

Managing Your Money

Top Tips For Retirement Planning In Your 40s, 50s and 60s



Proper planning now can mean a more comfortable retirement when the time comes.

NAPSA)—For some, retirement may still be down the road, but planning for your future should happen at every age.

Baby boomers can expect to live to around age 85, according to the Social Security Administration. But seven out of 10 boomers do not feel confident that they have the financial resources to live comfortably in retirement to age 85, according to a study conducted by Bankers Life Center for a Secure Retirement. To make sure you can look forward to the years ahead, make retirement planning a priority.

Strategies for building the financial resources you'll need in retirement vary based on your age. In your 40s, it's important to focus on saving, so that by your 60s your savings and projected income in retirement are on track to support your desired retirement lifestyle. Building up savings also has the benefit of your becoming less reliant on Social Security when you retire. Social Security was never designed to fully replace wages.

Creating a long-term plan and starting to save is the first step toward greater financial security in your retirement.

Here are four tips to help you prepare for a more personally satisfying retirement:

1. Know what you want your retirement lifestyle to look like. Do you plan to continue working part-time? Will you be moving to a new destination? Do you need to maintain a similar lifestyle as when you were working? The answers to these questions can help you form a well-balanced budget for your retirement.

2. In your 40s, consult a professional. Financial planning can be daunting and it's possible you could be missing important pieces of the puzzle. Take time to meet with a financial planner who can evaluate your current assets, savings and income and help you plan for your retirement. Remember, you don't have to be a high-net-worth individual to see a financial planner; he or she can help people at every financial level.

3. In your 50s, examine your current situation, evaluate your plan, and identify ways you can pay down any debt you have. More people are entering retirement in debt than ever before. Effectively managing and eliminating debt can be the most important piece of your retirement plan. Sign up for automatic bill payments with your bank to make sure you're keeping up with your debt payments.

4. In your 60s, understand your Social Security options. Many people who plan to use Social Security as their primary source of income in retirement don't realize this usually will not be enough to cover their expenses. First, make sure you understand when you're eligible for full benefits. Even though you can claim benefits at age 62, you won't receive your full benefit until you reach full retirement age, which in 2017 is 66 and two months. If you can hold off until age 70, your benefit will increase by 32 percent. Next, create a monthly expense plan to determine how much money you'll need to cover the costs of daily living when you're no longer working. Also, continuing to work with a financial adviser lets you identify affordable and secure options available to protect your assets, continue saving, and provide additional income so that you aren't relying only on Social Security. It's never too late to explore your options.

Learn More

For further information about retirement planning, visit www.BankersLife.com.

Safety On The Road

Prepare For Safe Winter Driving—Top Questions Answered By The Tire Specialists



Proper maintenance is important before you hit the road in rough weather.

(NAPSA)—While it's always a good time to make sure your vehicle is in good shape, it's particularly important when bad weather and the busy travel season occur.

Vehicle maintenance and preparedness are key for keeping you protected but it can be challenging to know where to start. To help, here are the answers to the most common winter driving questions that people ask.

Q: What's the most important thing to keep in mind when it comes to winter driving?

A: Make sure that you allow extra time and slow down. Whether you're cornering, stopping, accelerating or driving on a straightaway, reducing speed is the key to safe winter driving. Tires have a big effect on what the car can do. Tires are your car's only point of contact with the road, and they influence how much control you have while driving. Before you're on the road, make sure you have properly inflated tires and adequate tread depth to help your tires do their job—grip the road and stop safely.

Q: How can drivers prepare for winter road trips?

A: Plan ahead and winterize your vehicle. Take your car in for routine maintenance, including checking your tires. Before you get on the road, check the department of transportation's website for road conditions. Listen to the radio for announcements about accidents, road closures and travel advisories. Also, let someone know your route in case an accident occurs, and you get stuck in an area with no cell service.

Q: What type of tires should I get for my vehicle, snow tires or all-weather tires? What's the difference?

A: The decision between studded and winter tires comes down to personal needs based on your commute and driving habits. Winter traction tires are specifically designed to provide the extra grip, braking and

handling you'll need to confidently drive on slush and packed snow. Studded tires offer additional traction in more treacherous winter driving conditions, such as ice. Chains can be important, too—and are sometimes required—for traction when you're traveling in the mountains or on icy roads. It is always recommended that you talk to a tire expert to help you make the best decision based on your need.

Q: What should I have in my car in case of an accident?

