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Marriage is more than a ceremony — it's a union of families and finances. When you and your partner are honest with each other about money and financial goals, it can help build trust, leverage your strengths and help pave the way for a financial happily ever after.

Since talking about money can be difficult, begin with conversations not so much about money itself but about the things that matter to you. You'll find these are also your financial priorities and a good way to see if you're on the same page, or how far apart you might be. Here are a few conversation starters.

- Make a list of short- and long-term goals — from buying a house to retiring early. Do you want children? Will one of you change careers or go back to school? See where your lists overlap and where some goals may be more important to one partner.

- Ease into the financial implications. If you plan to grow your family, would one of you like to stop working or reduce your hours to provide child care? If more schooling is a priority, what kinds of changes might that require?

- Share your feelings about money. How did your family treat money while you were growing up? What does money mean to you — security, freedom, stress or something else? Are you both spenders or savers, or is there one of each? Before your big day, or early in your marriage, decide how you'll blend your financial lives.

- Fully disclose your current financial situation. Discuss each partner's assets and debts and how, or if, you'll combine them. There's no one right answer — the key is for you both to agree. In nine community property states, all assets and debts are shared 50/50 after marriage regardless of individual or joint account status. Check to see whether yours is one of them.

- Align on your budget and spending. This can empower you to spend within your means while moving toward your financial goals.

- Determine who will handle the various tasks of manag-



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ing money. Who is responsible for which bills, who files the taxes and when will you consult each other on financial decisions like major purchases — a car, perhaps, or a major household appliance?

Once you're married, there are a few things to address right away. You may want to consult with financial, tax and legal professionals to help avoid pitfalls and identify opportunities.

- Employer benefits. Newly married employees usually have a 30-day special enrollment period to update certain benefit elections — such as health and life insurance.

- Taxes. Adjust the W-4 tax withholding on your employee forms to reflect your marital status and ask your tax professional which tax-filing status makes sense for you.

- Insurance policies. Combine and update policies and beneficiaries, including adding each other to auto insurance policies if you drive each other's cars.

- Estate documents. Now with a family, prepare for the unexpected. Create or update a will, medical directive, and financial and health care powers of attorney, and you may want to explore whether a revocable trust is appropriate.

Getting married is perhaps one of the most exciting times of your life. As you commit to a lifetime together, make sure that includes a financial commitment. By starting a habit of financial discussions now and returning to them periodically, you can help set yourselves up for a lifetime of financial compatibility, stability and freedom.

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

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Application forms and resumes are to be returned to the Chickasaw County Assessor.

The Chickasaw County Assessor's Office is an equal opportunity employer.

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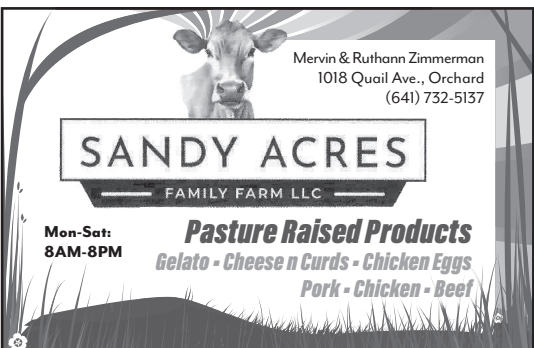
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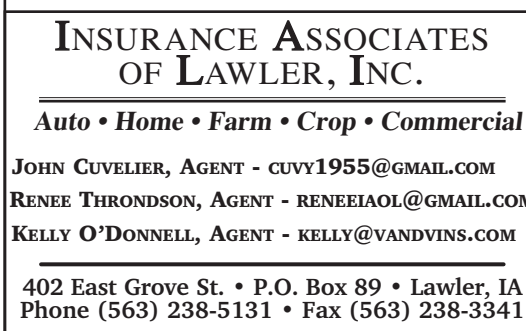


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Thank you to all service members!



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With appreciation and grateful hearts to all who have and continue to lay their own lives down to protect and defend our country



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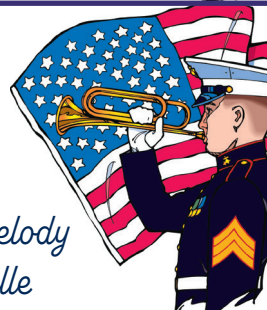
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LIVES AND THOSE WHO
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Today is the day to thank all those who gave their lives in the service of the nation's pride and liberty.



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and to those who have
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**To those who courageously
gave their lives and those
who bravely fight today.**



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*This Memorial Day
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and women who served
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served our country
Thank you for your service!**



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for every day of greatness, for every
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