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BACK TO the project list

Days are getting shorter. Nights are getting cooler. And the home improvement project list keeps getting longer.

Sound familiar?

Well, the "I-will-get-to-it-after-summer" excuse won't work much longer, as the fall season approaches. The real trick is to start and finish these projects before the holiday season arrives. Unfortunately, we all only have 24 hours in a day, and other tasks and responsibilities often take priority. As such, we need to turn to local professionals to do the jobs right. You are in luck, as we once again are offering ideas and solutions from businesses and contractors that may help push your projects along.

We are here to help with another issue featuring the home improvement stories packed with examples of what area residents have done to spruce up their properties.

If you are one of the fortunate ones who have your projects completed and would like to be featured in an upcoming issue, please send me a note. We would enjoy sharing your successes, too.

Thanks for reading, and good luck on those fall projects.





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The Cooks' home was completely overgrown with plant life in 2017 when they moved in after sitting vacant for more than a year.

Revealing historic home

Before Anna and Jamie Cook moved into their home in 2017, you could drive by it and not even know it was there — thanks to a jungle of brush and trees that had overtaken the lot. The home had been vacant for more than a year, and the plant life had completely taken it over.

After removing a tremendous amount of overgrowth on their property, the Cooks were finally able to see the beautiful, historic stone home they owned. People in Winterset took notice, too, and would thank the couple for allowing the home to be seen again.

That didn't scare the couple away, though; they could see through it all to the historic stone home that was hiding behind it.

"Living in a stone home was intriguing, and it had so much potential," Anna said. "We wanted a home we could fix up, but we had to be able to live in it while we did; this allowed us to do that."

The first step in realizing this home's potential was cutting down more than 20 trees, removing 40 tree stumps and bushes, and picking up countless rocks that were



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FEATURE

oddly placed throughout the yard. This work helped not only curb appeal but made a good impression with the neighbors.

"We had people walk by all the time during and after we removed the bulk of the vegetation, always thrilled that we were cleaning it up," Anna said. "One guy actually said, 'I didn't even realize there was a house there!'

Updating the inside started with removing multiple layers of wallpaper and painting that old smell out of the home. Next, was removing carpet throughout the home to uncover original wood floors that only needed to be scrubbed to look beautiful — an impressive revelation, given the home was built between 1856 and 1860.

Their home also touts inclusion on the National Register of Historic Places, as the Miller R. Tidrick House. This registry requires significant background information to be gathered on the home to qualify, which means the Cooks have a unique glimpse into the life of their 160-year-old home.

The registry documents that the home is made of locally quarried limestone and

represents a "moderately expensive residence" found during the Madison County settlement era. Miller R. Tidrick, the first homeowner, was a prominent man and successful entrepreneur in Winterset, which likely made him able to afford to build in stone. Historical data also shows that the home was updated with plumbing and electrical after World War

Given its historical background, the Cooks have worked to maintain the integrity of the home by keeping the original six-paned doors and woodwork throughout the home intact.

"All the original lath and plaster is still going strong," Anna said. "The kitchen still has some 33-inch-tall counters (today's standard is 36 inches) and old cabinets that work for us because we are short people."

They do have future plans for the home, though, including taking foam tile ceiling out of the living and dining room because it doesn't fit with the time period of the home. They also hope to add a second bathroom.

"It's an old house that will never not have a project going or needing to be done," Anna said.



Libby Maher and Chris Henning wanted to have their deck repaired so their family could enjoy time outside.

A deck transformation

Libby Maher and her boyfriend, Chris Henning, needed to make their backyard safe for their family and guests. When Libby and her family bought their home in 2020, a deck was already in place. However, the boards were cracked, and the footings underneath seemed unsteady.





FEATURE



Libby Maher says her deck was in bad condition with loose and damaged boards, making it unsafe to use.



The renovated deck at the Libby Maher and Chris Henning home includes boards that were salvaged and is now more functional with its stairs moved.

"We wanted a safe, fun space for our pups, family, and for hosting get-togethers," says Libby.

To prepare for overhauling the deck, Libby researched for ideas. She knew she wanted dark colors, maybe red with a black accent. She also knew she wanted the bottom of the deck to

be closed off so her dogs could not access the space. And, since they had a tight budget, they focused more on functionality than aesthetics.

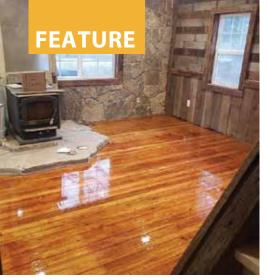
"We just wanted something fun and functional. Outside of that, we were a blank canvas," Libby says.

With their vision and budget in mind, they

called "Kloudy" Kenny O'Neal of Kloudy Designz, LLC, a local home improvement specialist.

"He was very knowledgeable and gave us the best bang for our buck," says Libby. "Kloudy was able to reuse some products from the existing structure. Also, Kloudy had some





After Michael Eller was done with the floor at an old home he flipped, it shined like new.

materials already on hand, so we didn't have to buy new."

O'Neal worked alongside his grandfather in Oklahoma, refinishing hardwood floors and creating custom cabinetry. When the derecho hit, he helped several friends impacted by the storm. Seeing how much he was enjoying the work and the satisfaction he got from a completed and well-done job, he decided to make it his full-time job.

"It's hard work as the sole proprietor and employee, but I am passionate about it," he says.

The deck was wood, with some rotten boards and soft spots, and the railings were starting to come apart and become loose. The stone footings had moved with time because they weren't adequately framed in, weeds were growing in the cracks, and there wasn't easy access from the deck because the stairs were on the wrong side.

With Libby and her family's budget, the decision was made to refinish as many of the available boards as possible, only replacing necessary ones. Tall corner posts were added, allowing a sizeable fine-mesh net to be installed on top, and the stairs were moved to better access the patio. The bottom of the deck was skirted with a black PVC lattice to keep the dogs out.

"The patio off the deck is probably my favorite because it adds more room for activities," says Libby. "The best thing we didn't know we needed."

