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SEPTEMBER 2024

Living

MAGAZINE

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renovation experiences

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DO I HAVE ANY RIGHT TO SEE MY GRANDCHILDREN?



By McKenzie Ellis

Have you ever wondered what type of visitation rights grandparents have? Many grandparents play a large role in their grandchildren's lives. So, what happens when a parent no longer allows a grandparent visitation time? In Iowa, grandparents' rights are typically very limited, but a grandparent or great-grandparent may ask the court for visitation if the following circumstances are met:

1. The parent of the minor child is the child of the grandparent seeking visitation rights, and;
2. The parent of the minor child is deceased.

The Court will then decide whether the living parent's decision to deny visitation is in the best interest of the minor child(ren). The Court will presume that a parent's decision to deny visitation is in the best interest of the child(ren), so it is the grandparent or grandparents seeking the visitation's responsibility to rebut this presumption.

To show that grandparent visitation is in the best interest of the minor child(ren) the grandparent(s) must show by clear and convincing evidence that:

- It is in the best interest of the child to grant the visitation;
- The grandparent or great-grandparent has a substantial relationship with the child(ren) prior to filing their visitation petition, and;
- The presumption of the living parent's decision regarding denying visitation is outweighed by one or more of the following:

- a. The parent is unfit to make these decisions;
- b. The parent's judgment has been impaired and the benefit of the visitation "greatly outweighs any effect on the parent-child relationship."

The Court will look at the factors listed below to determine if the parent's judgment has been impaired: Child neglect, child abuse, violence toward the child(ren), indifference or absence towards the child(ren), unwillingness and inability to promote the child's emotional and physical well-being, substance use disorders, mental illness diagnoses, or any combination of the factors listed above.

To determine what is in the best interest of the minor child(ren), the Court will review the following factors: interactions between the living parent, siblings, other persons related and grandparent(s); the geographical proximity of the parties; the child and parent's availability; the age of the child; the health and safety of the child; the mental and physical health of all parties; interviews done with the child in judges' chambers; prior convictions involving an abused or neglected child or convictions where the offense was against a family or household member; the wishes/concerns of the child's parent; and any other factor for the best interest of the minor child(ren).

You may not petition more than once every two years, without showing good cause, so if you believe you are entitled to receive grandparent visitation, you should contact an attorney to discuss your options. We are happy to schedule a consult with you to review your individual case!

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WELCOME

ERASING the disco era

Jolene and I bought our first home in the mid-1990s, and we stretched ourselves financially to do so. It was a split foyer home that was built in the 1970s — and it looked like it.

The appliances and countertops were green, typical of the era. We hired a company to paint the appliances white, and they looked like 1970s appliances that were painted white. This was a great example of the expression about putting lipstick on a pig. My dad and I installed the new countertops, and we did a good job for a couple of amateurs.

The kitchen had a fake, red, brick veneer over the drywall, which was, again, typical of the era. We primed and painted it, and it looked much better.

The bathroom had a dark brown toilet. Seriously. Dad and I installed a new one and moved that one to the basement. It worked, and it was good for a few laughs.

The ceiling had what I thought were wooden beams. Upon closer inspection, I learned they were made of Styrofoam. I called Jolene into the room and asked her to watch while I knocked them down with one hand. She was impressed, for a few seconds.

We sanded the dark interior woodwork and doors and painted them lighter colors, and we gave the exterior a makeover from the dark brown and white barn look to more neutral and earthtone colors. New landscaping and stonework gave the home a much-improved street appearance as well.

We did our best — on a very limited budget and a lot of sweat equity — to update this house and erase those disco-era features. Looking back, it was fun, and we learned a lot.

Over time, we were able to hire professionals to do other improvements as well. All this remodel work helped to make this little house into a home — our home. It looked much different from the time we bought it to the time we sold it.

Five homes later, and we still smile as we look back with fond memories of our first home and the work we did to it. I am sure many of you can relate.

Meanwhile, if you are looking to update your home and need ideas, you will enjoy the examples in this month's cover story, as local residents share experiences of their home improvement efforts. And if you want a brown toilet, I know where you might be able to find one.

Thanks for reading. ■

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Kurt and Denette Lickiss needed to make major changes in order to get a bright, open concept kitchen/dining room/living room where their family could gather or entertain friends.

New AGAIN

Residents share their home renovation experiences

By Becky Kolosik

For many homeowners, the day comes, sooner or later, when they look around their abode and wonder when the carpet was ever stylish, the wall color ever stunning and the layout ever functional. They realize new curtains, throw pillows and artwork won't be enough to freshen things up, and the only solution to the weary look of their home is to bite the bullet and invest in some major improvements. And, when the work is done, their home — and enthusiasm for it — feels new.

From dark mid-century to bright country cottage

Kurt and Denette Lickiss have enjoyed living the country life for 19 years.

"I can definitely say that we fell in love with the setting here," Denette says. "We've got the pond, lots of trees, useable outbuildings and a location that's 'just enough' country while only being about five minutes from the middle school and high school."

The couple knew from the time they moved in that they wanted to make improvements to their home. But raising three kids took priority for many years over large-scale projects, and they instead focused on smaller repairs in order to keep the home livable.

In 2021, they got serious about making major repairs, including the roof and siding. They also had bathrooms that were not functional, an old fireplace that was leaking and wiring that needed updating throughout the home.

"We had a lot of goals," Kurt says. "In addition to all those things, we also wanted to open up our floor plan, completely remodel the kitchen and expand our outdoor living and

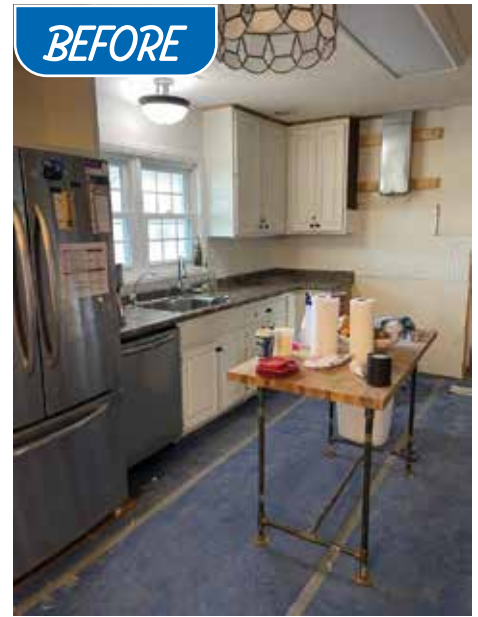
entertaining space."

