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A GRANDPA and his grandson

Jolene and I are new to this grandparenting thing. We are only weeks in, but, so far, so good. We had heard how wonderful the experience is from others, but, like most things in life, we didn't fully understand until we began to live it.



Our middle daughter, Samantha, got married a few years ago. She and her husband,

Brady, then moved to Arizona. We missed them, and, thankfully, they missed us, too. As they began to talk about starting a family together, they came to the conclusion that they wanted to be close to family again and were moving back to the area.

We were able to see Samantha through the pregnancy process, and we were at the hospital shortly after their son was born. Holding Callahan in my arms for the first time was amazing, and doing so each time since has been as well. No phone call or video call could ever replace that.

I am greatly looking forward to the years ahead, too. Walking. Talking. Birthday parties. Ball games. And whatever he chooses to be involved in. But what I look forward to the most is the time we can spend together, just the two of us. Playing games at the kitchen table. Working on a project together in the garage. Going on boat rides. And just talking about whatever he wants to talk about.

My grandparents had all died by the time I was 5 years old, but I have a few wonderful memories of my Grandpa Lane. I can still envision him. In bib overalls. Sitting in his recliner. Looking and me and thinking how he could make me laugh. He would ask me if I wanted to see a monkey, and, of course, I always did. So I would jump up on his lap, and he would pull out his pocket watch and turn the shiny side over so I could see my reflection. And we both would giggle. I fell for that one repeatedly.

He also had dentures and would look out of the corner of his eyes to see the amazement on my face when I watched him take them out. He would tell me I could do it, too, if I tried. And then he would chuckle while watching me, his 18th and final grandchild, yank feverishly on my own teeth.

I was fortunate to be able to spend time with my grandpa, albeit not as much as I would have liked. I loved him dearly, and I want to do all I can to be sure my grandson and my future grandchildren will have those same opportunities with me.

This month, we share the stories of grandparents who live nearby their grandchildren and are able to create these types of cherished memories and maybe see a few monkeys, too.

Thanks for reading. ■

SHANE GOODMAN

President and Publisher Big Green Umbrella Media shane@dmcityview.com 515-953-4822, ext. 305





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FEATURE

A bonus to living in Winterset

Eric and Monica Pugh have called Winterset "home" since 1991. Now, 34 years later, they are still proud to call it home. And there is a bonus: Not only do they have all their children still in town as adults, but they live close to all their grandchildren, too.

"When our children became grown, a few of them initially moved away from Winterset," Monica shares. "When our second son decided to start a family, he moved back to Winterset. Eventually, they all moved back here to raise their families. Our oldest has six kids and lives about four blocks from us. Our second has one daughter. Our third isn't married yet and doesn't have children, but he is affectionately known as 'Uncle Gogi' by his nieces and nephews. Our fourth son has three kids and lives three blocks around the corner, and our fifth son has one kiddo and one more on the way. That brings the total to 12."

Monica says she never dreamed that having all her grandkids close by would be her life. Having been a military family for 28 years, and having all sons, she and Eric figured some of their children would build their lives closer to their wives' families, especially given that all but one daughter-in-law are from elsewhere.

"Our kids decided to raise their families in Winterset because it's a great place to live and because they wanted their kids to be around grandparents since they didn't have that themselves," Monica explains.

Eric adds, "This is my dream. I never thought they'd all stay here. I appreciate the daily interaction."

All their grandkids spend a lot of time with Monica and Eric, known as Grammy and Grampy.

"The fun part is that the door is always revolving with one kid or another. We're really blessed to have them so close by," Monica shares. "The grandkids are growing up as sibling-cousins because they see each other a lot. I work full-time in Norwalk now, so I miss out on a few things. However, since Eric is retired, he gets a second chance to do all the things that I was doing with our kids when he was military and working full-time."

The couple tries to make it to as many games and activities as they can for their grandkids but keep it real, knowing they can't get to all of them.

"Going to the grandkids' activities allows us to reconnect with other grandparents who were around when our boys were growing up,"



Chris and Kelli Fairholm live close to their grandkids and often see them a few times a week,

"The fun part is that the door is always revolving with one kid or another. We're really blessed to have them so close by. The grandkids are growing up as sibling-cousins because they see each other a lot."

- Monica Pugh

Eric says.

They also enjoy having the grandkids come over to swim in their pool. Because the ages of their grandkids range from 11 to 6 months, the bulk of time they share just happens to be at home where they purposely make it a comfortable place for the grandkids. Most of the kids are young, so they just enjoy sharing things like toys that once belonged to their dads and visiting the "up-up" room — the halfstory room where the toys are kept, where they play together and where they occasionally do crafts and make memories.

Short jaunts is all it takes

It is often said by many grandparents that being close to their grandchildren is the absolute best. Chris and Kelli Fairholm agree. They have three grandchildren who live about 2 miles away from them and two more grandchildren who live in Adel. The Fairholms live near the school and get to see the local Winterset kids frequently. Adel isn't a great distance, and they get to see those two frequently as well.

"We've always lived within a half hour to 45 minutes from our grandkids. We've never been

FEATURE

so far that we couldn't get to them soon," Kelli shares. "They only lived farther away in Mt. Ayr when a couple of them were babies, but, even then, we'd get them over the weekend when our daughter would travel to Des Moines for work."

Kelli says they see their grandkids every other day, if not more.

"There's a 5-year-old who dances competitively, and we travel to watch," she shares. "Another is 7, and she competitively cheerleads, and we go to watch her, too. We try to hit the basketball games of our 9-yearold grandson, and the 8-year-old wrestler in Adel who also swims on a team in Waukee."

In the warmer months, the Fairholms like having their grandkids come over to swim in their pool.

"The pool is the best thing we ever did," Chris says. "Honestly, they swim here, so we don't use the Winterset pool often. They also like to ride bikes, so I take them on rides around the school."

Chris and Kelli say they treat their grandkids like they did their own children. They call Kelli "Nanni," and they call Chris "Pops." Kelli shares that the grandkids are at their home quite often.

"I'm not one to want to send them home," she relates. "We love to take them to the park in the summertime, and sometimes we go to the movie theater."

The group has made an annual tradition of going to the parade the day after Thanksgiving, and they like going to the Covered Bridge Festival together.

"All of them like to go to Montross, the pharmacy, and sit at the counter to eat lunch," Kelli says. "We did that as kids, and we like taking them to do the things we did."

The family also enjoys cheering on the Cyclones, Kansas City Chiefs and I-Cubs together.

Not only do Chris and Kelli's grandkids get to spend a lot of time with them, but the kids get to spend time with Chris' mother, their greatgrandma, as well.

"The kids walk to her house after school, and we pick them up there. She's 84 years old," Kelli says.

