

ADVERTISER

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Tuesday, November 1, 2022 Volume 16 • Issue 44 | 801 Riverside Dr., Charles City, IA 50616



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The family of Mel Anderson would like to thank everyone for the love, encouragement, and prayers you have showered us with over the past few months. From Mel's cancer diagnosis to our 50th anniversary, your love has helped to carry us. We would like to thank Drs. Kline and Lewis and all the staff at Mercy One New Hampton for the care and compassion provided to Mel and our family in his final days. Thank you for the cards, memorials, gifts, flowers and food given to us for Mel's celebration.

We would also like to thank the Hugeback-Johnson Funeral Home staff for creating a fitting tribute for Mel. Thank you to Pastor Sarah, the Celebration Team and our Nashua United Methodist Church family for the beautiful celebration of Mel's life.

Thank you all for your love and support.
Joyce Anderson and family

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Avoid becoming 'burden' on grown children

Here's an interesting statistic: Some 72% of retirees say one of their biggest fears is becoming a burden on their families, according to a 2021 survey by Age Wave and Edward Jones. Both before and during retirement, what steps can you take to avoid burdening your loved ones in the future?

Here are a few suggestions:

- *Build your retirement savings.* The greater your financial resources, the less likely it becomes that you'd ever have to count on your grown children for financial support. You may have access to a 401(k) or similar retirement plan at work, so take advantage of it. Even with an employer-sponsored plan, you also may be eligible to contribute to an IRA. In addition to offering a variety of investment options, a 401(k) and IRA provide potential tax advantages. And once you do retire, be careful about how much you withdraw each year from your retirement plans and other investments.

- *Plan for health care costs.* Once you are retired, health care costs will be a significant expense. You may have Medicare, but you'll also want to consider your need for supplemental health insurance to cover traditional medical costs. And you'll want to consider another potential health-related expense: long-term care. You may never need the services of a home health aide or a stay in a nursing home, but no one can predict the future.

Medicare does not cover most costs for long-term care, which can be quite high. In 2021, the annual national median cost for a private room in a nursing home was over \$108,000, while the median cost for a full-time home health aide was nearly \$62,000, according to a survey by Genworth, an insurance company. You may want to consult with a financial professional on strategies for protecting yourself from these costs.


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- *Create necessary legal documents.* If something were to happen to you, and you didn't have the appropriate legal documents in place, your loved ones could be placed in a bind, both financially and emotionally. That's why it's a good idea to create documents such as a durable financial power of attorney, which lets you name someone to manage your finances if you became incapacitated, and a durable power of attorney for health care, which allows someone to make medical decisions on your behalf if you can't make them yourself. You'll want to work with a legal professional to develop the documents appropriate for your needs.

- *Evaluate your housing needs.* As you enter retirement, you may want to evaluate your living situation. Could you downsize to a smaller home, or perhaps a condominium or apartment? Not only might you save money with such a move, but you could also end up relieving your grown children of the responsibilities and hassles involved in clearing out and selling your home should you become unable to do so yourself during the later years of your retirement.

By taking these measures, along with others, you can go a long way toward maintaining your independence and putting yourself in a place where you won't burden your grown children. And that's a good place to be.

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

Edward Jones, Member SIPC

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2022 NASHUA

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PERMANENT PROGRAM TECHNICIAN

The Chickasaw County USDA Farm Service Agency (FSA) Office located in New Hampton, Iowa, is now accepting applications to fill a **permanent Program Technician position**.

The individual selected will be responsible for carrying out general office activities and technical functions pertaining to all FSA administered programs. Regular work schedule from 8:00 am to 4:30 pm, Monday through Friday.

Applicants should possess excellent customer service skills as well as strong clerical, math and computer data entry skills. A general knowledge of agricultural practices would also be beneficial. This position has a starting salary range of \$32,283 up to \$58,158 per year including full health and retirement benefits under the federal employee program. The individual selected will be required to pass a background investigation and fingerprint check.

