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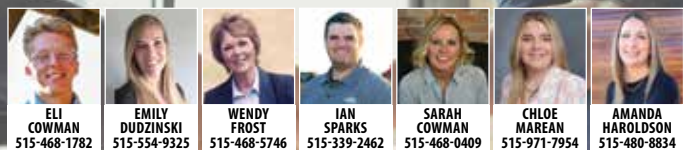
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WELCOME

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Sometimes, I drive by a remodeling project on a house and say to myself, "Wow, that is beautiful. Those guys really know what they are doing."

Other times, I drive by a project that is seemingly in the works for months (or years) and say to myself, "Wow, they are taking forever, and what they have done looks awful."

The difference usually has to do with having professionals do the work or relying on a handful of weekend amateurs.

Yes, some of you are quite skilled and can do quality DIY work. Others, like me, put forward a good effort but often end up with a less-than-par result. At some point, though, we all realize when we need to call in the experts.

This month's cover story will appeal to all sides, as we once again interview homeowners who have worked through the remodeling or construction process. They share their experiences, the lessons they learned, and how they might have done things differently.

Meanwhile, one of the common complaints we all hear is the challenge in lining up people to do the work. On occasion, that truly is a problem. More often, though, we simply don't want to pay the costs for quality workmanship — until, of course, we learn that we get what we pay for.

And then the people driving by say, "Wow, they are taking forever, and what they have done looks awful." We hope our efforts in this issue will help you avoid those comments.

Happy remodeling, and thanks for reading. ■

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ROOM FOR *improvement*

Residents share their home renovation experiences

By Rachel Harrington

Live in a home for a while, and one is likely to start thinking, “If only....” If only the bathroom had a walk-in shower.... If only the kitchen had new cabinets.... If only the old flooring could be replaced.... If only the basement was finished.... If only a room could be added.... If only that longed-for home improvement project could be completed ... then the house would be just right. Residents who have taken the leap from thinking about it to tackling their dream projects share their experiences.

Paul and Emily Marshall are in the midst of a remodeling project of their kitchen to provide more seating and open up the space.

BEFORE



Paul and Emily Marshall's kitchen had a small island and a home office area against one wall.

BEFORE



Clean lines and extra space

Paul and Emily Marshall bought an original 2003 home at the end of July this year. Unfortunately, the previous owners had not been able to keep up with maintenance, and it needed a major refresh.

"The kitchen had a small 2-foot by 3-foot island and a small kitchen home office workstation against one wall," Emily shares. "We wanted to add more seating area, so, during our demolition, we got rid of the wall between the living room and kitchen where the workstation area had been so we can add a large island with more seating."

Emily says the original cabinetry was a typical stamp builder grade honey oak with nothing special about it.

"Almost every home had it," she says.

The couple plans to install new cabinetry. They are sticking with oak but in a more modern style with a lighter stain. They will also take the cabinets all the way to the ceiling where there was previously a gap.

"We will have more storage this way," Emily states. "We also will utilize the existing electrical to add under-cabinet lighting. It isn't overly expensive, and it makes a big impact."

Other features to be added include a trash cabinet and two dishwashers, side by side.

"We have this feature in our current house, and it is the best thing ever," she shares. "It helps not to have a sink full of dishes because the dishwasher is full. Some may think I'm crazy, but I say perhaps they aren't the ones that cook much or clean their own kitchen much."

The Marshalls have been able to do the renovations on their own since they have

AFTER



An artist's rendition shows the how the Marshalls' kitchen will look with a larger island and a wall removed.

experience with home renovation work.

"Almost everything in this space will be touched, though the perimeter layout will remain the same," Emily says. "We are replacing the doors and windows, and we will stick with an extra white paint color. We want to keep things neutral."

As they considered their new kitchen and the changes they would make, the Marshalls found inspiration in answering several questions: "How do we create a new, fresh look without going overboard with a big demolition? How do we maximize storage solutions and seating for our family of five when we'll be in a space half the size we're used to?"

Paul says the biggest challenge for him was getting the old flooring out.

"The demolition was hard, probably because

I hate that stage the most," he says.

Emily is excited about the island and the extra space and storage it will provide for her family, as well as how it will give the room a totally new look. The couple hopes to have their house ready to move into by the beginning of October.

Making the old feel new

Bob McKinney and Katie Corbin recently bought the 1948 concrete house on S. First Avenue in January this year. The engaged couple wanted to give the home a refresh, so they had their kitchen remodeled.

"Our contractor, Trevor Lehman, did a beautiful job," Corbin shares.

The remodel project began in March and took about six weeks to complete.



Bob McKinney and Katie Corbin knew the 1948 kitchen in the home they bought needed major upgrading, so they remodeled it from floor to ceiling.

“Everything in the kitchen was still from 1948,” Corbin says. “Though we decided not to change the layout of the kitchen, we had to dig a bit into the concrete to remove the old cabinets. When we tore them out, we found brick, straw and concrete in the walls. We just

wanted to make it ours, bring it up to code, and make it more of a current kitchen.”

The room was gutted except for the flooring — a ceramic tile — and a dumpster was conveniently set up right off the front porch for the duration of the project.



New wood cabinets with slow closing doors were installed. Pull-out drawers were put in wherever they could.

“In the corner, where cabinets usually have a spot that’s hard to get to the back of, Trevor put in racks you can pull out, move sideways, and

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Dan Bush watched YouTube videos and did research before tackling installing his swimming pool.

pull out the next bit to get to the back rack,” Corbin explains. “He made sure we made use of every available space.”

They removed the older, large ceiling fan and installed a smaller, modern one in the kitchen. A niche that the couple now calls their “snack cabinet” was already in the kitchen, and they updated it by adding doors to match the cabinets, making the space look new.

