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Applications are available on-line at www.cityofcharlescity.org, Charles City Housing office, or may be picked up at City Hall, 105 Milwaukee Mall. Submit completed applications to the City of Charles City, Personnel Department, 105 Milwaukee Mall, Charles City, IA 50616 by 5:00 p.m. May 17, 2024.

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Should Estate Plans Be Equal ... Or Fair?

When you're creating your estate plan, your biggest priority may be taking care of your family — your spouse, grown children, grandchildren, and other loved ones. And as you think of where you want your assets to go, you also may be thinking about how to be fair — but is that the same as treating everyone equally?

In estate planning, "equal" doesn't always mean "fair." Let's consider some factors that can help explain the difference:

• **Need** — It's highly unlikely that the individuals you want to include in your estate plan — especially your adult children — have the same family and financial situations. For example, you could have one child who is extremely successful and has no children of their own, while another child earns much less income and supports three children. Clearly, your two adult children have vastly different financial needs — so, you need to consider whether you want to treat them equally or fairly. If you decide you want to treat them fairly, you may want to divide your assets in a way that provides more help to the child who needs it most.

- **Abilities** — You may well have some assets that you believe are more suitable for one child over another. This can be especially true if you are planning on passing on a family business. If you know that one child is the most capable of running the business or has been primarily involved in the business, then you may want to give that child control as a next-generation owner. Yet, this may not seem fair to another child, who might also express interest in the business, so you may want to look for ways to provide this child with enough assets to help make the overall inheritance more equal.

- **Practicality** – In some instances, you might think you can meet both the “fair” and “equal” criteria. Suppose, for instance, that you have a cabin or other vacation home that you think two of your children could share. In theory, this joint ownership might sound good, but in practical terms, it could



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cause problems. Are both children equally willing and capable of paying taxes and upkeep on the cabin or vacation home? What if one child wants to sell their share? And then, there's the question of who gets to use the property at various times of the year. All these issues should be resolvable, but they can also cause great stress within the family.

There's no simple formula for solving the fair-versus-equal dilemma. But keep this in mind: Communicating your wishes to your loved ones while you are drawing up your estate plan can help reduce confusion — and hopefully lead to fewer hard feelings — when you are no longer around.

By their nature, fairness and equality issues related to estate plans can trigger a range of emotions, and addressing these feelings beforehand can help provide a great service for your loved ones.

You might also find that some objectivity can be valuable. That's why, when creating your estate plan, you may benefit by working with a team of professionals, including your legal, financial and tax advisors.

When developing your estate plan, you might well strive for equality and fairness but above all, you want to get things right. And careful planning, open communication and appropriate guidance can help go a long way toward this goal.

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

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TRAINS: 1928 No38IE Locomotive, Sante Fe 1948 F3 Diesel Engine, Great Northern F-7, 1937 700 E Hudson Locomotive, 661 Electric Engine, 1931 #400E Blue Comet, American 4-4-0, old record player, 2 old garden globes, guitar, whip, wooden train track sesame cars, baseball, football, basketball, and other collector cards.

OUTDOOR AND GARAGE ITEMS: Wagner paint gun, 2 dog electric water bowls, meat grinder, 1,000 watt work light new in box, car wax master 900, yard lights, white cart, artist loft, garden tools, pet taxi, basketball hoop, 2 kids swimming pools, plastic outdoor table with umbrella, 2 camping chairs, rope light, 2 outdoor glider swings, garden hoses, turtle yard planter, blue egg crates, chisels, punches, tool box, ice auger, socket mac, Snap On Craftsman, sk, and other, dog trainer collar, sleeping bags, 14 foot V Bottom John Boat

GUNS AND KNIVES: BB gun, Winchester lever-action centerfire rifle 30-30 win 20" Barrel Model 94. There were only 10 of these guns made and this is number 1 of the 10 and they were only made for Bremer County, Remington Model 11-87 Compact Sportsman 20 GA autoloading shotgun 21" BBL VT, Sword, and couple bigger knives.

AUCTIONEER NOTE: Matt Ross will be at the action to do all the transfers and background checks on whoever buys the guns, there will be standing room only at this auction. This is only a partial listing. Too much to list. Not Responsible for accident or theft. Food stand on site. Viewing Friday, May 17th from 3pm to 6:30pm
TERMS: Cash or good check and also we do take credit and debit cards. Nothing will be removed until settled for.

PRESCOTT AUCTION SERVICE

Col. David Prescott 641-220-4364