The couple also wanted to keep the future in mind and create spaces that would help them age in place. Things like brighter lighting, wider doorways and an accessible ensuite were necessary.

Denette had a vision and began drawing up plans on her own. The couple had a timeline in mind, but, like many things in the last few years, COVID complicated the process. For about eight months, they dealt with architect issues, all while costs of materials were skyrocketing.

A little later in 2022, general contractor Scott Seeman with Spirit Building, LLC started working off of Denette's original drawings. They started with the master bedroom, ensuite and closet, which took about eight months. Then, over the following 10 months, they worked to open up the interior of the home, creating an open kitchen, living and dining area. The laundry and additional bathrooms also got complete overhauls.

They moved, added and replaced windows, updated wiring, and made all the exterior repairs and patio improvements. Seeman did a



A considerable amount of work was needed to transform Kurt and Denette Lickiss' kitchen.

great job of pulling everything together, while Mike Hedeon added his touch with custom tile work, and Patrick Brown helped make Denette's vision for the exterior and entry come to life, Denette says.

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FEATURE

"It was survivable before, but there's just so much comfort now that we have all new finishes," Kurt says. "We have windows that open easily, bright lighting, and more storage — all of which create a low-maintenance, stress-free environment."

Denette appreciates that the open floor plan is much more functional and is now a place where friends and family can gather.

"I can't wait to entertain more and share the views from our windows, as well as from our outdoor porch and patio, which is now a beautiful, large inviting space thanks to my brother-in-law, Ron Paskorz with Iowa Concrete Solutions," Denette says.

With an acreage, there will be ongoing projects to tackle. Kurt is currently working on creating a studio/office space for Denette in the garage, which will eventually match the exterior of their country cottage.

AFTER



New siding and paint, windows, landscaping and entry door have transformed the Lickiss home into a warm and welcoming country cottage.

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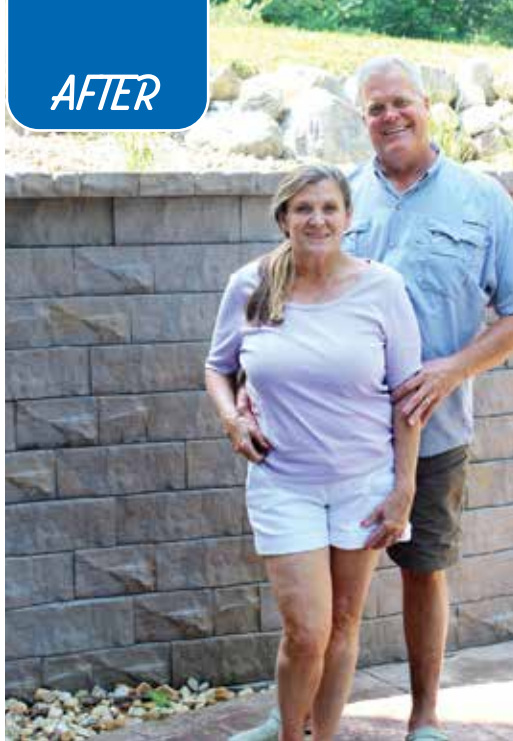
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After 20 years, Gary and Jill Jacobsen's walk-out patio needed a refresh, and they couldn't be happier with their new stone retaining wall and low-maintenance landscaping.

Backyard overhaul

Gary and Jill Jacobsen enjoy their home that is tucked away in the trees with lake views. When it was built in 2004, Gary was involved in nearly every aspect of the design, from the

custom Borts cabinets to the inlaid wood floors and expansive windows that bring the outside in.

"In the summer, it often feels like we're covered with a canopy," he says. "But, once the

leaves start to fall, things open up, and we can see the lake. There are not too many places like this in Warren County, so we feel pretty lucky."

Over the years, the couple has completed smaller renovation projects, including new

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kitchen countertops, painting, and removing a wall to transform what was once a formal dining room into an open concept kitchen and family room area.

"In each different phase of life, we've found the need to use spaces differently," Jill says. "Little changes here and there to make things comfortable and functional for our family seem to be more of a priority these days."

It was also no surprise that the outside landscaping required some maintenance and a new look after 20 years — particularly their basement walkout patio area.

"Time takes its toll," Jill says. "We were

From outdated to beautiful, modern and timeless, the Bishops' new bathroom better suits their style and needs.

looking at a couple different projects between this home and our rental property next door."

Prime Lawn and Landscaping came highly recommended, so Jill reached out to the owner, Drew Illingworth. They liked that he was a young entrepreneur working to grow his business. Drew was not only responsive but

knowledgeable and eager to get to work.

The rental house needed a retaining wall to redirect water drainage that was causing erosion. Gary and Jill knew it was more about functionality, but they also wanted it to look good.

At their home, the boulder wall that

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FEATURE

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surrounded their basement walkout patio was falling in, and the entire space had become somewhat neglected and overgrown.

"Drew sent us a lot of pictures, and he came up with ideas for what might look best," Gary says. "When certain products pushed beyond what we wanted to spend, he offered alternatives and talked us through different types of stone."

Now that the patio is finished, the stone retaining wall and new river rock/boulder landscape design give the area a fresh look. Drew also replaced some perennials and shrubs at the front of the home.

"The patio is not only functional, but it

AFTER



As Todd and Karey Bishop start a new chapter of their lives, they are excited to have main floor living that offers plenty of space to welcome their kids and grandkids.

looks beautiful," Jill says. "We are so happy with the end result."

When it comes to landscaping projects, the best advice the Jacobsens offer is to have patience and rely on an expert.

"It's an extension of your home, so it's always good to go with a professional," Gary says. "Our projects were also affected by rainy weather, so that's where patience and flexibility with the timeline came in."





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A new chapter

Transitioning into the “empty nest” phase of life is often bittersweet. As kids grow up and go to college or move out, the home that once echoed with laughter and chaos is suddenly quieter and empty.

Karey Bishop and her husband, Todd, lived in their two-story home for 23 years and raised two kids there. The years went by quickly, and the couple found themselves full-time empty nesters in May 2020.

A Realtor in Indianola, Bishop is used to helping clients find their dream homes. Now it was her and Todd's turn.

“Our plan was to buy land in the country and build a ranch home,” Bishop says. “We focused our search on that, hoping to have a few more acres and main floor living.”

However, when a ranch home on an acreage she had listed about a mile from where they lived unexpectedly came back on the market last summer, their plans started to shift.