New countertops and sinks were also added, and a smaller refrigerator was purchased to fit in the available space.

“We also had to get creative to get all of our new appliances into the house because the 1948 doorways are not wide,” Corbin says.

The kitchen looked gloomy due to the old red paint with lime green in it, as well as the glued-on green-brown linoleum backsplash, so the couple decided to remove the backsplash and repaint the walls a light gray, which went well with the white cabinets and black countertops.

Corbin says her kitchen has so much room and storage now that she has only half filled it. The biggest challenge for them was spending weeks without a working kitchen.

McKinney says the project was not cheap, but that it was worth it to get it done since prices are only going to go up. His favorite change in the kitchen is the countertops, which are black with white swirl granite that stand in contrast to the white cabinets.

Corbin says her favorite aspect of the project is that it is complete. She also likes the contrast of the countertops to the cabinets.

“It’s just the way we want it,” she says.



Dan Bush’s completed pool can hold water all year since it is insulated and heated. He installed an automatic cover so it can be closed when not in use.

A place to cool off

Dan Bush is a custom Insulated Concrete Forms home builder. Many of his customers ask him about putting pools in when their concrete houses are built.

“A lot of people want pools, but I have always said I would never do one for someone else until I did one for myself,” he explains. “My daughter had a pool at her previous home in Des Moines. When she sold it and didn’t have one anymore, that bumped the process up for me.”

Bush says the decision came down to either having a yard to mow or a pool to swim in, and he decided he wanted to have a pool.

This summer has been the third season his family has enjoyed a pool at his house. In the time leading up to the installation, he did his research.

“I had to figure out all the equipment I’d need for a saltwater pool, as well as water turnovers and skimmers to keep it clean,” he says. “I watched a lot of YouTube videos.”

He also talked to someone in Missouri who had experience installing ICF pools.

The pool project began in July, and it was finished and filled in October. Bush says, because of the insulated concrete forms (Styrofoam forms), the water does not freeze, and he is able to leave the water in the pool through the winter season. The final product is a 20-foot by 40-foot pool that holds 22,000 gallons of saltwater. It has lights and a heater, as well as an automatic cover that is used when no

one is swimming.

“The auto cover helps tremendously with chemical balance and keeping debris and leaves out,” Bush says.

His wife, Shari, requested that the pool have a splash pad so she could cool off with their grandkids, so the pool was built with one on the shallow end. Moving down the pool, it transitions from the splash pad to a 3-foot depth, then slopes to 4 feet, and the last 10 feet of the pool have a 6-foot depth.

Bush says the biggest challenge in his home pool project was ordering the vinyl liner to fit all the angles and slopes.

“I did it all myself. I had to fill out a form with all the measurements, then, once the liner arrived, had to figure out the stretching to make it tight but not too tight,” he recalls. “The auto-cover was probably the hardest part of the project, mostly because I’d never done one before.”

Going out to his pool and relaxing after work has become Bush’s favorite aspect of his home improvement.

“I also enjoy having the grandkids come over on the weekends to swim,” he says.

Bush opens his pool around April, and his family enjoys it until sometime in October. Since installing his own pool, he has done another one for a client.

“I’ve learned a few little tricks, but each one will be unique with the different sizes and slopes,” Bush says. “However, the second one was a bit easier.” ■

MEET Garrett Livingston

Teacher connects classroom to careers.

Garrett Livingston is hometown. He spent most of his life in Winterset, graduating with the Class of 2019 from Winterset High School.

Now, just a few years later, he has returned as a teacher in the English department, where he's been for three years.

"It felt a little strange to come back as a teacher rather than being a student, but it was a decision that has greatly impacted my life for the better," Livingston admits.

The inspiration for his career path came from the very teachers who once guided him, especially Penny Wildin and Meredith Miller.

"I don't think I would be where I am today without the support of the teachers who encouraged me to be my best," he says.

Livingston earned his degree from Simpson College in both English and theatre arts, with a secondary education minor. While at Simpson, he also participated in theatre and music, performing in favorite shows like "Little Women," "Guys and Dolls," and "Pirates of Penzance."

For Livingston, the most rewarding part of teaching is helping students understand the "why" behind what they're learning.

"Often, students say, 'When am I going to use this in the future?'" Livingston says. "In response, I say, 'All the time.' When you work for a person, you have to know how to send emails, answer phone calls and write reports of what needs to be fixed. Everything we are teaching you will help you decide what career you want to pursue in the future."

For example, one of his English 10 units focuses on job interviewing. Students first interview each other, then finish the week by being interviewed by someone outside of the class.

"The focus we are trying to give students is on real-world opportunities being brought into the school system for them to explore and figure out what they want to do in life," Livingston says.

When asked about his favorite memories so far, Livingston points to a classic classroom prank from his first year. The current seniors, then sophomores, glued items on his back countertop down during class.

"I know they found it amusing because I did not realize until a week after, why some things were stuck in place and others were not," he recalls. "Needless to say, it was a good first-year prank by those students."

This year, Livingston is most excited about Husky Drama. It will be his first year directing the program, and he hopes to give students as much ownership as possible — whether through student designers, student leaders, or workshops they can lead for underclassmen.

"It does feel very surreal to be in charge of a program that I went through in high school, but I am sure that, by sharing Husky Drama's past successes, we can do great things for the future of the program," he says.

This fall, Husky Drama will stage "Dirty Rotten Scoundrels" on Nov. 7 and 8, followed by "The Love of Three Oranges" for the spring play on May 1 and 2. ■



For Garrett Livingston, the most rewarding part of teaching is helping students understand the "why" behind what they're learning.

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REAL ESTATE

By Jennifer Stover

WHAT IS a 1031 exchange?

