

INDIANOLA

JANUARY 2026

# Living

MAGAZINE

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# GRATITUDE



By Ryan Ellis

## A LETTER OF GRATITUDE FROM RYAN J. ELLIS:

We end another year with gratitude. 2025 has been a whirlwind. We moved into our new office, which serves our clients much better. We have a large conference room and three small conference rooms to meet the growing demands of our busy practice. We invested heavily in technology to keep up with the expectations of our clients. Our team is also better served with additional and new space.

I am thankful for **Justin Brown** and **Downing Construction** for seamlessly turning our vision into reality. **Lanny Feight** and **Cutting Edge Painting** also did an outstanding job on the painting. **Brad Warren** and **All Square Cabinets** provided beautiful cabinets. **Alex Berry** with **SignCraft** built our incredible signs. **Mike Vesey** and **Chandler Lowry** with **Integrivault** helped our office with all our technology needs. **Harvest Academy**, who moved all of our equipment and furniture. We were up and running in a matter of two days. What could have been a stressful time was made easy by the many great people who helped. A special thanks also goes out to **Peoples Bank** in Indianola.

With a team of 5 attorneys, 4 paralegals and our administrative staff, we are able to serve a wide range of clients. On our litigation side, we handle Auto Collision/

Personal Injury cases, Worker's Compensation, Criminal and OWI, Divorce, Custody, Adoption, other family law matters, and various civil cases from collections to breach of contract to foreclosure.

On the transactional side, we set up Corporations and LLCs for small businesses, handle business acquisitions and sales, do estate planning, probate and handle real estate transactions.

We just completed our 15th Annual Open House. Despite some snowy weather, we had a great turnout. I am forever grateful for the support from our colleagues, community, and family. As I write this, we are still working toward our goal of collecting 2,000 hats/gloves. The hats/gloves will be distributed to all schools in Warren County to assist those in need. We will then make a dollar for item donation to **Unravel Pediatric Cancer** in Iowa to help fight childhood cancer. I will be forever indebted to our good friend **Janine Jensen**, who used to cater our event and succumbed to cancer.

The open house would not be possible without the help of **Palmer Deli, Winn's, The Zoo, and Abbie's Sweet Treats**. A special shoutout goes to **Missy Bryan, Mara Hansen**, and the rest of **Amber & Sage Events - ASE DJ Sister Company** who beautifully decorated our office for the Holidays.

I am sure I forgot someone. Just know that my heart is full and we appreciate all who support us.

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WELCOME

# A SUPER Sunday

What will you be doing on Sunday, Feb. 8? If you are like 127.7 million other people, you will be watching the Super Bowl on TV. That's a lot of people, many of whom don't know the difference between a touch-down and a home run. And, they don't care. Why? Because the Super Bowl is about much more than football. In fact, for many, it has become an entire Sunday tradition.

Some viewers don't catch a single football play, as they are watching only to be entertained by the advertisements. In most any other TV viewing situation, those watching TV will turn channels, lower the volume or run to the bathroom or to the refrigerator during breaks. But not during the Super Bowl. This viewing audience tunes in to the ads, and companies ante up \$8 million or more for just 30 seconds of promotion to reach them.

Yes, the Super Bowl is one of the most-watched television events in the United States. The record was set last year with the aforementioned 127.7 million, but the highest-rated Super Bowl remains Super Bowl XVI in 1982 with a 49.1 household rating. That means 49.1% of TV-owning households were tuned into the Super Bowl during its broadcast. Viewership of the Super Bowl has remained stable over the years, even as ratings for other events have declined.

My parents were in the half who didn't tune in to the Super Bowl. Football simply wasn't their thing. When I was in college, I began watching the games more seriously. And, when I made my way into the working world as a young man, I got into the Super Bowl scene even more. The food. The festivities. The fun. Oh, and the football, too.

The Super Bowl parties were aplenty, and my friends and I did our best to attend many, making Mondays a challenge. The problem continues today. "Super Sick Monday" is a real thing, as an estimated 22.6 million U.S. employees are expected to miss work due to post-game fatigue, hangovers, and the cultural significance of the event. Some have even suggested that the Monday following the Super Bowl should become a national holiday, possibly even moving Election Day to that date to help encourage more people to get to the polls. It is an interesting idea, although I am not sure it would help with voter turnout, especially for those mourning after their team lost.

I am now more comfortable lounging in my living room and watching the game with family or a few friends. But don't let me drag you down. Check out this month's cover story to see how others are celebrating Super Bowl Sunday — and be sure to get to work on Monday. ■

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Diane Hoffman has been a Denver Broncos fan for at least 31 years and has enjoyed family trips to see the team play.

# Big game, **BIG PARTY**

Capping off the football season  
with a watch party to remember

By Rachel Harrington

It's time for the big game, and that's the perfect reason to gather with your fellow fans around the big screen to see which team finishes the year with a championship ring. And you won't be alone. Record-breaking viewership has been reported the last two years, with 127.7 million U.S. viewers last year, according to ESPN.



## Family of fans

The Hoffman family's favorite team, the Denver Broncos, have clinched a playoff berth as of press time, and their hopes are high for seeing their team return to the Super Bowl this year.

Diane Hoffman has been a Denver Broncos fan for at least 31 years. Her introduction to the game came as a child.

"My dad would watch football throughout the week, and I hated it," Hoffman shares. "When I was in high school, I was in the marching band, and that changed my perspective on football. We had to stay and watch the game, and we were part of the process. I really changed when my sons got into football as young boys." Hoffman's son and stepson started watching NFL football at an early age.

"One was so dedicated to the game and team that, if they lost, he cried," she shares. "He's a huge John Elway fan, who was the quarterback for the Broncos."

Hoffman would regularly take her family to Denver for the Fanfare Days the team used to host in August so fans could meet the players. Eventually, however, Fanfare Days faded into history with staffing changes. Hoffman and her family try to make it to at least one game each year. If they can't make it to Denver, they go to Kansas City when the Broncos play the Kansas City Chiefs.

"We're such big fans that we took a big family vacation for the opening game in Denver this year," she shares. "We rented an Airbnb, and both my sons' and daughter's families came. This year, they gave out signed memorabilia."

Hoffman's grandson, Jayden, was able to go on the field, hold the game ball, and meet several players at one game. Hoffman's granddaughter chose to have a watch party for her 14th birthday.

"It's all she wanted," she says.

## SUPER BOWL LX

**Teams:** TBD

**When:** Sunday, Feb. 8

**Where:** Levi's Stadium in Santa Clara, California, the home of the San Francisco 49ers

**Ways to watch:** NBC will broadcast the Super Bowl with Spanish-language coverage on Telemundo and streaming on Peacock

**Halftime show:** Bad Bunny

**Super Bowl commercials:** 30-second spots cost about \$8 million

## SPINACH DIP CROCKPOT

Submitted by Erin Johnson-Foster

- 1 package of cream cheese
- 1/4 cup sour cream
- 1 cove minced garlic
- 1/4 cup mayonnaise
- 2/3 cup Parmesan cheese
- 1/2 cup mozzarella cheese
- 1 1/2 cup frozen chopped spinach
- My kids don't like artichokes so we don't add them, but, if you like them, add a can
- Add pepper to taste

### DIRECTIONS

Throw into crockpot on low, stirring every 10-15 minutes so it doesn't burn to the sides and bottom of the crockpot. My family likes to dip veggies and pita chips and even Ritz crackers in it. You try this and it will become one of your family favorites for any holiday and Super Bowl party for years to come.



