



Welcome to the Rathdrum Wednesday Newsletter!

### Chamber Annual Dinner Reservation Deadline Extension

Submitted by Shanie Rountree

We have extended our reservation deadlines for the Annual Awards Dinner. Register by October 19 to get the best price. The final deadline for registration has been extended to October 28.

We hope you will join us for this fun filled evening.

You can register online at <http://events.constantcontact.com/register/event?llr=vboqz7pab&oeidk=a07eboqla32b6743b32>

### Rathdrum Lions Club Auction

The Rathdrum Lions Club held their annual auction this past weekend, and it was a smashing success. A heartfelt thank you goes out to everyone who participated in the gathering, cataloging, promotion of, volunteering the day of, and of course to everyone who showed up looking for a good deal!

All monies raised will be put back into the community through the various Lions Club community outreach programs. Eye Glasses, Hearing Aides, Leader Dogs, and Nutritional Backpack Program to name a few.

If you are interested in joining the Rathdrum Lions Club, please talk to any member except Larry Quimby. Tell them that Rathdrum Lion Hippy Joe sent you.

### Rathdrum Area Chamber of Commerce October Monthly Luncheon

If you were not at this last meeting, you missed a good one.

In attendance from the city was our city administrator, Brett Boyer, and councilwoman Debbie Holmes.

From the Kootenai County Board of Commissioners, Commissioner Dan Green was in attendance.

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## Food Drive Challenge

Submitted by Evielynne Sanchez

So we did it! My birthday challenge to raise 400 cans for the Spirit Valley Food Bank and Spirit Lake Food Bank was reached - in fact almost 500 cans. This will be split between the two food banks.

City Council Woman Autumn Massender (Left) and I went pink and it's not a wash out dye either. This was an experience I will never forget.

Community Service at its best.

I think the Business owners had more fun with the fact that Bubble Boy Boutique would do this. They really stepped up to the plate to help us reach our goal.

Next year, 2000 cans and I will shave my head for my Birthday! (*Editor - Challenge Accepted!*)



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.



*From page 1: Rathdrum Area Chamber of Commerce October Monthly Luncheon*

Brett Boyer introduced the new Rathdrum Parks and Recreation Coordinator Mickael Stevens, who has been with the department for the past month.

Chartwells Dining Service (CDS) was the luncheon featured business with Kevin Doyle, the Food Services Director giving the presentation. Did you know that they work under 4 federal programs, that feeds ~3000 kids in 11 schools upwards of two meals a day? I sure didn't. In their spare time, CDS caters other events, such as the chamber luncheon. They will be catering the chamber annual dinner this November. For more information you can visit their website at [www.CompassGroupCareers.com](http://www.CompassGroupCareers.com).



*Food Services Director Kevin Doyle*

The featured speaker was Debbie Holmes, a financial advisor with Edward Jones. Holmes lead off her presentation talking about the "Script Your Family's Future: Why You Need an Estate Plan" presentation. As of this newsletter, the presentation was this past Thursday. What Holmes was speaking about at the luncheon was "Saving for Retirement". A few questions she lead off with:



*Financial Advisor Debbie Holmes*

When do you want to retire?  
Have you saved enough to retire?  
What a great way to start a conversation!  
Did you know:

The average retirement age is 63, and most people spend an average of 18 years in retirement.

If you are in good health at age 65, there is a very good chance you will live to be 90. Will your money hold out for 25 years?

The average 50 year old has almost \$43,000 in savings.

Medical costs not covered by insurance are estimated to cost around \$200k over a twenty year period.

Of the people between the ages of 30 to 54, about 80% do not have enough savings to retire.

Everyday there are about 6,100 people turning 65.

Holmes' goal in working with you is to try and make your retirement money last as long as you do. When you first start out as a new client, she is going to ask a LOT of questions (her words). While it might seem nosy to some, there is a reason. It helps to get you to think about what you have, and where you want to be when you retire.

Things to take into account for retirement include Social Security, 401k plans, Individual Retirement Accounts (IRA), Roth IRA's, any savings or other assets you may have, and finally, how much debt you are carrying when you shift into retirement.

Living in North Idaho we have toys like motorhomes, motorcycles, jet skis, boats, and other things that, more often than not, require payments.

Holmes talked about different schools of thought when paying off debt. The Dave Ramsey approach is to pay everything off from the smallest debt to the largest debt in a snowball effect. Another school of thought is to pay off the highest interest rate. Yet another is to pay off the largest dollar item first. Everyone is different when it comes to tackling debt.

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## Community Calendar


Wed Oct 21	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	1	<a href="http://en.wikipedia.org/wiki/Daylight_saving_time">http://en.wikipedia.org/wiki/Daylight_saving_time</a>
Mon Oct 26	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 2	Rathdrum Lions Club Business Meeting 16114 N Meyer Road Starting at 7:00pm For more information please call 208.687.1212
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	Wed Nov 4	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 <a href="http://www.RealChoicesClinic.com">http://www.RealChoicesClinic.com</a>	Fri Nov 6 - Tue Nov 10	Lakeland Joint School District #272 K-6 scheduled evening parent/teacher conferences
	American Legion Post 154 Rathdrum Lion's Club Meetings start at 6:00pm For more information contact Mike Warren 208.771.0122	Fri Nov 6	Lakeland Joint School District #272 End of 1 <sup>st</sup> Quarter (No school for students)
Sat Oct 31	All Hallows' Eve <a href="http://en.wikipedia.org/wiki/Halloween">http://en.wikipedia.org/wiki/Halloween</a>	Sat Nov 7	3 <sup>rd</sup> Annual Golden Spike Holiday Bazaar Golden Spike Estates 9:00am - 3:00pm For more information please contact Dale Wile at 208.687.6047 or <a href="mailto:wileworks@outlook.com">wileworks@outlook.com</a>
	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 <a href="mailto:cdeeg1@frontier.com">cdeeg1@frontier.com</a>
Sun Nov	Daylight Saving Time Ends		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	<a href="http://www.RealChoicesClinic.com">http://www.RealChoicesClinic.com</a> Rathdrum City Council Meeting Rathdrum City Hall Starting at 6:00pm
Sun Nov 8	Blanchard Holiday Bazaar Blanchard Community Center 11:00am - 4:00pm Questions? Email Chris at <a href="mailto:cdeeg1@frontier.com">cdeeg1@frontier.com</a> Beth Paragamian from Idaho Fish & Game A presentation about Moose Blanchard Community Center Starting at 7:00pm	Thu Nov 12 Lakeland Joint School District #272 7-12 parent/teacher conferences, 8:30am - 7:00pm
Mon Nov 9	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 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	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 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 <a href="https://en.wikipedia.org/wiki/Veterans_Day">https://en.wikipedia.org/wiki/Veterans_Day</a> 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	

