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JUNE 2023

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WELCOME

UNPLUGGED

Many of you reading this may remember “MTV Unplugged,” a television series on the cable channel MTV that showcased musical artists who played acoustic instruments. As such, the term “unplugged” has come to refer to music that would usually be played on electrified instruments but is rendered instead on instruments that can be played without electricity. Some of the artists who appeared on the MTV show in the 1990s include Eric Clapton, Mariah Carey, Rod Stewart, Nirvana and even Tony Bennett. This different twist on the popular music of the day provided a fresh listen that many of us enjoyed — and still do.

Today, unplugged has another meaning. Even though electrical cords are mostly a thing of the past as we rely on batteries for seemingly everything, the idea of letting go of our electronic devices and getting back to nature — or actually talking with people face to face — has a newfound attraction.

When was the last time you hopped on a bicycle for a leisurely ride, seeing the world at less than 5 mph and breathing in the fresh air?

Or when did you last take a casual swim in a nearby lake, feeling the warmth of the sun on your body?

And how about stretching out in the cool grass at night and gazing up at the numerous stars in the sky, listening only to the chirping of crickets or the hoot on an owl?

Sound relaxing? Then maybe it's time to lay your phone down, put social media on hold and hide the remote control to the TV. In short, unplug. And if you really want to tie this unplugged theme together, find a talented friend who can play an acoustic guitar and sing around a campfire.

If you are a parent, you have likely directed your children to put down their phones or stop playing video games and get outside. I know I have. But maybe instead of giving orders to today's youth, we need to take the advice ourselves and enjoy the aforementioned activities and the many others that are available to us.

Need ideas? Well, you are in luck, as this month's cover story provides examples of what residents are doing with their families to reduce screen time and unplug. See you outside.

Thanks for reading. ■

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Unplugging FOR SUMMER FUN

**Keeping kids busy and active —
without the screen time**

By Chantel Boyd

It's time to put down the cell phones, iPads and video game controllers and turn off the TV, computers and streaming services. It's summertime, and that means it's time to get moving, exploring and enjoying the myriad of fun activities available. This summer, stave off your kids' "I'm bored" blues by trying something new or rediscovering good old-fashioned fun. It all starts with hitting the "off" button on electronics.

Elizabeth and Gavin Chapman enjoy fishing as one summer activity that gets them "unplugged."



Tatum Cipale enjoys time at her grandma's house, where she and her cousins like crafting together.

Love of reading

London Cipale, a new Winterset resident, is inspiring her daughter, Tatum, 10, and new stepchildren, Cierra, 4, and TJ, 2, to read. London recently moved to be with her fiancé, Tim Erdman, and his children, who have lived in Winterset for about a year and a half. London and Tim planned to tie the knot at the end of May and become a blended family. They work in Waukee, and living in Winterset was a more affordable option.

"It's not much of a drive, and it's a nice community to raise a family," London says.

As they begin their life together, they decided what they will do as a family this summer: try to keep their kids off screens, play outside, and be active.

Tatum will be spending time with grandparents Tracy and Gary in London's hometown of Dallas Center during the day, enjoying the new aquatic center with her cousins and friends as well as exploring her artistic abilities, reading and riding her bike — whether at home or visiting family.

London and Tatum have spent a lot of time reading recently. London did not always enjoy reading as a child and young adult. Lately, though, reading has become more appealing since London has found an author she is passionate about. London read to Tatum as often as possible when she was younger, especially at bedtime.



London Cipale and Tim Erdman and their blended family look forward to a summer of playing outside and being active, along with some quiet reading time.

"I have never been big into reading. In school, I used to just read the cliff notes instead of reading the actual book. I read my first Colleen Hoover book on April 18, 2022, and I have now finished 18 of her books in less than a year. I can't put her books down. They are just so good."

Tatum often reads. So, this summer, London plans to have built-in quiet time where Tatum and her new step-siblings can join her reading, hopefully next to a pool.

"I never thought I would read this many books or make it a part of our routine. I am proud of myself for how much I have been reading lately. I'm on my phone less, and the best part is Tatum has wanted to read more, too."

Tatum, Cierra and TJ will be participating in library summer reading programs. They also plan on spending time at the new aquatic center in Dallas Center, going to the zoo or Adventureland with family members, and possibly attending vacation bible school or summer camps.

When they are not reading together, Tatum and London often do crafts with London's mom, Tracy. The mother-daughter duo has a company called Lenae's Looks, where the three generations create handcrafted gifts together. They invite their family to join in making fun gifts, including custom home décor, jewelry, apparel or cups. When visiting Nana's house,

Unplug this summer

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- **Participate in the summer reading program**
www.wintersetlibrary.org/summer-reading-program ■

FEATURE

Tatum, Cierra, TJ and their cousins are often found in their grandma's craft room making one-of-a-kind gifts for their family and friends.

London's extended family also likes to host cookouts, go camping, and generally enjoy the outdoors, and she and her new blended family are excited to make new memories.

"We are just so happy to have found each other and that our children have a great place to grow up, near family, with lots of fun things to do this summer, most of which are off the screens so they can mostly be unplugged," says London.

Building self-confidence

Dallas and Devon Chapman's daughter, Elizabeth, is 11 years old and has been in dance since she was 4. She is gearing up to participate in a national dance competition soon, so she is focusing heavily on dance programming this summer and some outdoor fun with her family. Elizabeth, according to her coach, Adonica Struhar at The Spotlight School of Dance, "is a rockstar."

