

WINTERSET

JULY 2025

Living

MAGAZINE

Dream YARDS

Residents share how they
make the best of their
outdoor spaces.

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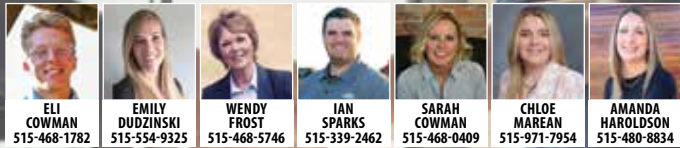
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LAWN striping

I vividly remember the pride that Jolene and I had in owning our first home. That was more than 30 years ago, but, in many ways, it still feels like yesterday.

One of the most satisfying aspects of home ownership, at least for us, was having a yard to care for. We couldn't wait to mow our own lawn, do our own landscaping, plant our own trees, etc. It was a matter of pride, and we enjoyed it. It was also a time before becoming parents when we had more hours and more energy to devote to such things. What we didn't have back then were two dimes to rub together, and that's why we begged and borrowed from family members for used mowers and used trimmers and all the other stuff necessary to take care of a lawn.

I remember when I decided I should apply fertilizer to our lawn. This was new to me, as my frugal parents never spent their hard-earned money on such frivolous things. Mom simply had my siblings and me pull weeds by hand. But, as a first-time homeowner, I wanted my lawn to look nice. So, I bought the fertilizer and the spreader and I went to work, making paths throughout my yard like the instructions said to do. What I didn't do was have the dial set to the right number for my fertilizer spreader, and I burned my entire yard with stripes. This was obviously not what I had hoped for, but it did provide fodder for some good-natured ribbing from my neighbors during the years that followed. I gladly gave that fertilizer spreader to my sister-in-law, and I hired a company to do the fertilization from that point forward. And, in time, my lawn took shape — just in time to sell the property and start all over again at our new home.

Today, I still enjoy taking care of my yard — mowing, trimming, gardening, mulching, landscaping, tree trimming — and I am even fertilizing again. But, as I have aged, these tasks became overwhelming, especially when doubled. A few years ago, Jolene and I bought a home on a nearby lake, which meant we now had two properties to care for. It didn't take long before we realized the benefits in owning a townhome and having those yard tasks handled by someone else. I continue to get my fill of yard maintenance enjoyment at our lake home, but I do smile when watching the pros take care of our townhome property. And, thankfully, neither place has lawn stripes burned into the yards.

Thanks for reading. ■



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Dream YARDS

Residents share how they make the best of their outdoor spaces.

By Rachel Harrington

Give 10 people the blank slate of a spacious yard, and you are likely to see those yards evolve into 10 different visions. Some will be a fenced-in oasis for dogs and kids to run, roll and play. Others will have pools and fire pits for summer fun. Others will feature makeshift ballfields, sledding hills, playgrounds, ponds. And some will provide a scenic setting for enjoying sunrises and sunsets. Whatever the vision, area residents share how their outdoor spaces have become their dream yards.

Fred and Linda Stoeffler like to have some “breathing room” around their home.



Rachel Dakins and her family have a multi-use backyard with part reserved for children to play and another part for entertaining friends and family.

It's how it is used that counts

So much of what makes a house a home is not what it looks like but the people in it and what they do. Such is the case with outdoor space as well. Rachel Dakins and her family have lived in their Winterset home since November 2016. Their new backyard did not have a fence or much in it.

"There wasn't much of anything in the yard," Dakins recalls. "I knew I wanted it to be a place our kids could always go, even when I wasn't outside, and that they would enjoy. When I was a kid, I was always outside playing from morning until evening. I wanted my kids to get to experience something similar."

The Dakins family put up a fence around the backyard. It would serve as a safe boundary for the in-home daycare Rachel started as well as for her future family and their dog.

"We didn't have much at first," she states. "Eventually, our pastor gave us a playset, and my parents passed on my childhood trampoline to us."

These items serve well for their backyard goals. The couple has put a vegetable garden in the corner of their backyard, but much of the remaining green space is dedicated to recreation and hosting others.

One corner of their backyard is home to a large mature tree that makes it hard to grow luscious grass. However, pristine beauty is not Dakins' ultimate goal.

"I enjoy the space because of how much it

is used, not because of how it looks," she says. "It's a constant battle between our dog and all the kids playing in the backyard all the time to keep the grass in great shape, but it is worth it to have the space for them to play in."

What the corner of the yard lacks in looks because of the tree is made up for by the shade it provides during hot weather, providing relief for all who spend time there. The Dakins have a company come out one to two times a year to aerate the soil, which she says has much improved it over time. Otherwise, her husband faithfully cares for the yard with regular weed eating, mowing and weed control.

The Dakins enjoy having family and friends visit to hang out in the backyard. True to her word, Dakins has her kids outside as much as she can.

"We try to spend at least 20 minutes both in the morning and the evening outside, no matter the weather," she shares. "They explore nature, dig up worms for fishing outings, and help their dad in the garden. My daughter loves the trampoline, and my son loves to pull out his soccer nets to practice and loves throwing his football out there. He's a very sporty kid. We just got a bocce ball set for Easter, and we play it in the backyard. I have never played bocce ball before, but it is fun. My son is very competitive, and he likes to beat me playing it."

