

Cheers to 15 Years

Open House at Gateway to NE Iowa Welcome Center

Saturday, February 24

from 10 am - 4 pm

10 Amherst Blvd. Nashua, IA

Roger's Pies & A Kneaded Break in the lobby

FOR RENT Clean 2-bedroom apartment in Lawler. Heat, Water, Refrigerator, Stove & Garbage Included. No Pets. Ph: 563-380-2127.

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BROTHER'S CUSTOM SEAMLESS GUTTERS . "After All... It's Not Just Gutters, It's Your Home." Free Estimates. Fully insured. Nashua 641-435-2590 or 1-877-270-1234. www.brothersguttersia.com

BURKHOLDER ELECTRIC MOTORS Call with your motor needs and repairs. Call Leroy Burkholder 641-393-2180. Located at 13729 Fir Ave. Elma, IA.

BUSTI LUMBER, LLC Home and Agriculture Building Supplies and Lumber Store. Located at 601 Busti Ave., Elma Iowa. Call 641-393-2385.

MEALS FROM THE HEARTLAND

NEW HAMPTON & TURKEY VALLEY FFA CHAPTERS

SPONSORSHIPS

BLUE

7,499-5,000 MEALS

\$750 - \$1,124.85

SILVER

1,000-2,499 MEALS

\$150 - \$374.85

OUR GOAL

100,000 MEALS

The New Hampton and Turkey Valley FFA Chapters are partnering to host a Meals from the Heartland event on February 22nd from 9 am-3 pm at Waucome Event Center for National FFA Week! We need your help - Our goal is fulfill 100,000 Meals at \$0.15 per meal, which will be donated to local, state, and national food pantries! We have FFA members going around the community seeking sponsors! If we have not made it around to you and you are interested

CONTACT MS. BAULER AT R.BAULER@NEW-HAMPTON.KI2.IA.US

CORDUROY

7,500 MEALS OR MORE

\$1,125+

GOLD

4,999-2,500 MEALS

\$375 - \$749.85

BRONZE

250-999 MEALS

\$37.50 - \$149.85

SPONSORSHIP INFORMATION

Sponsor Name:

Contact's Name:

Address:

Phone #:

Email:

☐ CORDUROY: 7,500+ MEALS (\$1,225)

☐ SILVER: 2,499-1,000 MEALS (\$374.85-\$150)

☐ BLUE: 7,499-5,000 MEALS (\$1,124.85-\$750)

☐ BRONZE: 999-250 MEALS (\$149.85-\$37.50)

☐ GOLD: 4,999-2,500 MEALS (\$749.85-\$375)

AMOUNT:

POLICE OFFICER TEST NOTICE
Test Dates: March 22 & 23, 2024
Application deadline is February 29, 2024 at 4:00pm Lakes Area Law Enforcement Employment Co-op
Is establishing an eligibility list for current and future law enforcement openings In the beautiful Iowa Great Lakes Area! Successful applicants are eligible for employment by all agencies: Arnolds Park, Emmetsburg, Estherville, Lake Park, Milford, Okoboji, Spencer, Spirit Lake Police Departments; Palo Alto, Osceola & Dickinson County Sheriff's Offices. At the time of application, candidates must meet State Requirements for Law Enforcement Employment. Currently certified ILEA applicants are allowed lateral transfer. Applicants without certification are required to pass P.O.S.T. & Physical agility exams. For application details contact Dickinson County Sheriff's Office, 712-336-2793 or visit www.dickinsoncounty-sheriff.com EOE

COUNTRY CARPENTRY offers new homes, remodeling, cabinetry, custom furniture. New Hampton, call 641-394-5157.

COUNSELING AND FAMILY CENTERED SERVICES, INC. Counseling and Mental Health Services. Located at 951 N. Linn Ave., Suite 3, New Hampton, IA. Call 641-394-2505.

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HIGH POINT LAND COMPANY Land appraisals, services and Land real estate sales and auctions. Call Nick Hopp at 319-240-6121.

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The Zipper

1225 Hwy 150, Festina, IA

Starting Ash Wednesday - February 14 -

All you can eat Cod with Homemade Potato Salad, Coleslaw, Tartar Sauce, Fresh Cut Fries

EVERY FRIDAY 5:00 - 8:30 PM during Lent except March 1

563-534-7181

Dine In or Carry Out

FARM BUREAU FINANCIAL SERVICES Curtis Franzen-Agent Ph: 641-394-3020 Auto, home, farm, business, life and annuities. 515 W. Milwaukee, New Hampton. curtisfranzentfbfsagents.com

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HOWARD COUNTY COMMUNITY Hospice & Regional Health Services of Howard County. Call 563-547-2989. Located at 235 8th Ave. W., Cresco IA.

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MILLER'S Country Market

Pork Picnic Roll

Deli Sandwich Meat

\$3.49 lb.

Baby Swiss Cheese

\$3.49 lb.

Frozen Ground Beef

80/20

3 lb. Tube

\$3.50 lb.

10 lb. Tube

\$2.99 lb.

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Mon-Fri 8 am-5 pm; Sat: 8 am-3 pm

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\$599

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Sofa

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ASHLEY

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On any purchase, we will discount the amount equal to the sales tax from your total purchase. Valid through 3/04/24.

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MAY 5-11, 2024
\$1,099/Per Person
Double Occupancy
American Side: Maid of the Mist, Cave of the Winds & More!
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6 DAYS
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\$975/Per Person
Double Occupancy
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Home of the Blues, Soul & Rock N' Roll
6 DAYS
Nov. 4-9, 2024
\$905/Per Person
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Captive-Aire offers competitive wages as well as the following benefits:

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HELP WANTED: Mechanic Position for Chickasaw County Secondary Roads Dept.

