

ADVERTISER

Tuesday, August 6, 2024 Volume 18 • Issue 32 | 801 Riverside Dr., Charles City, IA 50616



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We hope you start the school year with financial freedom and smart spending!

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Saturday,
August 10th, 2024
Serving from 5-7 p.m.

Grilled Rib-Eye Sandwiches & Pork Burgers

Meal includes chips, beans, bottled water, and slice of homemade pie

Includes Children's Activities
Bring your lawn chair
Free will donation

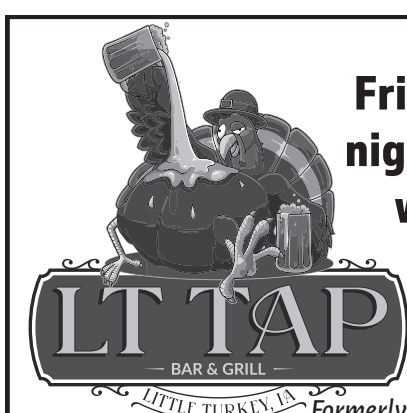
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Kitchen Hours: Thursday-Friday: 5 pm-9 pm;
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2732 Stanley Avenue,
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1/2 Mile South of
Shawver Well

\$5 Entrance Fee which is good for both days
12 & under Free
Gates Open at 7:00 am

Saturday, August 10
Outdoor Demonstrations at 10am, 1pm & 2pm
Rope Making from 1-3pm
Tractor Pull Starts at 4:00 pm

Sunday, August 11
Outdoor Demonstrations at 10am, 1pm & 2pm
Garden Tractor Pull at 11am
Kids Pedal Pull at 1:00pm
Raffle Drawing at 2:00pm

Outdoor Activities for Both Days
Sheep Shearing • Threshing • Straw Baling
Corn Shelling & Picking • Ensilage Cutting
Wire Check Planting • Saw Mill • John Deere Press Baler
Hit & Miss Gas Engine • Cross Row Cultivating
Vintage Tractor & Equipment • Feed Grinding
Kids Games • Blacksmith Shop

Flea Market & Food Available Both Days

Vendors Wanted for Flea Market - No Set Up Fee
For more information Call:
Chuck Stone (319)240-6312 or Roger DeSloover (563)379-8966
Tractor Pull information Call:
Dustin Matthe (319) 240-6380

THE CARNEGIE CULTURAL CENTER PRESENTS

Farewell TO Summer

SUNDAY, AUGUST 18 • 7 PM

MIKKELSON PARK

KIDS ACTIVITIES

AVAILABLE FOR PURCHASE FROM 6-8 PM

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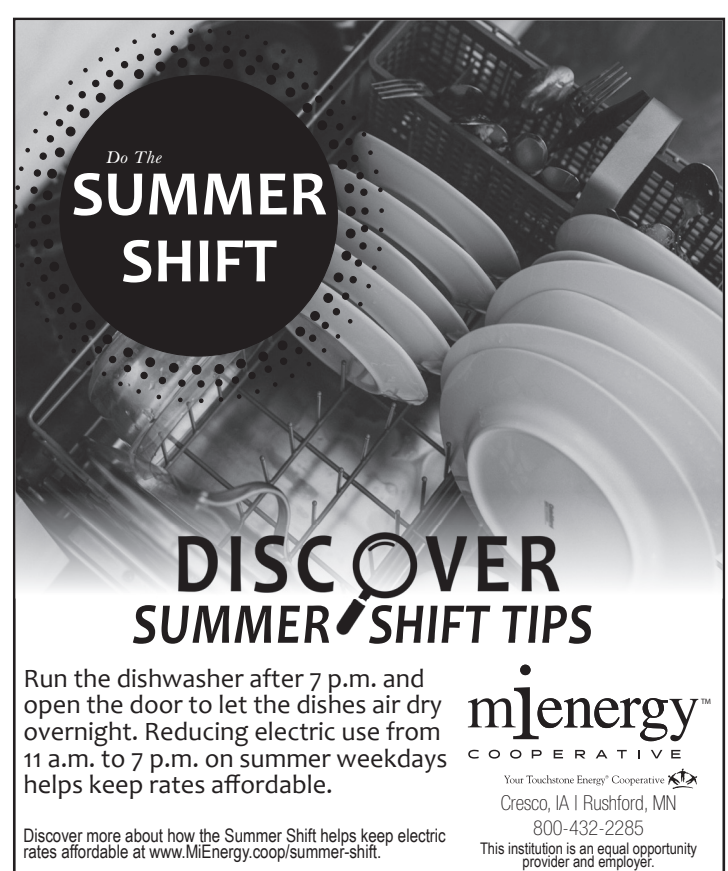
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SAFE STEP. North America's #1 Walk-In Tub. Comprehensive lifetime warranty. Top-of-the-line installation and service. Now featuring our FREE shower package and \$1600 Off for a limited time! Call today! Financing available. Call Safe Step 1-844-376-4154