Elizabeth participates in different dance activities during the summer at her dance



Dallas and Devon Chapman support the activities their children, Elizabeth and Gavin, enjoy.

studio, which offers workshops designed to introduce new students to dance classes and provide seasoned dancers like Elizabeth with enhanced training. In addition, various summer activities are offered.

Besides dance, Elizabeth is also participating in volleyball camp and swimming lessons this summer. In addition, she plans to go swimming at the beach, fishing and camping.

"She enjoys being active and outside; she isn't one to hang out inside all day," says her mom, Dallas.

Elizabeth's family supports her by encouraging her to try new things and find different camps to attend and by transporting her there throughout the summer. But, most importantly, her family is cheering her on.

"We also try to stay active as a family and enjoy spending our time together on hikes, boating, swimming and camping," says Dallas.

Dallas also has an older son, Gavin, who is 14. He enjoys church camp, frog hunting, fishing and camping during the summer. Gavin also stays active with his business, Doody Calls,



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which he started last summer. He goes around weekly to his customers cleaning up their dog's "business." He gets around town on his electric scooter.

"You may see him scooting through town with his signature white bucket," says Dallas.

The Chapmans balance both children's activities with some teamwork.

"Gavin is fairly independent, and, as parents, we may divide and conquer activities as they overlap."

Less screen time allows the Chapmans to enjoy time together and explore different shared or individual hobbies or interests.

"Less screen time allows us to see the world for all it has to offer," Dallas says.

Dallas says her children staying active and outside boosts their moods and keeps them physically healthy.

"When they are staying active and outside and unplugged, they are engaged in socialization with peers, allowing us to have uninterrupted family time."

Activities, such as Elizabeth's dancing, have other benefits as well, Dallas says.

"It has benefited her in so many ways, such as building her self-confidence, teaching the importance of teamwork, supporting her peers, lifting her mood, and has taught her manners and how to be a kind human," says Dallas.

Elizabeth's favorite quote is, "She believes she could, so she did." You can find her outside on her trampoline or Air Track (higher tech tumbling mat) practicing new dance tricks during the summer.

Tara McDonald

Tara McDonald and her husband, Jared, have two children, Charla, 8, and Sawyer, 11. Both children will stay active this summer and mostly unplugged, thanks to their activities.

Charla will be involved in dance (Royal Training & Summer-Saults), 4-H and the County Fair, swim lessons, and conservation camps over the summer. Sawyer will participate in soccer camp, band lessons, 4-H and the County Fair, and conservation camps. Sawyer is also a new member of the Community Band.

Tara and Jared both have flexible jobs that allow them to run the kids around.

"Sometimes we have to divide and conquer, but it is worth it to keep our kids active and involved to teach them life skills," says Tara.

Tara and Jared encourage and support their



One of the activities Charla McDonald enjoys is dance.

children by attending many of their activities and performances.

"We are there for Charla when she needs help practicing dance or by taking videos of routines so she can practice dance at home," says Tara.

Tara and Jared encourage their children to follow their passions and to follow through on whatever activity they start.

"We will always be there and be their biggest cheerleaders," says Tara.

Charla will participate in dance this summer, practicing yoga, Pilates, Tai Chi, Sugar Foot, and Progressive Ballet Techniques. She will also be involved with Summer Saults — a tumbling class

"She enjoys the camaraderie with her classmates," says Tara.

Charla has been dancing with Spotlight since she was 4 and has been involved in the competition dance team since she was 5.

"She uses the summer classes to keep working on her skills and 'staying stretched out' for the next dance season," says Tara.

Charla initially had friends in dance and decided to give it a try. As a result, she keeps adding skills to her knowledge base, even through the summer.

"This year, Charla was acknowledged as Little Miss Spotlight, which is the highest recognition a student may receive at Spotlight for dancers 10 and under," says proud mom Tara.



Tara and Jared McDonald and their kids keep busy during the summer with the activities the kids enjoy.

Charla is also in her second year of membership in 4-H as a Cloverbud with the Crawford Hillsiders.

"This summer, she will be busy preparing her projects for the fair, including caring for her animals — a cat and rabbit," says Tara.

Charla combined her love of dance and 4-H this year and gave a presentation on dance at one of the meetings.

"Getting up in front of a big group of peers isn't an easy task, but she decided she wanted to do it this year even though it's not required of her as a Cloverbud," says Tara.

Although Tara and Jared allow their kids some time with screens, they feel they need to limit it.

"They learn life skills and stay connected with their family, friends and community. So many important skills can't be taught from behind a screen. Getting out there, trying something new, and following it through until the end greatly teaches a child."

Tara and Jared believe activities teach their children many skills: respect, responsibility, leadership, hard work, determination, teamwork, perseverance and more.

"They learn how to function in the real world. By exposing our kids to these situations, we can use them as teaching moments to help them grow and develop. They will use all these skills throughout their lives, even if the situation may look a little different." ■

RECIPE

SHAREABLE sliders for a nutritious summer meal

(Family Features) Fresh, mouthwatering food hot off the grill is a sure sign of summer fun. Hosting sunny get-togethers this year can be made easy when you show off your grilling skills with a simple, nutritious and flavorful recipe.

These Chicken Shawarma Sliders are a delicious example of how to grill healthy summer meals without forgoing favorite flavors. They're part of a curated 12-recipe collection of healthy, balanced dishes from the snacking experts at family-owned Fresh Cravings, known for its chilled salsas, hummus and other dips, which teamed up with eMeals, America's leading provider of meal plans.