“The property was never a consideration for us, but Todd was drawn to the land because he could hunt, garden and enjoy wildlife,” she

explains. “As for the house, it was main floor living with plenty of space for our kids and grandkids to come back and visit, and the big draw was the three-season room with a nice view of the sunsets.”

However, the couple knew they wanted to make some updates prior to moving in. Luckily, the owners were accommodating, and Karey and Todd were able to have a signed agreement with the sellers on Labor Day 2023.

Bishop is a big believer in supporting local. There was no doubt that local businesses and contractors would be a part of the renovation. Priorities included updating the primary bathroom and replacing carpet in the bedrooms.

When she walked into Indianola's Platinum Flooring in mid-September to ask about carpet, Bishop quickly learned they do much more than flooring. With a tight timeframe, Platinum jumped in. After gutting the primary bathroom, new tile was installed in the shower along with new luxury vinyl tile on the floor. Old carpet was replaced. They also moved a wall, removed a built-in 1980s entertainment center, re-textured drywall and painted the

bathroom, bedroom and office.

Other local contractors were also called in, including Miller Electric, which changed out light fixtures, replaced smoke detectors, updated the breaker box and installed recessed lighting throughout the home. Chew Plumbing installed a soaker tub, rerouted plumbing and placed new toilets.

Firefly Construction built basement shelving units, mudroom and closet shelving and also switched out hardware, repaired some drywall and painted. Finally, this past spring, Edenburn Built replaced the aging deck with composite, simplifying maintenance and giving the couple an enjoyable area for eating dinner or relaxing.

Bishop says that Kristal Armstrong, a fellow Realtor, friend and owner of Staged to Sell, was instrumental during the entire process, helping them select flooring, tile, paint and more.

“Reworking the primary bedroom made our move much easier, and we now have a second office as well as a bathroom that better suits our needs,” Bishop says. “Everything we've done makes it feel more like ‘our home.’ Hiring local also means the money stays local... it's a win-win.” ■

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SOVEREIGN immunity

When a governmental entity causes injuries or damages, is there a way to obtain compensation? The Iowa Tort Claims Act and the Iowa Municipal Tort Claims Act provide mechanisms for such claims.

The Iowa Supreme Court has observed that, prior to the passage of the Iowa Tort Claims Act, the maxim “the King can do no wrong” prevailed in Iowa. No tort action could be maintained against the state or its agencies due to the doctrine of sovereign immunity. In other words, the state is immune from suit except where immunity is waived by statute.

The Iowa Tort Claims Act is found at Iowa Code Chapter 669. The Iowa Municipal Tort Claims Act is found at Iowa Code Chapter 670. Chapter 669 relates to situations involving the state of Iowa. Chapter 670 applies to municipalities, counties and their subdivisions.

Chapter 669. Iowa Tort Claims Act. The Iowa Supreme Court has observed that the legislature intended the act to be the only path for suing the state and state officials acting in their scope of employment.

The act mandates compliance with an administrative scheme before suit can be filed. The claimant must first file a claim with the director of the department of management. The claim must then be considered by the attorney general who makes a final disposition before the claimant may sue in district court.

The central purpose of this prerequisite is to give the state an opportunity to investigate and resolve the claim.

There are a number of exceptions to the waiver of immunity. For example, any claim based upon performance of a “discretionary function” by a state actor is not covered by the act. A long list of exceptions is found at §669.14.

There are many pitfalls under the Iowa Tort Claims Act. When one has been harmed by an action of the state, immediate action and an understanding of the detailed provisions of the act are necessary to protect one’s rights.

Chapter 670. Iowa Municipal Tort Claims Act. This act applies to cities, counties, townships, school districts and most other units of local government. The act provides the exclusive remedy for torts against municipalities and their employees.

Although this act does not have the procedural requirements contained in the State Tort Claims Act, it also has a myriad of exemptions. A long list of these is found at §670.4.

Conclusion. Historically, in our legal jurisprudence, the king made the rules. Under the doctrine of sovereign immunity, the state is now the sovereign. We have a system of asserting claims against governments. But those claims are only those which the state allows and must be made according to the rules promulgated by the state. ■

Information provided by Ken Winjum, The Winjum Law Firm, P.L.C., 1220 Sunset Drive., Suite 103, Norwalk, 515-981-5220, www.winjumlaw.com.



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GARDENING

By Barry Laws

FALL is a great time for planting

Fall is here, and it is the time to start planning for next spring. We always think spring is the time to plant, but fall is a great time to plant trees, conifers, shrubs, perennials and, of course, those bulbs for early spring color. Planting now will give these a great start on being ready for showing off in the spring and summer of 2025.



Peonies are typically planted in fall, so now is the time to find bareroot and potted plants to add to your garden. Hostas and daylilies can be split and replanted. By dividing now, your family, friends and neighbors can get a piece of that cool hosta or daylily from your garden for themselves. Check out local nurseries for unique hostas and daylilies to add to your garden as they are getting ready to put inventory to bed for the winter. Don't forget to look for other perennials while visiting the local nursery. Consider looking for banana and elephant ear plants. These can be kept as indoor plants through the winter, and you will have impressive specimens for the landscape or containers next spring.

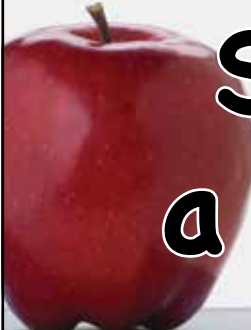
Trees and shrubs are beginning to go dormant, and now is the time to put them in. With cooler temps, they will not be stressed as they would be when planted in spring and then possibly declining with summer heat. They will root in and become stronger for spring budding out and summer blooming and growth. So, think about that shrub border or Japanese maple or tree for your landscape that you would like to be a focal point next spring in your garden while visiting the nursery this fall.

Who could forget about fall bulbs for spring blooms that are available now: tulips, daffodils, alliums and other cool bulbs. Nurseries are full of great selections of bulbs for color and drama. These are so easy to plant; think "dig, drop, done." You can dig individual holes in your established gardens, but another great technique is to dig a large area, as deep as twice the height of the largest bulb, drop them, and then begin filling in, nestling the smaller bulbs in as you fill the hole.

Are you looking for dramatic height in your garden next late spring and early summer? Now is the time to plant Foxtail Lily roots to add that dramatic look to your garden. These fall-planted flowers will grow from 4 feet to a towering 7 or more feet and add that height to the garden. In addition, they are great for pollinators and hummingbirds and can be cut for dramatic floral arrangements of white, orange, pink, yellow and apricot.

