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the winner's circle

passion for reaching

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OCTOBER 2024

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## WELCOME THE NEED for speed

My friend Mark wrote a poem entitled "The Need For Speed" in a literature class in high school. It was about the thrill he felt when opening the throttle while riding his snowmobile.

I don't remember Mark's exact words, but I do remember those of our teacher, Mrs. Rosonke. She wrote on his paper, "You are scaring me!" She obviously never felt the snow hit her face at 55 mph, or smelled the fuel as it burned out of the exhaust, or experienced the tickle in her stomach when going



airborne over a snowdrift. Yes, there is something truly satisfying about speed, at least for some personalities.

Mark wrote his paper sometime around 1986. That was about the same time the original "Top Gun" movie was released in theaters. You may remember Tom Cruise's character, Maverick, saying, "I feel the need ..." and Anthony Edwards' character, Goose, replying with "... the need for speed!" I am not sure who coined that phrase first, Mark, Maverick or Goose, but it doesn't matter. They all enjoyed the satisfaction felt when hitting high speeds.

I saw a similar reaction to Mark's when I put my teenage daughter on a jet ski for the first time. She had her driver's permit, but I had to push her to take the test. Like many youth of today, she was not in a hurry to drive. But, on the open water, without fear of hitting anything, she opened the throttle on that jet ski, and she smiled from ear to ear while her hair blew in the wind. I had to peel her hands off the handle grips.

I have the need for speed as well. Motorcycles. Boats. Cars. ATVs. Anything with a gas engine that can build up speed gives me a rush. Even a chainsaw. Maybe, fortunately, a few speeding tickets in my younger years and a steep increase in my insurance rates helped curtail that fascination.

In this month's cover, we share the stories of local residents who participate in racing sports and truly understand the need for speed. But it's not all about putting the pedal to the metal. Racing, for many, is a culture. A lifestyle. A tradition. And, for the rest of us — including Mrs. Rosonke — an entertaining read.

As always, I thank you for reading. ■

SHANE GOODMAN

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# THE

Residents share their passion for reaching the winner's circle

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HOMES

#### **By Darren Tromblay**

When driving through Iowa's wide open spaces, who hasn't wondered what it would be like to put the pedal to the metal and see just how fast they can go? Who hasn't, in the congested traffic of the metro rush hour, thought about stepping on it, weaving through the traffic, and roaring over an imagined finish line? For most of us, such thoughts remain a daydream. Others, however, make pursuit of the winner's circle part of their lives. They commit the time and money it takes to hit the racing circuit. And many will say that the thrill of the race has them hooked.

Kelby Watt is a professional sprint car driver who races in the World of Outlaws series.

SUM

#### **FEATURE**

#### From go-kart to sprint car

Kelby Watt seems to have been born with his foot on the accelerator — and the accelerator pushed to the floor.

The 23-year-old Adel native began his racing career at the tender age of 4 at English Creek Speedway in Melcher. His family hadn't been involved much in racing up to that point, but little did they know, they soon would be.

Watt took a liking to the world of go-karting quickly, moving up the ranks enough that, by the age of 10, he was traveling to a number of area tracks.

By 16, Watt was behind the wheel of a full-blown sprint car, driving laps at what some consider the sprint car capital of the world, the Knoxville Speedway.

Watt, who graduated from Adel-DeSoto-Minburn High School, likes the dirt.

"I've always been in an open wheel, winged race car and have always had the dream to race a 410 sprint car," he says. "I just think it's the rawest form of motorsports with four wheels. It's a very aggressive form of racing, and the cars are very fast. It takes a lot of skill to drive one."

Skill and nerve. The nerve to hold the pedal to the floor down the straightaway then finesse the car into the turn at a high rate of speed. It takes years of practice to get to the point where it becomes second nature. Watt remembers his first lap at Knoxville.

"I told myself that, once I got one lap in at full speed, I'd be fine," he says. "It took a good two or three laps to get to that point, but once I got there, it wasn't that big of a deal. You're trying to analyze other things than just the 'whoa' factor of going fast."



Kelby Watt racing in a World of Outlaws event. Photo by Ashley Zimmerman

His first actual race was even more memorable. Watt wasn't even a lap in when he witnessed what could happen when these wickedly fast vehicles collide in the heat of an actual race.

"There was a huge wreck on the first lap, and it kind of opened my eyes," he says. "I was like, 'Oh my gosh, what have I gotten myself into?' But, after a while, you lose that anxiousness because you have other things you have to focus on."

Watt has been driving a 360 sprint car in recent years but graduated

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BACK TO SCHOOL TRANSITION





#### **FEATURE**

into the big boys 410 class this season. Halfway through this season, an opportunity arose for Watt to run 13 races in the pinnacle of sprint car racing — the World of Outlaws tour.

Now he is racing against his idols — and holding his own. His highest finish was 12th during that span.

"I think I beat probably just about every one of them at some point," Watt says with a laugh.

That is not to say everything has been peaches and cream, easy-peasy. Far from it. When you race with the big boys, you learn quickly that everyone out there means business, Watt says.

"It was definitely different," he says of making the jump. "There's a lot going on. Other drivers are very aggressive and really don't give you an inch of space. I had to learn pretty quickly to race up to that level."

Then there was the other side of big-time racing — the off-track duties. The networking, fan interactions, sponsorships. Again, eyes were opened.

"It was a pretty big learning experience for me," Watt says. "I learned to focus on myself and focus on driving rather than worrying about the car so much. I'm used to owning and operating my own racing team and business, but once I went on the road and began racing with the Outlaws, the crew chief told me that I didn't need to be worrying about the other things. I needed to focus on driving, rather than the car. That's all the other drivers are doing. They are fully focused, and if I'm worrying about things on the race car and this and that, I won't be able to focus as much as everyone else is. I think that taught me a lot about how to direct my focus in a different way to improve on what really matters."

Although the 13-week stint in the World of Outlaws series is now complete, as is his season, the work is far from over; it's year-round. Such was the case with lining up sponsorship deals.

"A lot of the sponsorship and partnership deals are actually put together around this time of the year," he says. "The World of Outlaws season starts in February, so pretty much everyone is locking down their big sponsorship deals right now for next season. I wasn't really used to that, because, on the local level, I would seek out sponsors just prior to the start of the season, which is March. I realized, if I wanted to land any big corporate deals, I would be way behind the ball on getting things figured out if I waited."

Being a part of the Outlaws also had its privileges. He was now "famous."

"Getting to interact with people who have seen you on TV, and now get to watch you live on their home track, was pretty cool," he says. "I really enjoyed meeting people and talking with the fans."

Watt isn't sure whom he will be driving for next season, or what his schedule will look like. Fortunately, there are options.

"I'd really like to try to run 50-plus races next year and travel around, whether that be on the World of Outlaws tour or going around and hitting all the big payout races," he says. "I'm kind of searching right now."

Watt, who lives in Adel, has a full-time job in Des Moines, too. His employer is flexible enough to allow him time off when it's time to hit the road. In a perfect world, Watt wouldn't need a side job. He just wants to race. But, as he's learning, it's tough at this level.

"I wouldn't have imagined that I would have gotten the opportunities that I did this year," he says. "A lot has happened. I don't think it would be wild to assume that I could race full-time and travel with the World of Outlaws in the next two years or so, but a lot of stuff has to happen in the meantime. I'm just going to continue to work every angle I can get to hopefully make that happen. We'll see."



## October is National Vental Hygiene Month

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#### **FEATURE**



Mark Downing has been racing cars since taking his first lap around a track in 1996.

#### Hooked

After Mark Downing took his first lap around a racetrack in 1996 at the Dallas Country Speedway, he knew one thing: He was hooked.

So much so that Downing — who lived in Adel, moved to Winterset, and is now on his way back to Adel — continued to race at the track, competing in the figure-eight races for the next 10 years.

Following a bad accident, however, Downing left the sport.

"I got spun sideways by another car, my tire blew out, and I ended up barrel rolling fourand-a-half times," he says. "On the second roll, my seatbelt broke, so I kind of went for a ride inside the car."

The result was some broken ribs and a messed up neck. But any form of racing is inherently dangerous, so getting injured came as no surprise to Downing.

