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Please forward application & resume to Homeland Energy Solutions, Attn: Human Resources, 2779 Iowa Hwy 24, Lawler IA 52154.

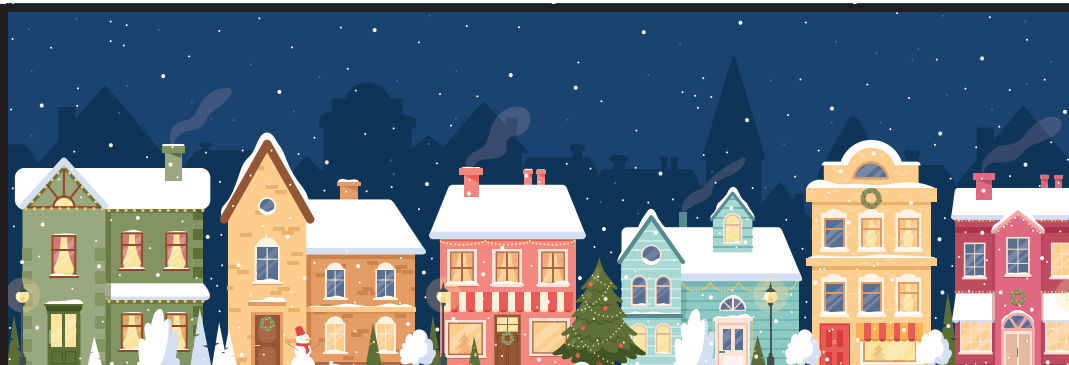
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New
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CHAMBER

PUNCH CARD WINNERS 2023

November 22, 1st Week

\$100 - Penny Gray
\$100 - Joan Kolbiska
\$75 - Kim Nolte
\$75 - JoAnn Wurzer
\$75 - Maelynn Tenge
\$75 - Alan Becker
\$50 - April Singewald
\$50 - Dean & Connie Eastman
\$50 - Linda Roths
\$50 - Linus Flick
\$25 - Kevin Buchanan
\$25 - Brianna Pitz

November 30, 2nd Week

\$100 - Abbi Friedrich
\$100 - Deann Staley
\$75 - Adam Wygle
\$75 - Patrick Arnold
\$75 - Tim Beckman
\$75 - Rachel Krecht
\$50 - Kim Berns
\$50 - Alyssa Jones
\$50 - Brenda Holschlag

December 6, 3rd Week

\$50 - Joe Schmitt
\$25 - Pam Hruska
\$25 - Kym Olson

December 13, 4th Week

\$100 - Nancy Woodson
\$100 - Nancy Whitnabel
\$75 - Jim Rahlf
\$75 - Jeremy Westendorf
\$75 - Diane Ollendieck
\$75 - Frances Rochford

December 20, 5th Week

\$50 - Ashley Harms
\$50 - Betty Musgrave
\$50 - Gloria Tolliver
\$50 - Kathy Huegel
\$25 - Laurie Hageman
\$25 - Butch Flick

December 27, 6th Week

\$100 - Jeanne Smith
\$100 - Audrey Lensing
\$100 - Dianne Hruska

\$75 - Dallas Stinnett
\$75 - Murial Meyer
\$75 - Amy Kueher
\$75 - Fred Rimrodt
\$50 - Misti Shawver
\$50 - Jeff Gitch
\$50 - Scot Heim
\$50 - Sue Burgart
\$25 - Donna Geerts
\$25 - Connie Boyd
Bonus \$25 - Chad Gruenberg

12 Days of Christmas

1st - Deanna Savre
2nd - Gloria Brincks
3rd Lanny Mincks
4th Wendy Herold
5th Bonnie Keune
6th Toby Wulff
7th Rita Fisher
8th Jayden Layne
9th Sharon Kipp
10th Sue Zubrod
11th Alice Wanderscheid
12th Mary Novak

