

# Weston

Continued from B1

## Retirement savings plan: 3% to 10% of salary

EBRI surveys have consistently found that the benefit employees value most after health insurance is access to a retirement plan, with all other benefits coming in at “a distant third,” Fronstin says.

People who have workplace retirement plans such as 401(k)s are far more likely to save for retirement than those who don't, according to AARP. These plans offer automatic paycheck deductions, and many sign people up automatically as well.

Most 401(k)s also come with company matches — free money that can help employees build wealth faster. Among the most common matches are 50% of the first 6% of salary the worker contributes, or a dollar-for-dollar match of 3% to 6% of pay.

Employers can contribute an even greater percentage of pay to traditional pension plans, which promise a specified monthly benefit amount in retirement. That's in contrast to 401(k)s and other defined contribution plans, where the amounts you get in retirement depend on how much is contributed and how your investments perform.

Pensions are still common among government agencies, colleges and health care nonprofits, although only about 15% of private sector workers have access to such plans, according to the Bureau of Labor Statistics.

## Everything else: zero to thousands

Employers that provide dental insurance usually pay

\$500 to \$2,500 a year for the coverage, according to Sandra Sweeney, principal in Mercer's career practice. Life insurance averages \$100 to \$300 per employee, while disability insurance usually costs \$250 to \$1,500.

Employers may offer access to other coverage, such as additional life insurance, long-term care insurance or pet insurance. Workers typically pay the full cost but may benefit from group rates for the policies, Fronstin says.

Help with education costs is increasingly popular, as well. About half of employers offer tuition assistance, according to the Society for Human Resource Management. And of the companies surveyed by EBRI last year, 17% offered some kind of student loan debt assistance while another 31% planned to do so.

Workers can also exclude up to \$5,250 of tuition assistance from their incomes on their tax returns, according to the IRS. And through 2025, the limit includes student loan repayment help, as well.

Remember that your employer provides benefits to attract, retain and reward workers. If you're not sure what all your benefits are, or what they're worth, your human resources department should be happy to fill you in, says Fronstin.

“Ask your employer,” Fronstin says. “It's not a secret.”

■ Liz Weston, Certified Financial Planner, is a personal finance columnist for NerdWallet. Questions may be sent to her at 3940 Laurel Canyon, No. 238, Studio City, CA 91604, or by using the “Contact” form at asklizweston.com.

# Who sold the winning ticket for \$2 billion Powerball jackpot in California? Joe did

BY STEFANIE DAZIO and SCOTT McFETRIDGE

The Associated Press

LOS ANGELES — Someone who bought a Powerball ticket in Southern California has won a record \$2.04 billion Powerball jackpot after more than three months without anyone hitting the top prize.

The winning numbers were selected Tuesday, Nov. 8, nearly 10 hours after the scheduled Nov. 7 drawing because of problems processing sales data at one of the game's member lotteries. Lottery officials acknowledged the unprecedented delay for such a high-profile drawing but said the game's security process took precedence.

“Protecting the integrity of the draw is of utmost importance, and we were able to do that during this historic drawing with the cooperation of all participating lotteries,” said Drew Svitko, the chairman of the Powerball Product Group and executive director of the Pennsylvania Lottery.

On Tuesday afternoon, the Minne-

sota Lottery acknowledged their sales verification system caused the lengthy delay.

The winning numbers drawn Tuesday morning at the Florida Lottery draw studio in Tallahassee were: white balls 10, 33, 41, 47 and 56, and the red Powerball was 10.

The jackpot ticket was sold at Joe's Service Center in Altadena, an unincorporated community in the foothills northeast of Los Angeles. For selling the winning ticket, business owner Joe Chahayed will receive a maximum Powerball bonus of \$1 million.

“I'm very surprised. Very excited. Very happy,” said Chahayed, who wore a bright yellow California Lottery shirt and cap.

Chahayed said he didn't know who won the giant prize but hopes it's someone local.

“I wish I knew the person but most people who buy tickets from me are from the neighborhood. I hope one of them will be the winner,” he said.

Chahayed said he would spend his \$1

million on his five children and donate some to the community.