Chris says living close to their grandkids allows them to be involved and see the things they do.

"It also helps us to see how other kids are related to people we knew when we went to school or when our kids did," he says, "It brings the big world back in again."

Kelli adds that having their grandkids around keeps them young because it keeps them busy.

"It also helps with scheduling events with the family because we're close by," she says. "They get to be part of our everyday just like our kids were."

Now it's time for the great-grandkids

Tom and Wanda Hagen have spent the last 50 years in the Winterset area raising their family. They count themselves blessed to have raised their family in the area and exponentially blessed to also be near their grandkids and great-grandkids.

"We have five grandkids and two bonus grandkids," Wanda shares. "Out of the five, three are married, so we also have grandsons-in-law, too. We also have two great-grandkids with a third one on the way."

When the Hagens' grandchildren were growing up, they lived within an 80-minute drive of them. They were able to see the grandkids weekly before they were school age because their parents would drop them off



Not only have Tom and Wanda Hagen been close to their grandchildren while they were growing up, now they are close to their great-grandkids.

on their way from Afton to Des Moines for work and pick them up on their return home. Now, they get to enjoy the same experience with their Afton great-grandkids.

"Our five grandkids loved having cousin weekends when they all five were here," Wanda shares. "In the summer, we have a pool set up, as well as a trampoline, that they all enjoyed."

Wanda and Tom remember when Van and Bonnie of WHO Radio used to plan things to do between 5 a.m. and 9 a.m.

"At that time, Tom was still working, so we would do the 5 a.m. stuff so he could participate, too," Wanda recalls.

Tom adds, "I remember they did a 'Desserted Island' at Raccoon River, and we ate a lot of desserts early in the morning."

They also recall enjoying a Corndog Chomp at the State Fair with their grandkids, as well as visiting Winterset City Park.

"We're pretty fortunate that our kids didn't live far away, and we got to see our grandkids so often, and now our great-grandkids," Tom says.

The great-grandkids, Della and Dutton, are only 3 and 2 years old, so the adventures with them haven't strayed far from the Hagens' home yet.

"When we get Della and Dutton on Mondays and sometimes Thursdays, they help Tom with the pet chores like feeding the dogs, cats and birds. Della also helps Tom take the dog on walks in the afternoon," Wanda shares. "Tom has built a table and chairs from the stumps for the two of them to stop along their walks."

The Hagens spend a lot of time reading books, coloring, doing workbooks, puzzles and blocks with their great-grandkids, just like they did with their grandkids.

"One of the biggest benefits I feel we have with living near our grandchildren is the fact that they know us, and we know them so well," Wanda states. "They don't have to adjust to us each time they see us because they see us so often."

"We had them enough that we got to see each of their unique personalities from early on," Tom says. "We'd know what they liked, too, when they were here and could work toward doing those things. I love my role as a grandpa and great-grandpa."

The couple, who are 74 and 73, enjoy the fact that they are younger great-grandparents and can still enjoy being active with their youngest family members.

By Lindsey Giardino

MEET Sophia Volk

Teacher turned counselor supports mental health.



Sophia Volk, pictured with her husband, Carson Katich, and their pets, decided to become a school counselor after seeing the need for mental health support for students while she was teaching.

Sophia Volk began her career in education as an eighth-grade English/ language arts teacher in Des Moines Public Schools.

"But when I noticed the need for mental health services and how positive mental health helps education, I knew I needed to enter into school counseling and provide support where I can do so," she shares.

Determined to make a difference, she returned to her alma mater, Grand View University, to earn her master's degree. During this time, her aunt-in-law, Kathy Erickson, the high school counselor in Winterset, told her about a job opening at Winterset Junior High.

"I was still a teacher and did not think I was going to get the job, but I was interested in being in a small town again," Volk says.

She was pleasantly surprised to be offered the position.

This year marks Volk's first as a school counselor — and her first at Winterset Junior High. Although she's new to town, Volk grew up in nearby Van Meter, so Frostee's was a favorite childhood stop.

For Volk, the most rewarding part of her new role is building connections with students.

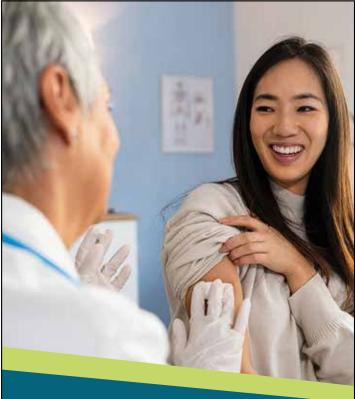
"I try my best to be a bright spot in their day and really enjoy learning their personalities and getting to see them grow," she says.

As the school year progresses, Volk looks forward to strengthening relationships with her students and seeing how they grow over the summer and into the next school year.

"Working in a mental health field is tough — some people take it seriously and others do not," Volk says. "I think trying to navigate my way through the mental health stigma is the most challenging (part of the job) and trying to ensure students understand how important it is to take care of themselves physically and mentally."

Yet the strong relationships she's built show that Volk is thriving in

Outside of work, Volk enjoys spending time with her husband, Carson Katich, and their many four-legged friends. She's an avid reader, having logged 100 books last year, and is passionate about caring for animals and the environment. She also plays volleyball and spent five years coaching for PowerPlex in Waukee.



HPV can cause **6 types of cancers**

Getting the HPV vaccine is one of the best ways to prevent these cancers.

The CDC recommends the HPV vaccine for children as young as 9 and for people up to age 26 if not vaccinated when younger.

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Aging is a natural process that affects every part of the body, including hair. As people grow older, their hair undergoes significant changes in texture, color, density and growth rate.

One of the most noticeable effects of aging is graying. This causes the hair to be wiry, coarser and frizzy at times. This can be easily managed with color and/or certain products.

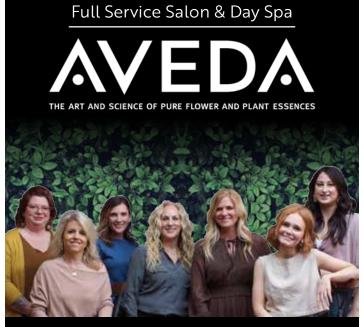


Another common change is hair thinning or loss. Hair follicles shrink over time, producing finer, shorter hairs or ceasing production altogether. This process is often more pronounced in men, causing receding hairlines or bald spots. In women, it creates all over thinning and lackluster growth. Hormonal changes, particularly a decrease in estrogen and progesterone levels during menopause, exacerbate this effect in women. Thickening shampoos and products often help with this.

Aging also affects hair texture and quality. Hair becomes drier, more brittle, and less elastic due to reduced sebum production and a decrease in protein content. This makes hair more prone to breakage and split ends. Additionally, the growth cycle of hair slows, resulting in longer intervals between shedding and regrowth.

