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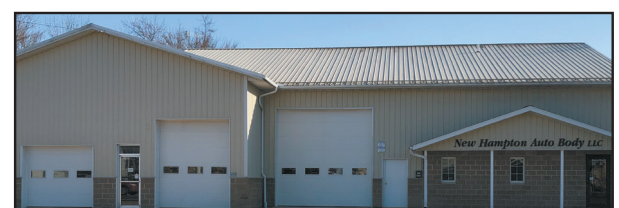
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Christ is the Reason for the Season

Merry Christmas

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Joel, Andrea, Rachel, Lacy, Mike, Katie, Tony & Maddi



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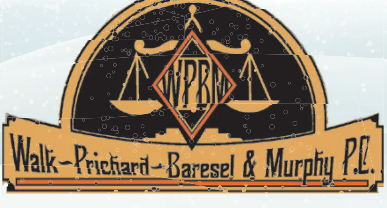
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Passing assets through a trust: What to know

As the year winds down, your thoughts might drift to the future. And, as part of that future, you may be thinking of where your financial assets will end up. You've worked hard to accumulate them, and you'll certainly need some of them to support your retirement, but what about the rest? What's the best way to pass them on to your loved ones?

There's no single path for everyone to follow. But you might consider establishing a trust, which offers some key benefits. For example, your estate can avoid the time-consuming, and highly public, process of probate. Plus, you can be highly specific about how your assets will be distributed.

To establish a trust, you will need to work with a qualified estate-planning attorney. And while you'll discuss many issues, here are three key questions that will certainly need to be addressed:

Who will serve as trustee of the trust? As the grantor, or creator, of your trust, you will pick the trustee – the individual or corporate entity that will manage the trust's assets and carry out the purpose of the trust. You could choose a trusted loved one, but this individual might not have the knowledge or experience to manage the responsibilities of a trustee. As an alternative, you could choose a corporate fiduciary, such as a bank or trust company. These entities are typically regulated by outside agencies and provide significant public matter expertise. Of course, they charge for their services and often have account minimums.

When are distributions made? As the grantor, you can choose when assets will be distributed to the beneficiaries you've named. You could decide to keep the assets in the trust until a beneficiary reaches the age of majority; note that the age of majority is not the same in all states. Or you could choose to "phase in" the distributions at particular ages – e.g.,

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30, 35, 40 – or after a certain number of years. You could even hold assets in the trust for the lifetimes of the beneficiaries. These types of choices will depend on several factors, such as your feelings for how responsible a beneficiary might be in managing money.

For what purposes can the trust assets be used? In addition to choosing when your trust should make distributions, you can decide how these assets should be used. You could designate some broad categories, such as health, education, maintenance and support. A beneficiary's request for distributions in these areas is usually granted. But you could also structure the trust to provide mandatory income, perhaps once a year, or include a provision that provides incentives, such as distributing certain amounts of money once the beneficiary has achieved a milestone, such as finishing a degree or purchasing a first home.

One final note: Although you clearly have great control over what your trust can accomplish, its effectiveness will also depend, to a great extent, on its asset level. With this in mind, you'll want to pay close attention to your investment decisions throughout your life and your withdrawal strategy during retirement. The better your choices in these areas, the more options you'll have with your trust – and the greater the potential benefits for your beneficiaries.

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor.

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NOTICE of EARLY DEADLINE

Due to the observed postal holiday for Christmas on Monday, December 26th

ALL ADVERTISING COPY

for the Dec. 27th Chickasaw County Advertiser

must be turned in by

NOON, WEDNESDAY, Dec. 21st

ADvertiser *"Thank You For Your Cooperation"*



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Thank you for the continued confidence in

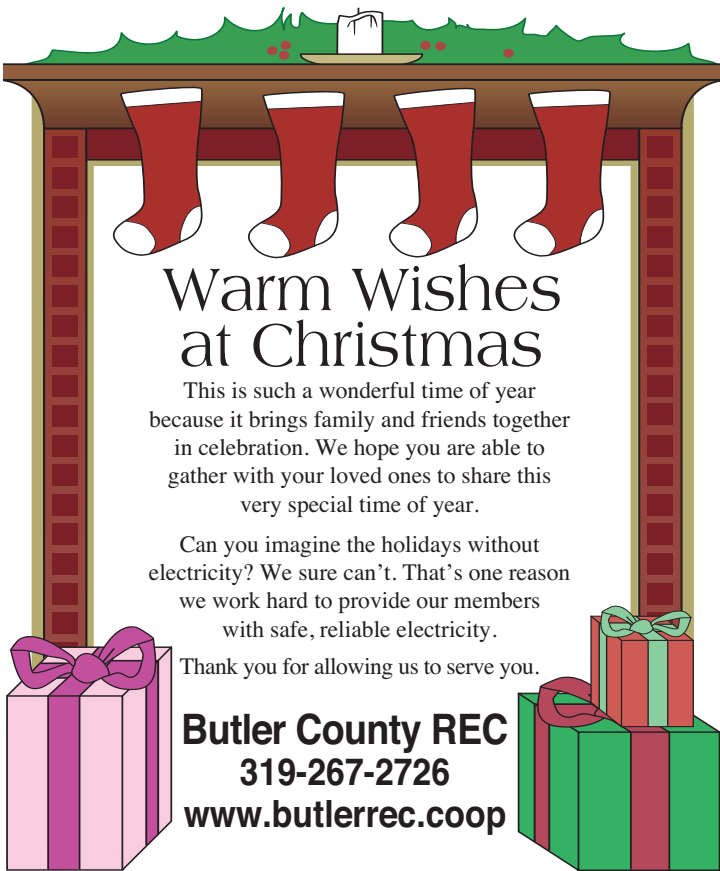
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Warm Wishes at Christmas

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Can you imagine the holidays without electricity? We sure can't. That's one reason we work hard to provide our members with safe, reliable electricity.

