

ADVERTISER

Tuesday, March 28, 2023 Volume 17 - Issue 13 | 801 Riverside Dr., Charles City, IA 50616

Immaculate Conception Church
North Washington, Iowa

DRIVE THRU SWISS STEAK DINNER

SUNDAY, APRIL 2 Serving from 11:00 am - 1:00 pm

SERVING SWISS STEAK, POTATOES & GRAVY, CORN, COLESLAW AND A PIECE OF PIE

\$15 PER MEAL TICKETS AVAILABLE FROM ANY PARISHIONER OR THE DAY OF THE DINNER.

Proceeds from meal go towards Church building repairs.

RAFFLE ITEMS: Gift Certificates, Cash, Craft Items & More
Tickets \$1.00 each

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2023 MANUFACTURED HOMES, (14x60) 2Br, \$39,999. (16x80) (3Br-2Ba.) \$59,999. (24 x 44) (3Br - 2Ba) \$66,999. 1680 Sq. Ft., (4Br-2Ba) \$79,999. Delivered Factory-Direct, E. Of I-35, North/I-80, to Minnesota Border. 319-239-1920. (mcn)h

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3rd Annual NE Iowa Diecast TOY SHOW
Saturday, April 1st • 9am - 4pm

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AgFarmToys/Iowa Diecast Toys

ADMISSION

Adults	\$4
Ages 13-17	\$2
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Dealers from around the Midwest will be selling Farm Toys, Semis, Construction Toys, Hot Wheels, NASCAR, Cars, Memorabilia & More!

Show is sponsored by Iowa Diecast Toys/AgFarmToys.com in Clermont

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42"x57" Rustic barn wood table with 6 padded dining chairs

NOW \$1899
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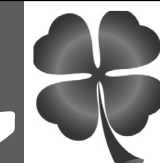
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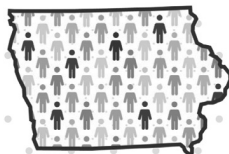
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What Goes Into a Retirement ‘Paycheck’?

During your working years, you generally know how much money you’re bringing in, so you can budget accordingly. But once you’re retired, it’s a different story. However, with some diligence, you can put together a “paycheck” that can help you meet your income needs.

Where will this paycheck come from? Social Security benefits should replace about 40% of one’s pre-retirement earnings, according to the Social Security Administration, but this figure varies widely based on an individual’s circumstances. Typically, the higher your income before you retire, the lower the percentage will be replaced by Social Security. Private pensions have become much rarer in recent decades, though you might receive one if you worked for a government agency or a large company. But in any case, to fill out your retirement paycheck, you may need to draw heavily on your investment portfolio.

Your portfolio can provide you with income in these ways:

- Dividends** – When you were working, and you didn’t have to depend on your portfolio for income to the extent you will when you’re retired, you may have reinvested the dividends you received from stocks and stock-based mutual funds, increasing the number of shares you own in these investments. And that was a good move, because increased share ownership is a great way to help build wealth. But once you’re retired, you may need to start accepting the dividends to boost your cash flow.

- Interest payments** – The interest payments from bonds and other fixed-income investments, such as certificates of deposit (CDs), can also add to your retirement income. In the years immediately preceding their retirement, some investors increase the presence of these interest-paying investments in their portfolio. (But even during retirement, you’ll need some growth potential in your investment portfolio.)

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ments to help keep you ahead of inflation.)

- Proceeds from selling investments** – While you will likely need to begin selling investments once you’re retired, you’ll need to be careful not to liquidate your portfolio too quickly. How much can you sell each year? The answer depends on several factors — your age, the size of your portfolio, the amount of income you receive from other sources, your spouse’s income, your retirement lifestyle, and so on. A financial professional can help you determine the amount and type of investment sales that are appropriate for your needs while considering the needs of your portfolio over your lifetime.

When tapping into your investments as part of your retirement paycheck, you’ll also want to pay special attention to the amount of cash in your portfolio. It’s a good idea to have enough cash available to cover a year’s worth of your living expenses, even after accounting for other sources of income, such as Social Security or pensions. In addition, you may want to set aside sufficient cash for emergencies. Not only will these cash cushions help you with the cost of living and unexpected costs, but they might also enable you to avoid digging deeper into your long-term investments than you might like.

You may be retired for a long time — so take the steps necessary to build a consistent retirement paycheck.

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

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Every month 84% of Iowans read local print or digital newspapers.

In the last 18 months, 13 Iowa newspapers have moved from corporate to local ownership.

Iowa's newspaper industry directly generates \$9.7 million in state and local taxes.

Iowa's newspapers support and sustain over 4,000 jobs.

The Iowa Newspaper Association manages and maintains a searchable database of public notices at no additional charge to government or taxpayers at www.iowanotices.org.

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PUBLIC NOTICE ACCESS IS IMPORTANT

A THIRD-PARTY FORUM INDEPENDENT OF GOVERNMENT: Newspapers publishing public notices are a trusted, neutral third-party providing transparency and public oversight. Putting government in control of overseeing its own public notices, as proposed, enables it to hide information they may prefer the public not see.

VERIFIABLE AND TRUSTWORTHY: A public notice printed in a newspaper creates a tangible proof of prior notice and unalterable evidence of publication and, as important, of the precise words used.

EASY, SECURE AND LONG-TERM ACCESS:

The public notices newspapers publish are archived and always accessible. The Senate bill would require public notices be posted only for a limited time on an online portal established and maintained by the secretary of state’s office. Public notices would no longer be required for publication in newspapers.

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