Dakins also likes to relax in her hammock in the backyard. She says her backyard is her favorite spot to spend time at home.

Breathing space

Fred Stoeffler has lived in his Winterset home on Court Street since 1988. His wife, Linda, joined him in the home around 1990. Linda says Fred has always maintained a nice yard, but when she came to the home, it was quite overgrown with flowers and bushes that had graced the 100-year-old home's landscape for many years. Slowly, they have changed the look of their yard.

"I'm the management, and Fred is the labor," she jokes. "I come up with the ideas, and he implements them."

Fred continues to maintain a beautiful and lush green yard to complement his wife's flower beds around their home.

"Fred does not mow the grass very low," Linda explains. "He keeps it at around 3 inches tall. He edges and mows on a regular basis, every five to seven days, keeping everything looking clean and neat."

They also have a lawn care service that comes about three times a year. The couple shares that, by maintaining a bit of height to their grass, it remains healthier because it can retain water better, protect the root systems underneath, and, theoretically, prevent sunlight from helping weed seed to grow.

"The grass is a mix of rye and bluegrass mostly," Fred shares, "but there may be one or two other varieties mixed in there, too."

Linda states they have not needed much grass seeding in their yard, save for the

occasional bare spot such as what resulted from losing a mature tree in their front yard. When it is needed, Fred does the reseeding himself.

The Stoefflers say neither of them loves clutter, and they like their yard to reflect that.

“Green space is important to me because I want to know that there is a space around us that allows us to feel like we can breathe,” Linda says. “We both used to live in the country, and having a ‘breathable’ space in town makes quite a difference. It’s like our little slice of heaven. I love having the green space around my flower gardens.”

Their yard is an inviting habitat for birds, and they like to spend time in their yard and on their porch watching and listening to them.

Over the 35 years that the Stoefflers have lived in their home, they have used the green space in their yard for fun activities.

“Our yard was a playground for our children and grandchildren,” Linda shares. “Now, we use the space to entertain family and friends. I love to have cookouts. Our children and grandchildren come over to share our outdoor enjoyment, and we will sometimes pull out yard games to play. Other times, we simply sit

and chat and watch the world go by from the porch.”

Linda, a retired Master Gardener, says her gardening experience and knowledge has influenced how she takes care of her yard.

“I like to refer back to the things I learned,” she says.

The Stoefflers have placed features in their green spaces including a flagpole, a memory garden and a weather rock.

Family enjoys time outdoors

Lifelong Winterset residents Roxanne and Jim Rhoads have lived in their rural home since April 1981. They chose their home because it was farm ground between where both of their parents lived and because it allowed them to have plenty of open space beside their home and crop fields.

As a kid, Roxanne Rhoads would often go camping. Now, though she still enjoys the outdoors, she prefers the comforts and beauty of stepping out on her deck to enjoy the green spaces around her without feeling too close to others.

“Green space matters to me because, when

I was a kid, I lived in town, and our neighbors were really close to our house,” she recalls. “It is nice to look out of my house and not see into someone else’s house.”

Besides the privacy they have, Rhoads likes to soak in the beauty of the green outdoors.

“I planted all the trees on this place because that was important to me and provides shade.”

The lawn may be larger than many of its city counterparts, but she does not mind. She says she enjoys mowing and caring for it.

“I probably mow about once a week except for when it is drier weather, and I do all the weed whacking and trimming myself,” Rhoads says. “I even keep track of how often I mow so I can know how many times I do it in a year. I got a new mower about four years ago, and I don’t like to let anyone else use it. It’s kind of like when you get a new car and only want to drive it yourself.”

She avoids using weed killer whenever possible, and she doesn’t fertilize their yard.

The couple works together to keep the yard tidy. Jim sprays dandelions in the fall once almost everything is done growing, and they do not have to be concerned as much about

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FEATURE

chemicals drifting in the wind and affecting other plants.

"He does a great job of keeping it off of my plants," she says. "I like to protect my yard, and when I must combat clover, I do it myself, so I have control over what is sprayed and what isn't. I want to make sure the wrong things stay out of my yard."

When the couple's kids were young, they played with their pets and other animals in the yard. Their daughter would wash and brush her horses there, and their son rode his go-cart around the yard on the track he created for it. They also hosted many family birthday parties in their yard, especially when the kids were young and the house had not been added onto yet. Now, the Rhoads' grandchildren join them in the yard to play croquet with a set passed down from Roxanne's father. They also keep a badminton set up for family game time.

"The kids really enjoy when Papa comes out to play," she shares. "They run all over, play tag, and hide in the tree out back. It is fun to have them all over, playing outside."

Rhoads says her favorite part of her green space is seeing all of nature, from the green grass to the corn and soybeans, from her deck and sharing it all with her family. ■



Roxanne Rhoads says the best part of their spacious yard is seeing all of nature, from the green grass to the corn and soybeans, from the deck and sharing it all with family.



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EDUCATION

By Lindsey Giardino

MEET Belle Johnson

Encouraging students as they grow as readers and Huskies

When Belle Johnson was 10, her nephew was born. She vividly remembers the first time he started reading.

“Watching him learn was fascinating and beautiful, and I knew I wanted to be part of helping others grow and discover the joy of learning,” she shares.

Johnson followed this interest to college, attending Iowa State University for her bachelor’s degree in education, which she earned in 2021.

