

ADvertiser

Tuesday, April 12, 2022 Volume 16 • Issue 15 / 801 Riverside Dr., Charles City, IA 50616

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TOP CASH PAID FOR OLD GUITARS! 1920-1980 Gibson, Martin, Fender, Gretsch, Epiphone, Heuer, Daytana, Mosrite, Rickenbacker, Prairie State, D'Angelico, Stromberg. And Gibson Mandolins / Banjos. 866-470-1643. (mcn)

WYFFELS SEED CORN/ HYBRIDS Call John Burtgart: 641-229-5762 or Al Bohr: 563-920-2536

TRAIN ONLINE TO DO MEDICAL BILLING! Become a Medical Office Professional online at CTI! Get Trained, Certified & ready to work in months! Call 833-751-0776. (M-F 8am-6pm ET) (mcn)

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WESLEY FINANCIAL Group, LLC Timeshare Cancellation Experts. Over \$50,000,000 in timeshare debt and fees cancelled in 2019. Get free informational package and learn how to get rid of your timeshare! Free consultations. Over 450 positive reviews. Call 877-326-1608. (mcn)

UPDATE YOUR HOME with Beautiful New Blinds & Shades. FREE in-home estimates make it convenient to shop from home. Professional installation. Top quality - Made in the USA. Call for free consultation: 866-970-3073. Ask about our specials! (mcn)

The New Hampton Lion's Club would like to thank the New Hampton community & surrounding area for their strong support at our 50th Annual Pancake/French Toast Breakfast on March 13th. We do appreciate your patronage.

We look forward to donating the proceeds back to our community.



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Nashua Women of Today
Easter Egg Hunt
Saturday, April 16th • 10:00 am

Husky Wellness Center • 700 Andrews St, Nashua, IA



For Kids 10 years and younger.

Kids can have their picture taken with the Easter Bunny.

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kind • compassionate • care
504 Short St., New Hampton, IA

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\$500 off the rent
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- Housekeeping

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PHILLIPS PLUMBING & HEATING Cory Phillips, owner. For service calls: 641-394-5553. Rheem Dealer, Ionia, Iowa.

CAMPERS / FIFTH WHEELS / Destinations / Park Models. 7th Annual Open House and RV Show. April 18-24, M-F 8-6; Sat 8-5; Sun 8-2. Indoor heated showroom. Register for great door prizes! \$500 discount on any unit purchased during the show with this ad. Quietwood RV, 1710 Hwy 14 W. Janesville WI, 608-757-2700(mcn)

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We are looking for a safety oriented, motivated and energetic self starters to be part of the operations team. Able to read, understand and follow standard operating procedures for operation of plant and associated equipment. Able to operate laboratory equipment and make technical readings. Great communication skills and problem solving skills needed. Ability to lift 60 pounds, climb ladders and work at heights of at least 30 feet and manage confined space entry. Rotating 12 hour swing shift (days, nights, weekends and holidays) work required. Overtime work will be required from time to time. Competitive wage and excellent benefits include health, dental, vision, life, STD, LTD, AD&D and 401K available. Paid time off and holidays.

Come join our exciting industry & rewarding team!

Applications available online at www.homelandenergysolutions.com or apply in person. Please forward application & resume to Homeland Energy Solutions, Attn: Human Resources, 2779 Iowa Hwy 24, Lawler IA 52154. EOE.

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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. www.highpointlandcompany.com

NOTICE:
Klunder's Kafe
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Order Your Pies for Easter!
We will be open Saturday, April 16, 6am-9pm
to pick up orders or for dining in.
929 W. Milwaukee St., New Hampton • 641-394-4973 • www.klunderskafe.com
Mon-Thurs: 6am-8pm; Fri & Sat: 6am-9pm; Sun: 6am-3pm

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THE COVID crisis has cost us all something. Many have lost jobs and financial security. Have \$10K In Debt? Credit Cards. Medical Bills. Car Loans. Call NATIONAL DEBT RELIEF! We can help! Get a FREE debt relief quote: Call 1-866-552-0649. (mcn)



April is Financial Literacy Month & Teach Children to Save Day is April 28!

KIDS- Submit your drawing of "When I grow up I want to be..." and it could be on our April 2023 Calendar Page!



First Citizens Bank
124 W Main St
myfcb.bank
800-423-1602

Stop in or visit myfcb.bank/power-savers for more information and a kids drawing sheet!

MILLIONS OF AMERICANS HAVE HEPATITIS C. MANY DON'T KNOW IT.



Hepatitis C is a serious disease that can lead to liver cancer, but there is a cure. All adults should get tested for hepatitis C. Talk to your doctor – it could save your life.