"These sliders are a fantastic — and healthy — option for your next gathering," said eMeals Senior Nutrition Writer and Editor Rachel West, RD. "The marinade uses a mix of pantry-friendly dried herbs and fresh garlic to give the lean grilled chicken breast some oomph. The lettuce and red onion add cool crispness and crunch to the sandwiches while Fresh Cravings' creamy, flavor-packed hummus gets some nutritional bonus points by providing a dose of protein and fiber."

Find the entire recipe collection by visiting emeals.com/campaign/Fresh-Cravings-Healthy-Eats. ■

Chicken Shawarma Sliders

Recipe courtesy of eMeals
Registered Dietitian Rachel West
Prep time: 25 minutes
Cook time: 10 minutes

- 2 pounds boneless, skinless chicken breasts
- 3 tablespoons olive oil
- 4 cloves garlic, minced
- 1/2 tablespoon smoked paprika
- 1/2 tablespoon ground cumin
- 1/2 tablespoon ground coriander
- 1 teaspoon salt
- 1/2 teaspoon cayenne pepper
- 1 package (12) slider buns
- 1 container (17 ounces) Fresh Cravings Honey Jalapeno Hummus
- 1 package (8 ounces) shredded lettuce
- 1/2 small red onion, sliced



DIRECTIONS

- In zip-top plastic bag, use meat mallet or heel of hand to pound chicken to even thickness. Cut into 2-inch pieces and place in large bowl. Add oil, garlic, paprika, cumin, coriander, salt and cayenne; toss.
- Cover chicken and chill 8 hours, or up to 2 days.
- Preheat grill or grill pan to medium-high heat. Grill chicken 4-5 minutes per side, or until done.
- Serve chicken on buns with hummus, lettuce and onion.

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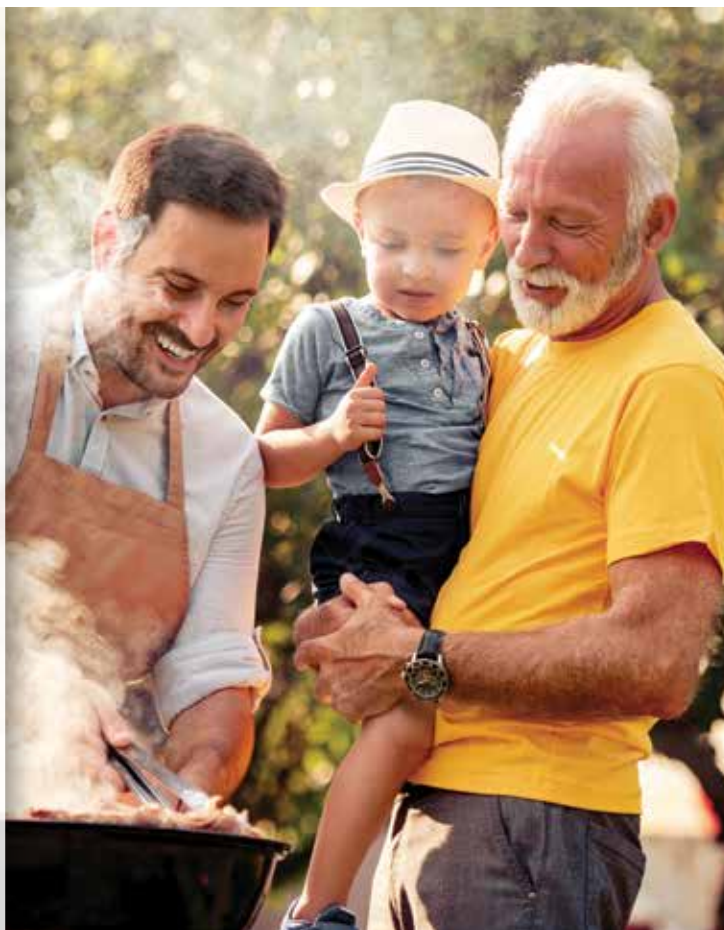
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PARENTING

Parenting is harder than we think. As parents, we can feel largely unequipped in helping our children learn to resolve conflict, in being consistent in discipline, in dealing with their friends, social media, and the list goes on. Let's be honest, for the most part, we wing it. A hope and a prayer. Well, the good news is God's Word has a great deal to say about parenting, and here are a couple guiding principles to help in the struggle.

Ambassadors not owners. How do we see our role as parents? Ownership parenting says, "These are my children." Parenting them becomes anxious work to make sure my children fit into my vision, my plans, and my goals for their success. As owner, the job of



parenting is to get my children to do what I want them to do and only then can I experience success and happiness.

God's Word declares that children are a gift from God. They are His, and our job is that of an ambassador. Parenting as an ambassador really means I am a representative of God on behalf of my child. These children belong to God, and my job is to teach them what God says, how he sees them and the world, and what he wants for them. More importantly, my job is to model out these things in my own life. God and his Word become our authority and a guide I can trust.

Do your children see themselves to please you or to bring glory to the God who created them?

The goal is the heart. We all want well-behaved children who make our lives happy, but when they don't, it's easy to focus on

behavior modification. "Please just stop" is a common theme. But God's Word calls us to go deeper than outward behavior, into the heart and to motivations and desires that cause those behaviors. The world says follow your heart while God says that can be a bad idea. The Bible says foolishness is bound up in their heart. I never taught my child to hit his sibling or be selfish; it is in their nature. My job then is to help them understand this disposition of the heart and its motivations and desires.

