
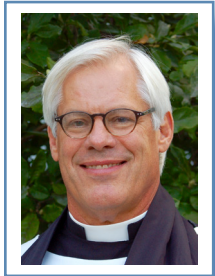


# SOUNDINGS

Saint  
Christopher's  
Episcopal  
Church   
August, 2016

## From Your Rector



**The Rev. Brian W.  
McGurk**  
*Rector*

Our recent interfaith lecture on Islam was not exactly what I expected.

Our aim was expansive: to build respect, mutual understanding, tolerance, and cooperation between Christians and Muslims; and to break down barriers and stereotypes which lead to distrust, suspicion and bigotry. Since Christians and Muslims combine to make up

over half of the world's population, there really can be no peace in our world until we begin to achieve these goals.

All three of the speakers are devout Muslims, and their message was clear and straightforward:

- The three great monotheistic religions of Judaism, Islam and Christianity, all profess to hold Abraham as a common ancestor and as exemplar of faith, and all three worship the same One God.
- Muslims honor Jesus as a great prophet, although they do not recognize nor worship him as a God.
- Muslims "submit" to the Creator God of love, mercy, and justice.
- As "mainstream" Muslims, they abhor the polarization that is taking place due to radicalization, fanaticism, violence, and socio-political unrest.
- All three speakers were "textual"—they framed and supported almost all of their statements by reciting many quotes from the Quran.
- All three reject violence and extremism of any kind.

This was a "Scripture-based" presentation of Islam as believed and practiced by these three Muslims. In contrast, however, many Americans hold an understanding and perspective on Islam that is at odds with this presentation.

The question and answer period was revealing.

Here are a couple of the questions posed:

- "Why does Islam and the Quran sanction violence?"
- "Why has the Muslim community failed to condemn the work of ISIS-driven terrorism and atrocities?"

Our guests were most gracious in their responses to these questions:

- "Muslims who commit violence and hateful tasks in the name of Islam are not true Muslims, and they are NOT submitting themselves to the will of Allah."
- "Every mosque in America has in fact condemned terrorism, violence, ISIS, etc."

It was clear to me that our guests were upset, hurt, anxious, and fearful as a result of the violence perpetrated by terrorists and extremists in the name of their religion. It clearly grieved them. But they were bridge builders—venturing out into the Christian world to share the authentic scriptural, spiritual, and ethical values of mainstream Islam.

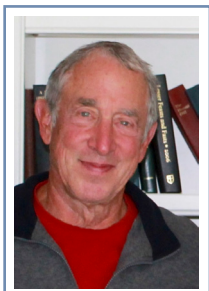
Admittedly much more needs to be done to build understanding, tolerance, and cooperation between Christians and Muslims. But, then again, we also must build bridges between African-Americans and white Americans, police and minority communities, Republicans and Democrats, rich and poor, and many more divides. This dualistic "either/or" mindset of "good guy/bad guy," "winners/losers," "right/wrong," and "black /white" must be transcended. Dualistic thinking simply divides and alienates.

Jesus said that we must take out the log in our own eye before we can point to the stick in our neighbor's eye. The tools of intolerance namely, stereotyping, exclusion, bigotry, and prejudice simply have no place in our society or in the world.

"Either/or thinking" must be replaced with "both/and" thinking, which includes the relevant

*continued on page 4*

## Stephen Ministry



**Larry Jobson**  
*Stephen Minister*

In September, a second training program for those who heed the call to become Stephen Ministers will be held. I wish to share with you how the Stephen Ministry program has impacted my life.

Before I became involved with the program, I felt that I needed to reignite my sense of the Holy Spirit. I'm more of a doer of the Word than a contemplator of the Word, so I felt confident that Stephen Ministry care-giving would provide me a great opportunity for spiritual reignition. My nature was telling me to just go out and provide some comfort to someone in need. Standing in the way of my impulsiveness was the requirement to complete many hours of Stephen Ministry training before I could be of help. I wasn't sure that I would be able to stay focused. You might have heard people question the need for the Stephen Ministry training, suggesting that just visiting people in need of some comfort is good enough. What I've experienced within the Stephen Ministry training has been far more than education and is enabling me to be more than just a casual visitor.

