

INDIANOLA

SEPTEMBER 2023

# Living

## Making a house *a home*

Residents share their home  
improvement experiences

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WELCOME

# 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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# Making a house *a home*

**Residents share their  
home improvement  
experiences**



**AFTER**

By renovating their entire main level, the Friests improved function and flow and now have a beautiful space where they can enjoy entertaining with family and friends.

## By Becky Kolosik

Ever think how much nicer it would be to sit in your comfy chair in the evening if only your living room weren't drab — and you didn't have orange shag carpet? Or imagine stepping into a roomy shower instead of that tiny pink bathtub like the one in Grandma's house? Or dream of a laundry room on the main floor instead of in the musty basement? Or maybe turning that basement into a family room and entertainment hub? Residents with similar dreams decided it was time to make some changes, and they share their home improvement experiences to inspire others.

### Trading spaces gains flow and functionality

When Jon and Kim Friest bought their home in 2004, they couldn't help but love its soaring front entry and large window. However, the biggest selling point was the yard that backed up to the bike trail — with a county park in between.

The house was a good fit and location for the couple, as well as Kim's two children who were in high school at the time. They finished part of the basement shortly after moving in. Over the years, they remodeled three

bathrooms and tackled a second renovation of the basement a few years after both kids moved out.

Jon and Kim often talked about how to enlarge their kitchen but never came up with a solid plan.

"We finally got serious about it after spending much of 2020 having our family over regularly for meals," Jon explains. "It was just too crowded."

Along with a larger kitchen, they also wanted to create better flow throughout the main level. Because they seldom used the

## BEFORE



The Friests' kitchen was cramped and dated.

sitting/living room just inside the front door, they brainstormed ideas that would not only turn that space into a new dining room, but also remove the walls separating the original dining room, kitchen and family room to open everything up.

Kim started researching contractors in the area and liked what she read about Construction by Cambron, which was also highly recommended by some of their friends. Midway through 2021, she contacted Cambron and got on his list. But it wouldn't be until the summer of 2022 that he was able to take a look. As Jon and Kim shared their ideas, Cambron offered feedback on what he thought would and wouldn't work and tentatively put the project on his calendar for late fall/early winter.

Cabinets, windows and doors still had long lead times, which meant getting materials ordered as soon as possible. By September, they had finalized the plans, and, by Thanksgiving, Cambron had created a timeline/schedule based on a start date around Jan. 20, 2023.

Since they would be living in the

basement for most of the renovation, the first task of the project was to remove the old kitchen and rebuild parts of it in the temporary space. Next, the major construction began, which included removing walls; moving the patio doors; installing new flooring, cabinets, countertops, appliances and doors; and painting all the golden oak white.

Jon and Kim say living in the home during all phases of the renovation brought some challenges. From scratchy throats due to the dust, to ducking and maneuvering around and through plastic tarps, each day was an adventure.

"Thankfully, we were able to cook in the basement, but with two kids in town, we also invited ourselves to dinner on occasion," says Kim, laughing.

After seeing blue and white kitchen cabinets in several ads and magazines, the Friests were set on that color palette. At Midwest Stone and Tile, they were drawn to the Ijen Blue quartzite slabs and knew that was what they wanted. It had a copper color running throughout, so they accented with

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## FEATURE

copper lights and cabinet/drawer pulls.

And while they didn't get the island they had dreamed of, the final result was a "U" shaped kitchen with a large peninsula that connects the family room space.

Now that the dust has settled, the Friests are enjoying more family room seating, a bright and beautiful spacious kitchen, better access to their new deck, and a new dining space they use more than they ever did before.

"It all just flows, making entertaining family and friends so much easier," Kim says. "Even though it was a long process from start to finish, we couldn't be happier with the results."

### Timeless farmhouse kitchen

When Indianola Living first shared the McDonald family's story in January 2022, Terry, Amber and their three kids were getting settled in their big farmhouse and making plans for some major renovations both inside and out.

Amber says that the transition period after the move often felt like they were just living in a house instead of a home.

"I finally decided in February of 2022 to start tearing out the kitchen," she says. "My



### BEFORE

For the McDonald family, their timeless, farmhouse kitchen is the hub of the house... a place where meals are prepared, conversations are shared and memories are made.

dad was a huge help, and it really got the ball rolling."

Amber wanted a timeless look for the kitchen, including both white and wood. While



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**AFTER**

The McDonalds couldn't be happier with the mix of wood and white cabinets.

searching online, a photo caught her eye. They took it to Lowe's and asked the designer to match the cabinets as close as possible.

As the old cabinets and plaster walls

continued coming down, the brick chimney was exposed. Amber knew right away that would complement the design. Because they were completing most of the renovation themselves,

work had to be done on the weekends. One of the biggest challenges was managing day-to-day living without a usable kitchen.

"We left the sink in place for as long as we could in order to have running water for dishes," explains Terry. "But we moved the stove, refrigerator and a prep table into the dining room."

The project was a family affair. The kids pitched in when they could, and Terry's brother and brother-in-law also offered their skills, even suggesting that they move a doorway to extend cabinet and counter space. Amber's dad, who is a gifted carpenter, designed and made the wood range hood, which has become a beautiful, focal point of the space.

They couldn't be happier with the mix of wood and white cabinets, open shelving and brick accent wall that, together, give the space a warm, rustic, farmhouse feel.

"We still need to install the backsplash and touch up a few things," Amber says. "But I love everything about it, especially standing at the sink and looking out at the barn."

