

ADVERTISER

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Tuesday, November 23, 2021 Volume 15 • Issue 47 | 801 Riverside Dr., Charles City, IA 50616



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NEW 22 RAM 2500 TRADESMAN 4X4
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\$30 Device Activation Fee applies. Requires new consumer or small business account, Paperless billing and credit approval. **Phone offer:** Eligible Smartphone purchase via 30 month Retail Installment Contract (RIC) and eligible postpaid service plan purchase. Port-in required for purchases made via uscellular.com. Paid via monthly bill credit on a 30-mo. RIC. Credit varies based on device purchased. Trade-in may be required. Service offer: Pricing is per line/per month. Auto Pay/Paperless Billing required. Data on the Unlimited Basic plan may be temporarily slowed in times of congestion and data may be slower than other traffic. Valid on 4 lines. Taxes, fees, and additional terms apply.

Things we want you to know: Phone offer: Purchase of a smartphone with an MSRP of up to \$830 requires an Unlimited Evolved Plan purchase, with an MSRP of between \$830.01 and \$1,100 requires purchase of an Unlimited Everyday or Unlimited Even Better Plan, or with an MSRP of between \$1,100.01 and \$1,250 requires purchase of an Unlimited Even Better Plan, or with an MSRP of between \$1,250.01 and \$1,900 requires purchase of an Unlimited Even Better Plan plus a device trade-in valued at \$150 or greater. Device must power on and cannot be pin locked. Device must be in fully functional working condition without any liquid damage or broken components, including, but not limited to, a cracked display or housing. Value based on device, make, model & condition. Before trade-in, customer must delete all personal & sensitive information from device's memory & SIM card. **Service offer:** Unlimited Basic plan and Auto Pay/Paperless billing required. Valid on 4 lines. Additional terms apply. See uscellular.com/terms for details including obligations to serve Kansas customers. ©2021 UScellular

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Maximize Your Charitable Giving

The Tuesday after Thanksgiving has become known as Giving Tuesday, when people are encouraged to donate to charitable organizations. If you'd like to take part in this special day, you'll want to maximize the effectiveness and benefits of your charitable gifts.

So, consider these questions:

- *Is the charity reputable?* Does it use its resources wisely? Most charitable organizations are honest and dedicated to helping their specific causes. But sometimes there are a few "bad apples" in the bunch. These groups aren't necessarily fraudulent (though some are), but they may spend an inordinate amount of their donations on administrative expenses, rather than directing this money to where it's most needed. Fortunately, you don't have to guess about the trustworthiness or the efficiency of a particular group, because you can check on it.
- To make sure that a charity is an actual charity – one that is tax-exempt and listed as a 501(c)(3) organization – you can go to www.irs.gov, the website of the Internal Revenue Service, and hit the "Charities & Nonprofits" link. An organization called Charity Navigator (www.charitynavigator.org) tracks charitable groups' financial health and accountability, including how much is spent on administrative and fundraising costs. Generally speaking, a charitable group that dedicates more than about 30% to 35% of its total costs to administration and fundraising expenses might be considered somewhat inefficient, though you'd want to evaluate each charity individually, since extenuating circumstances can occur. Keep in mind, though, that smaller charities may not have the same resources as a national organization to provide the reporting necessary for Charity Navigator.
- *Will my employer match my contribution?* You can make your charitable gift go a lot further if your employer matches it. Typically, companies match donations at a 1:1 ratio, but some will match at 2:1 or even higher. Check with your human resources department about your company's policy on charitable matches.
- *Are my charitable gifts tax deductible?* A few years ago, Congress significantly raised the standard deduction, which, for the 2021 tax year, is now \$12,550 for single taxpayers, \$25,100 for joint filers and \$18,800 for heads of household. As a result of this increase, many people no longer itemize and thus have less financial incentive to make charitable contributions.
- If you still do itemize and you're thinking of making charitable gifts, you generally have a choice between giving cash and another asset such as stocks. Each type of gift could earn you a tax deduction, but a gift of appreciated stocks could be more beneficial because you may also be avoiding the capital gains tax you might incur if you eventually sold the stocks. You should consult with your tax advisor and the charity (not all accept investments) before making the cash-versus-stock decision.
- Even if you don't itemize, you could still get a tax benefit from making a charitable contribution. That's because Congress has extended part of the COVID-19-related legislation that allows taxpayers to claim charitable deductions of \$300 (for single filers) or \$600 (for married couples) if they claim the standard deduction. The charitable donations must be made in cash, not stocks.
- Giving Tuesday comes just once a year, but your gifts can have lasting benefits. So, be as generous as you can afford – and enjoy the good feelings that follow.

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

Edward Jones, Member SIPC

Edward Jones, its employees and financial advisors cannot provide tax or legal advice. You should consult your attorney or qualified tax advisor regarding your situation.



Clint Whitcome
Financial Advisor
121 W. Main St. Suite 1
New Hampton, IA 50659
641-394-4449

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Edward Jones
MAKING SENSE OF INVESTING

JOB OPENING

The New Hampton Community School District is looking for one Full-Time Paraprofessional:

The district offers a competitive starting pay and attractive benefits package. This involves working with students one on one and in small groups.

This position requires a high school diploma. If you are interested, please drop off or send a resume and letter of interest to: Superintendent's Office; New Hampton Schools
710 West Main Street; New Hampton, IA 50659
www.new.hampton.k12.ia.us

EOE

Legal Assistant & Crime Victim/Witness Coordinator

Buchanan County, Iowa - Administers and coordinates the Crime Victim/Witness program and ensures county compliance with the Iowa Victim Rights Act plus performs administrative services and legal support for the office. Qualifications: High school diploma or GED plus an Associate degree in legal assistant program or related field and two years of full-time work as a legal secretary, paralegal, or similar support capacity under the supervision of a practicing attorney or criminal justice agency. OR an equivalent combination of education, training, and/or work- related experience that provides the knowledge, skills, and abilities necessary to perform the essential job duties of the position. A fingerprint search conducted by local, state and national files will be required.

This is a full-time non-exempt at-will position. Hourly wage based on experience and qualifications. Applications/job description can be obtained through Buchanan County Attorney's Office or downloaded from county website: www.buchanancounty.iowa.gov. Submit completed application, resume and cover letter (optional), along with signed job description to:

Buchanan County Attorney
210 5th Avenue NE, Suite F, Independence, IA 50644
Applications accepted until Tuesday, Nov. 30, 2021 at 4:30PM.
Employer will not be responsible for documents lost in transit. Buchanan County is an Equal Opportunity Employer (EOE). It is the policy of Buchanan County to comply with Americans with Disabilities Act.

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EOE

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Applications and job description can be obtained through Buchanan County Auditor's Office at 210 5th Ave NE., Independence, IA 50644 or by downloading from County website at www.buchanancountyiowa.org. Application and job description accepted through Nov. 30, 2021 until 4:30 p.m. Mail or drop off completed application along with signed job description and/or resume to: Buchanan County Auditor's Department, 210 5th Ave NE, PO Box 317, Independence, IA 50644

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