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NO NEED to scratch and sniff

The Madison County County Fair is just around the corner. These are times when people of all ages show their livestock, fruits, vegetables, and their projects of all kinds, and they are judged on their accomplishments. Great life lessons are learned by seeing a project through from beginning to end and being responsible for the day-to-day tasks in making that happen. This is ever apparent in our county fairs.



I was born and raised in a rural Iowa community, but I lived in town. In my teenage years, I worked on area farms, but I never spent much time really learning about the rural way of life, at least not the bigger picture. As such, the county fair — to me — was about demolition derbies, cotton candy, bumper cars and trying to win stuffed animals in the ring toss game. I knew there were animals there, as I could hear them and smell them, but I never really understood why. Most of my childhood friends who also grew up in town were in the same boat.

For the farm kids, this was a different story, as this was their Super Bowl. The competitions were important to them, especially for those contesting in the major livestock categories. Those trophies mattered then, and they still do today.

The unfortunate reality is that fewer and fewer farms exist in Iowa, and, as a result, fewer and fewer kids are participating in FFA and 4-H. Even so, few things define Iowa life like county fairs and, yes, the Iowa

Whether you grew up on a farm, in a rural community, or in Iowa's metro areas, you can likely identify with the happenings of these fairs. If not, you have been missing out, especially with the smells and scents.

Several years ago, we published an Iowa State Fair "scratch and sniff" issue in CITYVIEW magazine with small circles on photos of things like corn dogs, lemonade, cotton candy, various foods on a stick, and livestock. We encouraged people to scratch the spot and give it a whiff. Of course, this was a farce, but it didn't stop readers from scratching, sniffing and sharing with others. It was amusing to watch as people really thought they could smell the photographed items.

Well, you don't have to scratch and sniff, as you can attend the Madison County Fair in person and experience the real deal. I make it a point to do so each year, and I now visit the livestock barns, too. And I enjoy every minute. Look inside for details on this year's county fair and plan some time to attend.

Thanks for reading. ■

SHANE GOODMAN

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FEATURE

A family 4-H tradition

Jennie Hargrove, who grew up south of Booneville and has lived with her husband, David, in Winterset since 2015, is a nineyear Jefferson Lee Jades 4-H Club alum and volunteers with the Winterset Lucky Clovers and Cloverbuds 4-H Club. But she has been around 4-H for many years prior.

"4-H is a family affair for us," she says. Jennie's parents, Don and Rita Huntrods, even met while showing sheep at the Madison County Fair. Jennie's mom was her 4-H leader, and her grandparents helped her complete 4-H projects, too.

Jennie's "Grams," Judy Huntrods, helped her bake and sew. Her "Gramps," Donald Huntrods, helped her with her livestock.

"My Gramps faithfully got up with me every morning before it got too hot to work with my 4-H lambs," Jennie says.

Jennie's other grandparents, Lester and Mary Lou Marquardt, drove her to dog obedience classes, 4-H events and meetings. Jennie first showed at the fair at age 8.

"I entered some open-class horticulture and home economics exhibits (cut flowers, vegetables, cookies, etc.) and showed a lamb in the open class," she says.

As an adult, Jennie now enters quilts in the open class at the fair.

"Quilting is a hobby of mine, so I quilt throughout the year at classes, retreats and independently at home," she says.

In May or June, she evaluates the projects she has completed and determines what class each quilt best fits in and prepares an exhibit tag, which gives essential information about the project: who made it, what class it is in, any special techniques or information about it, etc.

"Unlike when I was in 4-H, I rarely do a project specifically for fair," Jennie says.

Instead, she quilts to teach herself new skills, for gifts, and for enjoyment, and she finishes when she finishes, without the pressure of deadlines.

"I'm still sometimes up until 4 a.m. the night before quilts are turned in at the fair to finish. Some old habits die hard from the 4-H experience," she says.

On the day of the fair, projects are turned in to the superintendents in charge of the exhibits.

The projects are judged and open to the public.

"I don't typically watch the judging. I think it's stressful. I don't quilt to win. I do it because I enjoy it, and it's a stress reliever."



As an adult, Jennie Hargrove enters guilts in the open class at the Madison County Fair.

Jennie's favorite thing about showing at the fair is the opportunity to showcase one of her hobbies that would otherwise only be seen in homes on beds.

"It's fun when people approach me and say, 'I had no idea you quilted... I thought that was something old ladies do.' "

Jennie's least favorite thing about showing at the fair is still feeling like she needs to stay up all night the night before quilts are due to the fair to put the finishing touches on them.

"It's hard to tell my brain to go to bed. Some years I take as many as seven finished quilts for judging. This year, I may be taking two or three quilts, as I've had far less time to quilt this year."

Jennie says she enjoys 4-H and the fair so much, she made it her full-time job. She is a 4-H Positive Youth Development and Vibrant Clubs Specialist.

"I teach professional development for youth-serving staff statewide, and I develop curriculum and tools to support the 4-H clubs program across Iowa."

Jennie's children are following in her

"I'm excited to nurture my daughter's interests, as well as my foster children's, through the 4-H program and preparing 4-H and open class exhibits for the fair," she says.



Reba Hargrove with her ribbon for showing her rabbit.

Like mother, like daughter

Jennie Hargrove's daughter, Reba Hargrove, follows in her mom's footsteps by showing at the fair as a 4-H member. The Hargrove family has been participating in 4-H for generations, and Jennie is now her daughter's 4-H leader.

