate U.S. economy."

### **Article #2: "So many neighborhood businesses are closing..."**

Here's an interesting statistic for you: "...two-thirds of small businesses started between 1994 and 2009 shut down within 10 years." A recent study by the national Bureau of Economic Research showed: "Overall, more than 90% of business owners that thought it was at least somewhat likely that they would be open in December 31, 2020."

### **Article #3: "Your retirement savings will never recover..."**

"...know that Fidelity Investments' 401(k) customers who stayed in the market during the 2008 downturn saw their account balances rise, on average, from \$79,000 that year to \$360,000 by the end of 2019." Eliza Badeau, Fidelity's director of workplace investing, says this: "It's important ... to consistently contribute to your savings, maintaining the right balance of stocks, bonds and cash, and avoiding tapping your savings – unless absolutely necessary - are some of the key aspects to keeping your savings on track."

Kimberly Langford, a longtime columnist at Kiplinger's Personal Finance, is the author of *"Rescue Your Financial Life"*

Article #3 is of vital importance to every retiree (or soon to be). You've got 401(k)'s or the like: what should you do with these type investments? The answer is simple: give DURHAMLoyal a call. This is what we do: help you know what to do to maximize your retirement income!

## HUMOR ....

### The Best Medicine

#### "When Two Fishermen Meet"

"Hyamac"	"Lobuddy"
"Binearlong?"	"Coplours"
"Cetcheenny?"	"Goddafew"
"Kindarthay?"	"Bassencarp"
"Ennysizetoom?"	"Coupapowns"
"Hittinhard?"	"Sordalike"
"Wachoosen?"	"Gobbaworms"
"Fishinonaboddum?"	"Rydownonaboddum"
"Whatchadrinkin?"	"Jugajimbeam"
"Igoddago"	"Tubad"
"Seeyaroun"	"Yeahtakideezy"
"Guluck"	

*Interesting note: my Father and his partner owned a lumberyard and built houses. On the wall in their lumberyard showroom this "humor" was on prominent display for many years.*

## Weird

### Science Facts

*Folks....you can't make this stuff up!*

1. Astronauts can't cry in space. Why? No gravity, so tears can't flow.
  2. 1/100<sup>th</sup> of a second? A "Jiffy"!
  3. There is a town in Chile (Calarma) where it has never rained.
  4. A jumbo jet tank carries enough fuel to propel a car 4 times around the world.
  5. The cigarette lighter was invented before the match.
  6. Antarctica is the only continent without reptiles or snakes (but we still don't want to go there).
  7. *Leonardo de Vinci invented scissors!*
  8. Most lipstick contains fish scales. (That's ok, we still will kiss you, ladies.)
  9. The star Antares is 60,000 times large than our sun. If our sun were the size of a baseball, the star Antares would be as large as a house.
  10. There are over 87,000 Americans on waiting lists for organ transplants.
  11. Catsup leaves the bottle at a rate of 25 miles per year.
  12. Lightening strikes the earth 100 times every second.
  13. There are more possible iterations of a game of chess than there are atoms in the known universe!
  14. Written language was invented independently by the Egyptians, Sumerians, Chinese and Mayans.
- And last, but not least:*  
According to Genesis 1:20-22, the chicken came before the egg!

## Why a Dog as a Logo for DURHAMLoyal?



A Dog's innate traits perfectly fit who and what DURHAMLoyal is known for by our clients, loved ones and friends. Similar to a dog, DURHAMLoyal is loyal, honest, calm, friendly, open-minded, straightforward, practical and determined to be of the help that our clients need and seek in every conversation and/or meeting. This is why a Dog is our logo. It doesn't matter the breed of Dog; every breed is different: and so are the Team members here at DURHAMLoyal. For example, our Team is as diverse as the dog breeds found in a pet store: Lida &

Vikki are from Venezuela, Gary from Kentucky, Richard hails from West Virginia, Margo from Lebanon, Lilly and Lloyd both from New York, Eileen Pennsylvania, and David is a Texan through and through!

It has always been said that a dog is a man's best friend. Likewise, it is one of our goals here at DURHAMLoyal that our clients become more than just a client, but over time find themselves as one of our friends. Our friendliness is genuine, as is our desire to meet your financial needs. Our Team acts together as one, and is dedicated to serve every client to our utmost ability, whether by phone, text, webinar (Zoom), or in person. If you have not done so, we invite you to step into our world today, and find out for yourself how well we succeed at listening, learning, and then suggesting how to add real value to your retirement future.

