

Wells from page 8

people's lives and the economy will be catastrophic and permanent. The consequences of the pandemic are so serious, our response must transcend our political and ideological differences.

The most important recent development in fighting the virus is that New Hampshire has received \$61 million to expand COVID-19 testing. NH residents with any COVID-19 symptoms, or with underlying health conditions, or are over the age of 60, or who are healthcare workers can request and reserve a test. Interested individuals can sign up and reserve a test by going to the online portal at prd.blogs.nh.gov/dos/hsem/?page_id=8479. They can also e-mail COVIDtesting@dhhs.nh.gov, call the COVID-19 Coordinating Office at 271-5980, or by going through a health care provider. There are now seven drive-through testing sites as part of the

Community-Based COVID-19 Testing Program. The drive-through testing locations are in Claremont, Concord, Lancaster, Milford, Plymouth, Tamworth, and Rochester. The nearest to Andover is at 28 Stickney Avenue in Concord. You must sign up online or by phone to reserve a test. Please share this information with those who need to know about it.

While we don't yet have a vaccine, we have effective weapons to slow the accelerating spread. The virus is nothing but a mindless set of instructions, incapable of altering its behavior. We humans however are intelligent and adaptable. We can change how we behave to protect ourselves, our families, and our neighbors. This is not just about our own personal protection, but about protecting our whole world of friends, neighbors, and relatives.

We have a chance to reverse the spread of the disease by heeding scientific experts. Please be safe, help protect everyone else in our wonderful community, and help your neighbors who are struggling to get through this. 🚗

Support Our Advertisers!



FIELD MOWING
Shaw Mowing, LLC
(603) 393-6591

Sickle bar Mowing
Hay Fields
Private Roads/Driveways cut back

Brush Hogging
Garden Rototilling
Hay Sales

www.ShawMowing.wixsite.com/mowing • Email: ShawMowing@metrocast.net

Managing Withdrawals Carefully Can Protect Retirement Income

Throughout much of your working life, you contribute to your 401(k), IRA and other investment accounts to help ensure a comfortable retirement. However, once you do retire, you'll need to shift your focus somewhat from building these investments to using them—in other words, you'll have to start withdrawing from your portfolio to meet the costs of living. How can you be sure you're not taking out so much that you risk outliving your resources?

First of all, you need to establish a proper withdrawal rate—the percentage of your portfolio's value needed for one year's worth of retirement expenses. Ideally, if you were to stick with this rate, your portfolio would last as long as you do. Your withdrawal rate should be based on a number of factors, including your age, amount of assets, portfolio mix and retirement lifestyle. A financial professional can help you determine the rate that's right for you, but it's important to understand that this rate is a starting point since you will want to review your withdrawals each year to ensure they are still appropriate.

If the financial markets performed smoothly and predictably, year in and year out, any adjustments you make would likely be more modest. But, as you know, and as we've all been reminded the last several months, the markets are neither smooth nor predictable. Rather than constantly trying to change your withdrawal rate and spending in response to movements in the markets—which may be challenging if you have grown accustomed to a certain standard of living—you might be better off adopting a more conservative rate at the beginning of your retirement. For example, if you are in your mid-60s, you could start at a withdrawal rate of about 4%, which also assumes an increase in withdrawals (a "raise") of approximately 3% each year to incorporate inflation. By starting at a more modest withdrawal rate, you would have some flexibility for those years in which the market drops significantly. And you could increase your chances of extending the lifetime of your portfolio.

But even if you started out with a conservative rate, you may need to review it during periods of extreme market movements. If, for instance, your portfolio were to fall 20% in one year, the 4% you had planned to withdraw would actually become 5% because you're taking out the amount you had planned, but now it's from a smaller pool of money. If this happens, should you consider making an adjustment?

There's no easy answer. The amount you withdraw from your portfolio has a major impact on how long your money lasts. You'll improve your likelihood of success if you are able to be flexible and make some spending adjustments—spending less on some of your discretionary items, for example, or not taking a "raise" until your portfolio recovers. Importantly, your financial advisor can help run different scenarios to determine if adjustments need to be made to ensure you remain on track.