The project was recently completed, and Libby says she couldn't be happier.

"The whole thing turned out better than we ever imagined," she says. "We really ended up getting more than we hoped for."

Libby has some advice for homeowners and would-be renovators, starting with setting a budget and contacting a professional.



Michael Eller salvaged wood from this old barn for use in home projects.

"Go into a project with an open mind," she says. "Give your contractor some creative freedom. Make sure they have a good understanding of your style and wants. The rest will fall into place. Be flexible. Inevitably, something will pop up, and plans may need to change. In the end, it's worth it."

Finding the character in old homes

Michael Eller of Winterset is currently working on his third and fourth house flips in town. His career as a flipper was spurred on a few years ago when he went through immense personal tragedy.

"Losing my dad and brothers and being a single dad was totally the catalyst for changing my life. Perspectives change. I quit my engineering job in 2021 to open a computer shop on the square and flip houses."

One of Michael's favorite features of his cabin on Middle River - the first home he renovated — is the floor. He and his daughter, Bailey, stripped and refinished the fir floors.

"It really pops," he says. "It's now going to be an AirBnB."

Michael says he enjoys revitalizing old homes in Winterset and bringing out each home's unique character and charm.

"I have sold two so far and am working on my third and fourth. It's coming along nicely," he says. "People seem to dig my design and vision I have for these homes."

Michael says he enjoys improving Winterset by bringing new life into old homes that have been neglected for years.

"Believe me, I never thought I'd be doing this now," he says. "It's been a blast. I learned the painting and drywall trades from my father when we lived in Texas. I worked professionally for five years in Dallas-Fort Worth. We worked in high-end homes, including several professional athletes' homes, and were known for our fine finishes."

Michael says he is moved by how much the people who have bought his flipped homes have enjoyed them.

"That's an added perk," he says. "Each home has its own vibe and unique quality. There's something cool about every old home."

One challenge Michael faces is that he is color blind.

"I'm color blind with greens and reds, so I use a lot of neutral colors and earth tones," he says.

Michael often incorporates reclaimed lumber and barn wood into his projects.

"Every piece of old lumber has a story, and I know where it came from as we likely demolished it and reclaimed it," he says.

Michael is serious about salvaging old wood. He has a 1960s planer and hand-planed much of the trim and woodwork. He also recovered and refinished vintage wood doors. He bought an old lumber truck from the Sully lumberyard.

"I took the barn down on the end of the dead-end road the cabin is on to wrap the inside of the cabin," he says.

Michael says what he is doing is a win-winwin.

"I'm taking these old homes down to the studs. It's a win-win for the town, the buyer and I enjoy doing it. It's therapeutic," he says.

Michael has advice for those wanting to renovate their homes.

"Make sure you do your homework," he says. "Really understand the cost involved and any potential 'gotchas.' Once you tear something apart, you'll find problems you didn't anticipate. But don't be scared to think outside of the box. Dig in and get to work." ■

FEAR and anxiety

Do you struggle with fear and anxiety? It seems like everyone will face fear and anxiety to some degree at some time in their life. The question is how do we deal with fear and anxiety? Does it lead you to become



super controlling? Does it cause you to turn to alcohol or drugs to quiet your thoughts? Do you find medication helpful for your anxiety? The good news is that the Bible has help for our

Philippians 4:5-7 are verses that I turn to many times when I am fearful or anxious. In this passage, God gives us instructions for dealing with anxiety and a promise for those who follow His instructions.

First, the instructions are in verse 6. The Bible tells us to replace anxiety with prayer.

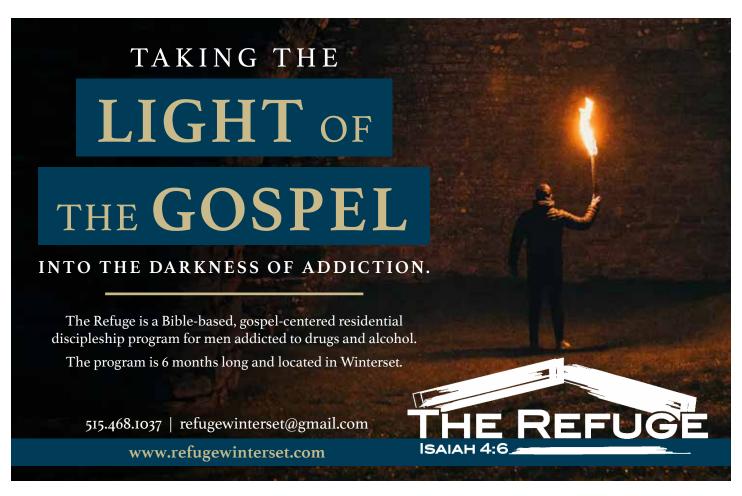
God doesn't just tell us not to be anxious. He tells us what to do instead of being anxious. We must make a choice to pray about the things that make us fearful or anxious instead of worrying about them. Prayer is a sign of dependence on God while a lack of prayer that leaves room for worry is a fruit of pride and dependence on ourselves. We need to lay down our pride and get on our knees in prayer. Many times, we are anxious because we don't trust God, and we trust ourselves. Our verses also tell us to pray with thankfulness. This is not natural when we are fearful and anxious, but another replacement for fear is remembering all the things we have to be thankful for as we

The promise is in verse 7. As we pray with thankfulness, the peace of God will guard our hearts. And this isn't just regular peace, it is peace that surpasses all understanding or every thought. This is not magic; you might have to

pray many times in a day about the thing that makes you anxious, but you can believe that, as you remain faithful to respond to anxiety the way God calls you to, God will be faithful to fulfill His promise of peace.

I want to draw your attention to the very end of verse 5. The Lord is at hand. God is near to His children. This is the ultimate reason we don't have to be anxious. My question is, are you God's child? To be a child of God, you must repent of your sin and place your trust in Jesus alone to save you. This could be your first step towards peace. If you are a child of God, I challenge you to follow God's instructions for dealing with anxiety so that you can know God's peace. ■

Information provided by Ben Funkhouser, Executive Director of The Refuge and on staff at Redeemer Church. Ben is an ACBC-certified biblical counselor and is commissioned as an addiction Biblical counselor by The Addiction Connection.





