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FARM REAL ESTATE FOR SALE

The Little D Ranch, LLP, formerly the Francis J. & Helen B. Dietzenbach farm real estate, located at 1075 Little Church Road, Fort Atkinson, Iowa, consisting of approximately 173.1 taxable acres is for sale. The 173.1 acres consists of approximately 148.6 tillable acres and 24.5 acres of pasture and timber. The average CSR2 of the tillable ground is 55.73. The current farm lease has been timely terminated.

Said real estate is legally described as follows:

The East One Half of the Northeast Quarter of the Northeast Quarter (E ½ NE ¼ NE ¼) of Section 33, and the Northwest Quarter (NW ¼) of Section 34, all in Township 96 North, Range 9 West of the 5th P.M., Winneshiek County, Iowa.

Said property shall be sold in two (2) parcels. Parcel 1 is approximately 91.6 total acres, 67.95 tillable acres and 23.65 acres of pasture, buildings site and timber. Parcel 2 is approximately 81.5 total acres, 80.84 acres of tillable ground and .66 acres of non-tillable. Upon completion of the sales of Parcel 1 and Parcel 2 separately, Parcels 1 and 2 will be sold together.

The property shall be shown by appointment only by contacting Mark Dietzenbach, 660 Wall St., Lansing, IA 52151, Phone: (563) 419-7774, or Luann Schmitt, 1741 Sand Road, Ossian, IA 52161, Phone: (563) 419-3383. Bid packets may be picked up at the Anderson Law Office, Decorah, Iowa, or by calling (563) 382-2959.

Written bids shall be submitted to:

Anderson, Wilmarth, Van Der Maaten, Belay, Fretheim, Gipp, Evellsizer Olson, Lynch & Zahasky Law Office
212 Winnebago Street
P.O. Box 450
Decorah, IA 52101-0450

on or before July 25, 2022, at 4:00 p.m. All parties submitting a written bid shall do so for each parcel separately and the two (2) parcels together. Bidders will be given an opportunity to submit a higher bid on August 2, 2022, at 1:30 p.m., in the St. Lucas Community Center, 101 West Main St., St. Lucas, IA 52166.

The successful bidder(s) will be required to pay 15% of the total purchase price on the day of sale. Possession and the balance due will be paid upon closing to be held on or about November 30, 2022, subject to completion of survey (if sold in separate parcels) and abstract preparation.

The Seller reserves the right to reject any and all bids.

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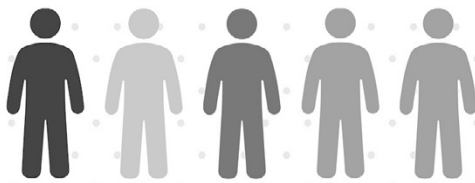


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Prepare yourself for a long retirement

We all want to live long lives. We all expect to live long lives. But are we financially prepared for this longevity?

Before we get to the issue of preparation, let's look at a couple of interesting findings from a 2022 survey by Age Wave and Edward Jones:

- The surveyed retirees said, on average, they expect to live to 89, and they said the ideal length of retirement is 29 years.
- When asked if they want to live to 100, nearly 70% of the respondents said "yes." The main reason for this desire for long life? To spend more years with their family and friends.

Of course, none of us can see into the future and know how long we'll be around. But with advances in medical care and a greater awareness of healthy lifestyles, these aspirations have a real basis in reality.

However, if you're going to enjoy a longer lifespan, and the extra years with your loved ones, you need to ensure your finances are also in good shape. How can you make this happen?

Here are some basic steps to follow:

- Save and invest early and often. This may be the oldest piece of financial advice, but it's still valid. The earlier you start saving and investing for your retirement, the greater your potential accumulation. Consider this: If you began saving just \$5,000 per year at age 25, and earned a hypothetical 6.5% annual rate of return, and didn't take any early withdrawals, you'd end up with \$935,000 by the time you reached 65. But if you waited until 35 to start saving and investing, and you earned the same hypothetical 6.5% return – again with no early withdrawals – you'd only end up with \$460,000. And if you didn't start saving until 45, you'd end up with just over \$200,000, again given the same 6.5% return.
- Be mindful of debt. You may not want to be burdened with certain debts when you



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enter retirement. So, while you're still working, try to reduce unwanted debts, particularly those that don't offer the financial benefits of tax-deductible interest payments. The lower your debt load, the more you can save and invest for the future.

- Keep reviewing your progress. It's important to monitor the progress you need to make toward achieving your goal of a comfortable retirement. Over the short term, your investment balances may fluctuate, especially in volatile financial markets such as we've seen in the early part of this year. But you'll get a clearer picture of your situation if you look at long-term results. For example, have your accounts grown over the past 10 years as much as you had planned? And going forward, do you think you're in good shape, or will you need to make some changes to your investment strategy? Keep in mind that, if you're 50 or older, you can make "catch-up" contributions to your IRA and 401(k) that allow you to exceed the regular limits. You may also want to adjust your investment mix as you near retirement to potentially lower your risk exposure.

Hopefully, you will enjoy many years of a healthy, happy retirement. And you can help support this vision by carefully considering your financial moves and making the ones that are right for you.

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

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