1031 exchange: weird name but amazing money-saving concept for investors. A 1031 exchange is a common real estate investing strategy used by investors to buy and sell properties. It is a tax-deferral method that enables real estate investors to avoid paying immediate capital gains taxes on the sale of a property by reinvesting the proceeds into another one. However, there are strict rules, tight timelines, and the need for a qualified intermediary.

The term "like-kind" is one of the rules for the 1031 exchange, which may sound like a restrictive requirement, but it is pretty broad regarding real estate. Almost any real property held for investment purposes will qualify as like-kind. You can exchange commercial property for a residential rental or raw land for a shopping center. The key is that both properties are intended for investment or productive use in a business.

You'll find this tax strategy is beneficial for real estate investors who want to avoid huge tax liabilities and have more capital to reinvest in new properties. A 1031 exchange has a tight schedule, so you must act precisely according to the rules provided by the IRS to avoid paying the capital gains tax.

The 1031 exchange is a process wholly governed by an IRS timeline. Failure to meet the deadlines of each step involved in the exchange will void it and immediately create a tax liability. ■

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



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AUTOMOTIVE

By Dawn Lauer

WHAT TO DO if your car breaks down on the highway

Having your car break down on the side of the road is never an enjoyable experience, but knowing what to do before it happens can alleviate some stress. Here are a few tips you should know from The National Safety Council:

- At the first sign of car trouble, gently and smoothly take your foot off the accelerator. Do not brake hard or suddenly. Carefully work your vehicle toward the breakdown lane or the side of the road.
- Make your car visible. Put reflector triangles behind your vehicle to alert other drivers and use your emergency flashers. If it is dark, turn on the interior dome light.
- Do not try to flag down other vehicles. Raise your hood so police officers or tow truck operators will know help is needed.
- Don't stand behind or next to your vehicle. If your car is safely out of traffic, wait inside the vehicle with the doors locked.
- Call the police, AAA, tow company or other roadside assistance and wait for help to arrive. If someone stops and offers to help, open the window slightly and let them know help is coming. ■

Information provided by Dawn Lauer, marketing specialist, Quality Car Care, 1012 N. 10th St., Winterset, 515-462-1035. Source: www2.safetyserve.com/articles/what-to-do-if-your-car-breaks-down/.



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BEAUTY

By Annie Wiseman

LASH love

Eyelash extensions are all the rage right now in the world of beauty. These extensions enhance the length, curl and volume of one's natural lashes. What exactly are these things and how do they work?

Each lash is individually applied to the natural lash using a semi-permanent adhesive, creating a fuller, more defined look without the need for mascara. Extensions come in a variety of materials, including synthetic, silk and mink, as well as different lengths curl types and colors to achieve various looks.

The initial application typically takes one to two hours. A trained technician carefully isolates each lash before applying a lash dipped in the adhesive to that lash. This tedious process is what allows for longevity in the life of the extensions. With proper care, these extensions can last four to six weeks.

Aftercare is essential for longevity. It's recommended to avoid oil-based products around the eyes, refrain from rubbing or pulling the lashes, and be gentle when cleansing. Sleeping on your back and using a lash-friendly brush can also help keep them neat.

Contact your local salon for a consultation and treat yourself. ■

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

NO 'POP' required

Mythbuster: Hearing your bones "pop" is not a requirement for a chiropractic adjustment. One of the most common statements I receive as a chiropractor is something along the lines of "I just need a good pop in my neck," or, "I used to be able to pop my back on my own, but now I can't."

On the flip side, some people have even steered away from chiropractic because they do not like the popping sound or are afraid when they feel a slight "pop" when they stretch. Here is the thing — the "popping" noise you are hearing is nothing more than gases being released from joint spaces — similar to the "pop" that happens when you open up a bottle of champagne. In fact, there have been many studies done to determine if adjustments with the "popping" sounds meant better outcomes than adjustments where the patient does not feel the "pop." What they found was that the outcome of the adjustment was no different whether there was a "pop" or not — as long as we reach the end goal of better spinal function.

Maybe you're somebody who is obsessed with that feeling after the release of those gases (endorphins are released). Or maybe you are one who has shied away from chiropractic. In either scenario, be sure to talk with your chiropractor about what technique and style you prefer. ■

Information provided by Dr. Amanda Queck, D.C. Flourish Chiropractic & Wellness, 108 W. Court Ave., Winterset, 515-384-0360, www.flourishchiro.life. Source: The Reality Check by Dr. Heidi Havoc, PhD





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TACKLING tooth pain in children

At some time in their childhood, children may develop a toothache. Research suggests that one in four infants and children up to age 5 years have a toothache at some point. That number jumps to half of all children by the time they reach age 6 through 9 years.



Toothaches can result from infections in the tooth, such as tooth decay, or problems with the gums or other tissues around the tooth. Toothache is different from the tooth pain that occurs when a baby is teething or the tooth pain that occurs when a child has a loose baby tooth.

Tooth removal: At some point, children may need to have one or more of their teeth removed by a dentist. Parents should be aware that pain after tooth removal is usually not very high to begin with and drops steadily after a few hours.

Using medicine to manage pain: If your child has a toothache, make an appointment with their dentist or pediatrician as soon as possible. If the dentist or pediatrician cannot see your child quickly, he or she may suggest pain relievers that you can buy at the store to control the pain for a short time until they can see your child. If the pain continues or gets worse, or your child develops facial swelling or fever, contact your child's dentist or pediatrician again. If your child cannot see a dentist or pediatrician, you can take your child to an urgent care clinic or hospital emergency department.

If your child has a tooth removed, their dentist or pediatrician may also suggest using pain relievers. Some health organizations suggest that nonsteroidal anti-inflammatory drugs (NSAIDs) and acetaminophen, which can be bought in the store, may help. NSAIDs can be taken alone or with acetaminophen. Do not be confused by these names — they are medical terms. In the store, the pain relievers

go by names like Advil, Motrin or Tylenol. These medicines come in different forms, so it is important to follow your child's dentist's or pediatrician's directions on which pain reliever to use and how to give it to your child.

