

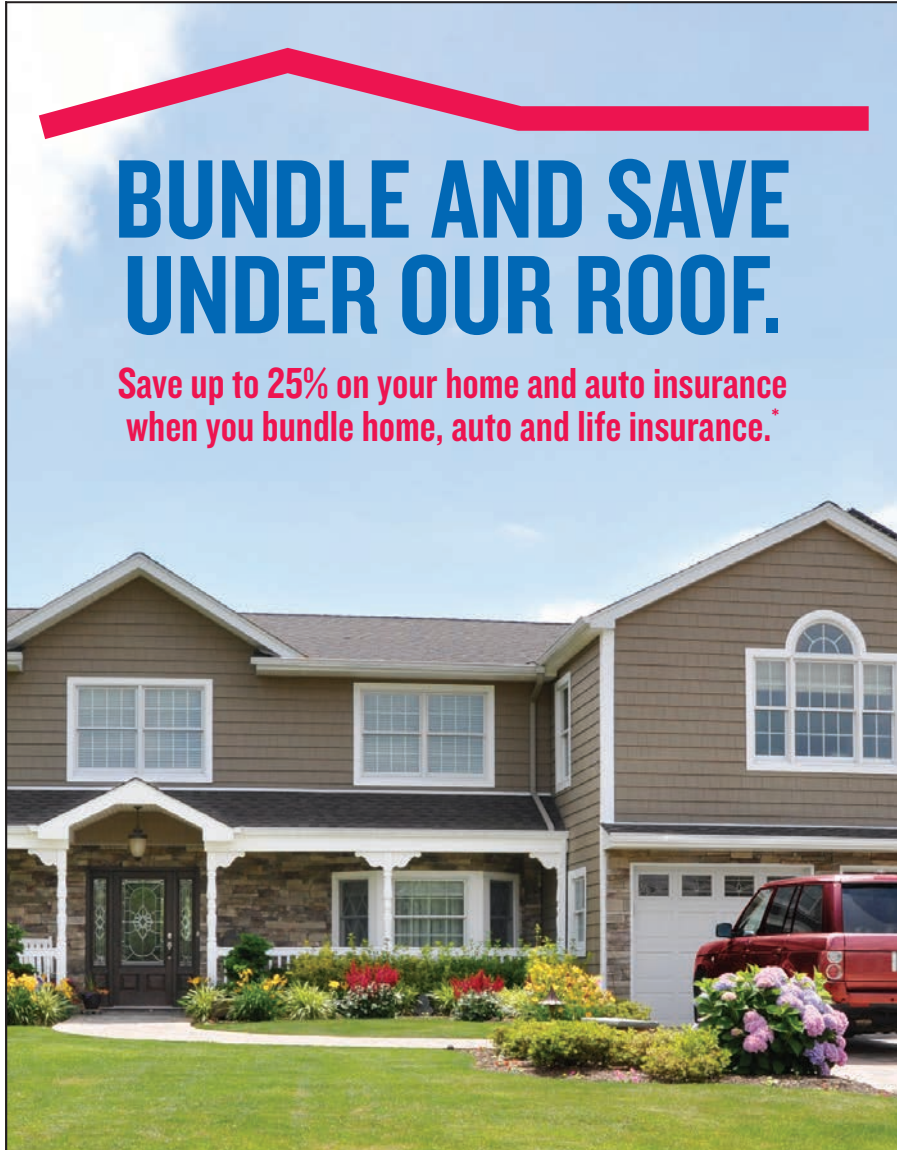


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EXPIRES: 2/12/25

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<b>Week 1</b> LU 80220 <b>.99</b> <b>Fresh Express garden salad or shredded lettuce</b> 8oz - 12 oz. pkg. (limit 2) *select varieties* 	<b>Week 2</b> LU 80225 <b>.99</b> <b>Hy-Vee Cottage Cheese</b> 24 oz. (limit 2) *select varieties* 	<b>Week 3</b> LU 80230 <b>.99</b> <b>Hy-Vee shredded cheese or cheese block</b> 6-8oz. (limit 2) 	<b>Week 4</b> LU 80235 <b>.99</b> <b>Hy-Vee Soda</b> 2 Liters (limit 3) *select varieties* 
<b>Week 1</b> LU 80221 <b>3.99</b> <b>FairLife Lactose Free Milk</b> 52 oz. (limit 1) *select varieties* 	<b>Week 2</b> LU 80226 <b>.99</b> <b>Manwich sloppy Joe sauce</b> 15 to 16 oz. (limit 2) 	<b>Week 3</b> LU 80231 <b>3.99</b> <b>GM Giant Size Cereals</b> 20-27 oz. (limit 2) *select varieties* 	<b>Week 4</b> LU 80236 <b>.99</b> <b>Hy-Vee Frozen Stream Vegetables</b> 10-10.8 oz. (limit 2) *select varieties* 
<b>Week 1</b> LU 80222 <b>.99</b> <b>Bakery Fresh Italian Bread</b> 20 oz. (limit 1) 	<b>Week 2</b> LU 80227 <b>1.29</b> <b>Hy-Vee White Bread</b> 20 oz. (limit 1) 	<b>Week 3</b> LU 80232 <b>.99</b> <b>Ro*Tel Tomatoes</b> 10 oz. (limit 3) *select varieties* 	<b>Week 4</b> LU 80237 <b>4.99</b> <b>Hy-Vee Savory Rotisserie Chicken</b> 28 oz. (limit 1) 
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<b>Week 1</b> LU 80224 <b>EARN 50¢ OFF</b> <b>per gallon with grocery purchase of \$50 or more</b> Maximum savings 50¢ (limit 1) 	<b>Week 2</b> LU 80229 <b>10% OFF</b> <b>Beauty Department.</b> (limit 1) 	<b>Week 3</b> LU 80234 <b>EARN 50¢ OFF</b> <b>per gallon with grocery purchase of \$50 or more</b> Maximum savings 50¢ (limit 1) 	<b>Week 4</b> LU 80239 <b>10% OFF</b> <b>Frozen Department.</b> (limit 1) 

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Monday-Friday 8:00AM-5:00PM

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Call before this time to drop off....

