

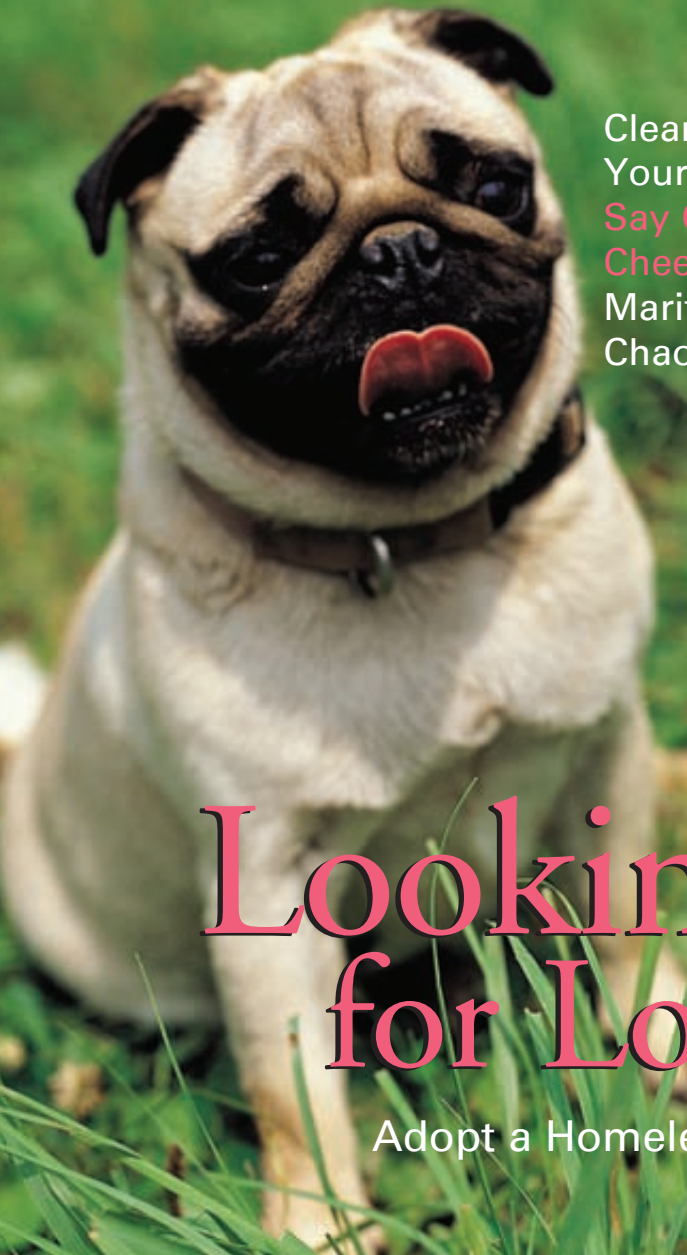
RTF

reVisions

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Spring 2005



Clean Sweep
Your Finances
Say Cyber-
Cheese! Avoid
Marital Money
Chaos

Looking for Love?

Adopt a Homeless Pet

FROM THE CHAIRMAN



It's Spring again, and that feeling of renewal is beginning. Flowers are starting to poke their heads from the ground, the birds are coming back in force, and it's time to forget about the long, cold winter and get back outside.

This month in *RTF reVisions*, we've got articles that can help you with new beginnings. Do you need a clean sweep in your financial life? Our "Clean Sweep Your Finances in 10 Easy Steps" and "10 Secrets to Avoiding Marital Money Chaos" can help give you a new outlook on your financial future. Come out of your winter hibernation and get better sleep with our article that attempts to answer the question: "Are You a Sleepwalking Zombie?" There's a lot of great information in this issue to help with all aspects of your life.

With every new beginning, there comes a bit of looking back. This month, I look back at two full years of *RTF reVisions*— eight issues. When Della Herring stood up at a meeting of Secretaries International, she asked one simple question: why there were no retirement centers for secretaries. From that question grew the RTE, and today we have Vista Grande, the world's only

retirement center for administrative professionals. From inside and outside of IAAP, I am met with amazement and admiration at the job we have done in building and maintaining Vista Grande.

