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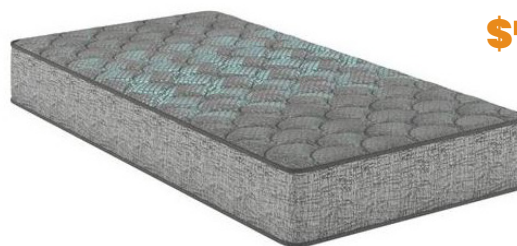
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EXPIRES: 11/5/26

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EXPIRES: 11/5/26

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\$189.95

EXPIRES: 11/5/26

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Evaluate A/C System and Recharge A/C System (up to 2lbs R134A) and A/C oil and dye
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EXPIRES: 11/5/26

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AREAAUCTIONS



DON BECKER ESTATE AUCTION
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'74 IH 1568, 5800 hrs. SHARP!!!, '75 IH 574 gas, 1545 hrs, JD 720 diesel, pony motor, 1400 hrs, '05 Ford F150 King Ranch, 151K, Westfield MKX100-73 w/power hopper, Westfield MK100-71, H&H 7X16 BH trailer w/winch, '04 Timber Wolf 35ft triple axle enclosed trailer(nice), JD 12ft 3pt field cult, Toro 72" front mt. lawn mower, horse-drawn winter buggy, 2 hayracks, 8X8 portable shed, 12K 4 post car lift, 100# Vulcan anvil, workbenches, shop tools, 3-4 hayracks misc shop items.

Auctioneer notes: Good old-fashioned auction, nice clean items from start to finish. The 1568 was a project for Don and Steve and is beautiful. Come join us on auction day. Major items will be offered for live/online bidding also. No buyer's premium if you bid in person. Online catalog to start after 11. Announcements made of sale day take precedence over printed material. Everything sold "as is". Call Steve 319-899-8514

More details, photos & link to bid @ hogauctioneering.com

2 High-Quality Ag Land Upcoming Auctions
in Benton and Delaware County, IA.

120 acres m/l with bld. site in Benton County IA., CSR2-81.6
THURSDAY, NOV. 12TH 10:00 AM
Urbana Legion Hall 204 W Wood St Urbana IA.

Land located at 9 and 16-86N-9W Benton Co. IA or 5195 and 5199 31st Ave Center Point IA. on a hard surfaced road. Property has quality soil with 50% tile and two income producing homes with outbuildings.
Owner: Bernadine Smith Revocable Trust

168 acres m/l of land with a CSR2 of 78.6 in Delaware County, IA.
TUESDAY, NOV. 17TH 6:00 PM
Lamont Legion Hall, 610 Bush St, Lamont IA.

Land location 6-90-6 Richland Twp Delaware Co. IA. At intersection of 400th St and Buchanan Delaware Ave. 100% tiled, 162-acre m/l tillable.
Owners: Merlin and Lillian Jasper Charitable Remainder Trust

Both of these properties have been well maintained and offer a fantastic opportunity to expand an operation or diversify an investment portfolio.
Look our website for info, maps and pictures

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RESERVE POLICE OFFICER
NOW HIRING

NOW HIRING PART-TIME LIBRARY ASSISTANT (YOUTH DEPARTMENT)



The Cedar Falls Public Library is seeking a part-time **Library Assistant** in its youth department. The position will be 29 hrs./wk. with evening and weekend hours required. The hourly pay rate will be \$19.808, and the position is eligible for annual merit-based performance increases. The position is also eligible for PT benefits including pro-rated holidays, vacation, and sick leave; voluntary dental, vision, and other voluntary insurance benefits; tuition reimbursement; bereavement leave; wellness; and retirement plans.

Our youth department team seeks to create magical, transformative experiences for the families we serve through both traditional and innovative programs for children aged birth through sixth grade.

Under the supervision of the Youth Services Librarian, this position involves planning and delivering story times and other youth programs to diverse audiences, providing recommendations of materials to patrons, providing excellent, enthusiastic customer service at the youth service desk, and other duties as assigned, including some interdepartmental work when needed.

High school diploma, or equivalent, and at least two years of customer service or administrative experience required, preferably in a library setting. Strong customer service, clerical, organizational skills, and detail orientation are also required. Prior experience working with children, some knowledge of child development, and some knowledge of children's literature and media are a plus but not required. Post-offer, pre-employment background, physical, and drug screen will be required for the selected individual.