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REAL ESTATE By Jennifer Stover

HOME-SELLING tasks

Along with shorter days and cool temps, autumn brings with it a host of home-selling challenges. But with a little attention to detail and some creative marketing techniques, you can take your home from "For Sale" to "SOLD" before the last leaf falls.

- Furnace check up: When buyers walk through your home, it should feel toasty and warm. Have the furnace inspected to make any necessary repairs to ensure it runs efficiently and quietly. Also remember to replace the filter to keep indoor air as fresh as possible.
- Celebrate fall: Decorate the door with a tasteful wreath made from fall leaves and pine cones, add pumpkins, mums and a welcome mat.
- Keep it light: Fall ushers in shorter days and lingering shadows that can make a home seem gloomy and drab. Before a showing, turn on every light in the house, including lamps.
- Bring autumn indoors: Don't limit seasonal décor to the exterior. Incorporate the colors and spirit of fall in your living space. Ornamental gourds, pine cones and warm russet candles are great accessories.
- Summer image: It's OK to use a few summer pictures in your marketing. You want potential buyers to see your house at its best, and that is usually summer. Do you have a pool or a beautiful flower garden? Use summer pics to show buyers how appealing the home is in other seasons.

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

WHAT TO DO if your car breaks down on the highway

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

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

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

NELSON makes lifetime of contributions

Jim Nelson and his late wife, Pat, volunteered for decades.

Jim Nelson is a master of understatement. Jim and his wife, Pat, who passed away in January of 2023, have been integral to many of the programs and events that have become staples in the lives of



Winterset residents, but when asked about it, Jim tends to downplay it as just "helping out." But it doesn't take long to see through the modesty and realize the huge impact that he and Pat have had over the years.

"I think maybe there have been enough articles about us," says Jim, but he agreed to one more.

"A lot of it goes back a ways," he says of his volunteering. "I'm a charter member of our Kiwanis Club, so that goes back to 1961. I was chairman of the county Red Cross for a while. And I was on the original Bridge Festival committee.

"Both Pat and I have been pretty involved in our church over the years, doing just about everything there is to do there. She was really the mover and shaker of the family," he says.

But it's obvious that Jim has done a lot of moving and shaking, too.

"I'm a master gardener. But I guess I'm aged out. After 2,000-some hours and so on of volunteering, you're kind of a master, master gardener. The fun part of that is, I still do one of the corners downtown. No matter where I go, I usually get a garden question from somebody."

Besides working as a pharmacist for more than 50 years, Jim served on the Board of Health for 35 years, the Board of Adjustment for about 50 years, and was a hospice volunteer for 10 years.

"And I still volunteer at the hospital at least once a week, to run the cash register at lunch and sell treats in the morning. I used to work there for 25 years part-time, so I get to see all the people I used to work with," he says.

Jim adds that he really enjoyed his time with hospice.

"That was the best team I ever served on."

While conversing, Jim recalls other volunteer efforts.

"Let's see, the furniture ministry. Pat and I started that back probably 13 years ago. We just bought furniture and stored it. Eventually, somebody would need a dresser or bed or something, and we gave it to them. And it got to be such a big thing that we couldn't handle it anymore, so we had the church take it over, and it is a pretty big deal now. And that's really a great ministry. We have a transportation ministry at the church, too, and I volunteer for that. I've taken people to dialysis treatments and doctor appointments."

Jim mentions that he and Pat served on Winterset's Bridge Festival for 10 or 15 years. When pressed that their involvement was much more fundamental, Jim admits, "Well, it was my wife's idea. I and four other Kiwanians formed the first committee, and that was back in 1969, and then the first festival was 1970.'

It seems nearly superhuman that Jim and Pat had careers and raised a family and still had time and energy to be involved in so many community programs, but anyone around Winterset can verify their impact. Many of the ongoing programs and events have had one or more

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Brittany Hilsabeck and Candi Dole of Scot Clark Farm Bureau present Citizen of the Month certificate to Jim Nelson.

Nelsons involved from the very beginning.

As if to prove this point, Jim remembers, "I helped start the chaplaincy board. We had chaplains in all the nursing homes. That was a good project."

Jim gave a brief explanation of his helping philosophy.

"I think volunteering is very important. Just as important as paying your taxes. If you're in the community, it's a way to respond to Grace, really." ■



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COMMON oral sores and infections

Few things are as painful as sores or infections in or around your mouth. Mouth sores can be caused by trauma, like biting the inside of your cheeks or tongue. Most often, these heal on their own in about a week.



Poorly fitting dentures also can rub and cause sores. If you develop sores from your dentures, see your dentist. He or she can make sure they are fitting properly. Do not try to adjust the fit of your dentures yourself.

Canker sores: Canker sores occur inside the mouth, usually on the cheek lining, tongue or gums. Most often, these sores are round and small (about the size of a pencil eraser), but they can be larger. Canker sores are yellowish in the middle with a red edge around them.

Some things that may contribute to canker sores include: biting the inside of the cheeks

or tongue; constant dry mouth; family history of canker sores; low levels of some minerals or vitamins in the diet, such as iron, folate, and B vitamins; and emotional stress.

These sores usually heal within one to two weeks. If they do not, or if they develop often, talk to your dentist. He or she may prescribe a medicine to apply to the sore or a mouth rinse that might speed up healing and reduce pain.

Cold sores: Cold sores often appear on the lips. These sores come back repeatedly, often with months passing between episodes. Before they develop, you may feel a tingling, numbness or burning sensation around the spot where sores are about to erupt. After about six hours, blisters appear, which last a few days before they burst and a crusty scab forms. Cold sores can be spread easily from one person to another, especially between the time that the blisters burst and the scab forms. These sores are caused by a virus. Although it is typically caught in childhood, the sores usually do not

show up until adulthood, when something triggers an attack.

