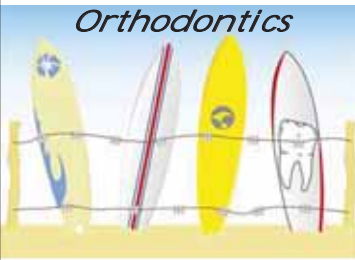


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Happy Valentine's Day

Lending Closet Available to Residents

The Lending Closet wishes to thank everyone for their generous and continuing donations. At present, the closet is stocked with enough walkers, crutches and canes. In addition, they now have wheelchairs available for loan. However, there is always a need for donated wheelchairs and bathtub transfer seats, as insurance doesn't usually cover these items.

Donations that are in good condition and clean may be brought to the VFW on Cheshire Road in Prospect. If you have something to donate, please contact Mark or Leo at the VFW at 758-4763 between 9:30 and 11:30 a.m. or call Rifkin Physical Therapy for further information at 758-6569.

The First Step before Withdrawal

Five essential questions to ask yourself before you tap retirement savings

Retirement and all of the wonderful events and experiences that come with it is a culmination of a lifetime of hard work, careful planning, and diligent saving. But while the act of retirement exists in many shapes and forms, your financial journey during retirement starts with one simple step: withdrawing money from retirement savings.

Taking your first withdrawal is a crucial moment in your retirement and shouldn't be taken lightly. In conjunction with a financial professional, you should ask yourself five key questions before you take that first step.

When should I begin withdrawing?

The question of when to begin withdrawals is one of the most crucial choices you can make. Oftentimes you may have a withdrawal date already planned out, but sometimes life doesn't always cooperate with your plans. Taking withdrawal too early can make it more difficult to stick by your retirement plan, and may increase your chances of having fewer resources as you get older. Make sure you and your financial professional have a contingency plan prepared. Don't just rely on one withdrawal date.

Do I have a solid plan?

Taking all of the market and tax considerations into account when withdrawing from your accounts is vital to keeping a solid financial balance in retirement. Your financial professional probably knows which accounts you'll withdraw from first, but do you? Are you informed about the strategy involving which accounts you'll withdraw from and when? And is your spouse involved?

Am I ever really going to stop working?

Let's face it: you've worked hard your entire life. Many people who retire after a long career, but don't have adequate hobbies or activities, eventually get bored and end up returning to work. And some don't stop working at all, or they just work a bit less. Making sure that your financial professional is aware of your

plans, or even the possibility of a return to work, is important to your withdrawal plan. Any extra income can make a difference in what accounts you withdraw from and when you do so.

How will my withdrawals interact with my lifestyle and leisure?

Are your withdrawals going to provide you with enough income to travel? And what about your other hobbies and plans? Making sure your withdrawals allow you to continue living the same lifestyle in retirement is vitally important. Do you feel like your income will be adequate for you to enjoy life? And if not, have you discussed it with your financial professional?

What about unexpected medical costs?

It's no secret that the cost of healthcare in America has skyrocketed. Being prepared for the increasing costs and the possibility of emergency care are two more key factors to consider before withdrawing from your nest egg. Health insurance is often not enough, and long term care insurance should be considered as an added way to protect you from financial loss relating to healthcare.

These are just five basic questions to ask yourself before you tap your retirement savings. Many of them may have already been covered by your financial professional, but it's always helpful to be informed and prepared on your own as well. The sooner you're prepared for retirement, the sooner you can decide what you want to do for the rest of your life.

About Jim Coleman

Jim Coleman has been in the financial services industry for over 20 years. He founded Coleman Financial Advisory Group, a Waterbury-based financial services firm, in 1990. He specializes in providing comprehensive financial planning, asset management and estate planning services.

Mr. Coleman received a Bachelor of Science degree from Northeastern University in Boston, with a double major in finance and marketing. Coleman is also a member of the Financial

Planning Association, the largest organization of professionals dedicated to championing the financial planning process.

Coleman's passion is finding solutions to financial problems and further educating his clients and the community. Listeners in Connecticut rely on Coleman to deliver sound, accurate financial advice as host of All About Money, a radio talk program. He recently authored a book titled Educated Investing: Your Guide to Surviving and Thriving in the Fast-Paced Global Markets of the 21st Century.

Call Coleman's office at (203)756-7526 or visit www.ColemanAdvisoryGroup.com to learn more.

[Securities offered through Securities America, Inc. Member FINRA/SIPC. James Coleman Registered Representative. Advisory services offered through Securities America Advisors, Inc. James Coleman Investment Advisor Representative. Securities America and Coleman Financial Advisory Group are not affiliated.]

Prospect Little League Desperately in Need of Field Help

Prospect Little League is seeking volunteers to help maintain its playing fields at Fusco Field. Anyone who is able to give one or two hours of their time any morning of the week would be greatly appreciated. Volunteers would only be given jobs they can do with ease.

Playing on well-maintained fields helps reduce the chance of injury to our youngsters and gives them a better chance to improve their skills. Active retirees are encouraged to volunteer to perform a community service, while getting their daily exercise. Anyone who is interested or needs more information, please call head groundskeeper Don Ensero, Sr. at 575-1511.



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