## A Few Things You Need to Know About the SECURE Act

Few could argue that hair pulling is in order when the average person is expected to keep track of new laws that pop up from time to time (when least expected) that directly affects one's retirement income (or retirement nest egg). In late 2019 the federal budget legislation came up with a new rule that forces excessive tax liability that is now placed on inheritance Beneficiaries (such as children, grandchildren, nieces and nephews).

The SECURE Act was long promoted by the financial industry and enjoyed bipartisan support. Before you conclude that the new rules are all against you as a retiree, be encouraged by the fact that the Required Minimum Withdrawal (RMD) is no longer age 70 ½, but has



been moved up to the year you turn 72. However, the biggest change is with \$\$ passed on to Beneficiaries. Most non-spousal inheritors must now withdraw the entirety of the deferred-tax accounts within 10 years of receipt, including any earnings on the accounts.

Yes, there is more to the SECURE Act than we have been able to cover in this article. Our advice? First, stop the hair pulling! Next, contact your Financial Advisor here at DURHAMLoyal and let one of us help you wade through the best steps you should take (if any) to protect your Beneficiaries!

## HEALTHCARE

### ***What About Long-Term Care in Nursing Homes?***

Many elderly retirees look forward to the long-term care, companionship, and amenities offered by nursing homes. However, COVID-19 has caused great concern about the health safety of such a facility. We could rehearse all the negative statistics being shared with the public, ad nauseum, about nursing home problems with COVID-19. However, rather than do that, let's approach it a different way. There are approximately 15,000 long-term care facilities in the USA. Are we to believe that all these facilities have problems? No way! In fact, the reality is that much of the problems we hear about on the news media are centered around nursing homes in the New York area. We are not in New York. We are in Florida.

The Trump administration announced in late July the release of \$5 billion for nursing homes, primarily to be used to equip each of some 15,000 facilities with a fast-test machine to screen residents and staff.



That act alone should bring peace of mind to those in nursing homes, and those considering relocating to one. The big question on everyone's mind that are looking at nursing homes for their next step in life is simply this: "I need (or soon will need) a nursing home for myself or a loved one. How do I know if the one(s) I am looking at are safe? DUHAMLoyal has some suggestions: a). if possible, visit the facility. Ask to the point questions, such as: *"Have there been any COVID-19 cases here in the last 90 days? If so, how many, and were there any deaths?"*

b). *Please describe to me the Protocol followed in assuring the ongoing sanitation of this facility, and c). Please show me the latest Health Board Inspection Reports."*

And allow us to add one more thing: Have you put in place an Estate Plan? Among many end-of-life issues that Estate Planning addresses, the choosing of a nursing home is included. If you have not done an Estate Plan, prepared by a professional, we urge you to contact us right away. *DURHAMLoyal is fully qualified and prepared to assist you in every step of this process.* Our guidance will make it easy, and give you (and your loved ones) peace of mind!

# VESTMENTS

***'Volatile markets are a fact of life. The losses they bring don't always have to be.'***

*This statement seen in IBD Weekly.*

WOW! That statement is worth chewing on for a while! First, let's take a look at 'Volatile Markets'. That description is somewhat easy to define, especially these days. Just look at the stocks and their topsy-turvy prices on the market of recent. What is happening there is the tip of the iceberg. It is a domino effect. As an example (fictitious): The stock price of the Tiddlewinks Toy Company 3 months ago was \$12.35. Currently it is selling at \$3.32 per share. Why? They were recently sued for millions more than their total net worth (a toy caused a child harm) and lost in the courts. And now the domino effect: this loss causes concern for a). banks who have loaned large sums to Tiddlewinks Toy Company, b). suppliers/vendors who now will be worrying about being paid their Invoices, c). their Customers will be in arms because they are afraid they won't get the merchandise they ordered (and were asked to pay for in advance), and d). (this is a BIG 'and') the Hedgefund and Mutual Fund companies will start looking for ways to dump Tiddlewinks stock, and some of them will lay awake at night trying to come up with an idea of what to put in their Reports to Clients. Bottom line: 401k's and the likes, who have bought a great deal of Tiddlewinks stock in the past, are going to be passing their losses in the market to their customers. Hence, most 401k Plan (and similar) participants are seeing their 'nest eggs' eroded almost daily!

## ***The Solution?***

DURHAMLoyal for over 45 years has been in the forefront of Financial Advisors that started years ago looking at ways to better protect the 'Mom and Pop' investors and their retirement money. The result: investments that assure the client that their money is not only safe and secure, but also assures that their investments will never lose money! Remember: no one wants 'not too much life and living left at the end of your money!'