By all accounts, The Trust's initial project has been a rousing success. Vista Grande went from an empty lot to a fully functioning retirement center in 15 years. After a success such as ours, an organization has two choices: it can either savor its success and remain still or it can seek out new challenges and fresh goals. I am proud to say that the Trust has chosen the latter.

With this publication, the Trust has begun its latest challenge. While we will always remember that our first priority is to provide IAAP members with retirement aid and information, There are other areas in which we can help. Family life, personal growth, balancing different areas of your life... these are challenges we all face, whether we are retired, thinking about retirement or just beginning our careers.

Through our new projects, such as this publication and our website at www.iaap-rtf.org, the Trust is working for all IAAP members at every stage of life. Take a moment to read through this issue of *RTF reVisions* and see what can apply to you **right now**. You'll be glad you did.

Myrna Jessell, CAP

Clean Sweep your Finances in 10 Easy Steps

By Jennifer Cray



Wouldn't it feel wonderful to be one of those lucky homeowners on a TV home makeover show? Designers, carpenters and organizing experts would descend on your house. Just two days later, you'd be living in a beautifully decorated home, swept free of clutter and half-finished projects.

Now imagine how it would feel to have your finances look as beautiful and orderly as a redecorated home. You would exist in a state of financial peace. You would have money in the bank with an emergency fund to spare. You would know where you spent every dollar from every paycheck. You'd have a plan to meet your financial goals, and you'd feel confident about the future.

Unfortunately, few of us are starting 2005 in such financial comfort. Not only do we lack a plan for the future, we don't even have a grip on the present. What happens to all the cash you take out of the ATM? What are those mutual funds in your 401(k)? Is credit card debt part of your life forever? You know the phone bill is around here somewhere, but you can't find it.

Often what stops us from organizing our finances is that it all seems overwhelming— not unlike a home remodeling project. Where to start when you don't even know where you are?

Take heart. Like those home improvement shows, you can dramatically improve your finances in just two days, and you don't need a team of experts and a large budget to do it. What you do need is a real commitment and two days reasonably free of interruptions. The key is to get started. And remember: Don't get bogged down trying to do each step perfectly. Make "good enough" your motto.

Day One

1 **First things first.** Write down all of your short and long term goals that require money to accomplish. List everything, no matter how big or small. Now prioritize your goals. At first, focus on things you can accomplish sooner than later: set up automatic contributions from your paycheck to a savings account. Use the cash to start building an emergency fund, or pay off your credit card that charges the highest interest rate. Sign up for your 401(k) at work. You'll be more motivated to work toward the big goals when you've already accomplished some of the smaller ones.

2 **Tame the paper tiger.** Get all your important paperwork in one place. Losing important documents can be costly in both time and money. Make or buy a filing system and organize your documents in file drawers or binders. It doesn't need to be fancy. No matter how much paper has piled up over the years, you can at least get it into one place in some order within two to three hours.

3 **Take stock.** To measure progress, you have to know where you are today. Make a balance sheet, just like a business has. Go through your now-organized paperwork and list everything you own and everything you owe. The difference between the two is your net worth. As you save more

and pay down debts, your net worth will increase. Update it every year.

4 **Follow the money.** Do you know how you're spending your money? If you don't have a system for tracking your spending, get one started. There are good software programs and paper-based methods to help.

5 **Tell your money where to go.** Look hard at what changes you can make. Now decide how much you'll spend on everything— from necessities like housing and insurance— to discretionary things like movies, clothes and vacations. Write down how much to spend in each category, and don't forget savings and non-monthly expenses such as holiday gifts or property taxes. If you have an unexpected expense, use unspent money from a category like entertainment or eating out. Scrimp on everything you can to avoid using a credit card and racking up debt.



Day Two

6 **Make a list.** Now that you've gotten your paperwork in order, summarize your key information into a list. In an emergency, you or your family members may need to get information quickly. Key data includes Social Security numbers, location of will or trust, location of safe deposit boxes, financial account numbers, health insurance information, logon/passwords for your computer and important websites. The more information, the better. Keep this list somewhere safe

and secure, away from your home, and tell trusted family or friends where to find it in case something happens to you.

7 **Go on a plastic diet.** Review the balance sheet you made yesterday. How much credit card debt is on the liability side? Are you paying down the debt each month or adding to it? If you don't already pay off your credit cards every month, switch to cash. You'll be more careful with your spending if you have to count it out in one dollar bills.