There's been a lot of changes outside as well. Their pumpkin/gourd patch has taken over a

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**AFTER**

For Susan Gaumer, tackling a renovation project pushed her out of her comfort zone, but she's happy with the end result: a transformation from dark and dated to light and bright.

large portion of their yard. They also cleaned up the barn and built a new fence so they could fulfill their daughter, Shelby's, dream of owning a horse again. The family brought Jake home almost a year ago. Besides barn cats, Jake also shares the barn with a new brood of chickens.

Next up is the downstairs bathroom, replacing windows and leveling the floors. It's a work in progress, but in the end, the McDonalds know that all the hard work will be worth it.

## A fresh start

Susan Gaumer knows from personal experience that losing a spouse is devastating. But the bond she and her late husband, Wolf, shared in life is a gift she says she carries with her each and every day.

As Susan settles into her new townhome, she says she feels a sense of pride in how she has made it her own. She's no stranger to the home-renovation process. After living in many different homes around Indianola, it was an old fixer-upper on North Buxton that started the couple on their home-renovation adventures.

"Wolf saw the vision for what that house could be," Susan says, smiling. "We always had a project going on in some form or fashion. Wolf was also excited there was room for him to build a garage."

After nine years, the couple moved to a house one street over. Wolf did some renovations on the garage and built a pergola but did not change much inside. A few years later, they were eyeing another house about a block and a half north on Kentucky. When it went on the market, it didn't look how Susan

pictured it, so they didn't jump right away.

"We thought about it and eventually changed our minds," she says. "We completely renovated the inside, and, even better, Wolf finally got his dream garage after about 10 years."

Wolf had told Susan, if something ever happened to him, she should sell the house because it would be too much upkeep. In December 2019, as they were both looking forward to their retirement years together, Wolf passed away unexpectedly. Nine months later, Susan made the decision to sell the house.

"I was excited to move to a ranch on Scott Felton," Susan explains. "I bought it from family, so it was familiar and comfortable, but, to be quite honest, it never really felt like home."

Susan hadn't given much thought to a townhome. She wasn't a fan of HOA fees and didn't know if she was ready for another move so soon.

"I happened to see this townhome online, and, on a whim, decided to call my Realtor to set up a tour," says Susan.

Turns out, she really liked it, and the idea of no more yard work or snow shoveling started to grow on her. And while it needed some updates, Susan could see past the honey oak trim, oak doors and outdated bathrooms. She also had a vision for the kitchen, which already had new appliances and counter tops.

She bought it and decided to start renovations as soon as possible. She reached out to local contractor Ron Dalby and also enlisted the help of New Life Interiors Cabinet Refinishing and Glascock Flooring.

"When I shared some of my ideas with Ron,



**BEFORE**

he'd often say, 'You don't want to do that... it's too expensive or labor intensive,' " she says, laughing. "It was kind of funny because I'm pretty sure Wolf would have said the same things, too."

The tile and bamboo floors, as well as all the carpet, were removed and replaced with red oak hardwood floors throughout thanks to Ben Glascock and his crew. Saray Duey refinished her oak kitchen cabinets and vanities, as well as all the trim and interior doors, in white.

"Sarah had a great vision when it came to colors and how everything would come together," says Susan. "She not only helped me narrow down my options, but when I was thinking of playing it safe with stainless steel pulls/knobs and kitchen faucet, Sarah nudged me toward champaign bronze, which turned out beautiful. I definitely appreciated her expertise, advice and attention to detail."

The home was in full renovation mode from February 2023 until Susan moved in on May 25. Fortunately, she was able to live in her old house for most of the construction. There were a few challenges along the way, but she knew what to expect, including the possibility of going over budget.

She still has a few projects she'll tackle in the near future, but she's happy with the results thus far and that she found the courage to do this on her own. Her advice for anyone considering a home renovation? Have a solid plan, rely on the professionals, be patient and manage your expectations.

"It wasn't always easy, especially when I had to make quick decisions," she says. "I think I handled the whole process well, and I'm pretty sure that Wolf would be proud, too." ■

# FALL planting time has arrived

Fall is here, and it is the time for planting! We always think spring is the time to plant, but fall is a great time to plant trees, conifers, shrubs and perennials. Planting now will give these a great start on being ready for showing off in the spring and summer of 2024.

Peonies are typically planted in fall, so now is the time to find bareroot and plants to add to your garden. Hostas should be split and replanted. By dividing now, your friends and neighbors can get a piece of that cool hosta from your garden for themselves. And check out the local nurseries for unique hostas to add to your garden as they are getting ready to put inventory to bed for the winter. Daylilies are another garden staple that can be divided and transplanted (while offering others a piece of your garden). Consider looking for banana and elephant ear plants. These can be kept as indoor plants through the winter, and you will have impressive specimens for the landscape or containers next spring.

Trees and shrubs are beginning to go dormant. This is the time to put them in. With cooler temps, they will not be stressed as they would be planted in the spring and declining with summer heat. They will root themselves in and become stronger for the spring budding out and summer blooming and growth. So, think about that shrub border or landscape Japanese maple or tree for your landscape that you would like to be a focal point next spring in your garden.

Who could forget about the fall bulbs for spring blooms that are available now, including tulips, daffodils, alliums and other cool bulbs. Nurseries are full of great selections of bulbs for color and drama. These are so easy to plant. Basically think, "dig, drop, done." You can dig individual holes in your established gardens, but another great technique is to dig a large area, as deep as twice the height of the largest bulb, drop them, and then begin filling in, nestling the smaller bulbs in as you fill in the hole.