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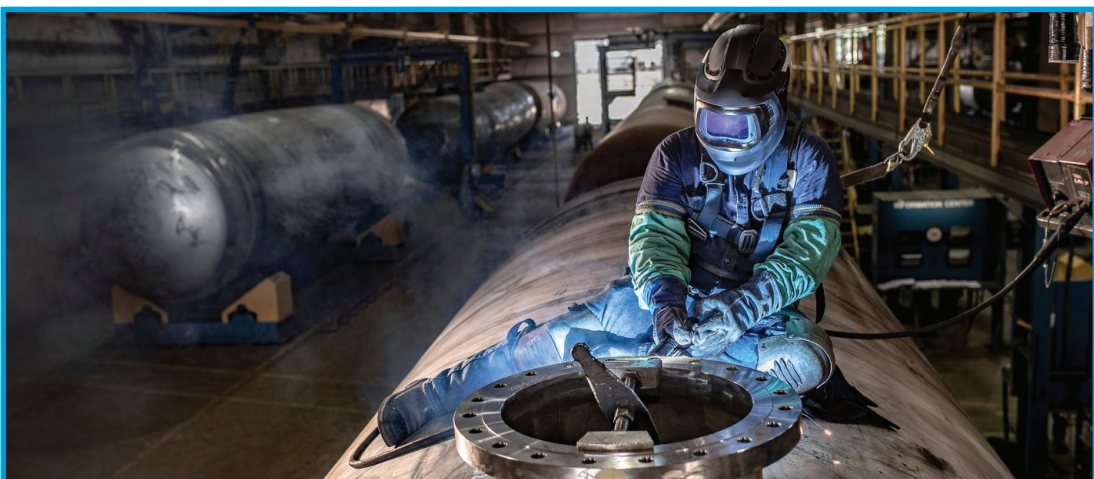
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IOWA DEMOCRATIC PARTY CAUCUS

Monday, January 15th, 2023 7:00pm
You must be in-line or signed-in by 7:00pm to participate.

Chickasaw Democrats will meet at the following location(s):

Precincts 1-4,7-9: New Hampton Elementary School - Cafeteria, 206 W Main

Precinct 5 (Stapleton/Fredericksburg): Fredericksburg City Hall, 151 W Main

Precinct 6 (Bradford): Nashua Plainfield Middle School - Commons, 612 Greeley St.

The purpose of this year's caucus is to:

1. Discuss and adopt proposed resolutions to be added to the county platform.
2. Elect Unbound Delegates and Alternates to the County Convention
3. Elect Precinct Committee Persons to the County Central Committee

The precinct caucus is a great way to get involved in grassroots activities with the Iowa Democratic Party. All Iowa Democrats are encouraged to attend.

Please visit lowademocrats.org or call the helpline (515) 216-3893 if you have a question and/or to request a Presidential Preference Ballot.

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New Year's Financial Resolutions

Now that we've reached 2024, you might be thinking about your goals and hopes for the new year. But in addition to whatever personal resolutions you might make — volunteering, going to the gym more, learning a new language and others — why not make some financial resolutions, too?

Here are a few to consider:

- Boost your retirement savings. If you can afford it, try to increase your contributions to your IRA and 401(k) or similar employer-sponsored retirement plan. The more you put away in these accounts, the greater your chances of reaching your retirement goals. At a minimum, contribute enough to your 401(k) to earn your employer's match, if one is offered. And whenever your salary goes up, consider raising the amount you put in to your 401(k).
- Reduce your debts. It's not always easy to reduce your debts — but it's worth the effort. The lower your debt load, the greater your monthly cash flow. So, look for ways to consolidate debts or find other, possibly more productive, ways of using credit. And if you truly can't afford something that's nonessential, don't go into debt for it. "Live within your means" is an old piece of advice, but it's just as valid now as ever.
- Build an emergency fund. If you suddenly needed a major home or car repair, or received a large medical bill not fully covered by insurance, would you have the funds available? If not, you might be forced to dip into your retirement accounts or other long-term investments. To avoid this possibility, try to build an emergency fund containing several months' worth of living expenses, with the money kept in a liquid, low-risk account that's separate from the ones you use to meet your daily expenses. It can take a while to build such a fund, but if you make it a priority and contribute regular amounts each month, you can make good progress.



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- Avoid emotional decisions. Too many people over-react to events in the financial markets because they let their emotions get the better of them. If the market is temporarily down, it doesn't mean you need to sell investments to "cut your losses" — especially if these investments still have good fundamentals and are still appropriate for your portfolio. It can be hard to ignore market volatility, but you'll be better off if you focus on the long term and continue following an investment strategy that's designed to meet your needs.
- Review your goals. Over time, your goals may have changed. For example, while you once might have wanted to retire early, and planned for it, you may now find that you'd like to work a few more years. If that's the case, you may also need to adjust your financial and investment strategies.
- Revisit your estate plans. If you've married, divorced, remarried or added children to your family within the past few years, you may need to review the account titling and beneficiary designations on your 401(k) and other retirement assets, along with your estate-planning documents, such as your will or living trust. You might also need to revise these documents in other ways.

Of course, you may not be able to tackle all these resolutions at one time, but if you can work at them throughout the year, you can potentially brighten your financial outlook in 2024 — and beyond.

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

Edward Jones, Member SIPC

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