

TORRID TECH TALK



Time To Pause and Refresh

By **Tim Turner**

Summer is a great time to pause and refresh by taking a vacation. My wife Melissa and I have been so blessed to be able to go on an annual anniversary trip. Well

to rewind, the first few years were just dinner out, not a trip. We have over the years as the kids gotten older worked our way up to bigger trips like Quebec, Napa, and St. Lucia. Our in-laws come to spend time with their grand-kids while we go on our trip.

This year for our 24th anniversary we took a trip to Italy and Greece. I could fill pages telling you about the incredible food, beautiful views, and all the historical sites. For this article, I want to focus on the idea of what it means to "pause and refresh"... and slow down.

As a coffee drinker, I love going to Europe because there is a cafe ready to serve you top quality coffee about every 25 feet. You think Starbucks is everywhere... go to Italy and count the number of places you can get espresso and cappuccino. Even if you stop at a "rest area" by the highway, they have no coffee "to go" cups. Instead they have a \$30,000 coffee machine

just like in the cafes with a real person making high quality espressos and cappuccinos. In a gas station, people were 15 deep to belly up to the "bar" to get an espresso before continuing on their way. There were no instant press-a-button coffee machines there to quickly fill a cup and run... No, they paid a skilled person to be there and run a high end espresso machine. In a gas station.

One tidbit you might not know is that in Italy they don't ever serve coffee in a "to go" cup. In fact, they don't even have "to go" cups. Trust me. I asked. I asked at many places. I asked at small cafes. I asked at espresso bars and street carts. I asked at high end hotel restaurants. "No no no" I kept being told. This was very odd to me. We had a rental car and needed to hit the road. I need my coffee for the trip. "No no no Senore".

Our rental car was an Audi and it had no cup holders. Let me repeat that... NO cup holders. Why? because Italians don't drink coffee to go and they don't drink anything while driving. I think because it takes too much focus to drive over there. Having lived through Atlanta traffic for 18 years, though, I held my own pretty well against the Italian drivers. Contrast this with America where my new son-in-law, who sells cars for Toyota

RETIREMENTVIEW TIP:

Adjusting Your Retirement Age

Try increasing the value by a year or two. You may be surprised to see how much this affects your retirement income.

Be sure you try both spouses (in the Couple's Edition). If there is additional income above the projected need, then it gets saved and can cause some counter-intuitive looking results.

[See details here](#)



OUTDOOR OPERA AT VERONA

One of the places we visited was the Opera in the Arena of Verona. For the past 89 years, you can attend the opera in an arena built in 30 A.D. Originally, it served as a kind of Colosseum. Here gladiators fought to the death, competitors jostled and other sporting occasions. Due to the

earthquakes in Italy and the removing of materials from ancient locals, the arena isn't quite what it once was, but not too bad! The acoustics are said to be some the best in the world. This picture: wikipedia.org.

[See Tim's picture from Verona on Torrid's blog](#)

is most frequently asked "how many cup holders does this car have" as a major buying criteria.

One of the hotels we stayed at was the Hotel Grande Fasano on Lake Garda. It was a historical palace converted into a hotel with glorious views of the massive lake. Before we were to leave one night to go to Verona, I asked one of the ladies working there if I could get some coffee to go. She said "sure you can take the china up to your room". I said, "No I meant a paper cup to take in the car." She said "no no no we don't have any. You are in such a hurry. If you want coffee you need to slow down and take the time to enjoy it, even if it's 5 minutes."

OK at first I was annoyed by this, but as our trip went on I realized that it was definitely better to have high quality coffee while pausing to enjoy it, rather than running out the door with a "to go" cup. Even when we went to a cafe for lunch, we saw people popping in at all times of the day for an espresso. They stayed for a few minutes and were off. But for those few minutes they stopped

VIEWS FROM OUR TRIP



*A view from the hotel in Rapallo with Melissa and me.



One of those perfectly delicious, refreshing and relaxing cappuccinos.

[See more picture from our trip](#)

to pause and refresh... and slow down.