### ***Here are just a couple of ways (but not by all means limited to):***

A. Understanding Annuities. In this uncertain economic environment, it's little wonder that annuities have become a popular vehicle in retirement planning. An annuity is a contract between you and an insurance company. The terms of the contract may vary considerably, depending on which type of annuity you choose: Deferred or Immediate; Fixed or Variable, etc. DURHAMLoyal is a staunch believer in Hands-on active management of their client's funds, versus Auto Pilot!

B. Our Team here at DURHAMLoyal has spent considerable time on your behalf researching Mortgage Protection Brokers. We have a Provider that will let YOU control what happens to your life insurance coverage, let YOU decide who will be named Beneficiary, offers coverage that is portable (you can use it to cover another mortgage), will let your coverage be higher than the amount of the mortgage to cover other needs, allows for plan customization, and much more, including Reverse Mortgages!!



\*\*\*\*\*

Explaining all the different opportunities is a bit much to undertake properly in this a small venue. Better than trying to do so, we urge you to take advantage of our experience and ***call us for an appointment!*** When you meet with us we will be sure to take what can be complicated and put into simple, reasonable terms.

# ESTATE PLANNING...made easy!

As we approach retirement, there is enthusiasm for making sure that everything is in order for enjoying our retirement years. It is not just what we want to do when we retire, such as travel, more time for family and hobbies, etc. Retirement planning is all about making sure we are going to *afford* the plans we make. Of course, DURHAMLoyal is fully qualified to help you in this area, and perhaps has already done so. However, please take note that we are Full Service Financial Advisors. Simply put, we not only help you plan for the financial needs of your retirement, but also offer Estate Planning services.



Estate Planning is often considered an unpleasant task to be put off until 'close to the end', or delayed because it is viewed as expensive (not true). Since none of us can control when 'the end' will be, it is imperative that we do proper planning for the inevitable. The first reason this is so important is consideration for your loved ones: no doubt a substantial portion of your estate will be left to them. If you have not done proper Estate Planning, this

will cause delay in the courts (probate is costly and lengthy), unnecessary lawyer expenses, hardship, and additional frustration and grief for those you care about the most in this life. Estate Planning involves (at the least) the Will, Trusts, beneficiary designations, Powers of Attorney, property ownership, gift(s) and durable medical power of attorney. DURHAMLoyal stands ready to help you with your Estate Planning, simply, easily, and inexpensively. Give us a call *today*, so that you can be assured this important area is as settled as your retirement income!

## TRAVEL TIPS

### Considering living and/or Traveling Abroad? Part 2

In our last issue of Retirement Times NEWSLETTER we discussed the pros and cons of living abroad, and recommended your subscribing to the travel magazine "*International Travel*". We still do. However, traveling to another country is somewhat problematic today, perhaps even some places perilous to consider traveling there, and in some cases, impossible.

So, what do those of us with wanderlust in our veins, and an atlas always close at hand do about having to stay home? We have some simple suggestions: a). don't stop dreaming! Rest assured travel conditions won't always be so restrictive! How do we know? Too many people for too many reasons want to travel. You are not alone..... and there is too much money involved for restrictions to continue much longer. b). the internet is a source of information that has become almost unfathomable. Use it to research virtually every aspect of the countries and cities in which you have interest. c) install the Pen Pal App in your phone or tablet. With Translator

Apps also readily available, you can make new friends all over the world: ask them what it's like to live and travel in their country! And the last suggestion: stay tuned to the travel apps that will be letting everyone know when travel is safe again! Keep your bags packed!



## SOCIAL SECURITY, Medicare & RETIREMENT TIPS

CHANGES \*  
Changes

### A Second Stimulus Check for SSA Beneficiaries??

Our Congress is busy about considering another Coronavirus Aid, Relief, and Economic Security Act (CARES Act) stimulus check for most Americans, including Social Security beneficiaries. From the last check we got \$1,200 per adult (and \$500 per child). While nothing has been finalized as of yet, here is how it is shaping up on Capitol Hill:

1. **Social Security beneficiaries are included in almost all proposed plans for additional funds.** About the only way this would not happen is if Congress decides to eliminate the Payroll Tax. However, support for this is (at this time) not adequate to get it passed.
2. **Plans that provide more money for dependents largely wouldn't benefit SS retirees.** Most retirees do not have dependent children. So, if another stimulus check is approved, it is likely that most would receive the same as last time: \$1,200 per adult.
3. **You shouldn't have to do anything to get your money the second time around.** The IRS will almost assuredly be responsible for getting the checks out again. Since they did it last time, they should be faster with it this time.