This past year, she completed her first year in the Winterset Community School District as a second-grade teacher, having moved to town in March 2022.

“I was drawn to the district because of the strong student performance both in and outside the classroom,” she says. “I knew Winterset was a place I’d want to raise a family, and I loved the idea of working in the same supportive community we live in — cheering on my students as they grow into proud Huskies.”

Johnson likes to joke that teaching is the closest she’ll get to her childhood dream of being a celebrity.

“But in all seriousness, I love the opportunity to make a lasting impact on young lives and be remembered in a positive way,” she says. “There aren’t many jobs where 24 eager individuals show up each day excited to learn and grow with you.”

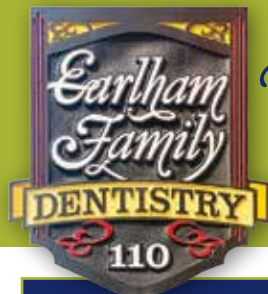
Some of her favorite memories include students telling her they played with Barbies over the summer and named them after Johnson and her husband, running into students outside of school, visiting former students at recess, and seeing the pure joy and excitement on field trip day.

This October, Johnson and her husband, Trent, are expecting their first child, and she’s excited to raise the child in the Winterset community. In her free time, she enjoys being outdoors, going on walks, boating, and listening to live music.

“I just want to add how truly grateful I am to be teaching at Winterset Elementary,” she says. “The support from the staff, families and community has meant so much to me, and I feel incredibly lucky to be part of a place that values both students and educators so deeply.” ■



Belle Johnson looks forward to raising a family in Winterset.



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REAL ESTATE

By Jennifer Stover

HOW MANY days does it take to close?

A 2024 study found that, on average, the time to close on a home after an offer is accepted is approximately 44 days. The closing process involves steps like securing financing, completing a home appraisal, conducting inspections and finalizing paperwork, all of which can impact the timeline. If there are no delays, such as issues with the title or missing documentation, the process can be relatively quick.



However, if complications arise, like needing additional financial approval or negotiating repairs, it may take longer. It is essential to stay in regular communication with your lender, real estate agent and title company to keep the process on track.

Buyers who use conventional financing to purchase a home can expect to close 30-45 days after the contract is signed. Special mortgages and programs, such as first-time home buyer programs, VA and FHA loans, can take longer to close because the requirements are stricter.

How fast can you close on a house? Part of what makes closings take so long is the financing requirements, so buying with cash can expedite the process. If you are buying with cash, you can close as few as seven days after contract execution, assuming you are willing to waive contingencies. However, according to the Zillow Buyer Trends Report 2024, only 30% of homebuyers in the U.S. purchased their homes with all cash. ■

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

THE IMPORTANCE of preventative maintenance

Have you ever heard the expression, “An ounce of prevention is worth a pound of cure”? It really just means it is better and easier to stop a problem from happening than to stop or correct it after it has started. And no truer statement could be said about properly maintaining your vehicle. Just like your six-month dental visits or annual checkups, you should be routinely checking in on your car’s health.



Preventative maintenance is repair work that is done on a routine basis to keep your vehicle running in optimal condition. The most common form of preventive maintenance is an oil change, but there are many others you might not realize, including fluid flushes, filter replacements, belt replacements, brake inspections and tire rotations.

Your owner’s manual will provide you with a maintenance schedule for your specific make and model. Or you can visit www.carcare.org to create an account that can generate a service schedule for you and even send reminders to your inbox.

It can be tempting to ignore any type of maintenance unless something goes wrong, but keeping up with preventative maintenance can help prevent costly repairs in the future and save you money in the long run, while also ensuring your vehicle is safe, dependable and stays on the road longer. ■

Information provided by Dawn Lauer, marketing specialist, Quality Car Care, 1012 N. 10th St., Winterset, 515-462-1035.

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BEAUTY

By Annie Wiseman

TO SHAMPOO or not to... that is the question

We all have an opinion about whether we should wash our hair every day or not. Some say we should wash every other day. Some say once a week. Others say every single day. Who the heck is correct?

The answer is, everyone is right. I like to tell people that our bodies tell us what we should do. Every person has a different hair type (oily, dry, chemically treated or normal), and that is a huge factor in how often we cleanse. A person's age is also a factor. All teenagers tend to be oily and definitely need to shampoo daily (sometimes twice a day). An older person tends to be dry so would likely shampoo just a couple times a week. Chemically treated hair needs repair so would need more frequent attention for nourishment with cleansing and deep treating. The time of year also matters.

I personally shampoo my hair twice a week to extend the life of my Brazilian Blowout. There are many reasons to shampoo, and many reasons not to. Turns out there is no medical reason to use shampoo at all — water and a gentle scalp scrub would do the trick (this method is called co-washing). Shampoo's and conditioner's purpose is to nourish the hair appropriately. Simply listen to what works best with your daily grooming needs and consult with your stylist about why this works best for you. ■

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.



HEALTH

By Dr. Amanda Queck

FUEL your spine this summer

Summer is a season of lots of movement and lots of outdoor activity. As chiropractors, we know that movement is part of the wellness equation, but we also know that what you put on your plate plays a vital role on how your spine feels and functions. Here are some nutrition tips to support your body from the inside out to ultimately help your chiropractic adjustments to go further.

Hydrate like it matters — because it does.

