

Wilmot Historical Society Posts New Oral Histories on Website

Press release

The Wilmot Historical Society invites you to view the latest oral history videos posted on the Memories of Wilmot page of its website, wilmothistoricalcalsociety.org. Good friends May Jones and Barbara Sanborn were kind enough to share their stories in interviews conducted by the Society over the past two years.

The Society endeavors to capture the lives and times of its residents in short, easy to access, professionally produced video recordings. It has already interviewed many residents and has several oral histories in various stages of production in the pipeline. Be sure to visit all of the Society's recordings to date on its Memories of Wilmot webpage. 

Center for the Arts Presents Fall Literary Series

In conjunction with area libraries

Press release

The Literary Arts Guild, a branch of the Center for the Arts (CFA), in conjunction with the Newbury Library; the Richards Free Library, Newport; and the Pillsbury Free Library, Warner, presents an inspirational and informative Fall Literary Series.

Having begun on September 19 with poet, Wesley McNair, the series continues with Maura MacNeil on Sunday, October 13 at the Newbury Veterans Hall, presented by the CFA Literary Guild and the Newbury Library. Led by MacNeil, this interactive workshop "Courage to Create: Family, Memory, Place: Writing Family Stories", explores how the landscapes of our lives shape the stories that we tell. Participants explore the themes of family, memory, and place through sample narratives and a series of short writing exercises, gaining a deeper awareness of how their stories can preserve personal, generational, and communal history.

The final presentation in the series

features Amazon best-selling author and filmmaker Stephen Lomer who will share his experiences at 7 PM on November 1 at the Pillsbury Free Library, Warner. Lomer explains how he overcame the fear of failure and rejection to find the courage to create, publish and market his books!

A self proclaimed grammar nerd, Star Trek fan, and other things that chicks dig, Stephen Lomer is the author of the popular novel *Typo Squad* and *Typo Squad Book II: Return of the Wordmonger*; the short story collections *Stargazer Lilies or Nothing at All* and *Hell's Nerds and Other Tales*; and the holiday novella *Belle's Christmas Carol*. He's been a finalist in the New York City Midnight Short Story Challenge numerous times and has featured stories in the anthologies *Uncommon Evil*, *Once Upon a Time in Gravity City*, and *My Peculiar Family II*.

Sponsored in part by New Hampshire Humanities, all these presentations are free and open to the public. For more information visit centerfortheartsnh.org. 

WILMOT PUBLIC LIBRARY

Lecture Series

Tuesday, October 8 at 7 P.M.

Bessie's Story - Watching the Lights Go Out

The inspiring story of a blind canine who became a mentor for those facing the prospects of old age.



Discussion & Book Signing
Meet Bessie and Tom

Refreshments by FOWPL
Free & Open to the Public

How Can You Make Your Money Last During Retirement?

It's probably safe to say that many of us are concerned about having enough money to cover our retirement years. In fact, some surveys have shown that we are more frightened of running out of money than we are of dying. What can you do to help alleviate these fears?

Your first move is to create a retirement income strategy, and you'll want to develop it well before you need to use it. While there are many ways to develop such a strategy, you may want to consider these three key elements:

- **Withdrawal rate**—Your withdrawal rate is the percentage of your portfolio you use every year during your retirement. So, for example, if you retire with a portfolio worth \$1 million and you choose a 4% withdrawal rate, you'll be taking out \$40,000 per year. Your withdrawal rate will depend on several factors—your age at retirement, the size of your portfolio, potential earned income, date at which you start taking Social Security, and so on. Clearly, when deciding on a withdrawal rate, you'll want to reach the "Goldilocks" solution—not too much, not too little, but just the right amount.

- **Reliance rate**—Your reliance rate is essentially the percentage of your overall retirement income that comes from your investment portfolio—your IRA, 401(k) and other accounts. It's called a reliance rate because you rely on this portfolio for your income. The higher your reliance rate, the more you will rely on your portfolio to provide income during your retirement, and the greater your sensitivity to market fluctuations.



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- **Income sources**—The more sources of lifetime income you have—such as Social Security and a pension from your employer—the less you may be relying on your investment portfolio to cover your retirement goals. However, many private employers have moved away from pensions in favor of 401(k)-type plans, and Social Security will only provide about 40% of your preretirement income in retirement, assuming your earned income is average for U.S. workers, according to the Social Security Administration. Consequently, you may want to consider options such as annuities, which can provide lifetime income benefits.

It will take careful planning to put these three factors together in a way that can help you build enough consistent income to last throughout your retirement—which could easily extend two or three decades. And there's no single formula for everyone. For example, while an annuity could offer lifetime cash flow and help you reduce your reliance on your investment portfolio, it also involves fees and expenses, plus lower liquidity than other sources of income, so it may not be right for everyone.

Fortunately, you don't have to go it alone when taking all your retirement income factors into account. You may want to work with a financial professional—someone who can evaluate your individual situation and then recommend retirement income solutions based on your appropriate reliance rate, withdrawal rate and potential income sources. By getting the help you need and by following a suitable longterm strategy, you can ease some of the stress that comes from wondering if your life span might eventually exceed your financial resources.

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor.

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