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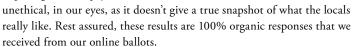




RESIDENTS choose again

Welcome to our annual compilation of residents' choices in Madison County. We launched this poll to determine the top people, places and events in the area, and the results make for a fun read each

We invite residents in the area to vote for their favorites by answering more than 60 questions with open-ended responses. Some other polls rig the results by "suggesting" choices of businesses or requiring them to pay to be on the ballot. That is



We have become quite good at polling our readers and sharing results. I have been gathering this type of information for CITYVIEW magazine for many years, and you are likely familiar with the Best Of Des Moines readers' poll and the certificates you see across central Iowa. That poll was the first of its kind in the metro area, and it continues to be the primary source of central Iowans' favorites. Now we know it not only works for Des Moines, but for Madison County as well.

You will likely agree with many of the results, and you will likely disagree with some, too. Hopefully, you took the time to cast your vote. If not, be sure to do so next year. Look to the pages of this magazine for full details as the time draws nearer.

We published the top three vote-getters in each of the categories inside these pages. Be sure to congratulate all the people, places and events that were selected as winners and let them know how much you appreciate them being in Madison County.

As always, thank you for reading, and thank you for voting, too.

SHANE GOODMAN

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Another year has rolled around, and it is once again time to check in with local residents about their favorite professionals, businesses, local attractions and more.

The results of the Madison County
Residents' Choice Poll have been tallied, and
congratulations are in order. Many of last
year's favorites return to the top three, but
some new ones have also emerged. Regardless,
all can truly be proud, for they have earned the
respect and loyalty of those who matter most
— customers. From favorite restaurant to hair

salon, bank, veterinarian, health club, park and more, the people who know — because they live here — have shared their opinions.

Looking for dining suggestions? Residents say their favorites are The Drift, Montross Pharmacy for breakfast and lunch, Sports Page Grill for supper, Frostee's for dessert, and Pizza Hut for pizza. And they also give the nod to China Café, Hitchin' Post Grill, The Bakery Unlimited, Mi Pueblito Mexican Restaurant, Anything Sweet & More Café, Memories on 1st Avenue and Pizza Ranch.

Needing plumbing, heating and cooling, electrical work? Auto repair, legal and accounting help? Residents share their favorites in those categories, too. And that's just the beginning.

Whether you agree or not, these are the views of your friends and neighbors. If you didn't cast your votes, be sure to do so next year. To the top three, great job dazzling your customers. To those striving to be in next year's winner's circle, get in gear now. The competition is fierce.

FEATURE

Residents' Choices for Favorite Madison County...

(Runners up in alphabetical order)

Restaurant

The Drift

Runners up: China Cafe; Sports Page Grill

Restaurant for breakfast

Montross Pharmacy

Runners up: Hitchin' Post Grill; The Bakery Unlimited

Restaurant for lunch

Montross Pharmacy

Runners up: Mi Pueblito Mexican Restaurant; Sports Page Grill

Restaurant for dinner

Sports Page Grill

Runners up: Mi Pueblito Mexican Restaurant; The Drift

Restaurant for dessert

Frostee's

Runners up: Anything Sweet & More Cafe; Memories on 1st Avenue

Place for ice cream

Frostee's

Runners up: Casey's; Montross Pharmacy

Pizza establishment

Pizza Hut

Runners up: Casey's; Pizza Ranch

Rar

Runners up: Sports Page Grill; The Talk Shop Lounge

Brewery / distillery / winery

Covered Bridges Winery

Runners up: Big Rack Brew Haus; Madison County Winery

Server / bartender

John Holliday, Sports Page Grill

Runners up: Amanda Schulling, The Drift; Candy Lehman, Sports Page

Auto service

R&B Tire and Auto

Runners up: Main Street Garage; Quality Car Care

Auto body shop

Roush Collision & Restoration

Runners up: Al's Body and Customs; Bowman Body Shop



Residents say their favorite auto body shop is Roush Collision and Restoration. Owner Joe Roush is pictured with his family and the staff.