Conclusion: It is not uncommon for infants and young children to experience a toothache. In many cases, this pain can be temporarily managed with pain-relieving medicines that can be bought in stores. If your child is experiencing a toothache, contact their dentist or pediatrician. If the dentist or pediatrician cannot see your child immediately, they may recommend a pain reliever for temporary use and explain how to use it. If your child has a tooth removed, pain-relieving medications may also be recommended by their dentist. ■

Information provided by Dr. Jason Phelps, Winterset Dental, 225 Wambold Drive, Winterset, 515-462-5755, Instagram: dr._jason_phelps. Source: Journal of the American Dental Association.

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INSURANCE

By Eric Johnson

UNDERSTANDING mortgage escrow and your insurance premiums

For many homeowners, paying for insurance and property taxes doesn't mean writing a separate check every year. Instead, these costs are often bundled into what's known as an escrow account, which is managed by your mortgage lender. Understanding how escrow works — and how changes in your homeowners insurance premium affect it — can help you avoid surprises.



When you make your monthly mortgage payment, part of that payment goes toward principal and interest, and another portion is set aside in escrow. Your lender uses the funds in escrow to pay your homeowners insurance premium and property taxes on your behalf. This ensures those bills are paid on time and helps protect both you and your lender.

Each year, your mortgage company provides an annual escrow disclosure statement. This document outlines how much was collected, how much was paid out for insurance and taxes, and whether there is a shortage or surplus in your account. If your homeowners insurance premium increases — as many do over time — your escrow balance may come up short.

When a shortage occurs, you typically have two options:

1. Make a one-time payment to cover the shortfall and keep your monthly payment steady.
2. Spread the shortage across the coming year, which means your monthly mortgage payment will increase slightly to make up the difference.

For example, if your insurance premium rises by \$300, your escrow may fall short by that amount. You could pay \$300 upfront to bring your account current, or you could choose to divide that shortage into your 12 monthly payments, adding about \$25 per month until caught up. In addition, your lender will also increase the monthly escrow portion of your mortgage going forward to reflect the new, higher premium.

This process can feel frustrating, especially if you weren't expecting your insurance to rise. It is a good reminder to review your homeowners insurance policy each year and shop around if rates climb significantly. Sometimes adjusting deductibles or coverage limits — without sacrificing protection — can keep your premiums manageable.

By keeping an eye on your escrow statements and staying proactive about your insurance costs, you can avoid surprises in your mortgage payment and ensure your home remains properly protected. ■

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

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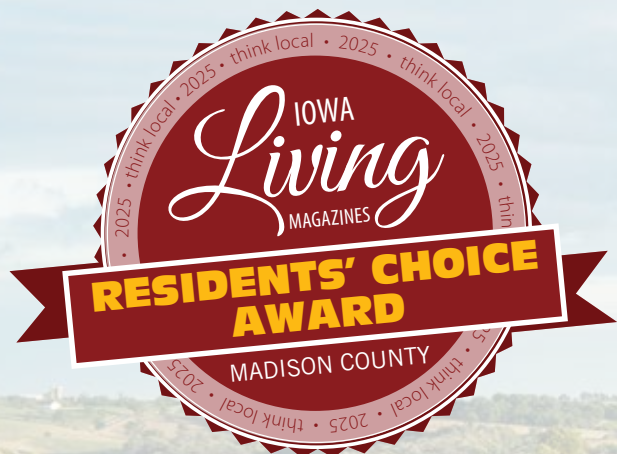
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IT'S BACK!

Who will be voted favorite in Madison County?

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

Make your voice be heard and cast your votes in the 2025 Madison County Residents' Choice Poll. This contest is being hosted by Iowa Living magazines, and the results will publish in our Winterset November edition. You can vote in one or every category, or anywhere in between.

SCAN HERE TO
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HURRY! POLL CLOSSES OCT. 3, 2025.

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

FOOD AND DRINK

- Restaurant
- Restaurant for Breakfast
- Restaurant for Lunch
- Restaurant for Dinner
- Restaurant for Dessert
- Place for Ice Cream
- Pizza Establishment
- Bar
- Brewery/Distillery/Winery
- Server/Bartender

AUTO BODY

- Auto Service
- Auto Body Shop

COMMUNITY

- Preschool/Daycare
- Park
- Community Festival or Event
- Church
- Pastor
- Place for a Field Trip
- Picnic Spot

SHOPPING

- Grocery Store
- Boutique
- Retail Store
- Florist
- Home Improvement Retail Store
- Place to Purchase a Gift for a Man
- Place to Purchase a Gift for a Woman

ENTERTAINMENT

- Dad/Child Date Spot
- Mom/Child Date Spot
- Place to Take Your Mom and Dad
- Place to Take Your Kids or Grandkids
- Place for Children's Birthday Parties
- Summer Camp
- Camping Spot

HEALTH/BEAUTY

- Hair Salon
- Dental Office
- Chiropractor
- Health Club or Gym
- Doctor
- Pharmacy

OTHER PROFESSIONAL SERVICES

- Financial Planner
- Law Firm
- Lawn Care Business
- Nursery or Landscaping Company
- Heating and Cooling Business
- Electrician (business)
- Plumbing Company
- Senior Living Facility
- Insurance Agency
- Realtor
- Bank/Credit Union
- Photographer
- Place for Guests to Stay
- Painting Company
- Home Builder
- Home Improvement Contractor
- Accounting Firm

WHS awarded up to \$50,000

Funds support student attainment of industry-recognized credentials.