8 **Protect yourself.** Gather your insurance policies – life, health, auto.

Given that even a small claim on your home and auto policies can dramatically increase your rates, save your policies for big claims only. Then save money by having high deductibles. Talk to your insurance agent or broker to make sure your liability limits are adequate. Chances are you don't have enough life insurance. Term life insurance has never been cheaper.

9 **If there's a will, there's a way.** You have an estate plan, even if you've never had one prepared. Your state's laws determine who gets your assets if you die without a will or trust. If you have minor children, the courts will decide who cares for them, unless you have prepared custodial documents. Do you really want to give the state this much power? Your task today: Make an appointment with a qualified estate attorney. If you can't yet afford a lawyer, find books or software to help you do it yourself in the meantime.

10 **Keep up the good work.** Mark one or two times a month on your calendar to sit down and review your progress. How close to reality is your spending plan? How have you handled unforeseen expenses? What progress are you making on your goals? If you have a spouse or partner, make sure to meet together.

If a two-day financial clean sweep sounds like

two days too many, consider how much time and money financial disarray already cost you. Besides, you work so many days to earn your money, a weekend isn't much in comparison.

Be assured that there's help when you need

You can dramatically improve your finances in just two days, and you don't need a team of experts and a large budget to do it.

it. If this clean sweep feels overwhelming, call in the experts. A professional organizer can get you ship-shape faster than you think. When you're ready to look ahead, see a financial planner for advice. Even if you're confident that you're on track to reach your goals, it's comforting to have that second opinion.

About Jennifer Cray

Jennifer Cray is a financial planner at Investor's Capital Management, an independent financial planning firm located in Menlo Park, California. Jennifer is a member of The Garrett Planning Network, the Financial Planning Association, and a Financial Services Affiliate of NAPFA, the National Association of Personal Financial Advisors.

About The Garrett Planning Network, Inc.

The Garrett Planning Network, Inc. (GPN) is a nationwide network of professional, fee-only financial advisors. GPN members are dedicated to providing competent, objective financial advice to people from all walks of life, on an hourly as-needed basis. There are no account minimums or long-term contracts required. For more information, visit www.GarrettPlanningNetwork.com

Top 10 Secrets to **Avoiding Marital Money Chaos**

Money can wreck a relationship. In fact, how they spend, save, and account for money is one of the leading sources of disagreements between couples. In almost every study, money ranks as the first or second most argued-about topic for couples and partners.

If you currently suffer from “Marital Money Chaos” you can follow these secrets and achieve more financial success together than you ever could have dreamed. If the two of you can improve your relationship with money, you will also improve your marriage. Money can be romantic!

1 Secret Know both your spending style and your partner’s.

How many of you are married to your “Financial Soul Mate”?

The most common are spending styles are Spenders and Savers but there are also the Procrastinators/Avoiders/Deal with it Tomorrow types and the Money Meek/Humble/ personalities.

What are the benefits/good things about each style? What are the things you call your partner when you fight about money?

Find ways in which you can take advantage of your personality strengths and minimize the weaknesses of that style. In the best possible scenario, you will both acknowledge your dif-



ferences and move to the middle.

2 Secret Values Driven Spending

Values are different than goals

Values: Creativity, Freedom, Friendship, Financial Security

Goals: Be debt free, get a new car, and give more to charity

Take some time to choose your top 5 values and define each of them in your own words. Share the definitions and use them to understand your partner and what is important to them. If your partner’s money behavior confuses you, ask which value they are satisfying. They may be doing their best, but their definition is different than yours. If you both use the same value word but have different meanings, you’ll have conflict.

3 Secret Have regular Money Meetings or Money Dates!

How many of you think that money is romantic? Actually, since couples fight more about money than anything else (it is estimat-

ed that 80% of divorces are the result of money disagreements), having an honest talk about household finances might be better for your relationship than anything else you can do! Financial well-being and peace of mind are certainly romantic!

It doesn't matter how much money people have, money is a daily event. That increases the chance of it triggering arguments and tension. Use regular meetings as a way to avoid conflict

4 Secret Enjoy the present and save for the future

Everyone needs to have their own play money. Ideally 5-10% of your family's income should be set aside for play. What's the use of working every day if you don't get to spend some money on play?