"We know going into it that we may not even come home one day," he says. "It's just part of the sport."

But he didn't leave the sport for good. Downing enjoys being in the car too much. And it's an investment — of time and money.

"If you blow a motor, you're looking at a couple thousand dollars. A transmission is the same thing," he says. "If you wreck it, you have to rebuild it, so you're working on the car at least a couple of nights a week, if not every night."

The goal is to get to the track. That's where the fun is.

"To me, one of the best things is getting on a track where people can race side by side and not touch each other," Downing says. "If you



Charles Belew (second from right) has beer racing since 2001.

get to know the people, you can have a little fun and do a little bumping. It's all part of it."

Downing's best on-track season was 2020. He captured five wins that season, following it up with a track championship in 2022.

Wins aside, it's the family aspect of the racing community that Downing cherishes the most, he says.

"When you get into racing, it's a full-time sport, and you make a lot of friends," Downing says. "A lot of times, they become like family. At the track, they'll help you out no matter what, and you'll do the same for them. One of the biggest memories I have are the friends I've made."

And, once the urge to drive is in the system, it never seems to go away.

"It's tough to just watch races," Downing says. "I always want to be in a car if I can. I always have my fire suit and my helmet ready."

#### Just like dad

Charles Belew's racing story isn't unlike others. Once he saw his dad racing, he knew he wanted to do the same.

Belew began racing in 2001. He put in 10 good years before hanging it up when he moved to Michigan in 2011. By then, however, it was in his system. He came back and put in two years of stock car racing before stopping yet again.

But not for long.

When a couple of friends asked him to run a cruiser car, he was right back in. The itch was just too great.

Local dirt tracks were his stomping grounds the entire way, the last few at the Dallas Country Speedway in Adel. Belew won the opening night of the 2024 race season at the speedway after coming up just one point short in the overall season standings the previous year. The season is a long one.

"It's almost like having a second job," he says. "You put as much time into it as your regular job. After each race, I go through everything to make sure nothing got bent and everything is still tight. It takes up most of my spare time. I don't do much during the summer other than race."

Not surprising considering Belew has not one, but two cars. He races a hobby stock as well as a cruiser. In that, he has a partner, 17-year-old Hali Klingenberg of Guthrie Center.

"She had no racing experience, so this was good for her to do this instead of a hobby stock," Belew says. "We converted an old hobby stock car into a cruiser to help her learn and get the hang of things."

In a cruiser race, the passenger controls the gas pedal, while the driver handles the braking and steering. The two competed in every cruiser race this season, finishing fourth overall. The plan is to run cruiser another year, as well as Klingenberg going on her own in a hobby stock.

Of all the time Belew has spent on and near racetracks, he says one memory stands out: the time he picked up his first win. But it wasn't just that he took the checkered flag; it was who was on his crew and got to experience it with him: his dad.

His advice to youngsters looking to dip their accelerator toes into the world of racing?

"Don't plan on playing sports on the weekend." ■

## **THEY ELIMINATED** the stretch and other reasons to revisit your legacy plan

Recent law changes, including changes to IRAs, gift tax laws and trust rules, may have made legacy plans outdated.

You used to be able to leave your IRA to your children or grandchildren to use when they needed



to help their children, grandchildren and greatgrandchildren pay for college tuition or purchase their first home. Recent legislation eliminated your ability to "stretch" IRA distributions across multiple generations (your children's or grandchildren's lifetimes).

Now, your family is forced to liquidate (and pay taxes on) your IRA much sooner, even though sudden extra income could impact their taxes. This massive change, included in the 2019 SECURE Act, killed the stretch and put in place the 10-year rule, meaning, generally, that if you leave your IRA to someone other than your spouse, they have to withdraw (and pay taxes on) the full value of an inherited IRA or 401(k) within 10 years of inheritance.

Pass-through or conduit trusts were common ways to protect assets while allowing heirs to enjoy the benefits of an inherited IRA. However, recent laws removed many benefits of making trusts beneficiaries of IRAs.

Current laws have nearly doubled the estate and gift tax exemption through the end of 2025 (it's \$13.61 million per person or \$27.22 million per couple in 2024). Plans may include formulas based on old federal estate-tax exemption amounts, which were as low as \$675,000 in 2001.

Many Tax Cuts and Jobs Act provisions are set to expire at the end of 2025. However, for some, there are actions they may want before then regarding gifts and the type of assets that are best for gifting.

It can be challenging to keep up with the changes and understand how they impact you,

but working with someone who does is essential. After the SECURE Act passed, we contacted several families and individuals we serve to discuss their IRAs, the end of the stretch and other options, including an IRA relocation strategy for helping them achieve their legacy ambitions.

Sometimes, people think legacy planning strategies are only for the super wealthy, but minor changes to retirement savings of all sizes can significantly impact how much you can leave to your loved ones and charities.

There are some strategies that you may want to take advantage of now before the rules change again. You might be surprised to see how much more you can leave to your loved ones and save on taxes just by making a few small changes to your legacy plan.

Information provided by Loren Merkle CFP®, RICP®, Certified Financial Fiduciary®, Merkle Retirement Planning, 1860 S.E. Princeton Drive, Grimes, 515-278-1006.

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## **TANGENS** find room to grow

Neighborhood and home provide ample space for family of six.

Nine years ago, Matt Tangen's employer, Axis Seed, had just bought the old Cameo Rose building on the Square and was planning to move its offices there.

Because he'd soon be working in the community, Tangen figured it would be wise to move his family to town, too.

So, in 2015, the Tangens officially made Adel their home and bought a house on Court Street near the elementary school.

A couple years ago, Tangen and his wife, Katie, were ready for some more room since they have four young kids, the oldest being almost 7 and the youngest, 2.

The builder of their previous home owned a few lots in the Northwater neighborhood so, when the couple told him they were looking to move, he pointed them in that direction.

"We had met a few current Northwater families and were excited to move in," Tangen says,

adding the neighborhood had "a lot of younger families with kids around the same age as ours."

What the Tangens like most about where they live is the neighborhood and the people who live there.

"It's just a large group of people who look out for each other and are always willing to help," Tangen says. "Every morning, there are a handful of people out for a walk. Every weekend, guys in their garage will stop and catch up. Chances are, if you leave your garage open or sit out back long enough, somebody will come join."

Tangen also enjoys all the space the area has to offer.

"Each house in Northwater sits on just under an acre, so there is plenty of room for the kids to play," he says. "Each day, after school, there are about 15 to 20 kids running around from backyard to backyard or riding bikes up and down the street."

The Tangens' home is spacious, too, and provides the family of six with all the room they could need, including space for all the kids' toys.

Ultimately, Adel is the perfect size town for the Tangen family.

"With living and working in town, I don't really have a need to leave very often," he says. "Everything I need is here. That, and every business or event I walk into, I run into somebody I know or am greeted with a smiling face."

The Tangens attend Restoration Church, and Matt sits on the board for Raccoon River Preschool. He and his wife keep busy with their kids' activities, too.

"For a town of 6,000-plus people, there is plenty to do," he says.



Matt and Katie Tangen like the spaciousness of their home and the yards in the Northwater neighborhood, where their kids have plenty of room to play.



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#### RECIPE

## EGG ravioli with sage and almonds

Recipe courtesy of the American Heart Association Servings: 4

- 8 cups water
- 1/2 cup fat-free ricotta cheese
- 1 tablespoon grated Parmesan cheese
- 1 1/2 teaspoons fresh, chopped thyme
- 1/2 teaspoon grated orange zest
- 1/4 teaspoon black pepper
- 8 gyoza wrappers, shumai wrappers or wonton wrappers
- 4 large egg yolks, unbroken
- 1 large egg white, lightly beaten
- 2 teaspoons olive oil
- 1/4 cup sliced almonds, chopped
- 1 tablespoon chopped, fresh sage
- 1 tablespoon finely chopped red bell pepper (optional)

#### DIRECTIONS

- Fill large pot with water. Bring water to gentle boil over medium-high heat.
- In medium bowl, stir ricotta cheese, Parmesan cheese, thyme, orange zest and pepper.

