

Tuesday, June 18, 2024 Volume 18 • Issue 25 | 801 Riverside Dr., Charles City, IA 50616

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SATURDAY, JUNE 22, 2024
ST. LUCAS COMMUNITY CENTER

Registration at the picnic shelter by the ball diamond
7:00a.m. - 8:00 a.m.

Race starts at 8:00 a.m.

Prizes to top finishers in each category
Trophies to overall winners in Men's and Women's
Register for raffle prizes of over 25+ prizes!!
Refreshments will be served after the race.
(Rolls, brownies, ice cream along with other treats)

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Register online at: runningintheusa.com - Click on run sign up

Make check payable to: St. Lucas Fun Day
Mail entry forms & check to: Alan Schmitt, 1370-273rd Ave., Fort Atkinson, IA 52144

Name _____
Address _____
Sex ____ Age on race day ____ Phone: _____
T-Shirt size: S M L XL (2XL & 3XL \$2 extra)
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Waiver: I am entering the St. Lucas Fun Day 5k Run/Walk at my own risk. I hereby for myself, my heirs, executors and administration waive and release any and all right and claim for damage I may have and all injuries suffered. I certify I am in good physical condition.
Signature _____ Date _____
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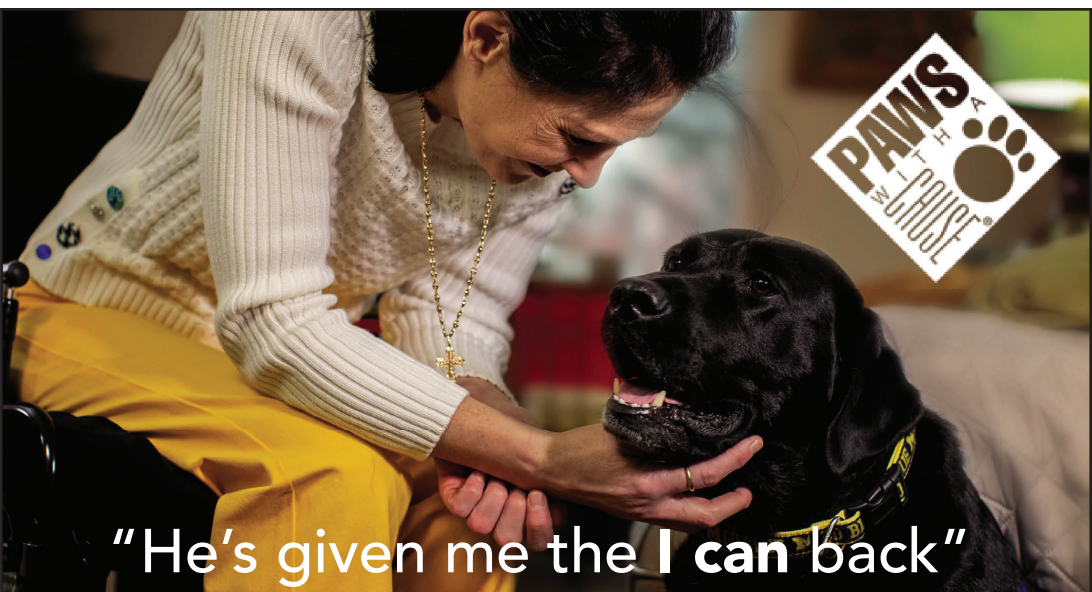
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Avoid These Estate Planning Mistakes

By the time you reach retirement age, you may have accumulated a 401(k), IRA and other investment accounts, along with insurance policies and physical properties. You'll use some of these assets to support your retirement, but the rest may end up in your estate — which is why an estate plan is so important.

So, to leave a legacy for your family and those philanthropic groups you support, you need a comprehensive estate plan — and you need to avoid making mistakes. Here are some of the most common ones:

- *Procrastinating* — Estate planning, and its implications about our mortality, may not be a pleasant topic to think about. Yet, putting off your estate plans can be risky. If you were to pass away or become incapacitated without doing any estate planning, the results could be costly for your loved ones. One possible consequence: If you haven't at least created a basic, simple will, the courts could decide how to divide and distribute your assets, and they may do so in a way you wouldn't want.
- *Not updating wills and other documents* — Drafting a will and other legal documents, such as a living trust, is an important step in your estate planning. But you shouldn't just create these arrangements and forget about them. Changes in your life and among your loved ones — deaths, divorce, remarriage, new children and more — may result in the need for you to update your estate plans, so it's a good idea to review them periodically.
- *Not updating beneficiaries* — Similar to updating your will to reflect changes in your life and family situation, you may also need to update the beneficiaries listed on your financial accounts and insurance policies. These designations carry a lot of weight and can even supersede instructions in your will, so you'll need to make sure they are current and accurate.
- *Not properly titling assets in a trust* — Depending on your



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situation, you may benefit from establishing a living trust, which may allow your estate to avoid the time-consuming and expensive process of probate. A living trust also helps give you control over how, and when, you want your assets distributed. However, you need to retitle your assets in the name of the trust for the trust to be effective.