Reba may have just finished first grade, but she has already been showing at the fair for a awhile.

"I showed Muffin Louise Hargove, my first bottle calf, when I was 5 years old," she says.

Reba belongs to the Winterset Lucky Cloverbuds, and, besides Muffin the bottle calf, she shows a rabbit, her Welsh Corgi, Stella, and her pig, Nacho Pig. She also enters static exhibits.

Reba works with her mom, Jennie, and her friend, "Ms. Amanda," to care for this year's bottle calf, Sir Cuddles, and Nacho Pig.

"I like to brush my cow. I like to take care of my pig, too. Do you know why his name is Nacho Pig? Because he is not your pig," she laughs.

Reba walks the animals, feeds them, and bathes them to prepare for the fair. Reba's dad, David Hargrove, helps her practice talking to the judge by asking her mock questions.

"My mom helps me take care of my rabbits, Prince and Brownie, who live in my

FEATURE

bedroom with me," she says.

Reba also takes her dog, Stella, to classes to teach her to behave and do tricks, like agility and obstacles, to help prepare for the fair.

"Stella is naughty sometimes and doesn't like to listen," she admits.

Reba's mom, Jennie, helps her with projects for Clover Kids and open class.

"I take things from our garden, bake cookies, make art, take pictures, and I am learning a little about sewing," says Reba.

When the fair finally arrives, Reba and Jennie typically go see the sights, do rabbit chores and enjoy some fair food. Reba keeps busy with her animals.

"I'm at the fair every day. I'm busy," she exclaims. "To show, I make sure I have the right clothes on and my animals are clean. I like to bathe Sir Cuddles — especially the blow drying. My favorite part about showing at the fair is doing the projects for the building with my mom."

Wide range of animal entries

Gayle Green is proud of her son, Joel Green, 15, for his many accomplishments showing at the county fair.

Joel will be in 10th grade at Earlham High School and has been participating in 4-H for four years. He has been a member of the Earlham FFA chapter for the past two years.

Joel has been around county fairs all his life, though he is the first in his family to be in 4-H and FFA. Gayle explains Joel's love for farm animals came from his great-grandpa, who was a farmer.

This year, Joel's projects include showing horses, rabbits and dairy cattle. In the past, he has also shown chickens, goats and swine.

A former teacher of Gayle's, Heather Jamison, introduced Joel to showing rabbits, horses, swine, goats and cattle. Phyllis Jones, whose family has been part of 4-H in Madison County for years, introduced him to showing dairy cattle.

Although Joel has shown a variety of animals, he says his favorites are dairy cattle, rabbits and horses. Joel will also show his rabbits and horse at the Iowa State Fair this year.

Joel's hard work has paid off recently with a big win at the fair. Joel received a trophy and a banner for winning rabbit master showmanship.

In rabbit showmanship competition, youth showing rabbits are judged on their ability to handle and present their animal calmly and professionally. The focus is on the relationship between the exhibitors and their rabbit and the rabbit's health from the tip of its nose to its tail.

Joel spends time with the animals daily to prepare for the showing.

"I work hard with them by practicing what they will do in the show ring," he says.

Joel ensures they are healthy, bathes and feeds them, and practices to see what they will do in a showing situation.

"I take them to open shows to see what I



FEATURE

need to work on with them before the fair," he says.

Joel's routine each day of the fair varies based on what he is showing. He might begin with bathing horses and cattle early in the morning so they are clean and dry for show time. Then he cleans stalls, feeds them, and cleans pens.

"I practice patterns for the horse and work on showmanship with all the animals the day of their show," he says.

For the day of the rabbit show, Joel brushes the rabbits and clips their nails, if needed.

"I keep them calm as possible," he adds.

Joel says his favorite thing about showing is the competition because it makes him strive to do his best.

"I also like showing with my friends," he says.

Joel is not necessarily a fan of the morning enclosure cleanings and late-night chore duties.

"I love my animals, though, so I survive," he says.

"Joel has poured hard work and dedication into showing his animals," says Gayle. "Yes, he lives in a town but loves farming and agriculture. FFA and 4-H sparked so much passion in him. He thrives on this." ■

The Madison County Fair

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Joel Green shows a rabbit at the fair.



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DEPRESSION and the Bible

Depression is "a deep sense of despondency, discouragement and sadness often linked with a sense of personal powerlessness and a loss of meaning in and enthusiasm for life" (biblegateway.com). It is



allowing sad feelings to control our thoughts and ultimately our behavior.

There are numerous examples of deep sadness in the Bible.

- Both Cain and Able were told about the kind of offering they should give to the Lord (Genesis 4:1-14). Because Cain did not obey God, God rejected Cain's offering. Cain became very angry at God, "his face fell," and he killed Abel. Cain's deeds were evil, and this led to his sadness (1 John 3:12).
- King David struggled with sadness when his son was ill (2 Samuel 12:15-23).

- Job was very sad after his many personal losses, and he went so far as to curse the Lord (Job 3:1).
- · When Jezebel sent a messenger to Elijah and told him she was going to kill him, he was afraid, and he ran for his life (1 Kings 19). He then told the Lord that he would rather die than have someone else kill him.

We often justify our behavior based on the sad feelings we are experiencing, and this sad behavior further compounds things by not allowing us to function properly. Moreover, we use these sad feelings as a justification for not responding to the problems of life biblically.

A biblical response to depression requires both changing how we think and how we act.

