

Tuesday, November 16, 2021 Volume 15 • Issue 46 | 801 Riverside Dr., Charles City, IA 50616

Gobble
Gobble

SAVINGS

..... WORTH

GOBBLING ABOUT!

LOTS OF ITEMS IN STOCK TODAY! WHILE SUPPLIES LAST!

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*Minimum purchase of \$1,999 for 36 months. Subject to be approved credit by Wells Fargo, N.A.

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Cooperson TV Stand

Whitesburg Dining Server

Santini Flip Flop Sofa

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OPEN HOUSE SPECIALS:

- All Christmas trees **\$5 off**
- All Wreaths **\$5 off**
- Winter Porch Pots **\$5 off**
- Mini Swag **\$5.00**

Also evergreen gnomes, crosses, boughs, garland, poinsettias, African Violets, Holiday cactus, Norfolk pine, Amaryllis bulbs

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Nov 20th and Nov 27th
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Wednesday-Friday: 4pm - close

Saturday: 11am-close

Sunday: 11am-10pm



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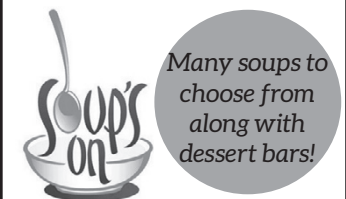
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Work With Life Partner To Achieve Mutual Goals

When you and your life partner work together to achieve your important long-term goals, such as a comfortable retirement lifestyle, the experience can be greatly rewarding. However, your success will require commitment and discipline. So, what steps should you take along the way?

One key move is to decide early in your relationship how you will handle money. Many couples merge their finances and make joint decisions on major purchases. But some couples like to keep at least part of their finances distinct, perhaps by maintaining separate checking or savings accounts. There's really no one correct solution for everyone, but whatever you decide, you'll want to be assured that all the bills will be paid and that neither one of you feels the pressure of an unfair financial burden.

Here's another suggestion: Try to avoid keeping financial secrets from your partner. That means disclosing your debts, hidden funds or uncommon investments. These types of surprises can lead to difficulties and mistrust. Even if you're entering the relationship carrying something like a heavy student loan, it's best to get it out in the open right away so, together, you can strive to gradually eliminate it.

Of course, there's also a practical side to not keeping secrets. Your large student loan could affect your credit rating – an issue that may arise when you and your partner are seeking a mortgage or some other type of loan. Clearly, you both should be aware of this potential stumbling block before you begin the application process.

Now, let's consider your investments. You each may have your own IRA and 401(k) or similar employer-sponsored retirement plan, but you might also share a joint investment account. However, you might not share the same risk toler-

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MAKING SENSE OF INVESTING

ance – perhaps one of you tends to be more aggressive, willing to take more risks in exchange for potentially higher returns, while the other is more conservative, preferring to keep down the risk level of a portfolio, even if it means lesser capacity for growth.

Again, neither you nor your partner is necessarily “right” or “wrong” in your views on investing – and nobody's feelings about risk should be ignored. But once you've clearly identified your retirement goals and estimated their cost, you may find that compromise is possible. In other words, perhaps the conservative partner will realize that a too-cautious approach could hinder progress toward the desired retirement goal, while the partner who focuses on maximum growth will learn that a somewhat less aggressive approach can still yield the desired results. This type of compromise may affect the investment choices you make in your individual accounts as well as your joint accounts. And the way you choose your investments may even change over time, especially if your financial goals evolve.

Ultimately, communication is the key. As long as you're talking to each other and openly expressing your wishes and concerns, you and your partner can find a way to keep moving toward your mutual goals.

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

The family of Leah Schwickerath would like to express our thanks and gratitude to the family, friends, and neighbors who supported us with cards, memorials, flowers, and food through Leah's battle with cancer and at the time of her passing. Special thanks to Father Brian Dellaert at Holy Family Parish, Bryan Hugeback, Connie Njus and all staff at Hugeback-Johnson Funeral Home; pallbearers, honorary pallbearers, mass servers, cantour and organist; rosary circle; MercyOne New Hampton Emergency Room staff; St. Croix Hospice; Pam Pickar, Sandra Armbruster, and Ann Schwickerath.

The thoughtfulness of our friends, family, and community will never be forgotten.

*Neal Schwickerath, Sara & JJ Jerdee,
Susan & Brandon Shatek, Barbara Schwickerath,
Jim & Joann Laures*

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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 Newtown, 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:

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St. Louis, MO 63102 | (314) 480-4212

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AUCTION MANAGERS:

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- 574,196 HOGS SOLD
- 243,825 HOGS
- 625 LAYERS



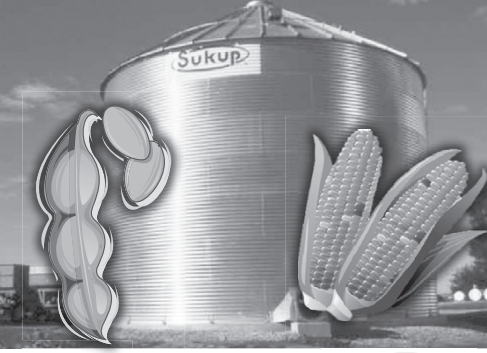
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7% JOBS IN CROP PRODUCTION

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