The Iowa Department of Education awarded \$500,000 in competitive grants to 15 Iowa school districts focused on aligning secondary career and technical education programs with student attainment of industry-recognized credentials. Metro-area schools receiving grants include Winterset and West Des Moines.

With this most recent round of awards, the Credentials to Careers grant program has provided more than \$3.5 million since its inception in 2024 to support high school students earning credentials with labor market value.

“By expanding opportunities to attain an industry-recognized credential in high school, the Department’s Credentials to Careers grant helps connect the classroom to the workplace,” Iowa Department of Education Director McKenzie Snow said. “Students earning portable, stackable credentials will be ready to succeed in in-demand, high-wage and public-good careers across our state. Through the leadership of these school districts and prior awardees, Iowa is ensuring all students are empowered with multiple pathways to postsecondary success, changing lives and strengthening communities.”

Winterset High School will be awarded up to \$50,000 during the 2025-26 school year through this round of grant funding to align career and technical education (CTE) programs with the attainment

of one or more industry-recognized credentials. Industry-recognized credentials are certifications, credentials or licenses vetted by employers and endorsed by a nationally recognized trade association or organization in a particular industry. Credentials are valuable tools for individuals in the workforce, verifying skill mastery and educational attainment. Industry-recognized credentials are available across many career pathways, including health sciences, information technology, construction, manufacturing, child development, culinary and business.

Allowable costs could include student exam fees, instructional equipment, non-consumable instructional supplies, computer equipment and software, wired and wireless internet connections, installation costs, instructor training related to new equipment purchases, instructor training expenses required to offer the credential and curriculum enhancements.

Funds for the Credentials to Careers grant are provided through state set-aside Perkins reserve funds under the federal Carl D. Perkins Career and Technical Education Act of 2006, as amended by the Strengthening Career and Technical Education for the 21st Century Act. The goal of reserve funds is to support innovation and alignment of CTE programs with regional workforce needs. ■

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ONEWEALTH adds team member and affiliations

Change is in the air for Winterset's own OneWealth — but it's the kind of change that means growth, innovation and a continued commitment to the community the team serves.

This summer, Jason Kleemeier and his team at OneWealth are taking a bold step into the future by aligning with two nationally recognized financial service providers: AdvisorNet Financial and Cetera Wealth Services.

For clients, this move represents more than just a change behind the scenes. It means enhanced technology, stronger support and more time devoted to what matters most: you.

Founded on the values of personal service, trust, and integrity, OneWealth has long been a financial cornerstone in Madison County. With this new partnership, the firm remains independent but now has access to the powerful resources of one of the nation's largest independent broker-dealers, paired with a dedicated support team to help streamline operations.

"While the platforms supporting our business are changing, our relationship with our clients stays exactly the same," Jason says. "In fact, with these changes, we will be able to offer more efficient service and spend even more time focusing on each client's individual goals."

OneWealth also welcomes Casey Kleemeier to the team. With a strong background in financial planning, operational efficiency and client service, Casey enhances the firm's ability to deliver a personalized and streamlined experience. His arrival underscores OneWealth's continued focus on providing thoughtful, responsive support to every client.

Clients will also recognize the continued presence of Jess Brown, whose dedication and care remain a cornerstone of OneWealth's client experience. Together, Jason Kleemeier, Jess Brown and Casey Kleemeier form a unified team committed to working collaboratively to serve each client with excellence. ■

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NAVIGATING retirement pitfalls

Much is written about the classic financial mistakes that plague startups, family businesses, corporations and charities. Some classic financial missteps have been known to plague retirees, too.

Calling them “missteps” may be a bit harsh, as not all of them represent errors in judgment. Either way, becoming aware of these potential pitfalls may help you to avoid falling into them in the future.

Managing Social Security. Social Security benefits are structured to rise about 8% for every year you delay receiving them after your full retirement age. Is waiting a few years to apply for benefits an idea you might consider? Filing for your monthly benefits before you reach your full retirement age can mean comparatively smaller monthly payments.¹

Managing medical costs. One report estimates that a healthy couple retiring at age 65 can expect nearly \$208,000 in out-of-pocket medical expenses during the course of their retirement, even with additional coverage such as Medicare Part D, Medigap and dental insurance. Having a strategy can help you be better prepared for medical costs.²

Understanding longevity. Actuaries at the Social Security Administration project that around a third of today’s 65-year-olds will live to age 90, with about one in seven living 95 years or longer. The prospect of a 20- or 30-year retirement is not only reasonable, but it should be expected.³

Managing withdrawals. You may have heard of the “4% rule,” a guideline stating that you should take out only about 4% of your retirement savings annually. Each person’s situation is unique, but having some guidelines can help you prepare.

Managing taxes. Some people enter retirement with investments in both taxable and tax-advantaged accounts. Which accounts should you draw money from first? To answer the question, a qualified financial professional would need to review your financial situation so they can better understand your goals and risk tolerance.

Managing other costs, like college. There is no “financial aid” program for retirement. There are no “retirement loans.” A financial professional can help you review your anticipated income and costs before you commit to a long-term strategy and help you make a balanced decision between retirement and helping with the cost of college for your children or grandchildren. ■

This article is for informational purposes only and is not a replacement for real-life advice, so make sure to consult your tax, legal, and accounting professionals before modifying your investment strategy for tax considerations. 1. Social Security Administration, 2021. 2. HealthView Services, 2021. 3. LongevityIllustrator.org, 2021. The content is developed from sources believed to be providing accurate information. The information in this material is not intended as tax or legal advice. It may not be used for the purpose of avoiding any federal tax penalties. Please consult legal or tax professionals for specific information regarding your individual situation. This material was developed and produced by FMG Suite to provide information on a topic that may be of interest. FMG, LLC, is not affiliated with the named broker-dealer, state- or SEC-registered investment advisory firm. The opinions expressed and material provided are for general information, and should not be considered a solicitation for the purchase or sale of any security. Copyright FMG Suite.