While aging brings inevitable changes to hair, proper care can help maintain its health and appearance to make you feel and look your best.

Information provided by Annie Wiseman, owner of Salon 107 and a licensed cosmetologist with 25 years of experience. 107 John Wayne Drive, Winterset, 515-462-4247, salon107style@gmail.com.





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HEALTH

By Dr. Amanda Queck

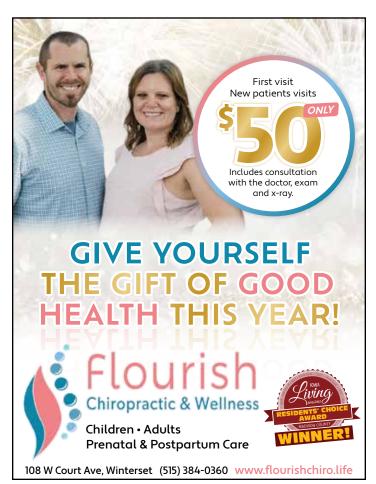
THE SIMPLICITY of a healthy nervous system

One common trend I notice as I interact with people about their health is this mindset that we have to "do more." We have to see it, or taste it, or feel it in order to believe it. As a result, we end up spending so much time and energy on the latest fad diet - or taking so many pills we lose track of what we are even putting into our bodies - that we fall away from the simplicity of simply being healthy. Don't get me wrong, I'm guilty as charged. I crave



that "quick fix" satisfaction that everyone else does. But one thing I love about the chiropractic philosophy is that it is rooted on a foundation of simplicity. Our bodies are designed to heal and recover on their own through our nervous system. When there is nothing disrupting our nervous system, our bodies can genuinely thrive. You do not need to start every single fad wellness hack out there in order to be healthy. You simply need a nervous system that functions. The way we achieve an optimal functioning nervous system will look different for everyone, but it is the foundation of what it takes to live a healthy life. So, before you order that next pink drink or start that new vitamin pack, take a look at where you are now, and go back to the basics. Move well, move often and enjoy the simplicity of a healthy nervous system.

Information provided by Dr. Amanda Queck, D.C. Flourish Chiropractic & Wellness, 108 W. Court Ave., Winterset, 515-384-0360, www.flourishchiro.life.



REAL ESTATE By Jennifer Stover

WHAT'S out in 2025

Last month, we discussed what's in for home trends. This month, we'll discuss what's out for 2025 home trends.

All white interiors: All white interiors are beautiful when done well, but they're losing their appeal due to their high maintenance nature. Neutral palettes with cream whites, taupes and greiges will replace stark whites. Natural wood tones and layered textiles make spaces feel more dynamic and approachable.



Open shelving overload: For the last several years, open shelving has been loved for its airy, curated aesthetic, but many people find the pressure to keep it perfectly styled exhausting. Closed cabinetry is becoming more prevalent for its practicality.

Accent walls: Accent walls were once a popular way to add a pop of color or texture to a room, but the overuse has made it feel dated. Instead of a single accent, 2025 brings more immersive color experience, where all walls, trim and ceilings are the same color for a rich, enveloping feeling.

Word wall art: This may be a trend to avoid all together, but if you really love it, try wall art that has aesthetic and modern fonts.

White subway tile: It's predictable and basic. Yes, it's classic, but they can be a little boring and overly done. If you really like it, try laying it vertically for a trendy, fresh look. Also opt for a matte or textured version.

Information provided by Jennifer Stover, 515-480-3389, Madison County Realty, 65 W. Jefferson St., Winterset, jenniferstover@madisoncountyrealty.com. Licensed in Iowa.

AUTOMOTIVE By Dawn Lauer **WINTER** driving woes

As temperatures drop below freezing, you can expect that to have an impact on your vehicle. No one wants to head out on a cold winter morning only to find the tire pressure light is on or, worse yet, the vehicle won't start. Here are a few things to look out for.

- Low tire pressure: Did you know your tire pressure can decrease 1-2 pounds of pressure for every 10 degrees the temperature drops? It is important to keep your tires within the recommended PSI to maintain traction, handling and durability. Check pressure often during
- the winter months. • Dead battery: Winter is especially hard on batteries. If your car won't start in the extreme cold, one of the most likely problems is that the battery is dead. Luckily, the fix is sometimes just getting a jump. But to avoid a dead battery altogether, the Car Care Council suggests keeping
- its connections clean, tight and free of corrosion. It also recommends replacing batteries that are more than three years old.
- Poor windshield wipers: Sub-freezing temperatures can cause the rubber on windshield wiper blades to become brittle, which means it could tear or crack. The Car Care Council says to consider buying winter wiper blades made for harsher climates, but you could also just make sure the ones you have are not too old and worn.

Information provided by Dawn Lauer, marketing specialist, Quality Car Care, 1012 N. 10th St., Winterset, 515-462-1035. Sources: www.caranddriver.com/ news/a14762411/how-severe-cold-affects-your-car-and-what-to-do-about-it/e.





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COVERED Bridge Quilters do 'sew much'

Thousands of guilts made over the years for NICUs.

A group of quilters in Winterset is living proof that, little by little, big things can be accomplished.



"Our guild makes baby quilts for the NICUs

(neonatal intensive care units) in Des Moines. The family gets to choose a baby quilt, which is then used to cover the isolettes to shield the sensitive eyes of the premature babies," Sandy Lane, president of the Covered Bridge Quilters, explains. "And when they go home, they get to take the quilt home with them."

Lane herself has been part of the effort for years, and she recalls the first time that she realized how much the quilts are appreciated.

"When I first started making them, I wondered if what I was doing was really making a difference, and then, after about four years, I got my first "thank you" card addressed to me personally, and it just melted my heart and made me cry," Lane says.

Although the baby quilts are relatively small (usually 36 inches by 40 inches or 40 inches by 40 inches) there is still a lot of labor involved.



Last summer, the Covered Bridge Quilters recognized Luella Fairholm for spearheading the baby quilts project.

"The hardest part is cutting all the little pieces," Lane says.

That hard work has paid off for literally thousands of families over the decades that the group has existed.

"It's been going for about 30 years," Lane says. "To date, we've made almost 13,500 baby quilts. For a while, we were making baby quilts for the police officers to put in their cruisers, but then they decided they didn't need them."

The Covered Bridge Quilters hold an annual "garage sale" of donated items to help raise funds for their project.

"We use the proceeds from that sale to buy the batting, because that stuff is kind of expensive, and some fabric for the tops," Lane says.