Erin Foster, her mom and her brother enjoyed attending the Broncos Fanfare event in Denver.

Currently, Hoffman's favorite player is Broncos quarterback Bo Nix. She says, no matter which family member's house is chosen to gather to watch the game, there is always pre-game decorating to be done.

"All of my kids and grandkids live locally. We all try to get together at one house. Everyone wears their Broncos clothes, and we pull out all things Broncos. I wear my jersey from a Fanfare Day signed by players like Damaryius Thomas and Brandon Stokley," Hoffman explains. "If they lose, we pack everything up until the next week. If they win, we leave it up."

Food fare at the Hoffman family Broncos game gatherings consists of finger foods, veggie and fruit trays, orange punch, and dishes like little smokies wrapped in bacon with brown sugar.

"We also have to have Cheetos because they are covered in orange," she chuckles.

For Super Bowl Parties, they also add orange and blue cupcakes.

Hoffman says that the Denver Broncos have had a great year thus far.

"We haven't had this type of year since Peyton Manning," she says. "We are excited for how this year has gone."

When the Broncos are in the Super Bowl, she says there is a lot of yelling, cheering and pacing throughout the games. Even if the Broncos don't make it to the championship game, the family still gathers to at least watch the halftime show.

"It makes the game more fun," she says. "We don't cheer for other teams, though, out of a sense of loyalty."

Hoffman says she is proud to be a Broncos fan and proud of the team's endurance.

"The atmosphere at games is great. There is great camaraderie, and the energy level is so high," she says. "No matter what happens on the field, we support them."

## From bystander to fan

Erin Foster has also been celebrating a fun season of Denver Broncos football, but she did not always get giddy about gametime.

“I didn’t used to be much of a fan until I ripped my ACL in my sophomore or junior year of high school. I was in the hospital to have a cadaver ligament put in my knee. As I rested in my room, I was flipping through the TV channels and found a football game. I loved it. I wanted to learn all about the rules of the game and how the plays are run.”

Foster, her mom and her brother all went to a Fanfare event in Denver where fans could meet the players, cheerleaders and other members of the team and staff.

“That was my Mecca, and now Broncos football is in my blood,” she shares. “My brother and I made a pact that, if the Broncos ever won the Super Bowl, we would get matching tattoos. I’m still waiting on him to get his.”

As a fan, Foster says she is used to her favorite team being the underdogs, so this year has taken her and her family completely by surprise.

“One game, we were down 0-30 at the end of the third quarter, and, during the fourth quarter, we came back 33 points,” she says. “A former player, Damaryius Thomas, passed away at age 33, so the number 33 is a superstitious number for us. To make up the point deficit by 33 points was so cool.”

The Foster children cheer for the Denver Broncos alongside the rest of their family.

“It is such a great feeling to have my kids cheer on with us,” she remarks. “I took my son on a trip to a game in Denver this year. I told him that we would be in the stadium seats behind the goal posts and that it would change him. He didn’t believe me at first, but he came out of the game with a favorite player. He even cried when we left to come home and he couldn’t see the mountains anymore.”

Foster says that every Sunday becomes a ritual of deciding whose house they will go to. They all pitch in with various foods to snack on during the game.

“We do meatballs in various ways. We’ve done flavors like mushroom, teriyaki and barbeque with grape jelly. My kids call those sweet meatballs. My favorite is the teriyaki with pineapple in it,” Foster states. “We also do traditional foods like cut up subs and chips — finger foods that can be grabbed during commercial breaks or when things aren’t going well and we are pacing. One of my other favorite dishes I think is incredible is a spinach dip that we had with pita chips, though lots of other things can be dipped in it.

During the Super Bowl, we don’t want to miss commercials, the game, or the halftime show, so everything needs to be something we can grab quickly. Even when our team doesn’t make it to the Super Bowl, we still enjoy doing the same things.”

By the time football season ends, the family is scrambling to figure out how to spend that same time together that was previously spent watching games. Foster says getting together to support their favorite team is even more special because they do it together.

## Tips for a great watch party

(Family Features) Get ready to host this season’s most memorable watch party with these tips:

• **Show your colors:** Get your house game ready and show your team spirit by decorating in the colors of the team you’ll be cheering to victory. You don’t need to go all out; just grab some simple decorations like streamers, balloons and disposable tablecloths to add some energy. If you’ll have guests cheering on both sides, mix and match your decor and let guests pick their plate and cup color to root for their favorite team.

• **Take a seat:** When the game is underway, gathering everyone around the screen can get crowded. Make sure everyone is comfortable by offering additional seating. You can use stools, chairs from other rooms and even folding chairs or camping chairs if you need to create more space. If you need to resort to floor space for seating, make it extra comfy with some pillows or blankets for padding.

• **Multiply the screen time:** Chances are high your guests will scatter throughout your home, spilling out of the living room into your kitchen and dining spaces. Set up extra screens to show the game in multiple rooms, whether that’s extra TVs, monitors or laptops. That way, even if someone steps away from the main screen, he or she won’t miss any of the excitement.

• **Make snacks that score with the crowd:** Every party needs a menu, but you can keep it simple for a watch party. Guests typically want quick bites they can grab during timeouts and commercial breaks, so stick to finger foods and apps guests can self-serve quickly. Wings are a party staple, and chips and dip are always a hit. Be sure to offer some indulgent options, as well as foods for those who have special dietary needs. You can also make your food game easier by asking everyone to bring a dish to share instead of taking it all on yourself.

Find more entertaining tips and advice at eLivingtoday.com.

## Enjoy the commercials

While commercials used to be the perfect time for a quick break and filling your plate, not so with the Super Bowl. Commercials are as big a part of the experience as the kick off. How many of these do you remember?

## Best Super Bowl commercials of all time

<https://filestage.io/blog/best-superbowl-commercials/>

1. Bud Light – Big Men on Cul-de-Sac (2025)
2. Hellmann’s – When Harry Met Sally Recreation(2025)
3. Stella Artois – The Other David (2025)
4. Hellmann’s – May-ow (2024)
5. Budweiser – Old School Delivery (2024)
6. Kawasaki – Business in the front, party in the back (2024)
7. Uber Eats – The Beckhams (2024)
8. Pluto TV – Couch Potato Farms (2024)
9. Oikos – “Hold my Oikos” (2024)
10. Booking.com – Book whoever you want to be (2024)
11. Apple – 1984 (1984)
12. Snickers – Betty White (2010)
13. Amazon – Alexa Loses Her Voice (2018)
14. Always – #LikeaGirl (2015)
15. Wendy’s – Where’s The Beef (1984)
16. Pepsi – Cindy Crawford (1992)
17. Coca-Cola – Hey Kid, Catch (1980)
18. Tide – It’s A Tide Ad (2018)
19. Nike – Hare Jordan (1993)
20. Budweiser – Puppy Love (2014)

## Super Bowl trivia

Enjoy getting your guests in the game day spirit with some trivia.

- The highest combined point total in a Super Bowl is 75 points, in Super Bowl XXIX (49ers 49, Chargers 26).
- The lowest combined point total in a Super Bowl is 16 points, in SB LIII (Patriots 13, Rams 3).
- The Patriots scored the fewest points to win a Super Bowl in SB LIII, with 13.