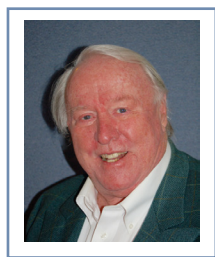


In addition, through purposeful sharing of the intimacies of our care-giving-experiences, the hearts and souls of our Stephen Ministry classmates have been profoundly expanded. Our Stephen Ministry class has become a team. We are now

giving care to numerous folks with a variety of needs. Though we strictly adhere to the principles of care-receiver confidentially, we are able to discuss the issues and successes of each of our care-giving experiences. This sharing makes all of us better care-givers and just as importantly makes us more fully aware of how God is continuously working within us and amongst us. The whole Stephen Ministry experience has not only reignited my sense of the Holy Spirit, but has opened up new spiritual channels within which I can be better at listening, understanding, and reflecting.

If you would like to learn more about Stephen Ministries, you may go to the church website, scroll over "Church Life," and click on "Pastoral Care." Please contact the Rector if you are interested in becoming a part of this vital ministry.

## Gift & Consignment Shop



**Rick Leavitt**  
*Vestry Member and  
Consignment Shop  
Supporter*

Volunteers from St. Christopher's Gift and Consignment Shop gathered in the Parish Hall for their annual appreciation breakfast in June. A delicious meal was served at tables lovingly appointed with patriotic settings and decorations. Rector McGurk spoke briefly, complimenting the large number of volunteers for their service to the church.

The shop has grown over the years into one of downtown Chatham's most interesting places to find that special gift or antique treasure for the home. Furthermore, vital church missions such as pastoral care, children and music programs and community service outreach programs are in part supported by the

work of this unique shop.

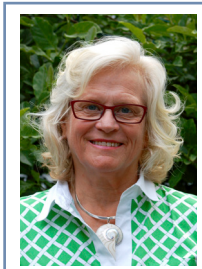
Volunteer opportunities are available by contacting Barbara Cromarty, interim manager, at 508-945-2211.



*Nan McRobbie proudly wears a patriotic door prize.*

Photo: Martha Batchelder

## The Gallery at St. Christopher's



**Sandra Bowden**  
Curator, The Gallery  
at St. Christopher's

I wish to share with you some thoughts about the centerpiece of the summer art exhibit, Frederick S. Wight's *Modern Crucifixion*. For centuries artists have imagined the crucifixion not only as a biblical narrative, but also as an event happening in their own historical context. This strategy of depicting the crucifixion in contemporary terms both makes

Christ more directly present in the time and place of the contemporary viewer and employs the crucifixion as a point of reference for critically understanding modern life. Working in the early 1930s, Frederick Wight imagined the crucifixion as happening in Chatham with the sea-faring folk of the town that he knew.

*Modern Crucifixion* was first shown in 1933, and according to several news media reports it created a stir because the people were in "modern garb." Some reporters went so far as to comment on the young girl in "high heels," as well as how the kneeling mother of Jesus wore a "modern dress" and had "bobbed hair." It is interesting that in the 1930's this seemed so novel, given that depictions of the crucifixion have often included the people in the historical context of the artist.

The clean-shaven Christ figure on the central cross was a composite of several Chatham men, and he fashioned the two thieves from models that he hired, never disclosing their names. Interestingly, each man is held in place with ropes or lines from a fishing boat, a method that archaeology has verified for Roman crucifixions.

Townpeople dressed in sou'westers and fedoras are climbing the embankment as they approach Chatham's Golgotha with their hands folded in reverence. A soldier whose outfit suggests a

commentary on the Nazi problems arising in Germany in the early 1930s helps a woman dressed in white.

Wight has carefully placed several elements in the triptych that further amplify the biblical text. The lighthouse is a carefully placed symbol that recalls Jesus saying, "I am the light of the world." The sky has been painted in such a way to appear as a dark torn curtain hovering in the sky, reminding us of the passage in Matthew's Gospel that the curtain of the temple was "rent in two" at the moment of his death. Wight divided the sky to shape a mandorla-like glow of light around the crucified Christ to focus attention on the central figure of the sacred event.

Another angle from which to view *Modern Crucifixion* is in the light of the Social Justice movement that was sweeping the United States. With the impact of the Great Depression the plight of the worker was a human and political concern. In *Modern Crucifixion*

Wight has placed ordinary workers from a seacoast village of the 1930's at the scene.

By depicting the crucifixion in the 20th century, Wight continues a long tradition of placing "us" at the scene of



**Frederick S. Wight: Modern Crucifixion (detail)**

the cross. Wight's painting helps us contemplate how the crucifixion was not just an event that happened 2000 years ago, but how all our sins and personal failures continue to crucify the Lord. Christ died for all the sins of the world, both then, now, and for future generations. Wight understood this theological concept and has challenged us, some eighty plus years later, to study his interpretation of the crucifixion and consider its implications in a world far removed from his quaint fishing village on the coast of Cape Cod.