Preschool / daycare

Stepping Stones Child Care Center

Runners up: The Children's Jungle; Wee Learners Preschool

Park

Winterset City Park

Runners up: Pammel State Park; Whistle Stop Park

Community festival or event

The Covered Bridge Festival

Runners up: Madison County Fair; Madison County Fall Crawl

Church

Word of Life Family Church

Runners up: Redeemer Church; Winterset Community Church

Bruce Wangler, Word of Life Family Church

Runners up: Jaysson Gurwell, Redeemer Church; Scott O'Conner, Winterset Community Church

Place for a field trip

Pammel State Park

Runners up: Madison County Historical Complex; Winterset City Park

Spot for a picnic

Winterset City Park

Runners up: Cedar Lake; Pammel State Park

FEATURE

Grocery store

Fareway

Runners up: Hometown Market in Earlham; Hy-Vee

Boutique

Spoons Full of Sugar Boutique

Runners up: Angel Wings and CT; The Farmstand by Manastash Mercantile

Retail store

Spoons Full of Sugar Boutique

Runners up: Dutch Country General Store; The Farmstand by Manastash Mercantile

Florist

Evergreen and Lily Floral Studio & Gifts

Runners up: Rhapsody Rose Floral and Design; The Farmstand by Manastash Mercantile

Home improvement retail store

Breeding True Value Hardware

Runners up: Adel & Winterset TV & Appliance; Bomgaars

Place to purchase a gift for a man

Bomgaars

Runners up: Breeding True Value Hardware; The Farmstand by Manastash Mercantile

Place to purchase a gift for a woman

Spoons Full of Sugar Boutique

Runners up: Angel Wings and CT; Evergreen and Lily Floral Studio &

Dad / child date spot

The Iowa Theater

Runners up: Frostee's; Winterset City Park

Mom / child date spot

The Iowa Theater

Runners up: Frostee's; Winterset City Park

Place to take your mom and dad

Winterset City Park

Runners up: Mi Pueblito Mexican Restaurant; Sports Page Grill

Place to take your kids or grandkids

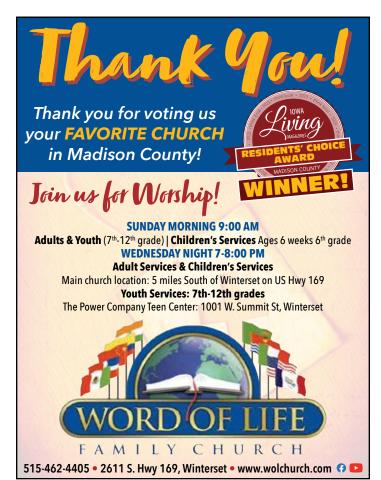
Winterset City Park

Runners up: Clark Tower; Frostee's

Place for children's birthday parties

Madeline & Ella Parties

Runners up: Sk8n Station; Winterset City Park







FEATURE

Summer camp

Wildwood Hills Ranch

Runners up: Bricker Price Block Kid's Club Summer Camps; Madison County Conservation Camps

Camping spot

Pammel State Park

Runners up: Criss Cove Campground; Winterset City Park Campground

Hair salon

Salon 107

Runners up: Country Cutters; Modern Reflections

Dental office

Winterset Dental

Runners up: Blanchard Family Dentistry; Summit Dental

Chiropractor

Flourish Chiropractic & Wellness

Runners up: Chiropractic 1st; Lowe Chiropractic Clinic

Health club or gym

Kardio Kick Gym

Runners up: I-35 Fitness Center; Winterset Fitness Express

Doctor

Clarice Blanchard, PA-C

Runners up: Dr. Joseph Kimball; Dr. Amy Kimball

Pharmacy

Montross Pharmacy

Runners up: Hy-Vee; Medicap

Financial planner

Whitney Messerschmitt, Edward Jones

Runners up: Dan Nielsen, American State Bank; Shahan Walsh

Law firm

Jordan, Oliver, Walters & Smith

Runners up: Flander Rosien; Hanson Law Firm

Lawn care business

Midwest Services

Runners up: CD's Lawn Care; Madison County Landscape

Nursery or landscaping company

Midwest Services

Runners up: 5 Sons Naturescapes; Groth's Gardens and Greenhouses







Montross Pharmacy is a Residents' Choice for favorite pharmacy. Pictured are, from left: Melissa McGee, Kathy Dingman, Darby Messerschmitt, Pamm Olson, Carolyn DeBord (in back), Ryan Hinsch, Jason Salton (in back) Lila Creswell and owner Jeff Olson.