Are you looking for some dramatic height in your garden next late spring and early summer? Now is the time to plant foxtail lily roots to add that dramatic look to your garden. These fall-planted flowers will grow from 4 feet to a towering 7 feet and more and add that height to the garden. In addition, they are great for pollinators and hummingbirds and can be cut for dramatic floral arrangements of white, orange, pink, yellow and apricot.

Visit your local nurseries for bulbs and unique offerings. Box stores get in industry seconds, which are unreliable. Nurseries and better garden centers get in prime, top quality bulbs for planting. Who better to get information about your tree, shrub or perennial purchases from than those who live, breathe, and love trees and shrubs? Have a great time looking for and planting those cool additions to your garden for spring 2024. ■

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



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## FAITH

By Tom Vanderbilt

# WHO do you say that I am?

It sounds like the question of an immature teenager, “Who do people say that [I] am?” This is the question that Jesus poses to His followers in Matthew 16. The disciples answer truthfully with who people are saying Jesus is but none of them seem like the right answer. This doesn’t bother Jesus in the least. His confidence isn’t based on what others say about Him. Then He turns to His closest followers with another question: “But who do you say that I am?” Peter, speaking for the group, says, “You are the Christ, the Son of the living God.” Jesus praises Peter and His disciples for knowing the answer.



Jesus isn’t concerned with what the world is saying about Him. He’s not worried about what’s in the newspapers or on the Internet about Him. None of that changes who He truly is; His self-confidence is stronger than a confused schoolboy. What Jesus is concerned with is who YOU say that He is. Do you know that He is the Christ? Do you know what that title entails for you and your eternal life? Do you know that He is the Son of the living God and all that this means for you?

If not, I invite you to come hear for yourself. ■

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



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## LEGAL

By Ken Winjum

# DEFAMATION, libel and slander

In the United States, we enjoy the fundamental right of free speech guaranteed in the Constitution. Although political speech is largely protected, there are instances where harmful or defamatory communications can create liability against the initiator.



The Iowa Supreme Court recently discussed these issues in *Hoffmann v. Clark*. Defamation generally comes in two types: libel and slander. Libel is a defamatory statement expressed in writing or some other fixed medium. Slander is a defamatory statement expressed in spoken words. The same general rules appear to apply to both.

Libel claims come in two types: libel per quod and libel per se. Libel per quod is not immediately apparent without additional facts. In such cases, a plaintiff bears the burden to prove that they suffered some sort of reputational damage.

Libel per se refers to statements, whether true or not, that the court can presume as a matter of law that their publication will have a libelous effect. Such statements have a natural tendency to provoke one to wrath or expose him or her to public hatred, contempt or ridicule, or to deprive him or her of the benefit of public confidence or social intercourse. Proof of damages for libel per se focuses more on “general” damages as opposed to pecuniary loss. Much of this determination is in the discretion of the jury.

With all of the vitriol currently on social media, one should be aware that the law may hold those who cause injury accountable. ■

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

# BACK to school

As many of you send your kids back to school, you may think about how fast time is moving. In the blink of an eye, many will be headed to college, so now is a good opportunity to start planning how to financially help get your children through this next stage in life.



in Iowa in 1998 to help give a tax benefit for saving for college. Much like the Roth IRA, dollars contributed to a 529 plan use after-tax contributions. Investments inside the 529 plan grow tax-deferred and can be withdrawn tax free if the money is used to pay for tuition, room and board, books or supplies. 529 plans can also be used for tuition expenses at K-12 public, private or religious schools. In Iowa, 2023 contributions into the Iowa 529 plan of up to \$3,785 per person, per beneficiary, are deductible in determining your adjusted gross income for Iowa income tax purposes. Married couples can therefore contribute up to \$7,570 to a 529 account for each child.

One reason some people do not like to use 529 plans is that they don't want their dollars trapped in the 529 plan if their beneficiary decides not to attend college. However, starting in 2024, beneficiaries of 529 plans may transfer the unused funds directly to a Roth IRA without penalties or recognition of taxable income. Here are the rules that apply

to converting your 529 plan to a Roth IRA for your child:

1. The 529 plan must have been open for a minimum of 15 years prior to the rollover.
2. Rollover amounts cannot include any amounts contributed to the 529 plan in the preceding five-year period.
3. A maximum of \$35,000 is allowed for the tax-free rollover.
4. Annual IRA contribution limits apply. In 2023, the maximum contribution amount to the Roth IRA is \$6,500, so in order to maximize the \$35,000, you would need to complete this over a 5-year period. ■

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## Tuition increases

From 2010 to 2022, college tuition increased nationally an average of a staggering 12% per year. For the 2022-2023 school year, the average price of in-state public universities did decrease if adjusted for inflation, but still rose by 3.5% year over year.

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and Outreach is offering a food safety  
training for food service managers.  
Registration closes on Oct. 11 to allow time  
for course materials to be sent. Certification  
in ServSafe® meets the Iowa Food Code  
requirements to have a certified food  
protection manager in all establishments.  
The class is beneficial for foodservice  
managers from all areas including schools,  
restaurants, convenience stores, child care,  
senior meal sites and health care. Participants  
will receive a copy of the ServSafe® Manager  
training manual and will take the ServSafe®  
certification exam. For more information  
about the program, contact Cathy Drost at  
641-673-5841 or visit [www.extension.iastate.edu/humansciences/servsafe/](http://www.extension.iastate.edu/humansciences/servsafe/).