## Check out these websites for more trivia:

- <https://forgottenstars.net/super-bowl-trivia/>
- <https://greenlight.com/learning-center/fun-facts/super-bowl-trivia>
- <https://www.countryliving.com/life/entertainment/g35141413/super-bowl-facts-trivia/> ■

## WHERE I find inspiration — and a new comfort-food favorite

Today's home cooks have no shortage of inspiration. With a quick search online, we can access thousands of recipes from trusted test kitchens, community-driven platforms and individual food bloggers. While I appreciate that convenience, I still find myself reaching for cookbooks, browsing new releases at the bookstore and checking out titles from the library — a perfect way to “test drive” a recipe before committing to it.

Another favorite source of inspiration is Family Features, a free recipe site filled with reliable dishes and beautiful photography that never fails to spark my creativity in the kitchen. This month's recipe, loaded Philly cheesesteak baked potatoes, brings together two of my favorite comfort foods: steak and potatoes — both of which also happen to be Shane's favorites. It takes the familiar flavors of a classic Philly cheesesteak sandwich and transforms them into a warm, satisfying baked potato meal. It's hearty, comforting and perfect to enjoy for dinner, with plenty left over for lunches throughout the week. ■

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



### Loaded Philly cheesesteak baked potato

Recipe courtesy of Real California Milk

Prep time: 10 minutes

Cook time: 1 hour, 11 minutes

Servings: 4

#### Ingredients

- 4 large russet potatoes, washed
- 1 cup Real California sour cream
- 1-2 tablespoons Real California whole milk
- 1/4 cup Real California unsalted butter, divided
- 1 small green bell pepper, thinly sliced
- 1/2 small yellow onion, thinly sliced
- kosher salt, to taste
- freshly ground black pepper, to taste
- 1 pound fresh shaved sirloin steak
- 2 cups shredded Real California provolone cheese

#### Directions

- Preheat oven to 425 degrees F and line baking sheet with aluminum foil.
- Prick potatoes all over with fork. Bake until potatoes are tender and fork

inserted easily comes out, 45 minutes to 1 hour. Split tops of potatoes open with knife and fluff potato flesh with fork. Set aside.

- In small bowl, combine sour cream and milk, adding more milk as needed, until sour cream is pourable. Set aside.
- In large skillet or on griddle over medium-high heat, heat 1 tablespoon butter. Add peppers and onions; cook until tender, 3-4 minutes. Season with salt and pepper, to taste. Transfer to plate and set aside.
- Clean skillet then melt remaining butter. Add steak and cook until fully cooked and lightly browned, 3-4 minutes. Season with salt and pepper, to taste. Return vegetables to skillet and toss to combine.
- Evenly top each potato with 1 tablespoon butter, steak mixture and cheese. Transfer to oven and bake until cheese is melted, 2-3 minutes. Drizzle with sour cream and serve.

## THE INDIANOLA Creamery

### Its role in agriculture and social life

The historic Indianola Creamery was a beloved local institution that played a vital role in the agricultural and social life of Indianola. Before 1931, the creamery was owned and operated by R.C. Durr, who established it as a cornerstone of the community. The creamery provided local farmers with a dependable market for their dairy products and offered residents a steady supply of fresh milk, butter and ice cream. Its original location was just east of the northeast corner of the town square.

In 1934, Mr. Durr made a significant advancement by installing a pasteurizing plant capable of treating 100 gallons of milk at a time. This innovation allowed the creamery to dramatically reduce bacterial counts in its milk, improving safety and quality. At the time, the creamery sourced its milk from George Mahr and Sons' Golden Guernsey herd, known for its rich and flavorful milk. The creamery also supplied milk to the Civilian Conservation Corps Camp, further extending its reach and impact.

A 1931 newspaper article highlighted a common issue among Iowa creameries: a weedy taste in butter. Mr. Durr acknowledged

experiencing this problem and welcomed suggestions from farmers to identify the cause, demonstrating his commitment to quality and collaboration.

In 1933, Miss Lucille Boyce's fifth-grade class at Hawthorne School visited the creamery to observe the butter-making process. The students were fascinated not only by the machinery and techniques but also by the fact that Indianola butter was distributed across the country. Their visit ended with a memorable ice cream treat, which they described as “very, very good.”

The creamery entered a new chapter in 1938 when J.H. Redman purchased the business and rebranded it under the Redman name, offering milk, butter and ice cream. With Al Draman joining the team to provide daily milk deliveries, the business expanded its services and customer base. In 1939, the creamery moved to a newly constructed building located half a block north of the northeast corner of the square, across from what was once the Warren County Oil Company — now home to Avitt Family Chiropractic and Avitt Mechanical.

Advertisements from this era proudly

emphasized the creamery's cleanliness, claiming it rivaled even the most hygienic kitchens. They also encouraged local commerce, warning against the encroachment of big business and urging residents to support small, community-based operations.

On May 10, 1940, designated by Gov. Wilson as Dairy Day in Iowa, the Indianola Creamery hosted an open house. Ninth-grade students toured the facility, learning about the production of ice cream, butter and pasteurized milk. As with earlier visits, the highlight was the delicious ice cream served at the end.

After 1942, J.H. Redman sold the creamery to his father, A.G. Redman of Sac City. By 1947, Berle J. Starr, who had managed the creamery for five years, became its new owner. J.H. Redman transitioned to public service, taking on roles with the Department of Agriculture and the state banking department.

Today, the Warren County Historical Society honors this legacy with a fascinating display on dairy farming in the region. Visitors are welcome Thursdays from 9 a.m. to 4 p.m. and Saturdays from 9 a.m. to noon. ■



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**LEGAL** By Ken Winjum

## RECENT case on government immunity

On Nov. 21, 2025, the Iowa Supreme Court filed an opinion in the case of *Mormann v. City of Manchester and Wessels*. The case arose out of a high-speed police chase that ended in a motorcycle wreck near Manchester, Iowa. The motorcyclist died from his injuries. His family sued the city and police officer involved in the crash. The jury awarded \$4.25 million dollars in compensatory damages and \$10,000 in punitive damages.



On appeal, the city and police officer raised a number of issues seeking a reversal of the verdict. The court provided a detailed factual recitation which included evidence that, initially, the motorcyclist was traveling at 99 miles per hour, weaved through traffic, dodged several police cruisers, sped through town and continued his journey outside town on a county road.

During the chase in town, a Manchester police lieutenant (James Wessels) commenced his own pursuit. He followed the motorcyclist out of town, reaching speeds of more than 100 miles per hour. During this chase, he suddenly neared the motorcyclist, who had slowed to 62 miles per hour. Wessels passed the motorcyclist on the left, at which time his right mirror hit the motorcyclist. He then steered his vehicle into the right lane and decelerated. The motorcyclist was unable to stop in time and caromed off the left quarter panel of Wessels's cruiser, crashing into the ditch.

Plaintiffs called numerous witnesses including the state trooper who initiated the chase, a member of the Manchester Police Department, an expert in police pursuit policies and an accident reconstructionist. The jury found in favor of plaintiffs.

On appeal, defendants argued that Iowa's Municipal Tort Claims Act (which replaces sovereign immunity) provides that a municipality shall be immune for an act in connection with an emergency response. The court observed that there is a statute specific to police chases (Section 321.231) which allows tort liability where the emergency responder acted with "reckless disregard for the safety of others."