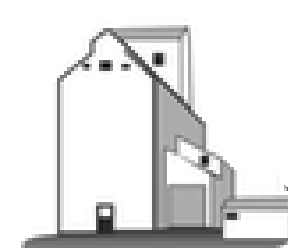
The full vacancy announcement with mandatory application requirements can be obtained online at www.usajobs.gov by searching in the keywords vacancy announcement number **#FSACO-11708603-23-IA-KW**.

This vacancy has an opening date of **November 3rd, 2022, and a closing date of November 16th, 2022.**

There is an essay section requirement entitled: Knowledge, Skills and Abilities (KSA). Applications that do not include KSA's will not be considered.

Applicants should apply at all pay grades. Questions regarding this position can be directed to Ron Pethoud at 641-394-5929 or by email at ronald.pethoud@usda.gov. **All applications must be submitted online by November 16th, 2022.**

EOE



JOB OPENING

Feed and Grain Truck Driver

New Hampton/Lawler area grain elevator is seeking a responsible and dependable Feed and Grain Truck Driver. This person would be responsible for delivery of daily feed and grain orders to appropriate bins and barn sites in the local and surrounding areas.

The ideal applicant will have previous experience with hauling feed and grain and have a valid CDL. The applicant should have the ability to handle basic maintenance work and provide good customer service to our customers.

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If interested, please contact Kim at 563-238-7421.

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IMMEDIATE OPENINGS

Farmers Win Coop is currently seeking applicants for these positions:

Bulk Feed Truck Driver

Cresco West location

The truck driver will deliver and pick up product from specified locations. Must be able to obtain Class B CDL License.

Tender Truck Driver

Cresco East location

The truck driver will deliver and pick up product from specified locations. Must be able to obtain Class A CDL License.

Grain Attendant

Cresco East location

Performs basic grain elevator operations duties including receiving grain, accurately weighing and grading and placing in proper bins; loads out grain according to contract specifications; maintains facility, equipment and grounds. Position may also require help loading and unloading Tender Trucks, loading bagged feed, and other duties as assigned.

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To be considered for these positions, contact Courtney Hageman, Human Resources: 563-237-5324 chageman@farmerswin.com

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LAND AUCTION

TUESDAY, NOVEMBER 15, 2022 AT 1:00 PM^{CDT}

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The City of Charles City is seeking a qualified candidate to work full-time as a Code Enforcement Officer. Duties to include but not limited to enforcement of building, housing, rental inspection and nuisance related codes. Works closely with landlords, property owners, builders and the public by performing on-site inspections; investigates and determines compliance; issues notices of violation and citations. Desired qualifications to include a high school diploma or equivalent and two years of experience in building, electrical, plumbing, or mechanical trades; or an equivalent combination of education and experience in construction and related fields or code enforcement. Must also possess a valid Iowa driver's license.

Applications may be picked up at the City Hall Business Office at 105 Milwaukee Mall, Charles City, IA or on-line at www.cityofcharlescity.org. Application deadline is November 11, 2022 at 5:00 p.m.

The City of Charles City is an Equal Opportunity Employer and makes reasonable accommodations upon request.

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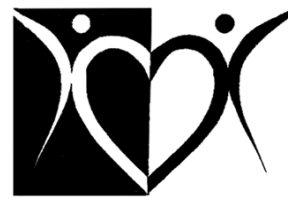
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Tract 2 consists of 75.90 acres m/l with 75.24 current row crop acres carrying a CSR2 value of 82.6. The balance of the FSA cropland acres includes 2.61 acres enrolled in CRP (Conservation Reserve Program).
Tract 3 consists of 75 acres m/l with 73.73 FSA cropland acres carrying a CSR2 of 81.2.
Tract 4 consists of 80 acres m/l with 76.68 FSA cropland acres carrying a CSR2 of 81.4.
Tract 5 consists of 80 acres m/l with 77.06 FSA cropland acres carrying a CSR2 of 59.2.
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