### Contra/Barn Dance

Sept. 16, Oct. 21, Nov. 18,  
7-10 p.m.  
First United Methodist Church  
Parish Hall, 307 W. Ashland,  
Indianola

The Indianola  
Community Contra/  
Barn Dance will  
be starting again.  
Participants dance  
with everyone of all  
ages, 8-80, so no  
partner is necessary.  
Wear comfortable  
clothes and shoes. A  
live band performs  
and a caller is present to teach all the  
dances. Suggested donations are \$10  
for singles and \$20 for families. Snacks  
to share are welcome. Bring water. No  
alcohol permitted. For more information,  
call Margy Davis, 515-491-3833, or text  
[meadowlark919@msn.com](mailto:meadowlark919@msn.com).



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## Meat Raffle

Saturday, Oct. 7, 5:30 p.m.  
St. Thomas Aquinas Pastoral Center,  
210 Route 65 Highway, Indianola

The Indianola Noon Lions Club is hosting its third annual Meat Raffle with 300 items of meat to be raffled. There will be 10 rounds with 15 items to win and two rounds with 75 items to win. Bring lots of \$1 bills, a cooler for your winnings and friends and relatives. Cost is \$15 per person and includes a Pizza Ranch dinner of chicken, mashed potatoes and gravy and green beans. Advance ticket sales only. Buy tickets from any club member or contact Tom Charlton, 563-299-9451, [muscabucks@gmail.com](mailto:muscabucks@gmail.com).

## Discover Peru and Chile slide show

Sunday, Oct. 1, 4 p.m.  
Good Shepherd Lutheran Church,  
202 N. Kenwood Blvd., Indianola

Learn about the geography of Peru and Chile through a slide show that will share the beautiful scenery of the Andes Mountains. Learn about the people and the region and the food they eat. Samples will be available, as will Peruvian coffee and chicha morada. Learn a little Spanish, sing in Spanish and try on a Peruvian mountain poncho. The program is presented by Tim and Ellen Erickson, who lived there for 36 years.

## Monarch Tagging

Saturday, Sept. 16 at 1 p.m.  
Buxton Park, 705 N. Buxton, Indianola

Learn about monarchs and their miraculous migration to Mexico. A Warren County Conservation naturalist will teach you how to catch and handle a monarch, determine gender, and properly tag and release them as part of a national research project. Bring a net if you have one. Free activity, register by Sept. 15 at 515 961-6169 or [www.warrencb.org](http://www.warrencb.org).



## Live Music by Sara Routh

Tuesday, Sept. 19 at 2 p.m.  
Indianola Activity Center, 2204 W.  
Second Ave., Indianola

Singer/songwriter Sara Routh is a Des Moines native who has traveled around the world bringing her music to audiences across the globe and has been compared to the talents of Ella Fitzgerald and Joni Mitchell. The free concert is hosted by Indianola Parks & Recreation and sponsored by United Healthcare, with dessert provided by Indianola Hy-Vee.

## Latino Heritage Festival

Sept. 23-24  
Western Gateway Park, 100  
Grand Ave., Des Moines

Latino Heritage Festival presents a taste of Latin America with more than 20 food vendors and tons of live music over the weekend at Western Gateway Park, 100 Grand Ave., Des Moines. [www.latinoheritagefestival.org](http://www.latinoheritagefestival.org).



## Medicare open enrollment

Each year, everyone on Medicare can join, switch or drop their drug plan during the annual Open Enrollment Period, Oct. 15 - Dec. 7, with changes taking effect Jan. 1. If you do not make a change, your current plan continues. Prior to this annual enrollment period, your drug plan will send a formulary of 2024 changes compared to 2023 costs. However, a comparison to all available options could result in improved coverage and savings. Medicare Plan Finder at <https://www.medicare.gov> is the online tool for comparing Part D and Medicare Advantage plans. Entering your prescription medications, available plans are sorted with detailed information regarding coverage, cost, deductibles, coverage gaps (donut hole), pharmacy options, restrictions, and considerably more. If this sounds complicated, it can be, and you are not alone. Warren County SHIP/SMP volunteer counselors can help. Call and make an appointment for a drug plan comparison at 515-962-5375. For more information, visit <https://ship.iowa.gov>. SHIP/SMP volunteer counselors are available year-round.

## Walk to Cure Arthritis

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

Mark your 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.

The Walk to Cure Arthritis celebrates those battling arthritis while raising money to support the elimination of this disease. 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](http://www.walktocurearthritis.org/iowa). To volunteer, or learn about sponsorship or vendor opportunities, contact Sally Stalnaker at 402-262-0144 or [sstalnaker@arthritis.org](mailto:sstalnaker@arthritis.org).



## Oktoberfest

Sept. 22-23  
Lauridsen Amphitheater,  
Water Works Park, 2251  
George Flagg Parkway

Oktoberfest returns for the 18th year with all your favorite authentic celebrations including a huge selection of German and craft beers, delicious German food, beer puppeteer, live music, bier maiden and stein holding competitions, a silent disco featuring 11 DJs over three days, and much more. [www.oktoberfestdsm.com](http://www.oktoberfestdsm.com) ■

# DIVERSIFICATION, patience and consistency

Regardless of how the markets may perform, consider making the following part of your investment philosophy:

**Diversification.** The saying “don’t put all your eggs in one basket” has some application to investing. Over time, certain asset classes may perform better than others. If your assets are mostly held in one kind of investment, you could find yourself under a bit of pressure if that asset class experiences some volatility.

Keep in mind that diversification is an approach to help manage investment risk. It does not eliminate the risk of loss if an investment sees a decline in price.

Asset allocation strategies also are used in portfolio management. When financial professionals ask you questions about your goals, time horizon and tolerance for risk, they are getting a better idea about what asset classes



may be appropriate for your situation. But like diversification, asset allocation is an approach to help manage investment risk. It does not eliminate the risk of loss if an investment sees a decline in price.

