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Avoid These Estate-Planning Mistakes

When many people hear the words “estate planning,” they assume it’s just for the wealthy. But that’s not the case because everyone can benefit from an estate plan. And when you’re creating one, you’ll want to avoid some common mistakes.

Before we look at those mistakes, let’s go over what estate planning is designed to accomplish. Essentially, an estate plan allows you to pass on your assets in the way you desire. But it can also specify other actions, such as naming someone to care for your minor children if you were no longer around. In creating an estate plan, several key documents are involved, including a will, a trust, a financial power of attorney and a medical power of attorney or a health care directive.

Now, let’s consider a few estate-planning mistakes:

- Not communicating your plans. You’ll need to inform your family about whom you’ve chosen as executor – the individual who will administer your estate – and whom you’ve named as the trustee – the person who will manage your trust’s assets. (You can also choose a trust company to handle this duty.) And to help avoid unpleasant surprises when your estate is being settled, consider letting your children or other close relatives know who will be receiving what.
- Not reviewing your plans periodically – Once you create your estate plans, don’t forget about them. Over time, your personal situation may change – you may experience a remarriage or bring in new children. Your interests may change, too – perhaps you’ll become deeply involved in supporting a favorite charitable organization. Given these and other potential changes, you’ll want to review your estate plans once in a while to see if they need to be modified.
- Not updating beneficiary designations – Every so

often, you may want to review the beneficiary designations on your life insurance policies, investment accounts and retirement assets. As mentioned, changes in your life, such as remarriage and the addition of new children, may affect your beneficiaries. Beneficiary designations are powerful and can even supersede your will, so you’ll want to update them as needed. Also, if you have a 529 education savings plan, you’ll want to name a successor owner – someone who can take over your 529 if you were to pass away.

- Not re-registering assets placed in a trust – A living trust offers you many potential benefits, such as the ability to bypass the time-consuming and highly public process of probate when it’s time to settle your estate. However, just establishing the trust, by itself, may be insufficient – you likely also need to re-register assets, such as your investments, so they are officially owned by the trust, not by you. This is essential for the trust to work as you intended.

Here’s one other mistake – not getting the help you need. Estate planning can be complex, so you’ll want to work with an attorney, and possibly with your financial advisor and tax professional, too.

By avoiding key mistakes and working with a qualified team of professionals, you can create and maintain an estate plan that will help you leave the legacy you desire.

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

Edward Jones, Member SIPC

Clint Whitcome

Financial Advisor

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Notifications

ORIENTATION FOR FAMILIES

ELEMENTARY OPEN HOUSE

THURSDAY, AUGUST 18TH

2:00 P.M. - 6:00 P.M.

MIDDLE SCHOOL OPEN HOUSE

THURSDAY, AUGUST 18TH

4:00PM - 6:00PM

5TH GRADE ORIENTATION AT 6:00PM

HIGH SCHOOL FRESHMEN OPEN HOUSE

WEDNESDAY, AUGUST 17TH

6:00 P.M. - 7:00 P.M.

NOTICE ~ ALL ATHLETES

You must have a Doctor's certificate of fitness before you are eligible to participate in athletics. Athletes are responsible for obtaining their own physicals. All athletes must have insurance or waiver of insurance along with emergency procedure cards on file with school before they will be allowed to participate.

IMPORTANT: Students participating in interscholastic athletics, cheerleading and dance; and their parents/guardians; must sign an acknowledgement form stating they have received the information provided on the concussion fact sheet titled, "HEADS UP: Concussion in High School Sports." Students cannot practice or compete in those activities until this form is signed and returned.

SCHOOL BUS SERVICE

Ten buses will operate in the district to provide transportation for approximately 720 rural students. Bus assignments will be published in a later issue.

High School students living in New Hampton may ride from the elementary school building to the high school building in the morning and from the high school to the elementary building in the afternoon.