5 Secret Have a needs/wish list for each person and for the family

We all have things we wish we had and those we need to purchase. Check your list on a regular basis so your subconscious can focus on other things. It's also great fun to check off the things you take care of. Great place to go to find out how to spend bonuses or other windfalls.

6 Secret Divide financial responsibilities between partners

Focus on each person's skills, interests and availability rather than relying on out-dated gender stereotypes or how much money one partner makes. Share what's going on with your partner during your monthly meetings and make big decisions together.

7 Secret Each person has some money they do not have to account for

This is probably one of the MOST important things you can do for your relationship. No grown up likes to have to ask for an allowance or justify every little expenditure they make. Determine in advance how much money each person can "do with what they will" and no questions asked. Savers can save, spenders can spend, procrastinators can leave

it in a jar and the money meek can feel free to give it all away.

8 Secret Take action, one step at a time

I can guarantee that you will save \$1000 1 year from today if you put away just \$2.74 per day. Where can you find \$2.74 each and every day? Do the same with larger goals. If you want to go on a \$2000 vacation next year, save \$6 per day.

9 Secret Learn something about money and finances every day

There are lots of good resources out there—websites, books, magazines, classes. You can start at my website: www.cindymorus.com where I have articles, calculators, book reviews and teleclass schedules.

10 Secret Plan your spending and spend your plan

I know, no one likes the "B" word (I call them spending plans) because they feel restrictive. Instead, plan your spending ahead of time and give yourself permission to spend money in certain areas and get creative about the areas where you choose to spend less. When we feel like "going out" at our house, we have "no silverware dinners" of ribs, french-fries and artichokes. We spend the time enjoying ourselves and creating memories without spending a lot of money. I bet you can do the same!

Cindy Morus (www.cindymorus.com) is a Certified Financial Recovery Counselor specializing in showing women and their families how to achieve financial well-being and peace of mind. She is also a Certified Credit Report Reviewer. Contact her at 541-387-2995 or cindy@cindymorus.com. Get a free copy of the "Secrets to Lowering Your Credit Card Interest Rates" e-book when you sign up for the "Women's Financial Freedom Monthly" newsletter at <http://www.phelpscreek.com/newsletter.asp>.

Looking for

WANTED: Someone to love for lifelong partnership. Must be outgoing and affectionate and be free with kisses.

If Valentine's Day makes you long for this kind of relationship, consider adopting a homeless pet. The price is right: usually it costs less to adopt than to buy a pet from a breeder or pet store, both of which are contributing to the pet overpopulation problem and in some cases, are participating in the puppy mill trade.

A pet will give you unconditional love and only asks in return for a home to call its own. With 8 to 12 million homeless pets in shelters and rescue groups, you can also feel good that you're doing the right thing. It's as simple as visiting a shelter in your neighborhood or going online to Petfinder.com, a database listing more than 160,000 homeless pets in more than 8,000 animal welfare groups nationwide and in Canada.

Emma Dolan's valentine is Enzo, whom she found on [Petfinder](http://Petfinder.com). The handsome Doberman had lived with cats, dogs and even a bird.

"Since I have a small menagerie," said Dolan, who lives in Dingmans Ferry, Pa., "he

seemed like the dog for me." One little problem. "He was in California, and I am on a limited budget in Pennsylvania."

But love conquers all. "Long story short," she said, "my friend works for a moving company, and he was in California that week. He picked up Enzo and drove cross country to Atlanta, where I met him. That two thousand miles of driving was worth every minute."

Dolan was lucky, but it's always best to meet your potential pet in person. Some shelters have a place set aside where you can get acquainted with a pet in a quiet setting. Look for a companion that is sociable and wants to bond with you. You may want to visit the pet more than once. Ask questions of the shelter staff. If the pet has been at the shelter for a while, they may know something about her personality. Check that they have a return policy, just in case the adoption does not work out.

Choose a pet that will fit into your lifestyle. While it seems that a small dog would be an ideal apartment dweller, a high energy pooch, though small, may not be a good choice, and you'll find him bouncing off the walls, creating havoc. A Jack Russell terrier, for instance, may need room to run outdoors. If you don't have a fenced yard, you'll need to fit walks into your daily schedule. No time? Then reconsider your choice.

