

Tuesday, July 9, 2024 Volume 18 • Issue 28 | 801 Riverside Dr., Charles City, IA 50616

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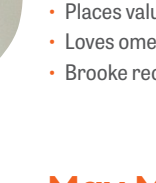


MercyOne New Hampton Family Medicine
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mercyone.org/newhampton



Brooke Schaa
Aseptic Technician 1 | 2 years at Zoetis

- Enjoys the variety of work she does and the availability of overtime hours
- Places value on the continuing education and training opportunities
- Loves omelet day as it "brings everyone together."
- Brooke recommends Zoetis for people like contributing to a fun work environment!



May Martinez
Aseptic Technician 3 (CSM) | 12 years at Zoetis

- Enjoys the culture at Zoetis and variety of work on a daily basis
- Values the relationships she has with past and present colleagues
- Loves Omelet Day and other site activities
- May recommends Zoetis because "Zoetis is a great place to work and has many family-friendly benefits."

Positions & benefits

Position Types

Hourly (All Shifts):

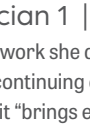
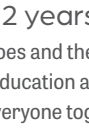
- Aseptic Technicians
- Manufacturing Technicians
- Quality Scientists

Salary:

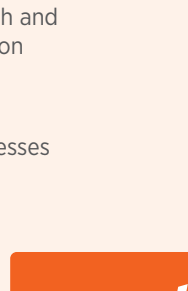
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There are not enough ways to say thank you for the overwhelming outpouring of love and support given from amazing family, friends, neighbors, co-workers and communities while Arnie's health was declining and since his passing.

There are so many people who deserve our thanks. We apologize if we inadvertently forget to mention anyone. Our heartfelt thanks goes to the Winn Med Hospice team for your loving care of Arnie and our family; to the many staff at Hugeback-Johnson Funeral Home whose professional guidance helped us navigate through all of this and brought us great comfort; to Father Nick Radloff, Deacon Jim Zajicek and Deacon Vic DeSloover for their parts in the meaningful funeral service to celebrate Arnie's life; to Bob Huinker and Kim Ball for the beautiful music; to Bubba's for the fantastic meal and to Circle 4 for serving; and to the Lawler American Legion and the Sons of American Legion Posts 279 for their presence and providing military rites.

For all the thoughts, comforting words, prayers, visits, delicious food, calls, texts, gift cards, memorial trees, flowers, other memorials and gifts, the hugs and memories you shared with us, but most of all to those who at times stayed with Arnie or helped in so many ways, we will be forever grateful! Your many donations to the Special Olympics, Winn Med Hospice and for masses are truly appreciated.

While our hearts are broken, you have made this time a little more bearable. Arnie will be remembered for his hard work, sense of humor and helpful nature. He loved to live his life to the fullest and we know that would be his advice to everyone. May God abundantly bless you for your generousities. You are each a blessing to us and a light in this dark time.

The family of Arnie Busta

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7:00 PM

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To apply on-line visit www.cityofcharlescity.org by 5:00 p.m., Friday, July 19, 2024.

City of Charles City is an Equal Opportunity Employer.

2024 Chickasaw County Achievement Show Family BBQ Supper

at the Big Four Fairgrounds in Nashua

Saturday, July 13th

Serving from 4:30-6:30 pm
by the Chickasaw Co. Cattlemen

Tickets \$9.00 ea.

Tickets can be purchased at the Chickasaw County Extension Office in New Hampton

Menu: Grilled Hamburger Sandwich
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The Proceeds Benefit All 4-H Programs

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Saturday Events Will Include:

- 8am-12pm: Swine Show
- 12pm: Celebrity Swine Showmanship
- 2-4pm: Rabbit Show
- 5-7 pm: Awards & Recognition Program
- 4:30pm - 6:30pm: BBQ Supper
- 6:00pm: Crowning of Chickasaw Co. Fair Queen
- 5:30 pm: Little Clover Graduation
- 7 pm: Turn & Burn Raffle Sponsored by Big 4 Fair

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How Strong Is Your Emergency Fund?

You can't predict financial emergencies — but you can prepare for them.