Common triggers are fever; exposure to the sun; extreme tiredness; and hormonal changes, like pregnancy or having your period.

Cold sores usually heal between one and 10 days after the blisters form. Talk to your dentist or physician if you are developing cold sores. He or she may prescribe a pill or cream that might help the sores heal more quickly and may even extend the time between outbreaks.

Canker sores and cold sores can be painful, unsightly, and interfere with proper dental hygiene or nutrition. Your dentist may be able to help relieve this pain or speed up healing. Talk to him or her if you think you may be developing one of these sores or infections.

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.



MEET Jessica McIntosh

Focusing on "authentic learning" in first year teaching

Born and raised in San Diego, California, Jessica McIntosh spent 15 years in the Temecula area with her family before relocating to Waukee in November 2021. Prior to becoming an educator, McIntosh attended Arizona State University where she graduated Summa Cum Laude with a bachelor's degree and on the



Jessica McIntosh teaches eighth grade literacy at the Winterset Junior High.

Dean's List for her master's degree. This fall, McIntosh entered her first year of teaching with the Winterset Community School District. She teaches eighth grade literacy at the Winterset Junior High and says she is proud to be a Husky.

"Ultimately, I chose the position in Winterset over other schools because of how welcoming the staff was when I interviewed. More than any other district I interviewed in, I felt comfortable and at ease with Winterset's teachers and administration," McIntosh says. "For me, Winterset was the perfect blend of a small-town feel but large enough that it has resources to provide amazing programs, amenities and facilities to its families and students. In the end, choosing Winterset was a no-brainer."

For McIntosh, the best thing about working with students at the junior high level is the ability to connect with them on a higher level. McIntosh says the Winterset School District is moving toward more authentic learning experiences with the goal to incorporate a connection between curriculum and implementation in the "real world."

Because of this, McIntosh is working with the head English teacher to develop some fun ideas and projects for students. Some future activities could include creating podcasts, webpages, videos, commercials and more. They are even encouraging community members and businesses to participate in classes and become involved in the school.

"As a new educator, I am rewarded simply by the opportunity to teach in the district and build relationships with the students and families of Winterset. Although I am not from here, I can tell that Winterset has a lot of pride in their community and their schools," McIntosh says.

When not teaching, she enjoys spending time with her family, including her two children, ages 11 and 9. One of their favorite activities is visiting Ledges State Park and walking through the streams. They also enjoy exploring Iowa by going on weekend trips, going to the movies and getting bakery treats from Pella. ■

By Monica Meier

WAYS to help your kids open up more

School is starting, and kids' schedules are about to get more hectic. So, now is the time to talk with your kids and check in with them about how their days are going. This can be as simple as using open-ended questions about their day to get the information you are looking for. Instead of asking, "How was your day?" and getting the blah answer of, "Fine," ask questions that require more thought. For example, "What was the best part of science today?" "Who



did you sit at lunch with today?" "What was the funniest thing you heard today?" This way, the answers are more than one word and give you something to continue the conversation. When they answer who they sat with, add on to that conversation with, "Who had the best lunch? What was in it?" or "Where was ____ today?" This way, the conversation is continuing with your child without the child being pressured with the same questions every day.

Another line of questioning that can wrap around the child is asking, "What would you have changed about today if you could change anything?" Depending on the answer, it opens up a lot of different conversations with your child that have more than a standard "Fine" answer.

Information provided by Monica Meier, PhD(Abd), tLMHC of SS Therapy and Consulting, Ltd, 4725 Merle Hay Road, Suite 205, Des Moines, IA 50322, 515-528-8135, meier@sstherapyandconsulting.com, www.sstherapyandconsulting.com.



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Aug 25	7:00PM	Creston Community	Creston High School			
Sep 1	7:00PM	ADM	Winterset High School			
Sep 8	7:00PM	Carlisle	Winterset High School			
Sep 15	7:00PM	Atlantic	Atlantic High School			
Sep 22	7:00PM	Norwalk	Norwalk High School			
Sep 29	7:00PM	Glenwood	Winterset High School			
Oct 6	7:00PM	Lewis Central	Lewis Central HS			
Oct 13	7:00PM	Dallas Center-Grimes	Dallas Center-Grimes HS			
Oct 20	7:00PM	Council Bluffs	Winterset High School			



DATE	TIME	OPPONENT	LOCATION
Aug 22	6:00PM	Multiple Schools	Nevada High School
Aug 29	7:15PM	Bondurant-Farrar	Winterset High School
Aug 31	6:30PM	Van Meter	Van Meter High School
Sep 5	7:15PM	Boone	Boone High School
Sep 9	8:30AM	South Central Calhoun	South Central Calhoun Middle School
Sep 12	7:15PM	Carlisle	Winterset High School
Sep 14	7:15PM	Carroll	Winterset High School
Sep 19	7:15PM	Gilbert	Gilbert High School
Sep 21	7:15PM	North Polk	Winterset High School
Sep 23	TBD	Nevada	Nevada High School
0ct 3	7:15PM	ADM	ADM High School
Oct 5	7:15PM	Atlantic CSD	Winterset High School
Oct 10	7:15PM	Ballard	Winterset High School
Oct 14	9:00AM	Multiple Schools	Winterset High School











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FALL SCHEDULE 2023

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DATE	TIME	OPPONENT	LOCATION
Aug 29	4:30PM	Dallas Center-Grimes	Dallas Center-Grimes
Sep 2	11:00AM	Pella	Central College
Sep 5	5:10PM	Multiple Schools	Lakeview Country Club
Sep 11	5:00PM	Ballard	Ballard Golf & Country Club
Sep 18	4:00PM	ADM	Hillcrest Golf Course, Adel
Sep 21	4:30PM	Indianola	Pickard Park-Indianola
Sep 26	5:00PM	Knoxville	Pine Knolls Country Club
Sep 28	5:00PM	Perry	Perry Golf & Country Club
0ct 5	4:30PM	Fort Dodge	Kennedy Park



FOR ALL HUSKIES SCHEDULES

Schedules are subject to change. Scan for most up-to-date schedules.

