

ADvertiser

New Hampton
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Tuesday, December 13 2022 Volume 16 • Issue 50 | 801 Riverside Dr., Charles City, IA 50616

HOME FOR THE Holidays



The Furniture Barn
Home Furnishings & Mattress Outlet
101 9th Street, Charles City • Monday - Saturday 10 AM-5 PM



3-Piece Sectional with Chaise
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Space Saver Recliner
500 LB Weight Capacity
was \$1429 **\$1139**



Lift Chair
500 LB Weight Capacity
was \$1989 **\$1589**



Lift Chair
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Lift Chair
was \$1359 **\$1079**



Sofa | was \$649 **\$499**



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Sofa | was \$1729 **\$1469**



Student Desk
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Joel Rocker Recliner
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Please submit to: City of New Hampton, 112 E. Spring Street, New Hampton or via email to nhcityclerk@gmail.com.

The City reserves the right to reject any or all bids.

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Merry

CHRISTMAS

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-Doug and Jackie

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DECEMBER						
SUN	MON	TUES	WED	THU	FRI	SAT
		13 7:30-6:00	14 7:30-6:00	15 7:30-6:00	16 7:30-6:00	17 7:30-5:00
18 10:00-3:00	19 7:30-6:00	20 7:30-6:00	21 7:30-6:00	22 7:30-2:00	23 7:30-6:00	24 7:30-2:00
25 CLOSED	26 7:30-6:00	27 7:30-6:00	28 7:30-6:00	29 7:30-4:00	30 7:30-6:00	31 7:30-4:00
JAN 1 CLOSED						

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MAKING SENSE OF INVESTING

To achieve your financial security, and that of your family, you will need to create a comprehensive strategy. But for this strategy to succeed, you'll need to guard it from various challenges – and that means you'll need to build in different layers of protection.

What are these challenges – and what types of protection can be used to defend against them? Consider the following:

- **Challenge #1: Protecting your ability to reach your goals** – To achieve your long-term goals, such as a comfortable retirement, you'll need to build adequate financial resources. And that means you'll need to create an investment portfolio that's suitable for your objectives, risk tolerance and time horizon. And you'll need to keep your long-term goals in mind when adjusting your portfolio during times of volatility.
- **Challenge #2: Protecting your family's future if you're not around** – Hopefully, you will live a long life and always be around to support your family. But the future is not ours to see – and if something were to happen to you, how would your family cope? Their chances could be much better if you have adequate life insurance. Proper coverage could help pay off your mortgage, pay for your children's higher education and allow your family to continue its lifestyle.
- **Challenge #3: Protecting your income should you become temporarily disabled** – If you were to become ill or temporarily disabled and could not work for a while, the disruption in your income could jeopardize your family's living situation, or, at the least, lead to an inability to pay bills in a timely fashion. To protect against this threat, you may want to consider adding disability insurance. Your employer may offer a short-term disability policy as an employee benefit, but it may be insufficient, either in duration or in amount of coverage, so you might want to look at a private policy.
- **Challenge #4: Protecting your long-term investments from short-term needs** – Life is full of unexpected expenses – a major car repair, a new furnace, a large bill from the dentist, and so on. If you did not have the money available to deal with these costs, you might be forced to dip into your long-term investments, such as your IRA or 401(k). Taking money from these accounts earlier than you intended could incur taxes and penalties, and, even more importantly, could reduce the amount of money you have available for retirement. To help protect these investments from short-term needs for cash, try to build an emergency fund containing three to six months' worth of living expenses, with the money kept in cash or a liquid account.
- **Challenge #5: Protecting your financial independence** – You would probably do all you could to avoid ever becoming a burden to your grown children – which is why it's so important to maintain your financial independence throughout your life. One potential threat to this independence is the need for some type of long-term care, such as an extended nursing home stay, which can be extremely expensive. A financial professional can suggest protection strategies to help you prepared for these types of costs.

It can be challenging to keep your financial strategy intact – so do whatever it takes to protect it.

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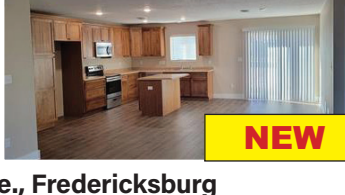
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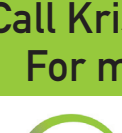
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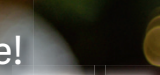
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