For consideration, apply online at <https://www.cedarfalls.com/jobs> (preferred), Cedar Falls City Hall, or print and complete an application from the above link and email to Jobs@cedarfalls.com OR mail or deliver to City of Cedar Falls, Finance & Business Operations Dept., Attn: Library Assistant-Youth, 220 Clay Street, Cedar Falls, IA 50613. A cover letter and resume are also required, and the deadline for all materials is Friday, October 23rd at 4:30 p.m.

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If your ad runs incorrectly, you will need to notify us no later than noon the Monday following first publication. Cedar Valley Saver (319) 232-4500

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EVENT

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What to know about long-term care insurance

Insurance is a safety net that can help people confront accidents, injuries and other unforeseen events. People may be quick to associate insurance with injuries or property damage, but one insurance product is designed for something that has little to do with broken bones or homes wrecked by strong storms.

Long-term care insurance is an asset that can help people afford the fact that many are living longer. Indeed, a report from the National Center for Health Statistics in early 2026 indicated that life expectancy for someone born in 2024 reached 79 years in 2024. Life expectancy for someone born a year earlier was 78.4.

Longer life expectancies are good news, but when people live longer, they may need to tweak their financial approach to ensure they can afford the expenses associated with a longer life. Long-term care insurance can be a part of such changes. Families may have some common questions about long-term care insurance, including whether or not a family member needs it, what it covers and other details.

Will I even need long-term care?
A recent study from the Department of Health and Human Services concluded that nearly half of all men and 64 percent of women who reach the age of 65 will require significant long-term care during their remaining years. For the 14 percent of people the DHHS estimated will need more than two years of paid care, the cost will exceed \$120,000. Long-term care can help to cover those

costs, as AARP® notes that Medicare coverage for long-term care covers little more than hospitalization after an illness or injury. Medicaid also might not be an option until seniors have spent all of their savings and exhausted additional assets beyond their homes and vehicles.

Won't I be covered by government programs in my golden years?

AARP® notes that a survey from the nonprofit organization KFF (formerly the Kaiser Family Foundation) found that it's a widely held misconception that Medicare would finance a long stay in a nursing home if the need arises. However, long-term care insurance can help to finance a stay in a long-term care facility.

What are the basics of a long-term care policy?

The National Council On Aging notes that stand-alone long-term care policies typically indicate a benefit amount, a benefit period and an elimination period. The benefit amount refers to the maximum amount the policy pays per day for long-term care services. The NCOA notes that many long-term care policies include protection against inflation so benefits keep pace with rising costs. A benefit period is the duration during which benefits will be paid, while the elimination period is how long new policy holders must wait before benefits can begin. Elimination periods are why it can be vital for adults to take out a long-term care policy before they get sick so they can access their benefits the moment the need for long-term care arises.

Who can I consult about a long-term care policy?

Insurance agents and financial advisors can help adults and their families navigate long-term care insurance so they can find the best fit for them. Financial advisors can be especially helpful, as AARP notes decisions surrounding long-term care policies may hinge on prospective policy holders' asset portfolio.

Long-term care insurance can be the safety net some people need as they grow older and hope to cover the costs associated with living longer.

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How volunteering benefits seniors' mental health

Seniors are vulnerable to mental health issues. The World Health Organization says around one in five older adults experience psychiatric disorders like depression, anxiety, and dementia-related mood changes. While various therapies can help, seniors may discover volunteerism can be a surprising antidote to mental health concerns.

Volunteering offers seniors many benefits, including a renewed sense of purpose. Volunteering also helps combat social isolation, which can lower rates of depression and anxiety. According to Voices for National Service, older adults who volunteer have reduced risk of mortality, more optimism and feel less depressed and lonely. People who were once working full time and are now in retirement may find they have hours to spare. Those hours can be directed toward volunteer efforts, which can boost seniors' mental health in myriad ways.