Visit local nurseries for bulbs and unique offerings. Box stores get in industry seconds, which are unreliable. Nurseries and better garden centers get in prime, top-quality bulbs for planting. And who better to get information about your tree, shrub, or perennial purchases from than those who live, breathe and love trees and shrubs? Have a great time looking for and planting those cool additions to your garden for spring 2025. ■

Information provided by Barry Laws, co-owner, Quilted Gardens Nursery and Landscaping, 19635 130th Ave., Indianola, 515-720-3089, www.quiltedgardens.com.



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Indianola Porch Fest

Saturday, Sept. 14, 1-4 p.m.

Various locations

The Indianola Public Arts Commission presents Indianola PorchFest, a free community event connecting residents to local musicians performing on front porches. Four locations will host a 45-minute music concert on their porch while the audience gathers in the yard. Every hour, from 1-4 p.m., a different musician will perform on a different porch, all for free. All attendees have to do is bring a lawn chair, relax and enjoy.

The community is invited to gather at The Village for the first concert and then move to the next venue. "It's a great opportunity to get to know your neighbors or make friends in a new neighborhood," said Indianola Public Arts Commission President Bob Kling. "It's also a wonderful opportunity for some of our local, talented musicians to entertain in a relaxed and welcoming atmosphere." The musicians are performing for free, so tipping is encouraged. It's also a perfect opportunity for children in the neighborhood to open a lemonade stand.

PorchFest schedule

- 1 p.m. Host: The Village, 1203 N. E St.** Musician: Ron Burchett, solo performance, folk, R & B, rock and more
- 2 p.m. Host: Jenna Huston, 1209 Stephen Court.** Musician: Jenna Huston, solo performance, folk, pop, rock and more
- 3 p.m. Host: Carlson Family, 807 N. C St.** Musicians: Sam Ross, Jakob Akelson, Reed Robbins and Ryne Lindsey, four-person band performing rock
- 4 p.m. Host: Bob and Susie Kling, 905 N. Buxton St.** Musician: Patrick Moore, solo jazz performance

For more information on PorchFest, visit <https://indianolaiowa.gov/1200/PorchFest>

Meat Raffle

Saturday, Oct. 5, 5:30 p.m.

St. Thomas Aquinas Pastoral Center, 210 Route 63 Highway, Indianola

The Indianola Noon Lions are holding their fourth annual Meat Raffle, featuring 300 items of meat. There will be 10 rounds with 15 items to win and two rounds with 75 items to win. Cost is \$15 per person, which includes dinner catered by Pizza Ranch (chicken, mashed potatoes and gravy and green beans). Tickets must be purchased in advance from any Noon Lion or by contacting Tom Charlton, 563-299-9451, muscabucks@gmail.com. Funds raised help support Warren County Food Pantry, Indianola Police Department K-9 Program and Indianola Fire Department life-saving equipment.



Applefest

Sept. 14

Living History Farms, 11121 Hickman Road, Urbandale

All things apple, from cider, pie bobbing and everything in-between, Living History Farms hosts this quintessential fall-themed festival. www.lhf.org



Halfway to St. Pat's Charity Car Show

Sunday, Sept. 22

Charlie's Filling Station, 305 Grand Ave., West Des Moines
www.friendlysonsiowa.com

The Friendly Sons of St. Patrick are holding a fundraising car show to benefit the St. Patrick's Day Parade. Bring your classic or unique vehicle. Registration is 11 a.m. until 1 p.m. Trophies will be awarded at 3 p.m.

SHIIP help with Medicare open enrollment

Medicare's open enrollment is Oct. 15 – Dec. 7

During open enrollment, persons with Medicare Part D have the opportunity to review their drug plan coverage. SHIIP/SMP volunteer counselors are available for a free, confidential and unbiased review of cost and coverage, with changes taking effect Jan. 1. Call 515-962-5375 to schedule your appointment at the Indianola Activity Center, 2204 W. Second Ave. Phone appointments are also available. SHIIP/SMP is a service of the state of Iowa. They do not sell or promote any insurance companies, policies or agents.

Meow Mixer

Nov. 2, 5-9 p.m.

St. James Celebrations, 9774 G-24 Highway, Indianola

This Whiskers TNR of Warren County fundraiser helps the organization improve the quality of life for cats in the county by working directly with the caregiver of the cat to coordinate spay/neuter and vaccinations. The event features dinner catered by Fiesta Mexican Restaurant, entertainment from Driving Cap Entertainment, face painting by Queen Bee, pet and human caricatures by Savvy Searl, and silent and live auctions. There will also be an Alumni Cat Contest. Tickets are available at <https://auctria.events/meow-mixer-24>.



CITYVIEW Wine and Whiskey Walk

Friday, Sept. 20, 5-9 p.m.
West Glen Town Center

Tickets are \$25 in advance, \$35 at the event, for 10 tickets for sample-size whiskey cocktails. Enjoy free wine samples at participating retail locations. For more information and ticket link, visit <https://whiskeywalk.dmcityview.com>. ■



STAY home — planfully — with peace of mind

For Carolyn, senior living communities have always sounded like a wonderful idea — for other people. Although many of her friends have moved to communities and are happy with that decision, Carolyn loves her house and wants to stay there. Her concern, though, is that she has had some health issues, and she is afraid of losing her independence and “having” to move.

“I don’t want to just stay in my home; I want to be independent in it,” Carolyn, 70, says. “But I worry that, as I get older, I’m going to need too much help to stay here by myself.”

Carolyn’s situation is far from unusual. “Aging in place” — at home — is not always within the grasp of every person. If you end up needing assistance to remain in the place you love, chronic health challenges can make living independently ill-advised, and full-time care at home can cost as much as community living.

You may be asking yourself, then: “If I



don’t want to move into a community but I’m concerned about health issues later on, what can I do?”

The answer: You have more options than ever before. Some organizations that serve older adults have introduced Continuing Care at Home (CC@H) membership programs designed to help people proactively focus on their health at home while enabling them to financially plan for potential services and care down the road.

If you’re interested in looking into CC@H programs, the questions below can help you make sure the program’s premises, amenities and outcomes will be the best ones for you.

• **What does the program include?** A good CC@H program not only will offer services and amenities to enhance your wellbeing so you can remain independent longer, it will also help fund future long-term care needs.