SCHOOL BUS VIDEO CAMERAS

The New Hampton Community School District Board of Directors has authorized the use of video cameras on school district buses. The video cameras will be used to monitor student behavior, to maintain order on the school buses, and to promote and maintain a safe environment. Students and parents are hereby notified that the content of the videotapes may be used in a student disciplinary proceeding. The content of the videotapes are confidential student records and will be retained with other student records. Videotapes will only be retained if necessary by the administration. Parents may request to view videotapes of their child if the videotapes are used in a disciplinary proceeding involving their child.

REPORTING A SAFETY CONCERN

- If you see something, say something.
- Call 9-1-1 if there is an immediate danger, if you know about an emergency, or if you see suspicious activity.
- Otherwise you may report any other safety concerns via the district's reporting number 641-394-2134 Extension 6008. This number allows students, staff, parents, and community members to confidentially submit concerns regarding safety, harassment, intimidation, and bullying to the district administration. All reports may be submitted anonymously.

PARENT NOTIFICATION

Parents'/Guardians' Rights Notification:

Parents'/Guardians in the New Hampton Community School District have the right to learn about the following qualifications of their child's teacher: state licensure requirements for the grade level and content areas taught, the current licensing status of your child's teacher, and baccalaureate/graduate certification/degree. You may also request the qualifications of an instructional paraprofessional who serves your student in a Title I program or if your school operates a schoolwide Title I program.

Parents'/Guardians may request this information from the Office of the Superintendent by calling or sending a letter to Office of the Superintendent, 710 West Main Street, New Hampton, IA 50659.

STUDENT ABUSE BY SCHOOL EMPLOYEES AND ASSIGNED INVESTIGATORS

Chapter 102 of the Iowa Administrative Code prescribes procedures for charging and investigating incidents of abuse of students by school employees. The school district's designated investigators are: Jay Jurens, Superintendent (641) 394-2134 or Linda Tiemessen, school nurse (641) 394-2134

HUMAN GROWTH AND DEVELOPMENT

The school district provides students with instruction in human growth and development. Parents may review the human growth and development curriculum prior to its use and have their child excused from human growth and development instruction. Parents should contact the principal if they wish to review the curriculum or to excuse their child from human growth and development instruction.

Jay Jurens

Superintendent 641-394-2134 ext. 6

Matt Manson

High School Principal 641-394-2134 ext. 3

Scott Frerichs

Activities Director 641-394-2134 ext. 4

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MULTI-CULTURAL GENDER FAIR (MC/GF) GRIEVANCE PROCEDURE

Students, parents of students, or employees of the New Hampton Community Schools have the right to file a formal complaint alleging non-compliance with the regulations out-lined in Title VI of the 1964 Civil Rights Act, Title IX of the Education Amendments of 1972, Section 504 of the Rehabilitation Act of 1973, or Section 12.(8) of the Iowa State Education Standards.

Level I (Informal and Optional) - Employees with a grievance of discrimination on the basis of gender, sexual orientation, race, national origin or disability may first discuss it with their principal or immediate supervisor, with the objective of resolving the matter informally. A student or parent with a complaint of discrimination on the basis of gender, sexual orientation, race, national origin or disability should immediately discuss it with the teacher, counselor or building administrator involved.

Level II (Informal and Optional) - If the concern remains unresolved, the grievant is encouraged to approach the MC/GF Compliance Committee for the purpose of resolving the concern through fact gathering and discussion. The role of this group is to reconcile, if possible, the concern of the grievant using an informal procedure. The group will consist of the grievant, the person against whom the grievance has been filed, the principal or designee, a minimum of two MC/GF Advisory Committee members, and the MC/GF Facilitator.

Level III (Formal) - If the grievance is not resolved at level one or level two and the grievants wish to pursue the grievance, they may formalize it by filing a complaint in writing on the Compliance Violation Form, which may be obtained from the Compliance Officer.

The remaining steps in the grievance process will be reviewed with the grievant. The entire grievance procedure is available for inspection in the Compliance Officer's Office along with other information relating to these topics. Please contact Brad Schmitt, Middle School Principal, 710 W. Main, New Hampton, IA 50659, (641) 394-2134 ext. 2 b_schmitt@new-hampton.k12.ia.us if you have any questions, concerns, or complaints. Mr. Schmitt is the Title VI and Title IX Officer for the New Hampton Community School District.

