Jane Walstedt: I’m going to turn to my colleague Cynthia Dawkins to present us with closing remarks. Cynthia--

Cynthia Dawkins: Thank you, Jane.

On behalf of the Women’s Bureau, I’d like to thank our presenters, Judith Martindale, Martha Priddy Patterson, and Kevin Huff for providing us with their expertise on “Strategies for a Secure Retirement.”

We’d also like to thank our mentors and our Wi$e Up participants for being on the call today.

We have learned so much today on ways in which you can start—if you have not already done so—to make your retirement work for you.

One of the strategies that you’ve heard about today is take advantage of the “power of compounding.” The earlier you start saving, the more your money will grow.

I just wish that I had known about this concept years ago. I am just at the retirement stage in my career and had I understood the principle behind compound interest when I started my career many years ago, boy! I’d easily be looking at $100,000 or more in investments, as with Vickie and David in Kevin Huff’s example. So don’t wait. Find out as much as you can and start as early as possible.

You can also:
• Put more money aside for your retirement than earlier generations.
• Join your employer-sponsored plan as soon as you start your new job.
• Start a budget and stick with it.
• Seek financial advice when appropriate, and
• Keep your debt to a minimum.

Today’s call is being recorded. To listen to recordings or read transcripts of previous calls, please visit the Wi$e Up Web site at www.wiseupwomen.org.

This concludes our call for today. Please join us for our next Wi$e Up teleconference call, August 31, 2006, 2pm Eastern Standard Time, on budgeting.

Thank you again for participating and we hope that you’ll join our call again next month.

Coordinator: Thank you for joining today’s conference. At this time all parties will disconnect from today’s conference. Thank you so much for joining.