Under California rules, the name of the winner must be disclosed but no other information, including the winner's address, has to be made public.

Thomas Murrell said he had stopped at Joe's Tuesday morning with the intention of buying gas and \$200 worth of Powerball tickets, in case no one had won the giant jackpot.

“I know Joe. I've known him for years and talk to him all the time,” Murrell said. “Joe's always been a lucky guy. He's a good guy. I'm not surprised it happened here.”

The \$2.04 billion jackpot was by far the largest lottery prize ever won, topping the previous record \$1.586 billion prize won by three Powerball ticketholders in 2016. Only four previous jackpots have topped \$1 billion, but none of those are close to the current prize, which started at \$20 million back on Aug. 6 and has grown over three winless months. No one has won the jackpot since Aug. 3.

# Dentistry

Continued from B1

“Right now, people have to go to La Grande or Walla Walla or Idaho, and we're going to start doing that in-house,” he said of some of the dental services.

He said he has no dental hygienist — “I'm it” — but that could change in the future.

“We'll grow as big as the community wants us to grow, but we'll do it slow and

steady,” he said.

## A new home

The Barnums find living in Wallowa just what they were hoping it would be. Living just a block and a half away from the office is quite convenient.

“One of the big differences between working in the city and out here, down there you're just in the hustle and bustle of the city, the rat race, and we wanted a slower pace,” James said. “We wanted to

know who our neighbors are.”

Emilia agreed.

“We like taking the time to get to know people,” she said. “That's the beauty of a small community, you get to know them by name and run into them at the grocery store and whatever.”

Also, they like being in a more friendly community than the metro areas.

“I can hang a U.S. flag out the window and not be a target,” James said. “You do that in the city and you're a target.”

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## CROSSWORD PUZZLER

**ACROSS**

- 1 Dover's st.
- 4 Go first
- 8 Pocket watch chain
- 11 Trip around the sun
- 13 This, in Tijuana
- 14 Regret bitterly
- 15 Time of the mammals
- 17 Whole
- 19 Pleats
- 21 Conclude
- 22 Zooms on runners
- 24 Periscope site
- 26 Soda-can openers
- 29 Quiz-show VIP
- 31 Fall flower
- 33 — and yang
- 34 Ky. neighbor
- 35 Berlin article
- 37 “Go, team!”
- 39 Fond — Lac, Wis.
- 40 Prior to

**DOWN**

- 1 Color
- 2 Fair-hiring letters
- 3 Acid in sour milk
- 4 Onion relatives
- 5 Plural indicator
- 6 Had a pizza
- 7 Hamlet or
- 8 Paphia
- 9 Not just mine
- 10 Social insect
- 12 Got more out of
- 16 Raleigh's st.
- 18 Amalot ingredient
- 20 Amount
- 22 Cut off
- 23 Former retail giant
- 25 Plant prickly
- 27 Waited awhile
- 28 Ignores
- 30 Response to a rodent
- 32 Rain slicker
- 36 Estuary
- 38 Plant book
- 41 More spooky
- 43 \$1,000,000, slangily
- 45 A Barrymore
- 47 Distress signal
- 49 Cartridge holder
- 52 “Ugh!”
- 54 Scale note
- 55 Happy sighs
- 56 Louis XIV, e.g.
- 57 Dissenting vote
- 59 Sweet murmur
- 60 Computer key
- 63 DJ's disc

**Answer to Previous Puzzle**

A	S	K	S	S	A	N	J	I	B	E
G	U	L	L	A	D	E	E	R	A	S
A	R	E	A	R	O	C	D	E	N	S
F	E	M	M	E	K	O	I			
			A	K	I	T	A	Y	D	S
I	R	A	N	N	I	F	T	I	E	R
Z	O	O	M	A	C	E	O	P	U	S
A	T	L	A	N	T	A	U	T	E	S
G	A	L	A	R	S	O	N			
		F	B	I	H	A	L	O	S	
O	T	T	O	U	M	A	I	R	I	S
F	A	I	R	M	I	R	D	A	L	E
F	R	A	T	S	T	E	S	L	O	T

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