**Patience.** Impatient investors can get too focused on the day-to-day doings of the financial markets. They can be looking for short-term opportunities rather than longer-term potential. A patient investor understands that markets fluctuate and has built a portfolio based on their time horizon, risk tolerance and goals. A short-term focus may add stress and anxiety to your life and could lead to frustration with the investing process.

**Consistency.** Most people invest a little at a time, within their budget and with regularity. They invest \$50 or \$100 or more per month in their retirement account or similar investments. They are investing on “autopilot” to help themselves attempt to build wealth over time.

Consistent investing does not protect against a loss in a declining market or

guarantee a profit in a rising market. Consistent investing, sometimes referred to as dollar-cost averaging, is the process of investing a fixed amount of money in an investment vehicle at regular intervals, usually monthly, for an extended period of time regardless of price.

Investors should evaluate their financial ability to continue making purchases through periods of declining and rising prices. The return and principal value of stock prices will fluctuate as market conditions change. Shares, when sold, may be worth more or less than their original cost.

If you don’t have an investment strategy, consider talking to a qualified financial professional today. ■

Information provided by Andrei J. Murphy. Securities and investment advisory services offered through Brokers International Financial Services, LLC. Member SIPC. Brokers International Financial Services, LLC and Retirement Solutions of Iowa, LLC are not affiliated companies. 515-215-7114. All investing involves risk, including the possible loss of principal, and there is no guarantee that any investment strategy will be successful.

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President

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# THE POWER of the pipe organ

Koskamp to mark 40 years as church organist.

Imagine making music with your entire body, hands and feet. Mark Koskamp, the organist at Trinity United Presbyterian Church says that, once you get the hang of it, it's pretty amazing.

Koskamp began taking piano lessons in first grade and started playing organ for his church in sixth grade. At the time, the church organist gave lessons to promising young piano students and, by middle school, several were taking turns playing on Sundays.

The biggest difference between the piano and organ is playing melodic lines with both feet on the pedalboard while also playing with both hands on the keyboards.

"Most organists begin as piano students until they gain some proficiency," explains Koskamp. "Then they add their feet into the mix without having to worry so much about what their hands are doing. However, it still takes a lot of practice and coordination to get comfortable playing with your hands and feet at the same time."

There's also mastering the ability to change the sound of the organ. It can imitate many different instruments of the orchestra depending on which set of pipes is selected.

Koskamp started as the organist at Trinity in November 1983. His former college professor was directing the choir there and needed a new accompanist, so he hired Koskamp on an interim basis to get through the holidays. It turned into a permanent role.

As for the pipe organ, it was built by world-renowned Dobson Pipe Organ Builders from Lake City, Iowa. Dobson was just getting started when Trinity's original pipe organ was wearing out, so the church decided to take a chance on the unproven builder partly because the Dobsons were longtime family friends of Trinity's Overton family.

Today, there are Dobson organs in landmark venues in New York, Philadelphia, Los Angeles, Oxford, England and Sydney, Australia, among other places. They are known for fine sound quality, beautiful visual design, and excellent craftsmanship.

Koskamp comes from a long line of church musicians spread across five generations. His great-grandfather copied entire psalm books by hand, so his students had music to practice. Koskamp treasures the copy he has.



Mark Koskamp enjoys Trinity, its supportive congregation, and being able to play on an organ he considers a "hidden gem" in central Iowa.

"I also have fond memories of my grandmother playing the big pipe organ at her church when I was young, and, since then, some of her children, grandchildren and great-grandchildren have joined the ranks," he says. "I've always had wonderful role models demonstrating how to share the gift of music."

Koskamp plays for weekly church services as well as weddings, funerals and any event where music is needed. He also directs the adult choir.



When he plays for fun, he often chooses a good toccata since they tend to have lots of fast notes and make a big noise. But he appreciates everything from classical pieces and traditional hymns to a more recent repertoire influenced by gospel, jazz and contemporary songs. Koskamp says, as long as he enjoys it, he'll continue playing and making music with his friends. ■

# MEDICARE and hearing health care coverage of services and devices

Approximately one in three individuals between the ages of 65 and 74 experience hearing loss and nearly half of individuals older than 75 experience difficulty hearing. Currently, Medicare does not cover most hearing care services and devices.



## What is Medicare?

Medicare is a federal health insurance program for individuals 65 and older and certain younger individuals with disabilities. Original Medicare includes Part A and Part B.

## What is Part B of Medicare?

Medicare Part B is medical insurance that helps pay for medically necessary and preventative services. To be considered medically necessary by Medicare, these services must be required to diagnose or treat a medical condition.

## Does Original Medicare, Part A and Part B, cover hearing evaluations?

Medicare Part A (Hospital Insurance) does not cover hearing evaluations. Medicare Part B does not cover routine, or annual, hearing evaluations or evaluations for fitting hearing aids. However, if a physician orders a diagnostic hearing or balance evaluation and considers these services medically necessary, Medicare Part B may help pay. The deductible and co-insurance apply.

## Does Original Medicare cover hearing aids?

No, Original Medicare does not cover hearing aids or related services.

## What is Part C of Medicare?

Medicare Part C, or Medicare Advantage, is an alternative to Original Medicare. Private insurance companies offer plans for Part C that cover both Part A and Part B. These insurance plans may include additional coverage for routine health care.

## Does Medicare Part C cover hearing evaluations and hearing aids?

Most Medicare Advantage plans offer access to hearing evaluations and hearing aids. However, most of these plans require providers to contract with their networks. This requirement limits an individual's selection of providers. Some plans also require a referral from a physician or prior authorization to see an audiologist.