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'A THOUSAND Times Good Night'

2025 WHS Marching Huskies prepare field show.



Winterset High School Band Director Michael Hornback

The Winterset High School Marching Band is proud to bring the community a halftime show titled "A Thousand Times Good Night" for the 2025 fall season. The show, inspired by the story of Romeo and Juliet, opens with "I Knew You Were Trouble" by Taylor Swift. It then transitions to a classic element by Mozart.

"The opening movement increases the tension, and then the title song is introduced, a ballad by Abel Korzeniowski named 'A Thousand Times Good Night,' " shares Winterset High School Band Director Michael Hornback. "The ballad is inspired by the balcony scene from Romeo and Juliet. After the ballad, the music gets tense as Romeo and Juliet are separated before 'I Will Always Love You' by Dolly Parton is introduced to finish out the show."

Hornback says the 2025 show is challenging in all the right ways, and he is happy with the progress the 2025 Marching Huskies have made so far this season. The journey to get to



this stage in the season begins many months beforehand.

"I began listening to different marching band shows around November or December," Hornback shares. "I use a 30-second rule. If I'm not captivated within 30 seconds, I move on."

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COMMUNITY

I listen to the music to determine if the students can learn from it or not, and whether I believe the audience will enjoy and want to support it. I also listen carefully to gauge whether I think the show will compete well. Once I narrow down the list to about five shows, I share them with the staff to get their thoughts.”

Once a show is chosen for the next year, the design process begins.

It takes a team to make a marching band show take form. Hornback says he does not do all the designs himself, but that he acts more as a general contractor.

“I am responsible for hiring a drill writer, a body choreographer, a percussion writer and a color guard choreographer,” he says. “My job is to make sure all the pieces are at the right time and in the right order.”

Hornback began getting this year’s design concepts around March, and he anticipates receiving the final pieces by mid-September for the band to finish learning and putting them on the field. The band began learning everything that has to do with the show during band camp Aug. 4-8, and they had an additional drill day Aug. 22.



The 2025 WHS Marching Huskies

“I’m hoping that, by the first football game, we have most, if not all, of the first movement on the field,” Hornback shares.

During the show, the marching band will use a variety of props.

“On a more artistic level, we will actually have a bed on the field,” Hornback says. “The show will try to tell the story of Romeo and Juliet in a fairytale format as if a kid is reading a storybook.”

He and the band staff encourage the community to come out and support the students who put great effort into learning challenging music and movements to produce a noteworthy show. ■

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EVENTS IN THE AREA

Be sure to check for cancellations

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

Winterset Marching Band Performances

- Aug. 29: Home Football Game
- Sept. 19: Home Football Game
- Sept. 20: Wildcat Classic at Buell Stadium, Millard South High School, Omaha, Nebraska
- Sept. 27: Urbandale Marching Invitational at Urbandale High School, Urbandale
- Sept. 27: Marching Dutch Invitational at Pella High School, Pella
- Oct. 3: Homecoming Parade and Football Game
- Oct. 10: Home Football Game
- Oct. 11: Valleyfest at Valley Stadium, West Des Moines
- Oct. 12: Covered Bridge Parade
- Oct. 18: IHSMA State Marching Festival at Waukee High School, Waukee
- Oct. 18: Waukee Marching Invitational at Waukee High School, Waukee
- Oct. 24: Home Football Game, Senior Night

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.

Trivia Thursday at the Winery

Sept. 4, Oct. 2, 7-9 p.m.
Covered Bridges Winery,
2207 170th Trail, Winterset

Enjoy trivia in the wonderful atmosphere of the Covered Bridges Winery.

Messy Munchkins

Thursdays, 10:15 a.m. to noon
Winterset Public Library, 23 N. Second St.



Children ages 0-5, with an adult, are invited to explore, play and create. No registration required.

Paint Madison County Workshop

Saturday, Sept. 20, 9 a.m. to 2 p.m.
Pammel Park Lodge, Winterset

Enjoy this one-day Plein Air workshop to warm up for the Paint Madison County event. This fun and flexible session will focus on painting with purpose, boosting creativity and adapting to outdoor conditions. Enjoy demos, sketching, and a 90-minute painting session followed by a group critique. Come ready to think, paint and stretch your imagination. Learn more and register at https://exploremadisoncounty.com/events/paint_madison_county_a_plein_air_festival/2025-09-21/.

AUTUMN IS IN THE AIR!

During this beautiful season of change, I'd like to thank you for entrusting my agency to help protect everything you work so hard for all year long.



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EVENTS IN THE AREA

Be sure to check for cancellations

Paint Madison County (A Plein Air Festival)

Sunday, Sept. 21, 9 a.m. to 7 p.m.

Covered Bridges Winery, 2207 170th Trail, Winterset

The public is invited to the third annual Paint Madison County event. Artists will create artwork in the open air and showcase the hidden gems of Madison County. The public is invited to watch artists create their masterpieces from 9 a.m. to 1 p.m. (locations to be announced). End the night with the artists at a reception from 4-7 p.m. The artists will showcase the artwork they created throughout the day, and you can purchase it to take it home that evening. Youth artists will also be creating artwork at the same locations and have their artwork for sale at the evening reception. Come out and support the Madison County Chamber and the local arts. For more information and for links for artist registrations, visit https://exploremadisoncounty.com/events/paint_madison_county_a_plein_air_festival/2025-09-21/.

Help Us Freshen Up the Covered Bridges!

Saturday, Sept. 27, 9 a.m. to 2 p.m.

