

INDIANOLA

JULY 2023

Living

MAGAZINE

INSIDE: HOW-TO GUIDE

Learn from local industry experts

Hooked on **HOT AIR**

**2023 National
Balloon Classic is
"Over the Top" fun**

Brunch board with a twist

RECIPE

Folsom's passion for cars shines

GARAGE

**BFA promotes hot air ballooning competition,
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WELCOME

A FESTIVAL as unique as its community

Not too many years ago, community festivals were few and far between. The ones that did exist were small in comparison to those today. Now, seemingly every community has a large, multi-day festival with food trucks, parade, carnival, live music and even fireworks. But only one has hot air balloons. I have attended every community celebration in central Iowa at one point or another, and although they are similar, each has its own unique identity, too — as it should.

Some celebrate a date like the Fourth of July. Others focus on food like sweet corn, sauerkraut or beef. And some don't need a reason to celebrate at all; they just do it. Regardless of the whats, wheres or whys, these community celebrations are what make Iowa towns so charming and inviting. They are a lot of work for many people, but they are also the source of an incredible community pride. Many people are introduced to a community because of the town festival, and that memory sticks, often for a lifetime.

Undoubtedly, people move to a community because they were so impressed by the town festival. Then, once they drive deeper into neighborhoods, business districts and even cemeteries, they find the true uniqueness I mentioned previously. The history is rich, and the pride is immense. Fortunately, in Indianola, the same can be said for the National Balloon Classic.

If you have never attended the Balloon Classic, you are in luck. This year's event is just around the corner, and there will most certainly be a number of activities that you will enjoy.

Once again, we share the details of this hometown event in the pages of this magazine. It is a wonderful part of this vibrant community and yet another reason why so many people today choose to call Indianola home and why so many in the future will, too.

Thanks for reading. ■



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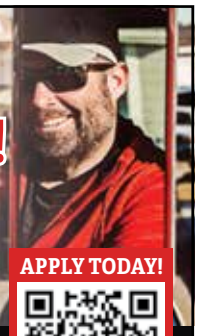


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Hooked on **HOT AIR**

**2023 National
Balloon Classic is
“Over the Top” fun**

By Becky Kolosik

As a young, female pilot, Maddie Jones appreciates that she is surrounded by a great group of pilots (both male and female) who have taken time to get to know and mentor her, and, most importantly, cheer her on.

In a couple of weeks, more than 100 hot air balloon pilots and thousands of spectators will make their way to Indianola for the 2023 National Balloon Classic. It takes an entire community to make the event happen, and, for nine days, you can bet there will be colorful balloons painting the sky as well as activities, food and fun for people of all ages.

In this issue, Indianola Living magazine introduces a rockstar volunteer who's been involved since it all started back in 1970, plus you'll hear stories from a seasoned local pilot and a young female pilot about how they became “hooked on hot air.”

Whichever way the wind blows

On Friday night, June 9, the Indianola square was filled with people of all ages enjoying food, fun and music during the Summer Nights Live Street Party. But a party in Indianola isn't complete without hot air balloons.

For Al Appenzeller and a few local pilots, the night started south of town near IOOF cemetery. They hoped to take a flight path as close as possible to the square, and the winds were nearly perfect to hit their target.

Appenzeller was flying his racer-style balloon that evening thanks to the help of a few friends who jumped in at the last minute to crew.

"It's always fun when a plan comes together," says Appenzeller. "When you're dealing with wind and weather conditions that can change by the hour, and sometimes the minute, it's always an adventure."

An Indianola native, Appenzeller has lifelong memories of hot air balloons. In elementary school, his family lived just north of Simpson College, and they would often see balloons fly over their house after launching from the Simpson fields.

"I remember one year going down to the balloon field, and one of the pilots took then Iowa governor, Robert Ray, up," Appenzeller recalls. "That was cool and fun to watch, and it was also wonderful to have all the pilots from across the country come to Indianola along with their families/crews — not to mention all the spectators."

As he got older, Appenzeller admits he became indifferent to hot air balloons because they were a regular sight in the sky. However, a hot air balloon ride in the mid-1990s would change everything.

Appenzeller was asked to be a volunteer scorer for the National Balloon Classic. On the first Saturday evening after the pilots' briefing, the assistant race director, Mike Reinert, asked Appenzeller if he'd like a hot air balloon ride.

"After I said yes, I began to wonder what I'd gotten myself into," he laughs.

Turns out, he loved every minute of it. He often jokes that hot air balloon pilots have a saying: "Your first ride is free... your second ride is \$30,000 to \$40,000."

Appenzeller was hooked, and he and his family crewed for the next several years during the National Balloon Classic for Mike and his son, Chris, who are both pilots from Alta. After the 2003 Classic, a local pilot and friend, Tim McConnell, offered to sell his balloon to

National Balloon Classic July 28 – Aug. 5

For schedule of events and tickets, visit nationalballoonclassic.com.

Appenzeller. He started training that fall and obtained his private pilot certificate in June of 2004.

Appenzeller flew the "A&W Root Bear" balloon for several years, but eventually sold it to one of his closest friends, who still flies it. Appenzeller now has two envelopes — a regular shape called "Tied Together" and a racer-style he calls "Hidden Surprises." His basket has a door, which makes it easier to offer balloon rides for cancer patients.

"I lost my mother to cancer when I was 12 years old, as well as two grandparents, one cousin, and a cousin's 26-year-old daughter, Amber," he says. "Amber flew with me a few times during her battle with osteosarcoma, and she inspired me to start giving free hot air balloon rides to other cancer patients/survivors."

Appenzeller enjoys every aspect of hot air ballooning.

"Flying is definitely the best part, but I also like crewing for other pilots," he says, smiling. "A pilot is only as good as his/her crew, and I can honestly say that I have some of the best crew I could ask for."

Appenzeller's first National Balloon Classic as a pilot was in 2004, and, other than 2020, he's participated in every one since. This year will be No. 19. He likes being able to participate in one of the best hot air balloon events in the country right in his own backyard.

"What's even better is getting to see all of the friends I have made over the years from all over the United States and beyond," he says.

Appenzeller is grateful to share this amazing hobby with family and friends, including son, TJ, daughter, Hana, his parents, as well as his wife, Teresa, who is his designated crew chief. The two actually got married at the balloon field inside their balloon basket.

Appenzeller says that seeing a hot air balloon from a distance, or even from the other side of the fence, is nothing like being right beside one.

"I encourage my fellow Indianola residents to sign up and crew so they get that up close and personal experience," he says. "It could very well change their perspective. It definitely changed mine."



For Al Appenzeller, there's something special about flying with more than 100 other balloons in the sky, and he says it "never gets old and amazes me every year."

A family "hot air" affair

Maddie Jones is your typical 20-year-old with life goals. When she heads back to Drake University this fall as a junior, she'll continue classes in biology and chemistry — both of which are preparing her for medical school after she graduates.

However, Maddie doesn't simply have "lofty" goals for her future career. She is soaring high as a young hot air balloon pilot and recently competed in the Jr. Nationals in Texas. This year will be Maddie's third National Balloon Classic competing as a pilot, but she has a long history with the event having grown up in a hot air ballooning family.

Maddie's dad, Jason, an Indianola graduate, is a pilot, and her grandparents were, too. It's no surprise that hot air ballooning is in her blood.

"I remember every year since I was 2 or 3 years old coming to Indianola and crewing for my dad," she recalls. "My cousins would often drive down from Ankeny, and we would all spend the week together."

One of Maddie's favorite years at the Classic was when her grandma competed alongside her dad.

"It was so fun to get to crew for both of them and a meaningful experience for my family to have my grandma and dad flying side

by side,” she says, smiling.