To change our thinking, we need to recognize that God has hope and that God has help for all of life's problems (Romans 15:13). We should spend much time thanking God by praising Him (Psalm 34:1-3). Furthermore, we need to look for biblical solutions to the

problems we are facing, and these solutions can only be found in God's Word.

To change our actions, we must continue to complete our daily tasks while addressing our problems. This requires we work on the problems regardless of how we are feeling and that we aim to please God more than appease our feelings.

Are you sad, and do you long to be filled with happiness? True joy can only be found in a personal relationship with Jesus. What does this look like? It means we spend time with Him, reading His Word, listening to others talk about Him (preaching), and worshiping Him. Think about excellent things, "Whatever is true, whatever is noble, whatever is right, whatever is pure, whatever is lovely, whatever is admirable" (Philippians 4:8). ■

Information provided by Tom Krueger, ACBC counselor at Redeemer Church, 515-720-2025.





REAL ESTATE By Jennifer Stover

WHAT IS the homestead tax credit?

The basic concept is that a homestead exemption permits you to pay property taxes against all but a set amount of your home's assessed value. Put simply, there is a portion of your home's value that you do not pay property taxes on if you have applied for and been approved for the exemption. In the state of Iowa, this portion is the first \$4,850 of your property's net taxable value.



How the homestead exemption works: When

it comes to the homestead exemption, it's up to you to take the initiative.

To qualify, you must live in the Iowa property you own for six months of the year, be an Iowa resident, and live in the home on July 1. Should you fulfill these requirements, you must apply for the exemption on or before July 1 of the first year you will claim the credit.

You must apply for the homestead tax credit as its benefit is not automatic for homeowners in Iowa. I advise buyers to apply for the homestead tax credit within 30 days of closing on your purchase as life gets busy, and this is one benefit that you either claim or you don't receive if the deadline passes. Once approved, you will continue to receive the homestead property tax credit until you sell the home or unless you are no longer qualified.

All in all, the homestead tax credit usually results in a benefit of a couple hundred dollars, and, if it is available to you, apply for it. ■

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

AUTOMOTIVE By Dawn Lauer

CHANGE the cabin air filter

When was the last time you had your cabin air filter changed? Chances are, it's been a while. It's recommended to have your cabin air filter changed regularly, roughly every 15,000 to 25,000 miles. If you travel on a lot of gravel, it may get full of dust sooner and need to be changed more frequently.



Your cabin air filter is a critical component of your vehicle. It cleans the air moving through the HVAC system and stops pollutants like dust and

pollen from getting inside your vehicle. Changing the cabin air filter isn't just about air quality though, it's also a safety concern. A clogged filter hinders your vehicle's ability to defog or defrost your windshield quickly.

Signs that it may be time to change your cabin air filter include:

- Weak airflow from the vents. This can be especially noticeable during the summer months when running your air conditioning on high.
 - Musty or unpleasant odor coming from the vents.
 - Excessive noise when running the air or heat.
 - Whistling sound from the cabin air intake ducts.

Simply replacing the dirty, clogged filter can help avoid other problems like premature failure of HVAC components. It may seem like a small thing to do, but it can make a big difference. ■

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



FERST things first: books for kids

Volunteers promote literacy benefits.

A wonderful idea is catching on in Madison County, thanks to a group of volunteers. The group is working to improve literacy through a program called Ferst Readers. Ferst Readers is named after Robin Ferst Marhaven,



who founded the program in Georgia when she saw a need. Ferst Readers mails an age-appropriate book to each enrolled child every month until the child turns 5 years old, and parents receive a newsletter and literacy resources explaining how to read the book to a child.

Robert Kaldenberg of Winterset is one of the founding members of the volunteer team that runs the local Ferst Readers program. The team's role is to promote the program, find kids to sign up, and to fundraise for the local program. Kaldenberg, along with Heather Riley and Corey St. John, took a few moments to describe their involvement in the program.

Kaldenberg says the group started out small and has gradually seen growth in their team, the funds raised, and the number of recipients. Their team now has 80 local children enrolled, and the year-end goal is 200, he

For \$42, donors can "adopt a reader."

"A year's worth of books for \$42 — and that's automatically done at the office of Ferst Readers," says St. John.

He also mentions the resources sent to parents.

"They try to build a connection between the book and the child, and their goal isn't just reading — their goal is family engagement," he says.

The group received non-profit status in October 2021.

"We're the first county in Iowa to be approved as a non-profit," Kaldenberg says. "Because we've done that, any county can now go to Ferst Readers and start a program."

Kaldenberg is also a tour leader for visitors to Madison County.

"And every one of them gets this (Ferst Readers) brochure," he says. "And I say, 'You go back to your state, and you start this.' "

St. John says simplicity is one of the things about Ferst Readers that he really appreciates.

'When we first started down this road, we were kind of like, there's no way it's this easy, but it really is. From a procedural standpoint, this program couldn't be easier, for the recipient or for us. It just takes time to get the word out about the program," he says.

The only qualifications are that the child must be younger than 5 and live in the county.

St. John said the group's first funds came from the local Rotary Club.

"And now we've got the Kiwanis, we've got the Lions, we got the Optimists involved, we got the Knights of Columbus, and many other organizations," Kaldenberg says.

St. John notes that fundraising for Ferst Readers has been surprisingly simple. When giving a presentation to local groups, the program essentially sells itself, and usually very quickly, he says.

