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Tuesday, November 9, 2021 Volume 15 • Issue 45 | 801 Riverside Dr., Charles City, IA 50616

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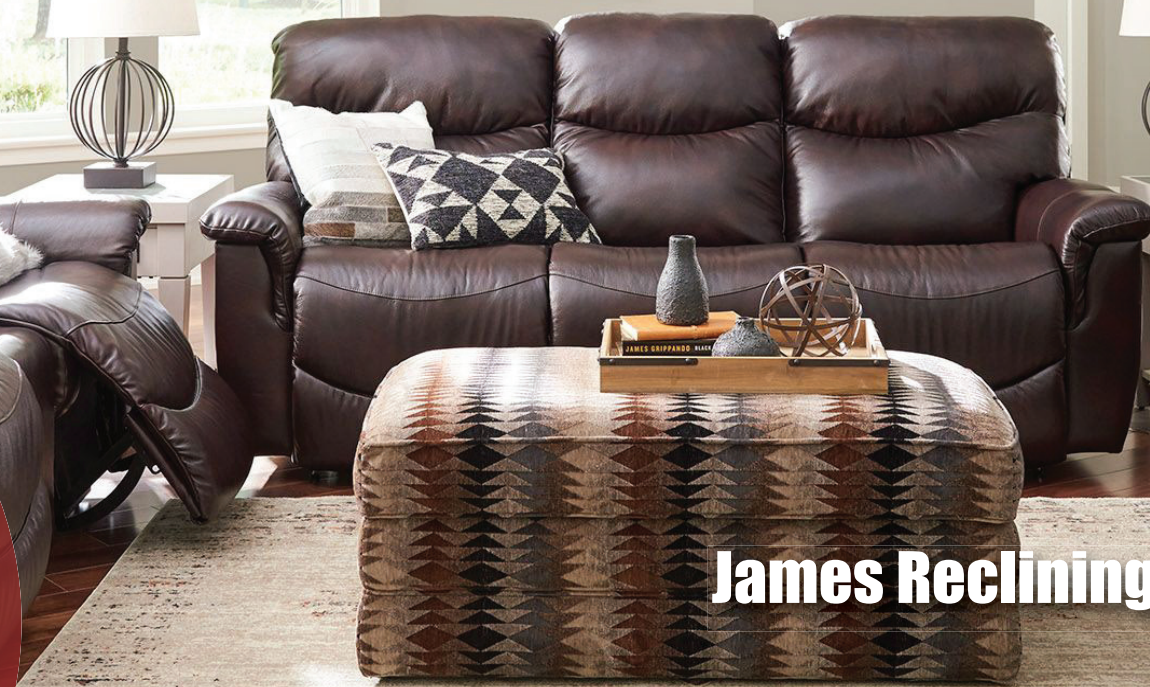
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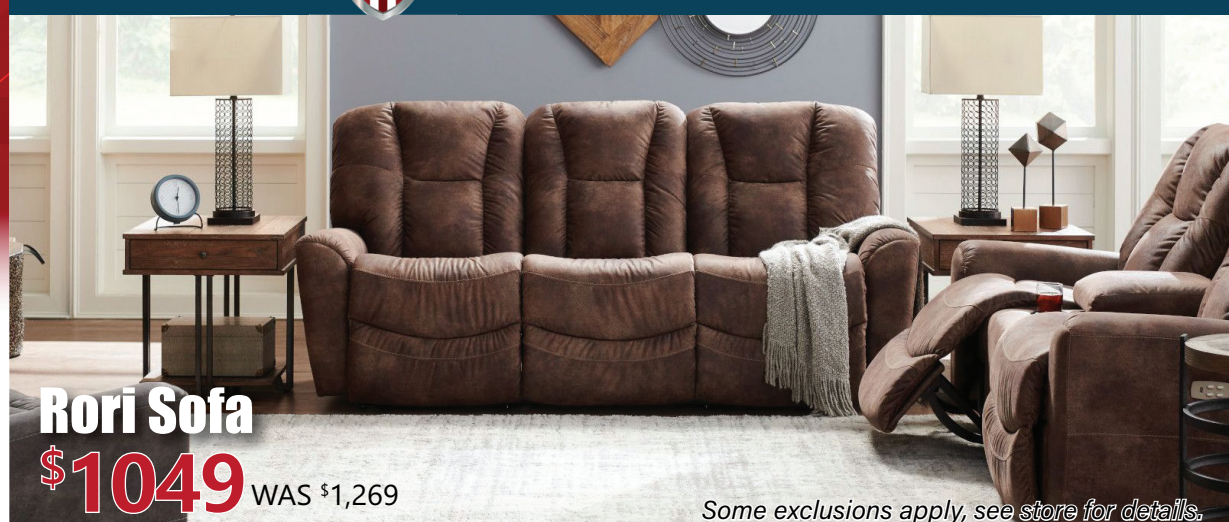
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Pictured Mitch & Ireland Berns

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OR call for an appointment: 641-394-2720

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LAND AUCTION

239 ACRES M/L IN CHICKASAW COUNTY
THURSDAY | NOVEMBER 18, 2021 | 10:00 AM
Fredericksburg Community Center | 151 W Main St | Fredericksburg, IA

Offering 239 acres m/l of high quality, Chickasaw County farmland to be sold in two individual tracts using the "Buyer's Choice" auction method. Farm leases have been terminated and open for the 2022 crop season.

