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Tuesday, October 10, 2023 Volume 17 • Issue 41 | 801 Riverside Dr., Charles City, IA 50616

Alta Vista Fire Department
4th Annual Pancake Breakfast
SUNDAY, OCTOBER 15
7:30 to 11:00 am
At the Alta Vista Fire Station
(108 E. Weber St., Alta Vista) Dine in or drive-thru
Serving Pancakes, Sausage, Scrambled Eggs,
Juice, Milk & Coffee
Delivery available within
the Alta Vista Fire District
Please call 641.229.6523 by
7 pm Saturday, October 14
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Former Oliver Tap. North Entrance of Building
CHARLES CITY, IA

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Thank You

The family of Joanna Walz would like to extend our gratitude to all for your kindness and support for our family after her passing. We would like to thank all who sent cards and condolences during this time. We are grateful to Hugeback-Johnson Funeral Home for their expertise, kindness and compassion during this time. We are grateful to the people at St. Joseph's Parish for helping to celebrate Joanna's life. Thank you to Cedar Valley Hospice who provided kindness, support, and expertise in a difficult time. Additionally, we are grateful to the people at New Hampton Nursing and Rehab Center for Kindness, professionalism, care and compassion provided to Joanna. It is beyond our words to tell you how much we appreciate you all. Thanks to all others who have been supporting us during this time.

Wilfred Walz & Family

A stroke won't wait.
Neither should you.

Know the signs of a stroke at strokeiowa.org.

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To apply on-line log on to www.cityofcharlescity.org. Application deadline is 5:00 p.m. on Friday, October 27, 2023.

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When Should You Sell Investments?

If you’re a long-term investor, your portfolio may stay fairly stable over time. However, that doesn’t mean you will never sell any investments. But when should you sell — and why? Here are some scenarios to consider:

• *If an investment has consistently underperformed* – For one reason or another, some investments may not live up to your expectations. Rather than holding these investments in the hope that they will eventually show consistently positive returns, you might be better off selling them and using the proceeds to buy other investments that could help you make progress toward your goals. Keep in mind, though, that short-term price swings are inevitable for virtually all investments, so you may not want to sell an investment after just a few price drops, as it may still have strong fundamentals and good prospects.

• *If the investment itself has changed* – The nature of some investments, such as stocks, can change over time. Stocks represent companies, and companies can evolve and adapt — or not. So, you may own shares in a company whose management has changed or whose products are less competitive than they once were. If this company no longer seems like a sound investment, you may consider selling your shares and moving on.

• *If an investment is “redundant”* – Over time, you may have added investments that are similar to others you already own. If you do have too many investments that are alike, you risk not having a fully diversified portfolio, and while diversification can’t always protect against all losses or guarantee profits, it can help reduce the impact of market volatility on your holdings. Consequently, you might want to sell an investment that may now be “redundant” to your portfolio and replace it with another one that could boost your diversification efforts.

• *If an investment takes up too much space in your portfolio* – If you bought an invest-

ment years ago, and it’s grown substantially in value, it could eventually take up more space in your portfolio than you had intended, which could expose you to more risk than you’d like — because too much of any single investment may leave you more vulnerable to market downturns. Of course, if the investment is still appropriate for your needs, and still has a good outlook, you may not want to totally liquidate it, but you could consider scaling back on the shares you own.

• *If your own needs have changed* – You originally created your investment mix to help you reach certain goals, such as a comfortable retirement. And during much of your working life, you could possibly afford to invest primarily for growth, accepting the risk that comes along with that approach, as you knew you’d have time to potentially overcome the short-term volatility that’s part of investing. But as you near retirement, you may want to lower your risk level. Consequently, you could decide to sell some of your growth-oriented investments and move the money into income-producing ones. However, even during retirement, you’ll still need your portfolio to provide some growth opportunities to help you ahead of inflation.

Generally speaking, you may not want to do a lot of selling (or buying) of investments once you’ve built a portfolio that’s appropriate for your goals, risk tolerance and time horizon. But if you are going to sell investments, make sure you do so for the right reasons.

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

Edward Jones, Member SIPC

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6 months to 18 years of age

- October 16, 2023- 2:00 to 6:00 p.m.
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Call for Appointment - 641-394-4053

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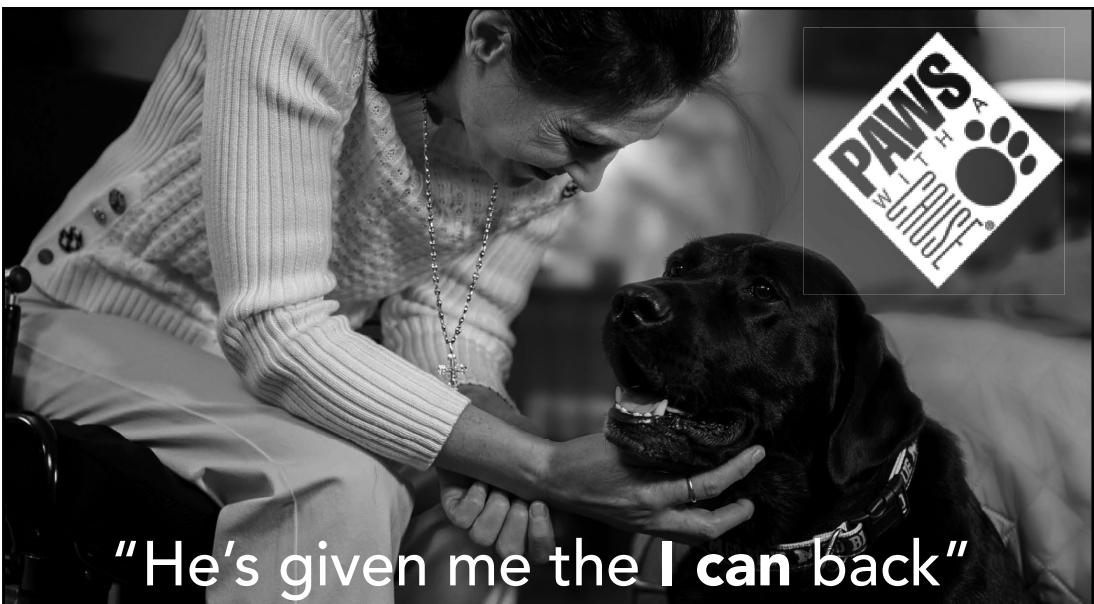
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Chickasaw County Veterans

If your name did not appear in our Chickasaw County Veterans' Honor Roll listing from the 2022 New Hampton Tribune's Veterans Tab, We want to know who you are and want to include your name FREE of charge.

The Chickasaw County Honor Roll will be published in the New Hampton Tribune's Veterans Day Special Section that will be part of the Tribune's November 9th issue and the Nashua Reporter's November 10th issue.

As a Veteran, if you would like to have your name or a family member's name included on our Chickasaw County Veterans Honor Roll, please fill out the form below and return it to the New Hampton Tribune by October 20, 2023.

Please help us update our Chickasaw County Veterans Honor Roll by filling out and returning the attached form if your name did not appear in the New Hampton Tribune's Veterans Tab.

Veterans Name _____

First Middle Initial Last

War Era _____ or Peacetime Service _____

Branch of Service _____

Dates of Service _____

Submitted by _____

Please return to:
New Hampton Tribune c/o Veteran's Tab
801 Riverside Dr., Charles City, Iowa 50616
or email the above information to accounting@nhtrib.com by October 20, 2023

By submitting the above name you are honoring a Chickasaw County Veteran that is from, has lived in or is currently living in Chickasaw County. Please use one form per Veteran.

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