Heather Riley talks about the value in reading to kids, and she recalls that reading a book to a kid at the end of a stressful day was a constructive way to set the day's frustrations aside and "push the reset button."

Besides asking civic groups and individuals for contributions, the group is starting to plan fundraisers. The first event will be a bocce tournament on July 15. The group welcomes anyone in the area who would like to join

Do you know a citizen who deserves recognition? Nominate him or her at tammy@iowalivingmagazines.com.

CONGRATULATIONS!

Kristina Benshoof and Brittany Hilsabeck of Scot Clark Farm Bureau present the Citizen of the Month certificate to representatives of Ferst Readers of Madison County. More information on the group is available on their Facebook page.

their team. Monthly meetings are held, so the time commitment is not

St. John says it is simple to contribute to the program or get a child registered online at ferstreaders.org. He encourages people to tag Madison County when doing so.

"Iowa led the nation in literacy for 100 years," says Kaldenberg. "Alright, it's time that we get back to leading."



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SAVING your mouth from sugar

Research shows that a diet high in added sugar can increase the risk of cavities and gum disease. Left untreated, these dental diseases can lead to tooth loss.



Added sugar in diets

Many foods that come in packages often have added sugar in them. This includes many snack foods like chips and pretzels. You might not expect that sugar is also added to other foods like frozen meals, ketchup or other sauces. Drinks also may be high in added sugar. Your oral health is especially at risk from foods that are sticky or gummy because they stick to your teeth. These not only include many candies but also many chewable over-the-counter medicines (like antacids), vitamins and supplements.

Flavored yogurts and many formulas, baby foods, and juices may be sweetened with added sugar as well. Juices are often used when weaning infants from formulas or breast milk. However, the American Academy of Pediatric Dentistry recommends that juice not be given to infants younger than 1 year. After that, juice should be limited.

Talk to your child's doctor about how much juice is OK for your child. They also suggest that infants and children should not suck on bottles or sippy cups filled with juice for long periods and should not go to sleep with a juicefilled bottle or sippy cup.

Read the label

The U.S. Department of Agriculture and American Academy of Pediatrics suggest limits you should place on added sugar in your daily diet. Packaged products have nutrition labels

that include information on added sugar to help you choose foods and drinks.

Food and beverage labels may list added sugar. The U.S. Department of Agriculture says adults should have no more than 12 teaspoons (50 grams) per day. The American Academy of Pediatrics sets the daily limits for children at 6 teaspoons (25 grams).

Conclusion

Added sugar in a diet can increase the risk of cavities and gum disease. Be sure to check the labels on your foods and drinks to see how much added sugar they contain. ■

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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By Dr. Stuart Hoven

IS CHIROPRACTIC cost effective?

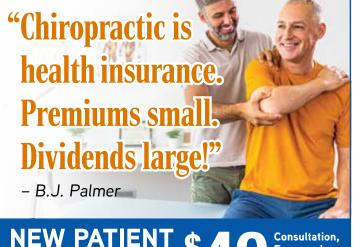
There are five basic questions that new patients have when they see a chiropractor: What is wrong with me? Can you help me? How do you fix it? How long will it take? How much will it cost?

Looking at the last question, "How much will it cost?" many people expect that chiropractic is expensive. In reality, it is one of the most cost-effective forms of health care. The value of chiropractic adjustments is one of the lowest costs for the highest benefits in all of health care. After consulting a chiropractor for your condition, they will lay out a treatment plan to get you healthy. This treatment plan typically consists of a number of adjustments over a period of time with reducing frequency as the body heals. Along the way, progress examinations, exercise protocols, and other recommendations might be part of treatment.

On average, most people will fit into a cost category of \$1,200 to \$2,000 of care over two to six months of active treatment. Most insurances cover a portion of the cost. This is a great value to eliminate low back pain and radiating arm or leg pain; make a shoulder function properly; relieve neck pain, knee pain or foot pain; or stop daily headaches. The added bonuses are better sleep, better digestion, increased energy, less stress, better mobility, an improved immune function, along with many more. The benefits, cost effectiveness, and value of chiropractic is hard to beat.

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





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HEALTH By Elijah Johnson **GRATITUDE**

In our fast-paced, streamlined world, it is easier than ever to overlook the positive in our lives. We tend to walk through life expecting that it ought to be good and that the negatives are anomalies that need fixing so that life can return to normal. Though this attitude makes life easier to swallow, it also leaves us without much focus on the positive.



Practicing intentional gratitude refocuses our attention on that which brings us happiness. Taking a step back to appreciate the glimmers of joy in our lives also helps to remind us why we persevere through it. It is easy to excuse the practice when we go through especially difficult times, but that is when gratitude is needed the most. To intentionally recall and truly appreciate that which brought us purpose, hope and happiness amid our struggles brings us greater joy than they would in the "normal times."

If one practices intentional gratitude often, they will begin to find the gifts of life scattered everywhere. Often, gratitude does not end with the self. If one is able to appreciate the gifts that life offers, they are much more able to offer gifts of kindness so that others may pick them up. Appreciating life's good moments sweetens our experience and, eventually, the experience of others. ■

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



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BRING brunch favorites to the table

(Family Features) Few things go together like the weekend and brunch. Whether that means gathering with family, friends or a combination of both, it's the perfect time to slow down and bring your loved ones together for a lighthearted meal.