Heating and cooling business

Bill Jensen Heating and Cooling

Runners up: Lenz Heating and Cooling; Miner Heating and Cooling

Electrician (business)

Hirsch Electric

Runners up: Bees Electric; Concept Electric

Plumbing company

Herr Plumbing

Runners up: Mead Mechanical Contracting; Swihart Plumbing

Senior living facility

Azria Health Winterset

Insurance agency

Scot Clark, Farm Bureau

Runners up: Charlotte Speer, State Farm; Integrity Financial Group

Realtor

Rachel Eller, RE/MAX Precision

Runners up: Betsy Breeding, Realty One Group Impact; Sarah Cowman, Homefront Real Estate

Bank / credit union

Farmers & Merchants State Bank

Runners up: American State Bank; Union State Bank

Photographer

LeAnne Tucker

Runners up: Katie Cooke; Meg Tucker Photography

Place for guests to stay

Cobblestone Inn & Suites

Runners up: Aerie Loft; The Judge Lewis House Bed and Breakfast

Painting company

Cleghorn and Sons

Runners up: Bradberry Painting; Van Pelt Painting

Home builder

Newcastle Home Builders

Runners up: Johnson Construction; Sawyers Custom Homes

Home improvement contractor

Falke Construction

Runners up: Bowman Construction; Superior Home Improvements

Accounting firm

Shahan Walsh

Runners up: Bridges Financial Associates; McGowen, Hurst, Clark & Smith ■

BREAKING free from the bonds of forgiving yourself

Guilt and shame can be a difficult thing to deal with. We all have sinful pasts we find hard to move on from. One way that guilt and shame can get ahold of us is through the popular idea of forgiving yourself.



Many people live in continual guilt and shame because they "can't forgive themselves." Forgiving yourself is something that has been talked about so much that it seems true. But it's important to ask if the Bible teaches that we should forgive ourselves. Freedom from guilt and shame can be found when we believe what the Bible says in place of man's wisdom.

The Bible does not teach that we need to forgive ourselves. "The Bible speaks of vertical forgiveness (God forgiving a person) and horizontal forgiveness (one person forgiving another)." Ephesians 4:32 commands us to

forgive one another because God in Christ has forgiven us. In this verse, we see God's forgiveness and how we should forgive one another. This is one example from Scripture but there are many other places we could look, and we will not find the Word of God teaching us to forgive ourselves.

One key to breaking free from the bonds of forgiving yourself is to acknowledge that you are worse than you want to admit. "The person who says, 'I just can't forgive myself,' may not see or be willing to acknowledge the depth of his own sinful nature." It's hard to admit the truth that we are sinful people, especially when we want to believe that we are good people. But there is only one good person who ever lived and that was Jesus Christ, and Jesus Christ died for sinful people like you and me. Through the good news of Jesus Christ, we are free to admit how sinful we are and rest in the forgiveness of

1 John 1:9 says, if we confess our sins, God

is faithful and just to forgive us. God is the all-powerful Creator and King of the universe. If He forgives us when we sin that should be enough. Who are we to think that we know better than God? If you are living in guilt and shame believing that you need to somehow forgive yourself for past sins, there is freedom and forgiveness found in Jesus Christ. You don't have to bear that heavy burden anymore. Jesus Christ died for your sins and rose again so that you can be forgiven. Turn from your pursuit of self-forgiveness and rest in the forgiveness Christ purchased for you.

Romans 8:1- There is therefore now no condemnation for those who are in Christ Jesus. ■

Ben Funkhouser serves on staff at Redeemer Church and The Refuge, Ben is an ACBC-certified counselor and is commissioned as an addictions Biblical counselor by The Addiction Connection.