The court noted that this standard for liability is higher than the negligence standard (reasonableness). However, the jury's supplemental verdict finding Wessels acted recklessly toward the motorcyclist defeated the defendants' emergency response immunity.

The court addressed a number of other issues including the nature of the pleadings, sufficiency of the evidence, hearsay evidence (dying declarations) and admission of police department bodycam policies.

The district court's judgment was affirmed (verdict upheld).

Notes: The court observed that a failure to utilize recording devices in violation of department policy could be a basis to infer the officer planned to use intentional force. The officer's persistence in pursuing at high rates of speed after other officers had called off the chase appeared to be a factor. ■

Information provided by Ken Winjum, The Winjum Law Firm, P.L.C., 1220 Sunset Drive., Suite 103, Norwalk, 515-981-5220, [www.winjumlaw.com](http://www.winjumlaw.com).



# FINDING joy in art

Terlop's painting method includes dancing and music.



Out of her many artwork pieces, Terlop especially likes one inspired by a hexagonal thinking project.

Rachel Terlop teaches at Simpson University during the day, but when she is not in the classroom, she enjoys creating art of her own.

"I mostly paint," she says. "I prefer working with really large canvases, at least 36 inches or more."

Terlop typically uses house paint in her artwork. Working with house paint was born out of the availability of supplies during the COVID pandemic.

"Places like Home Depot were open then, and I felt safe enough to go there where there were high ceilings and wide open spaces," she explains.

Terlop is honored that three of her pieces — "Pen and Ink," "Layered One" and "Diverse by Design" — were installed at Mainframe over the past two years. She has had pieces shown when the North River Art Council submitted as a group. She has also published three children's books as the illustrator, an accomplishment of which she is very proud.

"Simpson was gracious enough to give me a whole gallery in the September 2024 installation of 'Pursuit of Happiness' where I had over 20 canvases hung," Terlop says. "I was able to pair the gallery up with one of the classes I teach at Simpson. It was neat to have an exhibition and be able to tie it to class and it be even more than an art space."

Additionally, she has previously had artwork shown at the Pella Art Center. Terlop has been asked to hang one of her paintings in Savor the Rise on the Indianola square in January 2026.



Rachel Terlop prefers working with large canvases.

Out of her many artwork pieces, Terlop especially likes one she painted for class.

"It has a bunch of hexagons in the background," she explains. "We were doing a hexagonal thinking project. It has one word in the middle, and the conversation in the piece is built around that word. It also has many textures as well as sweatpants fabric. Flowers are in the foreground. The inspiration for the flowers comes from the fact that this is the first place that I've lived with land instead of just apartments. I have massive sunflowers on it, and thus the sunflower on the painting."

Terlop says she has other fun flower pieces. Recently she carved some stamps in a braille, six-cell structure, but instead of circles, hearts or stars, it is flat and uses braille to add messages, song lyrics or quotes to her artwork.

"I have to write on the back of the artwork what the message is to remember what I was writing," Terlop says. "Currently I am finishing up my dissertation for my PhD through George Mason University. I've come up with a way to code my work into paintings. The paintings will look like vases with flowers, but the whole piece will be data. The data and research are very tedious and finding an artistic way to do it makes it very enjoyable to me. Academia is super valuable, and it is cool to blend it and art together."

Terlop suggests that aspiring artists give her method, which she calls the Terlop method, a try.

"I pick a color for my emotion and basically flail with the paint while playing loud music," she shares. "I just need to get the paint on canvas, and something will come of it. I dance and move. I just need to get it out of my mind. One professor said, 'Don't lust over the final result.' And I agree with that." ■

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## FRESH year, fresh approach

### Staying independent at home as you age

Michael, 69, has lived in his Clive home for more than four decades and intends to stay put for the long haul, but his daughter and son-in-law are uneasy. Michael is doing well today, yet, if he ever needs support, his family will not be nearby, as they live several states away.



Their worry makes sense. Aging at home with independence is a goal many of us share, but it is not guaranteed. Ongoing health conditions can make living alone risky, and around-the-clock help at home can come with a steep price tag.

That reality can trigger an important question for you or for someone close to you: If moving into a community for older adults is not the preferred path and future health changes are a concern, what options exist now?

One approach to explore is a Continuing Care at Home (CC@H) membership model. Often offered through an organization that serves older adults, a CC@H program helps people stay focused on their health and well-being while remaining at home, and it can support financial planning for potential services and care later.

If you are considering a CC@H program, ask for clear details about what is included. A strong program should do more than promote healthy habits so you can remain independent longer; it also should provide a practical way to help cover future long-term care needs, should they arise.

Before enrolling, consider asking questions such as these:

- **Does the program provide personalized support, such as wellness coaching?** Research shows people are more likely to follow through with meaningful changes when they have encouragement from a trusted guide or advocate.
- **Are care options and costs addressed?** A well-designed program can help support care if it becomes necessary — whether that is in-home services or care in a senior living community later.
- **What is the track record of the organization behind the program, and how is it regarded in the senior living field?**

Even with strong benefits on paper, you should feel confident in the provider's stability, experience, and results.

CC@H programs vary widely. If one seems like a fit, take the time to confirm it aligns with your needs today and the possibilities tomorrow, and that it delivers real peace of mind. ■

Aaron Wheeler is Vice President of Home and Community-Based Services for WesleyLife, which provides health and well-being services, including WellAhead — A WesleyLife Well-Being Experience, a CC@H offering. To learn more, visit [wesleylife.org/wellahead](http://wesleylife.org/wellahead).





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# UNDERSTANDING the difference between assisted living and long-term care

When it comes to senior living options, many families in the Des Moines area are unsure about the differences between assisted living and long-term care. A common misconception is that assisted living is only for fully independent individuals, but, in Iowa, that's not the case.



**Assisted living** is designed for older adults who need some help with daily tasks but do not require 24-hour medical care. Residents live in private apartments and receive personalized support, which can include assistance with bathing, dressing, medication management, meals, housekeeping and more.

**Long-term care**, also known as a nursing home, is for individuals with complex medical needs who require continuous skilled nursing services. This level of care is typically for those recovering from serious illness or surgery or for

those with chronic conditions that demand more intensive oversight.

**What assisted living can provide in Iowa:** Under Iowa's assisted living regulations, communities are licensed to provide support with Activities of Daily Living (ADLs) — including bathing, dressing, grooming, toileting, mobility and medication administration. Residents do not have to be fully independent in all ADLs to qualify for assisted living.

In fact, many assisted living residents need help with one or more daily tasks, and communities are staffed with trained caregivers to meet those needs. Services are typically delivered based on a customized care plan created with input from the resident, family and healthcare providers.

## Key benefits of assisted living

For families navigating care decisions, assisted living offers: private apartments with safety features and emergency response systems; 24/7 staff support; personalized care plans that

adjust as needs change; nutritious meals and social dining; life enrichment programs that promote physical, mental and emotional wellness; housekeeping and laundry services; and scheduled transportation for medical appointments and outings.

Residents in assisted living communities enjoy a greater sense of independence, choice and dignity — while still receiving the support they need to live safely and comfortably.

## Final thoughts

If you're in the Des Moines area and unsure which level of care is right for your loved one, it's important to know that assisted living in Iowa can support more than just "independent" seniors. ■

Information provided by Ashley Bergman, Addington Place of Des Moines, [addingtonplaceofdesmoines.com](http://addingtonplaceofdesmoines.com). Written by Discovery Senior Living, 3461 Bonita Bay Blvd., Suite 100, Bonita Springs, FL 34134.



