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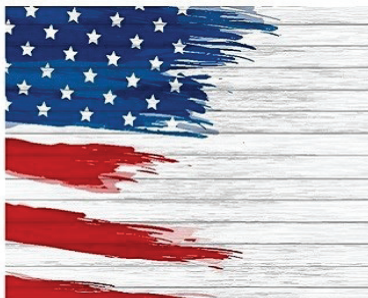
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Should You Consider 401(K) Loans or Withdrawals

At some point, you may have more money in your 401(k) than in any other investment. And even though your 401(k) is intended for your retirement, you may one day think you have to tap into your account early — but should you? And if you do, how should you go about it?

If it's possible to avoid taking money from your 401(k) before you retire, you probably should do so. You could spend 25 or more years in retirement, and you'll need to pay for those years, so you may want to look for alternatives to your 401(k). If you've built an emergency fund containing several months' worth of living expenses in cash or cash equivalents, you could use some of this money. If you have a Health Savings Account (HSA), you could use it to pay for qualified medical expenses. Or you could sell some of your taxable investments, rather than going into your tax-deferred 401(k).

But if you have determined that you must look at your 401(k) plan to meet a short-term funding need, you'll want to carefully consider how to go about it. You typically have two main choices: loans or withdrawals.

For plans that allow loans, employees can generally borrow up to 50% of the vested amount of their 401(k)s, up to a maximum of \$50,000 within a 12-month period. Administrative fees may apply, and Interest will be charged, but it will be added back to the 401(k) account as part of the loan repayments. Except when they're used for a home purchase, loans must be repaid within five years, with equal payments made at least quarterly, unless payments are allowed to be paused temporarily. If you leave the company or don't repay the loan according to the agreement, the loan balance will likely be treated as a taxable distribution.

Now, let's consider withdrawals. For 401(k) plans that

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allow current employees to make withdrawals, the withdrawal requests are usually considered either hardship or non-hardship. To qualify for a hardship withdrawal, you must demonstrate an immediate and heavy financial-need to pay for certain expenses, including a home purchase, college, a medical issue or other specified costs, and your withdrawal is limited to the amount necessary to meet the need. Non-hardship withdrawals can typically be taken for any purpose but usually are not granted until you're 59½ or older.

Unlike with a loan, a hardship withdrawal can't be repaid, while a non-hardship withdrawal can usually only be repaid by rolling over the amount to an IRA within 60 days. But the bigger issue may be taxes. If you withdraw funds from your 401(k), any previously untaxed money is generally taxed as ordinary income and a 10% penalty will apply if you're younger than 59½, unless you qualify for an exception. Plus, your 401(k) plan typically must withhold 20% of the withdrawal for taxes, so you'd have to take an even larger withdrawal to meet your needs.

Before embarking on a 401(k) loan or withdrawal, you may want to consult with a financial professional and your tax advisor. Taking money from your 401(k) is a big move, so make sure you know everything that's involved.

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

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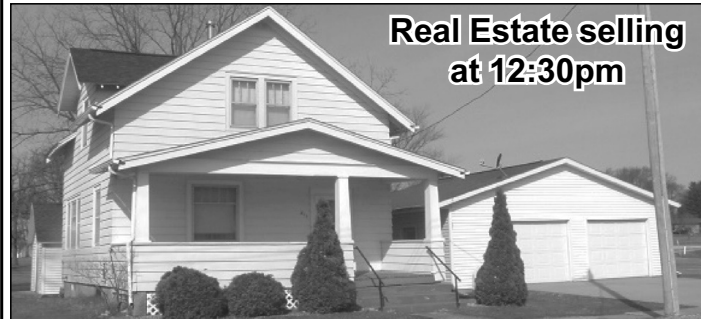
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Real Estate and Household LIVE Auction

Located at 211 1st Ave NW, Waucoma, IA 52171

Go to www.auctionsgo.com for full listing and photos.

Catherine has moved to assisted living. The following listing will be sold at public auction.



Real Estate selling at 12:30pm

Disclosures available at the auction regarding condition of real estate. Contract also available for review.

FURNITURE- FURNITURE SELLS FIRST AT 9:30: Queen Anne Style Dining Table with 4 Chairs & 2 Caption Chairs; Recliners; Sofa; Formica Table; Chairs; Card Table; Bakers Cabinet; 3 Piece Bedroom Set; 4 & 6 Drawer Chests; 2 Drawer Chest with Hutch Top; Drop Lid Desk; Small Drop Leaf Table; Metal & Wood Storage Cupboards; Blanket Chest; Cedar Cabinet.

APPLIANCES: GE Profile Washer; Hotpoint Clothes Dryer; GE Electric Stove; GE Refrigerator; Dessels Imperial Upright Freezer; Microwave Filter Queen Vacuum Cleaner.