REAL ESTATE By Jennifer Stover

CONTINUING education

Every three years, Realtors are required to complete their continuing education requirements. 2023 is my three-year requirement, so I have education on my mind. I have three years to complete it, but, of course, I leave it until the end of my three years.

In Iowa, the requirement is 24 of elective classes, eight of law update and four hours of ethics.

To thrive in this competitive industry, real estate professionals must embrace the significance of education. By constantly updating their knowledge, professionals can stay ahead of market trends, comply with changing regulations, embrace technology and build credibility with clients.

The real estate market is highly sensitive to economic fluctuations, demographics and social trends. It is essential to remain well-informed about these market dynamics to better serve clients.

Laws pertaining to property transactions are subject to frequent changes. By participating in continuing education programs, real estate agents can familiarize themselves with the latest regulations, ethical practices and fair housing laws.

By investing time and effort in ongoing learning, agents demonstrate a commitment to their profession and clients.

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



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AUTOMOTIVE By Dawn Lauer

TIRE basics

Tires aren't something you frequently purchase, so it's understandable if you are confused by the array of brands, sizes and tire types to choose from. However, with a little knowledge and a trusted advisor, it can make the process a breeze. First, you must identify the proper size tire for your vehicle. Check your owner's manual or the Tire and Loading Information Label located on the driver's side door edge or post. Once you have the correct size, you



need to choose which type of tire best suits your needs. There are three main types of tires used in our area: all-season, winter and all-terrain.

All-season tires are the most common and can handle a variety of road conditions. Winter tires are more effective than all-season tires in deep snow. All-terrain tires are mainly used on four-wheel-drive vehicles. They provide a good compromise.

After you know the size and type, you muse decide which brand of tire to purchase. With a wide variety of brands to choose from, we recommend discussing the options with your repair shop. Once you have the perfect tires, keep in mind that proper tire maintenance, such as rotation, balance and alignment, is essential to your tires lasting longer and making you as safe as possible. ■

Information provided by Dawn Lauer, marketing specialist, Quality Car Care, 1012 N. 10th St., Winterset, 515-462-1035. Sources: www.nhtsa.gov/sites/nhtsa. dot.gov/fi les/documents/11084a_ti rehome_ 102918_ vs _tag_ O.pdf.

GIRLS wrestling hits the mat

Getting a new sport off the ground



Iowa is nationally recognized as wrestling country and has been for decades. So, if thousands of boys in Iowa can learn about toughness, sportsmanship and competition through wrestling, why can't girls? Girls wrestling has been catching on statewide recently, and Logan Silliman has helped get youth girls wrestling started in Winterset.

Silliman explains, "The state of Iowa has been pushing for girls wrestling at the high school level, and it was finally sanctioned in the winter of '22." He recalled when the idea of a youth girls wrestling program in Winterset first came about. Silliman says he was at a softball tournament, and a few parents started discussing girls wrestling and wondered if it could happen locally.

"Kind of just jokingly, we said we should do it," Silliman says. "And push came to shove, and we started to get the ball rolling. I called the school to see what they had for plans, and I talked to the boys wrestling coach." He recalls getting only positive reactions, so the idea kept picking up momentum.

Silliman contacted several local wrestling enthusiasts and formed a board in April 2022.

"We started practices in November 2022," he says. "We had 25-30 girls at each practice, from kindergarten through eighth grade. We had our first all-girls wrestling tournament in January of 2023. We had 160 girls from all corners of the state show up to wrestle."

That was an eye-opener for Silliman, seeing how quickly the sport was catching on.

"We applied through the Greater Madison County Grant Foundation, and we received over \$15,000," Silliman recalls. "We just bought two wrestling mats with that money, in hopes of having our own facility to practice at in the coming years."

Silliman shares appreciation for the board members, volunteers, coaches and wrestling families who have quickly gotten on board with the new program. He said the fact that Winterset has a long and strong tradition of boys wrestling definitely helped make introducing girls wrestling go smoothly.

With the new wrestling season about to begin, Silliman is hoping for increased participation, as word of mouth spreads among girls who have interest. Along with Tate Chistensen and Mitch Holeton, Silliman helps coach the youth girls program and says he's been pleasantly surprised at the enthusiasm of several young girl grapplers who have told him they intend to wrestle in high school and college as well.