Thank you for allowing us to serve you.

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Merry Christmas!

May the timeless message of Christmas fill your heart and home with joy today and throughout the coming year!



Andrew Robinson, Agent
10 N Locust Avenue New Hampton, IA 50659
Bus: 641-394-4593
andrew@newhamptoninsurance.com
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Have Yourself A Merry Little Christmas!



No matter where you're headed this Christmas. We're hoping your holiday leaves you laughing all the way!

S & T Collision Center

Steve & Tami Sudol
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641-435-4825

Merry Christmas & Many Thanks!

Sleigh bells are ringing,
And we're filled with good cheer,
When we think of the new friends
That we've made this year -
And we'd like to extend,
to each one of you...
Our very best wishes,
and our gratitude, too!



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Happy Holidays

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Happy Holidays!

As holiday Cheer approaches, Our warmest wishes to you and yours. We wish you a Christmas filled with wonder, thank you for your continued support.



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DIRECTV SATELLITE TV Service Starting at \$74.99/month! Free Installation! 160+ channels available. Call Now to Get the Most Sports & Entertainment on TV! 844-558-1767 (mcn)

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MERRY Christmas AND HAPPY NEW YEAR



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may you be blessed with peace, happiness and love.

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Merry Christmas

For your goodwill and patronage, we are eternally grateful.

Glad tidings to you and your kin this holiday season.

Butler-Bremer Communications
715 Main St., Plainfield, IA
319-276-4458

Happy Holidays

May this holiday season sparkle & shine,
May all of your wishes & dreams come true,
And may you feel this happiness all year round.
Wishing you a wonderful holiday season!

*Thank you to all of our customers, partners, suppliers,
and employees who have contributed to our success*



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Merry Christmas

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Wishing You Happy Holidays
to our valued customers, neighbors and friends
and best wishes for the New Year!



H&R BLOCK

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New Hampton
641-394-3000

THE COVID crisis has cost us all something. Many have lost jobs and financial security. Have \$10K In Debt? Credit Cards. Medical Bills. Car Loans. Call **NATIONAL DEBT RELIEF**. We can help! Get a FREE debt relief quote: Call 1-866-552-0649. (mcn)

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*From Our Family to Yours,
Best Wishes for a Merry Christmas!*

Brightly wrapped boxes... stockings stuffed with surprises...
Of all the special gifts the holiday season delivers,
we appreciate the friendship of good folks like you most of all.

Thank you for your business with us this year!
*Grant, Dustin, Nick, Cindy, Kerigan, Casey,
Alex, Cindy, Patty & Michelle*



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We wish you and your family

A Merry Christmas and Joyous New Year!

We hope this time is filled with joy, prosperity, and fun with friends and family. Thank you for banking with us this past year and we look forward to working with you in 2023.



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We look forward to serving you and appreciate your business.

In observance of Christmas Day -
Saturday, December 24th, 2022 - Closed
Sunday, December 25th, 2022 - Closed
Monday, December 26th, 2022 - Closed

In observance of New Year's Day -
Saturday, December 31st, 2022 - Closed
Sunday, January 1st, 2022 - Closed
Monday, January 2nd, 2022 - Closed



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To all our customers and friends!
Thank you for your loyalty and we look forward to serving you in 2023.

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We wish you a very

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Thank you for your newspaper subscriptions and ad sales to the New Hampton Tribune, Nashua Reporter and Advertiser Shopper also for your continued support and business throughout 2023 year!

*Christopher Hall, Bob Fenske, Laurie Tiemessen, Dorothy Haber,
Kelly Terpstra, Terri Josephson & Chris Rimrod.*




ADvertiser



FRONT, L-R – Judy Adams, Rochelle Bushman, Dan Kuboushek, Bette Schmitt, Rosemary Phillips, Gerry Weiland; **BACK, L-R** – Katie Polashek, Doris Anderson, David Riha, Lori Gebel, Jan Cutsforth, Sharon Hackman, Jessica Denk.
Absent from photo, Anthony Emanuel

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We will be closed Monday, December 26 and Monday, January 2.



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Season's Greetings



We at New Hampton Nursing and Rehab and Kensington Place Assisted Living would like to extend our heartfelt gratitude to our wonderful and caring staff, our loving families and supportive community. We are grateful to have the opportunity to continue to serve the community and its members. Holiday greetings and best wishes for a New Year of happiness in a world of peace!



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THE COVID crisis has cost us all something. Many have lost jobs and financial security. Have \$10K In Debt? Credit Cards. Medical Bills. Car Loans. Call **NATIONAL DEBT RELIEF!** We can help! Get a FREE debt relief quote: Call 1-866-552-0649. (mcn)

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Let's wrap up 2022 with 22% off.
Wrap up sale December 20 - 31

Some Exclusions Apply

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Wishing you & your family a magical Christmas filled with many wonderful moments!
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Season's
Greetings

We value our relationship with our customers, suppliers, friends, and family and thank you for your continued support. We look forward to serving you in the upcoming year and wish you a happy holiday season and the very best for the new year.