- Place four wrappers flour sides down on cutting board. Spoon 1 1/2 tablespoons cheese mixture onto center of each wrapper. Using back of spoon, press down on cheese mixture to create well about 1 1/2 inches across (width of large egg yolk), leaving at least 1/2 inch space around edges of wrapper. Without breaking it, carefully place one egg yolk in center of each well.
- Using pastry brush, brush edges of wrappers with egg white. Place one top wrapper with flour side up on each bottom wrapper. Using thumbs and forefingers, firmly press edges together to tightly seal each ravioli. Set aside.
- Using slotted spoon or spatula, carefully drop each ravioli into boiling water. Cook 2 1/2-3 minutes, or until wrappers are al dente (cooked not too soft but not overdone).
   Using slotted spoon, gently remove raviolis from pot, draining well. Transfer to plates.
   Drizzle with oil. Sprinkle with almonds, sage and bell pepper, if desired.
- Tips: Gyoza wrappers (or shumai wrappers) are preferred because they're thinner than wonton wraps. Look for gyoza wrappers in the dairy aisle, deli department or freezer



section.

Use these guidelines to determine how you want eggs cooked: At 2 1/2 minutes, eggs are yellow and slightly thickened but not set around edges, similar to sunny-side up. At 3 minutes, eggs are deeper orange and slightly set around edges, similar to over-easy.



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## HOW TO CHOOSE A MEDICARE PLAN ADVISER

If you are 65 years or older, you are about to begin receiving calls and mail from companies wanting to help you choose a Medicare plan. Medicare is federal health insurance for anyone age 65 and older and some people under 65 with certain disabilities or conditions. You'll get Medicare Part A (hospital insurance) automatically when you turn 65, but Medicare Part B (medical insurance) is an elective choice. Most people take Part B at age 65 but people with coverage from an employer can keep their current coverage until they leave employment. You will also need to make important decisions, like which prescription drug plan best covers your needs.

#### WHAT ARE THE DIFFERENCES BETWEEN MEDICARE, MEDICARE ADVANTAGE AND MEDICARE SUPPLEMENT?

Simply stated, original Medicare is the basic government program. Medicare Advantage and Medicare Supplement are secondary coverage plans offered by Medicare approved private companies that can help with costs that Medicare does not pay for. Medicare Advantage can pay for fitness programs, vision, hearing and dental services. Some plans also cover foreign travel. Medicare Supplement helps pay for out-of-pocket expenses such as copays, deductibles and other costs associated with Medicare.

#### WHY IS IT IMPORTANT TO CONTACT A LOCAL MEDICARE ADVISER TO HELP YOU CHOOSE A PLAN?

Medicare telemarketing companies purchase phone numbers and addresses of people who are 65 years and older. The telemarketers must be licensed in Iowa, but they can call from any state in the country. Plans vary greatly. Plans that work well in one geographic area may not work well locally. You will want to choose a plan that includes your doctor, hospital and pharmacy of choice within its network, as well as covers the drugs you need. A local professional can better assist you with navigating through the options that will work best for you.

#### DO YOU NEED TO GET A NEW POLICY IF YOU MOVE?

It depends on where you move. If you move out of state, most likely you will need a new Medicare Advantage or Medicare Supplement policy. Your original Medicare plan does not change but you must notify the Medicare office in your new community or state.

### HOW DO I GET THE TELEMARKETERS TO STOP CALLING ME?

Ask to be added to the National Do Not Call list.

The open enrollment period for Medicare Advantage and Medicare Supplement runs from Oct. 15 to Dec. 7, 2024. Now is the time to find a local adviser to help you maximize your benefits. ■

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## HOW TO CHOOSE A CHILDREN'S FITNESS CENTER

Younger children love to be outdoors and physically active. But, as they grow older, other activities replace and sometimes act as deterrents to their physical wellbeing. School, socializing, phones, TV and video games all conspire to eat up a child's day and upset the balance.

Providing that balance is key to kids growing up happy, healthy and welladjusted. And parents should provide that encouragement, because developing a healthy active lifestyle early on can lead to a lifetime of good health.

Unfortunately, parents are busier than ever before, so they may need a little help encouraging activity. Finding a good fitness center that works with children is a smart option. When the kids attend regular fitness sessions with peers, they'll find opportunities for exercise ranging from tumbling, gymnastics and cheerleading to parkour and pre-school fitness.

A good health center will also help your child explore a variety of equipment and

exercise regimens, learning how to take care of their bodies in safe and comfortable environments and under the watchful eye of trainers experienced in working with children. Support and camaraderie from coaches and peers at the health center can also be a big plus. Learning how important it is to be active, to manage nutrition and the best ways to be physically and mentally fit will help your child grow into a successful adult.

Here are some criteria to consider if you think your child could benefit from attending a fitness center.

**Coaches and trainers:** Coaches and trainers will be a child's mentors. And fitness center staff will ultimately affect how enthusiastic your child is about working out. Make spontaneous visits to fitness centers you are considering to observe staff and available activities at different times of day. Centers will prefer appointments, but any that do not allow unplanned visits should not be considered. Family should be allowed to visit, watch sessions and get a general idea of the center's operations.

**Environment:** Here are some questions you should ask yourself when you visit a center: Is the fitness center's equipment age-appropriate? While there may be private and group training, what is the ratio of staff to child? Is the fitness center generalized or do they lean toward specific categories of training? Does equipment look well cared for? Are areas clean and maintained? Are mats and padding frayed or flat and unsafe? Are bathrooms clean and well lit? Only parental vigilance can ensure a child walks into a safe and healthy fitness environment.

Other factors include variety of classes and programs, class sizes, location, costs, and if the fitness center has associations with local schools. But don't ignore your instincts. You know your child and, whether it's through referral or research, only you can find the best fit. ■



## HOW TO SELL YOUR HOME FAST

Everyone with a home on the market wants their property to sell fast and for the highest price possible. It not only means money in your pocket, but also speeds up the move into your new home not to mention the relief of not having to keep your place in tip-top shape every day.

However, the quick sale doesn't always happen due to timing, market fluctuations and the condition and attractiveness of your home.

But there are some time-tested steps you can take that will make it much easier to see a "sold" sign in your front yard quickly.

Pricing: The most important step is to price your home correctly at the outset. Price it too low, and you'll leave money on the table. Price it too high, though, and your home will take longer to sell.

To hit the pricing bull's eye, you've got to know what is comparable in your market. An appraiser can pull data about recent comps, typically from the last six months, for sales of homes that are similar to yours.

The closer your price is to homes that are actually selling, the more likely you are to get a quick sale.

Staging: Staging your home is sometimes thought of as an elaborate process that involves redecorating and renting beautiful furniture to make your interior look its best, but it doesn't always have to be that intense.

Staging is about presenting your home in the most appealing way possible. The goal is to get buyers to imagine putting their own things in your home, so basic steps like clearing out clutter and removing your personal photos can help their imagination go to work.

Photography: For most buyers, the first impression of your house won't be made in person. It will be made through photos of your home they see online or in print ads.

That's why it's critical to have good, quality photographs of your home.

In some markets, that might mean having a professional photographer shoot images of your home when it's staged at its best.

The more clear, well-lit pictures that show off the beauty and features of your home, the more buyers are likely to take the next step and schedule a showing.

Fix it up: Finally, you have to pay attention to details to make sure your home is in top shape cosmetically.

You'll want to make sure the gardens, flower beds and other landscaping are neat, clean and free of weeds. You should also make a checklist of simple handyman tasks to complete, like replacing burnedout light bulbs, making sure doors and hinges shut properly, and removing stains from your carpet.



## HOW TO CHOOSE THE BEST DAYCARE

Choosing the best care for your child away from home involves many important considerations. Chief among them, according to the American Academy of Pediatrics, is the effect on a growing child.

All of a child's early experiences, whether at home, in child care or in other preschool settings, are educational, the AAP reports. When that care is consistent, supportive and geared to the child's age, development and temperament, the association says, it increases the chances for a positive effect on children and families.

#### Here are a few things to consider:

**Staff:** The quality of a daycare rests on its employees. The staff must be reliable and responsible. Request information on background checks of the staff. Ask about the ratio of caregivers to children. Adults cannot do their jobs effectively if they have to care for 30 children at once with no extra assistance.

