

ADVERTISER

AD **TRIBUNE** **Advertiser**

New Hampton
Chickasaw County

Your Community. Your Team. Your Media.

Tuesday, November 19, 2024 Volume 18 • Issue 47 | 801 Riverside Dr., Charles City, IA 50616

WHY WAIT 'TIL FRIDAY?

BLACK FRIDAY?

Neighborhood
HOME

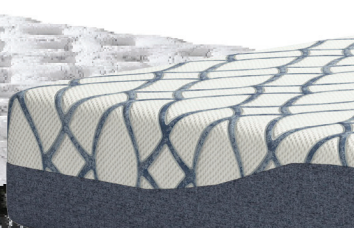
Opening 8am Black Friday! Check Facebook for more deals coming soon!



Quality Made
Mattresses Made
in Iowa starting at
\$79



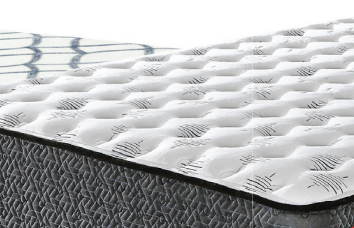
12" Pocketed Hybrid
\$399
Twin-\$239
Full-\$319
King-\$479
Queen Mattress



14" Chime Elite 2.0
\$639 \$799
Queen King



Ultra Luxury Firm
\$639 \$799
Queen King



LOWEST PRICE PROMISE

0% Interest for 36 Months* or Lease-To-Own**

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

**No Minimum on Lease-to-Own By Progressive Leasing. Progressive Leasing obtains information from credit bureaus. Not all applicants are approved.



Rawcliffe Sectional
\$1,545
sku:1960
was:\$3,269



Leesworth Power Reclining
\$795 \$765
Sofa Loveseat
sku:U438
was:\$1,689



Deltona Sofa Sleeper
\$555
sku:5120
was:\$1,209



Stonemeade Recliner
\$295
sku:5950
was:\$629



Blondon Dining Sets
\$455 \$575
Round Rectangle
sku:D413
was:\$999



**FREE
DRIVEWAY
DELIVERY!**
*Drop off delivery in the driveway or garage. Valid in Northeast Iowa



Aylesworth
\$535 \$495
Sofa Loveseat
sku:5370
was:\$1,159



Lavenhorne Recliner
\$395
Lavenhorne Reclining Sofa or Loveseat
\$635
sku:6330
was:\$1,399



Willowton tv stand with fireplace
\$445
sku:W267
was:\$979

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HOME

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NeighborhoodHome.com

Mon-Sat 10am-6pm Sun 12pm-5pm
Ad prices effective: October 29th - December 1st

1305 W Bremer Ave
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319.352.4888

3552 LaFayette Road
EVANSDALE
319.235.9621

307 Hwy 150 North
WEST UNION
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NURSING & NURSING ASSISTANT CAREERS!

✓ **Highest nursing wages in the region**, with increases for experience. Top 10% in Iowa for nursing wages!

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- CMA/Med Aides rates: \$22.00 - \$27.50/hour
- LPN rates: \$32.00-\$35.00/hour
- RNs rates: \$35.00-\$41.00/hour
- RN/BSN rates: \$38.00-\$44.00/hour

✓ Personalized sign-on bonuses and relocation packages
 ✓ Pay premiums for PM, night, and weekend shifts
 ✓ Generous incentive pay for picking up shifts
 ✓ Paid training and certifications at all levels
 ✓ Flexible Scheduling packages
 ✓ Health, dental and 401K benefits
 ✓ Cutting edge technologies and private non-profit
 ✓ New state-of-the-art building opening in 2025!

NOW HIRING!
 RNs, LPNs/CNA
 Full Time/Part Time
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4 Ohio Street, Decorah, IA 52101 • 563-382-3603
 Download application: at: www.aasehaugen.com/careers
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BLISS BRIDAL AND FORMAL WEAR 2810 S. Federal Ave. Mason City 641-201-1032 www.blissformalwear.com

DUSTY ROADS GREENHOUSE

Holiday Open House Extravaganza

Sat, Nov. 23 Bailey Horn Creations • Hightail Delivery • Jack of All Trades
10am-6pm Curt Swinton with Stained Glass • Roeder Metal Craft
 Woolen Mittens and more

1548 300th St., Nashua • 641.257.9199

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CEDAR VALLEY HOSPICE Get expert care and Support in your home. Hospice and Palliative Care Adult and Youth Grief Support.

CEDAR VALLEY REAL ESTATE Farm, Home Estates, Land, Real Estate

CHICKASAW COUNTY PUBLIC HEALTH and Home Care Services. Located at 260 East Prospect, New Hampton. Call 641-394-4053.