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



Logan Silliman, left, and Coach Tate Christensen, right, with the girls youth wrestling team.

"It's a sport here in Winterset now," says Silliman. "It was one of those 'If not me, then who?' types of deals, and we just took the bull by the horns. Everybody's been very supportive of it, from the high school AD to the high school boys coach, and everywhere in between. It's growing, and it's not going away."

He adds that one of the favorite questions he hears from girls during other sports is, "When does wrestling start?" ■

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NEWS BRIEFS

LEAD DSM introduces class

Lead DSM announced 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 Brookelynn Davis, Winterset 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 our generous community sponsors, led by presenting sponsor, Principal.

The Youth Leadership Initiative is also sponsored by Sammons Financial Group and Des Moines Area Community College. ■

MELESHKO authors children's book

Lindsay Meleshko, a freelance writer and editor living in rural Madison County with her husband, two children and matching pair of black cats, has published a children's book.

Writing stories and poetry ever since she was young, Meleshko says she has long dreamt of becoming a children's author and inspiring the imagination of young audiences. This year, that dream came true with the publishing of her first book,



"Even Fleas Say Please." Looking to show the power of politeness through a group of fun-loving critters, Meleshko takes readers on a rhythmic journey through silly situations where manners are welcomed and joyfully celebrated.

"Even Fleas Say Please," published by Lawley Publishing, is available at Barnes & Noble, Amazon and other online sites. ■





TAKING a pause

It feels odd to acknowledge that we're already in the fall, and it feels even odder to admit that the holidays will be here before we know it. For some of us, the holidays involve a lot of planning and social interaction. For others, they can bring feelings of isolation and loss. Either way, the holidays tend to bring a lot of stress and anxiety. The arrival of fall is the perfect time to stop, take a breath, and pause.



We all tend to hit pause in our own way. For some, taking a pause might mean going for a walk and checking out the leaves or their neighbors' decorations. For others, taking a pause might be watching your favorite scary movie. Regardless of how we choose to hit pause, what's important is that we make the conscious effort to actually pause and attempt to slow ourselves down.

We live in an unfortunately high-paced society that puts more emphasis on deadlines and due dates than it does on our wellbeing. If we want to slow down, we must consciously choose to do so. We must choose to make ourselves a priority in our own lives, if only for a moment.

Information provided by Paul Guerdet, LISW, SS Therapy and Consulting, Ltd, 4725 Merle Hay Road, Suite 205, Des Moines, 515-528-8135, www.sstherapy and consulting.com, guerdet@sstherapy and consulting.com.



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HEALTH By Dr. Amanda Queck

CHIROPRACTIC care for the change of the season

As we get into the cold months of fall, you may be noticing more tension in your shoulders and neck area. Or perhaps you might experience more headaches, migraines or even jaw pain as a result of the high demands that the season often brings in the workplace. We see these symptoms a lot in our office around this time of year, and we are often asked why. When I see trends like this, I always like to think about what environmental factors could be



taking place to put the body under different stressors. If you are like me, when you are cold, you bundle up more, maybe shrug your shoulders more as you shiver. As the season shifts from warm to cold, there are a lot of transitions and changes which often make us feel more stress and tension. The days feel shorter, which makes us feel like we have to get our work done sooner or faster. When this happens, it usually affects our sleep and posture, and often times we clench our jaw more without even realizing it. All of these factors cause our neck muscles to contract more than they are used to. This is why we place a lot of focus on the neck and incorporate muscle work to help better engage the neck, shoulder and jaw muscles. They are more connected and intertwined than you may realize.

Information provided by Dr. Amanda Queck, D.C. Flourish Chiropractic & Wellness, 108 W. Court Ave., Winterset, 515-384-0360, www.flourishchiro.life.



* HONORING OUR * LOCAL VETERANS

VETERANS DAY IS SATURDAY, NOVEMBER 11



Military branch: Army Rank at discharge: Sergeant Deployments: Washington D.C. and

Vietnam

How can the public best honor veterans?

