

Phase three: Ramping up for retirement — When you reach the mid-to-later stages of your working life you may find you have more financial resources available, as your earnings may have increased significantly, your children have grown and your mortgage may even be paid off. If you are not already doing so, “max out,” if possible, on your 401(k) and IRA. If you still have money available to invest, you may want to look for other tax-advantaged retirement vehicles.

Phase four: Reaping the rewards — Now it’s time to enjoy the results of your lifetime of hard work and your many years of saving and investing. You may have to tap into your retirement accounts so you’ll need to choose a sustainable annual withdrawal rate. The amount you withdraw each year from your IRA and 401(k) depends on a variety of factors: how much you’ve saved, the lifestyle you’ve chosen, your estimated longevity, how much you have available from other sources, and so on.

Phase five: Examining your estate plans — During your retirement years, if not sooner, you’ll want to review your estate plans so that you can leave the legacy you desire. If you have a need to create or update your legal documents such as a living trust and durable power of attorney, you should consider consulting a qualified estate-planning attorney.

You’ll need to make the appropriate financial and investment decisions at many different times over the years. This may sound daunting, but with diligence and discipline, you can discover the paths to take as you move through the seasons of your life.

What the Kids Did This Summer

By Christine Parkhurst

Taking a look at how area kids spent their summer vacation, I checked in on the kids at Growing Kids Learning Center and found that they enjoyed taking some field trips with their teachers. Lisa Dyrhaug, Summer Camp Director, went with the kids to help pack 400 boxes of hygiene and food products at the Feed the Children warehouse on August 7. The kids worked assembly line style to pack the boxes with toilet paper and paper towels, mouth wash, story books, and food items, for a couple of hours, said Lisa. “The experience for the kids was wonderful, they understood they were doing something important for people in need.” Lisa said the kids enjoyed the experience and were proud of themselves for the work they had done. About 65 kids ages 5 to 12 went on the trip.

Another fun day involved a trip to Culver Duck Farm in Middlebury area, where the kids first got a tour of the facility where duck eggs go through quality control, then after determining that eggs are fertilized, they proceed to a huge incubator facility, for up to 30 days. The kids were able to see some of the eggs that were actually hatching, after which they were able to see and hold baby ducklings that



were only a couple of days old. Kids and teachers then took a bus to visit the adult ducks, which they were able to hold and pet as well. “This was probably my favorite field trip with the



kids, they learned a lot about the life of a duck from fertilization to adulthood, and how a farm works.” Commented Lisa. The kids were given several dozen duck eggs to take home to eat, along with duck jerky sticks, however, they were spared from visiting the meat processing portion of the farm.

Photos: Top Right: Iliena, Left: Dillon

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