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](mailto: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.

If your event is listed, and something changes, please let us know as soon as you can so we can help to get the word out.



Say you saw it in  
The Rathdrum Weekly News

## When Investing, Put Time on Your Side

Now that we're well into autumn, the days are getting noticeably shorter. The change in seasons reminds us that time is passing – and it's important to use that time wisely. When used well, in fact, time can be your greatest gift in many walks of life – and that's certainly true when you invest.

To illustrate the importance of time, let's look at a scenario. Suppose you start saving for retirement when you are 25. If you invest \$3,000 per year in a tax-deferred vehicle, such as a traditional IRA, and you hypothetically earn a 7% annual return, you will have accumulated more than \$640,000 after 40 years, when you reach 65 and are ready to retire. (Keep in mind that you will be taxed on withdrawals.)

Now, though, suppose you wait until you're 55 before you start saving seriously for retirement. If you put that same \$3,000 per year in that same IRA, earning that same hypothetical 7% return, you'd only end up with slightly more than \$44,000 after 10 years, when you reach 65. And to accumulate the \$640,000 you would have gotten after 40 years by contributing just \$3,000 per year, you would have had to put in about *\$43,500 per year* for the 10 years between ages 55 and 65.

Clearly, it's a lot easier to come up with \$3,000 per year than \$43,500. So, to accumulate the resources you need for a comfortable retirement, you'll help your cause greatly by saving and investing as early in your working life as possible – and then continue to save and invest right up to, and even during, your retirement years.

The ability to potentially grow your portfolio sizably is the key benefit of using time when you invest – but it's not the only benefit. You can also use time as a target, or a way to frame a specific investment goal.

For example, suppose you have an 8-year-old child whom you want to send to college in 10 years. When that day arrives, wouldn't it be nice to know that you've been saving money for a decade? One popular college savings vehicle is a 529 plan, which has high contribution limits and allows tax-free withdrawals, provided the money is used only for qualified higher education expenses. (Withdrawals for other purposes will be taxed and may be subject to an additional penalty.)

You can also use time as a signal to adjust your investment strategy. If you're going to retire in, say, two or three years, you might want to shift some – but certainly not all – of your assets from growth-oriented investments to income-producing ones. As you know, the market will always fluctuate, so you don't want to be in a position where, once you retire, you need to start taking significant withdrawals – i.e., selling investments – when the market is down. Remember the time-honored rule of investing: "Buy low, sell high."

When you invest, make the best possible use of time – remember, it's the one asset that can't be replenished.

Debbie Holmes  
Financial Advisor

Edward Jones Investments  
6600 W Commercial Park Ave  
Suite B  
Rathdrum, ID 83858  
208.687.5765



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

The Rathdrum Weekly News can also be found at the Rathdrum Chamber of Commerce Office, and at the Rathdrum Weekly News headquarters inside the F1 for HELP office on Highway 53!



*From page 3: Rathdrum Area Chamber of Commerce October Monthly Luncheon*

There were some good recommendations. One is to find a good tax accountant. While Holmes can advise you on the investment side, she isn't an accountant. Another is to find a good lawyer, because she isn't qualified to give legal advice.

As you sit and talk with her, she will be running calculations on her computer to give you an idea of what you will need to get to where you want to be. In her office,

there is no cost for this.

Holmes ended her presentation with questions from the audience.

The next chamber luncheon will be held on Thursday November 19<sup>th</sup>. If you are wanting to attend, please contact the chamber office by email at [Office@RathdrumChamberOfCommerce.com](mailto:Office@RathdrumChamberOfCommerce.com) or by phone at 208.687.2866 before the close of business on Monday November 16<sup>th</sup>.

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Wanted: Person or persons to help us cover the stories in Rathdrum. Please contact [Editor@RathdrumWeeklyNews.com](mailto:Editor@RathdrumWeeklyNews.com).

Wanted: Advertisers to help us offset our ongoing costs. We can accommodate standard size ads from a 1" square to a full page, and any size in between. At this time, we do require camera ready art-work because we don't have the ability or time to design or re-work an ad. Please contact [Editor@RathdrumWeeklyNews.com](mailto:Editor@RathdrumWeeklyNews.com).


Wanted: Graphics artist able to do piecemeal work. Send a few samples along with pricing to [Editor@RathdrumWeeklyNews.com](mailto:Editor@RathdrumWeeklyNews.com).

Please stop by our many sponsors and contributors and thank them for their continued support of this newsletter.

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Thanks for reading!  
See you next week!



**FUNDRAISING NIGHT!**

**TEXAS ROADHOUSE**

**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!

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