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# THE POWER of the second opinion

## Don't rush major repairs

As we kick off 2026, many of us are setting new goals and looking for ways to be more intentional with our decisions. In the world of auto maintenance, one of the most valuable tools you can carry into the new year is the second opinion. When faced with a high-cost repair, the initial shock can cloud your judgment. Taking a moment to pause and seek another professional perspective is often the smartest financial move you can make.



### Here are five indicators that it's time for a second opinion:

1. The symptom-diagnosis mismatch: If the fix seems extreme — such as needing a new transmission for a minor shudder — get a second look. A different technician might find a simpler, less expensive cause.
2. High-cost sticker shock: Major repairs like engine overhauls deserve price verification. A second shop can help you determine if the scope of work is necessary and if the pricing is competitive.
3. The “laundry list” of repairs: When a shop presents many recommendations, it may be hard to separate safety items from elective maintenance. Start by asking your shop to prioritize: What is a “must-fix” for safety and what can wait? A transparent shop will guide you. However, if you feel they are being alarmists or pushing “all-or-nothing” repairs, seek a second opinion to verify what requires immediate

attention.

4. High-pressure sales tactics: Reputable technicians understand that major repairs are significant financial decisions. If a shop pressures you to sign off immediately, treat it as a red flag. If you choose to leave without performing a critical safety repair, a trustworthy shop will ask you to sign a waiver of liability. This acknowledges the risks while respecting your right to a second opinion.

5. The “investment vs. value” dilemma: For older or high-mileage vehicles, a costly repair might not be the best move. A second shop can provide a fresh perspective on long-term reliability, helping you decide if that money is better spent on a repair or a replacement.

**The bottom line:** Trust your instincts. Confidence in your provider is as important as the repair itself. If a diagnosis feels overly technical, rushed or dismissive, seek another perspective. It is your vehicle, your safety, and your budget on the line.

Great service providers know that trust is built on transparency. Ensuring you feel confident in the path forward provides the peace of mind you deserve.

Wishing you all safe travels and a very happy New Year. ■

Information provided by Chris Werner, owner and lead technician, Werner's Elite Auto, 506 1/2 E. Euclid Ave., Indianola, 515-259-0122, [www.wernerseliteauto.com](http://www.wernerseliteauto.com).



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## GARDENING

By Barry Laws

# TIME to plan for the gardening year ahead

Ahhhh....the holidays are over, so take a deep breath, grab a hot cup of tea (or coffee or hot chocolate) and start thinking about the year ahead. What projects can be taken care of during this cold dark month of January as it wanes, the days get longer, and the sun begins its trek northward?



The garden has been put to bed, but there are some things you need to address outside. With climate change, temps are being a bit more extreme and snow cover is less, so with freeze/thaw cycles, some of the perennials may be going through heave cycles. Head down to the local feed store and pick up a bale or two of straw and spread over the beds. And, while there, pick up some birdseed for the colorful feathered friends in your garden. Pick up seed mixes heavy in sunflower seed and nuts (not millet, it has no nutritional value to birds) to give them the energy they need. In addition, suet and nut/suet mixture blocks will attract woodpeckers and nuthatches to the garden.

Now, time to take care of your inside garden — the houseplants — with some love and attention. First, a good bath helps give them more freedom to breathe without the accumulated dust. Use cool to barely warm water in the shower, and do some checking for insects and pests. If you find some pests, head to the garden center for some products to combat the unwanted visitors, or just decide it is time for some new plants and inspiration and chuck them out. Take some time at the warm bright greenhouse and find a few new plants to love and enjoy. And, don't forget about your amaryllis bulb. It can be kept as a house plant until summer, then planted in the garden to rejuvenate and dug and brought in before the first frost. It should flower again for you next holiday season. You can also just keep it in a pot, and it will do great with plenty of water and sun.

Start dreaming and planning your 2026 gardens, whether floral, shrub, vegetable or a combination of these. Write down lists of your dream plants, do some research and decide if you want seeds or plants. Go through those seed catalogs, plant catalogs and magazines you have accumulated, ordering what you want and get prepared to start those seeds. Get seeds early, before they sell out — those you are going to start and those you decide to direct sow.

Remember, if you are ordering plants, don't have them arrive until you can safely put them outdoors, or, better yet, check with local nurseries and garden centers and see what they will have available. Some let you preorder for pick-up when it is time to plant. Remember, buying local keeps businesses in the area going, and they will be happy to answer whatever questions you may have because they are your neighbors and friends. And many times, you will pay less for a better plant than ordering online.

So, start dreaming, give some love to the gardens inside and outside, and keep remembering that we are headed for longer and warmer days ahead. Wishing you a wonderful new year. ■

Information provided by Barry Laws, co-owner, Quilted Gardens Nursery and Landscaping, 19635 130<sup>th</sup> Ave., Indianola, 515-720-3089, [www.quiltedgardens.com](http://www.quiltedgardens.com).





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You've just found Central Iowa's "Generosity Engine". Since 2013, **Many Hands Thrift Markets** have been the place for unique, gently used, and second-hand items—including clothes, furniture, home décor, and fair trade goods. We stock new inventory daily, ensuring a fresh hunt every time. The best part? **Every purchase and donation directly funds our mission** to provide education, safe homes, and opportunities in Haiti and Abaco, Bahamas.

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# EVENTS IN THE AREA

To submit calendar items for consideration, send to [tammy@iowalivingmagazines.com](mailto:tammy@iowalivingmagazines.com)

Check for cancellations

## Upcoming in Indianola Living magazine:

**"I do!"** Stories about marriage proposals: Share the story of how your courtship culminated in a proposal to remember. Email [tammy@iowalivingmagazines.com](mailto:tammy@iowalivingmagazines.com) to share your story!

**Rescue animals:** Do you have a beloved rescue animal in your family? Share your story of how you came to find your pet — or it came to find you! Email [tammy@iowalivingmagazines.com](mailto:tammy@iowalivingmagazines.com).

## Indianola Public Library Events

207 N. B. St., Indianola

Visit the website to register for events: <https://indianola.librarycalendar.com>.

### KIDS

- After School Bingo: Monday, Jan. 19, 3:30-4:30 p.m., grades 3-5
- Kids Create: Saturday, Jan. 17, 2-3 p.m., grades K-5
- Chess Club: Thursdays, Jan. 22 and Feb. 12, 6-7 p.m.

### STORYTIME

- Storytime with Janis: Tuesdays and Thursdays, 10:30-11 a.m.
- Saturday Storytime: Saturdays, 10:30-11:15 a.m.
- No storytime on Jan. 31 and Feb. 7.

### TEENS

- Teen Hangout: Wednesdays, 2:30-4:30 p.m. No Teen Hangout on Jan. 14.
- Teen Art Cart: Saturdays, all day.

### FAMILIES

- Library Playdate: Saturdays, all day.
- Family Lego Club: Monday, Jan. 26, 6-7 p.m.

### ADULTS

- Morning Book Club: Friday, Jan. 9, 10-11 a.m.
- Bingo: Tuesday, Feb. 3, 6:30-7:30 p.m.
- Evening Book Club: Tuesday, Jan. 27, 6:30-7:30 p.m.