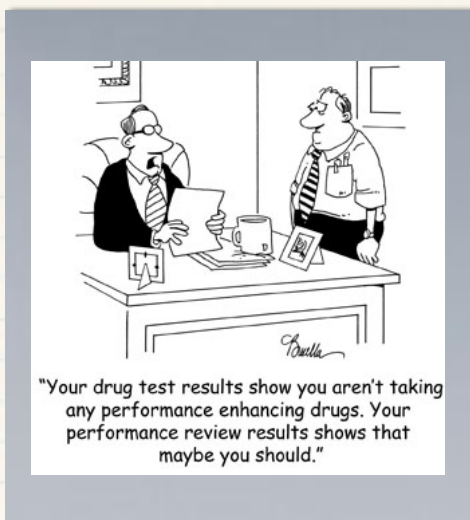
Besides the coffee though my wife and I found plenty of places to stop and pause and refresh. In Rappallo, a city near Portofino on the Italian riviera, we would take a

daily walk through and around town for our exercise, and also to see the town on foot. We found a guy with a coffee stand by the harbor and would get a cappuccino every day and just sit by the harbor... and pause for just a few minutes. We enjoyed the

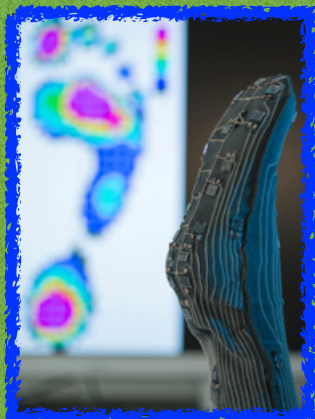
view of the boats and the people walking by...the morning sunshine warming our faces...while enjoying our cappuccinos... and fancy that it was served in a real china cup....from a guy running a "coffee stand" down by the water.

The Italians are definitely onto something. Taking the time to enjoy a cappuccino or espresso is the perfect way to "pause and refresh" so that you are ready to face the rest of your day...

GET THE GIGGLES!



SUPER COOL TECHNOLOGY



Still in the prototype stage, a German research institute is developing a new pressure-monitoring sock that may save the toes and feet of diabetics.

Diabetics often don't have complete sensation in the feet or toes, causing chronic pressure sores that may lead to amputation.

The prototype sock, being developed by Fraunhofer Institute for Silicate Research, is made of two layers of fabric. Inside the layers is a silicone film coated with electrodes. When a person applies pressure to one part of the foot, sensors send alerts to the user's mobile device.

Even athletes who want to study their running style and foot positioning might use the socks.

To Invest, or Not Invest, That Is the Question:

Should you invest some of your savings in a deferred-income annuity?



To make a long story short, the deferred-income annuity will provide a guaranteed monthly income, beginning at the age you set up, for the rest of your life. If you should die after it's set up, however, you lose whatever is left. Your heirs won't get anything.

But the chance that other buyers might die before collecting is one reason insurers offer a higher payout for this kind of annuity than for other

products that guarantee income.

Say you're 65 years old and invest \$100,000 in New York Life's Guaranteed Future Income Annuity. If you defer payouts for 15 years, at age 80, you will receive \$28,695 annual income for the rest of your life.

If you have no serious health issues and people in your family tree lived long lives, it could be worth a look. If you doubt that you'll live into your late 80s or 90s, maybe not.

One Treasury Department ruling offers another reason to consider a deferred-income annuity. You can now invest up to 25 percent of your IRA or 401(k) plan (or \$125,000, whichever is less) in the annuity without having to take required minimum distributions at age 70 1/2.

Before the Treasury ruling, some insurers only allowed investors to use money from taxable accounts to purchase deferred-income annuities. Others required purchasers who used money from tax-deferred accounts to start receiving payments at age 70 1/2.

The Treasury ruling is expected to encourage more insurers to add deferred-income annuities to their lineups. If you're tempted to buy one, retirement researchers at Morningstar Investment Management recommend waiting a few months because competition could lower prices.

Through a 1035 exchange, you can convert your life insurance into an income annuity without paying taxes on your gains. You'll give up your death benefit, but you'll also no longer have to pay premiums. You can lock in monthly income for the rest of your life or for a designated number of years.

Try putting those scenarios into your RetirementView and see what the graph shows. Does it make sense for you to do that or not. Just something to consider.