Your spinal discs are mostly made of water, which means, when you are dehydrated, your discs are less cushioned, leading to more pain and stiffness. Aim to drink at least half of your body weight in ounces every day. Add a pinch of sea salt for a natural electrolyte boost and a citrus fruit for a refreshing boost.

Eat the rainbow. When your body is inflamed, it can delay healing. When you are more focused on local, seasonal fruits and veggies, you are fueling your body with what it needs, reducing the risk of inflammation.

Don't forget your magnesium and Vitamin D. Muscle cramps, low energy and poor sleep are often signs you need magnesium and Vitamin D, which are essential for nerve and muscle function. Try including nuts and seeds, leafy greens and eggs to better support your nervous system. ■

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





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COMMON oral sores

Although sores in and around your mouth often heal within one to two weeks, they can cause discomfort that feels like it lasts a lifetime.

Canker sores develop inside the mouth, often on the lining of the cheeks, inside of the lip, or on the sides of the tongue. The sores are round with a yellowish center and a red border. Several factors may be associated with canker sore development, such as trauma, like biting your tongue or the inside of your cheek; nutritional deficiencies, like B vitamins or iron; family history; some digestive diseases, like Crohn's disease, ulcerative colitis or celiac disease; and sensitivity to an ingredient in some toothpastes, like sodium lauryl sulfate. Although canker sores usually heal after a couple of weeks, they can be painful during an outbreak. To get you through an outbreak, your dentist may be able to recommend a cream you can apply to the sore to help control the pain. Some people have repeated outbreaks. If this is the case for you, talk to your dentist. They may be able to recommend ways to control outbreak.



Cold sores are wet blisters that usually develop on the lips or around the nostrils. They are caused by infection with the herpes virus. Before a cold sore erupts, you may experience itching or tingling at the site of the outbreak. After a day or two, small blisters develop, which eventually burst, leaving the sore moist. Because of the weeping sore, the virus can easily be spread to other people. To help control spread of the virus, wash your hands frequently and wipe off surfaces or objects you may handle. Cold sore outbreaks in people who have the herpes virus can sometimes be triggered by emotional stress, illness and sun exposure. Cold sore outbreaks can last up to two weeks. Your dentist may be able to recommend medication to help reduce discomfort associated with them. If cold sores are a repeated problem for you, your dentist may prescribe a medication to control the virus.

If you develop problems with canker or cold sores, talk to your dentist about ways to minimize discomfort or reduce the number of outbreaks. ■

Information provided by Dr. Jason Phelps, Winterset Dental, 225 Wambold Drive, Winterset, 515-462-5755, Instagram: dr_jason_phelps

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INSURANCE

By Eric Johnson

WHY the right insurance matters: our recent accident

Not long ago, my wife and I were in a serious car accident. We were driving at highway speed when an uninsured driver ran a stop sign. We hit him broadside. The impact totaled our vehicle, and while we are incredibly grateful to have walked away from it, the experience reinforced the importance of having proper auto insurance coverage.



Since the at-fault driver had no insurance, our own policy had to step in. First, our collision coverage, which has a \$1,000 deductible, will pay us the actual cash value of our car — not what it would cost to replace it, but what it was worth right before the crash.

That deductible, by the way, is our responsibility unless our insurance company is able to recover money from the at-fault driver's assets, which isn't likely, but it's possible. If they do recover anything, we may be reimbursed for that amount.

The real financial protection came from our uninsured motorist (UM) coverage. This coverage is what helps pay for our medical expenses, lost wages, any pain and suffering, etc. It's something many people don't think about until they need it — and, by then, it's too late to change.

We also have Medical Payments Coverage (MedPay), which provides up to \$5,000 for immediate medical expenses, such as emergency care and follow-ups. This kicked in right away and helped cover some of the out-of-pocket costs.

Our health insurance will handle the rest of our medical bills, and once those are processed, our uninsured motorist coverage may reimburse us for things like co-pays, deductibles and other uncovered medical-related expenses.

This accident reminded us how quickly life can change — and how vital it is to be financially prepared. If we hadn't had the right coverage in place, the situation could have been far worse.

If it's been a while since you looked at your auto insurance policy, I strongly recommend reviewing it — especially your uninsured and underinsured motorist coverage. It may be the most important protection you hope you never need. ■

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

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FAVORITES, food and family fun

It's Madison County Fair time.

Each year, Madison County residents and other guests make their way to the County Fairgrounds in Winterset for a week of entertainment, good food and community involvement. This year, the Madison County Fair Board has worked hard all year to prepare an exciting County Fair week, and it is pleased to welcome any and all to the fairgrounds July 16-20 for another year of fun.

Fairgoers will have an array of activities to enjoy throughout the week. Face painting will be available as well as the Little Farmer Barn, Xtreme Strong Man, the Tiger Encounter, and a small animal farm. Thursday, young fairgoers can explore the Insect Zoo on the Varied Industry Building Stage and attend the Ag Mystery Walk for Youth (grades K-6). Another Ag Mystery Walk for Youth happens on Friday. The Kiddie Pedal Tractor Pull happens on Saturday. Registration begins at 4:30 p.m. at the North Show Ring, and the event begins at 5 p.m. The carnival begins on Thursday from 11 a.m. to 10 p.m. and operates on Friday and Saturday from noon to 10 p.m. Daycare Day is Thursday.