• **Does it include personal support, such as wellness coaching?** Studies show people who embark on any kind of life-altering program or activity, such as a nutrition or exercise regimen, will be more likely to succeed

with encouragement from a trusted adviser or advocate.

• **Does it include care costs and options?**

A solid program will help fund your care, if it’s needed, whether through home healthcare or services in a senior living community later on. If the program you’re considering does offer both, make sure you’re comfortable with the services and care provided by the organization’s home healthcare team as well as in its communities. A reputable provider will have longevity and solid outcomes behind it.

If you’re considering membership in a CC@H program, make sure it meets your needs, now and in the future — and provides you with peace of mind. Your wellbeing and your checkbook will thank you for it. ■

Aaron Wheeler is Vice President of Home and Community-Based Services for WesleyLife, which provides health and well-being services, including WellAhead — A WesleyLife Well-Being Experience, a CC@H offering designed for people who never want to move to a senior living community. To learn more, visit wesleylife.org/wellahead.

RECIPE

CRISPY grilled chicken with a kick

(Family Features)

Those first school bells may be ringing, but they don’t have to signal the end of grilling season. This blackened spatchcock chicken keeps the meat moist, tender and tasty with crispy skin and a spicy seasoning to keep your summer spirit alive. Visit Culinary.net to find more recipes that keep your grill lit all year long. ■

Blackened spatchcock chicken

- 1 whole chicken
- 1 cup melted butter or ghee
- 2 tablespoons heat-and-sweet seasoning
- 1/2 tablespoon garlic powder
- salt, to taste
- pepper, to taste

DIRECTIONS

- Heat grill to 375-400 F.
- Use kitchen shears or knife to remove backbone from chicken to lay flat. Remove rib cage, if desired, or push flat with hands.
- Mix butter, heat-and-sweet seasoning and garlic powder. Using meat injector, inject mixture into chicken. Rub remaining buttered seasoning over chicken and season with salt and pepper, to taste.
- Place spatchcock chicken breast-side up over indirect heat and cook 35-40 minutes.
- When internal temperature reaches 145 F, flip chicken breast-side down over direct heat 5 minutes, or until internal temperature reaches 165 F.
- Let rest 10 minutes before serving.





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amcdonald@wesleylife.org to book your personal visit.



A PENNY saved is 2 pennies earned

The famous saying from “Poor Richard’s Almanack” is frequently misquoted. It was published by founder Benjamin Franklin in 1737: “A penny saved is two pence clear.” Finding ways to manage expenses is one of the cornerstones of a sound financial strategy.

Here are some simple and inexpensive energy-saving tips that may help you save money.

Audit first ...

To better understand where opportunities may exist for improving energy efficiency, consider an energy audit. Perform one yourself by purchasing a home energy monitor, which tracks your energy use, and a handheld air leak detector to identify windows, doors and other



areas of the home that are drafty.

Also, your local power utility may offer in-home energy audits or related services that can help identify remediation opportunities.

...Then act

Consider these do-it-yourself ideas that may offer immediate savings at very little cost.

- Install a programmable thermostat to automatically lower the heat or air conditioning because, let's face it, you forget to do it.
- Devices that offer “instant on,” or continuous display (e.g., TV, cable box and recharger), use energy non-stop. Consider a power strip to reduce their electrical use by shutting off the power strip at bedtime.
- Plug up the air leaks through weather stripping or caulking. Install door sweeps to block drafts. Close the fireplace damper when not in use.
- Be sure to have your heating system serviced to ensure maximum efficiency.

- Install a water heater blanket and turn it down to 120 degrees. Not only is a higher temperature wasteful, but a lower temperature is a safety precaution for younger children. Lower it to a minimum temperature when you leave for vacation.

Honk if you like to save money

For many, the cost of running their automobile(s) can be higher than their home. Here are ways to save:

- Tune up your car.
- Check your tires for proper inflation.
- Drive sensibly by eliminating excessive idling, avoiding aggressive driving, and observing the speed limit.
- Eliminate weight — empty that trunk. ■

Information provided by Andrei J. Murphy. Securities and investment advisory services offered through Brokers International Financial Services, LLC. Member SIPC. Brokers International Financial Services, LLC and Retirement Solutions of Iowa, LLC are not affiliated companies. 515-215-7114.

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SOCIAL Security 101

Social Security is complex, and the details are often misunderstood even by those who are already receiving benefits. It's important to understand some of the basic rules and options and how they might affect your financial future.



Full retirement age (FRA): Once you reach full retirement age, you can claim your full Social Security retirement benefit, also called your primary insurance amount or PIA. FRA ranges from 66 to 67, depending on your birth year.

Claiming early: The earliest you can claim your Social Security retirement benefit is age 62. However, your benefit will be permanently reduced if claimed before your FRA. At age 62, the reduction would be 25% to 30%, depending on your birth year. Your benefit may be further reduced temporarily if you work while receiving benefits before FRA and your income exceeds

certain levels. However, when you reach FRA, an adjustment is made, and over time you will regain any benefits lost due to excess earnings.

Claiming later: If you do not claim your benefit at FRA, you will earn delayed retirement credits for each month you wait to claim, up to age 70. This will increase your benefit by two-thirds of 1% for each month, or 8% for each year you delay. There is no increase after age 70.

Spousal benefits: If you're married, you may be eligible to receive a spousal benefit based on your spouse's work record, whether you worked or not. The maximum spousal benefit, if claimed at your full retirement age, is 50% of your spouse's PIA (regardless of whether he or she claimed early) and doesn't include delayed retirement credits. If you claim a spousal benefit before reaching your FRA, your benefit will be permanently reduced.

Dependent benefits: Your dependent child may be eligible for benefits after you begin receiving Social Security if he or she is unmarried and meets one of the following

criteria: (a) under age 18, (b) age 18 to 19 and a full-time student in grade 12 or lower, (c) age 18 or older with a disability that started before age 22. The maximum family benefit is equal to about 150% to 180% of your PIA, depending on your situation.

Survivor benefits and divorced spouses:

There are benefits available for spouses in scenarios of death and divorce. These benefits will differ depending on the age of both you and your former spouse. For more information on these complex situations, reach out to see your eligibility or visit www.ssa.gov. ■

For more information, please contact Kourtne Klocko with City State Bank Trust & Investments at 515-981-1400. Not FDIC insured. Not deposits or other obligations of the bank and are not guaranteed by the bank. Are subject to investment risk, including possible loss of principal. City State Bank does not provide tax or legal advice. Each taxpayer should seek independent advice from a tax professional. These materials are based upon publicly available information that may change at any time without notice.