CHICKASAW FLOYD MONUMENTS, LLC 641-228-3311 Office 641-229-7123 Cell. We are here for you anytime and offer home visits.

COUNSELING AND FAMILY CENTERED SERVICES, INC. Counseling and Mental Health Services. Located at 951 N. Linn Ave., Suite 3, New Hampton, IA. Call 641-394-2505.

COUNTRY CARPENTRY offers new homes, remodeling, cabinetry, custom furniture. New Hampton, call 641-394-5157.

D S Davis fire arms specialist. 16875 Lincoln road Fayette, Ia. 563-425-3210

DAVE DENNER Siding & Windows. Seamless gutters and screens. Call 641-330-0017. New Hampton

DEERFIELD LOCKER LLC custom butchering of beef, pork & venison. Competitive priced processing. Located at 1270 115th St. Alta Vista. Ph. 641-364-2925 Mon-Fri 7am-5pm amd Sat. 8am-Noon

FARM BUREAU FINANCIAL SERVICES Curtis Franzen-Agent Ph: 641-394-3020 Auto, home, farm, business, life and annuities. 515 W. Milwaukee, New Hampton. curtisfranken.fbfsagents.com

FINNEGAN CONSTRUCTION COMPANY Ionia, 641-394-4807, GPS control field drainage, mapping, water ways, excavating, septic systems.

FIRST MAXFIELD Mutual Insurance, Denver, IA. Provide homeowners with valuable products. www.firstmaxfield.com Call 800-366-7014 or 319-984-5255

FIVE STAR Cooperation. Your farm specialist. Angronomy, Energy, Feed, Grain, and Retail. 641-394-3052

HEROLD - REICKS - SURVEYING. Land & Construction Surveying, ALTA & FEMA Surveying. www.hr-surveying.com 641-394-2725. 10 E. Main St, New Hampton, IA

HIGH POINT LAND COMPANY Land appraisals, services and Land real estate sales and auctions. Call Nick Hopp at 319-240-6121.

HOLSCHLAG BIN SALES INC. Top quality equipment at the best price. With service after the sale. Call 641-394-3057.

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KNIGHTS CONSTRUCTION CO. Incorporated, fully insured, general contractor for remodels, new construction and additions. Call David Hoehne 641-220-4083.

MARTIN MANURE Hauling, LLC. Call Nate at 641-220-6763. Charles City Iowa.

MIDWEST CONCRETE, Cresco, IA. Concrete services in driveways, parking lots, patios, shop floors & decorative concrete. 563-380-0642

MELROSE INSURANCE Mark Melrose 641-228-4543

NEW HAMPTON Veterinary Clinic. 703 North Sherman Ave. New Hampton. 541-394-5584. Dr. Kim Van Drill.

NEW HAMPTON ELECTRIC for all your Residential, Commercial, Industrial & Agricultural Electrical Needs! Call 641-394-2187, located at 207 E. Main, New Hampton.

NEW HAMPTON MUNICIPAL UTILITIES Fiber-Optic Communications network for internet, phone, and TV. Call: 641-394-4550 for internet or 641-394-2196 for electrical. 112 E. Main Street, New Hampton, IA.

NEXUS COOPERATIVE Serving all Agronomy, Energy, Feed & Grain needs.

Annual Community Thanksgiving Dinner
 Thanksgiving Day,
Thursday, Nov. 28, 2024
11 AM until 1 PM
 Trinity Lutheran Church Fellowship Hall,
 223 S Water Avenue, New Hampton, IA

Free Will Monetary Donations Accepted to help benefit CHICKASAW COUNTY FOOD PANTRY

EVERYONE IS WELCOME
 Take out available

Full Turkey and Ham Dinner with Dessert
NO reservations needed
 For more information call
 Trinity church office at 641-394-2552

NORTH IOWA TREE SERVICE fully insured tree removal and trimming, free quotes call or text Michael 641-426-6767.

NORWEX shop now for non-toxic and chemical free products for your home, personal, pet, and car care. Jeanine Tudor 641-330-0661

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PHILLIPS MODERN Ag Service, Inc. Conrad American Bins. No job too big or too small. South Linn Ave, New Hampton. 641-394-4114

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Christmas Open Houses

& Elf Around Challenge
Sun., Nov. 24, 2024
 At Participating Cresco, IA Businesses

Shop for Christmas in Cresco & WIN!
40 Chances to win \$100 Chamber Dollars in the \$4,000
HOLIDAY GIVEAWAY
 now thru Dec. 12, 2024

Sponsored by Cresco Area Chamber of Commerce, Cresco Bank & Trust and CUSB Bank
crescocoamber.com

RAUSCH BROS. TRUCKING. GPS Equipped agricultural lime application. Local rock, sand & dirt hauling. 641-394-4384. 1521 220th St, Ionia, IA

SANDY ACRES REPAIR Welding and Fabrication, Farm Machinery, Repair and Parts. Mervin H. Zimmerman, 641-732-6789 1018 Quail Ave., Orchard , Iowa

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*Annual Percentage Yield (APY) accurate as of October 28, 2024 and subject to change without notice. Minimum opening balance of \$500. Early withdrawal penalties may apply. Fees may reduce earnings. Contact an employee about fees and terms of the account. 10, 20 and 30 Month also offered as IRA CD.