Although Maddie enjoyed crewing and took her first balloon ride when she was 5 years old, she didn’t envision getting her pilot’s license until, in her junior year of high school, she started to meet more pilots her age, which got her excited about flying. Her dad, Jason, was the one who encouraged her to take advantage of the extra free time they had during the pandemic to start training and studying for the written exam.

Maddie is grateful for her dad’s guidance through that process. When they trained, he would let Maddie fly, and then afterwards he would talk through the things he would have done differently or areas where she could improve.

“It was fun getting to fly and spend time with him while learning,” she says. “On my first solo flight, Dad was crewing for me, and I could see his smile from a half mile away as I came in for my landing.”

Maddie’s first balloon was her grandma’s, but she eventually wanted a smaller racer-style envelope so she could be a more

competitive pilot during events. These days she’s flying her dad’s old racer, named Chaos, but is looking at buying a new racer for herself in the coming year because her brother will start training more. As crazy as it sounds, the family will need another balloon.

Maddie says she enjoys every aspect of hot air ballooning. Besides flying, she enjoys the friends and the community that is the sport of ballooning — whether it’s hanging with pilots her age or the older ones she has grown up around.

“Getting into the sport as a young female, I expected it to be intimidating and hard to be competitive, but it’s the complete opposite,” she says. “It’s hard to describe how supportive and fun the hot air ballooning community is.”

Maddie says the same way about Indianola — from the landowners who are so welcoming to the massive crowds that come to experience the Classic.

“The entire event is amazing, and I can’t wait to compete this year,” says Maddie. “The balloonists who fly in the Classic are some of the nicest and most fun people around.”

A legend “air”y volunteer

Merriam Webster Dictionary defines today’s slang “OG” as “someone or something that is an original or originator and especially one that is highly respected or regarded.” Ask anyone familiar with Indianola’s hot air ballooning history who they believe fits this description, and they’d likely name Marlene Wall.

Wall was the chamber secretary in 1970 and remembers the phone call that would be the beginning of 53 years of hot air ballooning in Indianola.

“The BFA was hosting the first National Balloon Championship in Iowa,” she recalls. The primary launch site was the Iowa State Fairgrounds, but officials were looking at Indianola to host a first-round launch of 11 to 15 balloons. They asked if Simpson College would be available as a launch site.

“We didn’t know anything about hot air balloons,” Wall says, laughing. “But I took down as much information as I could about what they needed and got to work.”

Wall had to find crew teams and crew vehicles. She called local farmers because they

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FEATURE



Marlene Wall is a legend when it comes to hot air balloon history in Indianola, and if you haven't met her, stop by the National Balloon Museum for a tour.

would likely have pickup trucks. She got enough volunteers to make that first launch of balloons in Indianola happen.

There were a lot of lessons learned.

"Many of those pilots thought nothing about landing in a field of corn or soybeans... or in the middle of a hog lot," Wall says. "That didn't sit well with some of our farmers/landowners. The next year, more pilots arrived (17 total), and we were a little more knowledgeable and prepared."

The number of pilots continued to grow, and, by 1976, Indianola was hosting 215.

Wall oversaw most of the details of the event in those early years. When Indianola celebrated 50 years of ballooning a couple of years ago, many of the original pilots came back for the anniversary festivities.

A pilot stood up and talked about "a woman who coordinated everything and made the ballooning events run smoothly."

"I stepped forward and said, 'I am the woman,'" says Wall. "I'll remember the surprised looks and smiles of appreciation on those pilots' faces for a long time."

In the summer of 1989, Indianola hosted the first balloon event under the name Indianola Balloons Incorporated after the U.S. Nationals moved away. After that event, Wall was ready to do something different, and she worked in car sales until her retirement a few years back.

These days, Wall is a regular volunteer at the National Balloon Museum and has been president of the board of directors for nearly a decade. She enjoys working in the gift shop, giving tours, and sharing information with guests. She's met people from Germany, Japan, New York, California and everywhere in between.

The museum is funded through donations, membership and visitor admission. The board of directors is open to anyone interested in hot air ballooning or who simply wants to get involved.

"I guess you could say that ballooning has been in my blood since that phone call in 1970," she says, smiling. "It takes the entire community to host such an amazing event each year. As for the museum, everything has been donated by pilots, and it truly is a treasure trove of historical information." ■

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GARDENING

By Barry Laws

TAKE CARE with poisonous invasive weeds

July has arrived. We are going to discuss two invasive weeds we are seeing making inroads in our gardens. Both of these are dangerous and need to be dealt with to prevent further spread. These two weeds are wild parsnip and wild poison hemlock, and we have been seeing these not only in the rural areas, but even in urban areas, and even in backyards.



Wild parsnip is a large weed, 4 to 6 feet tall, with yellow flowers in the form of an umbel (think umbrella) that looks similar to Queen Anne's Lace. The problem is that the sap can cause a rash and blistering on the skin that is exposed to sun. This is called phytophotodermatitis and is caused by a compound in the sap. The burn is considered chemical and will range from a rash to severe blistering that can discolor the skin and result in sensitivity to the sun in the affected area for up to two years and scars that will last much longer. The rash and blistering may be painful and, if extensive, may require a visit to the doctor. Stands can be mowed up to time of flowering, herbicides can be used, or you can physically remove the plant, digging down at least 2-3 inches to sever the root. The most important thing to remember is to protect yourself from the sap, wearing long pants, long-sleeved shirt and gloves and laundering your clothes immediately afterwards. Do not put in your compost, instead throw it away in the garbage.

Wild poison hemlock is the other dangerous weed we are seeing more often. There are several stands we have seen in the urban areas of Indianola, which is a concern. Again, these will appear to resemble Queen Anne's Lace, but are much larger, up to 6 to 8 feet tall. The flowers are again umbrella shaped and white, but the real identifying characteristic is the reddish to purple spotting and streaking on the stem. The sap of this plant contains the toxin coniine, which disrupts the central nervous system and can cause death. Remember, Socrates is said to have died from hemlock poisoning. You should not mow, cut or burn Hemlock. Digging it out and getting the roots is the only way to get rid of it. Again, take great precaution, since ingesting or getting the sap on open wounds or in your eyes and mouth will allow it to get into your bloodstream. Masks, long-sleeved shirts, pants and gloves should be used. Put into plastic bags in the trash, not in the compost or a burn pile (the smoke is hazardous if burned). Since all parts of the plant are deadly poisonous, and there is no antidote for the poison, it is important to be very careful.

If you have further questions or know of stands of these dangerous weeds in the urban areas, reach out to the Iowa Extension Service or the local weed commission. We need to do everything we can to try to stop the expansion of these weeds. ■

Information provided by Barry Laws, co-owner, Quilted Gardens Nursery and Landscaping, 19635 130th Ave., Indianola, 515-720-3089, www.quiltedgardens.com.

RECIPE

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 pancakes
- edible 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.

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ACCIDENTS while on the job

Injuries to persons while on the job fall under Iowa's worker's compensation statute (Iowa Code Chapter 85). Generally, worker's compensation insurance purchased by the employer takes care of the medical bills and other losses sustained by the employee. Worker's compensation is the "exclusive remedy" for on-the-job physical injuries against the employer.

When an employee is injured by another person outside of the employment relationship, there may be a case against the party who caused the injuries in addition to the worker's compensation claim. The classic example of such a situation would be a traffic accident involving an employee on the job struck by a negligent driver.

The worker's compensation insurer that pays the employee benefits has an interest in any claim against the at-fault party. Iowa Code §85.22 provides that, if worker's compensation benefits are paid to the employee, the employer or insurance company shall be indemnified out of the recovery of damages to the extent of the payment so made.

A number of factors may come into play concerning the amount or extent of the worker's compensation claim. For example, the employer's claim may be reduced by attorney's fees of the injured employee's attorney.