Photo Credits: Football photos by Kori Clouse; Volleyball and Cross Country photos by Jess Kleemeier and Nicole Darling























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LAWN CARE By Kevin Johnson

FALL fever

When it comes to our lawns, many of us suffer from "spring fever," thinking that spring is the best time to improve a lawn. Unfortunately, it would be better if we suffered from "fall fever" when it comes to improving our lawns.

Why is this? Fall is generally regarded as the best time of the year by the experts to improve your lawn. I refer to this phenomenon as the turfgrass trifecta due to the fact fall provides the best response to the following three factors:



Feeding/fertilization of the lawn: The lawn utilizes fall feeding of fertilizer in a way that truly benefits the overall health of the plant. Improved root storage of necessary nutrients occurs during this time frame, resulting in a healthier plant next year.

Seeding of your lawn: Agronomists agree that fall is the best time of the year to seed thin or damaged spots in your lawn. Newer, improved varieties can be introduced that improve the overall health of your lawn. Spring seeding often interferes with weed control and doesn't allow the seedling a chance to get established before the hot dry summer.

Weed control of broadleaf weeds: Control at this time of year is very effective — especially for harder to control weeds.

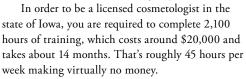
If you are looking to improve your lawn next year, get started this fall by contacting your local lawn care company or expert.

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

By Annie Wiseman

THE PRICE is right

Someone recently asked on social media where they could get a haircut without getting a loan to do so. It didn't sit well with me and prompted me to dedicate this article to pricing in the serviceoriented industry... hairdressing in particular.





Once we're employed at a salon, we spend our days catering to the public. While we specialize in making people beautiful, we do so much more than that. We are responsible for creating masterpieces, solving problems, listening, caring, adapting, counseling and relating. Not to mention handling the delicate matter of one's self esteem. We work through lunch and barely get bathroom breaks. We do all of this because we love our job and clients.

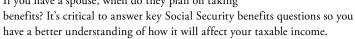
We need to account for overhead, years of experience and how full our client list is when determining our prices. In the end, we charge what we feel is competitive and fair. No one should be made to feel guilty for charging their worth. So whatever your favorite stylist is charging, know they're worth it, and the price is right.

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.

TAX EFFICIENCY in retirement

Will you pay higher taxes in retirement? It's possible. But that will largely depend on how you generate income. Will it be from working? Will it be from retirement plans? And if it does come from retirement plans, it's important to understand which types of plans will be financing your retirement.

Another factor to consider is the role Social Security will play in your retirement. When do you plan to start to take Social Security benefits? If you have a spouse, when do they plan on taking



What's a pre-tax investment? Traditional IRAs and 401(k)s are examples of pre-tax investments that are designed to help you save for retirement.

You won't pay any taxes on the contributions you make to these accounts until you start to take distributions. Pre-tax investments are also called tax-deferred investments, as the money you accumulate in these accounts can benefit from tax-deferred growth.

For individuals covered by a retirement plan at work, the tax deduction for a traditional IRA in 2023 is phased out for incomes between \$116,000 and \$136,000 for married couples filing jointly and between \$73,000 and \$83,000 for single filers.1

Keep in mind that once you reach age 73, you must begin taking required minimum distributions from a traditional IRA, 401(k), and other defined contribution plans in most circumstances. Withdrawals are taxed as ordinary income and, if taken before age 59½, may be subject to a 10% federal income tax penalty.

What's an after-tax investment? A Roth IRA is the most well-known. When you put money into a Roth IRA, the contribution is made with after-tax dollars. Like a traditional IRA, contributions to a Roth IRA are limited based on income. For 2023, contributions to a Roth IRA are phased out between \$218,000 and \$228,000 for married couples filing jointly and between \$138,000 and \$153,000 for single filers.

To qualify for the tax-free and penalty-free withdrawal of earnings, Roth IRA distributions must meet a five-year holding requirement and occur after age 591/2. Tax-free and penalty-free withdrawals can also be taken under certain other circumstances, such as the owner's death. The original Roth IRA owner is not required to take minimum annual withdrawals.

Remember, this article is for informational purposes only and is not a replacement for real-life advice, so make sure to consult your tax, legal, or financial professionals before modifying your retirement strategy.

Are you striving for greater tax efficiency? In retirement, it is especially important – and worth a discussion. A few financial adjustments may help you manage your tax liabilities. ■

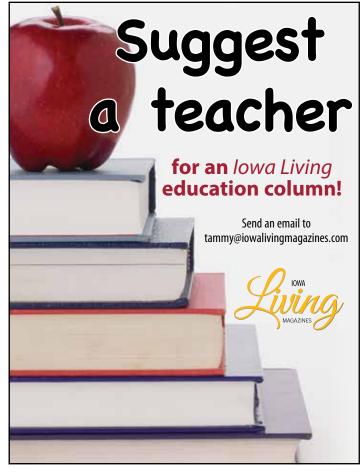
1. IRS.gov, 2023. The content is developed from sources believed to be providing accurate information. The information in this material is not intended as tax or legal advice. It may not be used for the purpose of avoiding any federal tax penalties. Please consult legal or tax professionals for specific information regarding your individual situation. This material was developed and produced by FMG Suite to provide information on a topic that may be of interest. FMG, LLC, is not affiliated with the named broker-dealer, state- or SEC-registered investment advisory firm. The opinions expressed and material provided are for general information, and should not be considered a solicitation for the purchase or sale of any security. Copyright FMG Suite.





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UNIQUE Winterset home

Sours' home built in Civil War era

If only the walls of Angie and John Sour's home could talk.

The couple, who've lived in Winterset for basically the entirety of their adult lives, have owned six homes in and near Winterset over the last 34 years. Their current home, though, is perhaps the most unique of them all.

"We came to our current house from an acreage because John wanted

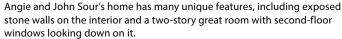
a break from the intensive outdoor maintenance," Angie Sour explains. "We chose it for its character. It dates back to the Civil War period, making it one of the older homes in town."