In any case, think carefully about your withdrawal rate. By managing it carefully, and reviewing it over time, you can take greater control over your retirement income.

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

www.edwardjones.com
Member SIPC




Melissa J Leintz
Financial Advisor
75 Newport Road Unit 107
New London, NH 03257
603-877-0382

**FNRT-MC Board Meeting
May 20, 2020**

Condensed from draft minutes

Board attendees: Alex Bernhard, Tom Frantz, George Heaton, Craig Heim, Lindy Heim, Charles Martin, Myra Mayman, Jack Shields, Nita Tomaszewski

Loyal Trail Supporters: Ricker Miller, Patrice Rasche, Steve Rasche

If snow on the Trail is normal for May, the times still are not. The constraints of Coronavirus coping continue to dominate daily life. And for the FNRT-MC Board, this meant that the monthly meeting would take place for a second time via Zoom. Happily, the Trail remains oblivious, and its Spring users appear as happy and more numerous than ever – albeit through the lens of masks and distancing. For the Board and friends, Trail projects and prospects abound.

Treasurer's Report: The Treasurer's Report was submitted in absentia by Steve Darling, and showed little change from last month, when various donations had been received, and little expended. Given this situation FNRT-MC is in good shape to begin the typical spate of summer maintenance and improvement projects.

2020 Budget: Alex Bernhard led the discussion of a proposed 2020 budget, submitted by Treasurer Steve Darling. While discussion showed the certainty of a nicely balanced budget

for the year, a number of items in the draft proposal need to be modified due to changed circumstances.

It was agreed that Lindy Heim would communicate with Steve Darling about modifications, and a new version of the 2020 budget would be presented for approval at the June meeting.

Bridges and Ditches: Ricker Miller reported that we are on the cusp of beginning the summer's usual work on bridges and ditches. Funds have been reserved for this purpose, and Chris Norris is in discussion with contractors about details and schedule.

Eagle Pond Culvert: Jack Shields reported on the status of the application to the New Hampshire Recreational Trails Program (RTP) for the Eagle Pond culvert project. Since last month, the original culvert design has been modified to one of significantly lower cost. The various permits, supporting documents, contractor bids, and expressions of community support should have the application ready to go by the June 19 deadline.

Lawrence Street Tunnel: Tom Frantz has been moving forward in discussion with the Town of Andover and various contractors (for the Trail bed and lighting) to begin work on the grading, resurfacing, and lighting of the Lawrence St. tunnel. This work will be funded by a grant from the Granite State Wheelers.

Signage: In Franklin, signs are being put up to indicate the connection between the Northern Rail Trail and the Winnepesaukee River Trail. In Danbury, plans are underway for signs to indicate the e-bike charging station at the Danbury Country Store.

Valley Road Culvert, Andover: After recent hard rains, the Valley Road culvert has again become clogged, drawing the attention of the Select Board of the Town of Andover. Ed Hiller has been in discussion about the matter with the Town.

There is also evidence of ATV traffic on the Trail in this vicinity. Anyone observing such unauthorized travel should report it to New Hampshire Fish and Game at 271-3361.

New Hampshire Rail Trails Coalition Website: Charles Martin is engaged in an effort to post information on all trails in the state on the New Hampshire Rail Trails Coalition website. With photos, maps, and other information, this site would provide a new statewide recreational resource.

MUSE and Railroad History Project: Lindy Heim reported on the ongoing effort involving museums, historical societies, towns, and others to highlight the history of the railroad from which the Northern Rail Trail grew. Some of the fascinating topics involve the impact of the railroad on native peoples and the situation of railroad

See FNRT on page 12



TAKE OUT & MARKET
Hours are 12 PM—7:30PM
603-977-0194
Wednesdays - Sundays
Curbside pick-up available

TABLE RESERVATIONS (OUTSIDE)
Call: **603-748-4905**
12 PM - 7:00PM (Seatings)
Wednesdays—Sundays

MARKET
Featuring BBQ, meats, salads, desserts, eggs, cheese, flour, sugar and much more.

RESTAURANT
Full menu available

  refinerynh.com
4 Mill Road, Andover, NH