## Does my health insurance plan cover hearing evaluations and hearing aids?

Review the Evidence of Coverage or Summary of Benefits document of your plan. These documents are readily available via your insurer's website. Contact your plan to discuss details. Call the phone number for customer service on the back of your insurance card. For further questions, contact your local audiologist. ■

Information provided by Dr. Kelly Cook, audiologist, Iowa Hearing Center, 1228 Sunset Drive, Suite B, Norwalk, 515-416-5990, [www.iowahearingcenter.com](http://www.iowahearingcenter.com). Dr. Cook is a Medicare participating provider.

## UNDERSTANDING Medicare



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## ARE THERE options for treating and managing fatty liver disease?

Absolutely. Fatty liver disease has been increasing over the past 20 years, with nonalcoholic fatty liver disease (NAFLD) affecting an estimated 25% of Americans. It is currently the most common form of chronic liver disease in the U.S.



the liver, we have to understand the underlying cause and contributing factors. Common factors are insulin resistance, high blood sugars, high triglycerides and cholesterol in the blood, and being overweight or obese.

For integrated management of NAFLD and NASH, chiropractic care, acupuncture and massage can help with treating and managing fatty liver disease in addition to lifestyle changes such as walking, changes in food choices, improving digestion and increasing water intake.

Chiropractic care can assist with improving the health of the liver by increasing the nerve conduction to the liver and the organs that assist with clearing the liver, which are the spleen, the small and large intestines, kidneys and bladder. Improved spinal health relaxes the nervous system, improves circulation and helps decrease inflammation. Chiropractic care also helps by decreasing pain, which may limit movement and motivation for movement, an important factor

to improve liver health.

Acupuncture and Chinese herbal medicine can be incorporated to help improve function of the liver, relax the nervous system, improve digestion, weight loss, decreasing stress and improving sleep. There are also Chinese herbal formulas that have shown in research to be successful in decreasing the fats in the liver and improving function of the liver and gallbladder.

Massage assists the health of the liver by helping to clear the lymphatic system and improve muscular and organ function. It is another key treatment to decrease pain and increase movement.

In addition to walking, you can also incorporate other exercises and meditation into your routine, such as yoga, tai chi, and qi gong. ■

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 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](mailto:meier@sstherapyandconsulting.com), [www.sstherapyandconsulting.com](http://www.sstherapyandconsulting.com).

## HEALTH

By Ashley Powell

## THE ENTOURAGE effect

The cannabis plant has hundreds of different cannabinoids, all providing a variety of different effects. CBD and THC are the most abundant and easily the most notable. Since the cannabis industry has flourished these past years, cultivators have been motivated to combine these powerful cannabinoids to note what a difference they could make when working together.



Many people use CBD or THC for relief from discomfort, and studies have shown users get better results when using a product that combines both. This enhanced result is known as "the entourage effect." Other popular combinations include CBD with CBG. Since they both have similar effects but are not psychoactive, users who do not want the "high" associated with THC can still benefit from the entourage effect. CBG is known for providing a boost of natural energy and focus and also helps with anxiety and depression, making it an excellent partner to CBD.

Those who are seeking help with sleep are recommended to try CBN. While isolated CBN helps many, those who desire better results should try a combination of CBN with CBD. Ask your local hemp consultant to show you what products may produce the best entourage effect. ■

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: Russo, E. B. (2011). TAMING THC: Potential cannabis synergy and phytocannabinoid-terpenoid entourage effects. British Journal of Pharmacology, 163(7), 1344-1364. <https://doi.org/10.1111/j.1476-5381.2011.01238.x>

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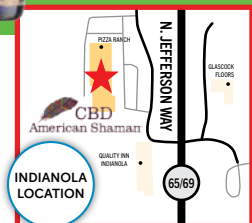
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# MEET Kiersten Johnson

Teaching the next generation of musicians

You could say that music is in Kiersten Johnson's blood. Both her parents were music education majors at Simpson College, as well as her older brother. However, Johnson wasn't quite ready to follow that path.

"I spent my freshman year at Simpson as a biology major," she says, laughing. "Some might say I was trying to be the 'black sheep' of the family, but I had visions of being an optometrist."

It didn't take long for Johnson to realize she needed music in her life and switch to music education. She had a few professors try to talk her out of that path, suggesting she pursue a career or providing music therapy. But Johnson's future was finally clear.

"You can see from my family history, teaching is part of who I am," she says. "There was no doubt I would finish my college years preparing to become an elementary music teacher."

Since earning her degree in 2006, Johnson has been an Indianola Community School District employee for 18 years teaching K-5 music at Irving.

Known as "Mrs. J" to her students and fellow staff, Johnson strives to provide an engaging class setting where students learn about music while having fun. She also believes that it's crucial for kids to have a positive performance experience early in their lives. She says the music programs are a highlight of the school year, and students work incredibly hard.

Johnson started Johnson Music Academy (JMA) in the fall of 2021, and her youth choir is for kids in second through sixth grade who love to sing.

"There aren't many musical opportunities for kids this age in our community," she explains. "I wanted to give those who wanted more music in their lives a chance to have it."

JMA music makers sing two- and three-part music for their concert repertoire as well as learn proper breathing and vocal techniques, all while having fun and making music with other kids who enjoy doing the same. The youth choir holds concerts twice a year and often performs at community events.

Johnson enjoys having her mom as accompanist for JMA.

"Having her by my side — not only as my mom but as a retired elementary music teacher of 40 years — is just the best," she says, smiling. "She's so talented, knowledgeable, kind, and the kids love her."