As stated, as a rule Direct Payments would benefit retirees more than Payroll Tax cuts. Regardless of which side of the argument you support, you are urged to contact your Representative(s) and let them know your stance on the subject.

Any questions about this subject, or anything else regarding Social Security, Medicare or your plans for retirement and investments? **Please do not hesitate to give us a call.** We will do all we can to help you! In the meantime, on your behalf we are keeping a watchful eye out for any new developments in Washington, DC!

Article from *The American Retiree*, author Christy Bieber, June 1, 2020

CHANGES \*  
Changes

## RETIREMENT TIPS

### ARE YOU PREPARED TO RETIRE EARLY?

The Employee Benefit Research Institute (EBRI) recently took a survey of retirees. Approximately half of those surveyed said they had retired earlier than they had expected....and one quarter of them were not confident they would have enough money to last them the rest of their lives.

Reasons for early retirement? EBRI's survey did not involve an in depth Q & A. However, based on our over 45 years of experience with seniors of retirement age, here are our thoughts on the matter:

1. When employers downsize or go out of business, older employees often have difficulty (because of age) finding work, hence the temptation of early retirement.
2. Deteriorating health (which can also lead to draining one's retirement savings at a greater rate)
3. Discouragement . . . *"So why should I keep staying on the treadmill?"* is too often heard by our Advisors when meeting with seniors of retirement age.
4. Co-Vid19 survivor, and you just don't have the energy to go to work every day?

DURHAMLoyal's best advice: Before you seriously consider early retirement, visit with us. As your Financial Advisors, we will carefully look at the financial issues you face, and suggest a Path Forward that will suggest ways to take charge of your future in such a way as to assure income for the rest of your life. Call us. Let us meet with you and go over every aspect of your finances, including your Portfolio. Taking this simple step can settle the pressure and stress of facing issues you need answers for ... that you can get from experts in the field, and ... have those answers reinvigorate you and make it possible for you to walk with a lighter load and get those dark clouds to turn into sunshine!

## Did You Know . . . and other fun stuff

Major League baseball umpires are required to wear black underwear while working . . . in case their pants split!

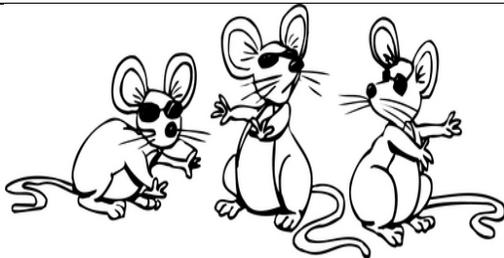


Babe Ruth kept a cabbage leaf under his baseball cap to keep his head cool . . . he changed it every two innings!

In 18<sup>th</sup> century England, gambling dens employed someone whose job it was to swallow the dice if there was a police raid!



*This "Did You Know?" is just too good to ever drop from our NEWSLETTER!*



***Mice can be taught to drive!***

(Why, I wonder?)

That's right! Scientists at Univ. of Virginia have built small cars, and then taught mice to drive them! One of the conclusions: the passengers end up with more stress than the drivers! (We could have told them that would happen and so could you if you have ever been in the back seat of a NYC cab!) Yikes!

### **Americans' Top 3 Financial Priorities**

Article by Maurie Backman, found in "The American Retiree"

*Vantis Life Insurance* did a little digging to find out whether your savings priorities align with those of your peers. Their findings:

- Retirement savings top the list of concerns. Many do not see Social Security meeting their retirement financial needs, with many sharing that SS will only meet 50% of their monthly anticipated expenses.
- Saving up for an Emergency Fund is clearly the #2 Priority. Many are seeking side jobs or unloading unnecessary possessions and sticking the money in savings labeled "Emergency Fund".
- If you are on track with retirement savings and an emergency fund, then the next priority is Travel. Save to see the sights you've always dreamed of. Broaden your horizons and grow intellectually by traveling to new places.

**ARE YOU PREPARED TO LIVE TO 100??!** Statistics on aging are showing that Seniors are living longer (Yea!), 90? 95? Even 100 and beyond is not out of reach! But, the quality of life at that age? A world of studies are being done on just that subject. Here's an excerpt on this from Fidelity's *Retirement Living*: strong and physical exercise all play a part in becoming a SuperAger. The old excuses don't apply today! "I'm too old to start this," or "I don't feel like it." Remember: Changing is all in the mindset! Suggestion: Set your mind on adding quality years to your 'three score and ten'!