Tract 1: Consists of 116 acres m/l with 114.20 FSA cropland acres and a CSR2 value of 87.1. Located northeast of Fredericksburg along 260th St.

Tract 2: Consists of 123 acres m/l with 119.39 FSA cropland acres and a CSR2 value of 81.4. Located east of Fredericksburg along 280th St.

Live in-person auction with online bidding available as well on our app.

Chase Duesenberg: 641.529.0562, Chase@PeoplesCompany.com
Travis Smock: 319.361.8089, Travis@PeoplesCompany.com

PEOPLES COMPANY PeoplesCompany.com | Listing #15809

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KNOW MORE HEPATITIS cdc.gov/knowmorehepatitis **IDPH** IOWA Department of PUBLIC HEALTH

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We are currently looking for full-time and part-time shifts for days, nights & weekends.

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Request for Cleaning Service

Homeland Energy Solutions

Homeland Energy Solutions, LLC, an ethanol production facility located in Lawler, IA is seeking a professional to clean our Administrative office once a week.

Responsibilities may include janitorial services, office cleaning along with carpet, window and floor cleaning. All cleaning supplies will be provided. Prefer after hours cleaning service.

Please forward references to Homeland Energy Solutions, Attn: Human Resources, 2779 Iowa Hwy 24, Lawler IA 52154. EOE.

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Citizens Savings Bank, a locally owned Community Bank seeks qualified individuals for a Bookkeeper/Teller and Loan Officer.

Bookkeeper/Teller
Ideal candidate should possess strong interpersonal skills, basic accounting skills, and a working knowledge of business computer applications. Responsibilities will include operations work in proof and bookkeeping as well as front line customer service. Candidate should be comfortable using a variety of different computer programs, relate well to others, and be willing to work in a team atmosphere. Banking experience is preferred, but not required if candidate has equivalent work or educational background.

Loan Officer
This lender will work with current agriculture, commercial, residential real estate and consumer customers and will work to develop new business. Applicants should have a working knowledge of agriculture, relate well to others and be willing to work in a team atmosphere. A two-year or four-year degree in an agriculture or finance-related field is preferred or equivalent work experience.

Salary commensurate with experience and a competitive benefit package is available.

To apply, please send letter of introduction & resume to:

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101 Church St, P.O. Box 7, Spillville, IA 52168

Turkey Trot 5K for Trinity Catholic School
SATURDAY, NOVEMBER 20, 2021
START AND REGISTRATION AT THE PLACE IN PROTIVIN
Sponsored by Knights of Columbus

Registration starts 9 AM at The Place Bar in Protivin, Rain or Shine
5K Run and Walk starts at 10:00 a.m.

Trophies to overall winners in Men's and Women's
Prizes to top finishers in each category
Register to win free turkeys and several other Prizes

\$25 with long sleeve shirt if paid by November 13th
\$15 without shirt

For more information contact:
Alan Schmitt ph: 319-215-7526 or email: chsmit@acegroup.cc

Make check payable to: Knights of Columbus
Mail entry forms & check to: Alan Schmitt, 1370-273rd Ave., Fort Atkinson, IA 52144

Name _____
Address _____
Sex ___ Age on race day ___ Phone: _____
T-Shirt size: S M L XL (2XL & 3XL \$2 extra)
Email _____

Waiver: I am entering the Turkey Trot 5k for Trinity Run/Walk at my own risk. I hereby for myself, my heirs, executors and administration waive and release any and all right and claim for damage I may have and all injuries suffered. I certify I am in good physical condition.

Signature _____ Date _____
Signature of parent/guardian if under 18 years of age _____

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WAYNE COUNTY, IA & HARRISON, MERCER & SULLIVAN COUNTIES, MO

LIVE ONSITE & VIRTUAL LIVE ONLINE MAJOR IOWA & MISSOURI LAND AUCTION
THURSDAY, DECEMBER 2, 2021 AT 10:00 A.M.^{CT}

2,058.704 SURVEYED ACRES SELLING IN 20 TRACTS

AUCTION VENUE: RAGAN-HICKMAN POST #477 (FORMERLY KNOWN AS THE MERCER COMMUNITY BUILDING) 14443 STATE STREET, MERCER, MO 64661

The farm land of Ryder Farms, Inc. & the Estate of Alfred K. Ryder is located in south central IA and north central MO close to the MO/IA border line.

