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Tuesday, February 7, 2023 Volume 17 • Issue 6 | 801 Riverside Dr., Charles City, IA 50616



The Furniture Barn

101 9th Street, Charles City • Monday - Saturday 10 AM-5 PM

PRESIDENTS DAY SALE

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THE SALES

3-Piece Sectional with Chaise

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Could you cope with long-term care costs?

We all want to stay healthy and live independently throughout our retirement years. Unfortunately, that won't be possible for some of us, so it's a good idea to be prepared for health-related challenges — such as the need for long-term care.

As you may know, long-term care covers a variety of services, ranging from occasional visits from a home health aide to full-time residency in a nursing home. But while these types of care may vary in duration and intensity, they all have one thing in common — they're *expensive*. Genworth, an insurance company, reports these median annual costs:

- Over \$100,000 for a private room in a nursing home
 - Over \$60,000 for the services of a home health aide
- Furthermore, Medicare typically pays very few of these expenses, which means the burden of payment will likely fall on you — or, even worse, on your adult children if you can't afford the care you need.

Of course, you could hope that you will avoid these costs simply by not requiring any type of assistance — but the odds aren't necessarily in your favor. In fact, someone turning 65 today has an almost 70% chance of needing some type of long-term care services in their remaining years, according to the U.S. Department of Health & Human Services.

So, how can you protect yourself from the potentially enormous costs of long-term care? You could decide that you'll pay out of pocket — if so, you'll need to incorporate into your retirement budget a reasonable estimate of potential long-term care costs, and you may need to make some significant changes to your saving and investment plans. And the earlier you begin, the better.

Your other option is to purchase some form of long-term care insurance. Essentially, three types of coverage are available:



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- **Traditional long-term care insurance** — A traditional long-term care policy covers long-term care expenses in your home or at a nursing facility. But policies will differ in terms of what services are covered and how benefits are paid. And you may also be able to choose whether you want inflation protection. Also, with some policies, you can deduct the premiums from your state and federal taxes. (Your tax advisor can evaluate a policy you're considering for potential tax benefits.)
- **Hybrid long-term care insurance** — In addition to providing coverage for home health care or a nursing home stay, a hybrid long-term care policy also offers a death benefit, so if you never need long-term care, your family could benefit from the policy's proceeds.
- **Life insurance with a long-term care rider** — You can find a life insurance policy that lets you add long-term care coverage through a "rider," or optional add-on. With this type of policy, you can use some of the death benefit to pay for your long-term care needs.

Which policy is best for you? There's no one right answer for everyone. A financial professional can help you evaluate all your options within the context of your overall investment and protection strategies. But keep in mind that all long-term care policies tend to get more expensive as you get older, so if you're considering this type of coverage, you may want to get started sooner rather than later.

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

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- Prefer candidates with current Ornamental and Turf Pest Control applicator license (3OT) or willingness to obtain
- Work schedule is consistent, with longer hours needed from March-September which may include select weekends.



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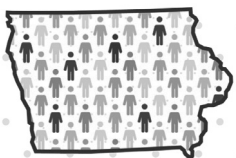
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BUSTI LUMBER, LLC Home and Agriculture Building Supplies and Lumber Store. Located at 601 Busti Ave., Elma Iowa. Call 641-393-2385.

1. The State of Local News | <https://localnewsinitiative.northwestern.edu/research/state-of-local-news/report>.
2. The Iowa Marked Study, 2022; Conducted by Coda Ventures. Base all adults.
3. U.S. Bureau of Economic Analysis, Economic Contribution Analysis. NAICS CODE: 511110 (2021) Methodology: IMPLAN



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We are looking for a Full-Time Estimator to join our team!

Benefits include sick pay, vacation, 401K, and health insurance.