To do that, you can build an emergency fund to pay for unexpected expenses, some of which may be sizable. Without one, you might be forced to dip into your investments, possibly including your retirement accounts, such as your IRA or 401(k). If this happens, you might have to pay taxes and penalties, and you'd be withdrawing dollars that could otherwise be growing over time to help pay for your retirement.

In thinking about such a fund, consider these questions:

- **How much should I save?** The size of your emergency fund should be based on several factors, including your income, your spouse's income and your cost of living. However, for most people in their working years, three to six months of total expenses is adequate. Once you're retired, though, you may want to keep up to a year's worth of expenses in your emergency fund — because you don't want to be forced to cash out investments when their price may be down, and you may not be replenishing these accounts any longer.
- **How can I build an emergency fund?** Given all your normal expenses — mortgage, utilities, food, transportation and others — you might find it challenging to set aside some extra money in an emergency fund. But you do have opportunities. If you're working, you could set up a direct deposit so that part of your paycheck goes directly into your emergency fund. You could also save a portion of any extra income you receive, such as bonuses and tax refunds.
- **Where should I keep the money?** An emergency fund has two key requirements: You need to be able to access the money immediately and you need to count on a certain amount being available. So, it's a good idea to keep your emergency fund in a liquid, low-risk account that offers protection of principal. For this fund, you're less inter-

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MAKING SENSE OF INVESTING

ested in growth than you are in stability. But because interest rates have recently changed, you may be able to get a reasonable return without sacrificing liquidity or safety.

- **What types of emergencies should I prepare for?** Your emergency fund could be needed for any number of events: a job loss or early retirement, housing or auto repairs, unreimbursed medical bills, unexpected travel, and so on. But this fund may also be needed to help you cope with other threats. Consider this: In 2023, the U.S. saw a record 28 weather and climate disasters, each of which resulted in at least \$1 billion in damages — and often many times this amount — according to the National Oceanic and Atmospheric Administration. Depending on where you live, your home or business may be susceptible to tornadoes, floods, wildfires, hurricanes and extreme heat and cold waves. These events can, and do, result in property repair and relocation costs, higher insurance premiums and even price increases for basic goods, such as groceries and prescription medications.

One final word about an emergency fund: It takes discipline to maintain it and to avoid tapping into it for everyday expenses or impulse purchases. The name says it all — this is a fund that should only be used for emergencies. By keeping it intact until it's truly needed, you can help yourself weather many of the storms that may come your way.

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

Edward Jones, Member SIPC.

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2024 NASHUA

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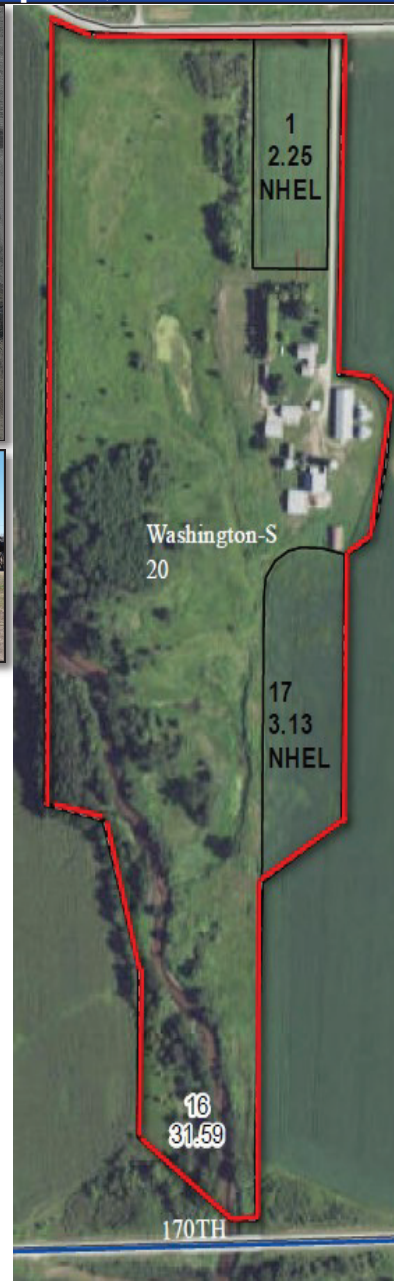


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