Catering to a variety of different palates requires a diverse menu of dishes ranging from fresh fruit and baked goods to proteins and more. A key ingredient to bring any spread together: Envy apples, which are a natural cross between Braeburn and Royal Gala apples.

With their beautifully balanced sweetness, uplifting fresh aroma, delightfully satisfying crunch and bright red skin that sometimes features a golden blush, they can be served fresh or paired with other brunch favorites in shareable dishes like the Brunch Board with a Twist. Plus, their naturally white flesh doesn't brown as quickly as other apples, making them easy to savor while enjoying time with loved ones.

Find sweet brunch recipe inspiration at EnvyApple.com. ■

Brunch board with a twist

- 2 Envy Apples, sliced
- boiled eggs, halved
- cooked bacon
- · bananas, sliced
- berries
- miniature pancakesedible flowers, for
- garnish
- 2-3 Envy Apples, for garnish

Directions

- On breakfast platter, artfully arrange sliced apple, halved boiled eggs, bacon, bananas, berries and pancakes.
- · Garnish with edible flowers and whole apples.



TADLOCK turns out unique woodcrafts

Retirement hobby is a labor of love.

If you ask Tad Tadlock of Winterset to show you what's in his workshop, you'd better have some time on your hands. Located next to his house, the building was formerly a grocery store, but nowadays it's full of hundreds of the creations that he turns out on his wood lathe.

For 25 years, Tadlock worked as a manager in the meat department at Fareway. Woodworking is now his retirement hobby.

"I've been doing this since about 2013," he says. "A friend of mine noticed that I'd been buying some bowls that he'd donated to Pheasants Forever, and he said, 'I noticed that you purchased several bowls that I made. Would you like to learn how to do it yourself?' And I said, 'Absolutely.' "

Tadlock has since joined the Des Moines Woodturners group and is part of a crew that displays their creations every year in the Cultural Building at the State Fair.

Although he does sell some items, he says, "Basically it's a hobby, and I don't take orders to make something specifically."

Tadlock's workshop contains a large supply of the raw material for his hobby. He explains that, when a tree is cut down, usually only the main trunk is used for lumber. Sometimes, he will get a call from a local resident saying he's welcome to the remaining branches.

"I like to take pieces of wood that have been given to me and pick the most unusual part of the wood to see if I can do something with that," he says. "I like to turn walnut, black cherry, sycamore, and I'll try about

Many of Tad's creations are wooden bowls, but he also makes rolling pins, planting dibbles (wooden sticks used to create seed holes in the ground), spurtles (wooden stirring sticks), Christmas tree decorations, and other

Tadlock annually participates in the Covered Bridge Festival in October. At the festival, kids will tell him what type of Christmas tree decoration they'd like, and he then makes it for the child as they watch.

"We've had kids standing in line four or five deep waiting for their turn," he says.

When asked how much time he spends on his hobby, Tad smiles at his wife, Connie, and answers, "Most of my free time. And it helps. If I leave in the morning and come out here, most of the time, when I get back in the evening, she's glad to see me," he laughs.

Tadlock says he expects to keep at his hobby for the foreseeable future.

"Why would you quit something you love?" he asks.



Tad Tadlock used to buy wooden bowls his friend made. Now, after lessons from that friend, he makes his own.

MEET Kathy Erickson

Growing the high school counseling program

Kathy Erickson grew up in the Des Moines area before relocating to Arizona with her parents in high school. She then studied at the University of Arizona before attending graduate school in Colorado. After college, Erickson eventually returned to the Des Moines area since her parents had moved back to Iowa, and many of her family and friends lived there.

Erickson worked in several metro schools as a social worker before obtaining a degree in school counseling from Drake University. She worked as a middle school counselor in Saydel for 12



Kathy Erickson enjoys helping high school students identify the steps needed to reach their goals.

years before joining the Winterset Community School District. Erickson was excited when she learned of an opening for a school counselor at the Winterset High School. She had heard great things about the district and wanted to work with students at the high school level, she says.

"I was a middle school counselor for many years, and I loved that age, but I think I love high school students more. It's amazing how much they grow and mature in a short time. We can have great, thoughtful conversations, and they are so funny. Most of them are really focused on the future, and it's exciting to help them identify the steps to reach their goals and realize their dreams are in reach," Erickson says.

Every day as a school counselor is different, which is the main reason she "loves" her job, she adds. Each day, she has planned meetings with students and staff but also makes sure to leave room for the unexpected. She also spends time planning lessons or career activities, taking students on college visits and making referrals to outside resources.

"The most challenging parts are when students have tough situations in their lives that can't be easily fixed. Our kids are dealing with a lot, and, although it's rewarding to be a person they can count on when they're having a hard time, it can be frustrating not to have the ability to fix it. But, at the end of the day, those relationships and walking alongside students through the good and the bad times are definitely the most rewarding parts of my job," Erickson says.

This summer, Erickson is looking forward to relaxing and spending as much time as she can with her son before he goes off to college. She not only enjoys attending sporting events with her husband and son but also watches "Wheel of Fortune" with her parents who live next door.

Erickson's summer will also include a lot of planning for the upcoming school year. Last school year, the high school initiated some new programs such as a Career Fair and a Self-Care Day. Going forward, they would like to build upon those programs as well as add some additional activities to help strengthen the counseling program and offer more to students, she says.



IMPORTANT birthdays

Most children stop being "and-a-half" somewhere around age 12. Kids add "and-a-half" to make sure everyone knows they're closer to the next age than the last.