Each year, volunteers give the historic covered bridges a fresh coat of white paint just in time for the Covered Bridge Festival, and they need your help. This is a fun and meaningful way to give back, get involved, and help keep our bridges beautiful for the festival. Grab your friends, wear old clothes, and come ready to make a difference. Signup at https://www.signupgenius.com/go/10C0549A5AB2CA1FFCE9-57554677-covered#. All supplies provided.

Martini Fest

Friday, Sept. 19, 5-9 p.m.

West Glen Town Center

CITYVIEW is bringing Martini Fest back to West Glen Town Center. For a ticket price of \$25 (tickets will be \$35 at the event), attendees will receive 10 tickets that can be redeemed at each participating martini stop for a sample-size martini. Locations include nightclubs and restaurants at West Glen Town Center. Reserve your tickets at martinifest.dmcityview.com now so you can avoid registration lines at the event.



Halfway to St. Pat's Charity Car Show

Sunday, Sept. 14

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

www.friendlysonsiowa.com

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



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CHAMBER Coffee

The Madison County Chamber coffee was hosted by Luckinbill Financial Advisors.



Tamra Yeager and Michelle McNamara



Michaela Allsup and Rachel Eller



Michael Wulfekuhle and Christy Kellis



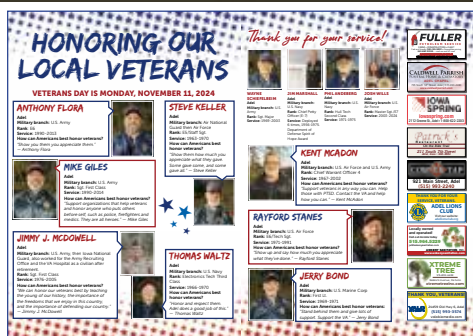
Nicole Kems and Brenden Pugh



Erin Harman and Ashley Ross



A grateful nation thanks its veterans for their service and sacrifices each **NOVEMBER** in honor of Veterans Day. We would like to recognize some of these local heroes in the November issue of Winterset Living magazine. **Your business can be a part of this special salute pages with the purchase of a supporting ad.**



Ken Luckinbill and Mark Hays



Jon Stetzel and Leslie Allen



Jeff Longman and Peter Loiler



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OUT & ABOUT



A ribbon cutting was held for Iowa Mobile Repair on Aug 1. Photo courtesy of Vicki Minor, Madisonian



A ribbon cutting for Luckenbill Financial was held at the Chamber office Aug. 15. Photo courtesy of Vicki Minor, Madisonian



A ribbon cutting was held for Bryan Quoting Enterprises. Photo courtesy of Vicki Minor, Madisonian



Nola Dale and Kailey Myers at the farmers market, Aug. 16



Janet Hala and Bob Hala at the farmers market, Aug. 16



Gary and Nelda Cleaver at the farmers market, Aug. 16



Jeff and Lori Wells at the farmers market, Aug. 16



Sasha and Chris Tyler at the farmers market, Aug. 16



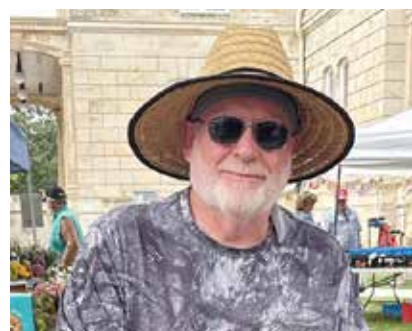
Alex Paulsen at the farmers market, Aug. 16



Mildred Chihak at the farmers market, Aug. 16



Cleats Tapken at the farmers market, Aug. 16



Rick Williams at the farmers market, Aug. 16

CRACK corn dip

There's something special about recipes that come from family, and my daughter, Samantha, has a corn dip that fits the bill, especially when made with fresh Iowa sweet corn. There is nothing quite like the flavor of corn picked at its peak — crisp, juicy and naturally sweet.



Every summer, when the corn stands start popping up around town, we know it is time to whip up a big bowl of her famous dip. It is creamy and a little cheesy with just the right amount of spice, and that fresh sweet corn takes it to the next level. Whether we are hosting friends, heading to a potluck or just craving a snack on a hot afternoon, this dip is a hit. Served with tortilla chips or fresh veggies, it disappears quickly. I like that it has become part of our summer tradition, and now we're sharing it with you, straight from our kitchen and Iowa's golden fields. ■

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

Crack corn dip

Ingredients:

- 5.25 cups of fresh corn plus 1/2 each red and green pepper, finely diced (for the off-season use 3-15 oz cans fiesta corn or Mexicorn, drained)
- 1 can Rotel, 10 oz (reg or hot), drained
- 1 can jalapenos, 6 oz, drained and diced
- 1/2 cup green onions, sliced (5 stalks), optional
- 2 cups cheddar, shredded
- 1 cup sour cream
- 1 cup mayonnaise
- Salt and pepper to taste
- Pinch of sugar
- Handful fresh cilantro leaves, chopped



Directions

- Mix all the ingredients excluding bell peppers in a bowl. Refrigerator for 3-4 hours before serving. The dip will thicken as it sits in the fridge. Add peppers right before serving. Enjoy!

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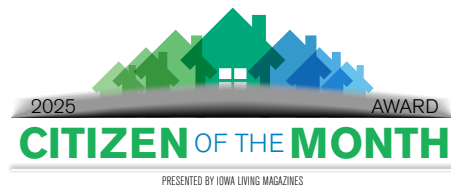
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HANSEN streams Huskies for 'love of the game'

From a one-camera set up to a production, sports streaming grows in quality.



Anyone who has watched Winterset Huskies sports or activities without being there in person can thank Allen and Angie Hansen for that option. Allen explains how he and his wife got started with streaming these events.

Following a kidney cancer diagnosis in 2014, Hansen realized that many people may be in a situation of wanting to watch sports or activities but being unable to do so in person, for whatever reason.