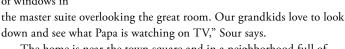
The house features exposed stone walls on the interior, which is their favorite aspect of the property.

"We also enjoy the two-story great room and the wall of windows in









The home is near the town square and in a neighborhood full of "wonderful neighbors," she says, adding she enjoys that they're across from the elementary school and can see lots of children pass by each day when school is in session.

The couple takes advantage of Winterset's dog park, too.

"We take our two standard poodles every day year-round with very few exceptions," Sour says.

They also appreciate how picturesque and well-maintained the community is.

"There are so many beautiful homes here," Sour says.

John and Angie are members of the Methodist church in town and take advantage of the golf course when the weather is nice.

But when asked why they most love living in Winterset, Sour responds, "People are the biggest factor.

"Winterset is such a friendly and welcoming community with a good number of civic-minded folks who work hard to ensure it remains a wonderful community to visit, as well as to call home," she says.



INSURANCE needs of college students

It's that time of year when students head off to college for another year of academic success. In addition to the usual supplies, parents and students should make sure they also have adequate insurance coverage for this stage of life. The typical student brings a variety of expensive personal items to college, including a TV, stereo equipment, laptop, microwave and refrigerator. Most families will already have some coverage for these items. Typically, the parents' homeowners' policy will cover property stolen away from home up to a limit of 10% of the contents coverage. For example, if the parents' home is insured for \$100,000, the contents coverage would be \$50,000 so the coverage for a student away at college would be \$5,000, minus the policy's deductible.



- It's a good idea to inventory what your student will take to college. If there's an insurance claim, the burden of proof lies with the insured, and a list is helpful.
- Will your student take a computer to school? If so, talk to your agent about getting coverage for it. Many companies require a rider or special policy to cover computers on campus.
- Is your student residing in a dorm or off campus? This can make a difference in your coverage also, so talk to your agent about options.
- If your student has a vehicle at college, it's important that your insurance company knows this. A vehicle is rated based on how it's used and in what city it's located.
- If your student doesn't have a vehicle at college and is more than 100 miles from home, you may benefit if a resident student rate is applied to the policy.
- If your student doesn't have a vehicle at college, he/she must still be rated on your auto policy because the student is still considered covered under the policy. This is especially important if the student drives an uninsured vehicle.
- When your student graduates or leaves school and declares their independence by moving into their own home or apartment, he/she should purchase their own policy covering their personal property. At this point, they're no longer a member of your household and, therefore, no longer qualify for coverage.
- Finally, students are urged to be extra cautious in locking rooms and hiding valuables. They could also engrave numbers on expensive property, since marked items are less likely to be stolen and markings can aid police in identification.

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







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CONNECTING our generations

In an era of fast-paced technology, bridging the generation gap between our youth and our seniors has never been more important. Young people possess a unique ability to offer support, companionship and innovation to seniors. Encouraging young people to engage in activities with seniors not only enriches the lives of the elderly but also nurtures empathy, compassion and a sense of responsibility among the younger generation. Whether it's through regular visits, joint workshops or shared hobbies, young individuals can provide a sense of companionship for our seniors. These interactions foster a sense of belonging, helping seniors feel valued and appreciated in their communities.

The importance of young people volunteering with seniors extends far beyond the act itself. It's a journey of connection, empathy and shared growth. The warmth of shared stories, the laughter exchanged,

and the genuine connections formed are a testament to the beauty of multi-generational relationships. By reaching out to the elderly with open hearts, young volunteers are not just giving; they're receiving the timeless gift of wisdom and connection that spans generations, creating memories that brighten the hearts of all involved.

By engaging with seniors, young individuals gain a deeper understanding of the past while shaping a more compassionate and inclusive future. The collaboration between these two generations forms the foundation of a society that values the experiences of all its members, irrespective of age, and creates a world of wisdom, innovation and compassion — qualities very much needed in today's world.

In a world that's often characterized by its fast pace and constant change, there's something truly magical about the quiet moments shared between the young and

the elderly. These interactions transcend time, generations and life experiences, weaving connections that enrich the lives of both parties. Young people volunteering with seniors not only offers their time and energy but also unlocks the hidden treasures of invaluable life lessons. It's important to encourage young people to get involved and volunteer with the senior community. Whether it's spearheading activities or visiting nursing homes, no matter the visit duration, any effort is greatly appreciated by the senior community. Young visitors bring priceless joy to seniors who often feel lonely. An act as simple as a visit proves so impactful for combatting loneliness in senior citizens. Reach out to your local senior centers and get involved today.

Information provided by Autumn Davis, administrator, Azria Health, Winterset, 515-462-1711.



WINTERSET

20

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www.iowalivingmagazines.com

The ONLY poll mailed to EVERY residential household. VOTE NOW!



IT'S BACK!

Who will be voted favorite in Madison County?

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

Make your voice be heard and cast your votes in the 2023 Madison County Residents' Choice Poll. This contest is being hosted by lowa Living magazines, and the results will publish in our Winterset November edition. You can vote in one or every category, or anywhere in between.





HURRY! POLL CLOSES OCT. 2, 2023.

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

FOOD AND DRINK

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

AUTO BODY

- Auto Service
- Auto Body Shop

COMMUNITY

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

SHOPPING

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

ENTERTAINMENT

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

HEALTH/BEAUTY

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

OTHER PROFESSIONAL SERVICES

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

EVENTS IN THE AREA

Be sure to check for cancellations

Evening Under the Stars

Sept. 23 Pammel Park

Spend a beautiful evening under the stars in Pammel Park to celebrate the park's 100th anniversary. The fundraiser is being held by Madison County Foundation for Environmental Education (MCFEE). All proceeds benefit Madison County parks through habitat enhancements, environmental education, park infrastructure improvements and more. Doors open with social hour and local wines at 5 p.m. At 6:30 p.m. is a catered BBQ meal by Off The Griddle and Madison County Pork Producers. The live auction starts at 7:30 p.m. Tickets are \$50 each or \$400 for a table of eight. Tickets may be purchased in advance online at the Facebook page for Evening Under the Stars 2023 or by calling 515-250-8274 or 515-462-3536.