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WEARING hearing aids regularly may help you live longer

Want more time to enjoy the good things in life? According to a new study, hearing aids could boost your longevity — if you wear them consistently to treat hearing loss.



The study found that regular hearing aid users may experience a 24% lower mortality risk than those who never use them. It also revealed no significant differences in the mortality rates of people who never wear hearing aids and those who wear them sporadically.¹

Details about the study

Led by Dr. Janet Choi, an otolaryngologist from Keck Medicine of USC, the study utilized National Health and Nutrition Examination Survey data from 1999–2012 to identify

10,000 adults who had hearing evaluations and completed questionnaires about their hearing aid use. Researchers tracked their mortality status for 10 years.

Of the 1,863 adults with hearing loss, 237 wore hearing aids regularly (defined as using them at least once a week, at least five hours a week or at least half the time), while 1,483 never used them. Individuals who wore their hearing aids once a month or less were considered non-regular users.

“We found that adults with hearing loss who regularly used hearing aids had a 24% lower risk of mortality than those who never wore them,” said Dr. Choi. “These results are exciting because they suggest that hearing aids may play a protective role in people’s health and prevent early death.”¹

The link between regular hearing aid use and reduced mortality risk persisted even when adjusting for hearing loss severity, age,

education, ethnicity and other factors.

The research isn’t clear on how hearing aids may lead to greater longevity, but other studies have found that wearing hearing aids can contribute to more socializing and decrease the risk of depression and dementia, allowing people to live healthier lives.

As this study shows, consistent hearing aid use is best. Have hearing aids you aren’t wearing because they don’t help you hear well? For more information or to schedule an appointment, call your local audiologist today. ■

Information provided by Dr. Kelly Cook, Audiologist, Iowa Hearing Center, 1228 Sunset Drive, Suite B, Norwalk, 515-416-5990, www.IowaHearingCenter.com. 1 Strom, K. (2024). Regular hearing aid use is associated with reduced mortality, says new study. Hearing Tracker. https://www.hearingtracker.com/news/regular-hearing-aid-use-may-help-you-live-longer-says-new-study?utm_source=hearingtracker.com

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ACUPUNCTURE for neck pain

An ancient remedy in modern times

Neck pain is a common affliction that affects millions of people worldwide, often resulting from poor posture, prolonged sitting or injury. While conventional treatments such as physical therapy and medication are widely used, acupuncture — an ancient Chinese practice — has gained recognition as an effective choice for alleviating neck pain. This holistic approach offers a unique perspective on treating discomfort by addressing both symptoms and underlying causes.

Acupuncture, a cornerstone of Traditional Chinese Medicine (TCM), involves inserting thin needles into specific points of the body to stimulate energy flow, or “qi” (pronounced “chee”). According to TCM, pain and dysfunction arise from imbalances in this vital energy. By inserting needles into targeted acupuncture points, practitioners aim to restore



balance and promote healing.

Current research into acupuncture for neck pain is showing promising results when compared to the standards of conventional care. One key benefit is its potential to reduce inflammation and improve blood circulation in the affected area. This can lead to decreased muscle tension and enhanced mobility. Specific, painless, acupuncture techniques can also be used to treat trigger points that may be contributing to neck pain. Acupuncture also stimulates the release of endorphins, the body’s natural painkillers, contributing to pain relief and overall wellbeing.

Sessions typically last between 20 to 40 minutes, and the frequency of treatments may vary depending on the severity and duration of the pain and the health and condition of the patient. Many patients report noticeable improvements after just a few sessions, though a comprehensive treatment plan may involve multiple visits over several weeks.

Acupuncture’s benefits extend beyond pain

relief. It can help address the root causes of neck pain, such as stress and poor posture, by promoting relaxation and encouraging better alignment.

When seeking a professional to consult for your care, licensed acupuncturists (L.Ac.) are typically required to hold a master’s or doctorate degree in the study of Oriental Medicine (MSOM or DAOM) and are trained in the diagnosis, treatments and ancient theories to apply the acupuncture for your care.

In summary, acupuncture offers a promising option for managing neck pain. By promoting natural healing and balancing the body’s energy, it provides a holistic approach that complements conventional treatments. For those seeking an integrative path to pain relief and improved wellbeing, acupuncture may be a valuable option worth exploring. ■

Information provided by Dr. Renee Dalrymple, LAc, SEED Meditation Instructor, Soaring Crane Acupuncture and Oriental Medicine, 14849 130th Ave., Indianola, 515-808-1548, call or text.

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BEYOND the classroom

EF Tours reimagines student travel.

Cort Singleton believes that education is the great equalizer.

"I've always said, the more you know, the more you can achieve," he says. "When we can give kids the opportunity to explore and learn outside of the classroom, it opens up a new world to them."

Singleton started his career in the classroom teaching eighth-grade math for six years. His wife, Morgan, teaches third grade at Emerson. Even though Singleton left that behind in 2022 to pursue a new venture in financial planning, he's still a 10th-grade basketball coach and is giving high school students the opportunity to travel abroad with EF Education First Tours.

EF is an accredited company whose goal is to give students the chance to travel both stateside and abroad to see new places, experience new cultures, and learn new things about the world and about themselves.

After Singleton chaperoned the middle school Washington D.C. trip, an EF rep reached out about his interest in a STEM-based trip to Boston in 2020. Unfortunately, the trip was cancelled due to COVID, but, in 2022, Singleton and the kids were finally able to make it happen. While there, the group toured the MIT campus and worked in the cancer research lab. They also focused on learning activities related to coding and robotics.

Over spring break 2024, Singleton traveled with a group to the Dominican Republic for a marine-based trip. The students snorkeled and worked alongside a nonprofit group, learning about the ecosystem, marine conservation and reef restoration.

Connor Lloyd, a sophomore at Indianola High School, learned from a friend about an informational meeting regarding the trip to Dominican Republic and was excited for the opportunity after hearing more.

"I loved learning about the local culture and coral conservation and learning about the ocean life," says Lloyd. "After the experience there, I now know I want to pursue marine biology after high school."

Singleton works with EF to focus on what students want to learn. He is looking forward to spring break 2025 in London that will again provide STEM-related learning opportunities.

EF wants to make it possible for any student to be able to experience these educational trips. While there is a balance that families are responsible for, EF offers scholarships that are need-based.