~ This article is excerpted from an essay that first appeared at [Artway.eu](http://Artway.eu).



# Music



**Maury A. Castro**  
*Organist &  
Choirmaster*

On Thursday, August 4, the Choir School will be taking a day trip to Newport, R.I., where we will observe an afternoon of the Royal School of Church Music chorister training course taking place that week.

RSCM courses take place all over the country and in England during the summer, with trained choristers and adults participating in a week-long residency course, studying music, rehearsing, growing, playing, and soaking up the beauty of the Anglican choral tradition with some of the finest organists and choirmasters in the world. This particular course takes place at St. George's School and Salva Regina University. Toward

the end of the week, the choristers and adults present a hymn festival, two choral evensongs, and a choral Eucharist, all open to the public. You may read about this event at [www.rscmnewport.org](http://www.rscmnewport.org).

The purpose of our day trip is to expose our choristers to the highest quality choral experience, and set the stage for having some of our choristers participate in the 2017 course. We will observe a rehearsal, meet with the course directors, and attend a choral evensong. In addition, we will enjoy some down time at the Roger Williams Zoo in Providence!

The Choir School wishes to express its deepest gratitude to Joan and Dick Greene, who have generously underwritten all of the expenses related to this trip, to the glory of Almighty God, and in loving memory of Berjouhi and Arthur Spencer.

## From Your Rector, continued

truths of two seemingly contrasting perspectives, transcending them, and synthesizing them into a “higher” and “deeper” state and stage of consciousness and perspective. This takes grace, prayer, tolerance, humility, inclusion, relationship, and effort. I saw a small example of this when I spoke with one of our guests—the Muslim chaplain. For those who attended, you will remember him as the bearded gentleman dressed in what I would describe to be conventional Middle-Eastern attire. When I asked him about his family, he told me that he is the father of three sons and one grandson. When I enquired as to where they lived, he told me that all three of his sons are serving in the United States military, and they have all been deployed all over the Middle East, and he added that his grandson is also serving in our nation's military! Here is a devout Muslim family,

on the one hand, and patriotic citizens of the United States, on the other! Both Muslims AND patriotic American citizens! How unexpected!

I expected the session to be informational. Yet, it was not so much informational; but, instead was relational and even transformational for the simple reason that I witnessed the gracious, humble piety of courageous men willing to cross the divide of the Christian/Muslim worlds. This touched me and surpassed all of my expectations.

For all of us, one of the crucial questions may well be, “How Christian are we when love of neighbor means loving our Muslim neighbor?” Here's something to think about and pray about, too.

~ For images of this event, visit [www.stchristopherschatham.org](http://www.stchristopherschatham.org), scroll over “church life,” and click on “Photo Gallery.”

## The Personal Planning Committee

The Personal Planning Committee and the Chatham Council on Aging invite parishioners and the community to an educational forum entitled “Caregiver Demands and Needs: Resources.” This event will take place on September 22 at 3:30 pm.

Recent surveys by the Chatham COA and St. Christopher's Church have shown that a major concern of Chatham residents is dealing with loved ones in failing health. The purpose of this session is

to clarify resources available through our COA and local health care facilities. Speakers include Mandy Speakman of the COA, David Maloney, RN, director of Broadreach Hospice, and Allen Ward, MD, director of palliative care at Liberty Commons.

The program is free; no registration is required. The event will take place in the Parish Hall. Questions may be directed to the church office.

~Allen Ward, Personal Planning Committee member

## Diocesan Mission Strategy Forum

The Diocesan Mission Strategy Drafting Team is currently creating a draft of a new mission strategy for the Diocese of Massachusetts. The team meets weekly across the diocese, prays together and works to forge important aspects of the diocese's shared mission. The team is taking input and data from the listening events held earlier this year, the bishops, demographic studies, Diocesan Council, and other helpful sources as it discerns the Spirit's call for the next steps together as Episcopalians in eastern Massachusetts.

The draft mission strategy will be available in early August. After the draft's release, the team will hold multiple forums around the diocese allowing time to imagine how this mission strategy might shape and give life to the diocesan community in the years ahead. Areas in the draft needing strengthening or retooling may be adjusted after these forums as the team readies a proposed mission strategy for the annual Diocesan Convention in November. A forum will be held in our

area on Tuesday, Aug. 16, from 7–8:30 p.m. at St. Mary's Church (3055 Main Street) in Barnstable. All are invited to attend.

