

It's Time To Get Smart About College Savings

(NAPSA)—Fall: It's a time of bright leaves, crisp apples, family feasts and a chill in the air. But for many American families, there's a chill in the pocketbook, too, as parents around the country consider the daunting challenge of saving for their children's college education.

The cost of college is rising and Americans are wrestling with ever-increasing amounts of student debt. It has been estimated that by 2033, based on inflation rates, it could cost \$262,000 to cover four years of tuition, room and board at a private college. The situation isn't much better if you go the public route. Sending your child to a four-year state university could set you back up to \$134,000.

While saving for college may seem like an overwhelming task, there are tools available to make the impossible seem possible. One essential tool that all parents (and students) should consider is the 529 college savings plan, a tax-advantaged savings plan that is specifically designed to encourage saving for future college costs.

*A 529 college savings

plan is an incredibly helpful investment tool to consider when it comes time to buckle down and save for college," said Rachel Ramos, Product Manager of Investment Services Wealth Management at Capital Group, home of the American Funds® and one of the world's leading investment management firms. "They are designed to benefit families and come with attractive and compelling benefits."

Why 529s Are so Valuable

A 529 plan should be a part of your college savings plan for many reasons:

- Investments within the plan grow tax-free, and in many states, the account owner is eligible for full or partial state income tax deductions for contributions to a 529 plan.

- When money is withdrawn from the account, it is tax-free if the funds are used for qualified education expenses, including tuition, books, room and board, computers or other supplies.

- If your student is awarded a scholarship or doesn't use the entirety of the funds, the owner of the

529 account can change beneficiaries at his or her own discretion and without limitation.

- These accounts never expire, so those assets can be used for graduate school, or can even be passed down to younger siblings or future grandchildren.

"It's a common misperception that 529s are only for college savings," continued Ramos. "But 529s are surprisingly flexible. For example, if you're interested in pursuing higher education for a new hobby or skill, those expenses could be covered with money saved in a 529 plan."

Millennials—the generation seemingly most impacted by student loan debt—are very focused on saving for their children's education. According to a recent survey issued by Capital Group, 31 percent of millennials report that not having enough money to pay for their children's education keeps them up at night. A similar number, about one in three, said that 529 college savings plans are a very important benefit an employer could offer.

How 529s Work

Think a 529 isn't for you? Consider this: Anyone, regardless of income, can contribute to a 529 account, making it a nice one-size-fits-all gift that never goes out of style. Plus, 529s are not just for saving for a child's education—529s can be used to explore intellectual passions and expand horizons well into retirement.

In a 529, investors are able to front-load up to five years in contributions, or contribute up to \$14,000 (\$28,000 for married couples) annually, without gift-tax consequences. These benefits make contributing into a 529 plan, or opening up a new one, an attractive gift choice for grandparents and family members.

How to Choose the Right 529

There are a number of choices that savers can make when choosing a 529 plan. Most importantly: Do your homework and select the right one for your family that will pay off in the long run. Determine investment goals and then find a plan with flexibility, low fees and low minimum investment.

In addition to state-sponsored 529 options, a number of investment firms offer 529s. CollegeAmerica® 529 Savings Plans, the nation's largest 529 college savings plan, is a strong option that offers low expenses and flexible, easy-to-use investment options, including target date funds. CollegeAmerica® has been consistently recognized by Morningstar®, an investment research and investment management firm, as a highly rated advisor-sold 529 plan.

Paying for college shouldn't be the most difficult part about college. Relax, take a deep breath and start saving.



999 ♦ PUBLIC NOTICE

PUBLIC NOTICE

Notice is hereby given that the Port of Siuslaw is requesting informal solicited proposals to perform roof repairs to Mo's Restaurant, located at 1436 Bay Street, Florence, Oregon, Lane County, 97439. Deadline for proposals is 5pm December 13, 2017. For more information, contact the Port of Siuslaw, 100 Harbor Street, Florence, Oregon, 97439, 541-997-3426. A copy of the RFP can be downloaded at <http://portofsiuslaw.com>.
Publication Date: November 25, 2017

IN THE CIRCUIT COURT OF THE STATE OF OREGON IN AND FOR THE COUNTY OF LANE,

THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE (CWALT 2005-7771), Plaintiff v. PAMELA K. STATON AKA PAMELA KATHLEEN STATON; GERALD HEBARD; PAULA HEBARD; REAL TIME SOLUTIONS, INC.; and all other persons, parties, or occupants unknown claiming any legal or equitable right, title, estate, lien, or interest in the real property described in the complaint herein, adverse to Plaintiff's title, or any cloud on Plaintiff's title to the Property, Defendants. Case No. 17CV12880 SUMMONS BY PUBLICATION TO THE

DEFENDANT: PAMELA K. STATON AKA PAMELA KATHLEEN STATON: In the name of the State of Oregon, you are hereby required to appear and defend the complaint filed against you in the above entitled Court within thirty (30) days from the date of the first publication of this summons. The date of first publication in this matter is November 18, 2017. If you fail timely to appear and answer, for want thereof, plaintiff(s) will apply to the court for relief demanded in the complaint. This is a judicial foreclosure of a deed of trust in which the plaintiff requests that the plaintiff be allowed to foreclose your interest in the following described real property: A parcel of land in the Southeast one-quarter of Section 27, Township 15 South, Range 12 West of the Willamette Meridian, described as follows:

BEGINNING at a point on the Westerly right-of-way of U.S. Highway No. 101, said point bears North 811.65 feet, West 1440.78 feet, and North 2 degrees 47' West, 234.20 feet from the Southeast corner of said Section 27; thence North 2 degrees 47' West 175.00 feet; thence South 71 degrees 27'21" West 373.81 feet; thence South 2 degrees 47' East, 86.76 feet; thence North 85 degrees 06' East, 360.00 feet to the point of beginning, all in Lane County, Oregon Commonly known as: 95330 HWY 101 S, YACHATS, OREGON 97498.

NOTICE TO THE DEFENDANT: READ THESE PAPERS CAREFULLY!

You must "appear" to protect your rights in this matter. To "appear" you must file with the court a legal paper called a "motion" or "reply." The "motion" or "reply" must be given to the court clerk or administrator within 30 days along with the required filing fee. It must be in proper form and have proof of service on the defendant's attorney or, if the defendant does not have an attorney, proof of service on the defendant. If you have questions, you should see an attorney immediately. If you need help in finding an attorney, you may call the Oregon State Bar's Lawyer Referral Service at (503) 684-3763 or toll-free in Oregon at (800) 452-7636. The Oregon State Bar's web address is <http://www.osbar.org>. This summons is issued pursuant to ORCP 7. Malcolm Cisneros, A Law Corporation, Nathan F. Smith, OSB #120112, Nathan@mcclaw.org Attorneys for Plaintiff 2112 Business Center Drive, Second Floor, Irvine, CA 92612, P: (949) 252-9400, F: (949) 252-1032

Publication Dates: November 18 & 25, December 2 & 9, 2017.

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Graphic Search Good Luck

Saturday's Graphic

National Novel Writing Month

Here is how it works... We will put a graphic or photo in the box to the left. You find it somewhere in the classifieds. Come into our office, Enter your name, phone number and describe where you found the graphic or bring in a clipping to attach to your entry into the drawing for a gift certificate.

Gift Certificates must be picked up within 2 weeks of winning Deadline for today's paper: Monday by 3:00 PM

DAVID JEFFERIS found the America Recycles Day Graphic on page 9B (Bottom right corner of heading 'Pointers For Parents') He won a gift certificate to The Chicken Coop.

Wednesday's Graphic

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