COLLECTIBLES & HOUSEHOLD: Glass & Ceramic Shoe Collection; Large Amount of Catherine's Collection of Local Church & Other Cook Books; Figurines; Royal Copley Chickens, Hen on a Nest; China Dinner Set; Pressed, Colored & Crystal Glass Bowls, Vases & Candle Holders; Silesia & Germany Bowls & Plates; Anchor Hocking Fire King Dinner Plates, Cups, Saucers Set Plus Extra Matching Pieces; Czech Wall Pockets; Germany Crystal Glass Basket; Tea Pots; Silver Plated Silverware Set; Lotus Guitar & Case; Large & Small Religious Statues; Religious Framed Pictures; Chandelier; Table Lamps; Craft, Garden, Quilt, & Religious Books; LP Albums; Kitchen Utensils; Pyrex Casserole & Bowls; Linens, Doilies, Tablecloths, Towels, Quilts, Comforters, Pillows; Wicker Storage Box; Christmas Decor; Pots, Pans & Bake Ware; Meat Grinder; Toy Farmer Magazines; Ertl & Spec Cast Toy Information Binders; Century Binder with Antique Christmas Card Collection; Advertising Farm Caps; Fayette, Winneshiek & Chickasaw County Atlases; Yard Sticks; Jirak Store, Jackson Junction, IA Thermometer; I H 400 Sign; Metal File Cabinets; Luggage; Projector Screen; Space Heater; Porch Swing; Cistern Pump, County Plat Directories, Balik Implement - Spillville, IA Advertising Items, Madame Alexander Dolls, Plus More Items Not Listed.

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CATHERINE BALK, OWNER

Terms: Cash or good bankable check with photo ID to register day of Auction. Nothing to be removed until settled for. All announcements made day of Auction take precedence over advertised material. Not responsible for accidents, thefts, errors, omissions, descriptions and merchandise after sold. All items sold as is, where is, with no warranties or guarantees expressed or implied by the sellers or the auction service. **NO BUYERS PREMIUM. Balk Tank lunch benefit for St Rose Cemetery.**



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USDA Permanent Program Technician

The Chickasaw County USDA Farm Service Agency (FSA) Office located in New Hampton, Iowa, is now accepting applications to fill two permanent Program Technician positions. The individual selected will be responsible for carrying out general office activities and technical functions pertaining to all FSA administered programs. Regular work schedule from 8:00 am to 4:30 pm, Monday through Friday. Applicants should possess excellent customer service skills as well as strong clerical, math, and computer data entry skills. A general knowledge of agricultural practices would also be beneficial. This position has a starting salary range of \$30,015 up to \$60,703 per year including full health and retirement benefits under the federal employee program. The individual selected will be required to pass a background investigation and fingerprint check. There will be a 15% recruitment incentive for those selected.

The full vacancy announcement with mandatory application requirements can be obtained online at www.usajobs.gov by searching in the keywords vacancy announcement number #FSACO-11976954-23-IA-KR

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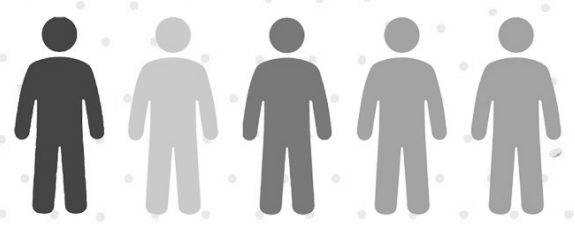
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Start & Finish at the CWC (1050) W Hamilton, New Hampton)

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\$25 Registration fee

More information contact CWC
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Register Online @
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Friday, June 9

6 PM - PARADE ON MAIN ST.
6 PM - BEVERAGE TENT & RESCUE SQUAD FOOD TENT
7:30 TO 11 PM - LIVE MUSIC BY **THE DWEEDS**
SPONSORED BY: **Dungey's** **ATEK** Metal Technologies

FIREWORKS AT DUSK

Saturday, June 10

9 AM - 3V3 BASKETBALL TOURNAMENT
9 AM TO 3 PM - **MAKER'S MARKET** AT ST. JOE'S GYM (200 N MAPLE AVE)
10 AM - CWC 5K FUN RUN & WALK
10 AM TO 1 PM - FAMILY FUN ZONE
10 AM TO 2 PM - SELF GUIDED SCHOOL TOURS AT NH SCHOOLS
10 AM - FOOD & BEVERAGE TENTS OPEN
11 AM - NH FFA KIDDY TRACTOR PULL
11 AM TO 2 PM - **SHOW & SHINE CAR SHOW**
12 PM TO 5 PM - SWIMMING POOL \$1 DIP
12 PM - CORNHOLE TOURNAMENT
12 PM - **LIL MISS HEARTLAND PAGEANT**
1 PM - MUSIC BY MADISON KOLBET
3 PM - NORTH IOWA TAE KWON DO
4 TO 7 PM - HAPPY HOUR FEATURING **BRUCE DAY**
8 TO 11:30 PM - HEADLINE BAND FEATURING **RHINO**
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SCHEDULE OF EVENTS ARE SUBJECT TO CHANGE - VALID I.D. REQUIRED TO OBTAIN WRISTBAND FOR PURCHASE OF ALCOHOL - CREDIT CARDS ACCEPTED - NO COOLERS ALLOWED
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