The group is actively welcoming new members, regardless of anyone's level of quilting experience. The group's Facebook page is the best resource for seeing examples of their handiwork and finding out about upcoming events. According to the Facebook page, "We welcome all levels of quilters, from the novice to the advanced. We pride ourselves on sharing our quilting information, support and knowledge with others and in the friendships we have made. We also support a variety of charities with our quilts."

Currently, the group includes 37 members, and one of those members is Julie Hathaway, who serves as secretary of the group and is Lane's daughter. She says the group meets monthly to handle guild business and for a practical reason as well.

"We meet on the third Monday of each month. We do all-day sews on the day of our meeting," Hathaway says. "Sometimes it's more fun to sew in a group, and they'll help you learn things." ■

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HOW TO keep pipes from freezing and how to fix them

Q: What can homeowners do to prevent pipes from freezing?

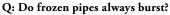
A: Two things: leave your faucets dripping and open interior room and cabinet doors.

Turns out the old adage "leave your faucet dripping" when severe cold weather hits has some truth to it.

When pipes freeze and break, it's usually not from the pressure of the ice. In most cases, it's the

ice expanding inside the pipe and blocking the remaining water. Then, water pressure may build to the point of the pipe splitting. If you give even a little bit of that water a place to go, you may be able to reduce your chances of your pipes freezing and bursting.

Second, leave the doors to interior rooms and cabinets open (vanities, sinks, etc.). This promotes warm airflow to areas of your home that would normally be much colder. Even rooms that don't have pipes can help warm air circulation.



A: Not always, but there is the potential of bursting.

If you're able to turn off the water supply quickly, you may be able to avoid a split pipe. However, be cautious about turning your water back on. There may be other frozen sections of your plumbing that you can't see.

If you decide to turn your water back on, and there are other frozen areas, you may find yourself with far more damage than you started with.

Q: How can homeowners fix a frozen pipe?

A: The best advice we can safely give is to immediately turn off the water supply to your house and contact a professional.

Now, before you roll your eyes, let us explain.

Yes, you've probably heard about people thawing pipes themselves, but there's actually a big risk in that. You may have found one or two areas that froze, but there may be others. When you thaw just the spots you can see and turn your water back on, you may very well be rushing water to other frozen or even burst pipes you didn't know about. This can lead to water flowing into your house from several breaks in your plumbing system, which is what we call a recipe for disaster.

Q: Does my homeowners insurance cover damage from frozen

A: It does. Your policy covers damage to the pipe(s) caused by freezing, and it may cover water damage that results from water escaping from the damaged pipe. Keep in mind that your policy may require your pipes be drained and/or heat maintained in your home for coverage to apply.

(Please note: There are specific policy provisions that affect this coverage for vacant homes and homes under construction.)

Information provided by Eric Johnson, IFG Insurance, 224 E. Highway 92, Suite B, Winterset, 515-462-4553.

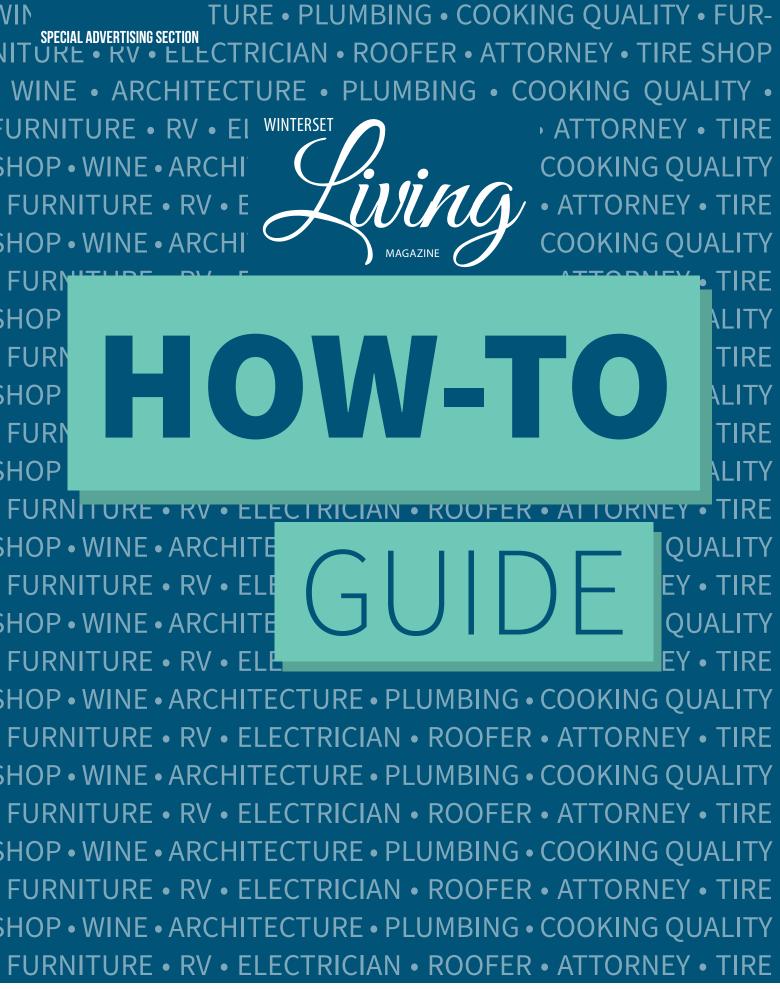




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HOW TO CHOOSE A ROOFER

Notice a leak when it rains? Or perhaps you've seen a stray shingle on the ground near your home. Stepping back to inspect your roof, you might notice even more damage or erosion. If even just one of these issues is true — or maybe you just want to update and improve the look of your home — it's time to hire a professional roofer for your home's first line of defense against the elements. Putting a new roof on your home can significantly increase its value. So, it is essential that you pick the right contractor to do this job.

Your first step in finding a reliable roofer is to ask your family, friends and neighbors if they have recommendations or referrals from work they have had done. You can also look on the internet for roofing contractors in your area. Some websites offer lists of professionals, along with reviews of their work. Personal recommendations will give you the best information. Be sure to focus on the quality of work as well as the cleanup

process. You don't want scraps of shingles and nails left over after the contractors have gone home. Don't hire professionals who leave debris after they are gone.

Pick someone you connect with and trust. Some contractors travel the country looking for work. If you hire one of them, they may not be able to provide realistic guarantees for their work. After all, they may be on the other side of the country if you begin to experience problems with their work.

Once you have contact information for several roofing contractors, call them. Inquire about the company's background and how long they have been in business. Generally, a good roofer should offer a material and workmanship warranty. Be sure to ask questions about time frames and estimates. You should always get a written estimate before proceeding with any work.

Communicating with the contractor

will let them know that you will be taking a hands-on approach to your project. Find out if the roofer's product recommends what they will do if they find damaged decking and when they might be available to start. You should also ask about the warranty and whether you can have it confirmed in writing.