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Run the dishwasher after 7 p.m. and open the door to let the dishes air dry overnight. Reducing electric use from 11 a.m. to 7 p.m. on summer weekdays helps keep rates affordable.

Discover more about how the Summer Shift helps keep electric rates affordable at www.MiEnergy.coop/summer-shift.

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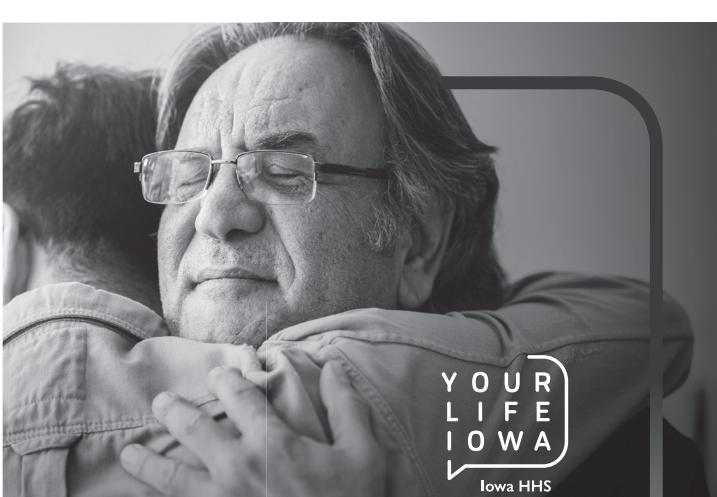
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Full-time Grain Attendant & Operations

Cresco West location

Custom Applicator

Burr Oak, IA Cresco, IA Hawkeye, IA Ridgeway, IA

Benefits include health insurance, matching 401k, retirement plan, vacation and profit sharing!



To be considered for these positions, contact Courtney Hageman, Human Resources: 563-237-5324
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Full Time Position. Monitor phones/radio, answer calls, ascertain nature of call, transmit/relay information to law enforcement and other response vehicles and maintain records of communications. Must work quickly and calmly in emergency situations, speak clearly and concisely, and at times handle situations with multiple conversations simultaneously. Must have writing skills to document events in a clear and legible manner. Hours and shifts may vary.

Applicants must obtain National Crime Information Center Certification, complete the Telecommunicator Basic 40-hour course and have successful background check. High school diploma or GED equivalent required.

Job description and applications available online at www.floydcoia.org/Jobs.aspx, in the Auditor's Office, or by e-mail to jgohr@floydcoia.org. Submit application by 4:30 pm on August 22 either online or delivered to: Floyd County Auditor's Office, Attn: John Gohr, 101 Main St. Ste 302, Charles City, IA 50616. EOE

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FARM & DEVELOPMENT LAND AUCTION BUCHANAN COUNTY, IOWA

WEDNESDAY, AUGUST 21 | 10:00 AM

JESUP CITY HALL COMMUNITY ROOM | 791 6TH STREET | JESUP, IA 50681

Offering 44 acres m/l of Buchanan County land located within the city limits of Jesup, Iowa.