Joe Power of Irvine, Calif., has heart trouble and is pretty much homebound. A cat seemed as if he would fit Joe's lifestyle. He began to look online and found Bob, now called Charlie, at Cats in Need, a rescue in Yorba Linda, Calif. After passing the rescue group's phone test, he arranged to meet the Maine coon mix cat.

"It was love at first sight," Power said. "As soon as he heard me, he lifted his head and meowed. When he was taken out of his kennel, he came right over to me and fell at my feet and



Love?



begged to be rubbed.”

Exploring his new home the first day, Charlie kept coming back to Joe for reassurance. Now he follows Joe around like— well— a dog. “We have our little love fests every day, and his purr motor really gets going,” Power said. “I don’t know who has benefited more, him or me. I love him with all my heart.”

Linette Gatmaitan and her fiancé, Dave Golden, of Silver Spring, Md., wanted a pet that was independent and litter-box trained. They also wanted one that didn’t mind being hugged. “A rabbit seemed like the perfect fit,” Gatmaitan said.

The couple attended adoption fairs, and at one of them they learned that Montgomery County Humane Society in Rockville, Md., had rabbits in foster homes. They adopted Barney, a Dutch-Rex mix, from foster care.

Golden had just purchased his first house, so they converted the guest room into a bunny

room. “Besides a cage and plenty of toys, we provided a variety of furniture and rice mats for Barney to jump on and chew at leisure,” Gatmaitan said. Their evenings were spent watching Barney play.

When the couple started spending more time at work and had less time for Barney, they decided a bunny buddy was in order.

“We saw Satine on Petfinder,” said Gatmaitan. “She is a beautiful snow-white Blanc de Hotot with hypnotic Cleopatra-mascara eyes.” The two bunnies got along just fine, and Satine moved into the bunny room. “Dave and I are so lucky to have two such adorable and sweet bunnies in our lives.” To learn more about adopting a rabbit, visit www.rabbit.org.

To find your local animal welfare organization, consult the yellow pages of your phone directory or visit www.petfinder.com and click on “Local shelters.”

Adopting a pet is a 10- to 20-year commit-



ment, so take time to do it right. Diamonds may be nice, but it’s the love of a pet that is forever.

Courtesy of ARA Content

EDITOR’S NOTE: For more information, contact Kim Saunders at Petfinder.com at (908) 810-1976.

Say Cyber-Cheese!

As sales of digital cameras continue to outpace traditional film camera purchases, many consumers are now first-time digital camera owners. Years ago, when everyone had traditional film cameras, you'd drop off a finished roll of film at the drugstore and come back a few hours or days later to pick up your prints. Today, consumers have so many more options for storing, viewing and printing photos.

But how do you get started?

With a visit to one of the many online photo-sharing services and just a few clicks of your mouse, it's easy to build online photo albums or create and order prints, photo cards and cool photo gifts, such as tote bags, T-shirts and coaster sets. You can then e-mail or instant message your favorite photos to friends and family, or just print them out at home.

The following are five tips on fun ways to share photos of the first visit with Santa or the annual holiday gathering with friends, family members and co-workers.

1 **Build an Online Photo Album.** To store all your digital photos in one safe and convenient place, it's easy to create an online photo album with an online photo service. You

can then direct friends and family to visit the online picture book. This is ideal when you have many pictures to share, like images of the holiday get-together, gift opening or "thank you" shots with new toys and clothing. Try AOL's You've Got Pictures service, which is now free to all Internet users and available at <http://pictures.aim.com>.

2 **Send an E-Mail Message.** These days, many digital cameras come with photo sharing software that makes it easy to click and send your favorite images to anyone and everyone in your e-mail address book. Even if yours does not, it's just as simple to type an e-mail message and then attach your chosen photos to the message.

3 **Type an Instant Message.** If you're seeking instant feedback on your holiday photos, it's easy to share pictures while instant messaging back and forth with friends and family. In fact, most instant messaging applications, including the popular AOL Instant Messenger (AIM) service, enable easy photo sharing with friends. You can even use AIM's "Instant Imaging" service to create a slide show for friends on your Buddy List.