PARENTAL NOTICE GENERAL EDUCATION INTERVENTIONS

The New Hampton Community School District uses a problem solving model to address student concerns through general education interventions. Problem solving activities are part of the school's general program and may occur at any time throughout the school year. The problem solving process is a systematic set of procedures designed to look at different factors that might be affecting student success, such as what is taught, how it is taught, and how the student responds to these processes. During the problem solving process, school personnel (including special education staff and Keystone special education personnel) may be involved in gathering information that will be used to develop effective interventions.

As parents, you are key participants during all facets of problem solving. If a child is recommended for special education services, parents must give written consent. Parents may also request that their child be considered for special education services at any time by contacting the child's principal.

SECTION 504 OF THE REHABILITATION ACT OF 1973

Section 504 of the Rehabilitation Act of 1973 prohibits discrimination against persons with a disability in any program receiving federal financial assistance. In order to fulfill obligations under Section 504, the New Hampton Community School District has the responsibility to avoid discrimination in policies and practices regarding its personnel and students. No discrimination against any person with a disability should knowingly be permitted in any program and practices of the school system.

The New Hampton Community School District has the responsibilities under Section 504, which include the obligations to identify, evaluate, and if the student is determined to be eligible under Section 504, to afford access to appropriate educational services.

If the parents or guardians disagrees with the determination made by the professional staff of the school district, he/she has a right to a hearing with an impartial hearing officer.

If there are any questions, please feel free to contact Matt Manson, Section 504 Coordinator for the New Hampton Community School District, at (641) 394-2134 ext. 3.

FAMILY EDUCATIONAL RIGHTS & PRIVACY ACT NOTIFICATION OF RIGHTS

The Family Educational Rights and Privacy Act (FERPA) affords parents and students who are 18 years of age or older ("eligible students") certain rights with respect to the student's education records. These rights are:

(1) The right to inspect and review the student's education records within 45 days after the day the School receives a request for access.

Parents or eligible students who wish to inspect their child's or their education records should submit to the school principal [or appropriate school official] a written request that identifies the records they wish to inspect. The school official will make arrangements for access and notify the parent or eligible student of the time and place where the records may be inspected.

(2) The right to request the amendment of the student's education records that the parent or eligible student believes are inaccurate, misleading, or otherwise in violation of the student's privacy rights under FERPA.

Parents or eligible students who wish to ask the School to amend their child's or their education record should write the school principal [or appropriate school official], clearly identify the part of the record they want changed, and specify why it should be changed. If the school decides not to amend the record as requested by the parent or eligible student, the school will notify the parent or eligible student of the decision and of their right to a hearing regarding the request for amendment. Additional information regarding the hearing procedures will be provided to the parent or eligible student when notified of the right to a hearing.

(3) The right to provide written consent before the school discloses personally identifiable information (PII) from the student's education records, except to the extent that FERPA authorizes disclosure without consent.

One exception, which permits disclosure without consent, is disclosure to school officials with legitimate educational interests. The criteria for determining who constitutes a school official and what constitutes a legitimate educational interest must be set forth in the school's or school district's annual notification for FERPA rights. A school official typically includes a person employed by the school or school district as an administrator, supervisor, instructor, or support staff member (including health or medical staff and law enforcement unit personnel) or a person serving on the school board. A school official also may include a volunteer, contractor, or consultant who, while not employed by the school, performs an institutional service or function for which the school would otherwise use its own employees and who is under the direct control of the school with respect to the use and maintenance of PII from education records, such as an attorney, auditor, medical consultant, or therapist; a parent or student volunteering to serve on an official committee, such as a disciplinary or grievance committee; or a parent, student, or other volunteer assisting another school official in performing his or her tasks. A school official typically has a legitimate educational interest if the official needs to review an education record in order to fulfill his or her professional responsibility.

Upon request, the school discloses education records without consent to officials of another school or school district in which a student seeks or intends to enroll, or is already enrolled if the disclosure is for purposes of the student's enrollment or transfer.