In her free time, Johnson is a busy wife and mom of two. She likes to travel, read and listen to all types of music including opera, musical theater, classical piano, as well as today's popular music. ■



Irving music teacher Kiersten Johnson says that, even if her students aren't involved in a performing ensemble after elementary school, she hopes they have a solid foundation in musical concepts and skills and an appreciation for what music offers our world.

# LIFE Insurance Awareness Month

September is the month when life insurance companies and agents across America band together to spread awareness of the importance of life insurance. The purpose of life insurance is to relieve the financial burdens that your loved ones will suffer in the event of your unexpected death. Life insurance exists so that financial suffering doesn't need to be added to all the other types of suffering that occur with the loss of a loved one.

And life insurance policies exist to fit all kinds of needs and budgets, from the very small to the very large.

This Life Insurance Awareness Month, I want to let you know about [lifehappens.org](http://lifehappens.org), a great website for learning more about life insurance. This site is run by a nonprofit organization founded by insurance industry leaders. It is not part of, and does not endorse, any particular insurance company or product. It offers several resources including Life Insurance 101, calculators for calculating your life insurance needs, and real stories from people who benefited from their loved ones having life insurance.

If you've been putting off getting life insurance, Life Insurance Awareness Month is a perfect time to stop putting it off and talk to your insurance agent about your life insurance needs. Give them a call today. ■

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



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## PELVIC floor issues

Pelvic floor issues are something not many women (or men) really want to chat about, but they are very real and very common. One in three women will experience a pelvic floor disorder in her lifetime, and the symptoms can be very disruptive to women and men who experience them.

Pelvic floor muscles support the bladder, uterus and bowel. When these weaken, it can cause incontinence (especially with coughing, sneezing, jumping or urinary urgency), organ prolapse and sexual dysfunction. These can be weakened by several things. Most commonly, weakening is caused by pregnancy, aging, chronic cough, childbirth, obesity, straining and surgery.

There are many options to help strengthen these muscles to regain proper pelvic floor support and muscle tone. Kegel exercises, physical therapy, and an innovative, non-invasive machine called “Emsella” are all effective treatments. The Emsella allows you to sit on a chair fully clothed for 28 minutes while the machine stimulates the pelvic floor muscles, equivalent to 11,000 kegels. This is done twice a week for six treatments and can be life-changing for so many men and women.

Don't be afraid to talk to your healthcare provider about treatment or prevention. You're not alone, and there is help. ■

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



## EMPOWERING and inspiring

ICYF gives back to kids and the community.



ICYF Ambassadors promote the “Eat Well, Play Well” campaign.

When Indianola natives Casey and Abbie Blake were looking for a way to give back, the couple knew they wanted to build on Indianola's reputation as a community committed to its youth. It's been 14 years since Indianola Community Youth Foundation (ICYF) started with a lofty goal: to match the \$1 million donation from Casey and Abbie and provide at least \$2 million toward additional Indianola athletic facilities. Blake Fieldhouse was built and opened in August 2012.

Since then, ICYF has grown to include free open gym, mentorship programs, nutrition campaigns, partnerships/fundraising for other local organizations and nonprofits, food drives, sports camps and free community events. These initiatives continue to support ICYF's mission while providing opportunities for kids to develop their personal best, make good choices, model positive behaviors, and build leadership skills.

Taylor Litchkey started as the executive director for ICYF in 2019. ICYF and the school district work hand in hand to plan open gym as well as events hosted within the school buildings. ICYF also partners with Simpson College to staff open gym with college students. Simpson pays 50 percent of the wages, which allows ICYF to save money and reinvest it in future events and programming.

The ICYF board selects 8-12 ambassadors who will inspire youth to eat healthy, be involved, and give back. Ambassadors must also volunteer a minimum of 10 hours for ICYF.

ICYF is funded through community donations and grants. Donations can be made via their website, [www.icyf.org](http://www.icyf.org). Every dollar helps the organization continue to provide opportunities for local youth. They host several free events throughout the year: Breakfast with the Easter Bunny, Zoo Day, Back to School Bash, Trunk or Treat and Breakfast with Santa.

### ICYF upcoming events

**Oct. 21:** Trunk or Treat at Indianola Football Stadium Parking Lot from 6-8 p.m.

**Dec. 9:** Breakfast with Santa at Indianola Middle School Cafeteria from 8-10 a.m. ■

*Lashes, Lasers  
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## RECIPE

# 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 after-school snacks.

Taste is just the beginning when it comes to pecans. Their nutritious punch provides a unique mix of health-promoting 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](http://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 butter.
- 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.

# HONOR OUR VETERANS

Iowa Living magazines will be saluting veterans in November issues. If you are a veteran who would like to be included, please send a photo (military or current) and the following information:

**NAME:**

**TOWN YOU CURRENTLY LIVE IN:**

**MILITARY BRANCH:**

**RANK AT DISCHARGE:**

**DEPLOYMENTS:**

**QUOTE:** Please answer the question,

**"How can the public best honor veterans?"**

Family members submitting on behalf of veterans should include the veteran's answer to the above question.

Email to [tammy@iowalivingmagazines.com](mailto:tammy@iowalivingmagazines.com) or mail to:

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**SUBMISSIONS MUST BE RECEIVED BY OCT. 25.**



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## DON'T stop daydreaming

So often in life, we can spend a lot of time daydreaming. We may be dreaming about starting a new business, taking a big leap, making a big impact, or pursuing a new purpose. And while these dreams may excite us and motivate us in wonderful ways, sometimes it takes some time for true clarity to take place.

That's how things played out for me.

Back in 2016, I was at a stage of my career in which I was doing everything I had planned for myself. I climbed the corporate ladder and achieved success. Yet, I wasn't happy. I knew something was missing.