#### Good hygiene habits are a must:

Sickness is easily spread among children and adults at a daycare. What types of hygiene and protocol do they have and use when dealing with germs or sick children?

**Observe how the employees interact with children:** They should communicate well and like kids. The best daycare employees do not play favorites. They spend equal time with everyone and make every child feel important.

**Facility:** The facility should be in a safe and inviting environment. It should have bright colors and fun decor. The lighting needs to be adequate. Inspect the bathrooms, dining areas and nap rooms. Everything should be decorated with children in mind.

Look outside at the play areas. Are they well-maintained? Is there plenty of room for children to run around? Is the play equipment safe?

Every area should be designed with safety in mind. Look for locks on doors, sharp edges and dangerous objects that might be in a child's reach.

**Entertainment and activities:** No child should be bored at a daycare. High-quality daycares offer activities to keep your child occupied throughout the day. Make sure they don't only offer fun activities — it should be a learning center as well. A center that incorporates fun into learning is the best type of daycare.

Ask the director what kinds of activities are available for children. It should be a mixture of free play and structured activities. Crafts, music, stories and ageappropriate lessons will help your child grow.

Selecting a daycare is an important decision. Look at each option thoroughly before making a final decision. ■



### **HOW TO CHOOSE A BASEMENT REMODELING CONTRACTOR**

A basement renovation can transform an underutilized space into a beautiful and functional part of your home. However, selecting the right basement remodeler is a critical decision that can make or break your project's success. Here's a guide to help you choose the perfect remodeler for your basement transformation.

Research and referrals: Start your search by asking friends, family and neighbors for recommendations. Personal referrals can provide valuable insights into a remodeler's reputation and quality of work.

Check credentials: Ensure that the basement remodeler you're considering is licensed, insured and bonded. These credentials demonstrate their professionalism and commitment to quality work.

Experience matters: Experience matters when it comes to basement remodeling. Look for a remodeler with a track record of successfully completing similar projects. A seasoned remodeler will have the skills and knowledge to handle unexpected challenges

that can arise in a basement renovation.

Portfolio and references: Review the remodeler's portfolio of past projects. Pay attention to the quality of their work and whether their style aligns with your vision. Ask for references and contact previous clients to inquire about their experience working with the remodeler.

Transparent communication: Effective communication is crucial for a successful renovation. Choose a remodeler who listens to your ideas, provides clear timelines and estimates, and communicates openly throughout the project.

Quality of materials: Inquire about the materials the remodeler plans to use for your basement renovation. High-quality materials will ensure the longevity and durability of your space. Ask if they have partnerships with reputable suppliers or if they source materials from trusted sources.

Permits and regulations: A reputable remodeler should be well-versed in local building codes and regulations. They should guide you through the permitting process

and ensure that your renovation complies with all necessary codes and standards.

Cost and payment structure: Get detailed estimates from multiple remodelers, including a breakdown of costs. Be cautious of overly low bids, as they may indicate subpar workmanship or the use of inferior materials. Discuss the payment structure and avoid paying the full amount upfront.

Warranty and guarantee: Ask about the remodeler's warranty and guarantee on their work. A reliable remodeler should stand behind their craftsmanship and offer a warranty that covers any issues that may arise after the project is completed.

In conclusion, selecting the right basement remodeler requires careful consideration and research. Take your time to evaluate candidates, check their credentials, and communicate openly about your expectations. By choosing a qualified and trustworthy remodeler, you can turn your basement into a stunning and functional space that enhances the overall value and comfort of your home. ■



## HOW TO CHOOSE A TREE SERVICE

Trimming or removing trees from your property is difficult work, not something you'd want to attempt yourself. Making sure your trees are healthy while avoiding property damage requires employing a professional tree service.

Follow these tips to find a qualified, professional tree service in your area:

• Ask friends, family and neighbors. You may know someone who has used a tree service in the past. They can tell you who does the best work.

• Contact at least three tree services. Inform them of the situation and request a site inspection. It gives you the opportunity to ask about issues and get a feel for the experience and expertise of each company. Take notes so you can compare your results afterward.

• Find out how long each company has been in business, their experiences, references and whether they are licensed and insured. Check with the Better Business Bureau for outstanding complaints. Even reliable companies may have a few problems. It is how they resolve the issue that counts.

• Request estimates. These figures can vary widely. Some companies are better equipped for certain jobs, so they can offer more competitive pricing.

Other companies are slow or may be trying to "fill-in" appointment slots with smaller jobs just to keep their crews busy. Don't choose a company strictly by cost. Tree work is dangerous. Proper equipment, welltrained employees and insurance create high operating costs. It is worth paying more for peace of mind and excellent service.

• Look at a copy of their insurance policy. Coverage should include personal liability, property damage coverage, workers' compensation and damaged vehicles or home coverage.

• Inspect their previous work by looking at their portfolio. Each tree service company

has a work style. Verify that it suits your needs. Photos of past work might also be on their website.

• Get a detailed written estimate of any work to be performed before signing a contract. Responsible companies will provide detailed descriptions, along with the time and cost for your records. This estimate should also offer information about cleanup expectations. Are logs to be cut up or left for firewood? Will the company haul everything away or leave it for you to manage? Will leaves and twigs be raked up or run through a chipper? If they are removing an entire tree, what will happen to the stump?

• Verify the workers wear proper safety gear. They should be wearing helmets at all times. In addition, they should use face shields or protective glasses and steeltoe boots. The person who climbs the tree should have arborist climbing ropes, specialized safety and climbing gear, the proper saddle, helmet and safety glasses.



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## HOW TO CHOOSE GARAGE DOORS

Garage doors are often an afterthought to homeowners — but they shouldn't be. Garage doors are the first thing most notice about a home, so when it comes to choosing them for a new home or replacing them significant thought and research should take place. If your garage faces the front of the house, a new door could dramatically improve your curb appeal and change the overall look of your home. If you're selling, worn, dated doors tend to say a lot about the condition of the rest of the home. A garage door is also an excellent security asset for your home, allowing you to secure your vehicle inside. If you're thinking about installing a new garage door, you may be surprised at just how many options are on the market — and how affordably they can be installed.

#### **THE LOOK**

Garage doors have seen an explosion in styles, materials and colors that are designed to match the architecture of any home, from rural barns to craftsman bungalows or sleek urban getaways. So if you thought your choices were limited to simple sheet metal styles, think again. You should also pay close attention to the materials. Today's garage doors can be made from expensive hardwoods, textured vinyl, fiberglass or basic aluminum, all of which will have a big impact on the look and longevity of your doors. Pay close attention to the maintenance needs of whatever material you choose. Some will hold their color longer than others, and real wood doors can require regular staining and sealing every few years to keep them looking spectacular.

#### INSULATION

Depending on climate, the insulation of your garage door can be an important factor to help reduce your energy bills. This is especially important in heated garages. But even an insulated door on unheated garages can make a positive impact on your energy usage if it can keep the hot and cold weather away from the interior of your house.





## GARAGE DOORS WITH CURB APPEAL, CALL US 515-633-2119 AmegaGarageDoors.com

## HOW TO CHOOSE RENTAL EQUIPMENT

Rental equipment plays a key role in construction projects. That's because even the biggest builders don't have the resources to buy, transport and store every piece of equipment they need. Renting tools for the job is the most efficient way to complete most building projects.

Why is that? Because you can quickly access the perfect equipment to do the job while only paying for the time you're actually using it.

#### THE RIGHT EQUIPMENT

Always use the right tool for the job. That's one of the first lessons professionals learn in construction, and a good rental company can deliver precisely the right tools to the job site.

A solid rental company will not only have a wide selection of products — from heavy machinery to smaller but important items like traffic cones and barriers — but they also will have expert employees who know the construction industry inside and out.

They also will be able to provide

the accessories that can customize the equipment for your needs. Having the correct blades, bits and add-ons can make a major difference in how the equipment works.

#### SERVICE AND DELIVERY

Hard-working equipment can break down. It's a fact of life, as even the most wellbuilt mechanical devices will still need maintenance and repairs.

