



Welcome to the Rathdrum Wednesday Newsletter!

3rd Annual Golden Spike Holiday Bazaar

Submitted by Dale Wile

More vendors, more crafts, more exciting items! The 3rd Annual Golden Spike HOLIDAY BAZAAR will be held Saturday, November 7th from 9 am to 3 pm.

Everyone is welcome.

Golden Spike is just south of Rathdrum, 4 blocks west of Hwy 41 on Nagel.

If you have any questions, please don't hesitate to contact me by telephone at 208.687.6047 or via email at wileworks@outlook.com.

What's happening in the Rathdrum Chamber

The Rathdrum Area Chamber of Commerce has published their monthly newsletter. The newsletter business of the month is Daniels Landscape Supplies. To get a copy or to get on the email blast, shoot Shanie an email at Shanie@RathdrumChamberOfCommerce.com

Tomorrow, Thursday October 15th, is the chamber monthly luncheon. The featured speaker is Debbie Holmes, Financial Advisor with Edward Jones here in Rathdrum. She will be talking about Planning for Retirement, and Living in Retirement. The business of the month is Chartwells Dining Service, the same company that caters the

chamber lunch.

Rathdrum City Council Meeting

Don't forget, the next council meeting is tonight. To get a copy of the meeting agenda, you can download it from the city website at

http://www.rathdrum.org/vertical/sites/%7BB217A04D-FA9D-403A-9D25-24962991B1D9%7D/uploads/October_Council_Packet%282%29.pdf

(Watch out, it weighs in at 116 pages!)

Democratic Presidential Debate

The first debate was held last night on CNN. It will be interesting to see how it plays out. There will be 5 candidates on stage. Hillary Clinton, Bernie Sanders, Martin O'Malley, Jim Webb, and Lincoln Chafee.

Be warned: there will be non-stop commentary about the debate all over the news today.

Future debates will be held on CBS on November 14th, ABC on December 19th, NBC on January 17th, Univision in February or March (To be determined), and PBS in February or March (To be determined).

Youth with a Mission Fundraiser

My employer, Texas Roadhouse, is supporting me in my pursuit of a YWAM

Continued on next page

*From page 1: Youth with a Mission
Fundraiser*

(Youth with a Mission) faith based service project to Greece. I would appreciate your support as well by bringing this flyer to Texas Roadhouse in Coeur d'Alene on Monday October 26.

Please print and give the flyer on page 3 to your server as you pay your bill, and they will donate ten percent of the proceeds.

Thank you!!

Hanna Belt - Lakeland HS graduate 2014
Current full time Sophomore at NIC

Madhatters Tea Party

Submitted by Chris Bishop

Blanchard Area Seniors, Inc. (BASIC) is postponing the Madhatter's Doll and Teddy Bear Tea Party originally scheduled for Saturday, October 24th at the Blanchard Community Center. The Tea will be rescheduled in the spring. We apologize for any inconvenience this may cause.

The next major event will be the Holiday Bazaar scheduled for November 7th-8th. Vendor registration is taking place now. Forms for a limited number of spots are on the website at www.BlanchardIdaho.net.

Rathdrum Chamber of Commerce Annual Dinner

Deadlines are coming quick!

Award nomination need to be submitted by Friday October 16, 2015

Reservations need to be submitted by Tuesday October 20, 2015

Call the chamber office for pricing and to reserve your table today!

This year, the theme is a 'Little Bit Country'.

For more information about our Annual Awards Dinner and Silent Auction see our flyer on page 9.

You can always call the chamber office at 208.687.2866 or send an email to Office@RathdrumChamberOfCommerce.com

The Rathdrum Weekly News is an independent, locally owned newsletter published each Wednesday by Joseph Hume, with advertising and editorial offices located at

13785 West Highway 53,
Rathdrum ID 83858.

The Rathdrum Weekly News welcomes unsolicited editorial, article, or photographic contributions for possible publication within its pages, but reserves the right to edit any materials to conform to recognized Associated Press style guidelines. Editorial contributions, article, and advertising copy must be at the Rathdrum Weekly News by noon Friday of the week proceeding Wednesday's publication. Letters to the

Editor and submitted articles are gladly accepted and published as submitted so long as the content is within community standards and addresses a subject generally recognized to be of community interest.