10 MONTH CD **4.25%** APY*

20 MONTH CD **4.00%** APY*

30 MONTH CD **3.80%** APY*

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EXCELLENT BENEFITS:

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Dirt Work, Trees, Hauling or JUST ASK US about your project
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CEDAR RIVER REDEMPTION, 222 Main Street, Nashua. Alley entrance. New Hours: Tues, Wed, Thur, Fri 9 am to 4 pm. 641-330-5006

FARMERS NATIONAL COMPANY sold over 3,765 farms and ranches over the last five years; 1,200 at auction, call Randy Mitchell 641-220-3410.

HEARING ASSOCIATES - MERCY MEDICAL CENTER NEW HAMPTON, 800-621-6424 208 North Maple Ave. New Hampton. 1st & 3rd Monday of every month. www.HearingAssociatesLLC.com

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SAFE STEP. North America's #1 Walk-In Tub. Comprehensive lifetime warranty. Top-of-the-line installation and service. Now featuring our FREE shower package and \$1600 Off for a limited time! Call today! Financing available. Call Safe Step 1-844-376-4154

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2016 CASE IH 8240 TRACK COMBINE 3,277 HRS	2022 BOBCAT T870 TRACK MACHINE 2,033 HRS	2023 BOSS 990 RED FUEL TRAILER
2010 CASE IH 7088 COMBINE 3,048/2,320 HRS	2019 CATERPILLAR 420F2 BACK HOE 2,120 HRS	2021 H&S LW1100 BALE WRAPPER
2008 CASE IH 2577 COMBINE ROCK TRAP	2012 GENIE X45/25C BASKET LIFT 1,624 HRS	2019 BRENT V1100 GRAIN CART
2014 CASE IH STEIGER 540 QUADTRAC 3,488 HRS	2020 CATERPILLAR 2850 TRACK SKID 1,400 HRS	2021 H&S GM9117 GRINDER MIXER
2017 NEW HOLLAND T8.410 TRACK TRACTOR	2004 GEHL 3635 SKID STEER 469 HRS	2013 MORBARK BEAVER M8D
2007 CASE IH MAGNUM 245 TRACTOR 7,675 HRS	2018 DEERE 333G TRACK SKID STEER 2,015 HRS	2018 CASE IH DC102 10' DISCbine
2019 JOHN DEERE 3046R LDR BACKHOE 301 HRS	2014 CASE IH 1255S 12 ROW PLANTER PRECISION	2009 NH H7450 DISCbine
2004 CASE IH 1910TSC LDR TRACTOR 2,200 HRS	1960 JOHN DEERE 730 REGULAR LP RESTORED	2010 SUNFLOWER 1435-35 DISK

Listing Is Subject To Change Do To Daily Business. Please call 563-557-1184 before traveling a distance to check availability.

Complete Catalog & ONLINE BIDDING AVAILABLE THROUGH: www.equipmentfacts.com

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110 E. Murray Street - Brownstown, WI 53522
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TSIOWA TELECOMMUNICATIONS: Business telephone systems & support, and surveillance systems for your business. Call: 641-394-3301

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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AFFORDABLE TV & INTERNET. If you are overpaying for your service, call now for a free quote and see how much you can save! 1-866-472-7954. (mcn)

AGING ROOF? NEW HOMEOWNER? STORM DAMAGE? You need a local expert provider that proudly stands behind their work. Fast, free estimate. Financing available. Call 1-888-770-8025. Have zip code of property ready when calling! (mcn)

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BATH & SHOWER UPDATES in as little as ONE DAY! Affordable prices - No payments for 18 months! Lifetime warranty & professional installs. Senior & Military Discounts available. Call: 1-855-315-1330. (mcn)

Protect Your Family and You from the Flu!

Influenza (flu) is an illness that infects the **nose, throat and lungs.**

Children younger than 5, people 65 and older, and those with certain chronic conditions are at higher risk of flu complications.