You should know up front how the maintenance needs will be handled, especially for long-term projects where the chances of equipment needing to be fixed or replaced goes up substantially.

The best rental companies want to keep their equipment clean and in top shape for both current and future renters. Keep that in mind as you shop for vendors.

Find out about the company's delivery policy, too. Make sure you ask about delivery fees — including extra charges for nights and weekends.

#### **CLEAR BILLS**

Like any good service provider, your bills for renting equipment should be easy to understand. The total cost for the rental period, along with any other fees — including delivery and pickup, if needed — should be clearly spelled out in your agreement.

Before you sign the rental agreement, make sure you understand the details about any costs that could be added for damaged equipment.

#### REPUTATION

Finally, the rental company should have a strong reputation in your industry. The best rental equipment providers will have a long track record of providing good service in your area. They should have lots of satisfied clients and leave a positive impression with the people who have rented from them in the past.

If you can find a company with all these highlights, you've found a rental company worth sticking with for the long haul. ■



www.raccoonriverrental.com

## HOW TO CHOOSE A PRESCHOOL FOR YOUR CHILD

There's substantial evidence that children gain valuable skills by attending preschool. Pre-kindergarten programs are a great start to prepare young children for their education experiences to come. Social skills balanced with academics are a great foundation for their future education journey.

Choosing the right preschool is an important part of preparing your child for their school years. It's the foundation for starting quality education. Finding a program that aligns with your family's beliefs and core values is a great place to start in choosing a program that best suits your child. Curriculum and availability are other factors that may play a part in the decision process.

With so many options for parents, how can you pick the right one? Here are some things to consider.

#### **TEACHER TRAINING**

One of the most important things to consider

is the experience, training and qualifications of staff. Qualified, college-educated, welltrained teachers/staff are able to balance a play-based curriculum with age-appropriate academic learning to provide a safe, loving environment for preschool-age children. This can set one program apart from another.

#### **LENGTH OF DAY**

Another aspect that can vary with different preschool programs is the length of the day. Some schools are designed around a few hours per day, while others are a full-day program. Neither method is superior, but each provides for different needs for your family and your child.

#### CURRICULUM

Research has shown that play-based curriculum is the most age appropriate for preschool aged children. A well-rounded program will provide social skills, problem solving, self-confidence with education tools to meet each child where they are in all areas. Finding a preschool that offers a curriculum that fits your family values is a great place to start.

#### **PLAYTIME PHILOSOPHY**

Studies show that play serves a vital role in your child's mental and social development. You should make sure the preschool's philosophy surrounding this is a great fit for your personal expectations.

When structured properly, much of education can take place during play time when children are free to learn and explore in their own individual ways. Ask the staff about how they incorporate play into the children's day.

In the end, by finding a preschool program with the right schedule, curriculum, philosophy and staff, you will be providing your child with a great step forward and provide a foundation for a happy, healthy, positive future. ■



### HOW TO CHOOSE A FINANCIAL ADVISOR UTILIZING SPECIALISTS

Choosing a wealth manager or advisor is a decision no one takes lightly. There are few decisions in life more important than who you select to help manage your wealth. Many people are unsure what to look for when they start their search. And who could blame them? Wealth management is a complex industry. Businesses, laws, tax codes and markets are constantly changing, and money is always in motion.

It's hard to imagine a "superstar" advisor with the ability to be everything to their clients all the time; however, it's easy to imagine a specialist in just one discipline. We understand a specialist to be an individual capable of demonstrating expertise in understanding specific needs and problems. With this in mind, consider forming a team of specialists to address the varied aspects of the wealth management process.

Your trusted advisor should be your "talent scout" for financial specialists. In addition to investment services, they should be able to place true experts in tax, risk management, estate and insurance planning at your fingertips. It's critical that your advisor ensures that your wealth management is not confined to a narrow range of knowledge. To qualify as a specialist, a wealth manager should be able to tailor their work to every individual/family they serve.

Specialists have clients with many characteristics and attributes in common, so it's easier for them to find the shared themes and anticipate the problems and opportunities of that audience. The only way to learn about a person's wealth management goals is to spend time with them. Their focus should be to find out what is important to you, rather than spending all of their time telling you about them. From there, they should be able to build a strategy that fits into your long-term plans.

Too often, you hear about the bad experiences folks have at investment firms. From shoddy communication to "one size fits all" solutions of the past, the reality is that customer service has become a rarity in the industry. Specialists don't accept that reality — they think it's lazy thinking. Behind every specialist there should be a team to keep you informed about your business with them. They should stand on a technological platform that allows them to affect decisions for each client. These aren't just philosophical tools that exist in space; they are "real world" tools you can touch, operate and adjust. By combining the spirit of service with the tools necessary to practice their expertise, specialists can keep their focus on what is important: You. ■

## **OFFERING YOU A TEAM OF SPECIALISTS**

Financial Guidance for You and Your Family



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#### UPCOMING CITY COUNCIL MEETINGS:

• Tues., October 8th at 6:00 p.m. For additional meeting dates/times, or meeting information; please visit our website www.adeliowa.org.

#### **REMINDERS & CLOSURES:**

- Adel City Hall will be closed to the public on Monday, October 14th 2024.
- Pursuant to Code of Iowa, Sec. 321.369 and City of Adel Code Chapter 135.03, it is unlawful to blow grass clippings onto City streets. Please be a good neighbor and take pride in keeping our City streets clean.
- Yard Waste Pickup started Tuesday, April 4th and will continue every Tuesday through mid-November. Please make sure yard waste is either in a garbage can labeled "Yard Waste" or a paper bag. Tree limbs need to be bundled and no longer that 4 ft.

#### **BEGGARS NIGHT 2024**

Thank you to all the residents that participated in the poll to help the City decide what date to hold the annual Beggars Night. Based on the community's responses, **Beggars Night 2024 will be held on Thursday, October 31st from 6:00-8:00 p.m.** 

#### **HOME FOOTBALL GAMES**

During Friday Night Home Football games a victory cannon will be let off as ADM Tigers celebrate victories.

#### PARKS & RECREATION UPCOMING ACTIVITIES:

For more information and to register, visit adel.activityreg.com

Music Class for Tots: Thursday evenings, Oct. 3 – 24. Held at Raccoon Valley Community House. \$65 1 Child / \$85 2+ Children & their parent / grandparent. Register at www. musicclassfortots.com/adelmusic

Adult Indoor Pickleball League: Sunday evenings, Oct. 13 – Dec. 15. Games are held at Adel High School South Gym. \$50 per team. Men's & Women's leagues. Registration deadline is October 4th.

**OCTOBER 2024** 

1 • D • E • I

**Over 30 Men's Basketball League:** Sunday evenings, November 3 – January 24. Games are held at the District Administration Center (DAC) gym. \$25 per person fee includes t-shirt. Registration deadline is October 20th.

**Pumpkin Carving Contest:** Make a Jack-O-Lantern masterpiece and take a spooky picture with it. Submit your photo by email to rdillinger@adeliowa.org. Please include name and contact phone number. Free program. Photo deadline is October 31st.

**1st/2nd Grade Basketball:** Practices will begin week of Oct 14. Games held at Adel on Saturdays Nov-Dec. \$60 fee includes t-shirt. Registration deadline is October 4th.

**3rd-6th Grade Basketball:** Practices will begin week of Dec 2. Games held in Adel and other area towns on Saturdays Jan 4-Feb 15. \$70 fee includes t-shirt. Registration deadline November 22nd.

**Thanksgiving Free-Throw Turkey Toss:** Each team must consist of one parent and one child from the same family. Teams will shoot 30 free throws (15 per person) from the free throw line. Competition divided up into 5 age divisions. The winning teams receive a gift certificate for a free turkey! Held at the District Administration Center Gym on November 23 at 2:00 pm. Free drop in program.

#### **OUTSIDE DEDUCT METERS**

*Referring to deduct meters OUTSIDE of the HOME; NOT meters directly plumbed inside of the home.* 

- All outside deduct meters MUST be brought into City Hall during the month of October for the annual read to receive a credit. **Deadline: October 31st**
- Any meters not read in the month of October will not receive a credit and will be considered discontinued.
- Please contact Adel City Hall with any questions 515-993-4525.

