

# ADVERTISER

Tuesday, June 13, 2023 Volume 17 • Issue 24 | 801 Riverside Dr., Charles City, IA 50616

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All youth (ages 18 and younger) who are seen  
for a sports physical, annual exam or well  
child check in June or July will be entered to  
win 2 free school activity passes (for your school).

Remember to make sure your child has the appropriate vaccinations:

- Tdap (tetanus, diphtheria & pertussis) required for entry into 7th grade
- Meningitis vaccine: 1 dose required for entry into 7th and 12th grade
- Vaccines for adolescents to discuss with your provider: Tdap, Meningococcal, HPV (human papilloma virus), Hepatitis A.

Please check with your insurance company to verify coverage of annual physicals  
and vaccines prior to your appointment.

New Hampton Family Medicine

308 North Maple Ave., New Hampton

641-394-2151 [Mercyone.org/newhampton](http://Mercyone.org/newhampton)

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**LAWLER IRISH FEST**  
HAMILTON, IOWA  
June 16-17, 2023

# Sláinte

Lawler Irish Fest

IRISH & PROUD  
**June 16-17, 2023**  
**LAWLER, IOWA**  
**Your Family-Fun Weekend**  
including:

**Stage Entertainment\***  
**Friday, June 16** - Tent opens at 6:00 pm  
• **Opening Ceremony** 6:30 pm  
- Grand Marshal & Honored Guests  
• **Wapsi River Ramblers** 7:15 pm (Rockabilly/  
Blues/Electrograss. Sponsored by H&M Tinting  
• **JayR. Brick Bank** 8:30 pm  
(Classic Rock/Pop/Country/Blues)

**Food and Merchandise Vendors**  
throughout the weekend.  
No outside alcohol or coolers allowed.

**Activities\***  
**Friday, June 16** - Tent opens at 6:00 pm  
• Casual get-together; time to Visit old & New Friends  
• **4-Person Best Shot Golf Tournament** 9:00 am  
Jackson Heights Country Club  
Sponsored by Insurance Assoc. of Lawler-John Cuveller  
• **Kids Area - Croell Park 6-9 pm**  
New Inflatables Sponsored by K3 Inflatables-  
Nick & Tracy Kralling  
• **Kids Games, Face Painting**  
• **Outdoor Movie at Dusk** Bring chair/blankets

**Stage Entertainment\***  
**Saturday, June 17** - Tent opens at 1:00 pm  
• **Rochester Pipes & Drums** 2:00 pm Sponsored  
by Insurance Associates of Lawler, John Cuveller  
• **Champagne Academy of Irish Dance** 2:30 pm  
• **Father Placid** 3:45 pm (Irish/Folk)  
• **The Crowfoot Rakes** 5:15 pm Sponsored by  
Phillips Modern Ag Service (Traditional Irish)  
• **Men's Best Legs in a Kilt Contest** TBA  
• **Blame Not the Bard** 6:45 pm (Traditional Irish)  
• **BIRDCHILD** 8:45 pm (Classic Rock/Pop)

**Lawler Historical Society**  
Display at Starlite Ballroom  
Friday, June 16 • 5pm-8pm  
Saturday, June 17 • 10am-6pm  
Sunday, June 18 • 9am-Noon

**Tickets**

**Main Stage Admission**  
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# Thank You

The family of Maida Wiegmann would like to thank everyone for all the prayers, food, flowers, cards, memorials and support given to our families at this difficult time. The thoughtfulness of our friends, family and the community will never be forgotten. Special thanks to MercyOne North Iowa Hospice and the 9th St. Chautauqua Nursing home for their excellent care of Maida. Thank you to Pastor Martha for the meaningful service to celebrate Maida's Life.

*With our love and thanks, The family of Maida Wiegmann.*

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## **Special Needs Trust Could Ease Families' Stress**

If you have a family member with special needs, you might face emotional and physical issues, but you also may be concerned about maximizing the financial support your loved one requires. Consequently, you may want to consider establishing a special needs trust.

This type of trust can help maintain the financial security and lifestyle of an individual with special needs. Furthermore, a special needs trust can allow the trust's beneficiary to receive financial support for supplemental needs without losing public benefits, such as Supplemental Security Income (SSI) and Medicaid.

Here's how it works: You, as the trust's granter, establish the trust and name a trustee who is responsible for managing the trust. You can fund the trust with gifts throughout your lifetime or from other sources, such as inheritances or court settlements. But another popular funding mechanism is life insurance, which the trust can purchase on the life of one or both parents of a special-needs child. And as long as the trust is also named the beneficiary of the policy, government benefits will be protected.

In a special needs trust, the role of trustee is important. A trustee must manage the funds within the trust and ensure those funds are used only to supplement SSI and Medicaid, the government programs that typically pay for food, housing and medicine. Instead, a special needs trust can be used for most other expenses, including transportation and travel, education, entertainment, professional services and personal items.

You could serve as trustee yourself or choose a relative or a trusted friend. Ideally, you want someone who's familiar with your wishes and the needs of your family member with disabilities and who is also competent at managing finances and staying current on SSI and Medicaid regulations.

As an alternative, you could hire a professional trust company to manage your special needs trust. This type of company has expertise in asset management

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and government regulations and can provide you with strict recordkeeping of all the financial transactions associated with your trust. If you go this route, you'll want to compare different trust companies' costs and services. For such a personal matter as administering a trust for your special-needs family member, you'll want to be sure you're comfortable with whatever company you select.

Also, you'll want to be familiar with some of the possible areas of concern regarding special needs trusts. For one thing, because the trustee totally controls when and how funds are distributed, beneficiaries can get frustrated if their requests for money are denied. Additionally, while third-party special needs trusts are funded by someone other than the beneficiary, first-party special needs trusts are funded by the beneficiary's own assets — and for these first-party special needs trusts, the trust must typically pay back Medicaid for money it has spent on the beneficiary's behalf after the death of the beneficiary. This repayment could deplete the trust, depriving secondary beneficiaries of any assets they might otherwise receive. Third-party special needs trusts do not require Medicaid repayment.

Consult with a legal professional before establishing a special needs trust to ensure this arrangement is appropriate for your family's situation. But if it is, and if it's managed properly, it can relieve you of some of the stress you may feel over the future of your loved one with special needs.

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

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### Requirements

- Must be 18 years of age
- Hours: 2:30pm-6:30pm Monday-Thursday
- Must commit for June, July, and August
- Must be reliable and dependable
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