

Area artists wanted for the First Annual Spring Community Creative Arts Fair

Calling all artists in Arthur and other surrounding communities!

A fundraiser to help support outreach endeavors in the Arthur Community will be holding its first ever Annual Spring Community Creative Arts Fair.

The goal of the fundraiser is to raise money for the outreach programs that AUMC (Arthur United Methodist Church) uses as its ministry to help the community. Those programs include the AUMC Food Pantry,

Wednesday Night Community Meals, God's Closet, the youth programs and the Arthur Ministerial Association.

With its Administrative Assistant Ariana R Cherry being an avid lover of the arts and an artist herself, and Pastor Jill Bunker's husband, Ken who also has a talent for art, the two couldn't think of a better and more unique way to raise money for community outreach.

While there is an art gallery with very beautiful pieces of

art in Arthur (Jerry Winters Gallery), Cherry noticed there really hasn't been many programs in the community that both involve and support area artists. So she wanted to create a fair where both amateur and professional artists could gather together to both sell their art and help support community outreach.

There will be no fees for artists to have a booth at the art fair. Artists may donate a percentage of their earnings

to the cause, but it will not be required. Tables and chairs are available for artists to use to set up their booths. More information will be given to those who are interested in signing up for the art fair.

One way that the art fair will be raising money is by choosing a "People's Choice Award." Each art vendor will have a jar at their booth and visitors will be able to leave a monetary donation in the jar of their favorite artist. The artist with

the most money in their jar will be the winner and will win an award. Donations to browse and shop at the art fair will also be taken at the door.

The Spring Community Creative Arts Fair will be held in the Fellowship Hall at the Arthur United Methodist Church. They are in search of 10 artists who are interested in participating. Amateurs are welcome as well as high school art students! The tentative date for the art fair is Saturday, May 6

from 1:00 pm - 6:00 pm.

If you are an artist and would like a chance to support this new endeavor and fundraising opportunity, then you can contact either Ariana Cherry or Pastor Jill by calling the Arthur United Methodist Church at 543-3159 or sending an email to the arthurunitedmethodistchurch@gmail.com. The cut-off date to sign up as an art vendor at the art fair is March 25, 2023.

Can you count on Social Security?

If you're getting closer to retirement, you might be thinking more about Social Security. Specifically, can you count on it to contribute part of the income you'll need as a retiree?

There's been an increase in alarming language surrounding the solvency of Social Security, but in reality, its prospects are not nearly as gloomy as you might have heard.

Here's the story: Under current law, Social Security is estimated to exhaust its trust funds by 2035, after which benefits could be cut by 20%, according to the 2022 Social Security Trustees report. However, the large cost of living adjustment (COLA) (8.7%) for 2023 could cause the trust funds to use up their resources

sooner.

But this outlook may represent a worst-case scenario. For one thing, the cost of the 2023 COLA will be somewhat offset by higher taxes on workers contributing to Social Security. The maximum amount of earnings subject to the 6.2% Social Security tax jumped from \$147,000 in 2022 to \$160,200 in 2023. And in looking down the road, further increases in this earnings

cap may also help reduce the gap in the trust funds. Increasing the payroll tax is another possibility for boosting funding to Social Security.

And here's a political reality: Social Security is a popular program and it's unlikely that any future Congress wants to be blamed for reducing benefits. Of course, there are no guarantees, but it seems fair to say that you can reasonably expect some benefits from So-

cial Security when you retire.

But perhaps the bigger issue is just how much you should depend on Social Security for your retirement income. On average, Social Security benefits will provide about 30% of a beneficiary's preretirement earnings, according to the Social Security Administration. But the higher your earnings before you retire, the lower the percentage that will be replaced by Social Security.

Still, you'll want to maximize the benefits that are available to you — and that means deciding when to start taking Social Security. You can begin as early as 62, but your monthly payments could be as much as 30% lower than your normal

(or "full") retirement age, which will likely be between 66 and 67.

Even if you were to wait until your full retirement age before collecting Social Security, you'll also need to draw on other sources of funding. So, while you are still working, it's a good idea to keep contributing to your IRA and 401(k) or other employer-sponsored retirement plan.

The amount you contribute should depend on your overall financial strategy and your financial needs, so, for example, you probably shouldn't put in so much into your retirement accounts that you feel significant stress in your monthly cash flow. But when you do

get a chance to invest more in these accounts, such as when your salary goes up, you may want to take advantage of the opportunity.

Ultimately, you should be able to count on Social Security as part of your retirement income. You may want to consult with a financial professional to determine when taking Social Security makes the most sense for you and how you can also get the most from your other retirement accounts. You'll want a retirement income strategy that's built for the long run.