Any Letter to the Editor or submitted article may be rejected outright because of possible libelous content or reduced in length due to space constraints. Some minor editing may occur. All items submitted must be signed and a working telephone number included. The author's name will be withheld if requested.

Advertising submissions also are accepted at the discretion of the publisher and may be rejected without cause.

The Rathdrum Weekly News assumes no obligation for accidental errors in any advertisement, but will gladly republish that portion in which an error has occurred.

The Rathdrum Weekly News expects its advertisers to respect community decency in its messages and that merchandise and/or services being offered are, indeed, available to the general public at the stated price or cost.

Any advertising, political or otherwise, are accepted on a "cash-with-copy" basis. The publisher has the right to deny the sale of advertising space to a delinquent account.

Custom
Sizes
Available

You
could
list your
services

You
could
tell a
joke

You
could
increase
your
business

This ad
is
1.25" x
9.40" for
\$16

Contact
the
Editor

FUNDRAISING NIGHT!



Hanna Belt

Monday, October 26th

3PM - 9PM

***Make Sure To Tell Your Server That You Are
Here For The Fundraiser**

10% Donation Night

**Support this cause by
presenting this invitation to
the listed Texas Roadhouse®
location and Texas Roadhouse®
will donate 10% of your total food
purchases to the fundraiser!**



(208) 664-1903

402 W. Neider Ave

Community Calendar

Wed Oct 14	<p>Lakeland Sunrise Rotary 7:00am to 8:00am Lakeland School District #272 Office 15506 N. Washington Street Rathdrum For more information please call 208.687.5765</p> <hr/> <p>Open Arms Real Choices Mobile Clinic McCartney and Highway 41 11:00am - 4:30pm http://www.RealChoicesClinic.com</p> <hr/> <p>Rathdrum City Council Meeting Rathdrum City Hall Starting at 6:00pm</p>	For more information or to schedule an appointment please call 208.687.1682
		<p>Sat Oct 17</p> <p>Rathdrum Lions Club Auction Lions Den on Highway 53 and Meyer Viewing starts at 9:00am Auction starts at 10:00am For more information please call Larry Quimby at 208.659.8049</p> <hr/> <p>Blanchard Arts Guild Blanchard Community Center Model Session with a live model. 10:00am - 2:00pm \$20 model fee Bring all your own materials and supplies Call Clancie for more information: 208.437.4072</p>
Thu Oct 15	<p>Blanchard Arts Guild Blanchard Community Center Watercolor 4 Birds with Dawn Hawks 10:00am - 2:00pm \$50 All materials provided Call Dawn @ 208.304.4610</p> <hr/> <p>Rathdrum Area Chamber of Commerce Monthly Luncheon Shepard of the Hills Lutheran www.RathdrumChamberOfCom merce.com 12:00pm - 1:00pm</p> <hr/> <p>Presentation by Debbie Holmes with Edward Jones Script Your Family's Future: Why You Need an Estate Plan Starting at 5:45pm The Turn in Twin Lakes Village For reservations please call Tamie Phelps at 208.687.5765 or email tamie.phelps@edwardjones.co m by Oct 13 @ 4pm See our flyer on page 8</p>	Mon Oct 19
		<p>Rathdrum Lions Club Business Meeting 16114 N Meyer Road Starting at 7:00pm For more information please call 208.687.1212</p>
		<p>Wed Oct 21</p> <p>Lakeland Sunrise Rotary 7:00am to 8:00am Lakeland School District #272 Office 15506 N. Washington Street Rathdrum For more information please call 208.687.5765</p>
		<p>Sat Oct 24</p> <p>Annual Ladies Tea Benefits BASIC operating expenses Blanchard Community Center for more information please call Chris 208.437.2266</p>
Fri Oct 16	<p>Free Developmental Screening Lakeland Head Start 14797 Kimo Court</p>	<p>Mon Oct 26</p> <p>Rathdrum Lions Club Dinner Meeting</p>