There are many legal pitfalls concerning on-the-job injuries caused by another. Appropriate legal advice is crucial to avoid them. ■

Information provided by Ken Winjum, The Winjum Law Firm, P.L.C., 1220 Sunset Drive., Suite 103, Norwalk, 515-981-5220, www.winjumlaw.com.



PROCLAMATION notes mental health awareness



Gov. Kim Reynolds signed a proclamation declaring May 2023 (and all year) Child and Adolescent Brain and Mental Health Awareness month. Dr. Mary Richards presented Four Oaks youth artwork with messages to Gov. Reynolds.

Gov. Kim Reynolds signed a proclamation declaring May 2023 Child and Adolescent Brain and Mental Health Awareness Month. Dr. Mary Richards presented Four Oaks youth artwork with messages to Gov. Reynolds. The tradition of a party celebrated the youth's achievements during the year. Dr. Richards emphasized funding for future therapists and the thoughts of professionals about the age of consent within existing law. Our adolescents may perform well on higher education examinations; however, their brain is not fully developed until they reach the age of 25 or 26, Dr. Richards says.

"Our youngsters process information within the emotion of the amygdala as the judgment and consequential actions while the prefrontal cortex is developing. Whereas, adults think in rational terms of good judgment and consequences within a developed prefrontal cortex. Significant adults may help our youth by assisting them in looking at consequences with fact when acting upon impulsive behaviors beyond this minute," she says. "Adults may connect with our youth by asking if they want the person to just listen or to listen and offer suggestions when they come with a problem. Being involved in the child's activities, affirming his or her interests, and modeling a healthy diet, sleep pattern, how to love and be loved creates a safe space when we help our youth find purpose in life and the 'who am I' journey." ■

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STICK with your financial game plan

Having a game plan leading up to retirement is one of the most important actions an investor can take. When we are planning for retirement and thinking through our investment strategies, we believe our game plan requires action. The news and television outlets provoke our emotions by using trigger words and phrases like “stocks falling sharply” or “best week since 2019.” These phrases cause investors to feel like they are missing out on investment gains or have a fear of investing in bad market conditions. The way to combat these urges is to revert to the basics and look at your game plan.



If your investing game plan has the appropriate amount of risk for your goals, doing nothing is an active decision. This year, so far, is a perfect example of how staying in the market could help your portfolios. In 2022, the S&P 500 dropped 19.4%. Mid way through 2023, the S&P 500 has recouped some of its value and is up close to 15%. Having a solid plan allows an investor to be patient through turbulent market conditions.

Major market swings can cause your investment game plan to get out of balance. This can cause your portfolio to take either too little or

too much risk depending on your goals. If your 80/20 stock to bond portfolio goes through a stock market correction, this could leave you with a portfolio of 70% stock and 30% bonds after the drop in value. At this point, your game plan needs a rebalance. You can rebalance your portfolio by buying back stocks at a lower value and selling some bonds.

A good game plan will typically change. It is important to realize retirement strategies and planning are not a one-time activity. Having an accurate and up-to-date plan takes work. As you age, your life will change and, with that, your goals and needs in retirement. These life changes should be the only reason that your game plan changes. It is essential to not let the daily news and current market conditions have an influence on your retirement and investing goals.

Reach out if you have any questions on making sure your investment strategy aligns with your retirement goals or if you think you should look to rebalance your portfolio. ■

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Check for cancellations

Sisterhood Night with Lydia Laird

July 14, 7-9 p.m.
Indianola First Assembly of God Church,
1700 W. Second Ave.

Gather for a night of worship with Christian singer/songwriter Lydia Laird. The concert will begin at 7 p.m., but don't miss the pre parking lot party starting at 5 p.m. with food and dessert trucks. Tickets are \$10 at <https://indianola1st.churchcenter.com/registrations/events/1658556>.



Pie & Puzzle Palooza

Tuesday, July 18 from 1-3 p.m.
Indianola Activity Center,
2204 W. Second Ave., Indianola

Teams of up to four people will join in a friendly competition to see who can put together the same 300-piece puzzle the fastest. Come for the puzzles, then stay to enjoy a delicious piece of pie as a reward. Free for ages 50 and older. Call 515-961-9420 to register as an individual or team.



Open Night Swim

Wednesday, July 19 from 7:15-8:45 p.m.
Indianola Veterans Memorial Aquatic Center, 714 W. Detroit Ave.

All ages invited to swim after hours. Admission \$3.50/person or free with season pass.



Warren County Historical Society Garage Sale

Saturday, July 22, 8 a.m. to 3 p.m.
Warren County Historical Society

Donations are sought for this fundraising event and are accepted July 17-21 from 9 a.m. to 4 p.m. or during regular Thursday and Saturday hours.



The Warren County Fair

July 26-31
Warren County Fairgrounds,
Indianola

Grandstand events include Easton Cobin in concert, figure 8 races, Sawyer Brown in concert and the demolition derby. For information about the slate of activities at this year's fair, visit www.warrencofair.com.



Special Needs Swim Night

Wednesday, July 26 at 7:15 p.m.
Indianola Veterans Memorial Aquatic Center, 714 W. Detroit Ave.

Each special needs swimmer must be accompanied one-on-one in the water at all times by an adult or SCL worker. All ages invited. Admission \$3.50/person or free with season pass.

Parks & Rec Day at the Fair

Thursday, July 27,
from 9 a.m. to noon
Warren County Fairgrounds

Join the Parks & Rec staff for a morning of fun with contests for all ages including Parent/Kid Calling Contest; Face Off Cookie Challenge; Milk Mustache Contest; Frozen T-Shirt Contest; Pigtales, Pony Tails, Braids, Mulletts & Mohawks; and Target Practice.

Cardboard Boat Races

Sunday, Aug. 20,
from 3:30-4:30 p.m.
Veterans Memorial Aquatic Center, 714 W. Detroit, Indianola

Come and watch or participate in races where the boats are made only of duct tape and cardboard. See who will rule the pool this year. Free admission.

Afternoon Adventures: Scott Siepker – Made in Iowa

Tuesday, Aug. 22 at 2 p.m.
Indianola Activity Center,
2204 W. Second Ave., Indianola

Come meet "Iowa Nice Guy" Scott Siepker, who has made a name and brand for himself by celebrating the Iowa lifestyle and being passionate about our state. In addition to his "Iowa Nice" series that went viral, he is also an actor and film maker who recently won acclaim for "Kinnick: The Documentary." This free program is hosted by Indianola Parks & Recreation and sponsored by Community 1st Credit Union.

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



Leprechaun Bags Tournament

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

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.



Summer Stir

East Village
July 21

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



Music Under the Stars

July 16, 7 p.m.
Lauridsen Amphitheater
at Des Moines Water
Works Park

Music Under the Stars, one of the oldest musical traditions in Central Iowa, concludes its 76th season with "Down on Bourbon Street" featuring NOLA. Vocals by Abbie Sawyer. www.musicunderthestars.org



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

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 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



Clive Festival

July 21-22
East side of N.W. 114th Street, Clive

Greenbelt Landing will have fun for everyone including "Thunder Over Clive" fireworks, live music, the popular Clive Fire Department Slip-N-Slide, a running festival, food trucks and more. cityofclive.com/parkandrecreation/programs_and_events/clive_festival.php



The 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: 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. ■



HOW-TO

GUIDE

HOW TO CHOOSE THE RIGHT AUTO BODY SHOP

Repairing your vehicle requires the service of expert professionals from an experienced, reputable auto body shop.

Not surprisingly, shops specializing in this service can vary in quality, reliability and cost. It's not unusual for auto body repair estimates to differ by hundreds if not thousands of dollars. To get the best work at the fairest price requires an investment in time and asking the right questions.

Start your search by asking your friends, family and colleagues. Most of us have worked with an auto body shop at one time in our life, and it's easier to ask those close to us for referrals of who they have used before.

