

From the Desk of
Wanda A. Bales

May 20, 2016

Dr. Harold Wong
2077 E. Warner Rd., Ste. 110
Tempe, AZ 85284-3458

Dear Dr. Wong,

I attended the presentation you did May 16th at my local Chapter 1505 of National Active and Retired Federal Employees (NARFE). You only spoke for about 30 minutes but covered many topics of interest to both active and retired federal employees regarding retirement finances. I agree: It is never too early to begin planning for retirement. Many of the things you spoke about were of particular interest to me such as the future of the stock market based on historical data and the different options available for investment outside of CDs and stocks/bonds. You clearly explained why a Roth IRA is so much better than a regular IRA. I knew we weren't taxed on money rolled over into the Roth IRA; I didn't know we were also not taxed on the earnings.

It wasn't only financial matters you discussed. You also talked about scams and what to avoid. You are such a dynamic speaker; it was a pleasure to listen to you. I look forward to seeing your articles in the Arizona Republic. Thank you!

Sincerely,


Wanda Bales