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A stylized illustration of a red acoustic guitar with a blue pickguard and fretboard, positioned diagonally on the right side of the poster.

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A horizontal row of six children, each dressed in a different profession. From left to right: a girl as a nurse with a white uniform and cap; a girl as a construction worker with a yellow hard hat and blue overalls; a girl as a chef with a white toque and apron; a girl as a pilot in a yellow flight suit with goggles; a girl as a doctor in a white lab coat with a stethoscope; and a boy as a student in a white shirt and tie, holding books.

The logo for First Citizens, featuring the word "FIRST" in a vertical maroon serif font on the left, a blue square with white wavy lines in the center, and the word "CITIZENS" in a horizontal maroon serif font on the right. Below the square, the text "MEMBER FDIC" is written in a small, black, sans-serif font.

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MAKING SENSE OF RETIREMENT

If you're like most people, your work has been a central part of your life. So, wouldn't it be nice to have the flexibility to decide when you no longer want to work?

Many people of retirement age have achieved this type of control. In fact, two-thirds of workers ages 65 and older say they work primarily because they want to, not because they have to, according to a 2021 study by Edward Jones and Age Wave. But that means that one-third of workers in this age group feel financially compelled to work. This doesn't necessarily mean they dislike the work they do — but it's probably fair to say they would have liked the option of not working. How can you give yourself this choice?

You can start by asking yourself these questions:

- When do I want to retire? You'll want to identify the age at which you wish to retire. You may change your mind later and move this date up or back, but it's a good idea to have a target in mind.

- What sort of retirement lifestyle do I want? When you retire, do you anticipate staying close to home and pursuing your hobbies, or do you hope to travel the world? Would you like to spend your time volunteering? Open your own business or do some consulting? Clearly, some of these choices will require more resources than others, so you'll want to follow a financial strategy that aligns with the retirement lifestyle you intend to pursue.

- Am I saving and investing enough? As you chart your course toward your retirement journey, you'll want to assess the sources of income you'll have available. If you think you may be falling short of achieving

your retirement goals, you may need to consider saving more.

- When should I start taking Social Security? You can begin collecting Social Security benefits as early as 62, but your monthly payments will be much bigger if you wait until your "full" retirement age, which will likely be between 66 and 67. Your decision about when to take Social Security will depend on several factors, including your other sources of income and your family history of longevity. Of course, as you're probably aware, the Social Security system is facing significant financial stress, so it's possible that we may see changes to Social Security, based on actions Congress could take. In any case, you might want to be fairly conservative in estimating how much Social Security can contribute to your retirement income.

By addressing the above questions, you can get a clearer sense of when you might reach the point at which work is optional. But you'll also need to consider other factors, too, such as how much you enjoy working or when your spouse or partner is planning to retire. In any case, the sooner you start planning for this next phase of your life, the better position you'll be in when it's time to make the transition.

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

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HELP WANTED

Shipping & Receiving Coordinator

Homeland Energy Solutions

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.

Come join our exciting industry & rewarding team!
Inquire on our website:
homelandenergysolutions.com & click on careers tab for all of our job openings

Applications available online at www.homelandenergysolutions.com or apply in person.
Please forward application & resume to
Homeland Energy Solutions, Attn: Human Resources,
2779 Iowa Hwy 24, Lawler IA 52154. EOE.

Operator

Homeland Energy Solutions

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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Applications available online at www.homelandenergysolutions.com or apply in person.
Please forward application & resume to
Homeland Energy Solutions, Attn: Human Resources,
2779 Iowa Hwy 24, Lawler IA 52154. EOE.

Farmer Originator

Homeland Energy Solutions

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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6 W. Main, New Hampton, IA 50659
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PERMANENT PROGRAM TECHNICIAN

The Chickasaw County USDA Farm Service Agency (FSA) Office located in New Hampton, Iowa, is now accepting applications to fill a **permanent Program Technician position.**

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 \$32,283 up to \$58,158 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.

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-11599155-22-IA-KR.**

This vacancy has an opening date of **August 10th, 2022, and a closing date of August 23rd, 2022.**

There is an essay section requirement entitled; Knowledge, Skills and Abilities (KSA). Applications that do not include KSA's will not be considered.

Applicants should apply at all pay grades. Questions regarding this position can be directed to Ron Pethoud at 641-394-5929 or by email at ronald.pethoud@usda.gov. **All applications must be submitted online by August 23, 2022.** EOE

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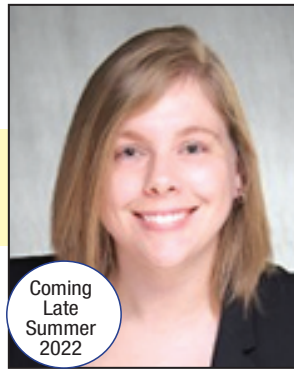
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