

Tuesday, April 26, 2022 Volume 16 • Issue 17 | 801 Riverside Dr., Charles City, IA 50616

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As the Grain and Feed Procurement Manager, you will be responsible for effectively/efficiently supplying ingredients to the Reicks View Farms Mill and buying those ingredients at the best possible price while maintaining agreed upon quality standards in collaboration with the Reicks View Farms Live Production team.

As a member of our team, you'll have the following responsibilities:

- Developing a strategic, risk management style approach across critical ingredient purchases to ensure that the company is continually working towards competitive pricing.
- Direct responsibility for purchasing corn, soybean meal, fats, distiller's grains, bakery, and soybean hulls (large usage ingredients) and oversight of purchasing non-commodity ingredients for our feed mill locations.
- Develop and maintain current and new ingredient vendor relationships while acting as an ambassador of Reicks View Farms as a whole.
- Supervising Ingredient Procurement team (Ingredient Procurement Assistant, Ingredient Receiving Specialist).
- Monitoring toll mill ingredient pricing and challenging them on cost, supporting them to lower cost, or purchasing direct to toll mill.
- Monitor and analyze agricultural commodity markets both at the local, domestic, and global level to assist upper management in key decision making.

The ideal person for this position has excellent communication skills and is proficient in Microsoft Word and Excel. This person is also friendly, dependable, organized, trustworthy, and has a professional demeanor. To be successful in this position you will need to be open to learning from others within our industry and organization.

Reicks View Farms is a family farm with over 300 employees and 130 production partners dedicated to farming corn and producing top quality pork. We believe that working together as a family is what helps us strive to get better each day and sets us apart from the rest.

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How To Be a Good Money Manager in Retirement

If you reach retirement with a significant amount of assets, you've done a great job of saving and investing. But now comes another challenge – making that money last.

You might think that this task, as important as it is, won't be as hard as accumulating the money in the first place. Yet, a sizable number of people have reached a different conclusion. In fact, 36% of retirees say managing money in retirement is more confusing than saving for retirement, and 56% say they wish they had budgeted for more unexpected expenses in retirement, according to the Edward Jones/Age Wave *Four Pillars of the New Retirement* study.

What steps can you take to help you become an effective money manager during your retirement years? Here are a few to consider:

- *Set your goals.* Your money management needs will certainly depend, to some extent, on what your goals are for the coming years. Will you travel extensively? Stay close to home and pursue your hobbies? Or maybe even open a small business? Once you identify your vision for retirement, you can estimate how much it will cost, which will then dictate much of your spending and saving needs.

- *Stick to a budget.* If you've followed a budget throughout your working years, there's no reason to stop now – in fact, budgeting may be even more essential when you retire. Of course, you don't necessarily want to force yourself to be as frugal as possible – after all, you worked hard, saved and invested so you can enjoy a comfortable retirement lifestyle. Look for reasonable cost-cutting opportunities, such as eating out less often or eliminating streaming services you don't use.

- *Don't underestimate health care costs.* Even when you're on Medicare and pay for supplemental insurance, health care costs could still be one of your biggest expenses during retirement. Initially, budgeting for \$4,500 to \$6,500 per person annually may



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be a good starting point for traditional health care expenses in retirement. However, depending on your health, prescription drug usage and other factors, your costs could be higher or lower. And you may also want to estimate long-term care expenses as part of your plan.

- *Look for senior discounts.* Once you're a senior, you may be able to find discounts on a wide range of items and activities, such as movies, transportation, groceries, gym memberships and more. By taking advantage of these discounts, you can save a surprising amount of money and ease pressure on your cash flow.

- *Establish a sustainable withdrawal strategy.* For decades, you've been putting money into your IRA and 401(k). But once you're retired, you will likely need to start taking withdrawals from these accounts. It's essential that you don't withdraw so much early in your retirement that you eventually run the risk of outliving your money. You may want to work with a financial professional, who can analyze your entire situation – assets, expenses, lifestyle, expected longevity, etc. – and recommend a sustainable withdrawal rate. Keep in mind that once you turn 72, you may be required to take out a certain amount each year from your 401(k) and your traditional IRA, so you'll want to incorporate these withdrawals into your overall income strategy. Do whatever it takes to become a good money manager during retirement. You'll find that it's well worth the effort.

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

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todd.prichard@legis.iowa.gov
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Who's Missing??

Nashua REPORTER
and Weekly Nashua Post

Contact Laurie - accounting@nhtrib.com

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801 Riverside Dr
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EVERYDAY heroes

Saluting our community heroes

Thank You, Frontline and Essential Workers for your Service & Sacrifice!

IONIA LOCKER, LLC
 Brad & Kyle Neitzke
 204 EAST UNION, IONIA
 (641) 394-3515

Thank you to all of our Community Heroes for your dedication and for everything you do!