Check out reviews. Many auto body shops will promote testimonials from prior customers on their websites. Reading valuable reviews and testimonials from people who've used their service before can help with the process.

Look for local shops. When you take your vehicle to a local body shop, you're much more likely to be met by friendly faces and better service and find they install top-quality parts, set their own high standards and honest prices, maintain low overhead costs, and provide friendly customer service.

Check for certified technicians. Most auto body shops will display signage of the certification they have acquired.

- The National Institute for Automotive Service Excellence, ASE, is an independent non-profit organization that has worked to improve the quality of vehicle repair and service by testing and certifying automotive professionals.

- I-CAR recognizes both individuals and auto body repair shops that have demonstrated mastery of their rigorous standards. Individual technicians who have completed the I-CAR training earn a Platinum designation, signifying the highest level of training in the industry.

- American Automobile Association (AAA, commonly called "Triple A") is a federation of motor clubs throughout North America. AAA is a privately held not-for-profit national member association and service organization with more than 60 million members in the United States and Canada.

Consider prices. Are they comparable to other body shops? While you want to find a great deal, cheaper is not always better. Low prices may be tempting, but they typically mean sub-par work, used parts and paint that is incorrectly applied.

Finding the right auto body shop will make the experience much more pleasant, and you will be happy with the repairs — especially if you find the right shop that knows how to repair your vehicle so it looks the same as before, or even better. ■

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HOW TO CHOOSE THE BEST QUALITY ROOF

LOOKS

Although every house is different, 20% to 65% of what everyone sees when they look at your home is your roof. It is important to consider textures, colors and profiles.

WARRANTIES

Warranties on most roofing materials will be a 50-year warranty. However, when reading the “small print,” you’ll see just how much confidence a manufacturer has in their product. For instance, Unified Steel’s stone coated roofing has a 50-year warranty and has more than a 100-year life expectancy. Their warranty is the size of a recipe card.

PERFORMANCE

Generally speaking, the higher end of roofing material you purchase, the better the performance, the longer the life expectancy, the more return on your investment. Sometimes, the upfront costs are higher on the cheapest roof products. I know that sounds crazy, but think about it... If you spend twice as much on a stone-coated steel roof than a decent quality asphalt roof would cost, you might be inclined to think steel is more expensive.

Yet, when amortizing the cost of the life of the roof, you will find the asphalt is nearly twice as expensive as the premium steel roof. The best part of a quality roof is the comfort of having peace of mind.

ENERGY

If you hire a quality roofing company, they will do a “load calculation” for ventilation. Improper ventilation can cost you hundreds of dollars a year. Not to mention your roof will last longer, perform better, and stay looking great for years longer than a roof with not enough ventilation. Any roof can be converted from a “hot” roof to a well-ventilated roof. Most steel roofs, in the installation, will add roof deck ventilation which will save considerable money on the cooling bills. For instance, when comparing a standard asphalt roof to a ventilated deck roofing system, the ventilated deck system will run an average of 58 degrees cooler in the attic. That transfers into energy savings and will make your furnace blower last years longer. Add in the savings on your insurance for installing a class 4 hail rated system and class C fire rated roof and the difference between asphalt and steel will be paid off between 5 to 10 years, depending on the home. ■



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HOW TO SELECT THE RIGHT INSURANCE AGENT

Finding the right insurance agent isn't as simple as choosing the cheapest policy. A good insurance agency is an advocate for your needs and represents your interests in covering your health, home, auto and other insurable valuables. They'll guide you through the maze of options available to you and help find policies that protect you and your budget. Unfortunately, not every agent is the reliable, reputable agent professional you'd hope.

Here's some guidance on how to find the best agent or broker for your needs.

ASK FOR REFERRALS

Family, friends and colleagues have likely worked with insurance agents in the past. Ask people you trust for referrals. If you receive a recommendation, it is because that person has had a positive experience. There is a strong likelihood you will have similar results.

Good agents understand that offering great service will keep them in business. Their careers depend on word-of-mouth. If you are happy with the service you receive, your insurance agent will appreciate your willingness to send business their way.

RESEARCH

If you do not have recommendations, begin researching your options. Begin by looking at local companies and brokers. As you conduct your research, be thorough and critical. Buying a policy is similar to

purchasing a new car or home. It truly is that important.

Select a company that is highly regarded by consumers. Read reviews of each company to determine which has the most satisfied clients. Are they easy to work with? Have there been any problems with collecting on a policy?

Also, check that any prospective agent has all necessary licenses and training.

INTERVIEWS

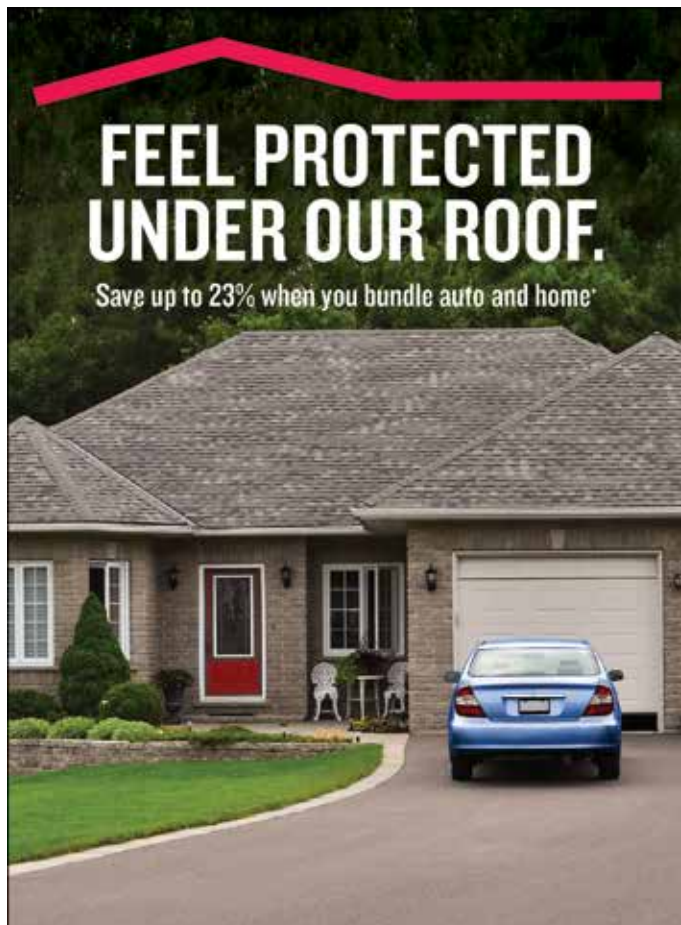
After narrowing your list of prospective agents, make an appointment to visit each one. Prepare a list of questions and concerns about your personal situation. Take notes during your meeting. Remember that you must feel comfortable with the answers before purchasing a policy.

If an agent tries to pressure you into making a decision right away, inform him that you need more time and cannot sign anything immediately.

The right agent will let you take as much time as you need to understand the implications of each policy. They will give you useful information and not subject you to high-pressure sales techniques.

The relationship doesn't end once the sale is completed. Your dialogue should be continuous. The best agents are available in the event you have to file a claim.

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HOW TO SAVE MONEY ON CABINETS

When it comes to transforming the look of your kitchen or bathroom, cabinets play a significant role. However, the cost of cabinet renovations can quickly add up, leaving homeowners seeking cost-effective alternatives. In this article, we will compare the cost differences between replacing cabinets, refacing cabinets, and refinishing cabinets, allowing you to make an informed decision that aligns with your budget and desired outcome.