Responsibilities:

- Estimating residential /commercial construction projects
- Plans and specifications take off
- Client development
- Work with architects, engineers, distributors and manufactures
- Work internally with project managers and superintendents and leadership team
- Business/Project development
- Travel to perspective and ongoing project sites
- Prepare bids
- Contract review upon awarding of projects
- Other responsibilities/expectations to be discussed during interview

Qualifications:

- A college degree is desired, but not an absolute prerequisite
- Current knowledge of latest estimating design tools, modeling software and specialized applications is preferred
- 5 years experience as a Plumber/HVAC
- Minimum 5 years experience as an Estimator
- Working knowledge of national codes
- Comprehensive construction knowledge
- Mastery of estimating systems
- Excellent communication skills



Please email or mail your job application to:
Libi Chesnut
libi@crystalheatingandplumbing.com
Crystal Heating, Plumbing, & Excavating
1210 W Bremer Ave • Waverly, IA 50677
or call Phone: 319-352-3241

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We are a good place to find Valentine gifts that are Unique & Affordable and Beautiful by Local Artists that are truly One-Of-A-Kind!



Plum Creek Art Center
Upcoming Events

Slush & Brush - Bring your favorite beverage and paint together!
Thursday, Feb 16th • \$30-\$35 • 6:30-8:30pm • Taught by Amber Erion

- Beautiful Photographs of the Molly Dillon Art Exhibit are featured until March 26 at the gallery.
- Wine on the Patio, Friday February 10 - 5:00-7:00pm at Plum Creek Art Center. Sponsored by The Main Street Boosters. All Are Welcome.
- Up Coming Classes Available Soon: Felting, Czech Egg Decorating, Mosaics
- Fredericksburg Junior High Band will feature Solos and Ensembles at the gallery in March, Watch for the date!

To register call 563-412-6000 or email plumcreekart@gmail.com or visit www.plumcreekart.org

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Fredericksburg, IA
Follow us for updates!

**Hours: Thurs & Fri: 12:00-4:00pm;
Sat 10:00am-2:00pm; Sun. 1:00-4:00pm**

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Attention Pet Lovers



Show off your pawisitively adorable pet by submitting their info. and a photo to our Pawsome News Section. It will run in the February 23rd New Hampton Tribune and February 24th Nashua Reporter.

Photo & Payment Deadline is February 15, 2023.

A percentage of the sales will be donated to the Snap Program & Freedom Run Dog Park in Chickasaw County.

Ad example:

Charlie

Owner(s) -
John & Jane Doe
Hometown -
New Hampton



Please mail or email your pet's photo and information with \$10.00 by Feb. 15, 2023 to:
New Hampton Tribune, 801 Riverside Drive, Charles City, IA 50616
or email accounting@nhtrib.com, Attn: Laurie

Pet's Name: _____

Owner's Name(s): _____

Hometown: _____

Phone: _____

Note: One pet per \$10 fee. Can pay with cash, check or credit card.
Please call (641) 394-2111 to pay over the phone.

INSURANCE ASSOCIATES OF LAWLER, INC. Auto, Home, Farm, Crop & Commercial Insurance. John Cuvelier and Renee Thronsdon - Agents. 402 East Grove St., Lawler, IA. Phone: 563-238-5131.

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WALK, PRICHARD, BARESEL, AND MURPHY P.C. Attorney's office call 641-228-4500 located in Charles City. Call 541-732-3796 located in Osage.

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402 E Main • Riceville, IA 50466
Phone: 641-985-2447

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Thurs.-Fri.: 11am-8pm
Sat.: 11am-9pm

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BOOKING PARTIES
Call 641-985-2447 for reservations & meal choices

Catering Menu
See on 10thholebarandgrill.com
Banquet Room Available, Small Groups or Larger (Up to 160 people)

10thholebarandgrill.com

Valentine's SPECIALS

Sat., Feb. 11 Only

Smoked Iowa Chop \$20

Prime Rib \$28

Smothered Chicken \$18

Pan Seared Walleye \$19

All specials come with salad bar & dessert