HOMETOWN TV & APPLIANCE
 13 West Main, New Hampton
 Dial 641-394-2171
 www.hometowntvappliances.com

To all the essential frontline workers, **Thank You!**
 We are encouraged by your **strength**, grateful for your **service**, and inspired by your **sacrifice**.

NEW HAMPTON CHIROPRACTIC OFFICE
 PAUL R. EWERT, D.C.
 16 North Water Avenue • New Hampton, IA 50659
 Office Hours By Appointment (641) 394-3039

Thank you Frontline Workers, Essential Services & Businesses for keeping our community going.
 We appreciate you!

H&R BLOCK
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 641-394-3000

For all you are,
 For all you do,
 Thank you.

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 This is what it means to be a hero!

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Thank you for all that you do! You are the Real Heroes and we value every single effort you do!

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MERCY ONE
 MercyOne New Hampton Medical Center
 308 North Maple Ave. • New Hampton, IA 50659
 641-394-4121 • MercyOne.org/newhampton

YOU ARE A HERO!
 Thank You to all essential workers for all your hard work and dedication. You are greatly appreciated.

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 104 4th St. NW Fort Atkinson 563-534-7211
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Thank you to the farmers for keeping food on our tables and to the Frontline and Essential workers for your hard work and support this past year!

PEOPLE. PROGRESS. PRIDE.™
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 641.394.3029 • www.iowafarmbureau.com

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Holthaus Family Chiropractic Center
 Dr. Rachel Holthaus
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Thank you to all of our Frontline and Essential Workers for your dedication and service!

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Thank you to all essential workers for being essentially awesome!

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 NEW HAMPTON, IA | 641.394.3025 | vernlauresautocenter.com

You have such an important job to do. We admire what you do to make this a better place for all of us. Thank you #StaySafe

CRONIN, SKILTON & SKILTON, P.L.L.C. LAW OFFICES
 1614 S. Grand Ave. Charles City, IA 50616 641.228.3318
 205 Brasher St. Nashua, IA 50658 641.435.2462
 www.csskiltonlaw.com

A hero is an ordinary person who finds strength to endure in spite of overwhelming obstacles.
 Thank you for everything!

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In the face of great uncertainty, let's take a moment to express our gratitude to those keeping this country running.

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Thank You We are encouraged by your strength, grateful for your service, and inspired by your sacrifice.

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 300 Forest St., Riceville, IA 50628
 www.riversidefeeds.net
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Thank You for all that you do! You are the real heroes of this community!

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Our Everyday Heroes are people on the frontlines risking everything to support our community. We sure do appreciate you and say Thanks!

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 M-F: 8 a.m. to 4 p.m.
 Member FDIC 641-229-8500

We want to say thank you to our frontline and dedicated essential workers that are keeping our community safe and functioning.

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 641-394-2245

Thank You to the Frontline & Essential Workers for your strength, courage and service!

New Hampton Auto Body & Trailer Sales
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Honoring all the dedicated community Everyday Heroes who are working to keep us going and safe!

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VIP spring Fling EVENT
Sale Ends May 7th

Or Up to 36 Months No Interest Until 2025*

LA-Z-BOY | JASPER \$599 **SAVE \$100**

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5 piece dining set \$1599 **SAVE \$320**
Pub height table & 4 padded seat stools

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BAND BOX CLEANERS Kevin Herro-certified through IICRC. Cell: 541-228-0969 Office: 641-228-9909. Carpet Cleaning Specialist, upholstery cleaning & Fire & Water Damage restoration. 706 N/ Jackson St., Charles City, IA

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OPEN HOUSE

April 28, 29, 30, May 1

FREE Tomato Plant Variety: '4th of July'	Golden Empire Annual Flower (Limit of 1) \$1.00	'Praying Hands' Hosta 1/2 PRICE	13" Black & Silver Decorative Pot (no Limit) \$4.99
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Thurs. thru Sat. June 2, 3, & 4

DEADLINE May 23rd by Noon

Garage Sale!

\$20.00 50 Words Max

- Only one word per space
- Abbreviations count as a word
- House numbers are a word

Examples: 10 N. Chestnut is THREE words; "8 a.m. to 5 p.m." is five words and "8 to 5" is three words.

Get your Garage Sale ad published under a header in the Thursday, May 26th New Hampton Tribune and the Tuesday, May 31st ADvertiser

Include Your Sales Days & Address in Your Ad

Run your ad in the May 31st Charles City Press for just \$5 more!

Use this convenient form as a pricing guide, then mail it to our office with your payment to: New Hampton Tribune, 801 Riverside Drive, Charles City, IA 50616

All ads must be prepaid by cash, check, VISA, Mastercard or Discover

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21	22	23	24	25
26	27	28	29	30
31	32	33	34	35
36	37	38	39	40
41	42	43	44	45
46	47	48	49	50

For Office Use - Not to be included in ad. Name _____ Phone # _____