At the time, I had been thinking about opening a sports store here in Indianola. This was after Harrisons had closed and Hibbetts had yet to open. We had a need in the community, and the restless entrepreneur inside of me decided to hire a success coach to help me navigate making that happen.

Only, it didn't happen.

After I shared with my coach this vision to open a sports store, my coach was skeptical and challenged me to take a step back and go through a visioning exercise. This would prove to change the entire course of my life.

What I ended up discovering through this visioning process is that I didn't really want to help people in the community buy sports gear. I just wanted to help people. I discovered that my desire was not to keep chasing the next dream, but, instead, I wanted to help others chase theirs. And, most importantly, I discovered that the freedom I was longing for as an entrepreneur was really just freedom from the paralyzing career path I had been on for far too long.

This clarity changed how I daydreamed. I saw my future differently. I walked away from the big paycheck and corporate life and never looked back. And then I started chasing my dreams.

It would be six years later before I would get the nudge to look back at that five-year visioning exercise. And I realized that I was living it. The old me somehow predicted my future before I even knew the possibilities.

The same can happen for you. Are you convinced that something bigger is in store for you? Have you been daydreaming for years what that might be? Are you too paralyzed to chase it?

I want to encourage you: Don't stop daydreaming. Start chasing it. Even though it might not be clear to you now, if you do the right things, it will be revealed to you. Your vision will become clear. A whole new world could be waiting to open up to you.

Don't quit your daydream.

Want to get started chasing yours? Join us for the InspireHER Women's Event on Sept. 28. See details at [indianolachamber.com/womensevent](http://indianolachamber.com/womensevent). ■

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](http://www.indianolachamber.com).



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# BALLOON Classic

The National Balloon Classic was enjoyed by many on July 31.



Sarah Baker and Mindy Blanchard



LeeAnn Back and Barb Van Sickle



Gil Wigeland and Marlene Wall



Becky Wigeland, Carol Nelson and Connie Boettcher



Raithe Clemons and Courtney Gehringer



Amanda Baue and Brody Page



Maggie Buttrey and Vicki Wood



Jenna Baker and Alice Borgmeyer



Amy Sickels, Bryant Ritchie and Hannah Casey



Kylie Piffer, Ashley Schultz and Zoey Zuck

# FRESHMAN Football

Thursday night freshman football Indianola Indians played against Urbandale Jayhawks on Aug. 24.



Huston Cambron and Erin Sharp



Kelly Brown and Amy Heimbaugh



Frank and Macki Heimbaugh



Bryan and Emily Fox



Rex Mitchell, Gayle Mitchell and Heidi Curtis



Leah and Jeff Jacobs



Quinn Blake, Julia McGraw, Janee Blake and Mady Blake



Beth McDonald, Kori and Brandon Anderson



Ellen, Ava, Cora and Eric Schulte



Jake, Nancy and Brad Lamb



Kelly Cox, Jessica Pointier, Becky Gripp and Jeff Gripp

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## LEAD DSM introduces class of 2024

Lead DSM announces participants in the Youth Leadership Initiative (YLI) Class of 2024. The Youth Leadership Initiative provides high school students with hands-on experiences that help them become better leaders for their schools and communities. At the conclusion of the program, students will: value community involvement; demonstrate professional skills and an understanding of career opportunities; demonstrate the five practices of exemplary leadership; and have developed lifelong relationships with peers, mentors, and community members.

The Youth Leadership Initiative Class of 2024 includes 37 students from 19 public and private schools from across Greater Des Moines, including Gage Boersma of Indianola High School.

Students will meet twice a month to discuss issues and opportunities in our region and fine-tune their leadership skills. Participation in the YLI program is tuition-free for all students, thanks to sponsors, led by presenting sponsor, Principal. ■

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## SATISFACTION and contentment

What if courage, determination, willpower, resolve, self-reliance, hustle and all the other words we like to use to encourage ourselves to be the best version of ourselves never gratified or accomplished their intended goal? How do you measure your success in being your best? I have been alive long enough to know that personal achievement and self glorification never fully satisfy. That doesn't mean you give up growing and maturing. Instead, we need a shift in perspective, desires and pursuit.

Whatever your attitude is towards Jesus Christ of the Bible, most people agree He lived, He was well known and revered, He did miraculous things, and He was an amazing teacher. One of the greatest sermons ever preached was by Jesus Christ on the mountain top, in which He taught all manners of living free from hatred, bitterness, insatiability and hypocrisy. We learn from Jesus what is pleasing to God, how to give grace and show love, and great depths of earthly and spiritual wisdom. You can find it all in Matthew 5:1-7:28. I would love to give you a Bible if you do not have one and wish to read this great teaching.

When Christ was done teaching on the mountain, it says in Matthew 7:28-29, "The crowds were astonished at his teaching, because he was teaching them like one who had authority." When were you last astonished, amazed, even greatly impressed by someone who taught you and by what they were teaching?

One of the things Jesus Christ taught on that mountain was the blessings that come from humility, dependency on God, pursuit of God, and mourning one's sins and attitude in comparison to the greatness of God. Jesus says, "Blessed are the poor in spirit, for the kingdom of heaven is theirs. Blessed are those who mourn, for they will be comforted. Blessed are the humble, for they will inherit the earth. Blessed are those who hunger and thirst for righteousness, for they will be filled" (Matthew 5:3-6 CSB). It is true, when you take your eyes off your desires and stop believing your own truths and instead pursue Him completely and humbly rely on Him, you will find real satisfaction, real contentment, and your best self as a child of the One True King. ■

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



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