Protect yourself from the flu by washing your hands and avoiding close contact with those who are sick. There are also several flu vaccines available, including **shots and nasal sprays.**

Ask your family's healthcare providers about flu prevention

IOWA Health and Human Services

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- Larger warming shed plus an outdoor fire pit to enjoy
- Cut your own or we will help
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Worth the drive!
3 miles W & 0.5 Miles N. of Fairbank, IA

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9am TO 5pm

Weekends 9-5 & Weekdays 1-5 through Dec. 15th
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REPLACE YOUR roof with the best looking and longest lasting material steel from Erie Metal Roofs! Three styles and multiple colors available. Guaranteed to last a lifetime! Limited Time Offer- up to 50% off installation + Additional 10% off install (for military, health workers & 1st responders.) Call Erie Metal Roofs: 1-844-907-2386. (mcn)

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THE BATHROOM of your dreams in as little as 1 day. Limited Time Offer - \$1000 off or No Payments and No Interest for 18 months for customers who qualify. BCI Bath & Shower. Many options available. Quality materials & professional installation. Senior & Military Discounts Available. Call Today! 1-833-618-1178. (mcn)

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Which IRA is right for you?

The individual retirement account (IRA) is celebrating its golden anniversary. Created in 1974, this savings vehicle has helped millions of people build resources for retirement. And in 1997, the Roth IRA was introduced. But which IRA is right for you?

Let's look at the basic differences between the two IRAs. With a traditional IRA, you generally invest pretax dollars, so the more you put in, the lower your taxable income. Your earnings grow tax deferred, meaning you pay no taxes on them until you start taking withdrawals. (If you take withdrawals before you reach 59½, you'll be subject to ordinary income tax and a 10% IRA penalty.)

When you invest in a Roth IRA, your contributions aren't deductible, but they can be withdrawn at any time, tax- and penalty-free. And you can typically withdraw your earnings on these contributions tax free once you're 59½ and you've had your account at least five years. (If you don't meet these conditions, withdrawals of earnings are subject to income taxes and the 10% penalty.)

So, are you better off by taking the immediate tax break offered by a traditional IRA or the long-term benefits of tax-free withdrawals available with a Roth IRA?

If you think you'll be in a higher tax bracket when you retire, you might want to consider a Roth IRA, especially if you have a long time until retirement. This will give you more opportunities to put away funds that can be withdrawn tax free. Conversely, if you think you might be in a lower tax bracket upon retirement, you might lean toward a traditional IRA, as you'd get the tax benefits now, when you're in a higher bracket, and can eventually make your taxable withdrawals when you're in a lower one.

Here's something else to keep in mind: Once you turn 73 (or 75 if you were born in 1960

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or later), you must start taking taxable withdrawals — technically called required minimum distributions, or RMDs — from your traditional IRA. But if you have a Roth IRA, you won't face RMDs and can essentially keep the money in your account indefinitely. If you don't need all the funds in your Roth IRA for your retirement, you can pass them on to your heirs.

Ultimately, though, your income may determine which IRA is right for you. You can earn any amount and contribute to a traditional IRA, though if you exceed certain income limits, your contributions may no longer be tax deductible. If you and your spouse don't have a 401(k) or other retirement plan through your employers, you can make a full, deductible contribution to a traditional IRA regardless of your income.

But you may not be able to contribute to a Roth IRA, or at least not make the full maximum annual contributions, if your income is above certain levels. Your tax advisor can explain these levels, which often increase from year to year. (In 2024, the most you can contribute to either IRA, depending on your income, is \$7,000 per year, or \$8,000 if you're 50 or older.)

Under some circumstances, you can convert a traditional IRA to a Roth IRA, though you'll need to pay taxes on the conversion. In any case, think carefully about your options and make the choices that are appropriate for your needs.

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

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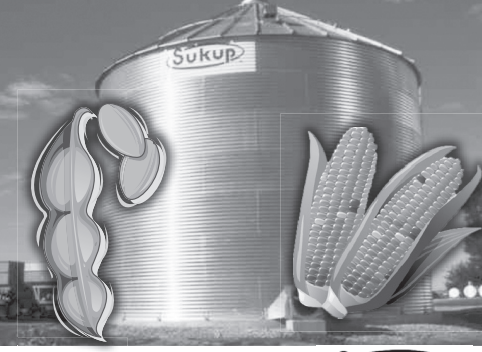
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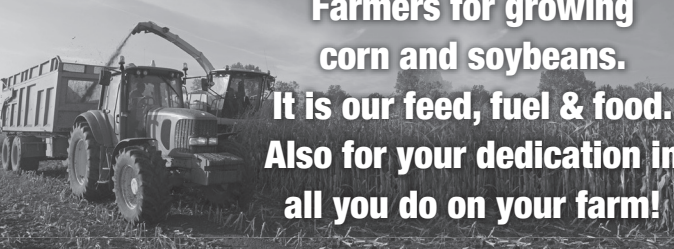
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