[cdc.gov/knowmorehepatitis](https://www.cdc.gov/knowmorehepatitis)



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DIRECTV FOR \$79.99/mo for 12 months with **CHOICE** Package. Watch your favorite live sports, news & entertainment anywhere. First 3 months of HBO Max, Cinemax, Showtime, Starz and Epix included! Directv is #1 in Customer Satisfaction (JD Power & Assoc.) Some restrictions apply. Call 1-866-296-1409 (mcn)

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Prepare BEFORE YOU'RE THERE

Nearly 1 in 5 people in the U.S. have a sexually transmitted infection (STI). However, STIs aren't inevitable! They can be prevented & treated. **How? Make a plan & choose the prevention steps that work for you!**

Learn more & make your own #safersexgameplan

IDPH
IOWA Department of PUBLIC HEALTH

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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

AMERICAN FAMILY INSURANCE Joe Maloy. 216 E. Main Street, New Hampton 641-394-2515, Charles City 641-228-5115, Decorah 563-382-8006.

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We're making a plan to stop HIV in Iowa—and we need your help.

We can stop HIV in Iowa. We're developing a plan with input from partners across the state, and we want to hear from you! Send us your feedback, ideas, and questions. Your voice is an important part of this story.

To learn more & get involved, visit StopHIVIowaPlan.org

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DeWitt, IA

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Sunday, April 24th

CLINTON COUNTY FAIRGROUNDS

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"This show was previously held at the Maquoketa Fairgrounds".

8:30 a.m. to 3:30 p.m. • Adm. \$4.00 • 319-462-0135

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SAVE \$1,000 on a new bath or shower!

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Fredericksburg & Waucoma Locations
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(Must be Bi-lingual)

Full-time benefits include 40+ hours a week, weekly pay,
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It's useful to know the seri-
ousness of the threat. Consider
this: About 41% of all U.S. homes
in which the head of the household
is between 35 and 64 are project-
ed to run short of money in retire-
ment, according to the Employee
Benefit Research Institute.

While this statistic indicates
a cause for concern, it certain-
ly doesn't mean that you are
necessarily headed for trouble –
because there's a lot you can do
to help build and manage enough
resources to last a lifetime. Here
are a few suggestions:

- *Consider your estimated longevity.* On average, a 65-year-
old man can expect to live anoth-
er 17 years, while a 65-year-old
woman can anticipate about 20
years, according to the Centers
for Disease Control. Of course,
you'll want to take into account
your health and family history
of longevity to arrive at a rea-
sonable estimate. You can then
use this figure to help determine
how much money you'll even-
tually need. To play it safe, you
might even want to try to build
an income stream that can last
beyond your estimated lifespan,
possibly up to age 90.

- *Don't overlook health care costs.* When budgeting for
retirement, allow enough for
your health care expenses, which
can be considerable. Even with
Medicare, you can expect to spend
anywhere from \$4,500 to \$6,500
per year, per person, for tradition-
al medical costs. Also, you may
want to prepare for two to three
years of long-term care expenses,
which currently range from about
\$50,000 per year for home health
care to over \$100,000 per year for
a private room in a nursing home.

- *Keep building assets for retirement.* While you're work-
ing, constantly try to put away as
much money as possible for your
retirement years. Each year your
salary goes up, increase your con-
tributions to your 401(k) or sim-
ilar employer-sponsored retire-



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ment plan. You may also want
to contribute to an IRA, depend-
ing on your goals. And within your
retirement savings, make sure
you devote a reasonable percent-
age of your investment dollars to
growth-oriented vehicles that
align with your goals and risk
tolerance.

- *Seek out sources of guaranteed income.* As a retiree, you
will receive Social Security ben-
efits – and the longer you wait
before claiming them, the bigger
your monthly checks will be. But
you might also consider invest-
ments that can provide a source of
income you can't outlive, such as
annuities.

- *Revisit your strategy before you retire.* As you near retire-
ment, you may want to review
your investment strategy, possibly
adjusting your risk level so that
your portfolio would be some-
what less susceptible to market
volatility. This is also a good time
to review your spending needs in
retirement.

- *Maintain a reasonable with-
drawal rate.* Once you are retired,
you'll likely need to start with-
drawing from your 401(k), IRA
and other investment accounts. To
avoid taking out too much money
too early in your retirement,
you'll need to set a reasonable,
sustainable withdrawal rate based
on your assets, age and retirement
lifestyle. A financial advisor can
help you determine an appropriate
rate.

It will take dedication and
determination to help ensure your
money doesn't run out during
your lifetime. But you'd proba-
bly agree that it's well worth the
effort.

*This article was written by
Edward Jones for use by your
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