When you are older, "and-a-half" birthdays start making a comeback. In fact, starting at age 50, several birthdays and "half birthdays" are critical to understand because they have implications regarding your retirement income.

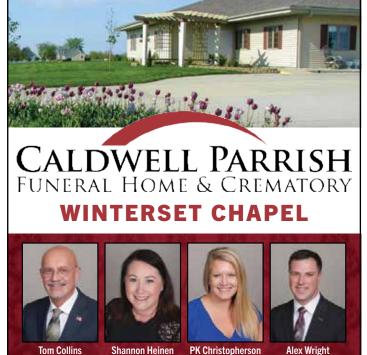


• Age 50. At age 50, workers in certain qualified retirement plans are able to begin making annual catch-up contributions in addition to their normal contributions. Those who participate in 401(k), 403(b), and 457 plans can contribute an additional \$7,500 per year in 2023. Those who participate in Simple Individual Retirement Account (IRA) or Simple 401(k) plans can make a catchup contribution of up to \$3,500 in 2023. And those who participate in traditional or Roth IRAs can set aside an additional \$1,000 a year.1,2

- Age 59 1/2. At age 59 1/2, workers are able to start making withdrawals from qualified retirement plans without incurring a 10% federal income tax penalty. This applies to workers who have contributed to IRAs and employer-sponsored plans, such as 401(k) and 403(b) plans (457 plans are never subject to the 10% penalty). Keep in mind that distributions from traditional IRAs, 401(k) plans, and other employersponsored retirement plans are taxed as ordinary income.
- Age 62. At age 62, workers are first able to draw Social Security retirement benefits. However, if a person continues to work, those benefits will be reduced. The Social Security Administration will deduct \$1 in benefits for each \$2 an individual earns above an annual limit. In 2023, the income limit is \$21,240.3
- Age 65. At age 65, individuals can qualify for Medicare. The Social Security Administration recommends applying three months before reaching age 65. It's important to note that, if you are already receiving Social Security benefits, you will automatically be enrolled in Medicare Part A (hospitalization) and Part B (medical insurance) without an additional application.4
- Age 65 to 67. Between ages 65 and 67, individuals become eligible to receive 100% of their Social Security benefit. The age varies, depending on birth year. Individuals born in 1955, for example, become eligible to receive 100% of their benefits when they reach age 66 years and 2 months. Those born in 1960 or later need to reach age 67 before they'll become eligible to receive full benefits.5
- Age 73. In most circumstances, once you reach age 73, you must begin taking required minimum distributions from a traditional Individual Retirement Account and other defined contribution plans. You may continue to contribute to a traditional IRA past age 70 1/2 as long as you meet the earned-income requirement.

Understanding key birthdays may help you better prepare for certain retirement income and benefits. But perhaps more importantly, knowing key birthdays can help you avoid penalties that may be imposed if you miss the date.

1. If you reach the age of 50 before the end of the calendar year. 2. IRS.gov, 20233. SSA. gov, 20234. SSA.gov, 2023. Individuals can decline Part B coverage because it requires an additional premium payment. 5. SSA.gov, 2023The 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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ALLEN has deep roots in Winterset

Finds a whole lot to love about community

Leslie Allen's roots run deep in Winterset.

Her family line in the area dates back to 1849, when William Allen and his son, Isaac, and their families came to the area. Allen shares she's related to half of the local Allens and appreciates the sense of connection that provides.

Allen herself settled in town when she married in 1995. She and her husband moved into the house that her grandparents, Frank and Oleta Allen, purchased in 1938. Allen bought the home — a big house on East Court — after her grandmother passed away in November

Allen and her family had moved to Nebraska in 2007 and lived there before she returned with her son in 2015.

"My son was going to be starting high school and was not having the best time in Lincoln," she shares. "So, I decided that May, when we came back to visit our friends, it was time to come home. I talked to my boss about working remotely, figured out how to borrow against my retirement for the down payment and moving expenses, got prequalified for a mortgage, came to Winterset on a Friday in June, looked at three houses with Jennifer Stover, and fell in love with my house."

What stood out to Allen most about the home was the front porch.

"It was perfect for my little table and chairs and such," she says. "Then we walked in, and it had great big rooms. Five of them, to be exact — perfect for having family holiday dinners and gatherings."

The home also became the perfect place for Allen to take care of her mom when she was unwell.

"All her furniture fit so nicely into her room, and she was so happy that I could take her in and not have to send her to an assisted living or memory care facility," Allen says. "This was an especially huge blessing during COVID and after my dad passed away. I will be forever grateful for the time that this space allowed me to have with her."

An added bonus to the home is that it sits in a wonderful neighborhood. Allen has found lots to love about the area and her neighbors, including Ethel Lee who has beautiful flowers and a neighbor across the street who was her best friend in elementary school.

There is so much Allen likes about Winterset, too, such as the courthouse in the middle of the square that she can see as she drives into town.

"As soon as I can see it, I know I'm home, and I immediately relax," she says. Allen works part time at both the Madison County Chamber of Commerce and Iowa Theater.

"I can't even express how grateful I am for those two jobs and the people I get to meet and work with and see regularly because of them," she says.

She's also a member of the Levitt Foundation, whose mission is to bring communities together by providing free live music in unused or underutilized green spaces. The Levitt AMP Earlham Music Series of free concerts are held Sunday evenings at 6 p.m. in Earlham City Park.