Women's Giving Circle meeting

Tuesday, Sept. 26, 6:30 p.m. Community Room at Union State Bank

The third quarter meeting of the Madison County Women's Giving Circle (MCWGC) is upcoming. The meeting will start at 6:30 p.m. and end no later than 7:30 p.m. Local charitable 501(c)(3) tax-exempt nonprofits or other qualifying tax-exempt organizations that wish to present information about their projects for supporting women and children in Madison County should arrive by 6:15 p.m. to register. Each applicant should provide a brief description of their project, their tax-exempt status, plus an email and telephone number where they may be reached. Three organizations will be selected to present at the meeting and each will be allocated four minutes to present and four minutes to answer questions. Any remaining organizations present will be allowed to make a two-minute presentation. The organization that receives the most votes will receive this quarter's donations.

Second quarter donations went to Mentor Iowa and totaled \$6,310. Members also contributed an additional \$1,000-plus to the other presenting organizations.

Anyone who might be interested in joining or learning more about MCWGC is welcome to attend. Women who wish to socialize can arrive at 5:30 p.m. All are encouraged to bring a friend.

Clean-up day for bridges

Saturday, Sept. 23

It's that time of year again... time to refresh the bridges so they look wonderful during the annual Covered Bridge Festival on Oct. 14-15. Join the Covered Bridges Preservation Association spending the morning repainting the white portion of the bridges and picking up litter. To sign up to volunteer, please email: exec.dir@madisoncounty.com.

Yoga at the Bridge

Saturday, Sept. 9, and Saturday, Sept. 23, 9 a.m. Winterset City Park

Bring a yoga mat/ towel and water bottle and enjoy free yoga at the Cutler Donahue Covered Bridge in Winterset City Park. Keri Anderson 🖸 leads the Sept. 9 session and Soulshine Yoga + Fitness leads the Sept. 23 session.

Madison County Fall Crawl

Sept. 24, starting at 9 a.m. Fifteen stops

Take a free tour of the Madison County countryside and 15 various businesses with 50-plus vendors spread through the various locations. Suggested start is at Pammel Park Coffee Co. Passports will be available for pickup at the Winterset Farmers Market the Saturday prior to the event or at any of the 15 stops. A stamp at each location gets you an entry into the giveaways. Turn your passport in at any of the 15 locations. Drawings for prizes will take place in the days following the event. Winners will be announced on social media and contacted via telephone/social media. For list of participating businesses, their hours and more information, visit www.madisoncountyfallcrawl.com

Covered Bridge 5K Run/Walk

Saturday, Oct. 14 Winterset City Park

In celebration of the 54th Annual Madison County Covered Bridge Festival, the Winterset Rotary Club is once again hosting the Covered Bridge 5K Run/Walk. Come for the race and stay for the festival. Register as an individual or as a family team of two. The race begins at 9 a.m. Race day registration packets can be picked up at the City Park 7:45-8:45 a.m. For registration and entry fee information, visit https://secure.getmeregistered. com/get_information.php?event_id=138841. Medals will be awarded to the top three in each age group, and T-shirts are included for each paid entrant. Proceeds from the event benefit the upkeep and beautification of the Rotary Club's Hedge Maze in Winterset City Park.



Roseanna's Run

Saturday, Oct. 7, check in at 8:30 a.m., event start at 9:30 a.m. Winterset High School, 624 Husky Drive

The annual Roseanna's Run to support Iowa Crime Victims is held in memory of the organizer's sister, Roseanna Otto, a mother of three who lost her life to intimate partner violence. The event is an opportunity to help individuals in the community who have or are experiencing unsafe relationships. It's an opportunity to raise awareness about domestic violence, the need for services and support to ensure everyone can be safe in their relationships and to shed light on an epidemic that thrives in silence. For registration, visit https://runsignup.com/ Race/IA/Winterset/RoseannasRun. Deadline to register and receive a T-shirt is Sept. 15.

New this year is a race day village. Organizers are looking for local organizations to set up a booth, hand out goodies, and chat with participants. Donations are also sought for a raffle. For information, contact Lilly Haworth, lilly_mae13@yahoo.com.



Be sure to check for cancellations

Winterset Cidery events

1638 Highway 169, Winterset Various dates

Upcoming events at Winterset Cidery include trivia the first and third Thursday, 7-9 p.m., and Bingo on Thursday, Sept. 14, 7-9 p.m. Bands performing include Dirk Von Stein on Sept. 10, 2-5 p.m.; Fahrenheit on Sept. 16, 6-9 p.m.; Ryne Doughty, Sept. 17, 2-5 p.m.; Jesse Gutierres, Sept. 22, 7-10 p.m.; The Bond, Sept. 23, 6-9 p.m.; Looking for Luke, Sept. 24, 11 a.m. to 2 p.m.; Royce Johns, Sept. 24, 2-5 p.m.; Sean Sullivan, Oct. 1, 2-5 p.m.; Nick Hermann, Oct. 8, 2-5 p.m.; Sons of Gladys Kravitz, Oct. 14, 2-5 p.m.; Jake Simon, Oct. 14, 7-10 p.m.; Opus Taylor Band, Oct. 15, 2-5 p.m.; Jesse Jaspers, Oct. 27, 7-10 p.m.; The Snacks, Oct. 28, 6:30-9:30 p.m.; Joshua Sinclair, Oct. 29, 2-5 p.m.

Duke It Out Chili Cook Off

Saturday, Sept. 16 101 E. Jefferson St., Winterset

The second annual Duke It Out Chili Cook Off is open to the public for tasting from noon to 4 p.m. Categories are CASI Chili, homestyle chili, business chili, junior chili, hot wings, salsa, and kids cornbread. For information about participating or being a vendor, visit dukeitoutchili.org, call 515-208-4000 or email dukeitoutchili@gmail.com.

