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Tuesday, July 13, 2021 Volume 15 • Issue 28 / 801 Riverside Dr., Charles City, IA 50616

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How about this team? Five days, seven projects, over 90 volunteers and countless work hours! This team understands it takes teamwork to get this done and we would like to express our gratitude to the following businesses and organizations for equipping our team with their grants and in-kind donations:

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If we have inadvertently omitted anyone, please know that we apologize and appreciate your contribution. The efforts and generosity of many is truly inspiring.

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How Does Social Security Fit into Retirement?



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spousal benefits, provided you're at least 62 and your spouse has filed for Social Security benefits.

Survivor benefits are another important consideration. When you pass away, your spouse would be able to receive up to 100% of your benefit or his/her own retirement benefit, whichever is higher. Thus, delaying Social Security could not only increase your own benefit, but also the benefit for your surviving spouse.

An additional issue to think about, when planning for how Social Security fits into your retirement, is your earned income. If you're younger than full retirement age, your benefit will be reduced by \$1 for each \$2 you earn above a certain amount, which, in 2021, is \$18,960. During the year you reach full retirement age, your benefit will be reduced by \$1 for each \$3 you earn above a set amount (\$50,520 in 2021). But once you hit the month at which you attain full retirement age, and from that point on, you can keep all of your benefits, no matter how much you earn (although your benefits could still be taxed).

One final point to keep in mind: The more you accumulate in your other retirement accounts, such as your IRA and 401(k) or similar employer-sponsored plan, the more flexibility you'll have in managing your Social Security benefits. So, throughout your working years, try to contribute as much as you can afford to these plans.

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

Edward Jones, Member SIPC



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Applications are available on-line at www.cityofcharlescity.org or may be picked up at City Hall, 105 Milwaukee Mall.

Submit completed applications to the
City of Charles City, Personnel Department,
105 Milwaukee Mall, Charles City, IA 50616
by 5:00 p.m., July 23, 2021.

The City of Charles City recognizes the National Career Readiness Certificate. For information on how to obtain the NCRC, contact IowaWORKS at (641) 422-1524 x44521.

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