The Chickasaw County Secondary Roads Department is accepting applications for a Mechanic Position. \$27.78/hr. after probationary period. Health Insurance for singles is 100% covered by the employer and family is 75% covered by the employer. Must have or be able to attain and maintain a Commercial Driver's License. Experience with diesel equipment repair is highly encouraged. Applications, job description and list of benefits are available at the Office of the County Engineer or online at chickasawcounty.iowa.gov under the employment tab.

Applications must be submitted in person or by mail
Chickasaw County Engineer's Office, Courthouse,
P.O.Box 316, New Hampton, Iowa 50659-0316.
Applications accepted until position is filled.
Chickasaw County is an Equal Opportunity Employer.

POLICE OFFICER TEST NOTICE
Test Dates: March 22 & 23, 2024
Application deadline is February 29, 2024 at 4:00pm Lakes Area Law Enforcement Employment Co-op is establishing an eligibility list for current and future law enforcement openings in the beautiful Iowa Great Lakes Area! Successful applicants are eligible for employment by all agencies: Arnolds Park, Emmetsburg, Estherville, Lake Park, Milford, Okoboji, Spencer, Spirit Lake Police Departments; Palo Alto, Osceola & Dickinson County Sheriff's Offices.At the time of application, candidates must meet State Requirements for Law Enforcement Employment. Currently certified ILEA applicants are allowed lateral transfer. Applicants without certification are required to pass P.O.S.T. & Physical agility exams.For application details contact Dickinson County Sheriff's Office, 712-336-2793 or visit www.dickinsoncountysheriff.com EOE




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As you know, interest rates have risen considerably over the past couple of years.

But what does this mean to you, as a consumer and as an investor?

From a consumer's standpoint, it's not hard to see the effects of higher interest rates. If you want to take out a mortgage or refinance an existing one, you'll find that it's considerably more costly, in terms of the interest you'll pay, than it was a few years ago. And the same is true of car loans and credit cards. Paying these debts at higher rates can affect your cash flow, so while rates are high, you may need to make some important decisions about your overall budget and spending plans.

As an investor, though, you may find the effects of higher interest rates to be somewhat more complex. That's because higher rates can have a different impact on different types of investments, such as stocks and bonds.

When considering stocks, be aware that not all market sectors will respond the same way to higher interest rates. For example, the financial sector, which includes banks, insurance companies and brokerage firms, may benefit from higher rates. On the other hand, smaller technology companies, which still must invest heavily in their businesses, may not do as well due to rising interest rates making it more expensive for them to borrow. And other sectors will respond differently to higher rates. Keep in mind, though, that there's great variance within sectors and among companies, so when you consider purchasing stocks, evaluate each choice on its merits and make sure it fits within your risk tolerance, time horizon and need for portfolio diversification. When you diversify your investment dollars, you can reduce the risk of market volatility affecting just one type of asset, although diversification by itself can't



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protect against all losses. With fixed-income investments, such as bonds, interest rate movements can have significant and direct impacts. When interest rates rise, the value of your current bonds will likely fall because new bonds can pay higher rates. However, you can also buy bonds at the new, higher rates and benefit from bigger interest payments.

Still, there's no guarantee that interest rates will stay elevated – in fact, the Federal Reserve has indicated that it might actually start cutting rates in 2024 – which is why it may be a good idea to build what's known as a "ladder," consisting of short-, intermediate- and long-term bonds. Once you have your ladder in place, you'll have some protection from interest rate movements. So, if rates were to keep rising, you could reinvest the proceeds of your short-term bonds in the new, higher-paying ones. But if rates level off, or even fall, you'll still benefit from your longer-term bonds, which typically (but not always) pay higher rates than short-term ones.

Of course, if you hold your bonds until maturity, you will continue to get the same interest payments, regardless of where market rates go.

In any case, it's useful to be aware of what's happening with interest rates — the more you know about the factors affecting your investments, the better off you'll be.

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor.
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The logo for Midwest Concrete features the company name in a large, bold, serif font. Below the name is the phone number 563-380-0642 in a smaller, sans-serif font. A black horizontal bar contains the text 'Providing Concrete Services in Northeast Iowa with exceptional service and a beautiful finished product!' in white, sans-serif font. Below this bar, a list of services is provided: New Construction, ICF Foundations - Poured Walls, Driveways, Parking Lots, Sidewalks, Patios, Stonework & Decorative Concrete, and New Home and Shop Floors & Foundations. At the bottom, the website address www.midwestconcrete.co is displayed in a large, sans-serif font, followed by a Facebook 'f' logo in a black square.

An advertisement for New Hampton Electric, Inc. The top half features a black and white photograph of a single-story commercial building with a dark roof and large windows. To the right of the photo, the company name "New Hampton Electric, Inc." is written in a large, bold, serif font. Below the name, a dark horizontal bar contains the tagline "Everything Electrical - Since 1970" in a white, italicized serif font. To the left of the photo, the address "207 E. Main Street New Hampton" is printed in a serif font. To the right of the photo, a list of services is presented in a large, italicized serif font, preceded by bullet points: "Commercial", "Industrial", "Agricultural", and "Residential". At the bottom of the advertisement, the phone number "641-394-2187" and the website "www.newhamptonelectric.com" are displayed in a bold, sans-serif font.





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 Test Dates: March 22 & 23, 2024
 Application deadline is February 29, 2024 at 4:00pm Lakes Area Law Enforcement Employment Co-op
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