Allen shares that blues music specifically is a big passion of hers, and she says the central Iowa music community, including in Winterset, is fantastic.

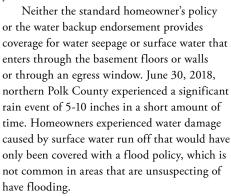
"There is live music in multiple locations every night of the week," she says. "The Covered Bridge Winery and The Winterset Cidery are some of the places locally that I particularly enjoy, but there is music everywhere I look."



Leslie Allen "came home" to Winterset and enjoys much about her home and the community. She especially enjoys her front porch and the relaxing time spent there.

WATER backup coverage

Has your sump pump been working overtime this spring? Are you confident it will continue to work if we experience heavy rainfall events this summer? And the critical question: Are you properly insured in the event it doesn't work and you have water in your basement? Water backup coverage is not automatically included in the standard homeowner's policy. The coverage is available by endorsement for additional premium. Coverage starts at \$5,000 and additional amounts are available in \$5,000 increments. It is not uncommon to have water backup coverage of \$25,000 or even \$50,000 if you have significant finished square footage in your basement.



As they say, an ounce of prevention is worth a pound of cure. There are several options available to further protect your basement from water backup. A battery backup system allows your sump pump to continue to work even if your house has lost power. Water power sump pumps are becoming more common. They use the pressure from the city water source to create a vacuum which pulls the water out of the sump pit, requiring no electricity. Another option is a wireless sensor that can be placed near the top of the sump pit. If it ever gets wet, an alert message is sent to your cell phone.

As we are moving into the season where heavy rainfall events are common, it is a good time to review your policy to make sure you have adequate coverage.

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



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WHITE GRUBS can be a menace to your lawn

The larvae stage of the Northern Masked Chafer, more commonly known as the June bug, can cause serious damage to your lawn if they are present in significant enough numbers.

This stage of the insect's life causes havoc by eating the root system of the grass plants that make up your lawn. There are several tell-tale signs that your lawn has suffered grub damage. One symptom is that your grass can be peeled back like a piece of sod easily. Once peeled back, a white C-shaped



insect is usually easily seen at the top of the surface. It normally takes 8-10 white grub larvae per square foot to cause this type of damage. Another symptom is when skunks, raccoons, birds, and/or moles start to flip the sod over as they forage on these insects.

Fortunately, there is a preventative grub treatment. Late June and early July is normally the ideal time to apply treatments.

Ask your lawn care professional to get the information on how to effectively prevent this menace from causing damage to your lawn. Remember this: When it comes to white grubs, you can pay a little to prevent the damage now or a lot to fix the damage they cause this fall.

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



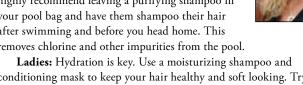
By Annie Wiseman

POOL hair, don't care

Well you should.

Summer is here, and that means sunshine, pools and lazy hair days, which can take a toll on our hair. I'm here to offer a few dos and don'ts to keep our locks looking sun kissed instead of sun burnt.

For the kids: The swimming pool is a must. I highly recommend leaving a purifying shampoo in your pool bag and have them shampoo their hair after swimming and before you head home. This removes chlorine and other impurities from the pool.



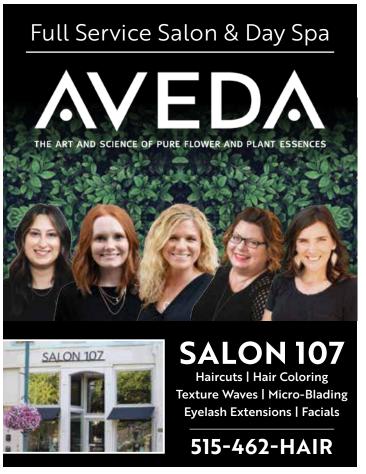
conditioning mask to keep your hair healthy and soft looking. Try to wet your hair down before swimming and always shampoo/condition after swimming. Take a break from using heat tools and let your hair air dry. Be sure to keep up on your maintenance haircut/color schedule to keep your hair healthy.

Gentlemen: Protect your scalp by applying sunscreen regularly. Be sure to use conditioner to keep your scalp hydrated. Wearing a hat is always a great way to stay protected.

I tell my clients to live life and let me keep their hair healthy with the right products, cut and color to fit their summertime lifestyle. Trust your stylist to do the same 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.





Be sure to check for cancellations



Direct from Broadway: Satomi Hofmann

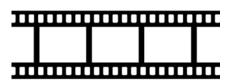
Friday, July 28, 7 p.m., and Saturday, July 29, 7 p.m. The Iowa Theater

Satomi Hofmann, the corset-clad singer who delighted audiences in 2021 with her incredible vocal range, wildly entertaining stage presence, and her ability to play the spoons (among other instruments), is back by popular demand. Tickets available at www.the-iowa.com.

Master Class with Satomi Hofmann

Sunday, July 30, 11 a.m. to 1 p.m. The Iowa Theater

Satomi Hofmann's Master Class for actorvocalists (high school age and up) will take place July 30. Tuition is \$100, and the class is limited to 10 singers. She will endeavor to address the needs of each individual performer, from handling audition and performance jitters to vocal technique to acting through song for a more successful performance. For information about scholarships, contact Jon Barrett at belcanto37@gmail.com. (Parents, grandparents, siblings, aunts, uncles, and would-be singers are welcome to observe the class for \$25.) Reserved seats can be purchased online or in person any time at the theater. Register online at www.the-iowa.com.