### EVERYONE

- Soup-er Bowl 2026: Fridays through January, 11 a.m. to 2 p.m. Enjoy soup at the library every Friday in January. Soups are provided by local community members and groups for everyone to taste test and vote on their favorite. Anyone is welcome to taste soups or to bring in soup to share. To bring soup, please sign up beforehand: <https://forms.gle/5io8rDFkAKPVHt7U6>.

## Free Community Meal

Tuesdays, 5:30-6:30 p.m.  
Lighthouse Community Center,  
109 W. Boston Ave., Indianola

Free home-cooked meal every Tuesday. Everyone is welcome. Come and enjoy food and fellowship with individuals and organizations in our community.

## Special needs events

Indianola Activity Center, 2204 W. Second Ave.

Individuals with disabilities of all ages and their families, chaperones, respite providers and SCL workers are invited to attend these free drop-in events with dancing, fun and pizza provided by Indianola Hy-Vee.

- Hy-Vee Special Friends Winter Formal: Friday, Feb. 20, 6-7:30 p.m.
- Hy-Vee Special Friends Let's Glow Crazy Dance: Friday, April 17, 6-7:30 p.m.
- Hy-Vee Special Friends Luau Dance: Friday, June 5, 6-7:30 p.m.

## Rain Barrel Workshop

Wednesday, Jan. 14, 6:30-8 p.m.  
Norwalk Easter Public Library,  
1051 North Ave., Norwalk

Join the Rain Barrel Workshop to learn all about the benefits of installing a rain barrel on your property. You will leave the workshop with your own assembled 55-gallon rain barrel. Instruction for this workshop is provided by ISU Extension and Outreach Warren County Master Conservationist program. Class size will be limited to the first 12 registrants. You will learn about benefits of rain catchment systems for conservation and local programs for homeowners; best management practices homeowners can implement around the landscape to lessen the negative impacts stormwater has on water quality; and parts and functions of the rain barrel.

This event is being offered at \$50 per barrel to cover the cost of supplies. Norwalk residents may receive a rebate for the cost of the program once their barrel is constructed and installed. Registration is required, <https://pci.jotform.com/form/251035997617163>.



## Trivia at The Groggy Dog

Tuesdays, 7-9 p.m.

The Groggy Dog, 116 W. Ashland Ave., Indianola

Grab some friends, bring an appetite and your love for knowledge and beer. Five dollar draws, prizes, fun and good competition. The place to be on a Tuesday night.

## Legacy Presents: Tunes and Treats with the Jeff Arrandale Band

Jan. 22, 1 p.m.

Indianola Parks and Recreation Center, 2204 W. Second Ave., Indianola

Legacy is proud to sponsor an afternoon of music, community and joy at the beloved Tunes & Treats Concert Series. Enjoy a lively performance by the Jeff Arrandale Band, known for their heartfelt sound and engaging stage presence.



## CITYVIEW's Fire and Ice

Saturday, Jan. 24, 1-4 p.m.

Valley Junction

CITYVIEW brings back its legendary Valley Junction area pub crawl. Fire and Ice is a hockey-themed liquor sampling event that will be sure to warm up your winter blues. With your event ticket, you will receive 10 individual drink tickets to sample some of the best winter cocktails from establishments in the Valley Junction area. Tickets are \$25 in advance and \$35 at the door. Follow the QR code for tickets. ■





# SORORITY celebrates Simpson home centennial

Delta Delta Delta chapter home reaches milestone.



Delta Delta Delta Sisters place a marker honoring 100 years at their home on Simpson College campus.

There's a special kind of magic in the house at 705 N. C St. — the kind that echoes through generations of laughter, late-night study sessions and friendships that have stood the test of time. It was Simpson Homecoming Saturday when members and alumnae of the Delta Chapter of Delta Delta Delta (Tri Delta) at Simpson College gathered to celebrate an extraordinary milestone: 100 years of their beloved chapter home.

"If these walls could talk," began Courtney Ackerson, former Indianola Alumnae Chapter president at the celebration. "They would tell the stories of Bid Days, midnight talks and maybe a few 'creative' interpretations of house rules."

The home, built in 1925 and purchased by the chapter in 1930, has been filled with laughter, sisterhood and service for nearly a century. Through world wars, the Great Depression, recessions, pandemics, and ever-changing fashion trends (including one era defined by glitter crafts), Tri Delta's Delta Chapter has endured — earning the distinction of being the longest continuously operating Tri Delta chapter in North America.

"That's not just a record," Ackerson added. "That's a legacy."

Tri Delta's enduring symbols reflect that legacy beautifully. The pearl, representing new members, reminds sisters of the potential that grows and shines through shared experience. The pine tree, symbolizing collegiate members, stands tall and resilient — a nod to the balance of coursework, philanthropy and caffeine-fueled late nights. And the pansy, the flower of alumnae, captures the enduring warmth and wisdom carried into the world by those who once called 705 N. C St. home — many of whom still remember the old house phone number by heart.

The centennial celebration was made possible through the dedication of alumnae volunteers who poured their creativity and care into honoring both the home and the women who have filled it. Special thanks were extended to Courtney Ackerson, Michelle Viner and Ann Dieleman, whose vision and leadership brought the event to life.

As Tri Delta looks toward the next century, members reflected on the symbolism of the pine tree — deeply rooted, ever growing, and reaching upward — just like the generations of women who have passed through its doors.

"Here's to the laughter, the legacy and the lifelong bonds that began at 705 N. C St.," the speaker concluded. "May every pearl and pansy who walks through these doors know that she's part of something rare and radiant."

The Delta Sisters celebrate 125 years on the Simpson Campus in 2026. ■

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# TREATING tinnitus with hearing devices

Tinnitus sufferers often struggle with solutions to quiet the ringing in their ears, but one of the most effective might already be at their fingertips. If you have hearing loss and tinnitus and wear hearing devices, relief could be just a button or two away.



## How hearing devices help

Researchers have discovered the following about how hearing devices can help manage tinnitus:<sup>1</sup>

- 27.8% of hearing device users report a moderate to substantial reduction in their tinnitus symptoms when using their devices.
- Two out of three people experience tinnitus relief when wearing hearing devices most or all of the time, and 29% report that using hearing devices alleviates their tinnitus all of the time.

Hearing devices help with tinnitus in several ways. Wearing them regularly reduces the cognitive burden involved in the listening process, decreasing stress and anxiety — factors that tend to worsen tinnitus symptoms.

Because hearing devices amplify background sounds, turning up the volume when wearing them can help cover up the sound of tinnitus. This allows the brain to focus on ambient noises instead and is especially effective for

patients whose tinnitus occurs at the same frequency as their hearing loss.

Boosting the volume is also helpful for those patients whose tinnitus is so loud and distracting that it interferes with their ability to follow conversations or watch television. Amplifying these sound signals helps mask the ringing in their ears and allows them to hear better.