My job as a parent is not just to understand the heart, but to lead them to the Truth that can guide their heart, rather than being led by emotions. His truth replaces anger, selfishness or other harmful emotions with joy, peace hope and love. ■

Information provided by Jaysson Gurwell, pastor of Redeemer Church, 515-480-7034.

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REAL ESTATE

By Jennifer Stover

SUMMER selling

Summer selling means there are more buyers. The change of seasons naturally encourages people to start thinking about options to move to a new home, and, for homebuyers who are financially ready, that's certainly the case.

Landscaping can make a difference. Green grass and blooming trees help your home's exterior look its best for photos and open houses, but that doesn't mean you should let nature do all the work.

Keep your grass cut, plant fresh flowers and trim shrubs or bushes that have a tendency to grow into walkways. If your grass didn't return from the winter as green as it could be, you may want to consider new sod to improve your curb appeal.

Turn your open house into a summer party. Let's face it: Heading to a barbecue or pool party sounds a whole lot more fun than an open house. If you can't beat 'em, why not join 'em? Advertise it as a party. In other words, put together a gathering that feels more like a celebration than a sales pitch. Try serving up refreshments outside like lemonade and iced tea on trays, or fire up the grill to serve summer-themed appetizers or sliders. Timing can make a difference here, too: Rather than holding your soiree in the middle of the day, wait until the evening when the temperature's bearable and people are ready to venture out and kick back at a house party. ■



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

AUTOMOTIVE

By Dawn Lauer

BEAT the summer heat

It's a good idea to test out your air conditioning to ensure it's functioning properly before we get too far into the hot, humid Iowa summer. Not much is worse than jumping into your 100-degree vehicle only to find out the AC system isn't working like it should. It's one of those things that's easy to take for granted — until you don't have it. Here are common issues that can affect your AC.

- A refrigerant leak is one of the most common causes of a car's AC not working. It could be the result of rubber seals and hoses breaking down over time and allowing the refrigerant to escape.
- A damaged or failing compressor will not be able to properly regulate the refrigerant flow in the AC system, and, as a result, the AC will not function properly. When your air conditioning isn't cooling as much, it could be a sign of a failing condenser.
- Electrical problems such as failed switches, a blown fuse, or a problem with the control module can affect your AC. Fuses can short out and make the AC stop working, or a loose connection can create an electrical short.

Keep yourself cool all summer long. Have your air conditioning checked before summer gets underway or as soon as you notice a problem to save yourself a lot of grief, time and money. ■



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

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WINTERSET Paw Pantry facing increased demand

Local volunteers help feed the body, mind and spirit.

Since November 2014, Paw Pantry has provided for families in the community. Darla Millhollen has volunteered with the pantry since it opened its doors.

"We all need a little help at some point in our lives," she says, smiling. "This is one thing I can help others with at this point in my life."

Paw Pantry, sponsored by the Food Bank of Iowa, is located at Winterset Middle School. Every two weeks, it serves more than 80 Madison County families who could use additional help with food items. They are not required to have a student who attends the school.

In the last several years — especially since COVID and now with rising food prices at the grocery store — the need is greater than ever.

Jolynn Corkrean moved to Winterset from Urbandale in 2016 and wanted to get involved with the pantry.

"I served on the board of directors for the Urbandale Food Pantry and was one of the original members who worked to open that pantry in 2008," she says. "In 2021, I got involved with a new foundation called 'Pay it Forward' and from there I broke off to focus more on the Paw Pantry."

Millhollen and Corkrean are just two of the many dedicated volunteers.

Millhollen helps order food through the Food Bank of Iowa, organizes the storage area and makes sure the pantry shelves are stocked. She works alongside Corkrean, who also helps keep the pantry stocked and places orders at the grocery store when they can't get everything they need from the food bank. Every two weeks, the volunteers put together food boxes that are delivered to clients who can't physically come to the pantry.

Aside from the food bank, Paw Pantry relies on donations.

"We can only shop at the grocery store if we have funds in the



WANT TO HELP PAW PANTRY?

If you'd like to donate or volunteer at the pantry contact dmillhollen@winterset.k12.ia.us.

TOP 10 NEEDS

- Peanut butter
- Toilet paper
- Hygiene products (shampoo, conditioner, feminine hygiene products, deodorant)
- Cereal
- Pancake mix (just add water)
- Granola bars
- Pasta and pasta sauce
- Mac and cheese
- Soup

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Felicia Weeks and Brittany Hilsabeck of Scot Clark Farm Bureau present the Citizen of the Month certificate to Darla Millhollen and Jolynn Corkrean.

account," says Corkrean. "We are currently working to raise \$5,000 this summer so we can provide meat, milk, eggs, bread, fruit and veggies since the kids are out of school."

Millhollen enjoys being able to make a difference.

"I enjoy making personal connections with people who use our pantry," she says. "I also love that we have an amazing group of committed volunteers who help regularly. The pantry truly feeds the body, mind and spirit." ■

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SILVER vs. tooth-colored fillings

The chewing surfaces of your back teeth are more likely to develop cavities than other tooth surfaces.

It is important that dentists remove the decay and fix these teeth as soon as possible to keep them strong. In fact, if the tooth is not treated, it can become so damaged that it needs to be removed.

In many cases, dentists can fill the tooth with silver-colored or tooth-colored fillings depending on your needs, the size of the cavity, and the type of filling you would like.

