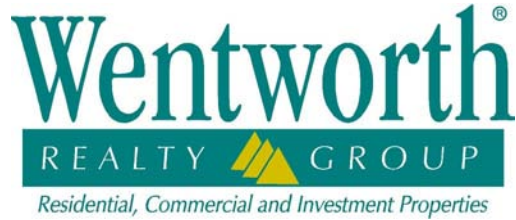




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*Ralph Ellison, Author*

**Strong 2016 expected for S. Florida**

“The overall consensus is that 2016 is going to look a lot like 2015. So while everyone is asking ‘Are we in a bubble? Is it all going to come crashing down?’ the smart money says that’s not the case.,” according to a survey conducted by the law firm Berger Singerman. Amen. In my world the market has been very strong, so come on down.

**Six Reasons FL is the best state for retirement**

Sunshine, beaches, laid-back lifestyle are the obvious. A study from WalletHub.com cites affordability, quality of life and healthcare.



The top 6 reasons:

- \* **Golf.** The most golf courses per capita in the nation.
- \* **Friends.** FL has the highest percentage of people aged 65+
- \* **Theatregoers** have many options , 6th most theatres per capita in the US
- \* **Help at home.** The cost of hiring in-home help is affordable.
- \* **Low taxes.**
- \* **Museums.** FL has the 15th most museums per capita.

**Need a little down payment help?**



A Wells Fargo partnership with Neighbor Works America has allocated down payment grants to homeowners in 40 communities through its LIFT program. <https://www.wellsfargo.com/mortgage/lift>.

So far more than 11,000 homeowners have received assistance. A list of the 40 cities and the local nonprofits that participate is posted online.



## Homeowners insurance

A common mistake is underestimating how much coverage is needed. Missy Dundov, speaking for State Farm Insurance, says “We recommend that you purchase an amount of homeowner’s insurance coverage at least equal to the estimated replacement cost of the home.” Sounds good, but how is replacement cost determined? Insurance companies have a formula for calculating the cost to rebuild from the ground up. Sometimes the payout is based on the actual cash value—the damages equal to replacement value minus depreciation. How about natural disasters — hurricanes, tornadoes, earthquakes, flooding? These are not typically included in standard insurance. Do check carefully as to your coverage or not, either online or with a reputable agent (my personal preference).

## Public Wi-Fi

A hacker needs only to access the public Wi-Fi to have access to everyone’s devices. The moral is don’t send anything sensitive, i.e., contract info or financial data over Wi-Fi. Suggestions to keep data safe:

- Make sure devices use built-in encryption features
- Use a password manager to create and store different passwords
- Download messaging apps (WhatsApp, Telegram, Signal) that encrypt voice and electronic messages.



## The other side of smart home tech: Spying

Household devices connected to the Internet — known as the “Internet of Things” — while allowing homeowners convenience in monitoring their home may also allow the government to monitor your household. “In the future, intelligence services might use the Internet of Things for identification, surveillance, monitoring, location tracking and targeting for recruitment, or to gain access to networks or user credentials” said James Clapper, the US director of national intelligence in recent testimony to the Senate. He noted domestic and international terrorist activities top the list of national security threats that may warrant household monitoring.

## Self driving cars — sooner than you think?



Elon Musk, CEO of Tesla Motors, said he thinks the technology for full self-driving cars will be ready in 24 to 36 months. Wow!

Although it will be an evolutionary process, nothing is standing in the way, and according to John Krafcik, CEO of Google’s self-driving car project, “The magic leap in technology has already been made. It’s not science fiction anymore. It’s here.