If you have hearing loss and are also experiencing tinnitus, try your hearing devices. They might just make a difference. ■

Information provided by Dr. Kelly Cook, Audiologist, Iowa Hearing Center, 1228 Sunset Drive, Suite B, Norwalk, 515-416-5990, [www.IowaHearingCenter.com](http://www.IowaHearingCenter.com). 1. Kochkin, S et al. (2011). MarkeTrak VIII: The prevalence of tinnitus in the United States and the self-reported efficacy of various treatments. The Hearing Review. <http://www.hearingreview.com/2011/11/marketrak-viii-the-prevalence-of-tinnitus-in-the-united-states-and-the-self-reported-efficacy-of-various-treatments/>

## Do You Experience RINGING In Your Ears?



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# BUILDING your foundations for health in 2026

Creating a strong foundation for lifelong health requires more than addressing symptoms as they arise — it means supporting the body's natural systems of regulation, repair and resilience. Acupuncture, chiropractic care and massage therapy each offer unique, evidence-supported treatments for enhancing physical function, reducing pain and promoting overall wellbeing. When integrated, they complement the body structurally, neurologically and energetically.



## Acupuncture: Regulates internal systems

Acupuncture has been practiced for more than 3,000 years. Modern research continues to validate its physiological effects. Contemporary studies show that acupuncture stimulates peripheral nerves, activates spinal and brain pathways and modulates autonomic responses that influence pain, inflammation and organ function. More than 10,000 randomized controlled trials have been published since 1975, demonstrating acupuncture's growing evidence base.

By improving circulation, calming the nervous system and restoring balance to physiological processes, acupuncture becomes a cornerstone for preventive health.

## Chiropractic care: Restores alignment and nervous system flow

Chiropractic care focuses on the relationship between the spine and the nervous system. Misalignments — often called subluxations — can disrupt nerve signaling, contribute to muscle tension and impair mobility.

Chiropractic adjustments restore proper alignment, which can reduce pain, improve joint function and enhance overall physical performance.

When the spine moves well, the nervous system communicates more effectively, supporting everything from immune function to stress resilience. Chiropractic care is especially valuable for people with sedentary lifestyles, repetitive strain or musculoskeletal tension.

## Massage therapy: Enhances circulation and soft tissue health

Massage therapy complements both acupuncture and chiropractic care by addressing the soft tissues: muscles, fascia and connective structures that support movement and posture. Research shows that massage therapy has significantly increased in use over the past two decades, particularly for pain relief and stress reduction.

Massage improves circulation, reduces muscle tension, enhances lymphatic flow and supports recovery from physical strain. It also helps maintain the structural changes achieved through chiropractic adjustments and enhances the relaxation response initiated by acupuncture.

## Why these three therapies work better together

Each therapy supports something different. Together, they create a synergistic foundation for health by improving structural integrity, regulating the nervous system and supporting tissue repair. ■

Information provided by Dr. Renee Dalrymple, LAc, SEED Meditation Instructor, Soaring Crane Acupuncture and Oriental Medicine, 14849 130th Ave., Indianola, 515-962-9093, call or text.

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

## FAITH

By Tom Vanderbilt

### LESS is more

“What’s your New Year’s Resolution?” It is a question you’ve heard a dozen times since Jan. 1, no doubt. Hidden in that question is this assumption: Something is missing from your life, and a new year is the perfect time to add that thing that is missing. Or, so says the conventional wisdom of our culture.



Want some unconventional wisdom? You’ve got too much on your plate now, and the New Year is the perfect time to cut something out. Make some space to listen to the God who came to you in the Babe of Bethlehem. Say “no” to another commitment, habit or task so that you can say “yes” to having some time in God’s Word and prayer. Make room for a sabbath rest regularly.

A sabbath is not a day off... it’s a day of rest. A “day off” assumes that you are free to binge shows and zone out on the couch. A “day of rest” means that you make time for reflection, prayer and gathering with others. It means to make time to cultivate your relationship with God. Relationships take time and attention to the other person, and a relationship with God is no different.

This year, embrace the truth that, if anything is missing from your life, it’s spending enough time with your Savior. ■

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



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## WELLNESS

By Jen Penisten

### REJUVENATE your skin with radiofrequency microneedling

Radiofrequency (RF) microneedling is an advanced, minimally invasive treatment that revitalizes the skin by combining the benefits of traditional microneedling with the power of radiofrequency energy. This dual-action technology works by creating controlled micro-injuries in the skin while simultaneously delivering gentle heat energy deep into the dermis. The result is a powerful boost in collagen and elastin production which reveals tighter, firmer skin with better texture and tone.



RF microneedling can be performed on the face, neck, chest, stomach, thighs, etc. This addresses a wide range of skin concerns. On the face and neck, it helps reduce fine lines, wrinkles, acne scars and enlarged pores while improving skin texture and tightness. When applied to the chest and body, it targets crepey or lax skin, stretch marks and uneven tone, helping to smooth and tighten areas that have lost elasticity.

RF microneedling has roughly a one- or two-day social downtime, with makeup, exercise and any activities that can heat the skin to be avoided. Over the following weeks, as collagen remodeling continues, the skin becomes smoother, firmer and more radiant. Results continue for two to three months after your last treatment.

Whether you’re looking to refresh tired skin, soften lines or restore firmness, RF microneedling offers natural-looking, long-lasting results. ■

Information provided by Jen Penisten, MSN, RN, NP-C, CEO/owner, Vivid Life Spa, 1951 E. 18th St., Suite 105, Norwalk, 515-850-7848, vividlifespaspa.com.



# BUILDING it better

Sinclairs choose to build a house to suit them.

Heather and Bradley Sinclair and their family have lived in the Indianola area for more than 15 years. Before moving into their current home, they had moved three other times, about once every five years. No house, however, seemed to be what they wanted for the long term.

“We wanted a house that was our own and built specifically for us,” Heather says. “We bought our land in February 2020, just before the pandemic. We built our house over the next two years and moved into it in December 2021. It was definitely a challenge because of COVID, but everything turned out well.”

The couple chose a more personalized approach to building their home. Heather designed everything in the house to meet her family’s needs and allow it to grow. She and Bradley then chose to outsource just a few things, carrying most of the workload themselves.

“We had the Amish put up the shell of the house and later build custom cabinets. We had someone else do sheet rock. Our family did the framing, painting and tiling ourselves,” Heather explains. “It was a whole family project. Our two kids, my parents, and my in-laws were here on weekends working and building.”

The house is a three-bedroom, four-bathroom setup. Each kid has a personal bathroom attached to his or her bedroom, and the bedrooms are large and spacious.

“I designed it that way so they could keep all of their things, toys, and sports stuff in their rooms so it would not be scattered throughout the house and so they could have room for privacy,” she says.

Heated concrete floors were installed throughout the house.

“We did concrete because it is easy to maintain, and our two dogs will not be able to scratch it like they did the wood floors in our old house.”

The master bathroom was created to be a comfort room featuring heated tile floors and a stand-alone tub — a type of wet room.

An open concept was used for the living room, kitchen and dining areas to allow the Sinclairs opportunity to comfortably host large groups in their home for events like family gatherings, Friendsgiving and Christmas.

“The space has a large, vaulted ceiling



After living in a few different homes that didn't quite fit their needs, Heather and Bradley Sinclair decided to build a home that fit their family.

and is open so everyone can feel comfortable and enjoy themselves,” Heather shares. A less conventional choice the Sinclairs made was to not put a basement under the house.

“No one used the previous ones, and we felt like it would be a complete waste of space,” Heather states. “Instead, we built a ranch home and made a concrete, above-ground shelter. We love it, and we don’t miss a basement at all.”

Heather’s favorite spot in the house is their four-seasons porch. It has a bar, two large glass

doors and double-sided fireplace between it and the living room.