Use of silver-colored vs. tooth-colored fillings

The American Dental Association Science and Research Institute looked at information about insurance claims to get an idea of how often silver-colored and tooth-colored fillings are used in back teeth. They looked at claims



information generated by private insurers across all 50 states, Puerto Rico, and the U.S. Virgin Islands. They collected information on how often the insurers paid for each type of filling using the following factors:

- Treatment dates from 2017 through 2019
- Patients aged from 0 through 55 years
- Male or female
- Living in a city or in the country
- Race and Hispanic or Latino ethnicity

From 2017 through 2019, 33% of the study group had a filling placed in a back tooth. Tooth-colored fillings were used more often than silver-colored fillings. Only 5% of people had a silver-colored filling placed in a back tooth compared with 28% of people who received a tooth-colored one.

Although tooth-colored fillings were more common in every age group, the oldest people (aged 35-55 years) had the lowest number of silver-colored fillings placed per year. Men also were more likely than women to have silver-

colored fillings. People who lived in the country had more silver-colored fillings than people who lived in the city.

Pros and cons of filling materials

Each filling type has positive traits and negative traits. Some of those are aesthetics, cost, estimated lifetime of filling, and post-operative sensitivity.

Conclusion

Although both types of filling materials have positive and negative points, either is useful for fillings in the back teeth. These materials differ in cost, longevity and appearance, which may be important in your decision making. Ask your dentist about the pros and cons at your next visit. ■

Information provided by Dr. James Elliott, Winterset Dental, 301 Wambold Drive, Winterset, 515-462-5755, www.wintersetdentalia.com. Source: Journal of the American Dental Association.

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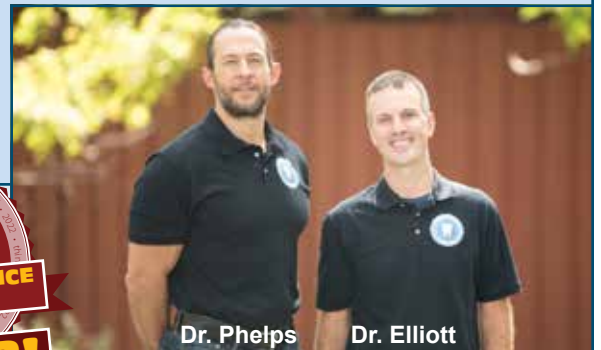
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HEALTH

By Elijah Evans

MENTAL time travel

Our minds have the fascinating power to transport our experience forward and backward through time. In memory, we can recall and relive events from our pasts, and, with the ability to forecast and predict, we can peek ahead to our expected futures. These impressive mental feats do come with a price tag, however. While remembering and anticipating are absolutely necessary to function as people, they can also greatly contribute to our suffering. We can become stuck on certain memories, ruminating on past events and whatever negative emotions with which they are associated. Similarly, we can imagine troubling possible futures that fill us with anxiety and dread. For many, this struggle is a key factor in staying mentally healthy. Having the ability to come back to the present moment, through skills like mindfulness or immersion in sensory experience are important ways in which we can prevent getting too caught up in either the future or the past. Managing our mental time travel is a lifelong skill, but, if you are finding it too difficult to develop on your own, there are professionals who can help you develop the necessary skills to feel more in control of where your mind takes you. ■



Information provided by Elijah Evans, TLMHC, SS Therapy and Consulting, Ltd, 4725 Merle Hay Road, Suite 205, Des Moines, IA 50322, 515-528-8135, evans@sstherapyandconsulting.com, www.sstherapyandconsulting.com.

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HEALTH

By Dr. Stuart Hoven

FORWARD head posture

Posture determines health. Research shows a clear connection between poor posture and diminished longevity and quality of life. Posture is not just important when standing. How we sit also influences our posture. Unfortunately, much of our population spends the majority of their day sitting. Being sedentary is part of the problem, but with all that sitting, there is often the development of forward head posture. Excessive cellphone time, sitting in a slouched position, playing video games and trauma are other causes of forward head posture.



Forward head posture occurs when the center of the head is in front of the middle of the shoulders, which should be in line with the center of the hips. When looked from the side, a person's ear, shoulder and hip should be lined up. Sitting causes many people to lean their head forward, often combined with a forward rolling of their shoulders causing an uneven distribution of weight on the spine and creating a pattern of posture that takes work and time to correct. Neck pain, shoulder pain, headaches, decreased lung capacity, mood disorders, TMJ pain, and even fibromyalgia are some of the conditions that are caused from forward head posture.

An ergonomic work environment and being aware of your posture are keys in preventing forward head posture. Chiropractic is key to correcting and maintaining proper posture. ■

Information provided by Dr. Stuart Hoven, Chiropractic 1st, 105 E. Madison St., Winterset, 515-462-4644.

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MEET Whitney Weiss

First year math teacher enjoying “aha” moments.

When Whitney Weiss graduated from Iowa State University last spring, she knew she wanted to stay in central Iowa. She thought the Winterset Community School District would be a good size for her for her first year of teaching. Weiss teaches geometry and algebra I at the high school.

She says she likes teaching students at the high school level because they are great to work with and easy to have conversations with.

“The district was very welcoming from the moment I came for an interview and (staff members) have given me great advice at times when I needed it,” Weiss said.

For her fall Project Geometry class, Weiss’ students designed and created mini golf holes. It is a project that will develop over time but has been great for her students to experience how math applies to real life and various careers. As a high

school educator, it is not only rewarding for Weiss to watch how much her students grow during the school year but also watch them grow up into young adults, she says.

“I enjoy seeing students have the ‘aha’ moment during a tough lesson. Those are the moments that students start to understand concepts and create connections between different topics,” Weiss says.