(4) The right to file a complaint with the U.S. Department of Education concerning alleged failures by the School to comply with the requirements of FERPA. The name and address of the Office that administers FERPA are: Student Privacy Policy Office, U.S. Department of Education, 400 Maryland Avenue, SW, Washington, DC 20202

ANNUAL NOTICE OF NONDISCRIMINATION

The New Hampton Community School District offers career and technical programs in the following service areas: Industrial Technology, Family and Consumer Sciences, Business, Vocational Agriculture, and Health Sciences.

It is the policy of the New Hampton Community School District not to discriminate on the basis of race, color, national origin, sex, disability, religion, creed, age (for employment), marital status (for programs), sexual orientation, gender identity and socioeconomic status (for programs) in its educational programs and its employment practices. There is a grievance procedure for processing complaints of discrimination. If you have questions or a grievance related to this policy please contact the district's Equity Coordinator, Brad Schmitt, Middle School Principal; 710 West Main, New Hampton, Iowa 50659, 641-394-2134 ext. 2, b_schmitt@new-hampton.k12.ia.us

Brad Schmitt

Middle School Principal 641-394-2134 ext. 2

Emily Steele

Elementary Principal 641-394-2134 ext. 1

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New Hampton Mill

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- Schedule feed delivery to accommodate feed production
- Deliver bagged feed
- Maintain clean working environment
- Performs other duties as needed and/or assigned

QUALIFICATIONS:

- Ability to work in a team environment
- Able to lift up to 60 pounds
- Valid Driver's License and clean driving record
- Capable of operation a Fork Lift and End Loader
- Work well with livestock customers and mill personnel

WORK ENVIRONMENT:
The work environment and physical characteristics are representative of those that an employee encounters while performing the essential functions of this position. Refer to the "Essential and Marginal Function Analysis" statement for a complete description of essential functions and functional requirements.

EEO- Pre-Employment Drug Test and Post-Offer Physical

To apply Contact Heather Dieschbourg
Email: Heather.Dieschbourg@lynchfamilycompanies.com
Call: 563-379-0721

HOSPICE VOLUNTEER TRAINING

Howard County Community Hospice, a department of Regional Health Services of Howard County, is seeking individuals interested in serving as volunteers for our organization, our clients, and their families. Hospice Volunteers bring social and emotional comfort to those in the final months of life in numerous ways, such as friendly visiting, errand running, or sitting with a patient while their loved one takes a much needed break from caregiving duties. No experience is necessary, and no direct care of the patient is required.

Training will be held from 10AM to 3PM at Regional Health Services of Howard County in the West Conference Room on:

• Tuesday, Sept 27 • Wednesday, Sept 28 • Thursday, Sept 29

Hospice volunteers find their experiences to be personally rewarding and emotionally heartwarming. **Pre-registration is required by calling 563-547-2989, and is requested by Wednesday, August 31.**

For those interested, but unable to attend the scheduled sessions, a home video-based training is available. Please call for details.



FARM BUREAU FINANCIAL SERVICES Curtis Franzen-Agent Ph: 641-394-3020 Auto, home, farm, business, life and annuities. 515 W. Milwaukee, New Hampton. curtisfranzen.fbfsagents.com

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New Hampton Community Schools

First Day of School August 23, 2022



REGISTRATION

Parents of children in the elementary, middle and high school are asked to register their children online for the 2022-23 school year. Online registration will open on:

Monday, July 25, 2022

Go to: new-hampton.k12.ia.us

Click Menu, go to Registration, and follow the links.

If you need assistance, please contact the School Offices or stop in after August 1st.

***Reminder* Breakfast/Lunch Program will not be Free for the 2022-2023 school year.**

Please fill out a Free/Reduced Lunch Form to see if you qualify.

The purpose of registration is to provide an opportunity for parents to pay school fees, hot lunch/breakfast fees and to find out their class assignments. This service is necessary to eliminate congestion on the first day of school. Education Options Registration will be with registration on the above dates.