Replacing cabinets involves a complete overhaul of your existing cabinetry. This option offers a fresh start with brand new cabinets, allowing for customization in terms of style, material and layout. However, it is also the most expensive option. Not only will you need to purchase new cabinets, but there are also additional expenses for demolition, installation and associated construction work. On average, the cost of replacing cabinets can range from \$10,000 to \$25,000 or more, depending on the size of your kitchen or bathroom.

Refacing cabinets is a more cost-effective alternative to replacement. This process involves removing the existing cabinet doors and drawer fronts while keeping the cabinet frames intact. The exteriors are then covered with new veneers or laminates, and new hardware is installed. Refacing provides a significant visual upgrade and allows for customization of the cabinet fronts. The cost of refacing cabinets is typically around 50% to 70% less than replacing them, making it a viable option for those seeking budget-

friendly improvements.

Refinishing cabinets offers a cost-effective solution for homeowners who want to update the appearance of their cabinets without spending a fortune. This process involves removing the damaged finish, sanding the surfaces, and applying a new stain or paint to achieve a desired look. Refinishing breathes new life into tired and worn cabinets, making them appear brand new. It allows homeowners to update the color, style or finish without the costly need for extensive construction work or replacement. The cost of refinishing cabinets can be as low as 20% to 30% of the cost of replacing cabinets, making it a highly attractive alternative that can deliver impressive results while keeping your budget intact.

In conclusion, when it comes to updating cabinets, three of the options homeowners have are replacing, refacing or refinishing. While replacing cabinets offers a fresh start and unlimited customization, it comes with a substantial price tag. Refacing provides a cost-effective middle ground, allowing for a visual upgrade while keeping the existing cabinet frames. However, if budget-friendliness is the primary concern, refinishing cabinets emerges as a viable option. It offers significant cost savings, reduces waste and provides ample customization possibilities. Ultimately, the choice depends on your budget, preferences and the condition of your existing cabinets. ■

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HOW TO CHOOSE A NEW CAR DEALER

Choosing a new car dealer is almost as important as choosing the car itself. You've probably invested some time into the make and model of car you want, but maybe not so much time, if any, thinking about the dealer.

There's usually no shortage of dealers who carry many of the popular models, so one may seem just as good as the other. Not true.

Pick the wrong dealer, and you could get stuck with a lemon or unfair financing terms. A good dealer, however, will make the car-buying process a transparent breeze and offer excellent after-purchase support.

Here are some things to think about if you're in the market for a new car.

CHOOSE THE RIGHT CAR

The first thing you need to figure out is what type of automobile you're looking to buy. This will help you narrow down brands and pick your best option. Large families may need an SUV or van to fit everyone into the vehicle. But college students buying their first car would probably be happy with a compact car. The savings on gas will help ease your finances while you are in school.

Along with the car model, there are numerous options to consider. You might get a car with a navigation system, moonroof, GPS and satellite radio, just to name a few. Many of these amenities

are now standard, but some involve extra costs.

If you have to commute long distances, think about purchasing a smaller car with a good MPG (miles per gallon) rating. Hybrid cars can help you save money on gas. Anyone in a cold climate might look at various vehicles with either all-wheel or front-wheel drive.

CHOOSE THE DEALER

Once you have settled on a car model, check into area car dealers. Finding several dealers who sell the brand of car you want is usually best. The competition for your business will help you negotiate the total cost of your car.

Make sure to look for current discounts on the car you want. During specific times of the year, you might be able to get a great deal on a new car. It is particularly true during year-end sales.

Of course, you should test drive a car before purchasing it.

When you begin your negotiations, remember that price isn't everything. Service should play a role as well. You are building a long-term relationship with this dealer and manufacturer. It is not worth getting a less-than-satisfactory experience just to save a few dollars.

Make sure you feel comfortable with the dealership. Buying a car is an expensive, long-term commitment. It is always better to find a car salesperson who is informative and friendly. It will make your transaction as simple and comfortable as possible. ■

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A LOOK at diversification

Ancient Chinese merchants were said to have developed a unique way to manage their risk. They would divide their shipments among several different vessels. That way, if one ship were to sink or be attacked by pirates, the rest stood a good chance of getting through. Thus, the majority of the shipment could be saved.

Your investment portfolio may benefit from that same logic.

Diversification is an investment principle designed to manage risk. However, diversification does not guarantee against a loss. The key to diversification is to identify investments that may perform differently under various market conditions.

On one level, a diversified portfolio should be diversified between asset classes, such as stocks, bonds and cash alternatives. On another level, a diversified portfolio also should be



diversified within asset classes, such as a diverse basket of stocks.

A diversified approach

For example, let's say a stock portfolio included a computer company, a software developer and an internet service provider. Although the portfolio has spread its risk among three companies, it may not be considered well diversified, as all the firms are connected to the technology industry. A portfolio that includes a computer company, a drug manufacturer, and an oil service firm, however, may be considered more diversified.

Similarly, a bond portfolio that invests exclusively in long-term U.S. Treasuries may have limited diversification. A bond fund that invests in short-term and long-term U.S. Treasuries, plus a variety of corporate bonds, may offer more diversification.

Mutual Funds and ETFs

The concept of diversification is one reason why mutual funds and Exchange Traded

Funds (ETFs) are so popular among investors. Mutual funds accumulate a pool of money that is invested to pursue the objectives stated in the fund's prospectus. The fund may have a narrow objective, such as the auto sector, or it may have a broader objective, such as large-cap stocks. ETFs also can have a narrow or broader investment objective. Keep in mind, though, the more narrow an investment objective, the more limited the diversification. Furthermore, a narrow investment objective may result in more volatility and additional risks associated with a particular industry or sector.

The concept of diversification is critical to understand when you are evaluating a portfolio. ■

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SDMJW celebrates 52 years

The members of the Suburban Des Moines Junior Women (SDMJW) donned their fascinators gifted by Nancy Lundstrom as they celebrated their 52 years of friendship and service on May 17, 2023, at Hyperion Field Club.

Chairwoman Shari Hawk lead the reading of The Collect and Wanda Snyder offered her heartfelt blessing prior to the luncheon. Members continue their servant leadership in Women Lead Change, Cemetery Preservation boards (Highland Memorial Gardens and SAPIC), Child and Adolescent Brain and Mental Health Awareness, Iowa Barn Foundation, Friendship Force and their churches.

The SDMJW Ambassadors traveled to the Mediterranean, Alaska, United Kingdom, USS Iowa, Reagan Ranch, Arizona, Illinois, Missouri, Florida and Alabama. Shari Hawk and Margo Lierman were celebrated for their 50-year graduation from nursing school and their nursing careers in the Des Moines area. RAGBRAI rider Audrey West is published in "Our Iowa" magazine about her experiences and Iowans' hospitality. Bobbi Segura is chair organizer of the Women Lead Change October conference in Des Moines.

Another fascinating time will be May 2024 when SDMJW celebrate



Members of the Suburban Des Moines Junior Women met May 17. Front row: Dr. Mary Richards, Dr. Eileen May, Bobbi Segura, Nancy Lundstrom, Shari Hawk, Dianne Banning; back row: Wanda Snyder, Marie Graff, Audrey West, Wendy Tack, Marcia Flaugh and Margo Lierman. Roses courtesy of Dr. Mary Richards.

with Shari Hawk as the chair assisted by Wendy Tack. Contact Mary Richards at mrichards@netins.net for information about SDMJW including the Ankeny, Johnston, Indianola, Des Moines, Saylorville, Polk City and Jamaica communities. ■

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FROM NEGLECT to new life

Aster Ranch and Rescue gives horses a second chance.

Amanda Lee knows all about second chances. She is a cancer survivor.

"I've been in remission for almost four years," she says. "During the toughest parts of treatment and recovery, horses were my escape from everything I was going through physically, mentally and emotionally."

Rescuing horses is a calling, and Lee has found a passion and purpose with Aster Ranch and Rescue.

