**Savings, moderate living, keep fun and games going for Florida couple**

A bright morning welcomed John and Lorraine Gomes as they whooshed quietly down the lane of their Florida community on a golf cart.

Naples Land Yacht Harbor, an immaculate collection of manufactured and mobile homes, is where they call home.

The Gomes say they have everything they need here. Life in Naples Land Yacht Harbor is nearly self-contained, with card games, mah-jongg, exercise, yoga, even ballroom dance. A podiatrist and a blood-pressure screener come monthly. Get-togethers abound in the carpeted clubhouse — tonight, pizza and a rock band — that faces a canal lined with boats and pricier units.

They say they owe their retirement comfort to three things: finding economical retirement homes, having a 401(k) and having a retirement pension.

“We were both fortunate enough to have retirement pensions from our employers,” John, 73, a retired sales and service engineer of Xerox Corp., said. “I don’t think we’re the average person.” He and Lorraine, 70, like many others at the Naples Land Yacht Harbor began saving for retirement around age 40.

An oasis of moderate-cost living in a city known for millionaires, retired rock stars and lush golf courses, Naples Land Yacht Harbor recently starred in a Florida Weekly consumer piece, “Naples on A Dime.” Its mobile home taxes are less than half those of brick-and-mortar dwellings nearby.

Former school transportation director Tony Rossi, 73, also lives in the community. But unlike the Gomeses, he had to struggle a little bit for his comfort now.

“I started late. I had to play catch-up,” conceded Rossi, who had to add extra to his 403(b) so he and his wife Marilyn, could afford comfortable retirement.

“Before 40, it’s all fun and games. And then you hit 40 and you’re sitting there one day and you say— wow, I’ve got to stop this,” added Lorraine Gomes, a retired purchasing agent for the federal General Services Administration.

The Rossis, who have plunked down their 50 cents for cinnamon buns steaming coffee and a social hour (no $2.75 lattes here), offer the same advice as the Gomes: Save, and save early.

John and Lorraine started their 401(k) about 20 years before their relatively early retirements at ages 62 and 57.

They bought real estate as an investment, but “it just got to be a hassle,” John says.

“Our pensions give us a decent lifestyle,” he continues, “but our 401(k) is what gives us our benefits … Last year we went on a trip to France. We went on a riverboat cruise.”

They have a second, downsized home, back in Massachusetts, in another senior community, after they sold their family home there. But it lacks the tight social fabric of this neighborhood.

“You can walk down the street and everybody knows you,” John says.

They’ve had two financial setbacks since retirement: “We took a big hit in the downfall of ’08,” John says. “We took a lot of our money out of stocks. Now we’re in more balanced funds.

“There’s still a worry the market could affect our 401(k). We worry a bit when there are big dips in the stock market.”

In 2010, Xerox ended its funding of supplemental health care insurance for retirees, a benefit estimated at around $1,440 a year.

“We have Medicare but we had to go out and get a supplemental plan,” John recalls. That costs them roughly $2,000 a year.

If there is a regret, it’s that there won’t be more inheritance for their four children and six grandchildren, according to John: “They’ll have something, but we would have like to have left more.”

Otherwise, they’re comfortable in their financial nest: “I don’t feel restricted,” Lorraine says.