Tracts 1 - 6 are located just northeast and west of Lineville, IA, or 35 miles south of Chariton, IA, and contain a total of 671 acres (subject to survey). These tracts are further described as being located in Sections 14, 15, 19 and 22, T67N-R23W, Grand River Township, Wayne County, IA.

Tracts 7 - 14B are located just north and east of Mount Moriah, MO or 15 miles northeast of Bethany, MO, and contain a total of 904.123 surveyed acres. These tracts are further described as being located in Sections 3, 10, 11, 12, 13, 14 and 24, T64N-R26W, Trail Creek Township, Harrison County, MO.

Tracts 15 - 18 are located 5 miles northeast of Mercer, MO or 10 miles north of Princeton, MO, and contain a total of 383.270 surveyed acres. These tracts are further described as being located in Sections 3, 4, 33 & 34, T66/67N-R23W, Marion & Somerset Townships, Mercer County, MO.

Tract 19 is located just south of Newton, MO or 20 miles northwest of Milan, MO, and contains 100.311 surveyed acres. Tract 19 is further described as being located in Section 11, T64N-R22W, Clay Township, Sullivan County, MO.

INSPECTION: SATURDAY, NOVEMBER 13TH, 10:00 A.M. - 12:00 NOON AT THE RAGAN-HICKMAN POST #477

RYDER FARMS, INC. & THE ESTATE OF ALFRED K. RYDER

REPRESENTING ATTORNEYS:
THOMAS J. MAGEE **HEPLERBROOK LLC**
211 N Broadway Suite 2700
St. Louis, MO 63102 | (314) 480-4212
EDWARD E. COX **CRAYER, GROTHE & COX, LLP**
303 W State Street Centerville, IA 52544
(641) 856-2244

AUCTION MANAGERS:
IOWA **MISSOURI**
John Probasco (641) 856-7355 Bill Fretwell (660) 341-7735
& Jim Huff (319) 931-9292 & Jennifer Wood (217) 257-8812

DETAILS, MAPS, PHOTOS & BIDDING:
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SULLIVAN AUCTIONEERS, LLC | (844) 847-2161 | LIC. #444000107

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1:00 to 3:00 pm



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Financial Tips For New Veterans

On Veterans Day, we honor the men and women who have served in our armed forces. If you've recently separated or retired from the military, or you will be leaving soon, you can be proud of the service you've provided to your country. But once you're a veteran, away from the structure and imperatives of the military, you may need to take greater control over managing your finances and protecting your family.

For starters, consider housing. When you were on active duty, you may have moved around frequently and found it more convenient to rent, but you may now want to purchase a house. Assuming you meet the eligibility requirements, you could apply for a VA loan, which typically does not require a down payment and is usually offered at a favorable interest rate. Make sure that you only take out a mortgage you can afford - you don't want to become "house poor."

You'll also want to save and invest for retirement. While on active duty, you could invest in the Thrift Savings Plan (TSP), but when you separate from service, you can no longer contribute to it. Now, if you get a job in the civilian sector, you may have access to a 401(k) or similar employer-sponsored retirement plan, and you might be able to roll your TSP balance into your new employer's plan. If you become self-employed or open your own business, you may be able to choose from several retirement plans, including a SEP-IRA, a SIMPLE IRA or an "owner-only" 401(k). But no matter what plan you have, try to contribute enough to meet your income needs in retirement, which could last two or three decades.

Furthermore, once you become a civilian, you may need to consider two topics that have special importance to you and your family: health and life insurance. Regarding health insurance, you should be able to get coverage through TRICARE and/or the Veterans Administration, but you also may want to take

advantage of employer-sponsored health coverage. As for life insurance, you will lose the coverage offered by the military (Servicemembers' Group Life Insurance, or SGLI) shortly after you separate from active duty, so you'll want to consider your options for your SGLI, such as converting it to either Veterans' Group Life Insurance or a civilian policy. Your new employer may provide some form of insurance as an employee benefit, but it might not be sufficient for your needs. In any case, if you have dependents, it's essential you don't lose life insurance coverage, even for a short time.

Finally, be prepared for one negative aspect of becoming a veteran: fraud attempts. It's unfortunate, but scam artists frequently target veterans. Scammers may tell you that you qualify for "secret" government programs, but you must first pay a fee or provide personal information, which can then be used for identity theft. Or they might try to charge you for access to your service records, even though you can get them free from the Department of Veterans Affairs. As a general rule, be suspicious of anyone you don't know who seems overly eager to help veterans.

Entering a new phase in your life can be exciting and rewarding - and you'll enjoy it even more when you get comfortable with your new financial arrangements.

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



Clint Whitcome
Financial Advisor
121 W. Main St, Suite 1
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2021 NASHUA

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Chickasaw Pioneer Pheasants Forever

Fall Banquet

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