- The land consists of 42.34 FSA cropland acres carrying a CSR2 of 81.1.
- Future development potential with utilities located at the site.
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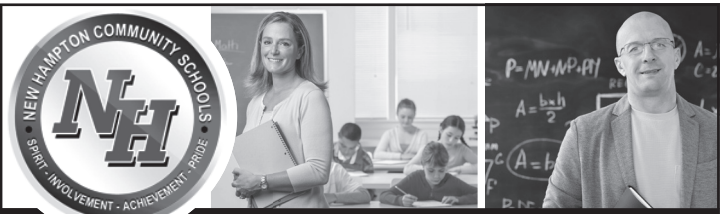
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This type of fear can certainly affect your quality of life when you retire. Still, there's no need to panic — because you can take steps to help prevent the running- out-of-money scenario.

Here are a few to consider:

- Know how much you'll need during retirement. You need to get a clear picture, or at least as good an estimate as possible, of how much money you'll need to support your retirement lifestyle. Once you do retire, some costs, such as transportation or other work-related expenses, might go down, while others — medical expenses, in particular — will likely go up. The fear of running out of money, like many fears, is caused largely by what you don't know, so having a good sense of how much you'll need in retirement can help reduce your anxieties.
- Build financial resources before retirement. You're probably at your peak earning capacity in the years close to your retirement, so consider contributing as much as you can afford to your IRA and 401(k) or other employer-sponsored retirement plan.
- Maximize your Social Security payments. You can start collecting Social Security as early as 62, but your monthly benefits will be larger if you can afford to wait until your full retirement age, between 66 and 67. (Payments will "max out" at age 70.)
- Reenter the workforce. Going back to work in some capacity is one way to possibly

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help build retirement resources and delay taking Social Security. If you have a particular area of expertise and you enjoyed the work you did, you might be able to go back to it on a part-time basis or do some consulting. You could boost your cash flow and potentially extend your contributions to an IRA and to an employer's retirement plan.

- Cut costs during retirement. Possibly the biggest cost-cutting measure is downsizing. Are you willing and able to move to a less expensive area or scale down your current living space? Of course, this is an emotional decision as well as a financial one, and downsizing isn't for everyone, but it might be some- thing to at least consider. As for the lesser ways of reducing expenses, take advantage of senior discounts, which are offered in many areas, including entertainment, public transportation, restaurants and retail establishments. And look for other opportunities, such as cutting out streaming services you don't use.
- Look for more income from your investments. As you get closer to retirement, and even when you do retire, you might want to adjust your investment portfolio to provide you with more income producing opportunities. However, even as a retiree, you'll want some growth potential in your investments to help keep you ahead of inflation.

Ultimately, the more you can bolster your financial security before and during retirement, the less fear you may have of outliving your money.

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor.
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- **All people ages 18 and over** should be screened for **hepatitis C** at least once in their lifetime.
- **Pregnant women** should be screened for HIV, hepatitis B, and hepatitis C during **each pregnancy**.

Talk to your healthcare provider about getting screened! Forgot if you've had a screening?
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ISTOP HIV IOWA

GET the JOB

AUGUST 2024

This special section is brought to you by the following publications:



6 ways to tame nerves before a job interview

Interviews are an integral component of the hiring process. According to Zippia, the average corporate job opening garners 250 résumés. Among those, only four to six people are likely to be interviewed.

With such competition for jobs, landing an interview is an opportunity to be cherished. Furthermore, candidates should do their best to ensure interviews go as smoothly and effectively as possible. Nerves can derail an interview. Nervous energy is a byproduct of humans’ “flight or fight” response in stressful situations. Adrenaline builds up in the body and that can make for a nervous interview. The following anxiety-taming tips can help anyone remain calm, cool and collected during an interview.

1. LAUGH OUT LOUD. Humor can diffuse nervous feelings. Rather than stewing on the upcoming interview, watch a funny movie or listen to some standup comedy to help you laugh and lighten up.

2. LEAVE PLENTY OF TIME FOR TRAVEL. Anxiety can creep in if you’re running late for an interview. Leave

plenty of time to get there when interviewing in person. You don’t want to stroll in sweaty and out of breath because you just ran from the subway station or parking lot. For remote interviews, ensure that meeting links are working properly and that you understand how to use the conferencing application in advance of the interview.

