

**Family Living
Focus**

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Lancaster County



The income you have available in retirement will depend on your current assets, how they grow, and the regular contributions to your retirement savings you make through the years. There are many calculators available on the web that will help you estimate future income. One simple version is at www.asec.com, the American Savings Education Council. The web sites of popular financial magazines such as Money or Kiplinger's Personal Finance and most mutual funds also have calculators.

**Retirement Planning:
Top 10 List Of Things To Do**
Avoid the predicament of beginning your retirement with big dreams, little savings, and no planning. Here are ten things you can do to help assure a successful retirement.

1. Set goals. What changes will occur in your life after retirement? Will you be moving to a smaller home or another state? Will you become a volunteer for various organizations? Will you take a part-time job or another full-time job doing what you've always wanted to do but couldn't afford to because of the lower pay? Do you want to take classes just for the joy of learning?

2. Start early. It is never too early to begin saving for retirement. By beginning your savings plan early, you take advantage of the benefit of compounding and

growth of your investments making it much easier to reach your retirement goals.

3. Make inventory of assets you already have that are available for retirement income.

4. Estimate retirement expenses. Although one rule of thumb suggests you will need 70 to 80 percent of your pre-retirement income, you may want to analyze current expenses to see which ones would continue to be the same and which would change, whether decreasing or increasing. Will the mortgage be paid off? Will you have time to travel or for hobbies that you did not have before? A good record of current expenses examined individually may result in the best estimate. But remember it is only an estimate.

5. Estimate retirement income.

6. Determine how to fill the gap. If you have a gap between what you will need as income and what you will have available, you will need to increase your contributions to your retirement

account. The calculators can also help you set a target savings goal.

7. Make regular investments. Make savings a habit, not a once-in-a-while or when you get around-to-it kind of thing. The best way is an automatic transfer to your retirement account whether it is through an employer sponsored plan or an individual retirement account (IRA).

8. Take advantage of tax deferred retirement plans. Tax deferred plans include those known as 401(k), 403(b), 457, SEP, and Keogh, as well as several others.

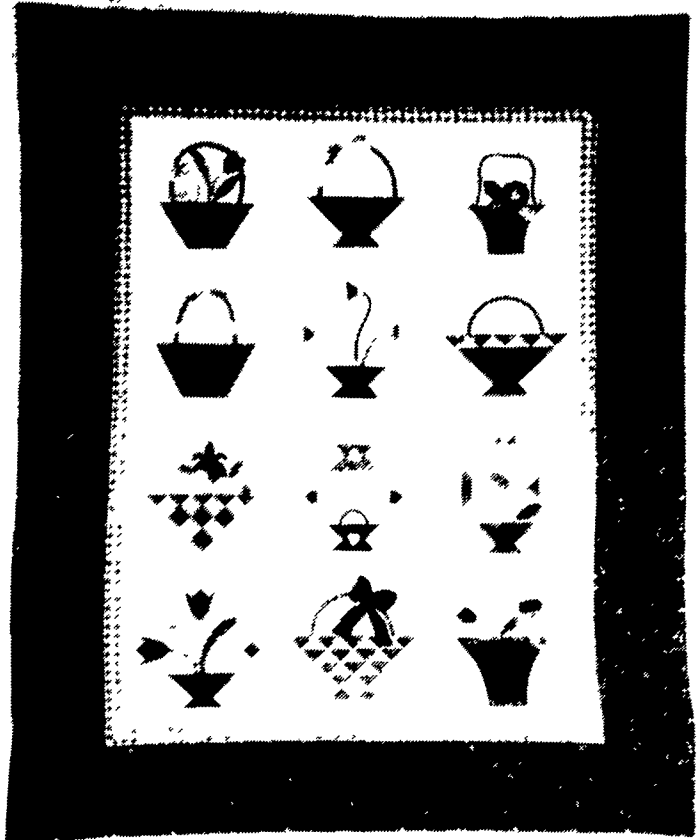
Their advantage is that the money goes in before being taxed. Neither the contribution nor the growth is taxed until it is withdrawn. Some employers have a matching plan where the employer matches a percentage of each additional dollar that an employee contributes to his or her retirement account. With a 25 percent matching plan, for example, you get an immediate risk-free 25 percent return on your investment. If at all possible take full advantage of the employer's matching plan.

9. Watch out for inflation. Being too cautious in investing for retirement can be as disastrous as taking too much risk. If you are not earning at a rate above inflation, you are losing ground each year. On the other hand, taking too much risk when

you are nearing the time you will need the funds can also lead to trouble. Investment strategies that may be low risk for the long-term investor are high risk for the short-term investor.

10. Monitor investments but not every day. The market will go up and it will go down. To watch the market every day when you are investing for the long-term use unnecessary. But at least annually you should re-evaluate your investments. Are they doing what you want them to? Has your asset allocation shifted from your original goals? Read about and research your investments carefully.

These ten steps will help assure your retirement is not just a dream.



Celebration of Quilts 2000 will present quilts made by members of the York Quilters and a sampling of 1,595 quilts included in the York County Quilt Documentation Project. Also featured is the 250th anniversary quilt made by Shelley Wilson and Carol Blevins and commissioned by the York County commissioners. A vendor's mall, silent auction, guild boutique, and raffle for the Flower Basket quilt pictured above. The show will be open June 24-25 at the York Expo Center, Carlisle Rd., York, from 10 a.m.-5 p.m. Admission is \$5.

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