Free concerts include Joe Demerath, Liv McNair, Rural Route Band and Corey Jamison with performances each evening Tuesday through Saturday. Grandstand events include the Truck Pull on Wednesday, the rodeo sponsored by Wyffels Hybrids & BASF Thursday and Friday, the Circle Track Mud Run Saturday, and the Mud Bog on Sunday. The truck pull happens Wednesday night at 7 p.m., and Dancing Horses will be in the rodeo arena on Thursday and Friday at 5 p.m.

The Bill Riley Talent Show will be on Thursday at 5:30 p.m. at the north show ring. Fair visitors are also invited to attend the Mutton Bustin' Event on Thursday evening at 7:15 p.m., followed by a Duckworth Rodeo Productions full rodeo at 8 p.m. There will be a hotdog eating contest in the south show ring on Saturday at noon followed by monster



Performances, contests, livestock and more will entertain fairgoers. Photos from Madison County Fair Facebook photo collection from 2024.





arm wrestling.

FFA and 4-H livestock shows will begin on Wednesday, starting with the horse show in the horse arena, the meat goat show in the south show ring, and the dairy cattle in the north show ring. The next shows will be the specialty and dairy goats in the north show ring, and then the cats and other pets in the small animal barn. On Thursday, 4-H and FFA members will show horses again in the horse arena, poultry in the small animal barn, bucket lamb and sheep in the south show ring. The swine, beef, rabbit and bottle calf shows are Saturday in the north show ring.

The Madison County Fair Queen and King contest and Clover Kids Graduation will be on Wednesday at 6:30 p.m., and fair attendees are invited to come cheer for their favorite contestants. Cowboy Church for all who are interested is on Sunday in the horse arena.

CJ Kading is serving her first year as the Madison County Fair Board president, and she says she is enjoying her new role. She and the rest of the board would like to thank all of their partners that help and work together to put on a great fair. ■



GLOBAL lessons at home

Green embraces cultural exchange

Mary Ann Green's first encounter with AFS Intercultural Programs, an international youth exchange organization, came during a weekend event hosted by AFS in Winterset. Green agreed to host three students from three different countries for just a few days. This was in 1997, and, at the time, her oldest daughter was in 10th grade.

By the 1999–2000 school year, Green and her family had taken the next step: hosting a student from Germany for nine months.

Since then, she has welcomed a total of eight exchange students for full school years through AFS, and four more through the Iowa Lions Youth Exchange Program, which brings international students to the United States for the month of July.

"It's interesting to learn about other cultures," Green says. "I wanted my kids to learn there were other people and other nationalities around than just Iowa and the U.S."

That desire was rooted in her own childhood, as her parents made a point to expose her to other places and cultures through travel. Hosting exchange students, Green explains, became her way of giving her children that same global perspective without ever leaving home.

The students brought their cultures with them, in ways both big and small, including through books and family recipes.

Green believes being a good host comes down to a few key traits: kindness, patience and inclusivity.

"You're a parent to them," she says.

That means including them in everyday family activities like helping with dinner prep, setting the table, doing chores.

"They're great people and great students," Green says.

Green's home in Winterset made hosting easier, as it had enough space for the exchange students to have their own beds, a requirement of the program.

Over the years, Green has shared special memories with her students, including a warm Christmas visit to see her mother in Sun City, Arizona, where her family and a student from Thailand picked oranges together.

Though she now spends winters in Arizona and no longer hosts year-long students, Green continues to be involved each summer. This July, she's welcoming a girl from Denmark and plans to show her around town and take day trips to Des Moines.

Her town, she says, is an ideal place for exchange students.

"Winterset is a nice town," Green says. "It's safe and people are friendly."

Looking back, Green is grateful for the many opportunities hosting has brought her family.

"It's just a good experience," she says. ■



Mary Ann Green and exchange student Zaya from Mongolia enjoy an outing.



Camilla from Italy was one of Mary Ann Green's exchange students.

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UNDERSTANDING Social Security

8 things you should know about Social Security benefits

Did you know that you no longer receive your annual Social Security statement in the mail every year? You will now receive a statement every five years and then every year beginning at age 60. Go to socialsecurity.gov/mystatement to access your statement at any time. It's important that you review your statements annually with your financial professional to make sure everything is accurate.

Did you know that failing to sign up for Medicare when you turn 65 could result in a 10% penalty added to your monthly Part B premium?

Did you know that if you are paying into Social Security, you gain access to survivors' insurance? Planning for survivors could be an integral aspect of your financial plan since it can provide supplemental income to a widow, widower and children.

Did you know that part of your Social Security benefit may be federally taxable? However, most states and local authorities do not tax Social Security benefits.

Did you know that even if your wife/husband does not have enough work history to qualify for Social Security or Medicare, she/he can still receive benefits at full retirement age?

Did you know that money withdrawn from your IRA or pension or other investments will not be considered earnings by the Social Security Administration, so they will not affect the amount of Social Security benefits you receive? While withdrawals aren't considered earnings, they may impact how your Social Security earnings are taxed.

Did you know that returning to work after receiving benefits — even on a part-time basis — may increase your benefit amount?