#### GET TO KNOW...

What is your title? Parks and Recreation laborer

What is your past work experience? I was a dental technician in Des Moines for the last 23 years. I specialized in crowns, bridges, and implants.

**How long have you been working for City of Adel?** I started March of 2024. I've learned a ton in a short time, but I know there's much more learning to come.

What are you excited about for your department's future plans? I'm excited about all the improvements happening in Adel! From the new playground equipment at Kinnick Feller park to the new trail system.

What is a hobby you enjoy? We're very busy with our two kids' activities but when I find time I love to golf, ice fish, cheer on our son in wrestling and football and our daughter in tumbling and dance!

**Anything else Adel should know about you?** In our short time here, we have fallen in love with this fantastic city and all it has to offer! My wife and I both grew up in small towns and we love how Adel and all our neighbors and community have welcomed us in.

### CITY HALL

Administration Public Works Compliance Officer Parks and Recreation

> 301 S. 10th St. P.O. Box 248 515-993-4525

M-Th 7:30 a.m. – 4:30 p.m. F 7:30 a.m. – noon www.adeliowa.org

PUBLIC SAFETY

Police and Fire Depts.

102 S. 10th St. P.O. Box 127 515-993-6723 M-Th:-7:30 a.m.-noon; 12:30-4:30 p.m. Fri: 7:30 a.m.-noon EMERGENCY – DIAL 911

#### LIBRARY

303 S. 10th St. 515-993-3512 M-Th 9 a.m. - 6 p.m. F 9 a.m. - 2 p.m. Sat. 9 a.m. - 1 p.m. www.adelpl.org

UTILITY PHONE PAYMENTS

#### 866-229-7831

#### **OTHER NUMBERS**

Aquatic Center 515-993-5246

Ankeny Sanitation 515-964-5229

S. Dallas Co. Landfill 515-993-3148

#### ADEL CITY COUNCIL

Mayor James F. Peters 515-993-4436 Mayor Pro Tem Shirley McAdon 515-993-4862 Bob Ockerman 515-238-9835 Jodi Selby 515-657-1315 Rob Christensen 515-478-3260 James West 515-402-9378

www.adeliowa.org



## **UNDERSTANDING** mortgages

#### Types and the importance of local expertise

With mortgage rates at their lowest point in more than a year, more people are starting to look at new home options. Navigating the mortgage landscape can be overwhelming, particularly with the variety of mortgage options and a



constantly evolving market. Whether you're a firsttime homebuyer or looking for your dream home, understanding your choices and working with a trusted local advisor can significantly impact your experience. Here's a guide to the main types of mortgages and why local expertise matters.

**Conventional fixed rate mortgages** are one of the most common types. With this option, the interest rate remains the same for the entire duration of the loan. This means your monthly payments are predictable, which can help with budgeting and provides protection against interest rate increases. These are available with good credit for as little as a 3% down payment, but typically involve a 10-20% down payment.

**FHA loans**, backed by the Federal Housing Administration, are designed for lower-income or first-time homebuyers. They offer lower down payment requirements and more lenient credit score criteria. While this can make homeownership more accessible, FHA loans require mortgage insurance premiums (MIP), which can increase the overall cost of the loan.

**USDA loans**, offered by the U.S. Department of Agriculture, are intended for buyers in small towns and rural areas. These loans also require no down payment and offer competitive interest rates. However, they come with geographic and income restrictions, and the property must meet specific criteria.

Finally, lenders affiliated with the Iowa Finance Authority can provide many mortgage options with down payment assistance and grants for closing costs for first-time home buyers. There is also a \$5,000 grant available for service members with the Military Homeownership Assistance Program.

Homebuying is one of the most rewarding investments you'll make. Working with a local trusted advisor can greatly enhance your mortgage experience. Local advisors offer personalized service by understanding the nuances of the local real estate market and tailoring advice to your specific needs. They possess expertise in local lenders and current market trends, providing insights that national lenders may not offer. Additionally, their connections with local real estate agents, appraisers, and inspectors can facilitate smoother transactions. For personalized advice and to explore your mortgage options, consider reaching out to a local expert who understands your needs and the local market.

Information provided by Tim Canney, Business Development Officer, Sr. Mortgage Lender, Lincoln Savings Bank, 312 Nile Kinnick Drive, Adel, 515-993-5663, timc@mylsb.com, www.mylsb.com/adel.

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#### FAITH By Dr. Ryan Whitson

## HOW do you think we got here?

When you turn to page one in the Bible, you are confronted with the eloquently simple statement (Genesis 1:1), "In the beginning, God created the heavens and the earth." What follows is a sweeping overview of a Creator speaking the heavens, earth and life into existence. Plenty of people dismiss this account as fiction, but are they right? To help answer this question, let me offer the three possible ways to explain this world and how it got here.



One response is to say something came from nothing. This view says there was nothing and nothing happened to nothing and then something popped into existence. Of course, a big problem with this idea is we don't have any examples of things popping into existence out of nothing.

Another view comes from Naturalism (supported by Darwinian macro-evolution) that says all that exists is physical matter, and we got here by an unguided, completely random process. It's important to point out Naturalists cannot explain where the physical stuff came from in the first place, but it does hold that a physical reality was in place, and we eventually got life through a random process based on time and chance. Mathematician Donald Page found the odds of the universe randomly taking a form that is suitable for life in this manner is 1 x

10,000,000,000<sup>124</sup> (comparison: 10<sup>30</sup> is the number of grains of sediment on Earth). In other words, it's impossible to create life randomly.

Finally, there is the view everything came from God and, while not exhaustive in detail, Genesis provides a true and trustworthy creation account. There is significant evidence for this view; allow me to offer one example: The human eye. The eyes in your skull have more than 2 million working parts, and it has been demonstrated (by what's called Irreducible Complexity) that your eyes could not have come about through natural selection. Even Charles Darwin knew this and wrote about it in his famous book called "The Origin of the Species." The incredible design of the eye is one of many examples from the physical world that point to a designer.

If you have not yet considered or come to a place of conviction about how our world came to be, I would encourage you to read Genesis 1-2. But there is more to consider, because the Lord who made the heavens and earth also made you, loves you and has bestowed on you tremendous value and purpose. The Creator showed this to be true by stepping into His creation, taking on flesh so that we can have a restored relationship with Him. Do you have a personal relationship with the Creator of the heavens and earth?

Information provided by Dr. Ryan Whitson, Lead Pastor, New Hope Church, 25712 U.S. Highway 6, Adel, 515-993-5325, www.newhopeadel.org.





VOTE NOVEMBER 5TH

#### 🥝 Safer Communities 🥝 Stronger Schools 🥝 Lower Taxes

### **About David Young**

David is a seventh-generation Iowan born and raised in Van Meter where he resides today. He is a graduate of Drake University where he currently teaches.

David previously served as U.S. Congressman for Iowa's 3rd Congressional District and sponsored legislation passed into law to help our veterans, farmers, small business owners, teachers, seniors, and Iowa workers and families.

Now, in the Iowa House, David is continuing his work to make our community a better place to live. As an Assistant Majority Leader, David is working to keep our streets safe, strengthen local schools, and lower taxes on hardworking Iowans.



#### **Safer Communities**

David is a proven supporter of law enforcement and always backs the blue. He helped pass legislation to fight human and drug trafficking.

#### **Stronger Schools**

David is a strong advocate for our local schools and parents. He voted to increase teacher pay, refocus K through 12 curriculums on the basics, and expand access to childcare.

#### Lower Taxes

David will continue to vote for lower taxes and fight to eliminate wasteful government spending to lower inflation and the cost of essentials – from groceries to gas.



Scan here and make a

plan to vote!



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#### HEALTH By Jane Clausen

### WHAT IS RSV?

Respiratory syncytial virus (RSV) is a common respiratory virus that poses a significant health risk, particularly to infants, the elderly and immunocompromised individuals. RSV typically causes mild, self-limiting (one to two weeks) coldlike symptoms. More serious RSV infections can cause respiratory distress, bronchiolitis, pneumonia, hospitalization and death. The typical season for RSV is from fall through late winter (i.e., October/



November to March/April). From a pharmacy perspective, our focus on RSV lies in the prevention, management and treatment strategies.