- **Lowers depression and anxiety:** The National Institutes of Health says research indicates consistent volunteering can help to reduce risk of depressive symptoms. Staying engaged and active combats feelings of hopelessness.
- **Decreased social isolation:** Points of Light says regular time spent with peers and the people being helped can mitigate loneliness. Having a strong support network can make stress more tolerable and increase feelings of belonging.
- **Restores sense of purpose:** When work ends, many seniors lose the structure that governed their working life. Volunteering gives the opportunity to wake up, follow a schedule and achieve goals. It can be rewarding to play a valuable role in the community again, according to Voices for National Service.
- **Mental stimulation:** Volunteering may lead to learning new skills and interacting with others, and that can keep the mind sharp.
- **Physical activity:** Older adults may lead sedentary lifestyles if they have nothing to keep them busy. Volunteering helps a person engage in some sort of physical activity. A 2025 study published in the journal Social Science & Medicine found volunteering is associated with lower levels of hypertension and chronic inflammation. Staying active can lower blood pressure, risk of heart disease and eight types of cancer.

Volunteering is a tool older adults can use to stay healthy both physically and mentally.

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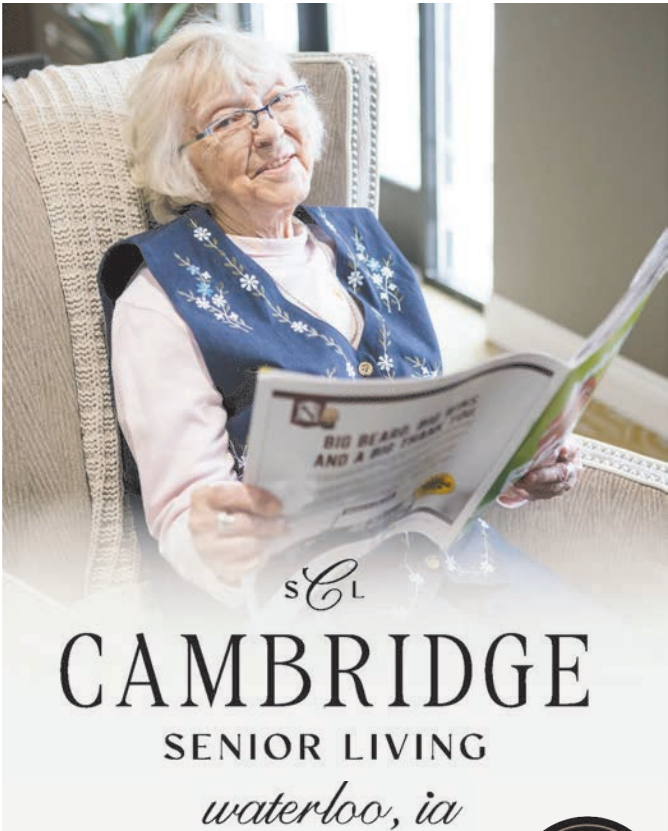
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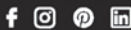
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WEDNESDAY, DEC 2ND

Holiday Tree Lighting

5:30PM
Piano by Andrew Gerdes + Holiday
Cookies & Hot Cocoa!
Free and Open to the Public

THURSDAY, DEC 3RD

Holiday Vendor Market

10AM - 4PM
Get your holiday shopping underway at
the vendor fair + treats, music & more!
Free and Open to the Public

MONDAY, DEC 7TH

Holiday Magic on
Main Street at NewAldaya

5 - 6:30PM
Celebrate the season with free games,
treats, and festive activities for kids!
Free and Open to the Public

THURSDAY, DEC 10TH

Pizza, Pop, + Puzzles

5:30PM
Holiday puzzle competition, pizza, and
pop!
\$10/person | Cocktails for purchase

SATURDAY, DEC 12TH

DooWops Performance

2PM
Enjoy festive a cappella harmonies
with the DooWops!
Free and Open to the Public

SUNDAY, DEC 13TH

Mannheim Steamroller

7PM
NewAldaya is a proud show sponsor!
Catch the show at the Gallagher
Bluedorn.

MONDAY, DEC 14TH

Cookies with Santa & the
Waterloo Black Hawks

4:30 - 6PM
Cookies, Santa photos, and the
Waterloo Black Hawks!
Free and Open to the Public

THURSDAY, DEC 17TH

Holiday Trivia &
Sweater Competition

5:30PM
Friendly competition with your crew!
Free and open to the public | Cocktails
for purchase

SATURDAY, DEC 19TH

Holiday Movie: Prancer

1 - 3PM
Enjoy the heartwarming holiday movie
Prancer and a little holiday magic!
Free and open to the public

THURSDAY, DEC 24TH

Holiday Luncheon

11:30AM - 1PM
Celebrate the season with a festive
holiday luncheon and good company!
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