The daughter of a pastor, Lee's family moved frequently. Most of her formative years were spent in the heart of rodeo country in southwest Kansas. Lee grew up on horseback and learned not only to train horses, but also about horsemanship and how to care for them. As she got older, people would bring their horses to her to help figure out their "problems."

In 2020, Lee's oldest son was out on a four-wheeler and came across a baby filly tangled in barbed wire. Even though the filly was injured and abandoned, he couldn't let it die or be put down, so, after cutting it free, he and his mom rehabilitated the filly and named it Aster.

"The experience took me back to my past, and I realized it was something I wanted to continue," Lee says. "It was equally important to my boys. The responsibility and care for such a little baby, knowing that she depended on them for survival, turned out to be such a powerful learning experience."

Today, Aster Ranch and Rescue, a 501(c)3, is dedicated to rescuing horses from neglect, abuse and abandonment. The ranch strives to improve the lives of horses by providing a safe haven for healing and rehabilitation, while working with equine partners to educate, inspire and improve the lives of youth and their families.

Some of the horses come from "kill pens." Others come through direct surrender, where an owner asks Lee to take the animal and find it a good home. There's not necessarily neglect or abuse, but rather an owner deciding they need to put the needs of the horse first.

Some horses take longer to rehabilitate than others depending on the circumstances. Any horses that leave the rescue and find their forever homes go through an extensive health and wellness checklist, as well as a comprehensive training process.

As a nonprofit, Aster Ranch's greatest need is funding. It costs between \$6,000 and \$10,000 a year to support each horse, including feed, shelter, veterinary care, training, stimulation and, of course, love.

You can be a part of the mission by donating your time and talents to different programs, sponsoring your favorite horse, making a one-time contribution, or providing a monthly gift to Aster Ranch and Rescue. All gifts are 100% tax-deductible.



Amanda Lee, pictured with Aster and another horse in rehabilitation, is passionate about the organization becoming an integral part of the community.



Horses such as these recently rescued by Aster Ranch often have so much trauma that it takes weeks to gain their trust and get close to them, while others quickly realize Lee is there to help.

"The horses at the rescue have gotten me through some of the toughest times," says Lee, smiling. "I give them all the credit, because they have made me a better person."

Find out more about Aster Ranch and Rescue at asterranch.org or follow Aster Ranch on Facebook. ■

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5 METHODS to improve your outcome with hearing devices

You, or a loved one, have hearing loss and use hearing aids prescribed by a hearing health care provider. You hear better with your devices but continue to experience difficulty hearing and understanding. Below are five ways to hear your best with your hearing aids.



evaluation. A comprehensive audiological evaluation is a thorough assessment of your hearing. This in-depth hearing test provides important information about your ability to hear and understand. These results should be compared to previous results to detect significant shifts in volume and clarity. Individuals with hearing loss should complete this evaluation at least every two years.

3. Ask for reprogramming of your hearing aids. In most cases, hearing loss gradually worsens with age. When your hearing loss progresses, the prescription for your devices should change. For example, when your vision worsens, your optometrist increases the prescriptive strength of your lenses. Similarly, your audiologist should increase the prescriptive strength by reprogramming your hearing aids. This process may include minor adjustments or a new fitting. Reprogramming of hearing aids should occur at least annually.

4. Inquire about custom earmolds. Depending on the style of your hearing aids

and the severity of your hearing loss, custom earmolds may be an option. A custom earmold replaces a standard dome, which attaches to the tubing or speaker of most hearing aids and fits inside the ear canal. Custom earmolds can improve the performance of hearing aids by providing appropriate volume for specific pitches. Custom earmolds are an affordable solution and complement your current devices.

5. Update the firmware of hearing aids and software of smartphones. Most hearing aids require frequent firmware updates and are only available with programming software from hearing health care providers. Software updates for smartphones are more frequent and available directly to patients. These updates are necessary to maintain the Bluetooth® connectivity of your devices and should be completed every four to six months. ■

Information provided by Dr. Kelly Cook, audiologist, Iowa Hearing Center, 1228 Sunset Drive, Suite B, Norwalk, 515-416-5990, www.iowaHearingCenter.com.

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WHAT IS an orthopedic assessment from an acupuncture and chiropractic perspective?

Orthopedics is a specialty that focuses on diseases and injuries of the body's musculoskeletal system. This complex system, which includes your bones, joints, ligaments, tendons, muscles and nerves, allows you to move, work and be active. It is all about function.



or tools to loosen joints which in turn frees the nerves, tendons, muscles and ligaments. A chiropractic physician will also perform and recommend stretching or specific exercises to correct the underlying imbalance.

Asian Medicine utilizes orthopedic assessment and techniques to disperse ashi points (otherwise known as trigger points) in the neck, back, knee, elbow, shoulder and other joints. Licensed acupuncturists utilize traditional Asian Medicine needling techniques to disperse the myofascial and muscular trigger points and may also incorporate cupping, gua sha, LED red light, or even moxibustion to assist in the healing process. Using Asian Medicine diagnosis, they will also determine the underlying cause of the dysfunction by using points on the body to supplement the healing process.

Orthopedic Chiropractic and Acupuncture used individually, or together, is a wonderful option for individuals suffering from the following musculoskeletal issues: torn ligaments, overextended muscles, bone spurs, nerve pain

and/or pinched nerves, repetitive stress injuries, pain caused by joint replacement surgery, arthritis, poor posture, sciatica, menstrual pain, pelvic floor dysfunction and musculoskeletal trauma (whether it's due to an old sports injury or something else).

Musculoskeletal imbalances and injuries often have a domino effect. For example, when you sustain an injury to your knee, you will overtax the opposite leg and hip to compensate for the injury. This shifting of weight off the injured knee will affect your spinal alignment and the way your core muscles work. By correcting imbalances within the musculoskeletal system, Orthopedic Chiropractic and Acupuncture will provide consistent relief from a variety of injuries, both chronic and acute. ■

Information provided by Dr. Renee Dalrymple, LAc, SEED Meditation Instructor, Soaring Crane Acupuncture and Oriental Medicine, 14849 130th Ave., Indianola, 515-808-1548, call or text.

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HEALTH

By Ashley Powell

CBD in water-soluble format

As CBD grows in popularity, more effective ways to consume it are aggressively explored in order to help users get the best experience and the most relief from pain, stress and sleeplessness. CBD is extracted as an oil and commonly digested as such, but, due to a process known as first pass metabolism, much of it is likely to be destroyed before it is properly absorbed. Thankfully, we can now turn to a water-soluble form, which is created using nano emulsification, forcing two incompatible substances (oil and water) to mix. Most adults are made up of 50-65% water, so when water soluble CBD is taken, it is absorbed at a significantly higher rate through the lymphatic system. Another perk of water-soluble CBD is that, since it's absorbed so easily, sometimes less is more when it comes to the proper dose, so you're getting more bang for your buck. Besides water solubles, taking the oil sublingually, as a topical cream or inhaling, can also bypass the first pass metabolism process and get you closer to the desired dose. So, perhaps you've taken CBD in capsule or edible form and didn't get the relief the dose advertised. Don't give up. Water soluble could be what you need. ■



Information provided by Ashley Powell, CBD American Shaman, 800 S. 50th St., #106, West Des Moines, 515-380-5251 and 3418 Eighth St. S.W., #3, Altoona, 515-967-4036. Resources: Nanomaterials Peer Reviewed Journal Article - <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC5302540/>. Molecules Peer Reviewed Journal Article - <https://www.mdpi.com/1420-3049/24/16/2967/htm>.

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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.

PLANNING self-care

Self-care is having a movement right now. We all know that saying, “You can’t pour from an empty cup” and “Put your oxygen mask on first.” Those sayings make a lot of sense, but what does lack of self-care really do? It’s been thought that it can lead to fatigue, feelings of hopelessness, difficulty with sleep habits, physical symptoms of stress (headaches, stomachache and muscle tension, to name a few), unhealthy eating habits, burnout and worsening mental health.