4 **Print Your Photos at Home.** While you can still have your photos printed at the





drugstore, or in a stand-alone kiosk, it's easy to turn your digital camera into a "digital darkroom" with home printers. Visit your local electronics store to find the right printer to meet your needs or shop online on sites such as In-Store.com where you can view printers side by side to compare prices, features, availability and more.

5 **Create Fun Photo Gifts.** For a fresh way to share your memories, consider creating unique photo gifts, such as placemats, golf towels, mousepads and wall clocks bearing your favorite images. It's also easy and inexpensive to create a hard cover Memory Book of your favorite photos and captions, making the perfect addition to any coffee table.

There are a number of photo sharing services available on the Internet to help you make the most of your digital pictures. Some services, including AOL's You've Got Pictures, even offer unlimited photo storage and photo editing tools to help you adjust brightness, crop images, convert color photos to black and white or even correct red eye. But most of all, sit back, relax and enjoy your new camera. Don't forget to smile and say "cheese."

Courtesy of ARA Content



Vista Grande

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for administrative
professionals!**



For additional information, call or write today!
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Are you a Sleepwalking Zombie?

Do you get enough sleep? Chances are you don't. Many people living in modern industrial societies suffer from a chronic, and worsening sleep deficit.

Until a few decades ago, most people lived lives so very different from ours that we would scarcely recognize them. Until fairly recently in human history the majority of people lived in small villages or on farms, not in big cities. There were no electric lights. There weren't any faxes or e-mails. There was no Internet and no television. Once the sun went down, most of the day's activities came to an end.

People worked very hard physically, and only a very small minority had what we would call "white collar" jobs. And most people, on average, slept nine to nine and a half hours each night.

For most of us today, an average of nine hours sleep each night is an impossible dream. In our very busy schedules, something has to give, and quite often the choice many of us are making is to cut back on our hours of sleep.

If you listen to or read some of the popular current guides to success, you will usually be instructed to work hard, play hard, study hard, be more outgoing, and gain every advantage you can. The struggle to the top can be ruthless. Even the struggle to stay where you are and not to lose your place can be ruthless!

Where do many of these success guides and

gurus tell you to cut back? Why, on your hours of sleep. They'll tell you that sleeping more than five or six hours a night is a waste of time. They'll tell you that the world is moving ahead while you are dozing, and that you'll never catch up if you indulge your desire to sleep. If you snooze, you lose!

They'll tell you that you don't really need those extra two or three hours of sleep each night. That it's just a bad habit you've developed. That it's self-indulgent. That a full night's sleep is the booby prize for losers in the game of life.

Unfortunately, this advice goes against thousands of years of human biology.

It's true that some of us really do need only five or six hours of sleep each night, but those people are in a minority. Most of us require seven, eight, or even more hours of good quality sleep every night in order to function at our best intellectually, physically and emotionally.

In sleep deprivation experiments conducted on volunteers, it has been found that even a few days of sleep loss produce a marked negative effect on a person's mental abilities. It becomes much harder to focus mentally and to process information. Decisions take longer to make



and are of poorer quality. Learning and remembering new information becomes more difficult, and it becomes harder to recall information that was previously learned. Creativity declines, while mistakes increase.

A person who hasn't had enough restorative sleep will have difficulty handling technical machinery. In addition, lack of sleep causes emotional impairment and difficulty with mental processing. As people become more sleep deprived, they may experience more depression and mood swings. Tempers flare more often, and sleep deprived people become less cooperative with others.

Lack of sufficient sleep is believed to have contributed to many well-known accidents, such as the explosion of the Challenger space shuttle, the near meltdown at Three Mile Island, and the nuclear disaster at Chernobyl. It is believed that lack of sleep contributed to poor decision making in each of these incidents with disastrous results.

If you add to these examples the many hundreds of thousands of other accidents every year caused by sleep deprivation, it becomes clear that cutting back on our sleep may not really be the solution for greater productivity

we are looking for.

If you are studying for important exams, you will be better off getting sufficient sleep the night before, rather than spending the whole night desperately trying to cram more information into your head. Remember that your brain uses its sleeping hours to process the information of the day and to consolidate new memories. Cutting back on sleep in order to study instead will interfere with this process.