Every professional who works on your property should be licensed and insured. Insurance is particularly important for roofing contractors. They should be able to cover any damages they might cause to your property. It is also essential that workers are covered under their insurance as well, in the event someone is injured during the job.

Before work commences, you should receive a written contract from the roofer. Read it over carefully. It will state the type of materials to be used, what the work will entail and the final cost. Following these tips will help you find the best roofing contractor in your community. ■



HOW TO CHOOSE THE BEST AUTO MECHANIC

When your car breaks down or requires maintenance, finding a reliable auto mechanic is crucial to ensuring your vehicle's longevity and your safety on the road. With so many options available, it can be overwhelming to choose the right mechanic. Here are some important factors to consider when selecting the best auto mechanic for your needs.

1. CHECK FOR CERTIFICATIONS AND QUALIFICATIONS

One of the first things to look for in a mechanic is certification. In the U.S., the National Institute for Automotive Service Excellence (ASE) offers certification to auto technicians who pass rigorous exams. ASE-certified mechanics have demonstrated knowledge in specific areas of automotive repair, such as brakes, electrical systems or engine repair. Always ask if the mechanic is ASE-certified or if the shop has certified technicians.

2. LOOK FOR EXPERIENCE, SPECIALIZATION

Experience matters when it comes to auto repairs, especially for complex issues. A mechanic with years of hands-on experience is likely to have seen a wide range of problems and can handle more intricate repairs. It's also important to consider whether the mechanic specializes in your vehicle type. If you own a luxury car or a foreign model, look for a shop with expertise in those brands, as they may require specialized knowledge or equipment.

3. READ REVIEWS AND ASK FOR RECOMMENDATIONS

Word of mouth is invaluable when searching for a trustworthy mechanic. Ask family, friends and colleagues for recommendations. Online reviews on sites like Google, Yelp or the Better Business Bureau can also provide insights into a shop's reputation. Look for mechanics with a history of honesty, fair pricing and high-quality service. Avoid shops with frequent complaints about poor customer service or subpar work.

4. EVALUATE CUSTOMER SERVICE

The quality of customer service can give you a good indication of the shop's overall professionalism. A reputable mechanic should communicate clearly, offer detailed explanations of the work required, and provide accurate estimates. Avoid mechanics who pressure you into repairs you don't need or who aren't willing to take the time to explain issues.

5. GET MULTIPLE QUOTES

Before committing to a repair, it's a good idea to get quotes from several shops. This allows you to compare pricing, understand what's included in the estimate, and identify any inconsistencies or red flags. While cost shouldn't be the sole factor, it's important to ensure you're getting a fair price for the work.

By following these steps, you can confidently choose an auto mechanic who will keep your vehicle running smoothly and provide trustworthy, quality service.





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HOW TO CHOOSE A REAL ESTATE AGENT

Take the time to do some research; avoid the easy route of just calling the agent on the sign. It's important you find the right agent for you. Experience and reputation are priceless. Your real estate agent can make all the difference between a smooth, successful transaction and a stressful, costly ordeal. You are trusting this individual with one of your biggest assets or purchases. Find the agent that matches your personality and will deliver on your needs.

You want an agent who listens to understand. You want them to know their stuff.

Based on your real estate needs, your real estate agent of choice will handle everything

- · Making the time to get to know you, your personality, your objectives.
- Helping you continually identify and tour homes that match your requirements such as pricing, features, style, location, etc.
 - · Scheduling your showings.
- Marketing and advertising on your behalf.

- Paperwork. There are a lot of documents involved in buying or selling a home. Your agent should know what you need, should know the deadlines for each form and should adhere to real estate guidelines that they should be well educated on.
- Negotiations. They will first and foremost be your advocate should situations become tricky or challenging.
- A good real estate agent should readily perform your market analysis to advise you on an amount to list for or advise you on an amount to offer and how to make your offer more attractive to the seller.
- Real estate agents stay in the know of mortgage lenders and can offer suggestions as to lenders in your area or lenders who can meet your mortgage needs.
- They should be able to clearly and effectively communicate information in a manner easily understandable to you. A good real estate agent is one who encourages and welcomes any questions you may have.
- · Should regularly keep you informed through their expert organization skills.

· Most importantly, your real estate agent acts as your coach. They should understand and empathize with your concerns, support your decisions, advise you on next steps and assist with/or negotiate on your behalf should you encounter challenges along the

HOW DO YOU FIND THE RIGHT REAL ESTATE AGENT?

- Ask your friends or family for recommendations.
- · Look for signs of professionalism, volunteerism, etc. Good agents stand out in your community by conducting themselves well, being on time and being available as
- · Interview the agents you are considering, be transparent with them, let them know up front what your expectations are to determine if they are the right fit for you.
- A good real estate agent should strive to maintain their relationship with you. They should want to go the extra mile to make your experience easy, satisfying and positive.



HOW TO HIRE THE BEST TOW TRUCK SERVICE

When you're stranded on the side of the road, whether due to an accident, breakdown or flat tire, the last thing you want is to be stuck waiting for a tow truck that doesn't show up on time or damages your vehicle. To ensure you receive reliable, professional assistance, it's essential to hire the best tow truck service. Here are some key factors to consider when choosing the right service for your needs.

1. REPUTATION AND REVIEWS

The first step in finding a trustworthy tow truck service is to check its reputation. Look for online reviews and ratings from previous customers. Websites like Google, Yelp and Facebook can give you valuable insights into the service quality, timeliness and customer care. Positive reviews often indicate that the company is reliable, while consistent negative feedback can be a red flag.

Additionally, ask for recommendations from friends, family or your insurance provider. Word-of-mouth referrals can help you identify reputable services in your area.

2.24/7 AVAILABILITY

Emergencies don't happen on a schedule, so it's important to choose a towing service that operates 24/7. Whether you're dealing with a flat tire in the middle of the night or a breakdown on a weekend, a reliable towing service should be available at all hours. Be sure to confirm the service's availability before you need it to avoid unnecessary stress in an emergency situation.

3. RESPONSE TIME

Response time is critical when hiring a tow truck service. A company that promises a quick arrival can help reduce your stress and get you back on the road faster. Some companies provide an estimated time of arrival (ETA), so ask upfront what to expect. A good tow truck service will give you an accurate ETA and communicate any delays if they arise.

4. RANGE OF SERVICES

Tow truck services vary in what they offer. While some specialize in towing, others may offer additional services like roadside assistance, fuel delivery or tire changes. Depending on your needs, choose a service that provides comprehensive help, including the ability to handle different types of vehicles, from motorcycles to larger trucks.