“I hate being cold, but I love being in the sun,” she says.

The Sinclairs like having everything on one level, stating that the house is built for comfort and convenience. Though they have lived in it for the past four years, they still consider it a work in progress. Eventually, they plan to add a patio to the back of the house to enjoy the rural quietness of their 12-acre property. ■

# NEW 2026 IRA and retirement plan limits

Many IRA and retirement plan limits are indexed for inflation each year. Several of these key numbers have increased once again for 2026.

**How much can you save in an IRA?** The maximum amount you can contribute to a traditional IRA or a Roth IRA in 2026 will be \$7,500, up from \$7,000 in 2025. The catch-up contribution for those age 50 or older is \$1,100, increased from \$1,000 in 2025. You can contribute to both a traditional IRA and a Roth IRA in 2026, but your total contributions cannot exceed these annual limits.

**Can you deduct your traditional IRA contributions?** If you are not covered by a work-based retirement plan, your contributions to a traditional IRA are generally fully tax deductible.

If you're married filing jointly and not



covered by an employer plan but your spouse is, you may generally claim a full deduction if your modified adjusted gross income (MAGI) is \$242,000 or less. Your deduction is limited if your MAGI is between \$242,000 and \$252,000 and eliminated if your MAGI is \$252,000 or more.

For those who are covered by an employer plan, deductibility depends on income and filing status. If your filing status is single or head of household, you can fully deduct your IRA contribution in 2026 if your MAGI is \$81,000 or less. If you're married and filing a joint return, you can fully deduct your contribution if your MAGI is \$129,000 or less. Taxpayers earning more than these thresholds, phaseout limits will apply.

**Can you contribute to a Roth IRA?** The income limits for determining whether you can contribute to a Roth IRA will also increase in 2026. If your filing status is single or head of household, you can contribute the full \$7,500 (\$8,600 if you are age 50 or older) if your

MAGI is less than \$153,000. And if you're married and filing a joint return, you can make the full contribution if your MAGI is less than \$242,000. Taxpayers earning more than these thresholds, phaseout limits will apply.

## What's new in 2026 for retirement plans?

If your employer sponsors a retirement plan, you can save even more in 2026. The 401(k), 403(b) and 457 federal annual maximums have increased: If you will be under the age of 50 for all of 2026: \$24,500. If you will be turning age 50 to 59 or age 64 or older by December 31, 2026: \$32,500. If you will be turning age 60 to 63 by Dec. 31, 2026: \$35,750. ■

For more information, please contact Kourtne Klocko with City State Bank Trust & Investments at 515-961-2265. Not FDIC insured. Not deposits or other obligations of the bank and are not guaranteed by the bank. Are subject to investment risk, including possible loss of principal. City State Bank does not provide legal advice. Each taxpayer should seek independent advice from a tax and/or legal professional. These materials are based upon publicly available information that may change at any time without notice.



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Kristy Brouillet, Bobbi Gladson and Haley Swanson



Don Poffenbarger and Michelle Willis

## MEET Keisha Thompson

### Education beyond the rudimentary

Keisha Thompson grew up on a century farm and has spent her life involved in farming. Her parents were teachers, and her dad taught agriculture. She has long felt it is important for people to know where their food and fibers come from. She attended college to study business and worked in business and banking for a long time. However, when she became a parent, she wanted to do something that fills her up and fits her passion. When an opportunity through the Warren County Farm Bureau became available, she jumped at the chance to do something she feels is important. When her parents retired, she was even more motivated to carry on their legacy of teaching about agriculture.

Thompson works in the Agriculture in the Classroom program, which is a national program administered in Iowa by the Iowa Agriculture Literacy Foundation. Its mission is to increase agricultural literacy through K-12 education. Its flyer states it “seeks to improve student achievement by applying authentic, agricultural-based content as the context to teach core curriculum concepts in science, social studies, language arts and nutrition.”

“I teach agriculture in the classroom throughout schools around Warren County,” Thompson says. “Indianola schools keep me busy. Though Agriculture in the Classroom is a national program, it is funded locally by the Warren County Farm Bureau. When I took the position eight years ago, I started it from the ground up because the program didn’t exist in Warren County. I visit students of all ages, pre-K to 12th grade. The lessons are usually hands on and connected with the Iowa and National standards that teachers are required to teach.”

For example, in kindergarten, standards dictate students must learn about the five senses. Thompson incorporates agriculture into this standard using apples. She teaches about how they are grown, the care involved, where they are grown and vocabulary. The students learn to listen to the story, see three types of apples (red, green, and yellow), use their hands to feel them, use their nose to smell them, and their mouth to taste the apples and use words to describe each of these aspects.

“I have found that many students have never tasted a fresh green or yellow apple,” she says. “This lesson also helps teach them that it is OK to try new things.”

Kindergarteners also read “The Little Red Hen.” Thompson brings in wheat from a local farm. The students learn to thresh it, grind and mill it into flour, and enjoy bread at the end just like the Little Red Hen in the story.

Thomson is known in the schools as Ms. Keisha. She occasionally sees students outside of the classroom and says they recognize her and ask when she will visit their classrooms again. Her visit frequency depends on the grade level and curriculum. Some visits are weekly, some are monthly, and some are only once a year. Thompson’s favorite part of her job is the students.

“They are the highlight of the job,” she says. “It is rewarding to see them recognize me outside of the classroom and to teach them something valuable. This job never feels like work to me.” ■



Keisha Thompson joined the Agriculture in the Classroom program because of her passion for teaching about the origins of food and fibers.

## WHAT YOU need to hear

It would have been tempting for Paul to wonder how it had come to this. Unjustly imprisoned, he’s even abandoned by some of those closest to him. The conditions in his dark, cramped cell are deplorable, so much so that in his letter to a protegee he asks for him to bring the cloak Paul had left behind before winter approaches. Self-pity is so easy in the midst of suffering, isn’t it? We mentally create and replay a list of the things we should have done differently, carrying a burden of regret. Or, we camp out on a mound of reasons why we deserve better.

Writing in the Bible book 2 Timothy, the apostle Paul does neither. This is the last book he is to write, and he seems to know it won’t be terribly long before he faces execution. You learn a lot about what a person truly believes when you see them lose everything and face catastrophe. What would someone learn about you in such circumstances? What do you hope they would see in you?

For Paul, two themes stand out strong in this letter. First, suffering for people of faith is to be expected. He doesn’t endlessly question it or wish he could run away from it. He courageously acknowledges it and points his readers to this reality. He doesn’t jump to the erroneous conclusion that his faith must somehow be broken because he’s suffering. Instead, he tells his readers to expect it.

His second resounding theme, even when facing death, is our need to cling to Truth. Never are we more prone to turn from it than when we’re in the cold, dark, cramped cells of our suffering. As Paul warns us in 2 Timothy 4:3-4, it’s then that people are most apt to seek out “teachers for themselves because they have an itch to hear what they want to hear. They will turn away from hearing the truth and will turn aside to myths.” Why? Because the lie feels comforting. But it is still a lie. The lyrics of a song from years ago have stayed with me all this time. “The trouble with the truth is it’s just what I need to hear.”

Now would be a good time for any of us to read this short New Testament book. It’s only roughly three times the size of the article you just read and with a wealth of truth you need to hear. ■



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



# HAPPY NEW YEAR!

# 2026

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to Stay Local in  
the New Year!*

*See you in February!*



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