"I thought, 'What could I do, so others could watch their child or grandchild participate?'" Hansen says. "The way I got started was when my daughter, Natalie, was playing softball at Winterset. She played all five years she was eligible," Hansen says. "I believe 2017 was the first year I was streaming some of the softball games. Back then it was just on a Facebook page. No sponsors, and just one camera."

Even with that meager beginning, fans enjoyed the option to watch remotely.

"After that caught on, I got something more sophisticated, and I would do home games and some of the away games. Then people started asking if I could stream some volleyball games," Hansen says. "Most of our viewers are grandparents who have grandkids in more than one district, or they might be elderly and not want to drive at night. There are a lot of reasons why people may like the streaming option."

When the COVID pandemic hit, Winterset's activities director asked if Hansen would be willing to stream more sports, including football. Hansen accepted the challenge.

"That then rolled into basketball, volleyball and swimming meets. That's what got the streaming more mainstream," Hansen says. "I did band things and choral things, homecoming, the crowning of the court, the grand march for prom, and graduation."

Even though COVID rules eventually



Allen Hansen

relaxed, the demand for streaming continues.

"After COVID slowed down, I continued doing things. In 2021 and 2022, I started hiring announcers to come in and do some games. I did most of the football, volleyball, wrestling, basketball, and then baseball and softball," Hansen says. "I believe it was in 2021. My wife and I got named 'Fans of the Year' by the booster club for everything we had streamed."

Hansen has been surprised by the rapid growth of his viewership.

"On the school's YouTube, we started with nine subscribers, and I think we have 2,700 now," Hansen says. "It's a very busy schedule. We hire students for certain projects. I openly recruit students that might be interested in broadcasting, media, cameras, and then we see who fits in where. Angie helped more earlier, until we started bringing more students in. Now she helps more with football, which is our largest production. It takes a minimum of four to five people."

Hansen is glad to see how many people are watching his offerings.

"Most of our viewers are within 30 or 40 miles, but we've had people from five different countries," Hansen says.

He adds that, from the data he has seen, the streaming option does not appear to be taking away from gate revenues for host schools. In general, fans who are able to be in the stands prefer to do so.

Hansen's streaming is not funded by, nor officially connected to, the school district.



Angie Hansen

"Now I go get my own sponsors. It's completely separate from the school district," Hansen says. "We have an agreement with the school board on what we're going to stream."

Hansen explains that an unexpected benefit of the streaming is that college scouts are more easily able to watch Husky athletes in action, which may lead to scholarship offers.

Overall, Hansen views his streaming as his hobby, so he enjoys the investment of time. He plans to continue for the foreseeable future, but he wants the streaming to continue beyond his involvement.

"My goal would be to see if there's a way to grow it somewhat organically, maybe having more involvement from the students. Part of my job, and part of my volunteering is, I pay all of my announcers and student helpers, but I basically donate my time. So, most of my time I volunteer, and I purchase a lot of the equipment," Hansen says. "My sponsors don't pay for the equipment; I do that out of my own pocket as a hobby. This summer, we installed some permanently mounted cameras at softball and baseball to make the productions a lot easier."

Hansen continues to make additions and improvements, working to make his streaming as close as possible to the "ESPN-style" broadcasts that fans have come to expect. Hansen finds a common sports phrase fitting for his outlook on his efforts.

"There's an old saying, 'You do it for the love of the game.' Well, I do it for the love of the stream," Hansen says. ■

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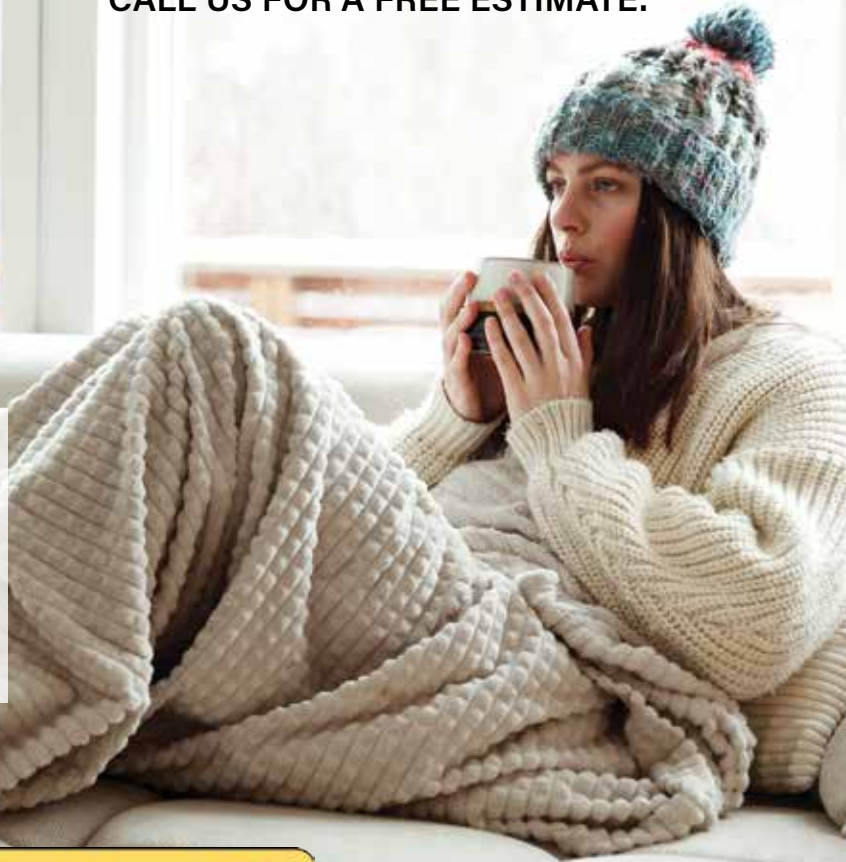
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