5. INSURANCE AND LICENSING

Ensure that the tow truck service you hire is fully licensed, insured and bonded. Insurance coverage protects both you and your vehicle in case of accidents or damage during towing. Ask for proof of insurance and verify that they are properly licensed to operate in your area.

6. TRANSPARENT PRICING

Before agreeing to a tow, ask for a clear, upfront estimate of the cost. Avoid companies that give vague pricing or charge excessive fees. A trustworthy tow truck service will be transparent about its rates, including any additional charges for mileage, after-hours service or special handling needs.



HOW TO ACCESS PREVENTIVE HEALTH SERVICES

Preventive health services are crucial for maintaining good health and catching potential issues early. Here is a comprehensive guide on how to access and make the most of these services:

UNDERSTAND YOUR COVERAGE

Most health insurance plans, including private insurance, Medicaid and Medicare, cover a wide range of preventive services at no additional cost to you. These typically include:

- Annual wellness visits
- · Blood pressure, diabetes and cholesterol screenings
- · Cancer screenings (e.g., mammograms, colonoscopies)
 - Vaccinations
- · Counseling for issues like smoking cessation and weight management

Review your insurance policy or contact your provider to understand your specific coverage.

ACCESSING PREVENTIVE CARE

 Schedule an appointment: Contact your primary care physician to discuss which

preventive services are right for you based on your age, gender and health history.

- Use your insurance network: To avoid unexpected costs, be sure to visit in-network providers. Your insurance company's website usually has a provider directory.
- Explore community resources: If you are uninsured or underinsured, local health departments and community health centers often provide free or low-cost preventive
- Check for specific programs: Look for free screening programs for diseases like breast and cervical cancer, often offered by state health departments or non-profit organizations.

MAKING THE MOST OF PREVENTIVE **SERVICES**

- Be proactive: Don't wait for symptoms to appear. Regular check-ups can detect issues before they become serious.
- Prepare for your visit: Make a list of questions or concerns to discuss with your healthcare provider. Bring your medical history and any medications you are taking.

- Take advantage of workplace wellness programs: Many employers offer wellness programs that include preventive services like health screenings or flu shot clinics.
- Follow through on recommendations: If your provider recommends lifestyle changes or follow-up tests, be sure to act on this advice.

FOR THOSE WITHOUT INSURANCE

If you are uninsured, explore these options:

- Check your eligibility for Medicaid or Medicare
- Enroll children in the Children's Health Insurance Program (CHIP)
- Consider plans through the Health Insurance Marketplace
- Look into sliding-scale fee clinics Remember, preventive care is a crucial investment in your long-term health. By taking advantage of these services, you can work toward a healthier future and potentially avoid more serious health issues down the line. Don't hesitate to reach out to healthcare providers or community

resources for guidance on accessing the

preventive care you need.

Your Trusted Partner In Preventative Health

Get the care you need to stay healthy & active. Schedule your appointment today!

- **∅** Family Medicine
- **⊘** Women's Health
- **∅** Same-Day Care
- Minor Illness / Injuries
- **⊘** Annual Wellness Exams
- **Well-Child Visits**
- **∅** Immunizations
- **⊘** Preventative Care
- **⊘** Chronic Care



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Earlham Medical Clinic 125 W 1st St. Earlham, IA 50072 (515) 758-2907

HOW TO CHOOSE A FINANCIAL ADVISOR

It's vital you feel confident in your advisor's qualifications, so consider these steps when sifting through the information you've collected to find the best financial advisor for you.

1. DECIDE WHICH SERVICES YOU NEED.

Not every advisor offers or focuses on the same services, so understanding what you need — and what you don't — can help you quickly narrow the field. The services you need will change over time, so choose an advisor who can evolve with you.

- 2. CHECK BACKGROUNDS. Online tool, sponsored by FINRA (Financial Industry Regulatory Authority), lets you search certifications and registrations. This tool will also let you know about any complaints or arbitrations involving the advisor.
- 3. CHECK FOR FINANCIAL ADVISOR
 CREDENTIALS. Many financial advisors have
 additional credentials, such as Certified
 Financial Planner (CFP), Accredited Asset
 Management Specialist (AAMS), Chartered
 Retirement Planning Counselor (CRPC),
 Chartered Financial Consultant (ChFC), and

state insurance licenses.

4. RESEARCH FINANCIAL ADVISOR FEES.

Financial advisors have a variety of fee structures. No one structure is "better" than another, but it's important to understand how your financial advisor is compensated.

- Commission-based: You pay each time a transaction takes place
- Fee-based: You make an annual payment equal to a percentage of the assets you have in management
- Fee-only: You pay a set hourly fee for their services

5. CREATE A LIST OF QUESTIONS TO ASK

- What services do they offer? Estate planning strategies, wealth strategies, and education savings strategies are all examples of investment services.
- What investment products do they offer? Planning your investments is a service; the investments themselves are products. Investment products might include specific accounts, stocks, bonds, CDs, mutual funds, exchange-traded funds, insurance and annuities.

• How do they work with their clients? Understand how often they communicate, who else on their staff might be involved in your account, and how hands-on they are in account management.

Relational questions can help ensure you and an advisor align on a mutual investing approach:

- When you imagine your ideal financial future, what's important to you? Write down your most meaningful financial goals and ask potential advisors how they would help you achieve them.
- What traits would make you confident in an advisor's guidance? Consider their level of training, years of experience, or their particular investment philosophy.

The success of your relationship with your financial advisor comes down to trust and communication. The best advisor will explain your options clearly and welcome your questions.

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Whitney Messerschmitt CFP°

Financial Advisor 119 W Court Ave Winterset, IA 50273 515-468-6200

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.



HOW TO CHOOSE THE BEST INSURANCE AGENT

Selecting the right insurance agent is a crucial step in ensuring that you get the best coverage at the right price. An insurance agent isn't just someone who sells you a policy; they are your guide through the complex world of insurance. Here's how to choose the best one for your needs.

1. ASSESS EXPERIENCE AND EXPERTISE

Insurance policies can be complex, so it's important to choose an agent who has a solid understanding of the industry and the specific type of insurance you need. Look for agents who have years of experience, preferably with a history of working with clients in your area. They should be able to explain policy details clearly and provide guidance on how different policies work together.

2. CHECK FOR LICENSING AND CERTIFICATIONS

Make sure the agent is properly licensed in your state. Insurance agents must hold a valid license to sell policies, and you can easily verify this information online through your state's department of insurance. Additionally, look for agents with certifications like the Certified Insurance Counselor (CIC) or Chartered Life Underwriter (CLU), which demonstrate a higher level of professionalism and commitment to the field.

3. EVALUATE COMMUNICATION AND RESPONSIVENESS

An insurance agent should be easy to reach and quick to respond to your questions or concerns. If they're difficult to get in touch with or fail to follow up on inquiries, that could be a red flag. During your initial interaction, assess their ability to listen to your needs and explain things in a way you can understand. Clear, transparent communication is key to building a trusting relationship.