	16114 N Meyer Road Social Mixer starting at 6:30pm Dinner starting at 7:00pm For more information please call 208.687.1212		For more information please call 208.687.5765
Wed Oct 28	Lakeland Sunrise Rotary 7:00am to 8:00am Lakeland School District #272 Office 15506 N. Washington Street Rathdrum For more information please call 208.687.5765	Fri Nov 6 - Tue Nov 10	Lakeland Joint School District #272 K-6 scheduled evening parent/teacher conferences
	Open Arms Real Choices Mobile Clinic McCartney and Highway 41 11:00am - 4:30pm http://www.RealChoicesClinic.com	Fri Nov 6	Lakeland Joint School District #272 End of 1 st Quarter (No school for students)
	American Legion Post 154 Rathdrum Lion's Club Meetings start at 6:00pm For more information contact Mike Warren 208.771.0122	Sat Nov 7	3 rd Annual Golden Spike Holiday Bazaar Golden Spike Estates 9:00am - 3:00pm For more information please contact Dale Wile at 208.687.6047 or wileworks@outlook.com
Sat Oct 31	Blanchard Arts Guild Blanchard Community Center Pat Parson's Oil Painting Class 10:00am - 2:00pm \$40.00. Some materials provided Call Patsey @ 208.623.5194		Blanchard Holiday Bazaar Blanchard Community Center 9:00am - 4:00pm Questions? Email Chris at cdeeg1@frontier.com
Sun Nov 1	Daylight Saving Time Ends http://en.wikipedia.org/wiki/Daylight_saving_time		Rathdrum Area Chamber of Commerce Annual Dinner Coeur d'Alene Shrine Club 5:30pm Silent Auction / Social Hour 6:30pm Dinner 1250 W Lancaster Road Hayden, ID For tickets, please contact the chamber office at 208.687.2866 See our flyer on page 9
Mon Nov 2	Rathdrum Lions Club Business Meeting 16114 N Meyer Road Starting at 7:00pm For more information please call 208.687.1212	Sun Nov 8	Blanchard Holiday Bazaar Blanchard Community Center 11:00am - 4:00pm Questions? Email Chris at cdeeg1@frontier.com Beth Paragamian from Idaho Fish & Game A presentation about Moose Blanchard Community Center Starting at 7:00pm
Wed Nov 4	Lakeland Sunrise Rotary 7:00am to 8:00am Lakeland School District #272 Office 15506 N. Washington Street Rathdrum	Mon Nov	Rathdrum Lions Club

9	Dinner Meeting 16114 N Meyer Road Social Mixer starting at 6:30pm Dinner starting at 7:00pm For more information please call 208.687.1212	Wed Nov 18	Lakeland Sunrise Rotary 7:00am to 8:00am Lakeland School District #272 Office 15506 N. Washington Street Rathdrum For more information please call 208.687.5765
Tue Nov 10	Cooking with Master Chef Steve W Geving: Les Toques Blanches Chefs Hall of Fame Blanchard Community Center 10:30am - 1:30pm Cost is \$25.00 Reservations Required - Please call 208.437.0426 Haute Dish Cuisine - Classic Casseroles to Impress		American Legion Post 154 Rathdrum Lion's Club Meetings start at 6:00pm For more information contact Mike Warren 208.771.0122
Wed Nov 11	Veterans Day https://en.wikipedia.org/wiki/Veterans_Day Lakeland Sunrise Rotary 7:00am to 8:00am Lakeland School District #272 Office 15506 N. Washington Street Rathdrum For more information please call 208.687.5765 Open Arms Real Choices Mobile Clinic McCartney and Highway 41 11:00am - 4:30pm http://www.RealChoicesClinic.com Rathdrum City Council Meeting Rathdrum City Hall Starting at 6:00pm	Sat Nov 21	JBE 18 th Annual Holiday Bazaar John Brown Elementary (Stay tuned for details!)
Thu Nov 12	Lakeland Joint School District #272 7-12 parent/teacher conferences, 8:30am - 7:00pm	Mon Nov 23	Lakeland Joint School District #272 K-6 scheduled parent/teacher conferences beginning at 8:30am 7-12 parent/teacher conferences, 8:30am - 7:00pm (No school for students) Rathdrum Lions Club Dinner Meeting 16114 N Meyer Road Social Mixer starting at 6:30pm Dinner starting at 7:00pm For more information please call 208.687.1212
Mon Nov 16	Rathdrum Lions Club Business Meeting 16114 N Meyer Road Starting at 7:00pm For more information please call 208.687.1212	Tue Nov 24	Lakeland Joint School District #272 Teacher flex day (No school for students)

How do you get your event added to our community calendar? It's simple, and it doesn't cost anything! Just send an email to Editor@RathdrumWeeklyNews.com with what, when (date and time), where, cost (if any), and contact or R.S.V.P. information and we will get it posted!