Did you know that creditors (credit card, mortgage and auto loan companies) cannot garnish your Social Security benefits to pay off debts? ■

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EVENTS IN THE AREA

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Upcoming in Winterset Living magazine:

RV Camping: Do you enjoy packing up the RV and heading out on the open road for vacation? Share with us why you think RVing is the way to go and the adventures you've discovered. Email tammy@iowalivingmagazines.com with your stories.

Home Improvement: Our annual Home Improvement issue in which we share residents' stories about their remodeling projects is coming up. Please share your stories about the work you have done on your home and how it has changed your use of the space and enjoyment of your home. Email tammy@iowalivingmagazines.com with your stories.

Trivia Thursday at the Winery

July 10, Aug. 7, Sept. 4, Oct. 2, 7-9 p.m.
Covered Bridges Winery, 2207 170th Trail, Winterset (4 miles north of Winterset on Highway 169)

Test your trivia skills at this monthly event held in the charming surroundings of the Covered Bridges Winery.



Wednesday Winterset Wellness Support

Second and fourth Wednesdays, 5:30 p.m.
Winterset Public Library, 23 N. Second St.

A healthy lifestyle is easier to achieve when you have support. This group meets every two weeks, which gives each person enough time to work on their goals in between meetings and discover what obstacles or achievements they encounter. Participants can share what has worked for them and find ways to get active and eat healthy together.

Chamber Annual Golf Outing

Monday, July 21
Lakeview Country Club,
3724 Lakeview Lane,
Winterset

Gather your team of four and enjoy a morning of golf and fun with your fellow Madison County Chamber of Commerce members. Register by July 11 by emailing exec@madisoncounty.com.



Community Band Lawn Chair Night

Thursday, July 10, 6 p.m. meal, 7 p.m. concert
Madison County Historical Complex, 815 S. Second Ave., Winterset

Winterset Masonic Lodge sponsors this community gathering with a meal of pulled pork, chips, cookie and water followed by a concert by the Community Band. Intermission will feature Tesa and Mike Heldenbrand. For more information, visit www.wintersetband.org.

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Women's Giving Circle

Quarterly meetings

Sept. 23, 6:30-7:30 p.m.

Union State Bank's Community Room, 611

West Highway 92, Winterset

The next Madison County Women's Giving Circle's next quarterly meeting is Sept. 23. 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. Contact Kristie Hirschman, MadisonCOWomensGivingCircle@gmail.com, with any questions.

Waukee Arts Festival

July 18-19

Centennial Park, 1255 Warrior Lane, Waukee

Visit 140 vendor booths at the largest Waukee Arts Festival to date. Food and beverage trucks, The Waukee Fine Arts Footrace and numerous live bands are planned. For a full schedule of events, list of artists and festival updates, visit www.waukeeartsfestival.org.



CITYVIEW Summer Stir

Friday, July 25, 5-9 p.m.

East Village, Des Moines

This event is a relaxed opportunity to visit many great establishments in the early evening and sample their signature Summer Stir drinks. For \$25 (prepaid online), participants will receive 10 tickets to use to sample drinks at any of the participating venues. Tickets may also be purchased at the event for \$35. All of the establishments will be within walking distance. For more information, list of participating businesses and to order tickets, visit <https://summerstirs.dmcityview.com/>.

Urbandale Fourth of July Celebration

July 2-4

Lions Park, 72nd Street and N.W.

Aurora Avenue

Enjoy one of the area's largest Fourth of July parades, a carnival, and much more at Urbandale's Fourth of July Celebration. The parade is July 4 at 10 a.m. The carnival is each day of the celebration. For a complete schedule of events, visit <https://urbandale4thofjuly.org/>.

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EVENTS IN THE AREA

Be sure to check for cancellations



Waukee Independence Day Celebration

Thursday, July 3, and Friday, July 4

Centennial Park Open Air Shelter, 1255 Warrior Lane

Visit Centennial Park on July 3 and 4 for the inflatables, live music, tournaments, fireworks and more. July 3 activities wrap up with a Movie in the Park. "Captain America: Brave New World" begins at dusk, around 8:45 p.m. Friday features events all day starting with the Waukee Freedom 5K, Rotary Pancake Breakfast at the basketball court, followed by the parade at 10:30 a.m. starting at the intersection of S.E. Westown Parkway and S.E. LA Grant Parkway near South Middle School and heading north to Waukee Stadium. Then enjoy vendors; inflatables, Wipeout Game and Climbing Wall from 1-8 p.m. (wristband purchase required); live music from 4-9:30 p.m.; the Des Moines Skydivers at 8 p.m.; and a 9:30 p.m. fireworks show. For more celebration details and schedule, visit www.waukee.org/777/Independence-Day-Celebration.

The Music of John Williams

Various dates and locations

The Greater Des Moines Community Band announces the schedule for its 2025 summer concert series, "The Music of John Williams."

- **July 7**, 7 p.m. First Baptist Church, 8250 N.W. 62nd St., Johnston
- **July 14**, 7 p.m. Holland Farms, 2800 Sunset Drive, Norwalk
- **July 21**, 7 p.m. Woodlands Creek, 12675 Woodlands Parkway, Clive

- **July 28**, 7 p.m. Copper Shores Village, 1500 Edgewater Drive, Pleasant Hill

Clive Festival

Friday, July 18 and

Saturday, July 19

Mark your calendars for Clive's biggest (and best) community event. Enjoy free live music, Thunder Over Clive Fireworks, the Giant Slip-N' Slide, bounce houses, activities for kids, food trucks, Kids Art Expo, the Clive Running Festival, Clive Lions Club Pancake Breakfast, Touch a Truck, Cardboard Boat Regatta at Clive Aquatic Center, and more. Check the Clive Festival Facebook page for details.