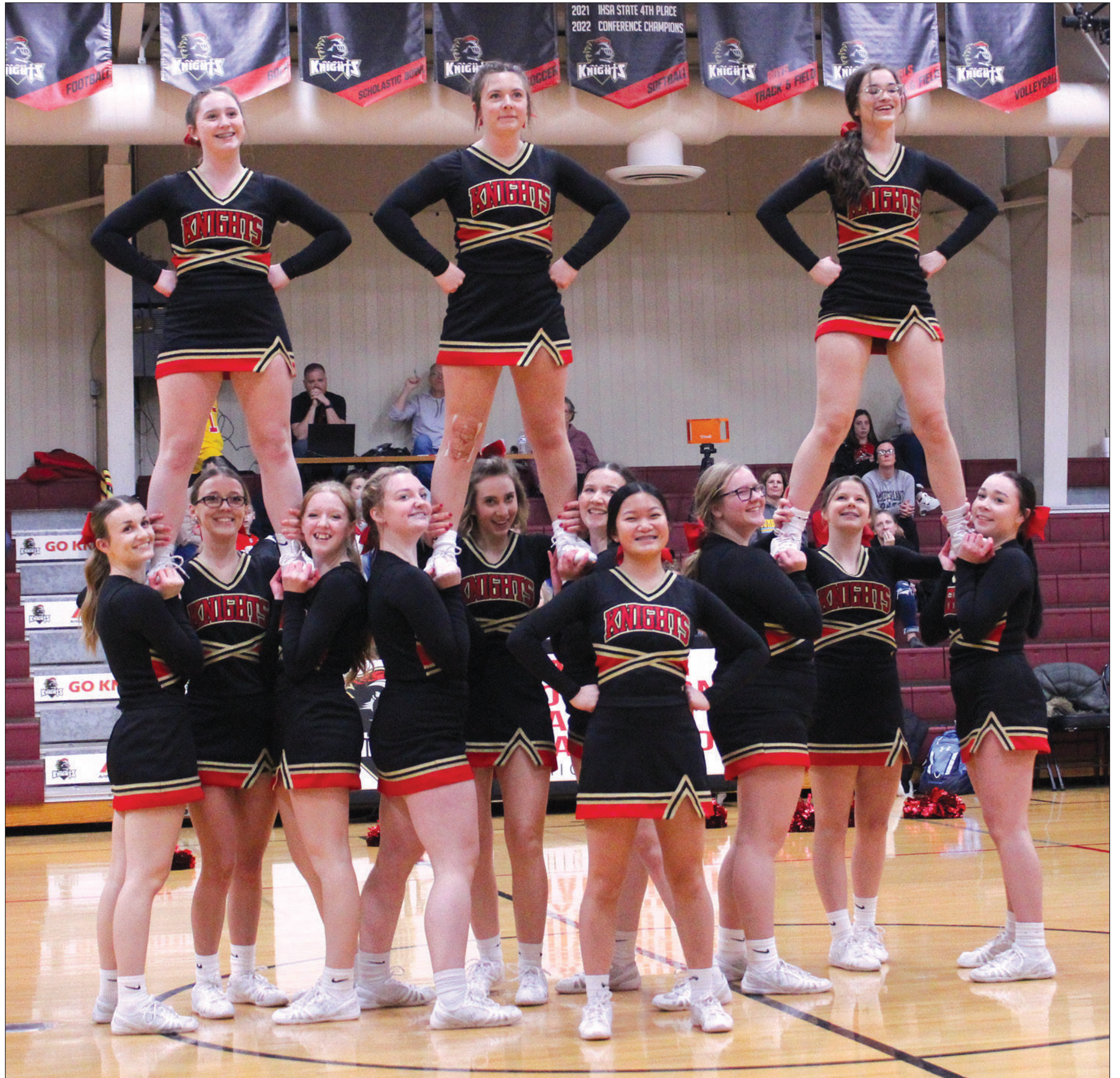
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The ALAH high school cheerleaders did a lively stunt filled routine at halftime of the last home girls basketball game on Thursday, February 9. Pictured here at the end of the routine are on the left, bases Kaylee Thompson, Evanger Wiley, and Olivia Binion with flyer Emmalee Nall on top; center bases, Molly Appleby, Lillian Edwards, and Regann Bowles and flyer, Chloe Franklin and right bases, Chloe Schable, Grace Romine, and Lilly Hart with flyer, Kaylee McDaniel and in front, Kimberly Krutsinger. Come out on Thursday, February 16 to see the cheer squad in action at the last home boys' basketball game and to honor the cheerleader, band and boys basketball members on Senior Night.