RSV is a highly contagious virus, primarily spread through respiratory droplets and direct contact. Strategies for prevention include frequent handwashing, avoiding close contact with infected individuals, and cleaning frequently touched surfaces. High-risk populations, including premature infants, children with chronic lung disease and elderly patients, should be identified and informed about their increased vulnerability to severe RSV infections.

A single dose of RSV vaccine is recommended for all adults 75 years and older, especially those at increased risk of severe RSV disease.

For adults 60 to 74 years, RSV vaccine is recommended for patients

who are at increased risk of severe RSV disease (for example, those who might be immunocompromised). This is a lifetime dose, so if you received a vaccination last year when these were first available, it does not need to be repeated. The vaccine is generally well tolerated, and side effects most commonly reported include pain, redness or swelling at the injection site, fatigue, fever or headache.

Other strategies for prevention include common habits to prevent all transmissible viruses:

• coughing or sneezing into a tissue or your shirt sleeve/elbow (not your hands).

• washing hands with soap and water for at least 20 seconds.

• avoiding close contact with people (i.e., stay at home) when you feel ill (i.e., cold-like symptoms).

• cleaning frequently touched surfaces (e.g., doorknobs, mobile devices).

As RSV continues to pose a threat, particularly during peak seasons, your pharmacy is available to help you get vaccinations when needed and eligible and stay healthy this winter.

Information provided by Jane Clausen, Adel HealthMart, 113 N. Ninth St., Adel, 515-993-3644.

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#### The ONLY poll mailed to residential households. VOTE NOW!



## 'S BACK Who will be voted favorite in Dallas County?

We all have our favorite local people, places and things. And now it's time to share your choices and honor those who deserve the recognition.

**VOTE TODAY!** 

Make your voice be heard and cast your votes in the 2024 Dallas County Residents' Choice Poll. This contest is being hosted by Iowa Living magazines, and the results will publish January in Waukee, and February in Adel and West Des Moines - Jordan Creek editions. You can vote in one or every category, or anywhere in between.

#### HURRY! POLL CLOSES DEC. 13, 2024

See rules and vote at www.iowalivingmagazines.com/residentspoll. One vote per resident, please.

#### **FOOD AND DRINK**

- Restaurant
- Restaurant for Breakfast
- Restaurant for Lunch
- Restaurant for Dinner
- Restaurant for Dessert
- Place for Ice Cream
- Pizza Establishment
- Bar
- Coffee Shop
- Catering Company
- Server/Bartender

#### **AUTOMOTIVE**

- Auto Service
- Auto Body Shop
- Car Dealership

#### COMMUNITY

- Preschool/Daycare
- Nonprofit
- School (name of building)
- Park
- Community Festival or Event
- Church
- Pastor
- Chamber of Commerce
- Librarv
- Camping Spot

#### SHOPPING

- Grocery Store
- Boutique
- Retail Store
- Thrift Store
- Home Improvement Retail Store
- Liquor Store
- Nursery or Garden Center
- Place to Purchase a Gift for a Man
- Place to Purchase a Gift for a Woman
- Bakerv
- Florist

#### **ENTERTAINMENT**

- Dad/Child Date Spot
- Mom/Child Date Spot
- Place to Take Your Mom and Dad
- Place to Take Your Kids or Grandkids
- Place for Child's Birthday Party
- Golf Course

#### **HEALTH/BEAUTY**

- Hair Salon
- Physicians Clinic
- Dental Office
- Orthodontist Office
- Mental Health Service
- Chiropractic Office
- Audiologist/Hearing Clinic
- Vision Care
- Health Club or Gym

#### **HEALTH/BEAUTY**

- CBD Store
- Pharmacy
- Cosmetic Service
- Physical Therapy
- Dance Studio
- Gymnastics/Tumbling Studio

#### **OTHER PROFESSIONAL** SERVICES

- Financial Planner
- Law Firm
- Accounting Firm
- Veterinarian
- Dog Groomer
- Pet Care
- Lawn Care Business
- Landscaping Company
- Heating and Cooling Business
- Electrical Business
- Plumbing Company
- Senior Living Establishment
- Insurance Agency
- Realtor
- Bank/Credit Union
- Photographer
- Place for Guests to Stay
- Home Builder/Remodeling
- Outdoor Lawn Equipment Store
- Pest Control



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#### HEALTH By

#### **CONCUSSION** awareness

Concussions are a common injury in youth sports, but they can have serious consequences if not properly diagnosed and treated. It's essential for parents, coaches and athletes to be aware of the signs and symptoms of concussions and to take immediate action when they occur.



A concussion is a type of brain injury caused by a blow to the head or a sudden jolt to the body. While concussions can vary in severity, they can disrupt normal brain function and lead to a range of symptoms.

Common signs and symptoms of a concussion include: headache or dizziness, nausea or vomiting, sensitivity to light or sound, difficulty concentrating or remembering things, changes in mood or behavior, and problems with balance or coordination.

If you suspect a concussion, it's crucial to remove the athlete from the game and seek medical attention. A healthcare provider can assess the injury and determine if further evaluation is needed. Untreated concussions can increase the risk of future injuries, including chronic traumatic encephalopathy (CTE).

To reduce the risk of concussions, parents and coaches should ensure that athletes wear appropriate safety equipment, learn proper techniques and follow the rules of the sport. Additionally, it's essential to educate athletes about the importance of reporting any symptoms of a concussion and seeking medical attention immediately.

Information provided by Christopher Baltzell, PA-C, MPAS, the Iowa Clinic, 710 Common Place, Adel, IA, 50003, www.iowaclinic.com.

### HEALTH By Alicia Fisher, PT, DPT IF I have a referral, what should I do?

Everyday healthcare professionals refer their patients to other specialists for opinions relating to that patient's health. As a patient, how should you utilize that referral?

Most patients take the prescription and schedule an appointment with the clinic or facility listed on the prescription paper or with the facility the doctor recommends. As the patient, it is your responsibility to determine the place best suited for you. Calling



multiple specialists in the area in which you have been referred is your best course of action. Good questions to ask are: Do you accept my insurance? How much does it cost for the office visit? During my visits, will I be seen by the doctor/physical therapist or by an assistant? How much time will the doctor/physical therapist spend with me at each visit?

Most importantly, talk to family and friends to see what kinds of experiences they have had with the specialists you have been referred to. Often, your friends and families are the best source of information.

As a patient, be sure to be informed and in control of the decisions you make regarding your healthcare. Rather than just scheduling an appointment at any facility, make sure you find a facility that is truly best for you and your family.

Information provided by Alicia Fisher, PT, DPT, Core Physical Therapy Inc., 803 Cottage St., Adel, 515-993-5599.

#### EDUCATION By Lindsey Giardino

## **MEET** Nikki Sampson

#### Making an impact as a teacher associate

Nikki Sampson has made such a difference in ADM Community Schools that, two years ago, she was honored by the ADM school board with its Honoring Excellence Award, which recognizes outstanding staff members for their contributions to the district.

Sampson has worked in the school district for more than a decade. She moved to town in 2009 and, a year later, took a job at the elementary school as a paraeducator. Three years ago, she transferred to DeSoto



Nikki Sampson is a teacher associate at DeSoto Intermediate.

Intermediate to work as a teacher associate.

When she first took the role as paraeducator 15 years ago, it was so she could have the same schedule as her kids, who, at the time, were in first and fourth grade. Sampson wanted to be able to have summers and holidays off like them to spend more time together. Those two kids are now graduates of ADM themselves, which makes Sampson doubly proud to work in the school system.

Before entering the school district, she ran an in-home daycare, so she already knew she enjoyed working with children.

Today, what she enjoys most about her job is just that: being with the students. She works with kids who have an IEP, whether for behavioral or academic reasons, so it's especially meaningful when the students meet certain benchmarks or are able to have some part of their IEP removed.

"It's so rewarding to know you've been part of that and helping that child become successful," Sampson says.

For her, it's all about guiding students to become the best they can be. Sampson's position as a teacher associate provides her with the opportunity to make a direct impact on the kids she works with every day.

