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Tuesday, October 05, 2021 Volume 15 • Issue 40 | 801 Riverside Dr., Charles City, IA 50616



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Chickasaw County Veterans

If your name did not appear in our Chickasaw County Veterans' Honor Roll listing from the 2020 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 9th 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 22, 2021.**

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 22, 2021

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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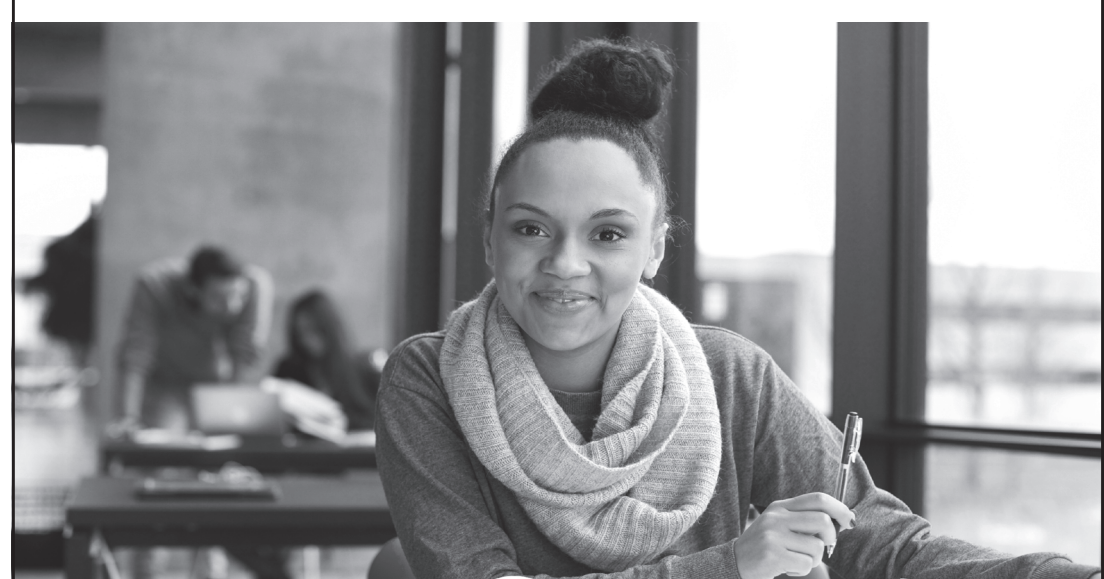
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What Does Retirement Security Mean To You?

October is National Retirement Security Month. But what does retirement security mean to you? And how can you work toward achieving it?

Here are some suggestions:

- **Build your resources.** While you're working, save in tax-advantaged accounts such as your IRA and 401(k) or similar employer-sponsored retirement plan. In your 401(k), contribute at least enough to earn your employer's match, if one is offered, and increase your contributions whenever your salary goes up. Remember, especially early in your career, time is often your biggest asset. Be sure to save early, since the longer you wait, the more you'll need to save to help reach your goals.
- **Look for ways to boost retirement income.** When transitioning to retirement, you can take steps to align your income with your needs. For example, consider Social Security. You can start collecting it as early as 62, but your monthly payments will be much larger if you can wait until your "full" retirement age, typically between 66 and 67. (Payments will "max out" at age 70.) So, if you have sufficient income from a pension or your 401(k) and other retirement accounts, and you and your spouse are in good health with a family history of longevity, you may consider delaying taking Social Security. You also might want to explore other income-producing vehicles, such as certain annuities that are designed to provide a lifetime income stream.
- **Prepare for unexpected costs.** During your retirement, you can anticipate some costs, such as housing and transportation, but other expenses are more irregular and can't always be predicted, such as those connected with health care. Even with Medicare, you could easily spend a few thousand dollars a year on medical expenses, so you may want to budget for these costs as part of your emergency savings, and possibly purchase supple-



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mental insurance. You may also want to consider the possibility of needing some type of long-term care, which is not typically covered by Medicare and can be quite expensive. The average annual cost of a private room in a nursing home is more than \$100,000, and it's about \$55,000 per year for a home health aide, according to Genworth, an insurance company. To address these costs, you may want to consider some form of protection, such as long-term care insurance or life insurance with a long-term care component.

• **Do your estate planning.** It's hard to feel totally secure in retirement if you're unsure of what might happen if you have an unexpected health event, become incapacitated or die earlier than expected. That's why you'll want to create a comprehensive estate plan – one that might include documents such as a durable power of attorney, a will and a living trust. A review of your insurance coverages and beneficiaries can also help protect your assets and ensure they are distributed the way you want. In creating your plan, you will need to work with your financial advisor and a legal professional, and possibly your tax advisor as well.

Thinking holistically about your retirement security and developing and executing a strategy aligned with your goals may help free you to enjoy one of the most rewarding times of your life.

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

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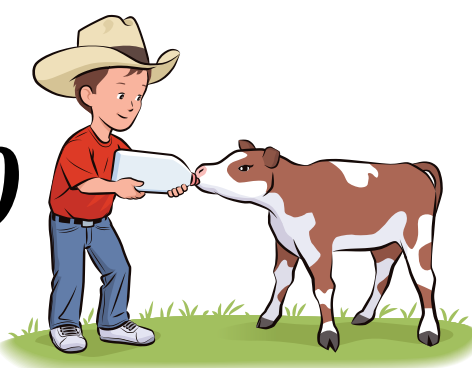
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October 3-9, 2021

Get Ready to Jump In and Invite Your Friends!
All activities are free and open to the public.

Monday, October 4th - Post your 4-H Poster that shows your name and club that you are a member to show off your club and 4-H Pride at your schools. County-wide scavenger hunt all throughout the National 4-H Week. We will be using Goose Chase App. Complete tasks to win prizes! Follow the link found on Chickasaw County 4-H's Facebook Page!

Tuesday, October 5th - Find the 4-H Clover! A 4-H Clover will be hidden in various communities in Chickasaw County. Find the Clover, post a photo of you on our Facebook page and return to the Extension Office to win a prize!

Wednesday, October 6th - Wear a 4-H shirt to school. Be sure to tag Chickasaw County 4-H in a social media post to show your participation and be entered in to win a prize!

Thursday, October 7th - Throwback Thursday. Follow along on our Facebook page, Chickasaw County 4-H, to guess the 4-H alumni in photos posted throughout the day. The first correct answer on each photo will be entered in to win a prize!

Friday, October 8th - Free 4-H Cookie!!! Please stop by the Chickasaw Extension Office to get your free 4-H Cookie.

Saturday, October 9th - 4-H Super Saturday!!! Join us at the Big 4 Fairgrounds to have a 4-H Cookout, carve pumpkins, build bird houses, and a movie night!

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All Week: Listen to 95.1 The Bull between 7-8am for interviews with 4-H members, 4-H Alumni, Extension Staff, and County Council Members!

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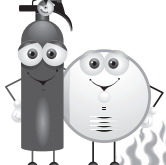
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