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Shelby's will still be doing business in some form. The Shelby's team
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regarding any future BBQ events or location. If you follow us on
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Please note the following:

1. Please use any outstanding gift cards as soon as possible. They will
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2. We are having a **Customer Appreciation Halloween Costume
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be purchased ahead of time from Shelby's. **\$10.00 entry** (including
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Additional drinks must be purchased on site and separately from the
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Short-Term Investments Offer Liquidity – And More

Generally speaking, investing is a longterm process. You invest in your IRA and 401(k) to reach a long-term goal – retirement. You may invest in a 529 education savings plan for many years to reach another long-term goal – college for your children. But is there also a place in your portfolio for shorter-term investments?

In a word, yes. You have three good reasons for owning short-term investments: liquidity, diversification and protection of longer-term investments. Let's look at all three:

- **Liquidity** – For many people, the COVID-19 pandemic brought home the need to have ready access to cash, and short-term investment vehicles are typically liquid. Still, some are more liquid than others, and you'll want to know the differences right from the start.

Probably the most liquid vehicle you could have isn't an investment at all, but rather a simple savings or checking account. But you likely could earn much more interest from a high-yield online savings account without sacrificing much, if any, liquidity. Money market accounts are also highly liquid, but they may carry minimum balance requirements.

Other short-term investments may be less liquid, but that may not be a major concern if you don't need the money immediately. For example, you could purchase a type of mutual fund known as an ultra short-term bond fund that invests in longer-term bonds due to mature in less than a year, so you could receive the benefit of the higher interest rates typically provided by these bonds. You could choose to partially or entirely liquidate your bond fund at any time, but it may take several days for the sale to go through, since the shares in the fund need to be sold. You could also invest in a three-month certificate of deposit (CD), but if you cash it out early, you'll lose some of the interest payments.

- **Diversification** – If your portfolio consists largely of



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stocks and stock-based ETFs and mutual funds, you could take a hit, at least temporarily, during periods of market downturns, which are a normal part of the investment world. But a diversified portfolio, containing both long- and short-term investments, may hold up better during periods of market volatility. That's because the short-term vehicles we've looked at are typically going to be far less affected by market movements, if they're affected at all. (Keep in mind, though, that diversification by itself can't guarantee profits or protect against all losses.)

- **Protection of longer-term investments** – If you were to face an unexpected expense, such as the need for a major home or car repair, how would you pay for it? Without any liquid reserves, you might be forced to dip into your long-term investments, such as your 401(k) and IRA. But by doing so, you could incur taxes and penalties – and, perhaps even more important, you'd be removing resources from accounts designed to help you achieve a comfortable retirement. With enough short-term investments in place, though, you can avoid touching these long-term accounts.

As you can see, you can benefit significantly by adding some short-term investment vehicles to your portfolio. They could make a big difference in your ability to meet your financial goals.

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

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Project Flo is planning for 2022 and is searching for neighbors that could benefit from this assistance. Project Flo gives priority status to low-income and veteran nominations.

For more information regarding qualifications and access to the nomination form, please visit <http://www.projectflo.net> or email projectflo.throndson@gmail.com with questions you may have.

All nominations must be received by **Dec. 31, 2021**, to be considered for our 2022 project.

This year's project made possible by the Black Hawk Gaming Association and Prairie Meadows Community Betterment Grant.

Project Flo Association is registered as a 501(c)(3) non-profit organization. Contributions to Project Flo are tax-deductible to the extent permitted by law. Project Flo's tax identification number is 47-2760950.

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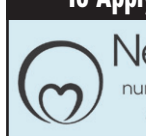
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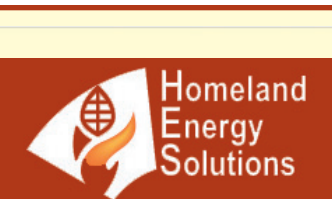
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Chickasaw County Veterans

If your name did not appear in our Chickasaw County Veterans' Honor Roll listing from the 2020 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 11th 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 22, 2021.**

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 22, 2021

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.



BRAT BLOWOUT SALE October 20th & October 21st

Stop at Reicks View Farms outside of Lawler or The Pub at The Pinicon in New Hampton to grab your brats while supplies last!

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8:00 A.M. - 4:00 P.M.
FRIDAY
8:00 A.M. - 12:00 NOON