A: A winter accident could leave you stuck on the side of the road in cold, wet weather. Packing your car with a few essentials will help keep you safe and ready for any unexpected detours. Store snacks, water bottles, an ice scraper, flares, chains, a flashlight, blankets and a roadside safety kit in your trunk. And always carry a cell phone. Many Les Schwab stores also offer emergency roadside assistance—if your vehicle breaks down, especially due to tire- or wheel-related issues, they'll do everything they can to help get you back on the road.

The tire experts at Les Schwab Tire Centers can help ensure your vehicle is winter ready. Before you hit the road, they'll check your tires' air pressure and tread depth and do a visual alignment to ensure the tires are wearing evenly. They'll also check your brakes, shocks and battery, all free as part of their pre-trip safety check. They have a full inventory of winter traction and studded tires, chains and other devices to meet your needs. To find a store nearby, visit www.leschwab.com/about/store-locator. Safe travels.

999 PUBLIC NOTICES

ADVERTISEMENT FOR BIDS

Notice is hereby given that sealed bids for **Siuslaw Valley Fire & Rescue (SVFR) and Western Lane Ambulance District (WLAD) Seismic Upgrades**, will be received by SVFR until the bid closing time of **2:00 P.M. Pacific Time, Tuesday, January 30, 2018**. Bids are to be submitted to **Siuslaw Valley Fire & Rescue**, 2625 Highway 101 North, Florence, Oregon 97439, Attn: Jim Langborg, Fire Chief. A two-hour period shall follow in which all bidders shall submit to **SVFR** a properly filled out Subcontractor Disclosure Form, identifying any first-tier subcontractor that will be furnishing labor or material on the Contract. Refer to Disclosure Form and Instructions to Bidders within the Contract Documents. The actual bid opening shall be conducted in the **Meeting Room** immediately following the bid closing time, at which time the bids will be publicly opened and read aloud.

Work on this Contract consists of seismic upgrades to SVFR Fire Stations: Clear Lake Station #8, Canary Road Station #5, North Fork Station #3, Sutton Lake Station #4, and the WLAD Ambulance Building. Work includes floor and roof framing, strapping and anchoring, shearwall bracing, roof sheathing, roof truss / wall connections, and other structural strengthening items. Work also includes roofing, gypsum board, flooring, painting, and other finish work related to the structural upgrades. Work also includes the addition of a 1,112 sq. ft. bay to the WLAD Ambulance Building.

This Work is funded through the State of Oregon Seismic Rehabilitation Grant Program.

Construction Documents for this work, including Instructions to Bidders and Bid Form, may be examined at the Office of the Architect, HGE INC., Architects, Engineers & Planners, 333 South 4th Street, Coos Bay, Oregon, phone: 541-269-1166, email: general@hge1.com, and at the following locations: SVFR office, on the SVFR and WLAD websites and Facebook page at www.svfr.org, <https://www.westernlaneambulance.com/> and <https://www.facebook.com/siuslawvalleyfr/>; various Plan Centers, and on the HGE website at <http://www.hge1.com/open-to-bid/>.

One set of drawings, specifications and contract documents may be obtained by prime bidders from HGE, INC., upon refundable deposit of \$50. PDF digital copies of these documents are also available to Bidders via HGE INC.'s website at the link above. General Contractors are encouraged to contact HGE INC. office by phone or email, and register their interest in submitting a bid and to be included on the architect's plan holders list. Addendums and other critical information will be forwarded to all persons on the architect's plan holders list.

A Mandatory pre-bid meeting and walk-through of the project will be held at the job site at **10:30 A.M. Pacific Time, on Thursday, January 11, 2018**. Contractors shall meet at the Western Lane Ambulance Building, 410 9th St., Florence, Oregon 97439. The walk-thru is mandatory for general contractor bidders.

No bid will be received or considered by the Owner unless the bid contains a statement that Bidder will comply with the provisions of ORS 279C.800 through 279C.870 relating to Prevailing Wages.

No bids will be considered unless fully completed in the manner provided in the Instructions to Bidders upon the official bid form provided by the Architect, within the Project Manual, and accompanied by an unconditional certified check or a bid bond executed in favor of **Siuslaw Valley Fire and Rescue** in an amount not less than ten percent (10%) of the total amount of the bid per ORS 279C.385, to be forfeited as fixed and liquidated damages should the bidder fail or neglect to enter into a contract and provide suitable bond for the faithful performance of the work in the event the contract is awarded.

