

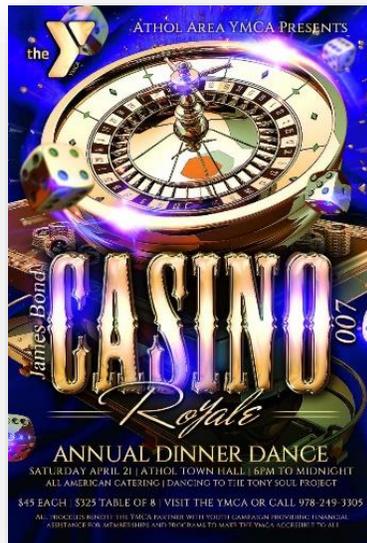
# Kessler Quarterly

March 29<sup>th</sup>, 2018  
2070 Main St.  
Athol, MA 01331

Happy Spring!

I hope to visit with you soon so that we might review your Financial plan(s). It is important for us to get together at least once a year so to stay in touch and keep up with any changes. Please call our office so that we might get together soon @ 978-249-2837.

Our YMCA dinner dance is coming up Saturday, April 21, 2018 at the Athol Town Hall. Tickets can be purchased through our office for \$45 each. It is a great cause and we would love to have you there with us.



Best regards,

Bill Kessler

## Upcoming Events

**July 17<sup>th</sup> - 6pm**

FCMS- Freedom Capital  
Management Strategies  
Workshop

**August 24<sup>th</sup>**

Community Shred Day

**Sept 15<sup>th</sup>**

Client Appreciation  
Party

**September 18<sup>th</sup> - 6pm**

“Planning for Dementia”  
Workshop

# Trip to Haiti

Exciting news flash, Kessler Investments is going to open up an office at Tree of Hope, Haiti, (TOHH) in Grand Goave, Haiti.

April Fools!!

Anita took a trip Feb. 5-11<sup>th</sup> with her daughter, Liz and a group of 5 other people from Excel Church in Leominster. They went down to help build a house for a Haitian family.

The home they built was a cement home. A 12' x 16', made with cylinder blocks, concrete floor, tin roof & a porch. This type of house is earthquake proof and will last forever.

Anita and her husband have been involved with Tree of Hope, Haiti from the beginning of the missionary, Oct. 2012. This was Anita's first mission's trip and she felt it was time to go see what God is doing there.

Anita said the experience was life changing. "We are so blessed in America and I think the only way you can really know that is to see how some people in third world countries live. The poverty is overwhelming at times. I saw things that I haven't seen here in the USA, but I'm sure some of it is here in our country too. I saw a lot of everything. Beautiful / ugly, rich / poor, poverty / new development. The people are happy and thankful for us being there, especially the children."

For more info: <http://treeofhopehaiti.org/>



## George Washington Hatchet Hunt

The 96<sup>th</sup> Annual George Washington Hatchet Hunt took place on Monday, February 19<sup>th</sup> "President's Day" at the Athol Community Elementary School. Kessler Investments was a proud sponsor of this event which is held annually in partnership with the Athol Area YMCA. Local children rushed into the woods as quickly as they could in search of prize cards that would be turned in for an assortment of prizes donated by many local businesses. The most coveted prizes are the George Washington, the Lt. Robert Shepardson AFD and the Johnnie Johnston hatchets. Kessler Investments donated a bicycle this year which was found by Noah Kapise.



# Time Can Be a Strong Ally in Saving for Retirement

Father Time doesn't always have a good reputation, particularly when it comes to birthdays. But when it comes to saving for retirement, time might be one of your strongest allies. Why? When time teams up with the growth potential of compounding, the results can be powerful.

## Time and money can work together

The premise behind compounding is fairly simple. Your retirement plan contributions are deducted from your paycheck and invested either in the options you select or in your plan's default investments. Your contribution dollars may earn returns from those investments, then those returns may earn returns themselves--and so on. That's compounding.

## Compounding in action

To see the process at work, consider the following hypothetical example: Say you invest \$1,000 and earn a return of 7%--or \$70--in one year. You now have \$1,070 in your account. In year two, that \$1,070 earns another 7%, and this time the amount earned is \$74.90, bringing the total value of your account to \$1,144.90. Over time, if your account continues to earn positive returns, the process can gather steam and add up.

Now consider how compounding might work in your retirement plan. Say \$120 is automatically deducted from your paycheck and contributed to your plan account on a biweekly basis. Assuming you earn a 7% rate of return each year, after 10 years, you would have invested \$31,200 and your account would be worth \$45,100. That's not too bad. If you kept investing the same amount, after 20 years, you'd have invested \$62,400 and your account would be worth \$135,835. And after just 10 more years--for a total investment time horizon of 30 years and a total invested amount of \$93,600--you'd have \$318,381. That's the power of compounding at work.

Keep in mind that these examples are hypothetical, for illustrative purposes only, and do not represent the performance of any actual investment. Returns will change from year to year, and are not guaranteed. You may also lose money in your retirement plan investments. But that's why when you're saving for retirement, it's important to stay focused on long-term results.

Also, these examples do not take into account plan fees, which will impact total returns, and taxes. When you withdraw money from your traditional (i.e., non-Roth) retirement plan account, you will have to pay taxes on your withdrawals at then-current rates. Early withdrawals before age 59½ (age 55 for certain distributions from employer plans) may be subject to a 10% penalty tax, unless an exception applies. Nonqualified withdrawals from a Roth account may also be subject to regular income and penalty taxes (on the earnings only--you receive your Roth contributions tax free).

*Article from Broadridge/ Forefield.*

*Kessler Investments always seeks to understand the matters of importance of those we serve and to apply the same advice and dedicated leadership as we would apply to ourselves.*

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