Sixty-four percent of people who practice self-care notice an increase in their confidence, 67% notice increased productivity, and 71% notice they are happier. So, how do we get there? Think of the things that recharge you emotionally, spiritually, mentally, socially, physically, recreationally and emotionally. Take your dog on a quick walk, take 10 minutes to declutter your desk, meditate, journal, call your best friend, paint your nails, sit in the sunshine, help somebody in need, finally schedule that facial, take a random PTO day, or learn something new.

Self-care can make you more resilient, have better health outcomes, make you better equipped to manage stress, and can even improve your immunity and reduce cortisol levels. Many things are free and can be done in just minutes during the day. Now, it’s time to plan your next self-care activity. What are you going to choose? ■

Information provided by Jen Penisten, MSN, RN, NP-C, CEO/owner, Vivid Life Spa, 1016 Main St., Norwalk, 515-537-6590, www.vividlifespaspa.com.

INSURANCE

By Mike Richey

WILL MY life insurance application require a medical exam?

When you apply for a life insurance policy, the insurance company considers several factors to determine whether you are eligible for insurance and what rates you are eligible for. This process is called underwriting. Your health is the primary factor, and the insurance company uses multiple tools to evaluate your health. Some of these include: a Medical Information Bureau (MIB) report, a health questionnaire, a medical exam, and a review of medical records requested from your health care provider(s).



Not all of these evaluation tools will be used every time. For example, medical records may only be requested if warranted.

If a medical exam is required, the exam will be performed by a qualified practitioner contracted by the insurance company. The exam may be in-home or at an office location. The exam is done at the expense of the life insurance company — you do not pay anything out of pocket.

There are types of life insurance policies available where an exam is not required. These are often called simplified or limited underwriting policies. If you are in need of life insurance, but prefer to skip the exam, ask your insurance agent what options are available. Your agent will recommend the policy that is best for you. ■

Information provided by Mike Richey Agency Inc., American Family Insurance, 204 E. Detroit Ave., Indianola, 515-961-8889, mrichey@amfam.com.

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ONE thing is necessary

Luke tells the story of Jesus' visit to the home of two sisters, Mary and Martha (Luke 10:38-42). When Jesus came to visit, Martha was busy in the kitchen preparing the food while Mary just sat at His feet, listening. Martha was disgruntled and said to Jesus, "Lord, do you not care that my sister has left me to serve alone? Tell her to help me." But Jesus had a different answer, "Martha, Martha, you are troubled and anxious about many things, but one thing is necessary."



Necessary. What does Jesus mean by "necessary"? Our first thought probably leads us to the idea of something commanded, obligatory, something we must do under penalty of law. For example, it's necessary to obey the speed limit to keep people safe and to avoid a ticket. But this isn't what Jesus means.

"Necessary" in this passage means that we lack something important. Why was Martha preparing food? Because it was "necessary" to eat; their bodies needed food. Why was Mary sitting at Jesus' feet? Because she needed to hear the message of Jesus Christ.

I encourage you to develop a relationship with Jesus because it's necessary. Not necessary in the sense of "do this or else" but necessary in that He has something that you need, something that you're missing: grace, mercy and peace. ■

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



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

THE DIFFERENCE is in the details

Folsom's passion for cars shines.



When it comes to cars, Laura Folsom has a "thing" for Volkswagens, and she says her 1973 VW Thing usually raises a few eyebrows when she rolls through town.

Laura Folsom has a passion for cars. Growing up, she remembers her parents having nice automobiles. Today, Folsom is all about the details and firmly believes that "anything old — or dirty — can look new again."

"For quite some time, I've obsessed over dirty, stained cars," she says, smiling. "I started by messing around at my 'bonus son's' garage and cleaning cars on his lot. When I began collecting tools for detailing, I always hoped that would help me someday open my own shop."

Today, Folsom is grateful she gets to work with cars every day, but says it's really more about her passion and love for any kind of vehicle — from high-end classic and pick-up trucks to odd and unique models... she has eyes for them all.

However, if she had a favorite, it would be Volkswagens.

"I treat a VW like the queen it is," she says, laughing. "There's just something cool and quirky about them. They bring back a lot of fun memories from growing up because several of my friends drove them."

Even though the older VWs are small, Folsom says they can get through snow better than most cars... it's just their heaters that can't hold up to the cold Iowa winters.

Folsom got her own VW about 10 years ago. It's a bright yellow 1973 VW "Thing" she went all the way to Palo Alto, California, to purchase. It was in pristine condition, and the gentleman she bought it from paid to have it shipped back in a semi-truck.

Folsom likes that it's a convertible four-on-the-floor with removable doors. When she rolls through town, it's sure to raise some eyebrows.

"People always have unique things to say about it," she says, smiling. "It truly is a conversation piece."

The "Thing" is one of 11 cars Folsom has in her collection; however, she has a wish list and hopes to add a few more if and when the time is right.

For now, she'll just stick to the details.

"I love seeing the dirt and grime washed away to the point where the true beauty of a car shines through," she says. "It makes all the hard work worth it."

Check out other vehicles in Folsom's garage at facebook.com/affordableautodetailing515. ■

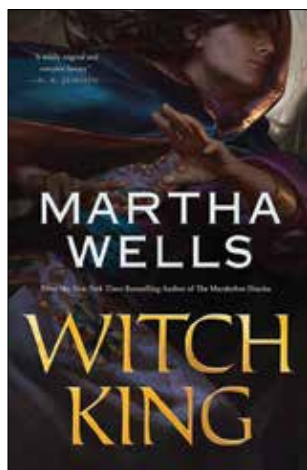
'Witch King'

Sometimes I just want to lose myself in a strange place, meet some interesting people with fascinating stories and forget about reality. Thankfully, Martha Wells is a master storyteller and has delivered an epic tale that is tailor-made to swallow me up. Her instantly relatable, always complex characters live in my head for weeks after I leave them, and her world-building is top notch.

Kai is a demon prince looking for answers after discovering he has been murdered. To find out what happened to him, why the world is so much different now than when he died, he'll need the help of some unlikely allies and the grit to get messy, even for a demon. Vengeance isn't supposed to be easy, after all.

I struggled to put this book down, even once. The best part, though, is the sharp, engaging and witty writing that captured me from the first sentence. I love an author who trusts me to figure out the story on my own. I dove into this one with high expectations, and it met every one. ■

— Review by Julie Goodrich



By Martha Wells
5/30/23
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'Yellowface'

Unreliable narrators are a bit of a fad in the literary world, one that I don't usually enjoy all that much. However, R.F. Kuang has this incredible habit of making me eat my words. She's just so good at setting a scene and building a narrative that I don't even notice when I'm hooked and devouring a story I forget I'm not supposed to like.

Athena Liu is a much celebrated debut author with everything going for her. Her friend June, however, is standing in her shadow, aching for the same glory. When Athena dies in a freak accident, June sees an opportunity she can't pass up. Taking Athena's manuscript and passing it off as her own quickly spirals into a tense and dramatic series of events that threaten everything June believes.

This is a dark bit of satire that is both hilarious and heartbreaking. It's incredibly timely and powerful while also bringing up interesting questions of authenticity, the power of social media, and what culture really means. Read it, even if you don't think it's your kind of story. ■ — Review by Julie Goodrich



By R.F. Kuang
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BIG events bring big rewards

I have been sharing with others our upcoming Experience Indianola tourism campaign and have found that I'm met with mostly great excitement and, on some occasions, the disgruntled question, "Why do you want more people to come here?"

My favorite answer? Is there a better taxpayer than the one who visits?