A phone and online survey will also be available for those who cannot attend a forum in person. The surveys will be open Aug. 8–22, online at [www.tinyurl.com/draftforum](http://www.tinyurl.com/draftforum) and by phone at 855-208-5877.

The team asks members of the diocesan community to be on the lookout for updates, plan now to participate in one of the forums or a survey, and continue to hold the team and this diocese in prayer. Questions may be directed to [diomassmission@gmail.com](mailto:diomassmission@gmail.com). Additional information and updates, as they become available, are posted at [www.diomass.org/new-mission-strategy](http://www.diomass.org/new-mission-strategy).



## St. Christopher's Charity Golf Tournament

**Play one of Golf Magazine's  
top 100 courses in the U.S.!**

**Monday, September 26, 2016  
at Eastward Ho!**

**Registration 11:30**

**Shotgun Start 12:30**

**Putting Contest 4:30**

**Reception (cash bar) and prizes awarded 5:30**  
**\$250 per golfer (includes all fees, reception, and gift)**

**Foursomes play two best balls.**

**508.945.2832**

**[www.stchristopherschatham.org/golf-tournament](http://www.stchristopherschatham.org/golf-tournament)**

*This event by courtesy of a sponsoring member of Eastward Ho!, a private golf club.*



## Vestry Highlights: June 2016

The treasurer reported: while operating cash is in a good place at this point, a possible \$4,000 to \$8,000 deficit in 2016 is expected; a full-time manager of the Consignment Shop has not been secured; the concert series is doing very well in bringing in significant revenue; the building renovation project is almost complete; major changes in health care costs can be expected in 2018; the church

will not be installing solar panels at this time, but the church is utilizing a community solar farm through Blue Wave Renewables.

The audit committee approved all areas as in compliance, with the exception of several minor items, which were reviewed by the Vestry.  
~submitted by Dale Alger, Clerk

## Vestry Highlights: July 2016

The Vestry approved the plan of the Long-Range Financial Planning Committee. This came after an informative presentation by Nick Harris, chair of the Finance Committee. Recent annual operating deficits coupled with demographic projections for the church present significant challenges, to be met positively and carefully. A special meeting of the Vestry was scheduled for late July to

discuss in detail the LRFP goals, and how to implement them.

The treasurer reported that the church is well behind in both Pledge and Plate contributions, and about \$7,000 behind in Consignment Shop revenues. Expenses are in line— income is the concern.  
~submitted by Dale Alger, Clerk

## Parish Statistics

### Baptisms

Oliver Franklin Sipe  
July 3, 2016

Carter Dawson Finch  
July 10, 2016

Jordan Douglas Ross-Ladley  
July 24, 2016

### Marriages

Julissa Bobadilla & Michael Martini  
July 3, 2016

Lori Meeks & Fikret Coban  
July 16, 2016

Dikan & Mackay  
July 16, 2016

### Deaths

Marguerite "Peg" Falconer  
July 8, 2016

Barbara Lynyak  
July 19, 2016

**Church e-mail list:** If you are not on the church e-mail list and would like to be, please subscribe yourself at the bottom of the homepage of the church website, [www.stchristopherschatham.org](http://www.stchristopherschatham.org), or e-mail Maury A. Castro at [mcastro@stchristopherschatham.org](mailto:mcastro@stchristopherschatham.org). By adding your address to the list, you will receive the weekly mid-week e-mail and periodic messages from the Rector.

**Digital Soundings:** All who are on the e-mail list receive *Soundings* electronically via the mid-week e-mail, and it is available on the website. If you would like to be taken off the print list, please contact Maury.



625 Main St.  
Chatham, MA 02633  
508-945-2832  
[stchristopherschatham.org](http://stchristopherschatham.org)

The Rev. Brian W. McGurk  
Rector

The Rev. Dr. John Martinier  
Priest Associate

Maury A. Castro  
Organist & Choirmaster;  
Communications Director

Haskell Thomson  
Musician-in-Residence

Kerén Castro  
Director of Children,  
Youth, and Families

Jamie Chalker  
Parish Administrator

Barbara Bush  
Administrative Assistant

Ali Crockett  
Facilities Manager

David Smith  
Treasurer

Bridgette Renaud  
Assistant Treasurer

Lou Augustin  
Sexton

Priscilla Chick, R.N.  
Parish Nurse

Barbara Cromarty  
Interim Manager, Gift Shop

Sandra Bowden  
Curator, The Gallery

Ted and Martha Miller  
Managers, Food Pantry

Lynn Van Dine  
and Tim Weller,  
Soundings copy editors.