When not teaching, Weiss likes to stay active and attend athletic events at Iowa State University. Next fall, she is looking forward to starting her second year of teaching. She is also looking forward to summer break and the time to prepare for the next school year.

“I have learned a lot in my first year of teaching and can’t wait to apply those strategies and ideas to my classroom next year,” she says. ■




Whitney Weiss is in her first year of teaching geometry and algebra I at the high school.

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9 FACTS about Social Security

Social Security's been a fact of retirement life ever since it was established in 1935. We all think we know how it works, but how much do you really know? Here are nine things that might surprise you.



1. The Social Security trust fund is huge. It was \$2.8 trillion at the end of 2022.¹
2. Most workers are eligible for Social Security benefits, but not all. For example, until 1984, federal government employees were part of the Civil Service Retirement System and were not covered by Social Security.²
3. You don't have to work long to be eligible. If you were born in 1929 or later, you need to work for 10 or more years to be eligible for benefits.³
4. Benefits are based on an individual's average earnings during a lifetime of work under the Social Security system. The calculation is based on the 35 highest years of earnings. If an individual has years of low or no earnings, Social Security may count those years to bring the total years to 35.⁴
5. There haven't always been cost-of-living adjustments (COLA) in Social Security benefits. Before 1975, increasing benefits required an act of Congress; now, increases happen automatically, based on the Consumer Price Index. There was a COLA increase of 8.7% in 2023, but there was an increase of 5.9% in 2022.⁵
6. Social Security is a major source of retirement income for 64% of current retirees.⁶
7. Social Security benefits are subject to federal income taxes — but it wasn't always that way. In 1983, Amendments to the Social Security Act made benefits taxable, starting with the 1984 tax year.⁷
8. Social Security recipients received a single lump-sum payment from 1937 until 1940. One-time payments were considered "payback" to those people who contributed to the program. Social Security administrators believed these people would not participate long enough to be vested for monthly benefits.⁸
9. In January 1937, Earnest Ackerman became the first person in the U.S. to receive a Social Security benefit — a lump sum of 17 cents.⁸ ■

1. SSA.gov, 2023. 2. Investopedia.com, April 4, 2023. 3. SSA.gov, 2023. 4. SSA.gov, 2023. 5. SSA.gov, 2023. 6. EBRI.org, 2022. 7. SSA.gov, 2023. 8. SSA.gov, 2023. 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 Suite 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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DOWNES finds much to like about Winterset

John Wayne Birthplace executive director fond of community

Brian Downes has a whole lot of love for Winterset.

He moved to town in 2008 after being recruited to promote and raise funds for the development of the John Wayne Birthplace Museum. Prior to that, he lived in a small high-rise apartment on Chicago's lakefront to be close to the downtown newspaper office where he worked.

"My first two years in Winterset, I lived in an even smaller apartment above the Ben Franklin store, and I loved it," Downes says. "My windows overlooked the courthouse square with great views of the courthouse clock and the Iowa Theater marquee. I had no grass to mow or snow to shovel and was able to enjoy open-air summertime band concerts without leaving my living room."

"But a trusted friend told me that, if I wanted to be taken seriously in the community, I'd better become a tax-paying homeowner."

So, Downes purchased a home right in the heart of town.

"At the risk of sounding boastful, I like to believe I live on the prettiest block in Winterset," he shares. "That's entirely because all of my West Court neighbors take great pride in their homes. Every single yard is well manicured, and every house is well-maintained. Keeping up is a big responsibility, but I do my best."

From May to October, you're likely to find Downes in a rocking chair on his front porch.

"From that perch, I can either entertain friends or sit by myself and greet the dog-walkers and families that pass by every evening," he says. "It's downright heartwarming."

In the colder months, Downes often relaxes with a book on his front room sofa next to the home's wood-burning fireplace.

"If it's a great book, I'm content for hours," he says. "If not, it's a great place to catch up on sleep."

And while Downes has a lengthy list of things he enjoys about the Winterset community in general, friendliness trumps them all.

"I'm downright humbled that I am warmly greeted by name nearly everywhere I go," he says. "Having spent so much of my adult life in a major city, it was heartening to move to Winterset and experience the genuine concern everyone has for one another."

In addition to serving as executive director of the John Wayne Birthplace Museum, Downes gives back to the community he loves by being involved with such organizations as the Knights of Columbus and Scenic Byways. He's also a member of a couple service clubs where he speaks regularly about the John Wayne Birthplace.

Perhaps what makes Winterset feel most like home, though, is that Downes' daughter lives in town.

"When I first moved here, I didn't know a



Brian Downes made the move to Winterset from Chicago and appreciates small-town living.

soul, and, as I unpacked, I asked myself, 'What have I done?' " Downes explains. "Having no family nearby was pretty lonely."

Then, about two years later, his daughter, Katy, a special education teacher in Chicago, decided that she might come to love Winterset as much as her father did.

"She stayed with me briefly and now lives in a lovely home of her own just a few blocks from her father," Downes says. "Having her as my neighbor makes life much more complete." ■

"It's been through the addition of MAPLE that we have been able to get the kids to talk."

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COVERING the risks

Many of you may have heard of the tragic accident in South Carolina involving a newlywed couple riding a golf cart. If not, the shortened version is that the couple was rear-ended by a drunk driver, killing the bride and severely injuring the groom. If this happened to you or one of your loved ones, would you have adequate insurance coverage?

