

Tuesday, August 2, 2022 Volume 16 • Issue 31 | 801 Riverside Dr., Charles City, IA 50616

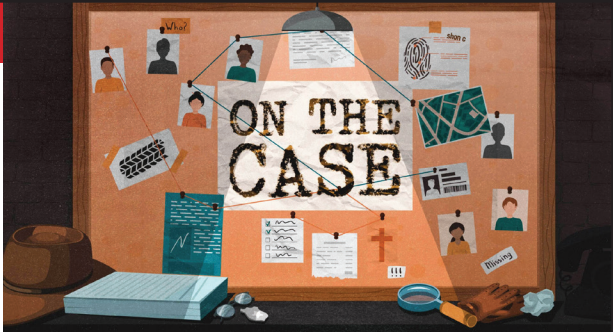
VBS - Vacation Bible School

Kids ages 4-10 Welcome! Cost- \$5 includes T-shirt and dinner

August 8th - 11th, 2022 5-8PM

Register at Little Brown Church Office by 8/3/2022

Compass Outreach Center 404 Woodbridge St. Nashua IA 50658



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Annual Marriage Reunion and Vow Renewal

Sunday, August 7th

- Registration begins at 9AM with service starting at 10AM
- Bring the whole family - games for the kids
- Box Lunch + Pie = \$8.00
- Live Music

Call the Church at 641-435-2027, email us at info@littlebrownchurch.org, or message us on Facebook to RSVP

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Saturday, August 14

Gates Open at 7 am

Draft Horse Demonstrations at 10am

Tractor Pull Starts at 4:00 pm

Bluegrass Music at Noon to 2:30pm

Sunday, August 15

Gates Open at 7 am - 4:30 pm

Sanctioned Kids Pedal Pull at 1:00 pm

Bluegrass Music at Noon & 2:00 pm

Raffle Drawing at 2:00pm

Outdoor Activities for Both Days

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*APY = Annual Percentage Yield. APY is current as of 8/1/2022. Interest on CDs is compounded quarterly. APY is subject to change after account is opened. Interest rate locked when account is opened except for bump-up CDs, which can be converted to a higher rate once during their terms. Penalty may be imposed for early withdrawal, and fees could reduce earnings on account. Other rates and terms available. Withdrawal of earnings could reduce APY. Membership subject to qualifications and a minimum \$5 share deposit. Public funds and financial institutions not eligible for these rates. Federally insured by NCUA.

529 plans: Underused but valuable

In just a few weeks, students will be heading off to college – and parents will be getting out their checkbooks. Without a college-bound student in your home right now, you might not be thinking much about tuition and other higher education expenses, but if you have young children, these costs may eventually be of concern – so how should you prepare for them?

It's never too soon to start saving and investing. Unfortunately, many people think that they have a lot of "catching up" to do. In fact, nearly half of Americans say they don't feel like they're saving enough to cover future education expenses, according to a 2022 survey conducted by financial services firm Edward Jones with Morning Consult, a global research company.

Of course, it's not always easy to set aside money for college when you're already dealing with the high cost of living, and, at the same time, trying to save and invest for retirement. Still, even if you can only devote relatively modest amounts for your children's education, these contributions can add up over time. But where should you put your money?

Personal savings accounts are the top vehicle Americans are using for their education funding strategies, according to the Edward Jones/Morning Consult survey. But there are other options, one of which is a 529 plan, which may offer more attractive features, including the following:

- Possible tax benefits – If you invest in a 529 education savings plan, your earnings can grow federally income tax-free, provided the money is used for qualified education expenses. (Withdrawals not used for these expenses will generally incur taxes and penalties on investment earnings.) If you invest in your own state's 529 plan, you may receive state tax benefits, too, depending on the state.

- Flexibility in naming the beneficiary – As the owner of the 529 plan, you can name anyone you want as the benefi-



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ciary. You can also change the beneficiary. If your eldest child foregoes college, you can name a younger sibling or another eligible relative.

- Support for non-college programs – Even if your children don't want to go to college, it doesn't mean they're uninterested in any type of postsecondary education or training. And a 529 plan can pay for qualified expenses at trade or vocational schools, including apprenticeship programs registered with the U.S. Department of Labor.

- Payment of student loans – A 529 plan can help pay off federal or private student loans, within limits.

Keep in mind that state-by-state tax treatment varies for different uses of 529 plans, so you'll want to consult with your tax professional before putting a plan in place.

Despite these and other benefits, 529 plans are greatly under-utilized. Only about 40% of Americans even recognize the 529 plan as an education savings tool, and only 13% are actually using it, again according to the Edward Jones/Morning Consult study.

But as the cost of college and other postsecondary programs continues to rise, it will become even more important for parents to find effective ways to save for their children's future education expenses. So, consider how a 529 plan can help you and your family. And the sooner you get started, the better.

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

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Homeland Energy Solutions, LLC, an ethanol production facility located in Lawler, IA is currently accepting applications for a Farmer Originator.

We are looking for a safety-oriented, motivated and energetic self-starter to be part of the Homeland Team. This position will focus directly on expanding our farmer procurement business while following Homeland's risk policy and maximizing ethanol margin opportunities. Great communication skills, willing to meet with farmers, and interact with product marketers and grain brokers. Assist in creating positive margins to maximize returns. Bachelor's degree or equivalent education/experience; 2-4 years of experience preferred in grain merchandising. Competitive wage and excellent benefits include health, dental, vision, life, STD, LTD, AD&D, FSA, HSA and 401K available. Paid time off and holidays.

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Operator



Homeland Energy Solutions, LLC, an ethanol production facility located in Lawler, IA is currently accepting applications for an Operator.

We are looking for a safety oriented, motivated and energetic self starters to be part of the operations team. Able to read, understand and follow standard operating procedures for operation of plant and associated equipment. Able to operate laboratory equipment and make technical readings. Great communication skills and problem solving skills needed.

Ability to lift 60 pounds, climb ladders and work at heights of at least 30 feet and manage confined space entry. Rotating 12 hour swing shift (days, nights, weekends and holidays) work required. Overtime work will be required from time to time. Competitive wage and excellent benefits include health, dental, vision, life, STD, LTD, AD&D and 401K available. Paid time off and holidays.

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Homeland Energy Solutions, LLC, an ethanol production facility located in Lawler, IA is currently accepting applications for a Shipping & Receiving Coordinator.

We are looking for a safety-oriented, motivated and energetic self-starter to be part of the Maintenance team. Primary duties will include handling incoming and outgoing shipments for the facility. Will be receiving inventory parts, sending out parts for repairs, cycle counting, organizing and maintaining stock rooms and communicating with suppliers. Will work directly with Maintenance Manager, Coordinator & CMMS Scheduler. Must have a strong initiative, easily adapts to change, works well in a team environment and under pressure to meet tight deadlines. Ability to lift 60 pounds, climb ladders, work in loud noise, dusty conditions and outdoor elements, and manage confined space entry. Must be able to work safely with exposure to chemicals and operate a fork lift. Overtime will be mandatory from time to time.

Competitive wage and excellent benefits include health, dental, vision, life, FSA, HSA, STD, LTD, AD&D and 401K available. Paid time off and holidays.

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