Singleton's local group has also had various fundraising activities spearheaded by Jennifer Sedlock, including working for Turkey Time concessions at the State Fair and Drake Relays. They also held a plant sale this spring and most recently worked in the Indianola Noon Lions concession trailer at the National Balloon Classic.

If you're interested in learning more about EF Tours or the 2025 London trip, visit ef.com or email Cort Singleton at cortsingleton@gmail.com. ■



During the Boston trip, Zach, Gage and Annalise worked in a lab experimenting with GMOs.

EMFACE: new anti-aging technology

What is Emface? This non-invasive treatment is needle-free and helps lift, tighten and tone the face. It is the only technology to have electromagnetic energy and radiofrequency to help reduce wrinkles, boost collagen, lift sagging skin and improve facial symmetry. Many people notice a reduction in their jowls, notice more lifted cheeks, more even skin tone, less double chin and less dynamic wrinkling of the skin, even deep lines on the forehead.



Botox helps relax muscles that promote wrinkling with facial expressions, and filler helps promote volume in areas where it has been lost or the client wants more enhanced. While these are highly effective options, those clients with needle phobia, not wanting a medication injected in the face, or worried about risks find Emface to be a natural solution.

The recommended protocol is four 20-minute sessions about one week apart, and results continue to show up even three months after your last treatment and are long-lasting. There is no downtime, no bruising, no swelling. Skin may be pink, but this will subside shortly after treatment. There is no discomfort, and you are in and out in less than 30 minutes.

Is Emface right for you? ■

Information provided by Jen Penisten, MSN, RN, NP-C, CEO/owner, Vivid Life Spa, 1016 Main St., Norwalk, 515-850-7848, [livin-vivid.com/life-spa](https://www.livin-vivid.com/life-spa)

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For we are his workmanship, created in Christ Jesus for good works, which God prepared beforehand, that we should walk in them. - Ephesians 2:10

FAITH

By Tom Vanderbilt

WISDOM protection program

“For the protection of wisdom is like the protection of money, and the advantage of knowledge is that wisdom preserves the life of him who has it” (Ecclesiastes 7:12).

How much money would it take for you to feel safe? How large would your bank account have to be to feel like you could weather any storm? I have no doubt that the number in your mind is in the millions of dollars. And I’m also pretty sure that the number in your mind is bigger than what you have now. When it comes to the protection of money, there often isn’t enough for us.

Do we feel the same way about wisdom? How much wisdom and knowledge would it take for you to feel safe? How much education would you need to feel like you could tackle any challenge? I think this is a harder concept for us to consider because education and wisdom are not as measurable as money.

But are we seeking after wisdom as much as we are money? As we see school buses back on the roads and children scurrying into schools, let’s not be too thankful that we’re not in school anymore.

Every day is a chance for us to gain the protection of wisdom and thereby preserve our life. ■

Article provided by Pastor Tom Vanderbilt, Mount Calvary Church, Indianola.



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INSURANCE

By Mike Richey

IS YOUR employer-provided life insurance enough?

It is always a good idea to be sure of exactly how much life insurance your employer is providing you and to determine whether that is truly enough.

Many employers provide life insurance to their employees in flat amounts such as \$25,000 or \$50,000. Others provide life insurance equal to the employee’s annual salary. In most cases, those amounts are simply not enough.

To determine how much life insurance you need, ask yourself, “If I were to die unexpectedly tomorrow, what would I want my life insurance to accomplish?” An easy way to think about this is using the acronym **LIFE: L is for liabilities**: the debts and other obligations you would like your life insurance to pay off. **I is for income**: the income that you earn that you would like your life insurance to provide for your loved ones if you unexpectedly die. **F is for final expenses**: the cost of a funeral, burial or cremation, and related costs. **E is for everything else**: things such as education expenses, leaving a charitable contribution, or just wanting to leave some money to the people you love.

To determine whether the life insurance provided by your employer is enough, talk to your insurance agent. ■

Information provided by Mike Richey Agency Inc., American Family Insurance, 204 E. Detroit Ave., Indianola, 515-961-8889, mricher@amfam.com.



AFTER the fire

Balloon museum is rebuilding from the ashes.



After fire damaged the National Balloon Museum, construction crews work to rebuild the inside while all the artifacts are being cleaned and restored. Board members hope to have the museum reopened sometime next year.

Like the James Taylor song, the Indianola ballooning community has seen “Fire and Rain” this year. The rain came during the National Balloon Classic, putting a damper on much of the week’s activities. Organizers had high hopes that the 2024 event would be a way to lift spirits after a fire at the National Balloon Museum earlier this spring.

“March 29th is a day we won’t forget,” says museum board president and commercial balloon pilot Eric Martens. “We were excited about the grand reopening on April 6, but when we got news of the fire, it changed everything.”

The event would have highlighted the museum’s new facelift. During the winter closure, board members and other individuals put in many hours of work moving and arranging displays, adding a few new ones and painting almost every wall.

But an electrical short in an outlet in the main corridor sparked a fire. When the smoke settled, most of the inventory in the gift shop was a total loss, as was the Montgolfier balloon exhibit. The remaining artifacts were mostly intact but heavily damaged by smoke. The Balloon Federation of America (BFA) and

National Balloon Classic offices were also damaged.

Rainbow International, along with CRUSA, stepped in and worked to inventory every item and remove everything from the building. Prism, a company that specializes in cleaning artifacts after a fire, started that process as well.

“We’re grateful to be able to restore most of the artifacts, but it’s a major expense,” explains Martens. “Insurance has covered some of our recovery efforts, but we have reached our maximums.”

For now, construction crews have been busy working on the inside. The footprint will be much the same; however, there will be new paint colors, a dark ceiling and epoxy floors that will make the building shine. The board is excited that the improvements will carry the museum well into the future.

Martens says the community has been an integral part of helping the museum rebuild. The Indianola Police Department raised more than \$4,000 selling limited edition patches, and the board hosted a breakfast burrito fundraiser for pilots and crews at the 2024 Classic that netted more than \$2,000. On Oct. 26, a poker

Sky High Fest Poker Tournament & Silent Auction

Saturday, Oct. 26
2-8:30 p.m.

SkyView Vineyard
& Event Venue,
15110 Highway 92,
Indianola

Tournament Buy In: \$50

Admission: \$15 per person or two for \$25

www.nationalballoonmuseum.com



tournament and silent auction will be held at SkyView Vineyard & Event Venue.