We will make some assumptions to help illustrate how insurance will respond. We will assume the drunk driver is fully responsible for the accident. We will also assume that the death and injuries suffered by the victims would be worth \$750,000 each or \$1.5 million total. It is safe to assume a good attorney would be able to obtain a judgment of this amount. Based on these assumptions there are two likely scenarios.

Scenario 1: The drunk driver either has insurance limits or assets to cover the \$1.5 million judgment. It is possible, but unlikely, that the underlying auto liability limits for bodily injury are \$250,000 per person / \$500,000 per accident, and there is a \$1M umbrella. It is also possible, and also unlikely, that, if the insurance limits were less, or there was no insurance at all, the drunk driver could have assets and the ability to pay the \$1.5 million judgement.

Scenario 2: This scenario is more likely. The drunk driver has no insurance or low limits. Most states only require auto liability limits of \$25,000 per person / \$50,000 per accident, and it is estimated that nearly 13% of drivers nationwide are uninsured. In this scenario, the victims would collect all they can from the drunk driver's insurance and any assets they might have. Next, they would file a claim with their own auto policy to collect on their Uninsured or Underinsured coverage.

Uninsured and Underinsured coverage is optional, and we occasionally see customers who have purchased insurance online that do not have the coverage on their policy. Limits can range anywhere from \$25,000 per person / \$50,000 per accident to \$250,000 per person / \$500,000 per accident. Uninsured and Underinsured coverage can be included in a personal umbrella policy, most commonly an additional \$1 million in coverage.

This tragic accident is a good example of the importance of having an insurance agent to analyze your risks and assist with purchasing a quality policy to cover those risks. How much coverage would your current insurance provide? ■



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

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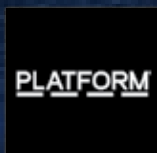
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LAWN CARE

By Kevin Johnson

RAINFALL following an application

There is a common myth that rainfall, or moisture from your irrigation system, following a fertilizer or broadleaf herbicide application, will ruin what has been applied to your lawn. That is not necessarily the case. Moisture following an application, whether it is from mother nature or your irrigation system, is normally very beneficial. It helps to get your fertilizer application down to where the plant can get the most benefit. Your lawn is like a big sponge that holds 99.99% materials that have been applied — where they are applied. They do not run-off or become ineffective just because of the moisture that your lawn receives following an application. Most crabgrass pre-emergent products actually become more effective if some rainfall or moisture is applied if the herbicide product has a chance to dry on the leaf surface. This normally takes two to three hours following an application. If your products are applied in the morning, and it doesn't rain until later in the day, the odds are very good that the weed control will not be affected.

A good lawn care professional can provide you with the correct lawn information that will help you maximize the beauty of your yard. Take advantage of their knowledge and expertise. ■

Information provided by Kevin Johnson, All American Turf Beauty, 311 DeSoto Road, Van Meter, 515-996-2261.



BEAUTY

By Annie Wiseman

TAME the frizz

Hello summer. My absolute favorite time of year. I love the heat, but my hair hates all the humidity. While there are lots of ways to help fight the frizz, I'm dedicating this article to the Brazilian Blowout.

The first thing I'll say about this executive service is that it is life changing. If you struggle with frizzy hair or are the person that blows your hair out regularly, this is for you. The "why" it works is it simply adds a thick keratin layer to the outer most part of the hair strand. The "how" this works is in the labor-intensive process of deep cleansing the hair, meticulously applying the product throughout the hair then blowing it dry. Next comes a repetitive flat iron process that passes through the hair ten times. Once all of that is complete, the hair gets rinsed, deep conditioned and finished with a blow dry. You can budget about three hours for this service.

The results are a protective barrier of keratin (a strengthening protein already present in the hair) that leaves the hair silky and smooth. The Brazilian Blowout can last up to four months. The Keratin barrier slowly breaks down with each shampooing, so it's a good idea to wash your hair less frequently.

I stand behind my statement that this is life changing. Consult with your stylist to see if this service is right for you. ■

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



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EVENTS IN THE AREA

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Madison County Airing of the Quilts

May 31-June 3

The Iowa Quilt Museum's community-wide quilt festival will be held through June 3. It celebrates the history, tradition and artistry of quilting in Iowa. Hundreds of quilts are displayed in dozens of historical and cultural landmarks across the county. This unique event is one that you don't want to miss. The festival now also includes classes, a comprehensive quilt symposium and a retreat, so make sure to check out the activities online at www.iowaquiltmuseum.org/events/2023-madison-county-airing-of-the-quilts-festival.

Madison County Conservation Board Summer Camps

The summer camp list is available for you to review prior to registration. Camp descriptions can also be found online at mycountyparks.com. Listings are shown on the events tab under Madison County.

These camps feature a variety of activities designed to get your little explorers out into the wilds of Madison County. Camps are filled with a combination of hiking, critter catching, creek stomping, games, crafts and wilderness skills.

A survival-themed family camp is also offered to encourage parents/grandparents to attend and participate in a camp with the kids. A one-day summer celebration for families has also been added. This new family camp will guide the entire family through exploring Middle River while providing the adults a chance to see the park through the children's eyes. The summer celebration will also feature family friendly yoga along the riverbank.

Space is limited. Last year, camps sold out in the first 48 hours. If a camp you are interested in is full, add your child to the waitlist.

If you would be interested in volunteering during your child's camp, add that to the comment section during registration. For opportunities to sponsor summer camps and increase the capacity to serve the community this summer, contact Amy at awarnke@madisoncounty.iowa.gov.