In order to make the next weeks newsletter, we need to have your calendar information to our office by this coming Friday.

Don't Let Low Rates Sink Your Retirement Plans

Over the past few years, if you've taken out a mortgage or another consumer loan, you've probably welcomed the low interest rates you may have received. But as an investor, if you've kept any retirement savings in fixed-rate investment vehicles, you may have seen low rates in a less favorable light. And that's why it may be time for you take a closer look at your financial strategy for working toward the retirement lifestyle you've envisioned.

Of course, you can always hope that interest rates will rise, and perhaps they will. As you may know, the Federal Reserve has kept interest rates at record lows in recent years to stimulate lending and thereby boost the economy. But rates can't get much lower, and if inflation were to heat up, the Fed could reverse course by starting to raise rates.

However, if you're going to do a good job of building financial assets for retirement, you really can't afford to play "wait-and-see" with interest rates. Instead, consider the following moves:

- *Rebalance your portfolio.* No matter what your situation, it's a good idea to periodically rebalance your investment portfolio to help ensure it still reflects your risk tolerance, time horizon and long-term goals. If you're concerned about low rates harming your future investment income, you have more reason than ever to review your portfolio and make adjustments as needed, relative to your objectives. For example, if it seems that your portfolio has become "overweighted" in any one vehicle, you may need to change your investment mix, keeping in mind your individual risk tolerance.
- *Redefine "retirement."* Retiring from one career doesn't have to mean retiring from work altogether. If you decide to work part time, do some consulting or even open your own small business, you may be able to

earn enough income to take some of the "pressure" off your investment portfolio in terms of providing you with the money you need to live on during retirement. Also, by working during your nominal retirement years, you may be able to delay taking Social Security until you're a little older, when your monthly checks can be larger.

- *Review your withdrawal strategy.* During your retirement, the amount you choose to withdraw from your investments each year will depend on several factors, including the size of your portfolio and the amount of income it is providing. As you chart your retirement strategy, you'll need to factor in a realistic withdrawal rate.

- *Re-examine sources of investment income.* You may want part of your retirement income to come from investments that offer protection of principal. If so, you don't have to settle for the lowest-rate vehicles. By looking at the various alternatives and blending them with your overall portfolio, you may be able to boost your income without significantly increasing your investment risk.

In short, just because interest rates are low, you don't have to lower your retirement expectations — as long as you plan ahead and explore your options.

Debbie Holmes
Financial Advisor
Edward Jones Investments
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Suite B
Rathdrum, ID 83858
208.687.5765



Stop by to say Hi! and to pick up a copy of this weeks newsletter!

Remember to say you
saw it in the
Rathdrum Weekly News!

You're Invited



You Need an Estate Plan. Yes, You.

When it comes to your estate, even if you've taken no action at all, you have an estate plan. Your "default plan" may be determined by the laws of your state.

Join us for our presentation *Script Your Family's Future: Why You Need an Estate Plan*. We'll discuss strategies you may want to consider when planning your estate, including:

- How your assets are distributed to your family
- Who will take care of your minor or special needs children
- Who will make medical or financial decisions for you if you can't make them yourself

Fonda Jovick from Lake City Law Group PLLC will be available to answer questions.

Appetizers will be served.

**October 15th 2015
@ 5:45pm**

**The Turn (Twin Lakes Village)
5416 W Village Blvd
Rathdrum ID 83858**

We hope you will join us. Please call Tamie Phelps at 208-687-5765 or email tamie.phelps@edwardjones.com by October 13th @ 4:00pm.

Edward Jones, its employees and financial advisors are not estate planners and cannot provide tax or legal advice. You should consult your estate-planning attorney or qualified tax advisor regarding your situation.



Debbie Holmes
Financial Advisor

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MAKING SENSE OF INVESTING

Seating is limited so call today to reserve your seat!

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WANTED

**Your Presence at the
RATHDRUM AREA CHAMBER OF COMMERCE**

**Little Bit Country
23RD ANNUAL AWARDS DINNER**

Saturday November 7, 2015

Silent Auction and Social Hour 5:30 pm

Dinner 6:30 pm

No Host Full Bar

State of the Chamber

Awards Presentation

Entertainment; Music and Square Dance

Coeur D' Alene Shrine Club

1250 W. Lancaster Rd. Hayden, ID

(Lancaster and Ramsey)

Put on your best country outfit and mosey on over