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The City of Cedar Falls is accepting applications for the position of **Engineering Intern** for the summer months of 2025. Minimum pay rate: \$16.00/hr. Duties may include assisting in construction inspection, land surveying, data collection, inspection of storm water pollution prevention plans (SWPPP's), project record keeping, monitoring, and ensuring site compliance on construction contracts and SWPPP's, and various other entry level engineering tasks. Knowledge of construction and civil engineering principles, practices, and techniques preferred.

Enrollment in an accredited community college or university with major course work in civil engineering or related field is preferred. Candidates must have, or the ability to obtain, a valid Iowa driver's license and good driving record. Post-offer, pre-employment physical and drug screen are also required.

For consideration, apply online at [www.cedarfalls.com/jobs](http://www.cedarfalls.com/jobs) (preferred) OR print an application from the above link or obtain from Cedar Falls City Hall and forward to [Jobs@cedarfalls.com](mailto:Jobs@cedarfalls.com) or mail/deliver to: City of Cedar Falls, Finance & Business Operations Dept., Attn: Civil Engineering Intern, 220 Clay Street, Cedar Falls, IA 50613.

A letter of interest, resume, and proof of education are encouraged and may be requested of candidates selected for an interview to be scheduled. Applications will be accepted until the position is filled.



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## NOW HIRING CEDAR FALLS REC. CENTER - SPORTS/RECREATION PROGRAM STAFF SUMMER 2025



The Cedar Falls Rec. Center is hiring individuals for the 2025 Summer season for **Program Supervisors, Coaches, and Umpires** Baseball Softball and T-Ball as well as **Day Camp Counselors and Directors**. Seeking energetic, positive, and professional staff with the desire and ability to work with individuals of all ages, especially young people. Basic playing experience is necessary to qualify for Officials and coaching positions.