## August 2016

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	1 Church Closed	2 9 Morning Prayer 9:30 Staff Meeting  7 Hyannis Sound	3 10 Contemplative Eucharist & Discussion  No Adult Choir 5:15 Benefit Concert Rehearsal	4 10 Women's AA  7:30 Cape Harmony	5   5 Friday Night Grill	6   12-2 Benefit Concert Rehearsal
7 8 Holy Eucharist 9:10 Gospel Glimpse 10 Choral Eucharist & Baptism 11 Fellowship 3 Benefit Concert: Romantic Masterworks	8 Church Closed	9 9 Morning Prayer 9:30 Staff Meeting  4 Newcomers Committee 7 Hyannis Sound	10 10 Contemplative Eucharist & Discussion  4 Finance Comm. No Adult Choir	11 10 Women's AA  7:30 Cape Harmony	12   5 Friday Night Grill	13
14 8 Holy Eucharist 9:10 Gospel Glimpse 10 Choral Eucharist & Summer Annual Meeting 11 Fellowship	15 Church Closed	16 9 Morning Prayer 9:30 Staff Meeting  4 Vestry 7 Hyannis Sound	17 10 Contemplative Eucharist & Discussion  5:15 Adult Choir	18 10 Women's AA	19 11 am Barbara Lynyak memorial  5 Friday Night Grill 7 Hyannis Sound - Baptism	20   5 Vespers Service: Canto Armonico
21 8 Holy Eucharist 9:10 Gospel Glimpse 10 Choral Eucharist 11 Fellowship	22 Church Closed	23 9 Morning Prayer 9:30 Staff Meeting	24 10 Contemplative Eucharist & Discussion 10:30 Holy Eucharist & Healing at Lib. C. 4:30 Together w/Afr. 5:15 Adult Choir	25 10 Women's AA 11 Margaret Nelson memorial	26   5 Friday Night Grill	27
28 8 Holy Eucharist 9:10 Gospel Glimpse 10 Choral Eucharist & Baptism 11 Fellowship	29 Church Closed	30 9 Morning Prayer 9:30 Staff Meeting	31 10 Contemplative Eucharist & Discussion  No Adult Choir 6:30 Voices of Poetry	<b><i>So in everything, do to others what you would have them do to you. ~ Matthew 7:12</i></b>		



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Chatham, Massachusetts 02633

**August, 2016**

Non-Profit Organization

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*The third of three benefit musical concerts presented by St. Christopher's Church.*

## **SUNDAY, AUGUST 7 at 3 pm**

# **Romantic Masterworks**

Breathtaking instrumental, vocal and choral works by Brahms,  
Chopin, Mendelssohn, Rachmaninoff and others!

Directed by Maury A. Castro

Sonata No. 1 in F - Mendelssohn ♦ Sonata No. 3 in D minor - Brahms ♦ Flower Duet from Lakme' - Delibes  
Scherzo No. 2 - Chopin ♦ If With All Your Hearts from Elijah - Mendelssohn ♦ Hymn of Praise - Mendelssohn  
Vocalise - Rachmaninoff ♦ Others

**Instrumental Soloists:**

Dan Flonta, Violin  
Haskell Thomson, Piano  
Stephanie Weaver, Piano  
Maury Castro, Organ

**Vocal Soloists:**

Barbara Reed, Soprano  
Maggie Van Sickle, Soprano  
Bonnie Hessler, Soprano  
Chris Allen, Tenor  
Joel Esten, Tenor

**Also featuring:**

St. Christopher's Festival Choir

Art McManus, Piano Accompanist

**Proceeds to benefit St. Christopher's Church programs**

For advanced tickets call 508-737-8056



plan and portfolio strikes the appropriate balance:

- Does the portfolio have enough liquidity to meet immediate and unexpected living expenses?
- Does the portfolio have enough growth potential to ensure that you do not out live your retirement assets?
- Is the portfolio courting too much risk?
- Does the portfolio have a well-thought-out drawdown strategy?
- Do you have adequate inflation protection?
- Is the portfolio insulated from economic, political and spending shocks?
- Do you have a plan and are you reviewing it regularly?
- Are you flexible to ongoing market and portfolio changes and do you have a backup plan?

The Personal Planning Committee (PPC)

suggests that you consult with an experienced licensed investment professional to either complete your goals-based plan, update the plan or adjust your goals based on changing conditions in the economy, political arena or market.