How can you tell if you are getting enough sleep? The ideal amount varies from person to person, and it is not always the same.

Ask yourself: When you wake up, do you feel refreshed, or is your body longing for more sleep? Do you rely on a lot of coffee to get you through the day?

There are steps you can take to improve the quantity and quality of your sleep. The first step for most of us is to examine how much caffeine we consume in a day. Caffeine is a stimulant found in coffee, tea, and many types of cola. It is also present in many over-the-counter medications. Caffeine enters the bloodstream very quickly and its stimulative effect lasts several hours. If you are have a hard time getting settled down at night, it could be due at least in

part to an excess of caffeine throughout the day.

If you are not getting enough good quality sleep, make the effort to cut your consumption of caffeinated beverages to just one or two cups a day, or stop drinking caffeine all together. In order to have a more restful evening, don't drink anything caffeinated after lunch. There are plenty of beverages without caffeine that you can substitute. For most people, a cup of warm milk before bedtime will promote sleepiness.

Some of us are physically addicted to caffeine and will actually go through withdrawal symptoms if we try to cut back, or quit using it altogether. You may find that when you stop ingesting caffeine, it takes up to two weeks to get over your physical craving for it. In the meantime you may experience headaches, dizziness and insomnia.

Another factor that can disrupt your sleep patterns is the consumption of alcohol. Although alcohol initially can make you drowsy, it suppresses the REM stage of sleep, which appears to be essential in restoring a sense of wellbeing.

There are many other possible causes of poor sleep. If poor quality sleep is a problem for you, it will be worth the effort to become a detective and track down the cause. Often the problems of poor sleep can easily be fixed.

A poor quality mattress will lead to poor quality sleep. So will poor ventilation in your bedroom. Or too much light. Or too much noise. Or a television set.

Are you getting enough exercise? Most of us today do not move our bodies nearly as much as our bodies were designed to move. If we have an office job we are often so mentally fatigued by the time we get home that we don't want to get off the couch. Our brains may be exhausted, but our body still needs exercise. Have you ever gone to an exercise class, thinking at the beginning, "I don't really want to be here," but once you got moving you felt great? A lack of sufficient physical exercise will lead to poor quality sleep. However, vigorous exercise too close to bedtime can leave you too stimulated to sleep.

If you try all these recommendations and

Sleep experts advise:

Keep a regular schedule for sleeping.

Maintain a comfortable, restful bedroom.

Don't use your bed for anything other than sex and sleep.

Don't have the television in your bedroom.

Get at least half an hour of physical exercise a day, preferably outdoors.

Slow down your physical and mental activities as bedtime approaches.

Cultivate a relaxed, calm state of mind at all times, but particularly before bedtime.

Avoid shift work.

Avoid stimulants or alcohol before bedtime.

you still feel that you are not sleeping well, you may have a medical condition that interferes with the quality of sleep you are getting, or you may be taking medication that interferes with your sleep.

For example, if you always wake up feeling exhausted, you may be suffering from a medical condition such as fibromyalgia or sleep apnea. If you find yourself waking up in the middle of the night, anxious and unable to sleep again, this can be caused by depression or stress.

These are conditions that should be discussed with your doctor.

This article is an excerpt from the new book by Royane Real titled "How to Be Smarter" available in downloadable format at www.royane-real.com and in paperback form at www.lulu.com/real

Vista Grande News



Vista Grande continues to grow!

To help make Vista Grande the best it can be for all residents, we have hired Angie Sanchez as our Activities Director to plan crafts, games, movies and more for everyone.

She has been a great addition to the already warm and inviting environment at Vista Grande and her events have been well attended. Here are just a few of the activities we've held over the past few months:

Super Bowl Party

Canasta

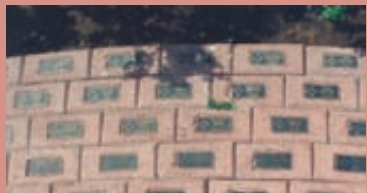
White Elephant Bings

Sunday Movie Nights

Trips to Sandia Casino

Yahtzee

73 new pavers have been installed at the Della Herring Gazebo. There's still space available for your honoree. Contact acctg@iaap-hq.org to find out how you can honor someone special at Vista Grande!



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Are you a Zombie?