

ADVERTISER

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Tuesday, September 13, 2022 Volume 16 • Issue 37 | 801 Riverside Dr., Charles City, IA 50616

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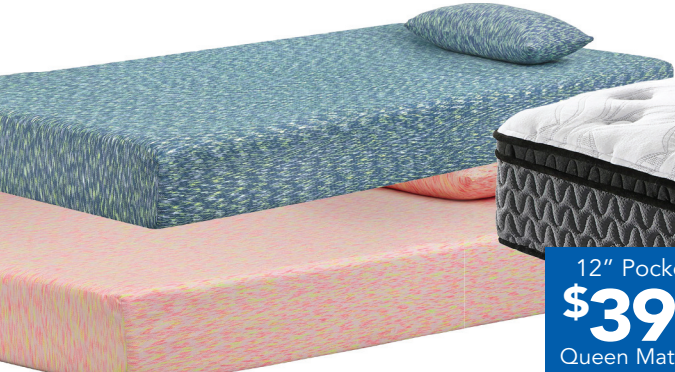
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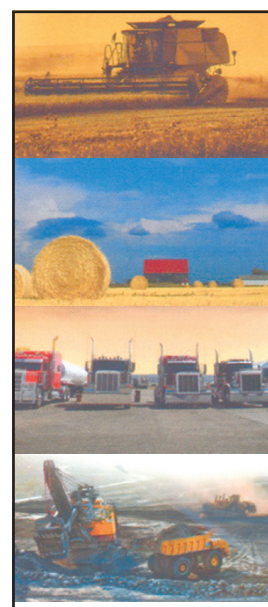
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SEP 30	Farm Toys & The June SchAAF Doll Collection	10am
OCT 1	Road Art & Relics	10am
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Look Closely At Open Enrollment Choices

Once again, it's the season for football games and back-to-school activities. And if you work for a medium-size or large employer, it will soon be open enrollment season – the time of year when you can review your employee benefits and make changes as needed. What areas should you focus on?

Actually, it's a good idea to pay close attention to all your benefits. Some of the offerings may have changed from last year – and you might have experienced changes in your own life, too, which might lead you to look for something different from your existing benefits package.

You may want to start with your health insurance. If you're satisfied with your coverage, and it's essentially the same as it's been, you may well want to stick with what you have. However, many employers are increasingly offering high-deductible health plans, which, as the name suggests, could entail more out-of-pocket costs for you. But high-deductible plans may also offer something of benefit: the ability to contribute to a health savings account (HSA). Your HSA contributions are made with pre-tax dollars, so they can reduce your taxable income for the year. Also, your earnings grow tax-free, and your withdrawals are tax-free, provided the money is used for qualified medical expenses. (Withdrawals taken before age 65 that aren't used for qualified medical expenses are taxable and subject to a 20% penalty; once you reach 65, the penalty no longer applies, although withdrawals are still taxable as income if not used for a qualified expense.)

Your next benefit to consider: Life insurance. Your employer may offer a group life insurance plan, but you'll want to evaluate whether it's sufficient for your needs, especially if you've experienced changes in your personal situation over the past year, such as getting married or adding a new child. There's no magic formula for

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MAKING SENSE OF INVESTING

how much life insurance you need – you'll need to consider a variety of factors, such as your income, family size, mortgage and so on – but it may be necessary to supplement your employer's coverage with a private policy.

Your employer may also offer disability insurance as a benefit. Some employers' disability policies are fairly limited, covering only short periods of time, so you may want to consider a private policy.

Beyond the various insurance policies your employer may offer, you'll also want to closely look at your 401(k) or similar retirement plan. Typically, you can make changes to your 401(k) throughout the year, but it's important to make sure your investment selections and contribution amounts are still aligned with your risk tolerance and goals. Also, are you contributing enough to earn your employer's match, if one is offered? And if you've already receiving the match, can you still afford to put in more to your plan if such a move makes sense for you? Your employee benefits package can be a valuable part of your overall financial strategy. So, as open enrollment season proceeds, take a close look at what you already have, what's being offered, and what changes you need to make. It will be time well spent.

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

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If your name did not appear in our Chickasaw County Veterans' Honor Roll listing from the 2021 New Hampton Tribune's Veterans Tab, We want to know who you are and want to include your name FREE of charge.

The Chickasaw County Honor Roll will be published in the New Hampton Tribune's Veterans Day Special Section that will be part of the Tribune's November 10th issue and the Nashua Reporter's November 11th issue.

As a Veteran, if you would like to have your name or a family member's name included on our Chickasaw County Veterans Honor Roll, please fill out the form below and return it to the New Hampton Tribune by October 21, 2022.

Please help us update our Chickasaw County Veterans Honor Roll by filling out and returning the attached form if your name did not appear in the New Hampton Tribune's Veterans Tab.



Veterans Name _____
First Middle Initial Last

War Era _____ or Peacetime Service _____

Branch of Service _____

Dates of Service _____

Submitted by _____

Please return to:
New Hampton Tribune, c/o Veteran's Tab
801 Riverside Dr., Charles City, Iowa 50616
or email the above information to
accounting@nhtrib.com by October 21, 2022

By submitting the above name you are honoring a Chickasaw County Veteran that is from, has lived in or is currently living in Chickasaw County. Please use one form per Veteran.

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The Director plans, organizes, coordinates, and evaluates the overall functioning of the ambulance service. The Director provides guidance, leadership, accountability, and coordination for the EMS program, its volunteers, and full-time and part-time staff, assuring that consistent, high-quality care is provided to all patients. The Director will stay abreast of current trends in EMS and advocate for a progressive, professional, and efficient EMS system. The ideal candidate will have previous leadership experience, adequate written and verbal skills, and critical thinking skills.

QUALIFICATIONS

- Minimum of associate degree or equivalent experience.
- Currently registered nurse or Paramedic with State of Iowa Paramedic Certification or NREMT-P
- Currently certified in BLS, ACLS, and PALS (preferred). Instructor certification in these courses preferred.
- State of Iowa EMS instructor endorsement (preferred).

For a full job description, please visit chickasawcounty.iowa.gov/employment/ems_director/

Please send a cover letter, resume, three references, and application to 8 E Prospect St, New Hampton, IA 50659 ATTN: EMS Director Position or via email to auditor@chickasawcounty.iowa.gov.

Deadline is September 30, 2022 by 4:00pm.

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