For camp descriptions and registration, visit www.mycountyparks.com/Event/County/Madison/Default.aspx?action=back.



Music and more at

Winterset Cidery

Winterset Cidery, 1638 US-169, Winterset

Saturday June 3, 6:30-9:30 p.m., Standing Hampton, food truck provided by Soulshine and Rocking Moroccan

Sunday June 4, 2-5 p.m., Severio Mancieri

Sunday, June 11, 2-5 p.m., Scott Kirkhart

Thursday, June 15, 7-9 p.m., Trivia

Friday, June 23, 7-10 p.m., Jake Schrodt

Saturday, June 24, 6:30-9:30 p.m., music by the Big Time Grain Company. Food Trucks Smokin Train and She Bakes

Sunday, June 25, 2-5 p.m., Neva Alden

Thursday, June 29, Bingo



Downtown Summer Stir

June 9, 5-9 p.m.

Downtown Des Moines

Join CITYVIEW's traveling cocktail party. Visit participating establishments — all within walking distance — and sample their signature Summer Stir drinks. Cost is \$25 (prepaid online), and participants receive 10 tickets to use to sample drinks at any of the participating venues. Tickets may also be purchased at the event for \$30. For tickets, visit summerstirs.dmcityview.com.



Carlisle Bike Nights

Third Saturdays through September, 5-10 p.m.
School Street, downtown Carlisle

Bike Nights will be hosted by the Carlisle Chamber of Commerce along with music, raffles, beverages and food from Carlisle restaurants. June 17 features Richard Arndt; July 15 features Joe Inman; Aug. 19 features Luke Farland; and Sept. 16 features Adam Whitehead. Activities include Best Bike Contest and Best Audio Contest Sept. 16. Prize is a free oil change donated by Smart Sound and Cycling. Bring your lawn chair and enjoy the evening, even if you don't have a bike.



Camp Dodge Summer Concert Series 2023

These free concerts are held Thursdays in June from 7-9 p.m. at the Pool Complex at Camp Dodge. Food trucks will be serving starting at 6 p.m. Entertainment on June 8 is Standing Hampton, along with a car show; June 22, Pianopalooza Dueling Pianos; and June 29, 34th Army Band will perform for Alumni Night.

EVENTS IN THE AREA

Be sure to check for cancellations



Valley Junction Farmers Market and Music in the Junction

Thursdays through Sept. 28, 4-8:30 p.m.

Historic Valley Junction, 100-300 blocks of Fifth Street and Railroad Park

The Valley Junction Farmers Market is home to more than 80 weekly vendors selling fresh produce, baked goods, plants and flowers, arts and crafts, and prepared foods. Join your friends and neighbors and enjoy special performances scheduled throughout the season. Music starts at 6 p.m. Scheduled are: June 8, Gut Feeling; June 15, Cover That; June 22, Steam Boars; June 29, Standing Hampton; July 6, Simply Seger; July 13, Toast3r; July 20, Get Off My Lawn; July 27, Fahrenheit; Aug. 3, Brother Trucker; Aug. 10, The Sons of Gladys Kravitz; Aug. 17, Raquel and the Wildflowers; Aug. 24, Boomerang; Aug. 31, Gimikk; Sept. 7, Rhythmatics; Sept. 14, Drive Thirty 5; Sept. 21, The Uniphonics; June 28, The Crust.

Des Moines Concert Handbells "Here Comes the Sun"

Friday, June 2, 7 p.m.

Plymouth United Church of Christ, 4126 Ingersoll Ave., Des Moines

Saturday, June 3, 7 p.m.

Gloria Dei Lutheran Church, 8301 N.W. Aurora Ave., Urbandale

The Des Moines Concert Handbells will present two spring concerts. They are free and open to all. A freewill offering will be accepted.

13th Annual Garden Art Show

June 4, noon

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Mature shade trees and ornamental plantings provide a natural showcase for works in all types of media — pottery, paintings, jewelry, sculpture, tie-dye, metal, glass beads, mosaics and sculpture.

Macksburg National Skillet Throw

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Vice President

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HIGH SCHOOL Graduation

The Winterset High School graduation ceremony was held on May 21.



Luella and Brian Fairholm



Candi and Matt Dole



Cole Brown and Emma Dole



Dyllan and Carsyn Kaufman



Hunter Decker and Haley Buckalew



Melissa and Greg Shahan



Kevin and Liz Hensley



Caden and Jeanie Tyler

OUT & ABOUT



Katie Cooke at the wine walk Saturday, May 13, on the square.



Ryan and Nick Swalve at the wine walk Saturday, May 13, on the square.



Kevin Fifo at the wine walk Saturday, May 13, on the square.



Laura Silverthorn and Lana McDonald at the wine walk Saturday, May 13, on the square.



Brooke Sutphin and Luann Gilman at the wine walk Saturday, May 13, on the square.



Maria Forgy and Janet Williams at the chamber coffee held at the school administration building Friday, May 12.



Carol Liechty and Kathleen Rush at the chamber coffee held at the school administration building Friday, May 12.



Sandy Hoenig and Jared McDonald at the chamber coffee held at the school administration building Friday, May 12.



Michael Eller and Dennis Williams at the chamber coffee held at the school administration building Friday, May 12.



Cory St. John and Justin Gross at the chamber coffee held at the school administration building Friday, May 12.



Billi Jo Hartman and Jessica Donielson at the chamber coffee held at the school administration building Friday, May 12.



Jane Ayala, Jared McDonald and Kendra Alexander at the chamber coffee held at the school administration building Friday, May 12.

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