John Wayne Movie **Summer Matinee Series**

The Iowa Theater

The Iowa Theater will screen classic John Wayne movies this summer, offering one Saturday afternoon matinee each in July and August. "She Wore a Yellow Ribbon" screening is on July 29, and "Rio Grande" is slated for Aug. 26. Doors open at 1:30 p.m.; movie start time is 2 p.m. All tickets are \$10. Tickets can be purchased in advance at www.the-Iowa.com/JWmatinee.

Yoga at the Winery

Saturday, July 8, and Saturday, July 22, 9-10:30 a.m. Madison County Winery

Join Bit-of-a-Stretch yoga studio at Madison County Winery for a complimentary glass of choice wine and 30-45 minutes of Vinyasa yoga. Class will be held rain or shine. Limited to 25 participants at \$25 per person. Sign up online at https://bit-of-astretch.square.site.



Music and more at Winterset Cidery

Winterset Cidery, 1638 US-169, Winterset Sunday, July 9, 2-5 p.m., J. Jeffrey Messerole, soloist, performing on the front deck.

Sunday, July 16, 2-5 p.m., Lucas Beebe, soloist, performing on the front deck.

Friday, July 28, 7-10 p.m., Brian Congdon, soloist, performing on the inside stage.

Sunday, July 30, 2-5 p.m., Brian Herrin, soloist, performing on the front deck.

Ankeny Chamber SummerFest

July 7-9

The District at Prairie Trail, Ankeny

This summer festival will contain plenty to fill up your post-fourth of July weekend with a grand parade, carnival rides, an entertainment garden and live music. ankenysummerfest.com

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Andrei Murphy

President

EVENTS IN THE AREA

Be sure to check for cancellations

Four Seasons Festival

July 14-15 Polk City Square

There will be plenty to do to fill up your weekend at this year's Four Seasons Festival including a fun run, live music, parade, food and drink vendors, contests and fun for all ages. Fourseasonsfestival.com



Waukee Arts Festival

July 14-15

Centennial Park

Enjoy one of the area's fastest-growing and most exciting summer events with more than 100 vendors and multiple concerts. Friday events begin at 5 p.m. with artist vendors, food trucks, beer garden and concert. The festival reopens Saturday, 10 a.m. to 10 p.m., with daytime music, art vendors, food trucks, beer garden, kids activities and concert. www.waukeeartsfestival.org



Leprechaun Bags Tournament

July 15, noon Sully's Irish Pub, 860 First St., West Des

The Friendly Sons of St. Patrick are hosting a bags tournament to raise funds for the St. Patrick's Day Parade. Registration begins at 11 a.m. with play starting at noon. The fee is \$30 per two-person team, with advanced or beginner divisions. Prizes awarded and fun for all. Visit www.friendlysonsiowa.com for more information.



National Balloon Classic

July 28 - Aug. 5

Memorial Balloon Field, 15335 Jewell St., Indianola

National Balloon Classic takes your eyes to the skies as pilots suspend more than 100 hot air balloons for competition. The event also features live music, food vendors, balloon rides, fireworks and more, www.nationalballoonclassic.com



Summer Stir

Moines

East Village, Des Moines

This event is a relaxed opportunity to visit many great establishments in the early evening and sample their signature Summer Stir drinks. Hosted by CITYVIEW from 5-9 p.m. summerstirs.dmcityview.com





OUT & ABOUT



Melody Reels and Sophia and Brenden Pugh at the chamber coffee held at Brickroad Books on June 16.



Leslie Allen and Teresa Shantz at the chamber coffee held at Brickroad Books on June 16.



Peter Loiler, Paul Meyer and Ben Holt at the chamber coffee held at Brickroad Books on June 16.



Heather Arthurs and Rachel Lawson at the chamber coffee held at Brickroad Books on June 16.



Phil Macumber and Jerry Parkin at the chamber coffee held at the John Wayne Birthplace and Museum on May 26.



Tom Leners and Michael Eller at the chamber coffee held at the John Wayne Birthplace and Museum on May 26.



Pat Zuckschwerdt and Deb Sheldahl at the chamber coffee held at the John Wayne Birthplace and Museum on May 26.



Troy Borrowman and Melody Reels at the chamber coffee held at the John Wayne Birthplace and Museum on May 26.



Judy and Dave Trask at the chamber coffee held at the John Wayne Birthplace and Museum on May 26.



Felicia Weeks and Candi Dole at the chamber coffee held at the John Wayne Birthplace and Museum on May 26.

OUT & ABOUT



Ashley Johnson at the JV softball game on May 30 held at DCG.



Presley Brown at the JV softball game on May 30 held at DCG.



Mya Adkins at the JV softball game on May 30 held at DCG.



Bristol Tadlock at the JV softball game on May 30 held at DCG.



Natalie Smith at the JV softball game on May 30 held at DCG.



Zoe Hope at the JV softball game on May 30 held at DCG.



Addy Gross at the JV softball game on May 30 held at DCG.



Annie Wiseman and Jennifer Stover at the Winterset Cidery on June 3.



Nicole Anderson and Jess Brown at the Winterset Cidery on June 3.



Michelle Cole and Courtland Ellis at the Winterset Cidery on June 3.



Jaya Kleemeier, Lanni Wenck and Cade Morse at the Winterset Cidery on June 3.



A ribbon cutting was held for Air Cooled Engines on June 9. Photo by Vicki Minor

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