Licensed financial professionals understand the importance of tailoring each client's retirement and investment goals-based program to their goals and short and long term income needs.

For additional information on this topic, please visit St. Christopher's website.

## St. Christopher's

### Personal Planning Committee

Formed to provide education about personal planning and referrals to qualified professionals in fields of legal, financial and health planning, the Committee works to encourage parishioners to develop and keep updated their personal health, financial and asset or estate plans. We encourage discussions within families.



We manage the Cloister Society and celebrate those who have made or planned gifts to St. Christopher's, unless they choose to remain anonymous.

We will be long-term stewards of St. Christopher's, cooperating to build the church's Endowment.

### Committee Members

Errol James	(508) 432-1331
Jill MacDonald	(508) 945-2764
George Olmsted	(508) 945-3686
Philip Reed	(508) 237-5158
John Sargent	(508) 255-1005
Pieter Schiller	(508) 945-1934
John Trimble	(508) 945-9989
Allen Ward	(508) 945-5517

[www.stchristopherschatham.org/personal-planning](http://www.stchristopherschatham.org/personal-planning)

## St. Christopher's

E P I S C O P A L C H U R C H

625 Main Street  
Chatham, Mass. 02633



Living and Investing in  
Retirement –

Goals-based Wealth  
Management

Personal Planning  
for Your Future

# Living and Investing in Retirement – Goals-based Wealth Management

## Living in Retirement

Preparing for and living in retirement is a daunting challenge for today's retirees. A generation ago, most Americans could count on a traditional pension to cover many of their expenses in retirement. Fast-forward 30 years and traditional pensions have been replaced almost entirely by self-directed investment vehicles like 401(k)s and IRAs, wherein investors must generate their own retirement incomes out of Social Security and lump-sum savings and assume the attendant risk of not meeting their goals, having sufficient cash flow and running out of money.

## Goals-based Wealth Management

Goals-based wealth management varies by individual and is all about focusing on your personal goals in retirement. For example, do you want to have a second home, travel, support your parents, fund your grandchildren's education or provide a legacy for your favorite charity in retirement?

Once you have established your goals, have your taken inventory of your current assets? Do you know where all of your assets are and are they consolidated in one place? In other words, can you see your assets in one report or on a single website? Do you know what your real estate is worth? Do you know what your expenses and liabilities are? What will be the cost of health care in retirement? Have you defined your retirement time horizon based on reliable actuarial tables?

## Investing in Retirement

Investors who are already retired have new unknowns, or at least newly relevant unknowns, such as irregular expenses, medical expenses, the need for liquidity and the increased attention to longevity risk and legacy objectives. As this stage, retirement strategy is still highly sensitive to a poor sequence of returns – that is to say, poor investment performance early in retirement. While going to a highly conservative portfolio invested mostly in cash or high-quality bonds is an option for those who are actively drawing down their accounts, it is an expensive and risky alternative relative to the low projected returns for all but those investors who have a fully funded retirement plan. The risk of outliving one's assets is high against the backdrop where life expectancy continues to expand each and every year.

Even more importantly, retirees are exposed to the risk of over-estimating the degree to which wealth can be stretched into retirement income.

## Summary

These are challenging times for most investors, whether actively employed or retired. Both economic and political events around the world seem to come more often and unexpectedly that have an impact on your goals-based retirement plan. Proper planning, portfolio and risk management is of utmost importance in retirement. Answering the following representative questions can help you assess whether your

Do you have Social Security or a pension to supplement your retirement? What are your income needs in retirement? Do you know your net worth?

## Retirement Funding Ratio

Your funding ratio is a measure of your progress toward your retirement goals. It is calculated as the present value of your savings and future savings divided by the present value of anticipated expenses in retirement net of other sources of retirement income such as Social Security and a pension. Is your retirement plan fully funded, mostly funded or partially funded? Your funding ratio is important since it drives the necessary rate of return that you require of your portfolio and the level of risk that you will need to take, or not take to ensure that you do not out live your retirement assets.

## Goals-based Retirement Plan

Once you have established your goals and determined your retirement funding ratio, do you have a goals-based plan to ensure that are you going to be able to achieve your goals? For example, do you have sufficient retirement income, is your portfolio sufficiently diversified relative to cash, bonds, stocks, annuities, alternatives, etc.? Is your portfolio in line relative to your risk tolerance? Are you achieving your target return on your investments consistent with your funding ratio and is your plan on track? Additionally, living in retirement will present many challenges that will require you to not only have a goals-based plan but to keep it updated.