4. COMPARE MULTIPLE AGENTS

Don't settle for the first agent you meet. It's worth speaking with a few different professionals to get a sense of their knowledge, service style and pricing. Ask for quotes from each and compare not just the prices but the coverage options and customer service promises. A good agent will make you feel comfortable with your choices and provide insight into how to save on premiums without compromising coverage.

5. READ REVIEWS AND ASK FOR REFERRALS

Online reviews can give you an idea of how other clients feel about the agent. Additionally, ask friends, family or colleagues for referrals. A trusted recommendation can go a long way in finding an agent who is reliable and effective.

6. TRUST YOUR INSTINCTS

Finally, trust your gut. If you feel like an agent isn't a good fit, whether due to their attitude, level of professionalism, or approach to selling, it's OK to move on. You want an agent who works in your best interest and helps you feel secure about your insurance choices.

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2025 financial landscape

With 2024 coming to a close, I want to share my thoughts on America's current fiscal policy, geopolitical elements, and other factors that may help shape 2025's financial landscape. This transition period offers both challenges and opportunities for investors — and we're here to help.



Fiscal policy

Many provisions of the 2017 Tax Cuts and Jobs Act were set to expire in 2025, but it's possible some of those provisions may get extended due to the election's outcome. So, remain proactive, especially with estate strategies, but expect some updates as 2025 progresses. Reducing the corporate tax rate appears most likely among the discussed tax reforms. Whether these measures will successfully pass through Congress remains to be seen.1

Monetary policy

When discussing monetary policy, all eyes shift to the Fed and what it will do with interest rates. At its December meeting, the Fed cut rates but indicated it may make fewer adjustments in 2025. The anticipated changes under the new administration will most likely leave the current trajectory of economic and monetary policy unchanged over the next few years.2

Geopolitical factors

The global landscape remains fraught with uncertainty due to continuing conflicts, governance transitions, and economic debates. These factors keep the global stage unpredictable, underscoring the importance of vigilance in considering how they might impact both international and domestic investments.3

Bitcoin

In December 2024, Bitcoin catapulted above \$100,000 for the first time, a milestone hailed even by skeptics as a coming-ofage for digital assets. There's little doubt that cryptocurrency is here to stay and will continue to evolve, given its ability to facilitate decentralized transactions in an increasingly digital world. However, while its potential for future widespread adoption presents exciting opportunities, it's important to be mindful of its inherent volatility and the risks it carries.⁴

As these factors continue to take shape, we're here to help. Please don't hesitate to contact us if you have any questions or just want to chat about what else 2025 may hold. 1. Russellinvestments.com, December 4, 2024. "An investor's guide to potential U.S. policy changes in 2025." 2. Goldmansachs.com, 2024. "The US economy is poised to beat expectations in 2025." 3. Invesco.com, December 17, 2024. "Fiscal conservatism and other global economic themes for 2025" 4. Reuters.com, December 5, 2024. "Bitcoin storms above \$100,000 as Trump 2.0 fuels crypto euphoria." This material was developed and produced by FMG Suite to provide information on a topic that may be of interest. FMG Suite is not affiliated with the named broker-dealer, state- or SEC-registered investment advisory







FIBER coming to rural Madison County

Fast and reliable internet will soon be available to underserved and unserved Iowans. Panora Fiber, an independent communications company located in Panora and Guthrie Center, that provides internet, TV and voice services to the surrounding areas, finished its Bagley fiber build in 2024, and service installations have begun for new customers from the rural Linden to Redfield fiber build. In spring 2025, construction will start in rural Redfield to Adel/Earlham, and, in summer 2025, in rural Madison County.

"There are now limited internet options in these rural areas. In some places, including wooded and hilly sections, the internet service is not very good," Panora Fiber General Manager Andy Randol said. "Residents deserve fiber optic internet, and Panora Fiber can't wait to bring it to them. As we complete segments of the construction in 2025, we hope to begin service installations in phases, barring major weather issues or other disruptions."

New Panora Fiber customers will be able to select from Fiber Internet+ plans ranging from 200 Mbps to 2 Gig (2,000 Mbps) all providing unmatched reliability and the best connections for streaming, gaming, work from home and more.

The fiber builds in rural Redfield to Adel/Earlham and rural Madison County are partially funded by an award from the State of Iowa's Empower Rural Iowa Broadband Grant Program, which helps bring ultra-fast internet to underserved and unserved areas. By the end of the project, Panora Fiber will have installed hundreds of miles of fiber optic cables and extended network connections to roughly 1,000 locations in Dallas and Madison counties.

"It's important to note that this award won't cover all of our fiber build expenses. Panora Fiber has a lot of skin in the game," Randol said.

Residents of rural Redfield to Adel/ Earlham or rural Madison County can visit panorafiber.com/fiber-build for details. Completion of forms is the initial step in the process and provides Panora Fiber with the contact information required to move toward service installation. Those interested can also call 641-755-2424 to learn more about service availability.

"Due to rising construction costs, Panora Fiber will only do fiber drops in 2025 to households that have filled out an Application for Service Form with us and committed to becoming one of our internet customers," Randol said. "There's no charge to customers for these fiber drops."

To introduce fiber internet service to residents in these fiber build areas, Panora Fiber staff members will be going door to door in selected sections prior to construction. ■



EVENTS IN THE AREA

Be sure to check for cancelations

Upcoming in the April issue of Winterset Living magazine:

Foreign Exchange Students: Have you hosted a foreign exchange student in the past or are hosting one this year? Tell us about sharing your home and culture with a student from abroad and what you learned from the experience. Email tammy@iowalivingmagazines.com to be included in the April issue.

Wild Game Feed

Saturday, Feb. 15 Jackson Building, Madison **County Fairgrounds**

Madison County Sportsmen's Club is hosting a Wild Game Feed. Doors open at 4:30 p.m., serving at 5 p.m., and prize drawing starting at 6 p.m. Try various wild game delicacies with sides. Contributions are appreciated to help with costs. Raffle tickets are available at the door for \$1 each or \$20 for an arm stretch. Grand prize, to be drawn at 7 p.m. (winner must be 18 or older and subject to all laws) is a Heritage 92 Lever Action 357 Magnum. Other gun prizes, youth drawings, gift cards and other prizes available. Live and silent auctions will also be held. Donate non-perishable, non-expired items for the food pantry and receive a free raffle ticket.

Events at The Drift

The Drift, 112 N. First Ave.

- Feb. 23, Puzzles and Pints at 2 p.m.
- March 1, Music Bingo at 7 p.m.