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DMPA Free Outdoor Family Events

Various dates and parks

Des Moines Performing Arts announced the engagements headed to Des Moines as part of its 2025 Free Outdoor Family Events series. These free presentations are designed to engage new audiences and performing arts enthusiasts alike, while also removing the barrier of cost.

- **July 21-22:** Dupont Brass, parks across the metro
- **July 9, Aug. 13:** Storytime Under the Green Umbrella, Cowles Commons
- **July 12, Aug. 23:** Dancing on Cowles Commons

For more information including times and park locations, visit www.desmoinesperformingarts.org/whats-on/series/free-outdoor-family-events.



Earlham concert series

Every Sunday until Aug. 10, except July 6, 6 p.m.

Earlham City Park, Earlham

The Levitt Amp Earlham Music Series starts with an opening act around 6 p.m. and a headliner around 7:15 p.m. Lots of kids activities and food trucks will be offered as well. The concerts are free.

- **July 13:** Summer Dean, 10 Watt Robot
- **July 20:** Mae Simpson, Yubu
- **July 27:** Blame Not the Bard, Day's Live Music

Wallace Centers of Iowa Summer Events

Wallace Farm, 2773 290th St., Orient

Wallace House, 756 16th St., Des Moines

• **Pizza on the Prairie:** Every Friday until Sept. 26, 5-9 p.m., Wallace Farm. Come to the prairie at the Wallace Farm on Friday nights during the summer for brick oven pizza packed with farm-fresh veggies and local meats. This family-friendly evening is packed with good food, live music, outdoor art and picturesque sunsets. Reservations for pizza ordering times are required at <https://wallace.org/pizza-on-the-prairie/>.

• **Farm to Table Vegan Dinner:** Tuesday, July 22, 6-8:30 p.m., Wallace House. Enjoy a vibrant three-course vegan dinner featuring produce from the Wallace Center's gardens and locally sourced seasonal ingredients. \$75/ticket available at <https://wallace.org/event/farm-to-table-vegan-dinner/>.

• **Ice Cream Social:** Sunday, Aug. 3, 2-4 p.m., Wallace House. Grab your friends and family and visit the Wallace House for farm-inspired ice cream. Pay by the scoop: \$4 for 1 or \$6 for two.

• **Bites & State Fair Traditions:** Tuesday, Aug. 5, 5-9 p.m., Wallace House. Step into a nostalgic evening where Iowa State Fair traditions come to life. Dinner features entrée and dessert options inspired by classic fair flavors — then test your state fair smarts with trivia cards at every table. Tickets purchased by table at <https://wallace.org/event/bites-state-fair-traditions/>. ■

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BROCCOLI and friends salad

Step aside, “Trees and Raisins.” It’s 2025, and there is a new salad in town. The Broccoli and Friends Salad is bursting with flavor and packed with nutrients, making it a fresh favorite you will want to hang on to.

Salads and slaws have come a long way in the past 75 years. I’ll admit, I wasn’t a fan growing up, but now they are the dishes I look forward to most at potlucks. Add some cubed chicken or a piece of salmon, and you have got a light, satisfying meal.

These days, salads are more versatile than ever, thanks to healthier, more creative dressing options ranging from various oils and vinegars to honey, mustard, maple syrup, Greek yogurt, fat-free sour cream and soy sauce. To lighten this recipe, try swapping the mayo for Greek yogurt and cutting the sugar to half a cup. You will still get all the flavor with fewer calories.

Whip up a batch this weekend. You will be glad you did. ■

Information provided by Jolene Goodman, vice president of Big Green Umbrella Media.



Broccoli and friends salad

Recipe courtesy of “Cookin’ Savvy”

Servings: 4-6

Ingredients:

- 2 medium heads broccoli
- 2 apples
- lemon juice
- 1 carrot
- 1 cup blueberries
- 1 cup dried cranberries
- 1 cup sunflower seeds
- 1 cup pecans
- 1 package (2 1/2 ounces) real bacon pieces

Dressing:

- 1 cup mayonnaise
- 1/3 cup milk
- 1/3 cup apple cider vinegar
- 2 tablespoons poppy seeds

Directions

- Coarsely chop broccoli and place in large bowl.
- Coarsely chop apples and brush with

lemon juice to prevent browning; add to bowl.

- Shred carrot and add to bowl with blueberries, cranberries, sunflower seeds, pecans and bacon.
- To make dressing: Mix mayonnaise, milk, apple cider vinegar, sugar and poppy seeds. Pour over broccoli salad and mix well.



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Teddi Yaeger, Kevin Fifo, Rose Boyle and Sarah Pugh at the chamber coffee held at Covered Bridges Winery on June 13. Photo courtesy of Leslie Allen



Ross Rethmeier, Bryan Mojica and Ken Luckinbill at the kickoff to the John Wayne Birthday Celebration at the John Wayne Birthplace Museum on May 24.



Sandy Hoenig and Paul Meyer at the Chamber Coffee held at the Winterset Municipal Airport June 20.