The hourly wage will range from \$12.00-16.00 based on position, combination of positions, qualifications, and experience. Weekday and evening hours are available. Upon a conditional offer of employment, successful completion of a background and post-offer, pre-employment drug screen will be required.

Applications are available year-round from the Cedar Falls Recreation Center at 110 E. 13th Street or [www.cedarfalls.com/applications](http://www.cedarfalls.com/applications) Questions may be directed to Recreation Program Supervisor Brock Goos at the above address, 319-273-8636, or [brock.goos@cedarfalls.com](mailto:brock.goos@cedarfalls.com)



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## NOW HIRING PARK & PUBLIC WORKS SEASONAL LABORERS SPRING-SUMMER-FALL 2025



The City of Cedar Falls is seeking **Seasonal Laborer** candidates for spring, summer, and fall 2025. Positions will be 40 hours per week not to exceed 6 months within its Public Works Department at the current hourly rate of \$17.293. Semi-skilled and unskilled labor positions include duties such as mowing, trimming, tree & plant care along with general maintenance of parks, cemeteries, and public properties. Duties may also include street and sewer maintenance and refuse collection. Applicants must have physical strength and endurance and knowledge of and ability to operate maintenance and construction hand and

power tools.

High school diploma or equivalent is preferred, but any combination of experience and training that would likely provide the required knowledge and abilities is qualifying for consideration. Applicants must also be 18 years old, have a valid Iowa driver's license, a good driving record, and successfully complete a post-offer, pre-employment background, physical, and drug screen.

For consideration, apply online at [www.cedarfalls.com/jobs](http://www.cedarfalls.com/jobs) (preferred) OR print an application from the above link or obtain from Cedar Falls City Hall and forward to [Jobs@cedarfalls.com](mailto:Jobs@cedarfalls.com) or mail/deliver to: City of Cedar Falls, Finance & Business Operations Dept., Attn: Seasonal Laborers, 220 Clay Street, Cedar Falls, IA 50613. Applications are received year-round.



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One word per box. PLEASE PRINT

1.	2.	3.	4.
5.	6.	7.	8.
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17.	18.	19.	20.
21.	22.	23.	24.
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33.	34.	35.	36.
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| <input type="checkbox"/> FREE Pets           | <input type="checkbox"/> Entertainment      | <input type="checkbox"/> Wanted                |
| <input type="checkbox"/> Help Wanted         | <input type="checkbox"/> FREE               | <b>REAL ESTATE:</b>                            |
| <input type="checkbox"/> Appliances          | <input type="checkbox"/> Furniture          | <input type="checkbox"/> Acreages              |
| <input type="checkbox"/> Attorney            | <input type="checkbox"/> Garage Sale        | <input type="checkbox"/> Apartments            |
| <input type="checkbox"/> Automotive          | <input type="checkbox"/> Gifts              | <input type="checkbox"/> Commercial Properties |
| <input type="checkbox"/> Boats/RV/Motorcycle | <input type="checkbox"/> Pawn Shop          | <input type="checkbox"/> Homes                 |
| <input type="checkbox"/> Business For Sale   | <input type="checkbox"/> Personals          | <input type="checkbox"/> Lots / Land           |
| <input type="checkbox"/> Business Services   | <input type="checkbox"/> Pets / Animals     | <input type="checkbox"/> Mobile/Manufactured   |
| <input type="checkbox"/> Collectibles        | <input type="checkbox"/> Sale Miscellaneous | <input type="checkbox"/> Rental / Vacation     |
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**SINGLE COPY LOCATIONS**

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**WATERLOO:**  
**BP STATION** Highway 218 & Mitchell Ave, **BRIDGES 214** Washington St., **CEDAR VALLEY SAVER** 3336 Kimball Ave, **COMMUNITY LAUNDRY** 623 Broadway St., **KING'S SALVAGE CENTER** 275 Rampart Lane, **NEIGHBORHOOD MART** 2100 Lafayette St., **PAT'S AUTO SALVAGE** 945 Lowell Ave., **STEAMBOAT** 1740 Falls Ave., **KWIK STAR** Fletcher Ave.

