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Business Law ♦ Contracts

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**PENSACOLA (N. Florida)**  
21 S. Tarragona Street, Ste. 103  
Pensacola, FL 32502  
P. (850) 366-2376

**NEW ORLEANS**  
1615 Poydras St, Ste. 900  
New Orleans, LA 70112  
(504) 208-45546

**PORT ST. LUCIE (S. Florida)**  
1860 SW Fountainview Blvd, Ste. 100  
Port St. Lucie, FL 34986  
(850) 366-2376

## AUGUST ISSUE

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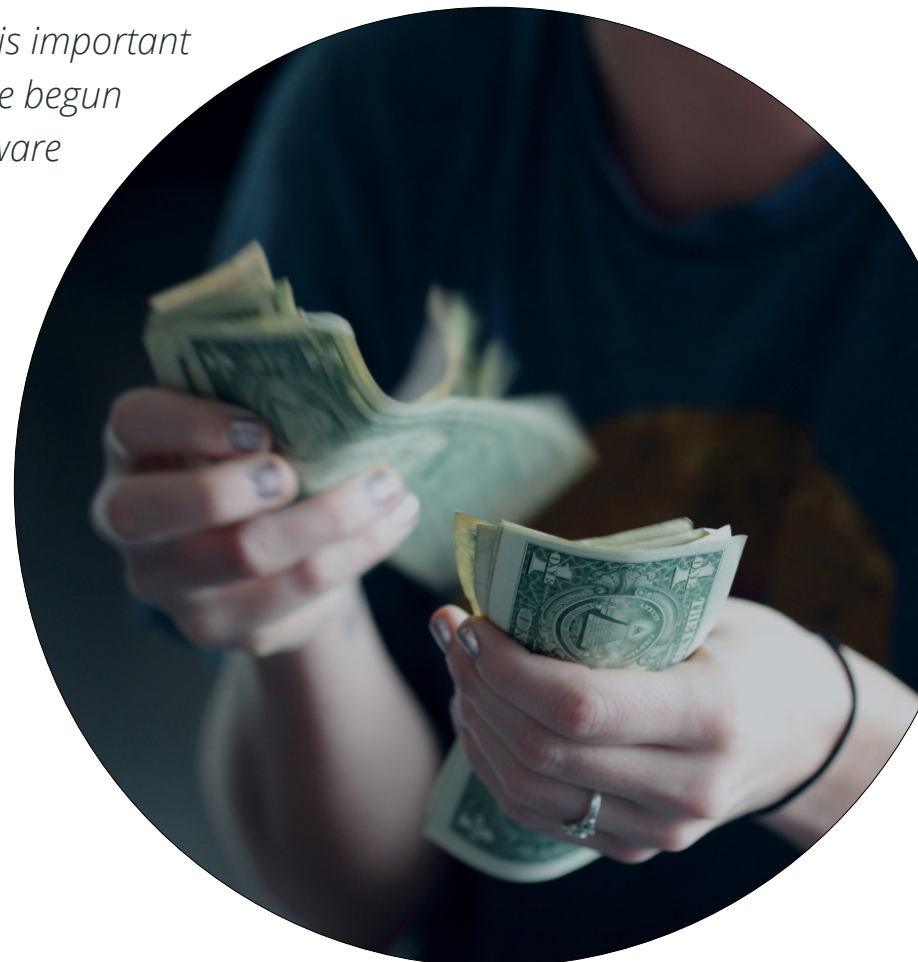
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# Three Signs You're Living Beyond Your Means

*In order to avoid accumulating debt, it is important to be aware of these signs that you have begun living beyond your means. If you are aware of the signs, it is easier to revise your spending strategy and get a handle on your debt before it becomes a bigger problem.*

## **#1 – Your Housing Eats Up More than 30% of Your Paycheck**

Having a big and beautiful place to call home is wonderful, but with a rapidly changing economy, living costs have soared through the roof. Even middle-class housing has become unaffordable for many. What may have been a viable



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