Halfway to St. Pat's Car Show

Sunday, Sept. 17 Mugsy's Pizza House, 1225 Copper Creek Drive, Pleasant Hill

The Friendly Sons of St. Patrick are holding a fundraising car show to benefit the St. Patrick's Day Parade. Bring your classic or unique vehicle to this show for \$25 registration fee, beginning at 10 a.m. until noon. Trophies will be awarded at 2 p.m. See more at www.friendlysonsiowa.com.

Walk to Cure Arthritis

Saturday, Sept. 16, 9 a.m. • Principal Park, Des Moines

Mark you calendars for this family-friendly fundraising event that supports The Arthritis Foundation, which marks 75 years of progress, supporting millions of adults and children living with arthritis. Consider forming a team with friends and family or through your workplace or register individually. Volunteers and sponsors are needed. To register, visit the event webpage, www.walktocurearthritis.org/iowa. To volunteer, or learn about sponsorship or vendor opportunities, contact Sally Stalnaker at 402-262-0144 or sstalnaker@arthritis.org. ■



POWER weeknight family meals with pecans

(Family Features) Back-to-school season means many families are busier than ever, leaving less time to plan weeknight meals. While a new school year brings plenty of exciting moments, it also adds up to early mornings, long days and late evenings, making it tough to keep nutrition top-of-mind.

With new routines and jam-packed calendars, quick and easy recipes can be the solutions you need. Swapping out complicated dishes for simple dinners and make-ahead snacks allows you to make your loved ones' health a priority while also managing hectic schedules.

To help make those simple yet tasty menu additions a reality, look to a flavor favorite and nutrition powerhouse like pecans. They're the ideal nut to keep on hand to incorporate into favorite meals and afterschool snacks.

Taste is just the beginning when it comes to pecans. Their nutritious punch provides a unique mix of healthpromoting nutrients. Plus, they're a versatile ingredient that can shine in a wide range of flavor profiles from sweet or spicy to salty, smoky and savory.

For more back-to-school recipe inspiration, visit EatPecans.com.

Mac and cheese with pecan breadcrumbs

Cook time: 50 minutes Servings: 6

- 8 ounces cavatappi pasta
- 1 teaspoon salt, plus additional for salting pasta water, to taste
- 1 tablespoon butter
- 1 block (8 ounces) cheddar cheese
- 1/2 cup raw pecan pieces
- 15 ounces part-skim ricotta cheese
- 4 tablespoons sour cream
- 1/4 teaspoon ground pepper
- · 1 large egg, lightly beaten

DIRECTIONS

- Preheat oven to 375 F.
- Cook cavatappi in salted boiling water. Drain, reserving 1/2 cup pasta cooking water. Return pasta to pot and stir in
- · Using box grater, shred cheddar cheese.
- Using food processor, combine 1/4 cup shredded cheddar cheese with pecans. Process to coarse breadcrumb consistency.
- Add remaining cheddar cheese, ricotta,



sour cream, 1 teaspoon salt and pepper to warm pasta. Stir until thoroughly combined. Add egg; stir. Add 2-4 tablespoons reserved pasta water to loosen mixture; stir until smooth.

- Pour into buttered 9-inch square or round casserole dish and top evenly with pecan topping.
- Bake 30 minutes.

Substitutions: Use pre-shredded cheese in place of cheddar cheese block. Use pasta of choice in place of cavatappi.



OUT & ABOUT



Lance Queck, Phil Macumber and Tyler Davis at the chamber coffee held at Azria Health Winterset on Aug. 18.



Rachel Lawson and Michelle McNamara at the chamber coffee held at Azria Health Winterset on Aug. 18.



Jodi Lake and Susan McDonald at the chamber coffee held at Azria Health Winterset on Aug. 18.



Toni Tindle and Janet Haynes at the chamber coffee held at Azria Health Winterset on Aug. 18.



Tiffany Tauscheck at the in-district congressional event with U.S. Sen. Chuck Grassley held on Aug. 14 at Kaysen Family Farms.



U.S. Sen. Chuck Grassley at the in-district congressional event held on Aug. 14 at Kaysen Family Farms.



Host Tara Kaysen at the in-district congressional event with U.S. Sen. Chuck Grassley held on Aug. 14 at Kaysen Family Farms.



Daniel Bird, Brad Meyer, Kellen Corbett and Shannon Foster at the in-district congressional event with U.S. Sen. Chuck Grassley held on Aug. 14 at Kaysen Family Farms.



Stephanie Kiel, Ray Warner and Kyle Oppenhuizen at the in-district congressional event with U.S. Sen. Chuck Grassley held on Aug. 14 at Kaysen Family Farms.



Dustin VandeHoef, John Hollinrake and Jenae Sikkink at the in-district congressional event with U.S. Sen. Chuck Grassley held on Aug. 14 at Kaysen Family Farms.



Amara Huffine and Heather Stancil at the in-district congressional event with U.S. Sen. Chuck Grassley held on Aug. 14 at Kaysen Family Farms.



Anne Roth, Carol Olson and Mimi Sanford at the in-district congressional event with U.S. Sen. Chuck Grassley held on Aug. 14 at Kaysen Family Farms.

OUT & ABOUT

TEACHER Breakfast

The new teacher breakfast was held at the Madison **County Historical Museum** on Aug. 10.



Tonya Vogel and Scott Schiefelbein



Josh Jeffs and Rachel Eller



Erin Harman and Whitney Messerschmit



Jared McDonald and Kendra Alexander



Roger Queck and Lance Queck



Marie and Josh Sussman



Jodi DeVore and Katie Van Dyke



Jess Larison and Kyle DeBerg



The new teacher breakfast was held at the Madison County Historical Museum on Aug. 10.

These three digits could

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Talking To Your Provider About Your Mental Health

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- Prepare questions, a list of your medications and your family history ahead of your visit.
- Consider bringing a friend or relative for support.
- Be honest they are able to help the most when they have all of the information.
- Ask questions.



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