Each bid will contain a statement as to whether or not the bidder is a resident bidder as defined in ORS 279A.120. No bid will be considered unless the bidder is registered with the Construction Contractors Board as required by ORS 701.035 to 701.055. The Owner reserves the right to reject any and all bids, and to waive any technicalities or informalities in connection therewith. No bidder may withdraw his bid after the hour set for the opening thereof until the lapse of thirty (30) days from the bid opening.

By: Jim Langborg, Fire Chief
Siuslaw Valley Fire & Rescue
Publication Date: January 3, 2018

999 PUBLIC NOTICES

PUBLIC NOTICE

Public encouraged to submit written comment or attend the February 8, 2018 hearing on proposed updates to LRAPA's Title 47: Outdoor Burning rule

The Oregon Department of Environmental Quality (DEQ) and the Lane Regional Air Protection Agency (LRAPA) rely upon local air quality stakeholders in developing key aspects of air quality plans to assure that community needs are met. Feedback from the public is a crucial part of plan development.

The LRAPA outdoor burning rules in Title 47 of the LRAPA Rules and Regulations were recently revised and updated. Action was not taken on one issue regarding further restrictions on outdoor burning in the Eugene Urban Growth Boundary (UGB), pending further conversations with the Lane County Board of Commissioners and others.

LRAPA staff has drafted a redline-strikeout version with these five alternatives for the purpose of seeking public comments on them. The available redline-strikeout version also includes a few minor housekeeping changes noted in the staff review of the rule revisions adopted by the LRAPA Board on October 12, 2017. A public hearing will be held on February 8, 2018 which would also allow further review by the LRAPA Citizens Advisory Committee at the January 30, 2018 meeting.

There are at least five alternatives for addressing outdoor burning within the Eugene UGB:

- No further action, continuing to allow outdoor burning on 0.5 acre properties at some times within the Eugene UGB. This would continue to allow burning on up to 312 properties.

- Requiring minimum property size of 1.0 acres for outdoor burning in the Eugene UGB. This would reduce the number of potentially-burning properties to 82, or 26% of 312.

- Requiring minimum property size of 3.0 acres for outdoor burning in the Eugene UGB. This would reduce the number of potentially-burning properties to 15, or 5% of the current 312, all of which would be in the southern portion of the Eugene UGB which typically has steeper slopes, and eliminating outdoor burning in the northern portion of the Eugene UGB.

- Requiring minimum property size of 5.0 acres for outdoor burning in the Eugene UGB. This would reduce the number of potentially-burning properties to 10, or 3% of the current 312, all of which would be in the southern portion of the Eugene UGB which typically has steeper slopes.

- Ban all outdoor burning within the Eugene UGB, as proposed in August 2017, consistent with the current prohibition within the Eugene city limits.

Who is affected? Anyone wishing to conduct outdoor burning in Lane County.

PUBLIC HEARING LOCATION: LRAPA Meeting Room
1010 Main Street
Springfield, Oregon 97477
DATE: Thursday, February 8, 2018
TIME: 12:30 P.M.

A hearing on the proposed adoption and rulemaking will be held at 12:30 P.M. February 8, 2018, in the LRAPA Conference Room. The public is encouraged to comment on the proposed rule amendments. Comments submitted prior to the hearing date must be submitted in writing and must be received by LRAPA by Wednesday, February 7, 2018 at 5 P.M. Comments submitted at the hearing must be presented orally by the commenter. If LRAPA Board adopts this rulemaking, the plan and rules will be presented to the Environmental Quality Commission and submitted to the U.S. Environmental Protection Agency.

To submit comments or request additional information, please contact Robby Lanier at LRAPA, 1010 Main Street, Springfield, OR 97477, toll free in Oregon at 877-285-7272 or 541-736-1056 extension 214, email at robbye@lrapa.org. Fax 541-726-1205. To view the proposed rule changes online, visit: <http://www.lrapa.org>.

Publication Date: January 3, 2018



Graphic Search

Here is how it works... We will put a graphic or photo in the box to the left. You find it somewhere in the classifieds. Come into our office, Enter your name, phone number and describe where you found the graphic or bring in a clipping to attach to your entry into the drawing for a gift certificate.

Wednesday's Graphic
Drinking Straw Day
Jan. 3, 2018

Good Luck

JIM SIKORA found the Happy New Year Graphic on page 9B (Far left bubble of "Yes! We Do Windows"). He won a gift certificate to Big Dogs Donut & Deli.

Gift Certificates must be picked up within 2 weeks of winning
Deadline for today's paper:

Thursday by 2:00 PM



Saturday's Graphic

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