How can you help? Anyone who can help the museum rebuild is encouraged to visit www.nationalballoonmuseum.com to donate and follow National Balloon Museum, Inc. on Facebook to keep up with their progress and fundraising activities/events. ■

RESIDENTS' Choice

Residents' Choice certificates were presented to the winners of the annual poll.



Keegan Niccum, Craig Neighbors, Barry Brumm and Jerrica Niccum, Chumbley's Auto Car, accept the Residents' Choice certificate for Favorite Auto Service.



Randall Jackson, Kenzie Ellis and Ryan Ellis of Ellis Law Offices accept the Residents' Choice certificate for Favorite Law Firm.



Andre Stoll and Connor Thompson from Theisen's accept the Residents' Choice certificate for Favorite Place to Purchase a Gift for a Man.



Hayley Swanson and Amanda Zwanziger at the Indianola Chamber of Commerce accept the Residents' Choice certificate for Favorite Chamber.



Chad Keller, Keller's Garage, accepts the Residents' Choice certificate for runner up Favorite Auto Service.



Morgan Christowski, Copper & Fringe Beauty Co., accepts the Residents' Choice certificate for Favorite Hair Salon.



Emmalee Bowlin, Whip It Good Catering, accepts the Residents' Choice certificate for Favorite Catering Company.



Seth Lampman accepts the Residents' Choice certificate for Favorite Financial Planner.



Kamie Haynes accepts multiple Residents' Choice certificates for Lula Belle Designs.



Gretchen Schrock accepts the Residents' Choice certificate for Favorite Insurance Company.



Emily Lampman accepts the Residents' Choice certificate for runner up for Favorite Warren County Realtor.



Rebel Snodgrass, All American Exteriors, accepts the Residents' Choice certificate for Favorite Exterior Contractor.

SUMMER Nights

Summer Nights LIVE was held on the Indianola Square on Aug. 24.



Blair, Boone and Allison Putney



Karla Miller, Gloria Schettler and Gina Seymour



Eileen and Stan Thompson



Dawn and Chris Goodale



Blake Putney and Cody Putney



Sheila Sandy and Cathi Grimm



Anne Lentz and Joe Pendergast



Megan and Brian Lepper



Jane Ohnemus and Julie Eyberg



Erica, Quinten and Korey Mckasson



Mona Anderson and Pam Joyce

TRACTORS and traditions

Read cultivates old and new memories.

Allen Read was about 6 years old when he had his first experience driving a tractor on the family farm.

"My job was to steer between the rows of hay while grandpa and my dad picked up the bales as we went along," he says. "When we reached the end of the row, one of them would steer to turn it around, and we would head down the next row."

At 10, he soloed with the tractor out in the field. He laughs now, but says his mom wasn't too happy about it. As the oldest of three boys, Read's dad made sure he was instructed on how to run the tractor on different farm operations — and he and his brothers were put to work feeding the dairy herd and hogs, tending to row crops and baling hay.

The young farm kid could not only drive tractors, but also fix them. When one of the tractors wasn't running, Read's dad brought parts home with plans to call Read's uncle to fix it.

"Dad wasn't very mechanically inclined, so I decided to take a look and replace the parts myself," he says. "When the tractor started, Dad couldn't believe it. After that, he left notes for me to look at and fix things that weren't working."

When he was 18, Read started working at the Allis-Chalmers distributor in Victor. Six years later, he and a friend came to Indianola and bought the Allis-Chalmers dealership. They were partners in business from 1975 to 1983. Read then became the sole owner until he sold it and retired in 2015.

Tractors were not just a business venture for Read, but rather an integral part of life for his family. State Fair time reminds him of when his grandson, Andy, won a blue ribbon at both the 2009 Montgomery County Fair and Iowa State Fair for a 4-H tractor project. The tractor was an Allis Chalmers that Read traded, and it was in pretty rough shape. Andy called to ask if he could refurbish it.

"I supplied the parts and gave him some guidance on how to take it apart and put it back together," says Read. "He did all the mechanical and body work himself, earning those ribbons on his own merit. He's 30 years old now, but it's one of those memories we'll always have."

These days, Read still works on tractors and enjoys the camaraderie and friendships he's made as a member of the Central Iowa and Clarke County Old Iron tractor clubs.

"I participate in about seven to eight tractor rides a year and especially enjoy when our Central Iowa Club rides in the state fair parade and on the grand concourse," he says. "Another fun one is the Warren County Corn Growers Tractor Ride each year before the Warren County Fair." ■



Allen Read celebrates in 2009 with his grandson, Andy, at the Iowa State Fair after Andy won a blue ribbon for his 4-H tractor project.

STRONG tower

Maybe you have been to Clark Tower in Winterset? It's very old world and castle-like and located off the extended walking path in Winterset City Park. I recommend driving.

We had not lived in Iowa long when someone recommended the city park and tower to our family. My wife decided to take our kids and enjoy the park. Walking from the modern park area and heading up to Clark Tower seemed like a good idea with three younger children and a baby in a stroller. There isn't much of a driving path and much less a walking path. Through ditches, creeks and wooded areas, a mom and her four children pressed on and finally reached the tower — not without crying, complaining, chaos, a bit of fear, wind burn and exhaustion. When they finally saw the tower, it was a great relief. Living up to its name, it is a 25-foot tower. It provided shelter from the wind and sun, gave them a new and beautiful perspective of Iowa, and the joy of reaching their destination gave them the courage and strength to make it back to the car.

Maybe this season of your life has seemed like a never-ending, pathless journey? Or the destinations and goals you planned for had to be altered? Maybe walking instead of driving was a bad idea? It is possible that your life ahead looks a bit overwhelming, and you will be happy with having the many trials and tribulations in your rearview mirror?

We have a hope. Yahweh! The great God of the Bible. Lord of lords and the King of kings! His very name means complete, ever-existing, self-sustaining. He proves Himself faithful and true throughout history and the Bible. "The name of the LORD is a strong tower; the righteous run to it and are protected" (Proverbs 18:10 CSB). This Biblical proverb should serve as a reminder to us that our destination and goal is not of this earth. Our goal is to know, to embrace, and to worship the glorious and gracious God for all of eternity.

Will you run to Him? Will you seek Him in prayer and His Word today? He offers protection, rest, mercy and grace even when the world around us is out of control. He is our strength in times of uncertainty and for all of eternity. Yahweh, True God and Lord, is THE STRONG TOWER. ■



Information provided by Lucas King, New Heights Church, 200 E. First Ave., Indianola, 515-442-5111.

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