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Hint: Each of the nine blocks has to contain all the numbers 1-9, and each number can only appear once in a row, column or box.

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Financial Focus...

How Can You Make Your Money Last During Retirement?

It's probably safe to say that many of us are concerned about having enough money to cover our retirement years. In fact, some surveys have shown that we are more frightened of running out of money than we are of dying. What can you do to help alleviate these fears?

Your first move is to create a retirement income strategy, and you'll want to develop it well before you need to use it. While there are many ways to develop such a strategy, you may want to consider these three key elements:

- Withdrawal rate** – Your withdrawal rate is the percentage of your portfolio you use every year during your retirement. So, for example, if you retire with a portfolio worth \$1 million and you choose a 4% withdrawal rate, you'll be taking out \$40,000 per year. Your withdrawal rate will depend on several factors – your age at retirement, the size of your portfolio, potential earned income, date at which you start taking Social Security, and so on. Clearly, when deciding on a withdrawal rate, you'll want to reach the "Goldilocks" solution – not too much, not too little, but just the right amount.

- Reliance rate** – Your reliance rate is essentially the percentage of your overall retirement income that comes from your investment portfolio – your IRA, 401(k) and other accounts. It's called a reliance rate because you rely on this portfolio for your income. The higher your reliance rate, the more you will rely on your portfolio to provide income during your retirement, and the greater your sensitivity to market fluctuations.

- Income sources** – The more sources of lifetime income you have – such as Social Security and a pension from your employer – the less you may be relying on your investment portfolio to cover your retirement goals. However, many private employers have moved away from pensions in favor of 401(k)-type plans, and Social Security will only provide about 40% of your preretirement income in retirement, assuming your earned income is average for U.S. workers, according to the Social Security Administration. Consequently, you may want to consider options such as annuities, which can provide lifetime income benefits.

It will take careful planning to put these three factors together in a way that can help you build enough consistent income to last throughout your retirement – which could easily extend two or three decades. And there's no single formula for everyone. For example, while an annuity could offer lifetime cash flow and help you reduce your reliance on your investment portfolio, it also involves fees and expenses, plus lower liquidity than other sources of income, so it may not be right for everyone.

Fortunately, you don't have to go it alone when taking all your retirement income factors into account. You may want to work with a financial professional – someone who can evaluate your individual situation and then recommend retirement income solutions based on your appropriate reliance rate, withdrawal rate and potential income sources. By getting the help you need and by following a suitable long-term strategy, you can ease some of the stress that comes from wondering if your life span might eventually exceed your financial resources.

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Making Sense of Investing
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COMMERCIAL FOR RENT

Cherry Street Commons office space rents negotiable, wanted health related services, personal hygiene, salon, etc. Also Gadsden Square professional office space \$300-\$850/mo. Contact Barry Kelly (850) 510-4220. Kelly & Kelly Properties, Inc. 9/25,rtn

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FOR RENT

Apartment for Rent: 1-Bedroom, 1-Bathroom, unfurnished, downstairs. \$400 month plus 1/2 lights. Deposit \$100. Ready 10/4. Call Bobby (850) 454-4386 or Diane (850) 443-9164. 9/25-10/4

House For Rent in Monticello, 4 bed/2 bath. 890 Cherry Street; HUD applicant only. No pets. Call (850) 997-6021 or (850) 545-8734. 9/18-10/11

House For Rent. \$750 a month; no pets; Call (850) 228-1770 or (850) 273-1887. 9/20,rtn

House For Rent in Monticello, 4 bed/2 bath. \$900 a month; no pets; Call (850) 228-1770 or (850) 273-1887. 8/30,rtn

2 BR /2 BA Mobile Home at Monticello Meadows on South Jefferson St. Call (850) 997-3890. 5/11,rtn.c



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or email cancerFL@breakinginjurynews.com

\$30 billion is set aside for asbestos victims with cancer. Valuable settlement monies may not require filing a lawsuit.

EMPLOYMENT OPPORTUNITIES

INMATE SUPERVISOR - The Jefferson County Board of County Commissioners is seeking qualified applicants for a full-time **Inmate Crew Supervisor**.

The successful Inmate Supervisor candidate must have certification, and/or the ability to obtain certification as a professional able to supervise an inmate crew from the local correctional facility in road maintenance and other maintenance duties as required. Essential Job Functions include supervising an inmate crew from the Jefferson Correctional Institute; gives information in person or by telephone to other units, county supervisory staff and the correctional institute; applying knowledge of rules, regulations and procedures of the assigned unit from both the Jefferson County Road Department Supervisory Staff and the Jefferson Correctional Institute. Employee works independently, however, oral instructions are received as to the nature of work to be performed from the Road Superintendent or supervisory staff and must follow rules, regulations and procedures of the correctional institute.

EDUCATION, EXPERIENCE AND ESSENTIAL FUNCTIONS:

- Supervises inmate work crew from Jefferson Correctional Institute
- Gives information in person or by telephone to other Unties, Road Department Staff and the Correctional Institute
- Knowledge of rules, regulations and procedures of the assigned unit
- Applying knowledge of rules, regulations and procedures of the assigned unit
- Graduation from an accredited high school or possession of an acceptable equivalency diploma
- Certificate of Department of Corrections in-service training for supervising inmates
- Possession of a valid Florida Driver's License, Class "A" license preferred
- Acceptable eyesight (with or without correction)
- Acceptable hearing (with or without hearing aid)
- Ability to communicate through oral or written instructions
- Work includes inside and outside environment
- Drug screening and background checks are required; Class B Driver's License or better in good standing desired. Veteran's preference will be given to qualified applicants. Starting salary minimum \$13.00 per hour depending upon qualifications. Jefferson County is an Affirmative Action/Equal Opportunity Employer/Drug Free workplace.
- To apply, send a Jefferson County Employment application to Jefferson County Road Department, 1484 S. Jefferson St., Monticello, Florida 32344. Applications may be obtained by visiting our website at www.jeffersoncountyfl.gov, or picked up at the Jefferson County Road Department. Questions? Please contact Tom Kisamore at (850) 997-3083.
- Closing date for this position is Monday, September 30, 2019 at 5:00 p.m. 9/11-27

Positions available at North Florida College, Madison FL: **Coordinator of Scholarships; Part-time Staff Assistant.** See www.nfcc.edu for details. 8/11-27

Early childhood program is looking for a **full-time teacher** to work with children ages 6 weeks to 3 years of age. Minimum requirements for qualification is an FCCPC, NCDA, or an AS degree or higher in Early Childhood Education. You can apply online at www.kidsincorporated.org. 8/28,rtn

Positions available at North Florida College, Madison, FL: **System Support Specialist.** See www.nfcc.edu for details. 9/25-10/4

The City of Monticello is accepting applications for **Police Patrol Officer**. Requires a minimum of high school diploma and Florida Police Standards. The successful candidate must live within 25 miles of Monticello Police Station. Must complete a Dept. field training program within the first month. Background check required. Salary and benefit information available upon request. Submit to City of Monticello 195 S. Mulberry St. Monticello, FL 32344, by 5:00 pm on Friday 10/4/2019. EOE/Drug-Free Workplace. 9/20-10/4

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