## HEALTH

### Hope for Autistic Children

Every parent with a child suffering from autism knows not only the heartache, but the feeling of hopelessness that sometimes overwhelms, because of the lack of answers from the medical community and treatment that produces positive results. Marshall University Autistic Training Center has done clinical studies with 9 participants, with PURELIFE Health Sciences Group furnishing their products (*PANGEAforce* (promotes & supports a healthy metabolic system) and *Camelicious*, a powdered camel's milk) to be administered during the test. The identified concerns were: focus, attention, tantrums, comprehension, digestive health, communication, and sensory issues.

#### The results:

All 9 participants improved performance on gland and organ function.  
^ Better overall day to day mood. ^ Fewer tantrums ^ Increased bowel movements ^ Improved communication and social interaction ^ Decreased anxiety ^ Better control of emotions ^ Improved listening ability ^ Greater capacity to set and accomplish personal goals ^ Improved cognitive function.



**This test is by no means the only testing that has been done with autistic children using the PURELIFE *Camelicious* and *PANGEAforce*.** If you would like more information, we can share with you more testing done with similar results. Disclaimer: no one, especially us, is claiming that the cure for autism has been found, using the PURELIFE Products. Not at all! However, we do stand behind the results of the testing that has been done so far by respected research centers that demonstrate overall IMPROVEMENT with autistic children conditions. That is cause for celebration! Every one of us knows a child suffering from autism. Help us get the word out that there is help at hand! More information? Call Eileen @ (954) 243-4773

Don't make these mistakes!.....Don't make these mistakes!.....Don't make these mistakes!.....Don't make these mistakes!.....Don't make these mistakes!

### 3 Financial Mistakes People Make When They Retire

Article by Christie Bieber (excerpts), from *"The American Retiree"*

Having your retirement income last as long as you need is of utmost important to you. After all, at retirement age the option of taking on a new job for extra income may not be practical. Sooooo ..... please avoid these three mistakes too often made by retirees:

1. **Drawing down your retirement accounts too quickly.** Few can live on Social Security alone, and supplement their income with withdrawals from their savings and investments. Our simple advice: if you are unsure of the practical side of withdrawals to meet your monthly expenses, just call us and allow us to be of help!
- 2.
3. **Failing to understand your IRS obligations.** Figuring out your required minimum distribution can be complicated, but once again we offer our help. Not only do we have training and education in this area, but experience. We can help, so we invite you to call us!
- 4.
5. **Making poor investment choices.** Avoiding scams is of paramount importance. Experts tell us that seniors are the biggest target for this blight on our society. We are not negative thinkers, but when it comes to someone offering quick return on money turned over to them seems like it is too good to be true...it probably is!

## TESTIMONIALS & REFERRALS

### A Few Comments About Us from Our Clients

**Danny & Marilina I. (former FL Mayor) (3/20)**

*"Excellent professional and knowledgeable Staff ready to help in your retirement needs. They will go the extra mile...and are very responsible at getting back to you."*

**Susan R. (2/20)**

*"My husband and I have been going through financial guidance for our retirement with DURHAMLoyal, specifically David Durham and Gary Hyrne.....He has been able to answer questions as to my long term life insurance, mortgages and home loan payoffs, and formulate our individual plan for retirement, as well as educate us."*

**Cindy I. (Educator)**

*"I really liked Mr. Durham. He is honest. He's been in business for a long time, and he really took the time to explain things to us so we could understand what we needed to do. He must have met with us 3 or 4 times so we could make a good decision. We really wanted to get out of a variable annuity my husband and I were stuck in and just stop all the bleeding, and we are so glad he was able to help us."*

**Debbie M. (2/20)**

*"Since I am not retirement planning 'savvy", it was great to have Richard Price & his team counsel me on all these aspects, using terms and explanations that I could understand. Assistance was also provided on Social Security, in how to best utilize the options I had available. I felt comfortable in our meetings & feel at ease with how my life savings will be managed."*

**Lynn P. (2/20)**

*"My husband and I first met Gary Hyrne from the Society for Financial Awareness at a Social Security Timing Seminar. We then were introduced to David Durham for a personal assessment of our retirement needs. All the people we met (including Lida Cifuentes) were very attentive to our needs."*

Dear Reader: In our files we have comments from our clients going back years. However, there is nothing like receiving a note from a recent client, which helps us know we continue to stay 'on track' with our standards and service!

We are inviting you to do the following: a). send us a Testimonial or Referral with your comments on our recent service to you, and, b). your thoughts, questions, etc. on this **DURHAMLoyal Retirement Times NEWSLETTER!**



**DURHAMLoyal Retirement Times NEWSLETTER!** \* 2250 NW 136<sup>th</sup> Ave, Ste. 105, Pembroke Pines, FL 33028

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