FEE SCHEDULE

INSTRUCTION FEE	
K-4	\$55.00
5-8	\$80.00
9-12	\$85.00

7-8 GRADE ATHLETIC TOWEL FEE \$20.00

One time payment per year if a student participates in football, volleyball, cross country, basketball, wrestling and/or track.

RevTrack online fees will be waived until August 23, 2022

OPTIONAL FEES

School Yearbook High School	\$60.00
Vehicle Registration	\$15.00

High School students who drive vehicles to school **must** register **each** vehicle. All vehicles must have a sticker/tag visible from outside the vehicle in order to legally park in the high school parking lot.

ACTIVITY PASS

The Activity Pass admits a student to all regularly scheduled athletic events, high school plays and music concerts held at the New Hampton Community School. State sponsored tournaments, NEIC Conference Tournaments, the high school and middle school musicals, and the high school variety show are NOT included in this fee.

K-4.	\$40.00	5-12.	\$45.00
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H.S. Activity Admission Fees		M.S. Activity Admission Fees	
Adults	\$5.00 per event	Adults	\$3.00
Students	\$5.00 per football event	Students	\$2.00
Students	\$3.00 per other event	Family	\$5.00

The school will provide the opportunity for adults to obtain a ten-punch activity pass for the 2022-23 school year at a cost of \$45.00 per ticket. With the ten-punch ticket at \$45.00, an individual will save \$5.00 over the cost of ten single admissions. Over and above the cost of savings, an activity pass holder will gain quicker admission to events. People who hold an activity pass will not need to stand in line to obtain their single admission ticket. These activity passes will only be honored at New Hampton home events and would not apply to state sponsored tournaments, the high school musical, and NEIC Conference tournaments. The ten-punch activity passes can be obtained during the dates noted above for student registration days or from the Superintendent's Office any day during normal business hours.

SCHOOL LUNCH PROGRAM

BREAKFAST/LUNCH PROGRAMS AT ALL BUILDINGS BEGINNING

Tuesday, August 23, 2022

Breakfast (preK-4)	\$1.85	Extra Milk Per Carton	40¢
Lunch Per Meal (preK-4) ..	\$2.65	Afternoon Milk (K-3)	\$45.00
Lunch Per Meal (5-12) ..	\$2.75		

Lunch fees may be paid during registration. ***Reminder* Breakfast/Lunch Program will not be Free for the 2022-2023 school year. Please fill out a Free/Reduced Lunch Form to see if you qualify.** The High School will have a closed noon period ~ students will eat in the cafeteria whether they bring their lunch or use the school lunch program.

WAIVER OF STUDENT FEES

Students whose families meet the income guidelines for free and reduced price lunch, the Family Investment Program (FIP), Supplementary Security Income (SSI), transportation assistance under open enrollment, or who are in foster care are eligible to have their student fees waived or partially waived. The Standard Fee Waiver application form will be available when parents register their children. This waiver does not carry over from year to year and must be completed annually. This waiver of student fees applies only to the above listed fees. Fees for the high school and middle school yearbooks and activity passes are not included in this waiver provisions.

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Jay Jurrens
Superintendent 641-394-2134 ext. 6

Matt Manson
High School Principal 641-394-2134 ext. 3

Scott Frerichs
Activities Director 641-394-2134 ext. 4

Brad Schmitt
Middle School Principal 641-394-2134 ext. 2

Emily Steele
Elementary Principal 641-394-2134 ext. 1

THANK YOU!



June 2022 marked the ten-year anniversary for Project Flo!
We are indebted to our dedicated volunteers, neighbors who have picked up a paintbrush to help and the support of local businesses. This year we would like to thank the following businesses and organizations for their unwavering support:

- | | | | |
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| Tony Hoffman Construction | Mahoney Family | Verna Orvis | Tri-T Finishing |
| Holy Family Parish | Messersmith Promotions | Phillips Refrigeration | |
| Ionia Fire Department | Mid Tech Services | | |

If we have inadvertently omitted anyone, please know that we apologize and appreciate your contribution. The efforts and generosity of many is truly inspiring.

Project Flo is a nonprofit organization whose mission is to improve communities by restoring homes and building hope. For more information visit www.projectflo.net.