- *Not choosing the right executor* — An executor carries out your wishes based on the instructions you've given in your will or trust documents. But fulfilling an executor's duties is not as simple as, say, following a recipe for a basic meal. Consequently, while you might just want to pick a close family member as executor, you need to be sure this person is competent, good with details and won't be overwhelmed by the financial and legal issues involved in settling an estate. If your initial choice doesn't have these skills, you may need to find a responsible person outside the family.

Finally, here's one more mistake: going it alone. Estate planning is not a do-it-yourself activity. To help ensure your estate plan addresses all the issues involved, you'll need to work with a legal advisor, and possibly your tax and financial professionals, too.

Devoting the necessary time and effort can help you avoid many of the mistakes that threaten the effectiveness of estate plans — and the fewer mistakes you make, the better off your beneficiaries can be.

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

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Let's Enjoy The Summer

HERE ARE A FEW THINGS TO BE AWARE OF AT THE POOL THIS SUMMER

DAILY HOURS

Mon.-Sat.

- Adult Swim -- 12:00p-1:30p
- Public Swim -- 1:30p-7:00p

Sundays

- Public Swim - 12:00p-5:00p (NO ADULT SWIM)

Children 8 and under MUST be accompanied by an adult

ADMISSION

0-2 = FREE

3-64 = \$7

Seniors = \$5

****NEW****
Concessions
Punch Cards!
\$20

POOL PASSES

- Must be purchased at the P&R Office
- Must be used by the person it was purchased for



New Hampton Parks & Recreation
112 East Spring Street,
New Hampton, IA
Hrs: M-Th 8 am - 5 pm
Fri 8 am - 4 pm
641-394-5464

LOOKING FOR FUN SUMMER ACTIVITIES FOR THE WHOLE FAMILY?

FAMILY MINI GOLF FUN DAY
BOYOU BEND MINI GOLF
SATURDAY, JUNE 22

10 AM: FAMILY BEST SHOT TOURNAMENT

1:30 PM: HOLE-IN-ONE CONTEST

3:00 PM: 2 PERSON BEST SHOT

Contact Charles City Area Chamber of Commerce to sign up for tee times or register the day of tournaments.
641-228-4234 email: info@chalrescitychamber.com

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Party in the Park dates: June 21, July 5, July 12, August 2
Fourth of July Celebration: July 3-6, 2024
Firecracker 5K Race: July 4, 2024
Rotary Car Show/Christmas in July retail: July 13, 2024
Floyd County Fair: July 17-21, 2024
Heritage Fest: July 27, 2024
Art-A-Fest: August 17, 2024
Charles City Farmers Market: Wednesdays 3:30-6 p.m. and Saturdays 9 a.m. to Noon



For dates and information, contact
info@charlescitychamber.com
or go online to either charlescitychamber.com
or Facebook.com/CharlesCityIowa
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SUMMER 2024 EVENTS

July 3 @ 7:00 pm: Cedar SummerStock Rocks Concert (College Music & Drama Student Performance) Tickets \$15

July 7 @ 2-5 pm: Pie Sunday at the Trailhead

August 3: WAPSI WIGGLE 5K. Walk or Run & Training Half-Marathon. Wapsi Wiggle Medals in six categories

August 14: Storyhill Firehouse Concert. Singer/songwriter/guitarist/storyteller from Milwaukee. Tickets \$15.

Sept. 1 @ 2-5 pm: Pie Sunday

Sept. 14: Border Bike, Register at the Trailhead or on-line. 3 ride lengths: Family, Intermediate & Challenger

Oct. 13 2-5 pm: Pie Sunday/Golf Cart Day w/Paid \$10 Pass
For more details on all events go to wgwtrail.com or call 641.220.2685
Wapsi-Great Western Line Trail Assoc., a 501C3 non-profit in support of Mitchell & Howard County Trail Systems



WAPSI - GREAT WESTERN LINE

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Southern Branch in Howard County
Trailhead and Welcome Center, 110 Main St., Riceville