3. BE PREPARED. Prepare for the interview and conduct a trial run with a friend or family member. Research commonly asked interview questions but be prepared to answer more job-specific queries as well. Preparation can help you feel less nervous and more in control.

4. CLEAR YOUR MIND. Figure out which relaxation method works for you and employ it. Some find taking a short stroll outside enjoying nature clears their mind, while others prefer deep breathing and meditation. Some people may feel more relaxed after an exercise session. Build these coping mechanisms into your schedule on the day of an interview.



5. CHANGE YOUR PERCEPTION. An interview is a conversation and not an interrogation. Certainly you are selling yourself to the recruiter, but the company also has to sell itself to you. Interviews are two-way streets to determine if the employer-employee dynamic is the right fit. Remembering that you are on somewhat equal footing can make the interview less nerve-wracking.

6. MAKE SMALL TALK. While waiting to be called into the interview, speak with others, such as the receptionist, other employees walking by or even people in the elevator. Small conversations can shift your focus from internal thoughts to external stimuli.

Job interviews can drum up nerves, but there are strategies to help candidates overcome their nerves.

How to negotiate a job offer

Job offers can spark a whirlwind of emotions. After spending weeks or months trudging through job postings, remote interviews, phone calls, and reference requests, individuals may be eager to sign on the dotted line and get to work. Though it’s easy to let that excitement take over, professionals must carefully study a job offer to ensure it’s in their best interests.

It’s not uncommon for professionals to worry that careful consideration of a job offer can make them appear greedy or unappreciative. However, any firm worth working for will allow candidates ample time to consider an offer and even negotiate terms if the need arises. In such instances, professionals can consider these negotiation tips.

• WORK WITH A RECRUITER. A professional recruiter can be your best advocate. Recruiters function as the intermediary between candidates and companies. These individuals can help professionals negotiate a fair offer and benefits in line with market compensation levels and current trends, according to LinkedIn. Employers may take recruiters seriously, and recruiters will have no qualms about negotiating because they are third parties in these conversations and can serve as the proverbial “bad guys” if need be.

• THINK ABOUT WHAT YOU WANT MOST. Negotiation terms should reflect what matters most to you, which may differ from person to person. Salary is not the only negotiable. Perhaps a certain amount of vacation time is important because you routinely

travel to visit with family? Maybe you need an alternative start time to accommodate childcare needs? Or you may want to solidify retirement savings and can negotiate for a larger match to your 401(k) plan? Focus on one or two negotiation points to get the best employment terms.

• VERBALLY NEGOTIATE WITH THE HIRING REP. It’s important to negotiate before a written offer is presented. This is when you have the most leverage. Once an offer is put on paper, managers may be more reluctant to change terms. Take a day to mull over the offer and make a list of wants; then ask for a call with the recruiter. You never know what you can get if you don’t ask.

• EXPECT SOME GIVE AND TAKE. An employer likely will not cave to all of your demands unless they are desperate to fill the role. Negotiations often are marked by trading one thing for another. For example, an uptick in personal time off may come at the compromise of having to work longer hours each day. While you may not be able to get a big salary increase, the employer may be able to offer you a better title, which can translate into more upward growth in the industry when you move on to another job. Again, if money is an issue, an employer may be willing to make up for a certain salary by offering stock options, expense account allowances or other perks.

Job seekers shouldn’t be afraid to negotiate offers with prospective employers.

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How to navigate a remote interview

Not so long ago, job interviews were conducted almost exclusively in person. Hiring managers were able to assess candidates during these interviews, getting an idea about everything from the applicant's skill set to how he or she affected the energy in the room to body language and the confidence of a handshake.

Today a growing number of interviews are virtual. Many are conducted via popular video conferencing apps like Zoom. In a recent survey of talent leaders and recruiters conducted by the tech firm Talview, 80 percent of respondents said their hiring process is now fully remote.

There are many advantages to remote/virtual interviews. They tend to be more convenient for screening applicants for remote positions because the applicant pool may be coming from anywhere around the world. Remote interviews also can be less time-consuming.