Frances Main and Liz Hansen at the kickoff to the John Wayne Birthday Celebration at the John Wayne Birthplace Museum on May 24.



Barry Corbin and Leslie Allen at the kickoff to the John Wayne Birthday Celebration at the John Wayne Birthplace Museum on May 24.



Esme Ittu at the Winterset Farmers Market June 14. Photo courtesy of Leslie Allen



Melody Reels, Erin Harman and Gerri Wayne at the kickoff to the John Wayne Birthday Celebration at the John Wayne Birthplace Museum on May 24.



Taylor Black, Chandra Tyer and Cadence Lincoln at the Farmers Market June 21.



Loan Ittu at the Winterset Farmers Market June 14. Photo courtesy of Leslie Allen



Leslie Allen and Kelli and Clint Eshelman at the Winterset Farmers Market June 14. Photo courtesy of Leslie Allen



Leslie Allen and Tara Kaysen at the Winterset Farmers Market June 14. Photo courtesy of Leslie Allen

OUT & ABOUT



Luann Gilman of Lone Oaks Farm Pottery at the Farmers Market June 21.



Bri Hufford, Beth Hohensee and Stephanie Steele from Crochet by Bri at the Farmers Market June 21.



Tammy and Steve Mead of 220th Street Gardens and More at the Farmers Market June 21.



Karen Larson at the Farmers Market June 21.



Ruth Ibbotson of Dulcet Farm at the Farmers Market June 21.



Susan Schubert of groovybyschuby at the Farmers Market June 21.



Laura Luckinbill, Sarah Overton, Dave LeGrange and Randy Benge at the Chamber Coffee held at the Winterset Municipal Airport June 20.



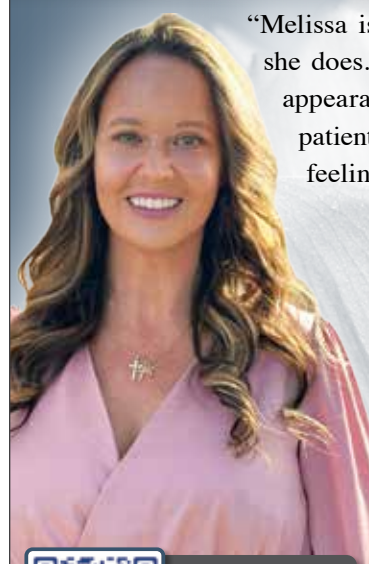
Gabby Johnston and Michelle Phillips at the Chamber Coffee held at the Winterset Municipal Airport June 20.



Shelly Grandstaff and Maria Forgy at the Chamber Coffee held at the Winterset Municipal Airport June 20.

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MARTENS enjoys learning at the museum

Tour guide shares passion for history.



Learning never ends, and that's one of Debi Martens' favorite aspects of her time spent as a tour guide at the Madison County Historical Museum. In that role, she tells visitors about the museum, but she's found that she continues to learn as well.

"We're not completely new to the area, but my husband and I moved back to Winterset in 2007, and I wanted to jump into whatever I could to get to know people in the community. So, I started volunteering at the museum about 15 years ago, maybe a little more," Martens says. "I usually only volunteer two to three days a month. Everyone that volunteers there does only as much as they want. In December, I also became a board member for the museum."

Martens explains that tour volunteers such as herself have a choice of showing the actual museum building or leading tours through the mansion; she prefers the mansion.

"I kind of fell in love with the big old house, so I usually do that, but not always," Martens says. "There's a spiel to go through, but when you've done it a long time, you don't even need that anymore."

However, Martens continues to notice that every visitor has a unique perspective. For example, she's had woodworkers point out interesting details about the mansion's construction, or electricians may mention details about antique wiring.

"Every time I go through there, I see something new. I learn just as much as the people that come through here. That's what makes it so fun for me," Martens says. "Our museum gets people from all over the world. And it's fun to see the different groups that



Felicia Weeks and Candice Dole of Scot Clark Farm Bureau present the Citizen of the Month certificate to Debi Martens.

come through."

Martens says that Winterset has enough local attractions that visitors to one often end up going to others. She said the covered bridges and the John Wayne Museum and the Quilt Museum, among others, have all helped visitors discover the historical museum, and vice versa.

Another thing Martens has noticed during her years of volunteering is that the museum is constantly adding items. She recalls with a chuckle when a record player and a dial phone were put on display.

"I thought, oh my goodness, I had those. I'm becoming historical, too," she says.

Martens says the museum's best-kept secret may be its size.

"This is a big museum. It includes 25 acres of buildings and grounds. We have 14 outbuildings, and they all have to be kept up. The original house and barn and privy are all limestone buildings, and they're on the

National Registry," she says.

Martens also points out that visiting the museum is affordable, with a \$5 admission fee for adults, and kids are admitted for free.

Martens says there are many ways to help at the museum, so anyone with time to volunteer could find a way to be of service, with something to match every skill set or interest.

"They'll find a place for everybody, whether you're 5 years old or 95 years old," Martens says.

When asked about a favorite story from her tours, Martens shared a humorous interaction with a visitor.

"One lady was tickled with our privy, which is on the National Registry. She was amazed that it's a three-holer, because she remembered having a two-holer, and she thought that was impressive," Martens says. "I told her I'm not sure, but I don't think they were all used at the same time." ■

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