[See our blog post](#)





Hair Today, Gone Tomorrow

- Who is the bald nemesis of Superman?
a-Professor X, b-Mister Mind, c-The Toyman, d-Lex Luthor.'
- What composer's "Night on Bald Mountain" is featured in the Disney movie "Fantasia"?
a-Modest Mussorgsky, b-Wolfgang Amadeus Mozart, c-Ralph Vaughan Williams, d-Sergei Prokofiev.
- How many arrows are clutched in the left talon of the bald eagle depicted on the \$1 bill?
a-6, b-13, c-48, d-50.
- What is the last name of the bald millionaire who adopted Little Orphan Annie?
a-Warbucks, b-Barks, c-Picard, d-Andrews.
- What bald kid was a friend of comic strip character "Nancy"?
a-Alfalfa, b-Sluggo, c-Henry, d-Wimpy.
- "I don't want to end up dead or bald" was a lament heard in what top 40 novelty song?
a-"Tennessee Bird Walk," b-"King of the Road," c-"Mr. Custer," d-"Dead Skunk."
- Charles the Fat, Charles the Simple, and Charles the Bald were rulers of which country?
a-The Netherlands, b-England, c-Greece, d-France.
- The genus name of what bird comes from Latinized Ancient Greek for "bald" and "raven"?
a-Albatross, b-Ostrich, c-Kookaburra, d-Cormorant.
- Which NFL quarterback was nicknamed "Bald Eagle"?
a-Y.A. Tittle, b-Fran Tarkenton, c-Norm Van Brocklin, d-Bobby Layne.
- What actress shaved her head for the lead role in the 1997 action film "G.I. Jane"?
a-Charlize Theron, b-Anne Hathaway, c-Demi Moore, d-Milla Jovovich.

Answers: 1-d, 2-a, 3-c, 4-a, 5-b, 6-c, 7-d, 8-d,

Wine Lovers!

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Across

- ___-relief
- Dismay
- Mont Blanc, e.g.
- Bold
- Ed.'s request
- About to explode
- Gofer's job
- Exists
- Colorful parrot
- "___ on the rooftop..."
- Come together
- Scarf

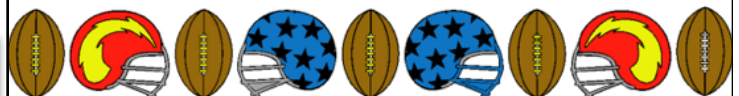
- Corn serving
- Basket material
- Ace
- Quaint contraction
- "I agree"

Down

- Corner of a diamond
- Apple spray
- Kind of whale
- Where Henry V triumphed
- Seclusion of Muslim women
- "Harper Valley ___"

- ___ Spumante
- Strong cleaners
- German cathedral city
- Tearful
- Roswell sightings
- "Baloney!"
- Pink, as a steak
- Cupid, to the Greeks
- Cloak-and-dagger org.

HEAD'S UP! NFL. SEPTEMBER 10.



What Is Other People's Perception of You?



Promoting your intelligence can often backfire.

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Researchers are checking out how people form

first impressions of others'

intelligence and how well it works to try to manage those impressions. They say trying to look intelligent, by using big words, for example, can make people look dumb.

One of the strongest and most accurate signs of intelligence is **looking at others when they are speaking to you**, says Nora A. Murphy, an associate professor of

psychology at Loyola Marymount University in Los Angeles.

Another study showed that people trying to look intelligent had a few behaviors in common. They looked at the speaker while listening or talking, put on a serious face, and they avoided gestures such as touching their hair or face. Just the first two were effective.

The Wall Street Journal's Sue Shellenbarger says people trying to look intelligent risked showing what they didn't know. Observers were more accurate in estimating IQs, including lower IQs, of those instructed to act intelligent than in estimating IQs of controls who weren't given any instructions. Participants **trying impression**

management actually magnified cues signaling low intelligence.

Simple stereotypes can also shape first impressions. Wearing glasses can lead strangers to regard you as more intelligent, according to a study in the Swiss Journal of Psychology. And **people who embellish their writing with long, complicated words are seen as less intelligent** by readers, according to a study in Applied Cognitive Psychology.

We, of course, believe that using **RetirementView** will certainly make you seem smarter! You will know more about your retirement picture than most. Did you know that you can receive referral benefits? Share what you've learned and save! [Refer a friend here!](#)

 **TORRID**
TECHNOLOGIES INC.
1860 Sandy Plains Rd.
Suite 204-129
Marietta, GA 30066
www.torrid-tech.com
888-333-5095

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