# Golden Time

## How to determine if the time is right to downsize

The phrase "bigger is better" has endured for quite some time. Though it may be impossible to pinpoint precisely who coined the phrase, its lesson that larger things tend to be more valuable than smaller alternatives is applicable in numerous situations. But no adage is applicable to every situation, and in some instances people may find that bigger is not better.

Downsizing is an approach many individuals consider after turning 50. Parents who are empty nesters and others nearing retirement may wonder if the time is right to downsize from their current homes. Though that's a strategy millions of people have adopted over time, the decision is not always so simple. Individuals over 50 who are trying to determine if downsizing is right for them can consider a host of factors before making a decision.

• Monthly housing expenses: Before downsizing their homes, individuals should determine just how much they're currently spending on housing. Individuals who have fixed rate mortgages likely know the amount of their monthly mortgage payment, but what about main-

tenance? Home maintenance expenses fluctuate, but a careful examination of the previous 12 months' expenditures can give homeowners an idea of just how much they're spending to maintain their properties. The number may be eye-opening, as Thumbtack's "Home Care Price Index" released in the third quarter of 2024 revealed that the average annual cost to maintain a single family home reached an all-time high of \$10,433. If such expenses are preventing homeowners from building their retirement nest eggs, then it might be time to seek alternative housing.

• Real estate prices: Real estate prices have skyrocketed in recent years, which can be both good and bad for current homeowners considering downsizing. Many people who downsize look to move from a single-family home into a condominium, where maintenance tasks are typically handled by a homeowners' association (HOA). Such communities typically charge HOA fees, which can be minimal or considerable. In addition, the price of condominiums has risen in recent years, with the lender New American Fund-

ing reporting in early 2024 that the median sale price of a condo reached \$341,000. So homeowners who want to downsize their homes may end up taking most of the profit from selling their current properties and reinvesting it in a costly condo. Some may deem that worthwhile, while others may find the cost savings of downsizing in the current market are negligible.

• Emotional attachment: Downsizing may be considered with cost savings in mind, but it's important to consider your emotional attachment to your current home. Many homeowners over 50 raised their families in their current homes, and letting go of a property where so many memories were made can be difficult. Homeowners who are not prepared to move on from properties that are meaningful to them and their families can consider additional ways to downsize their financial obligations.

Downsizing is something many homeowners over 50 consider. Any decision regarding downsizing is best made after considering a range of variables.



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**Ottumwa Hours: Monday- Saturday 10am-6pm • Sunday Closed**



† The McGregor's Furniture credit card is issued by Wells Fargo Bank N.A. Special terms for 5 years (60 months) apply to qualifying purchases of \$2999 or more charged with approved credit. Also available are special terms for 3 years (36 months) apply to qualifying purchases of \$1999 or more charged with approved credit. The special terms APR will continue to apply until all qualifying purchases are paid in full. The monthly payment for this purchase will be the amount that will pay for the purchase in equal payments during the promotional (special terms) period. The APR for Purchases will apply to certain fees such as a late payment fee or if you use the card for other transactions. For new accounts, the APR for Purchases is 28.99%. If you are charged interest in any billing cycle, the minimum interest charge will be \$1.00. This information is accurate as of 05/23/2024 and is subject to change. For current information, call us at 1-800-431-5921. Offer valid for a limited time only. Clearance merchandise and prior sales excluded from finance offer.  
\*Some exclusions apply to all discount offers. Intermediate discounts may have been taken. Savings off compare at price. All product prices shown in this ad reflect all applicable discounts. No further discounts will be taken on these advertised items. 50% down payment required on all orders. \*\*Free Local Shipping with \$499 minimum purchase. Installation not included. Delivery with installation available. Offers valid for a limited time only. See store for complete details on all offers. ©2024 HHL Adv All rights reserved, MCG 20-5405