And it's true. Visitor spending makes a significant impact on the economic vitality of our community. Let me show you the math.

In 2021, travelers in Iowa generated \$9.4 billion in revenue. These dollars in turn generated more than \$1 billion in state and local tax revenue.¹

In 2021, visitor tax revenue equated to about \$4.11 million in Warren County.¹

So, what does that mean for you, personally? Let's talk through it. This month, we have three major events taking place that have a significant economic impact on the community: the National Balloon Classic, the Des Moines Metro Opera Festival, and the Warren County Fair. They bring visitors from all over the world who spend money on accommodations, dining, shopping and other local businesses. Hotels, restaurants and retail establishments are packed. A study conducted more than 15 years ago estimated that the National Balloon Classic brought more than \$3.5 million into the community. Considering that event has grown 65% over the past few years, we would venture to guess it is significantly more today. What does that mean for you?

- It means job opportunities. When businesses are flourishing and expanding, they are more likely to create new positions and hire additional employees.
- It means higher incomes. A thriving economy results in higher wages and salaries for workers.
- It means business opportunities. A successful economy creates favorable conditions for entrepreneurship and business development.
- It means an improved quality of life. A successful economy reinvests in areas such as education, healthcare, transportation, parks and cultural amenities.
- It means your business community is thriving. A successful business owner is a community spender and, usually, a happier neighbor.

So, when you see the 80 to 90,000 balloon spectators, the more than 400 pilots with crews and families, the 30,000 fairgoers and participants, the hundreds of DMMO performers and staff that call Indianola home for nine weeks, the thousands of DMMO festival attendees, and the thousands of disc golfers, their caddies, and their fans... treat them well and invite them back. They help create big experiences that bring Indianola big rewards. ■

Information provided by Amanda Zwanziger, president/CEO of the Indianola Chamber of Commerce, 111 N. Buxton St., No. 117, 515-961-6269, www.indianolachamber.com. 1 Economic Impact of Tourism in Iowa Report



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OUT & ABOUT



Drees Chiropractic and FFC Beauty, 2007 N. Sixth St., Indianola, held a joint ribbon cutting on May 19.



Drees Chiropractic and FFC Beauty, 2007 N. Sixth St., Indianola, held a joint ribbon cutting on May 19.



Shawna Freeman, Corinne Fonseca and Jessica Creason at the joint ribbon cutting for Drees Chiropractic and FFC Beauty on May 19.



Shawna Freeman and Cory Drees at the joint ribbon cutting for Drees Chiropractic and FFC Beauty on May 19.



Alicia and Jim Chamberlain enjoy live music by Flying Silos at Summerset Winery on June 25.



Isaiah Johnson, Mark Johnson, Holly Johnson and Grace Leonard enjoy live music by Flying Silos at Summerset Winery on June 25.



Kevin and Leanna Scheidler and Carolyn and Jerry Rainey enjoy live music by Flying Silos at Summerset Winery on June 25.



T-Mobile in Indianola held a ribbon cutting at its new location, 1004 N. Jefferson Way, on May 19.



Sebastian Double, James Hampton, Wendy West and Pedro Campos at the T-Mobile ribbon cutting at its new location, 1004 N. Jefferson Way, on May 19.

LIVE Music

Live music by Flying Silos was featured at Sunset Winery on June 25.



Kaitlin Boyer and Lisa Haefner



Sue Petersen and Carrie Petersen



Kerri Winter and Susie Quigle



Jeff Quigle and Mike Winter



Ashley and Mark Mattson



Olivia Imel and Alyssa Doyle



Daryll Sheridan, Stephanie Sheridan, Mary Beth Juergens and Mike Juergens



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LIGHTER than air

BFA promotes hot air ballooning competition, education and safety.

It's no secret that Indianola has a rich hot air balloon history. While most of us are familiar with the National Balloon Museum and National Balloon Classic, Indianola is also the headquarters for the Balloon Federation of America (BFA). All three are "housed" under the same roof, but each are separate and distinct nonprofit organizations with their own board of directors, missions and funding sources.

The BFA is a 501(c)3 dedicated to the advancement of the sport and science of lighter-than-air aviation which includes both hot air and gas balloons. Founded in 1967, the organization advocates for aviation education and safety and is a division of the National Aeronautic Association.

Growing up in Indianola, Denise Day says some of her best childhood memories are of hot air balloons. A casual conversation with a friend about a year ago piqued her interest in following in the footsteps of Jill Jacobson, who was retiring from her role at the BFA.

"I wasn't looking for a career change; however, it became apparent that this was an opportunity that had presented itself at just the right time," she says. "I love being able to work in Indianola again — and for such a great organization."

As operations manager, Day oversees daily functions of the office by supporting the BFA's membership and its many divisions — all while working to grow the organization, promoting its value for anyone flying or crewing balloons competitively or leisurely.

"Our goal is to provide exceptional safety training and education for our pilots and crews and, while doing so, preserve the sport that so many people love," explains Day.

The BFA has intervened and advocated for the sport of ballooning in several areas, including rules and regulations surrounding propane tank refueling, second class medical certificate requirements for pilots, and, most recently, the attempt of some commercial drone operations to change the "right-of-way rules" for drones operating beyond visual line of sight. The BFA is the voice of ballooning, and, as membership grows, it will only become easier to protect the rights and safety of balloonists and crew.

Day likes that she gets to talk with people from all over the world on a daily basis. She also fulfills orders for apparel or printed materials that come through the BFA store.

In addition to hosting Jr. Balloonist summer camps, the BFA also sponsors the U.S. Nationals, Women's Nationals, Jr. Nationals, and U.S. Team Nationals. However, Day emphasizes that the BFA is so much more than competition events.

"We are the advocacy, educational and safety body of this incredible sport and, as we continue to grow and expand our services, we hope that more people will want to help us further our mission."

Members can be pilots, crew, or simply people who enjoy and are interested in ballooning. Learn more by visiting the BFA website at bfa.net. ■



TRUE friend

I once knew someone who had "lived hard" for some years, as they say. He'd gotten to the point where he was cleaning up his act, getting off the drugs and alcohol that had taken a vicious toll on his life, starting at a young age. And he was making good progress. Then one day he was together with another "friend" he'd known for quite some time. This "friend" offered my friend the chance to join him in one of the old habits he had put into the rearview mirror — and my friend took him up on it. You can guess where that eventually led, and pretty quickly, I might add.

At the time I remember being angry with my friend's "friend" (you'll certainly understand why I keep using quotation marks when referring to him). Why on earth would he make such an offer, at the time knowing full well what my friend was working hard to do? And why did my friend go back to what was ruining his life?

In the Bible, 1 Corinthians 15:33 tell us, "Do not be deceived: 'Bad company corrupts good morals.'" We have a somewhat more modern way of conveying this thought: "Lie down with dogs, get up with fleas." But there's something missing in the dog-and-flea image. (Fellow dog-lovers, I'll ask you to set aside your canine love just for the sake of the analogy.) If a dog has fleas, the fleas come to you as you lie there next to the dog. Blame the fleas. Yet, the Bible verse is speaking of something more dangerous, more sinister. It's the intention of the "bad company" to corrupt the good character. My friend's "friend" didn't care about my friend at all. He wanted to bring my friend (back) down to the level where he lived and remained. He actively sought to derail my friend's sobriety.

This is an easy principle to see when we're looking at outward and blatantly hazardous behaviors like my friend was doing. But I have to say, there are a multitude of other ways this can pop up that we should all be careful of. The verse even gives us the clue. "Company" also can mean a spoken message. What am I listening to? Who am I listening to, either in-person or online? I think we can safely include "reading" and "watching" as well.

We can always turn to the One whose message will always be for our good, never our harm. Psalms 119:105 tells us, "God's word is a lamp for my feet and a light on my path." ■



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

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