

### Consider multiple factors when creating retirement plan

When you create your financial and investment strategies for retirement, what will you need to know? In other words, what factors should you consider, and how will these factors affect your investment-related decisions, before and during your retirement?

Consider the following:

- **Age at retirement** – Not surprisingly, your retirement date likely will be heavily influenced by your financial situation – so, if you have to keep working, that's what you'll do. But if you have a choice in the matter, your decision could have a big impact on your investment strategy. For example, if you want to retire early, you may need to save and invest more aggressively than you would if you plan to work well past typical retirement age. Also, your retirement date may well affect when you start accepting Social Security payments; if you retire early, you might have to start taking your benefits at age 62, even though your monthly checks will be considerably smaller than if you waited until your full retirement age, which is likely to be 66 or 67.

- **Retirement lifestyle** – Some people want to spend their retirement years traveling from Athens to Zanzibar, while others simply want to stay close to home and family, pursuing quiet, inexpensive hobbies. Clearly, the lifestyle you choose will affect how much you need to accumulate before you retire and how much you will need to withdraw from your various investment accounts once you do.

- **Second career** – Some people retire from one career only to begin another. If you think you'd like to have a second act on your working life, you might need some additional training, or you might just put your existing expertise to work as a consultant. If you do launch a new career, it could clearly affect your financial picture. For one thing, if you add a new source of earned income, you might be able to withdraw less from your retirement accounts each year. (Keep in mind, though, that once you reach 70 1/2, you will have to take at least some withdrawals from your traditional IRA and your 401(k) or other employer-sponsored retirement plan.) On the other

hand, if you keep earning income, you can continue putting money into a traditional IRA (until you're 70 1/2) or Roth IRA (indefinitely) and possibly contribute to a retirement plan for the self-employed, such as a SEP-IRA or an owner-only 401(k).

- **Philanthropy** – During your working years, you may have consistently donated money to charitable organizations. And once you retire, you may want to do even more. For one thing, of course, you can volunteer more of your time. But you also might want to set up some more permanent method of financial support. Consequently, you might want to work with your legal advisor and financial professional to incorporate elements of your investment portfolio into your estate plans to provide more support for charitable groups.

As you can see, your retirement goals can affect your investment strategy —and vice versa. So, think carefully about what you want to accomplish, plan ahead and get the help you need. It takes time and effort to achieve a successful retirement, but it's worth it.

### Local farmers call for repeal of WOTUS rule

The Environmental Protection Agency (EPA) and the Army Corps of Engineers issued a proposal to repeal the controversial Waters of the U.S. (WOTUS) rule earlier this summer. The agency would then

work to develop a WOTUS definition that protects water quality without asserting federal regulatory power over areas that only sometimes hold water.

Environmental activist groups, however, are working to preserve the rule.

WOTUS is expansive and overbearing. It's not about protecting the environment, John Ross Copeland, Coke County Farm Bureau president, said. We need to voice our concerns with the rule to help prevent the land grab that would essentially happen under WOTUS.

The American Farm Bureau Federation issued an action alert, calling for comments to help voice agriculture's concerns.

Comments may be submitted online at [fb.org/wotus-comments](http://fb.org/wotus-comments).

WOTUS, which is part of the Clean Water Act, expanded the federal government's jurisdiction, allowing them to exert heavy fines and control how land is used.

By withdrawing the rule, farmers and ranchers won't have unnecessary burdens placed on them, nor will we face unreasonable fines for normal agricultural practices, said. The quality of water won't be sacrificed either. We take care of our land and water.


WOTUS was finalized Aug. 28, 2015, but the rule was never implemented. The U.S. Court of Appeals for the Sixth Circuit

issued a nationwide stay in October 2015.

Many states, organizations and entities, including Texas Farm Bureau, Matagorda County Farm Bureau and American Farm Bureau, have filed suit against the WOTUS rule in courts across the nation.

We need to ditch this rule for good, said.

**Email your news to:**  
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