As useful as they can be, remote interviews are not foolproof. Technical snarls or uncooperative conditions at home can affect remote interviews. Virtual interviews also may not give candidates an accurate idea of the culture at a given firm. But remote interviews are likely here to stay, so here's how candidates can put their best (virtual) foot forward.

TEST THE TECHNOLOGY

Open the conferencing app and test links to make sure that you can get on the service and understand how it functions. Log in early, even if it means sitting in a virtual waiting room until the meeting organizer arrives.

HAVE A CHEAT SHEET AT THE READY

A remote interview gives candidates a distinct advantage, as they can utilize notes without it being obvious. Place them just above the device camera or off to the side slightly so you can refer to them like one may read a teleprompter or cue cards on television.

USE YOUR SPACE WISELY

If you'll be on video, set up your space and your appearance so that it is professional but engaging. Use your home office environment to make a strong impression. Keep background clutter to a minimum. If necessary, use a virtual office backdrop, which was preferred by 97



percent of the 513 recruiters that Harvard Business Review observed and interviewed over an eight-month period in 2020.

ENGAGE WITH THE INTERVIEWER AND AVOID DISTRACTIONS

Distractions can knock you off of your game and make you

come across as less engaging to recruiters. Ask housemates to make themselves scarce during the interview and lock pets out of the room. Silence your phone (if it isn't the device being used for the interview) and look into the camera while speaking. Maintaining eye contact is a sign of respect and confidence.

If the interviewer is speaking at length, utilize the mute button on your phone or conferencing app to silence ambient noise. Remote interviews are a large part of modern working environments. Mastering an ability to interview remotely can help candidates ace their next interview.

How to navigate salary inquiries during the interview process



Navigating a job search can be exciting. As professionals look to take the next, or even the first, step in their careers, they may encounter numerous opportunities that will allow them to make the most of their talents and fulfill their potential.

The excitement of a job search is sometimes accompanied by nerves. Nervousness often fluctuates during the hiring process, and salary is one area that can cause some anxiety. As candidates progress through the interview process, salary can seem like the elephant in the room. No matter how great an opportunity may be, professionals still want to ensure their salaries are commensurate with their experience and reflective of their talent.

In an ideal situation, hiring managers will discuss salary early in the process. In fact, many job postings list salary range in the job description.

However, that information may not be as readily available when professionals earn interviews through networking. That's a significant distinction, as surveys have indicated that networking is how many experienced professionals find new jobs. In fact, a 2012 analysis of data from sources such as the U.S. Bureau of Labor Statistics and Glassdoor conducted by Interview Success Formula concluded that as many as 80 percent of job openings are never advertised. So it's often not as simple as scouring a job listing to determine salary range.

Candidates should not interpret a failure to broach the topic of salary as a firm having something to hide. A lack of salary information in a job posting might be related to potential legal concerns. In an effort to combat pay discrimination, a growing number of state and local governments

now forbid employers from asking about candidates' salary histories. The human resources experts at HR Dive note that 21 states in the United States have state-wide bans that prohibit employers from asking about salary histories. Those bans are not in place in Canada, but in 2019 Ontario became the first province to pass pay transparency legislation that mandated all publicly advertised job postings include a salary range. Various firms in the United States insist they are committed to transparency and will list salary ranges in job listings. But even those that do not list salary range in a listing may reference it during an initial interview. Candidates in the early stages of the hiring process can therefore benefit from being patient.

If salary still hasn't been brought up after an initial interview or a second interview, candidates can request

a range. An initial interview is not the appropriate time to do that, as it can make candidates appear overeager about salary. However, requesting a range after a first or second interview indicates to a firm that candidates are still interested in the position. And though it can spark some nervousness on the part of candidates, it's entirely reasonable to request a salary range before committing any additional time to the interview process, especially since that process may require travel and time off from work.

Salary can be the elephant in the room during a job interview. A patient and delicate approach to salary discussions can reflect positively on candidates and ensure they get the information they need to make the most informed career decision.

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