"That's why I do what I do," she says.

Over the years, Sampson has learned that the key to being a good teacher associate is the ability to go with the flow. Things can change daily or even minute by minute in the classroom — and they don't always go as expected — so being able to switch direction at the drop of the hat is necessary.

"You have to be able to be flexible and do whatever is best for the student," she says.

Ultimately, the most rewarding part of working as a teacher associate is seeing students feel proud of themselves while meeting the goals set on the path before them.

"That makes it all worthwhile," Sampson says. 🔳

#### HEALTH **By Leslie Herron OBTAINING** an accurate blood

#### pressure reading Follow these steps to obtain an accurate home blood

pressure measurement. • Relax. Sit down and rest for at least five

minutes before taking a reading. Empty your bladder. Remain calm and don't speak while measuring your blood pressure.

• Sit right in a chair with your back straight and supported and your feet flat on the ground with your legs and ankles uncrossed.

• Position your arm comfortably on a flat surface at heart level.

• Choose an instrument that is validated, automatic or electronic, with a cuff for the upper arm instead of the wrist or finger.

• Get the right fit. Make sure the cuff properly fits your arm. Place the cuff on your skin rather than over your clothes.

• Don't stress your body. Avoid caffeine and alcohol. Don't smoke or exercise 30 minutes before measuring your blood pressure.

• Take your blood pressure at the same times each day — in the morning before eating or taking medications and again in the evening. Avoid measuring your blood pressure right after you wake up.

• Take two to three readings at least one minute apart. Record results and take to your appointments.

Contact your healthcare provider if you have any unusual changes in your blood pressure.

Information provided by Leslie Herron, Sumpter Pharmacy, 628 Nile Kinnick Drive, Suite 1, Adel, 515-993-1119.



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#### **EVENTS IN THE AREA**

#### Be sure to check for cancelations

#### Upcoming in Adel Living magazine:

• **Community landmarks:** What do you think are the most notable landmarks in your community? Send a note to tammy@ iowalivingmagazines.com. Note what community you live in.



• Do you have a holiday recipe that has special meaning to you? Will you share it with our readers? Email tammy@ iowalivingmagazines.com to have it included in our December issue. In your email, mention the community where you live. Thank you!

#### Adel Mobile Food Bank

Fourth Wednesday of the month New Hope Church, 25712 Highway 6, Adel

The Adel Mobile Food Bank is now the fourth Wednesday of the month. They serve at New Hope Church in Adel from 5-6:30 p.m. or until the food is gone. This is a drive thru pick up for free groceries.

#### Third Monday Bingo

Oct. 21, 6-8 p.m. Masonic Lodge, 411 S. 12th St., Adel

BINGO

6 22 34 53 72

11 27 38 56 71

13 21 42 67 14 24 32 59 68

Enjoy 17 games of bingo (\$0.25/ card) plus an 18th Progressive Blackout (\$1/card). Packaged snacks and nonalcoholic drinks will

be available. Bring a dauber if you have one. They will also be for sale.



Masonic Breakfast Sunday, Oct. 13, from 9 a.m. to noon

Masonic Lodge, 411 S. 12th St.

The Adel Masons will be serving a breakfast of biscuits and gravy, pancakes, scrambled eggs, bacon, milk, orange juice and coffee for \$9 per plate.

#### Wednesday Night Meal

Wednesdays

Adel United Methodist Church, 115 S. 10th St.

The Adel United Methodist Church is hosting a weekly meal in the fellowship hall downstairs. Serving is 5-6:30 p.m. This is a freewill donation meal. All are welcome. ■



To submit calendar items for consideration, send to tammy@iowalivingmagazines.com

#### CHAMBER NEWS By Jackie Wilson

## **WILLS** Family Orchard: Much more than apples

Offering fresh produce for 30 years

When Maury and Mary Wills purchased 32 acres in Dallas County in 1992, the property had no home or utilities located on it. The first thing they did was plant an acre of apple trees, then they built their home.

When the first 100 apple trees produced numerous apples in 1997, the Willses began selling them. Several years later, they planted and sold pumpkins. The business grew as they expanded apple and pumpkin production and diversified their operation.



Family Orchard

Wills Family Orchard is a family business consisting of Maury and

Mary's six children and their respective families. The farm is located at 33130 Panther Creek Road, eight miles southwest of Adel, close to the Raccoon River. Today, the 65-acre property includes 8 acres of apple trees, plus pumpkins, ornamental gourds, peach trees and strawberries. In addition, they grow and sell fall mums.

Business expansion includes a general store, a state-licensed kitchen, bakery, a warehouse facility and cooler units for storing abundant apple harvests. More than 30 seasonal employees assist with operations.

Apples and pumpkins can be picked by customers or purchased prepicked. They also sell apple cider, apple pie, caramel, honey, jams, gift and bakery items, including a customer favorite, apple cider donuts.

From now until the end of October, the farm is open to the public on weekends. In addition to picking apples and pumpkins, families can enjoy Fields of Fun activities, including corn pools, corn maze, giant slides, hay wagon rides and more. There is no general admission fee to visit the farm; however, some fees apply to participate in select activities.

Maury says they've grown the family business slowly over the years.

"It didn't happen overnight. We did it one step at a time. Today, our farm is the result of over 30 years of work," he says.

In 2022, Maury joined the Adel Partners Chamber of Commerce. He thought a chamber affiliation might be ideal since the business isn't located in town.

"We're not on Main Street. I felt like we needed to connect to our Adel community," he says.

Since joining the Chamber, he appreciates the help he has received. The chamber has been helpful in connecting the business and increasing its visibility, he says.

"It might be easy to forget about us, due to our location in the country," he says.

Maury is involved in the community and donates various items to organizations and events.

"We want to strengthen our visibility in the community," he says.

Wills Family Orchard welcomes thousands of visitor each year. Maury encourages visitors, "Pick up some of your favorite orchard fresh products and view the beautiful fall colors."

Information provided by Adel Partners Chamber of Commerce, 301 S. 10th St., Adel, 515-993-5472.





www.PaulsAAAPestControl.com paulspestcontroliowa@gmail.com

INTRODUCING Nicole Connick Communications & Membership Engagement Coordinator

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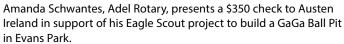
Contact Nicole Connick today for membership details.

chamber@adelpartners.org 515-993-5472 adelpartners.org



#### **OUT & ABOUT**







Adel Rotary supported the Eagle Scout Project of Luke Yanacheak with a \$350 check, presented by President Amanda Schwantes. Luke's project will refurbish the welcome signs at the entrances of Adel and update the logos of community organizations on the signs.



lowa Secretary of Agriculture Mike Naig recognized Autumn Greenlees, Adel, as one of the 16 lowa students whose artwork was selected for inclusion in the 2024-2025 Choose lowa Coloring Calendar during a ceremony at the 2024 lowa State Fair.



Ella Goodrich was the September ADM Kiwanis Student of the Month. Club members Jodi Luellen and Jim Marshall presented her with a certificate and gift card at the Sept. 17 Club meeting at Patrick's Restaurant.



Board member Denise Walter and City of Adel representative Shirley McAdon at the Adel Partners Chamber of Commerce Board meeting on Sept. 18 at Patrick's Restaurant.



Chamber Board Members Kristi Fuller, Julianna Cullen and Jodi Draisey at the Adel Partners Chamber of Commerce Board meeting on Sept. 18 at Patrick's Restaurant.



Chamber President Deb Bengtson, Chamber Communications and Membership Engagement Coordinator Nicole Connick and Board Member Alicia Hadfield at the Adel Partners Chamber of Commerce Board meeting on Sept. 18 at Patrick's Restaurant.



Jesse Woerdehoff and Tim Gootee at the Adel Chamber CHOW Lunch at Faith Lutheran Church on Aug. 15.

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Deb Bengtson and Tom Harmsen at the Adel Chamber CHOW Lunch at Faith Lutheran Church on Aug. 15.

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Rebecca Hillmer and Ann Torbert at the Adel Chamber CHOW Lunch at Faith Lutheran Church on Aug. 15.







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