Adult Game Days

Tuesdays at 1:30 p.m. Winterset Public Library, 123 N. Second St.

Join in on some laughs and fun competitions. Many games to choose from or bring your own favorites. Snacks are welcome. No fees or registration required.

St. Joseph Knights of Columbus Valentine's Dinner, Dance and Raffle

Saturday, Feb. 15, 6-11 p.m. Knotty Pine Venue, Highway 169 North of Winterset

Tickets are \$50 per person and available at Union State Bank and Village Bootery. A cash-only bar will be available. The menu includes appetizers, desserts and dinner of grilled boneless pork chop, beef brisket, chicken breast with wild rice, little red potatoes, Caesar salad, broccoli/ cauliflower, green bean casserole and baked beans. A raffle will also be held. Proceeds benefit the Knights of Columbus Compassion Fund and Hold Our Youth Tight (HOYT).



Game on!

Mondays, 3-5 p.m. Winterset Public Library, 123 N. Second St.

This game time for young adults, ages 12-18, features Xbox 360, Wii, Nintendo Switch and board games. No fees or registration required.



Madison County Wedding Showcase

Sunday, Feb. 16, noon to 4 p.m. Winterset Livery, 116 S. First St.

This event features an expert panel at 2 p.m., fashion show at 3 p.m., Driving Cap DJ, Celebrations Couture, Big Sky Balloons and Summerfields Photography. For more information, visit www.madisoncounty.com.

Women's Giving Circle **Quarterly meetings**

March 25, June 24, and Sept. 23, 6:30-7:30 p.m.

Union State Bank's Community Room, 611 West Highway 92, Winterset

The Madison County Women's Giving Circle's quarterly meeting dates are set. Arrive at 5:30 p.m. if you wish to socialize before the meeting. Local charitable 501(c)(3) tax-exempt nonprofits or other qualifying tax-exempt organizations that wish to present information about their projects for supporting women and children in Madison County should arrive by 6:15 p.m. to register to present. Each applicant is asked to provide a brief description of their project, their tax-exempt status, plus an email address and telephone number where they may be reached. Three organizations will be selected (by drawing) to present at the meeting, and each will be allocated four minutes to present and four minutes to answer members' questions. One nonprofit will be selected by vote after the presentations to receive the quarter's donations. If more than three nonprofits wish to present, the rest will each have two minutes to talk about their project.



Covered Bridges Winery events

2207 1700th Trail, Winterset coveredbridgeswinery.com See website for tickets and any last minute changes.

- Feb. 15: Valentine's Dinner, Matt Terronez Quartet. Tickets required
- Feb. 16: Sunday Music at the Winery, 2-4 p.m., no cover charge, Brian Congdon
- Feb. 22: Blues & BBQ, Central Iowa Blues Society Benefit Dinner
- Feb. 28: Bourbon Barrel Release Party
- March 1: Music at the Winery, Looking 4 Luke, 6:30-9:30 p.m., \$5 cover
- March 9: Sunday Music at the Winery, 2-4 p.m., no cover charge, Jesse and the Medicine
- March 23: Sunday Music at the Winery, 2-4 p.m., no cover charge, Jake Schrodt
- March 29: Comedy Night Chowdown Improv
- April 13: Sunday Music at the Winery, 2-4 p.m., no cover charge, Liv McNair
- April 19: Music at the Winery, Kracklin, 6:30-9:30 p.m., \$5 cover ■

TACKLE wellness goals by adding a touch of green

Better-for-you recipes inspired by savory salad kits

(Family Features) Around the start of a new year, many people are setting their wellness intentions, from incorporating a variety of greens into meals to boosting daily step goals, drinking more water and practicing gratitude.

As part of the journey, it's important to rethink nutrition and your recipe repertoire to include better-for-you meals. For example, you can satisfy seafood cravings while getting your protein fix with Italian Crusted Salmon with Creamy Truffle Caesar Salad. This onepan solution is paired with a Fresh Express Twisted Creamy Truffle Caesar Chopped Salad Kit, inspired by high-end dining experiences with flavors that transport you to the finest restaurants around the world.

The kit allows you to indulge in crunchy garlic brioche croutons paired with garden fresh crispy romaine lettuce, delicate sprinkles of truffle Parmesan cheese shreds and creamy dressing, transforming every bite into a sensation to be savored.

Visit freshexpress.com to discover more than 380 fresh recipes and find a store near you. ■

Italian crusted salmon with creamy truffle Caesar salad

Prep time: 10 minutes Cook time: 20 minutes

Servings: 2

- 1 clove garlic, minced
- 1 teaspoon lemon juice
- 2 teaspoons chopped, fresh rosemary
- 1/2 teaspoon honey
- 1/4 teaspoon salt
- 3 tablespoons panko breadcrumbs
- 3 tablespoons finely chopped walnuts
- 1 teaspoon olive oil
- · 2 salmon fillets
- nonstick cooking spray
- 1 bag (9.3 ounces) Fresh Express Twisted Caesar Creamy Truffle Caesar Chopped Kit Salad
- 2 lemon wedges (optional)

DIRECTIONS

- Heat oven to 425 F. Line sheet pan with parchment paper.
- · In small bowl, combine garlic, lemon juice, rosemary, honey and salt. In another small bowl, combine breadcrumbs, walnuts and olive



- Place salmon on prepared sheet pan. Spread mustard mixture over fish; sprinkle with panko mixture, pressing to adhere. Lightly coat with nonstick cooking spray.
- Bake 12-15 minutes, or until fish flakes easily
- Place greens from salad kit in large bowl. Drizzle with dressing; mix well.
- Evenly divide salad among two plates. Top with salmon. Serve each with lemon wedge, if desired.







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OUT & ABOUT

CHAMBER Coffee

The Chamber Coffee was held at Keeling Wealth, Karin Holder on Jan. 17.



A ribbon cutting was held for Karin Holder, Keeling Wealth, after the Chamber Coffee on Jan. 17.



Jeff Gray and Dean Schantz



Peter Loiler and Matt Olson



Debbie Field and Michelle McNamara



Lance Queck and Jeanie and Bob Stevens



Jodi Lake and Brian Downes



Rachel Eller and Michaela Allsup



Amara Huffine, Sandy Kordick and Leslie Allen



Ashley Ross and Emily Marshall



Maria Forgy and Melody Reels

BASKETBALL Game

A basketball game was held at Winterset High School on Jan. 17.



Kristin Swalve and Jackie Baer



Ella Hall and Morgan Vaughn



Betsy Little and Kendra Alexander



Nicky and Corry Pickering



Mike and Luke Linde



John McDonald and Terry McNamara



Nicole and Mark Smith



Mariah Criswell, Abbey Williams and Maggie and Trisha Criswell



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