"Honor a vet by expressing verbal appreciation for their service when you know they are a vet and by supporting legislation that provides for their service related needs." — John Shaull



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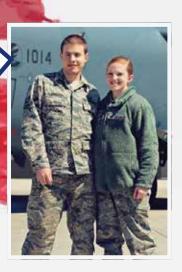
MASON AND ASHLEY JOHNSON

Military branch: U.S. Air Force Rank at discharge: SSgt and SrA Deployments: Guam and Australia and stationed at Minot AFB, Eielson AFB and Tinker AFB.

How can the public best honor veterans?

"Ask veterans about their service, recognize their experiences and sacrifices, and thank them for all they've done."

Mason and Ashley Johnson



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SARALEE SICKLES

Military branch: U.S. Army Rank at discharge: Major

Deployments: February 2004 - January

2005, Taji, Iraq

How can the public best honor veterans? "I think just showing respect to the flag and our country." — Saralee Sickles







TERRY T. MCDOWELL

Military branch: U.S. Coast Guard Rank at discharge: E5/BM2

Served 1964-1969

How can the public best honor veterans?

"Support those who keep our military strong." — Terry T. McDowell







MIERCYONE.





MEET Garrett Livingston

Emphasizing creativity in English and theatre arts

After growing up in Winterset, Garrett Livingston attended Simpson College where he earned a degree in English and theatre arts secondary education. He is now in his first year with his alma mater as a high school English language arts teacher. One thing he enjoys most about working with the Winterset Community School District is the atmosphere created by his fellow teachers.

"What brought me to the district was the idea of giving back to the community that had helped me throughout my time as a student in the district," he says.

Livingston's lessons include fun projects that revolve around creativity. For example, in English 9, students create their own narrative writing about anything they'd like to talk about. Some students are writing about their personal lives while others are creating a world of inanimate objects that come to life.

In theatre arts, students are also creating their own show based on a season of the year. For this project, students create the designs for the set, costumes, lighting and the sound that would inhabit their world on stage.

"Some of the rewards that I have had as an educator are the connections being built with the classes and students. I have some students that come to me that do not have class with me to have a conversation about what they want to do in the future," Livingston says.

This school year, Livingston is looking forward to helping with the Husky Drama as well as working with other educators on shows that will be fun for both the students and their families. He will also serve as the assistant speech coach this year and says he is looking forward to helping students find ways to explore the different skills they might not know they have.



Garrett Livingston has returned to teach in the district from which he graduated.

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TERM vs. permanent life insurance

According to industry experts, most people don't have enough life insurance. The American Council of Life Insurers recently reported that average coverage equals \$183,780, which is equivalent to approximately 3.5 years in terms of income replacement (with the median income being \$54,132 in 2022, according to the Bureau of Labor Statistics). That's only half the recommended sevenyear threshold.1,2



Furthermore, almost half of consumers said that their households would be in immediate or near-immediate financial trouble if the primary wage earner died today.3

When considering life insurance, one of the most important factors to understand is the difference between term and permanent insurance. Here's an inside look at both.

Term life insurance is temporary; it provides a death benefit for a specific term, such as 10, 20 or 30 years. Unlike other types of life insurance, it does not accumulate a cash value. If the policyholder dies during that term, their beneficiaries receive the benefit from the policy. When the contract ends, so does the coverage.

This limited term leads to term life insurance's main advantage: price. Generally, term life insurance costs less than permanent life insurance, especially if the purchaser is younger. This has the potential to free up funds for other household expenses.

Permanent insurance remains in place as long as the policyholder makes payments. In addition, permanent policies are designed to build up cash value — a cash reserve that accumulates with the policy. Typically, this cash reserve pays a modest rate of return. However, the policyholder has limited access to the funds.

Which should you choose? Term life insurance can be designed to provide protection against upcoming expenses, such as putting children through college. Permanent life insurance, on the other hand, can be more useful for covering long-term financial needs, such as estate planning.

Many people find that they have a combination of short- and longterm needs. In such circumstances, it may be prudent to have both types: a basic level of permanent life insurance supplemented by a term policy. A review of your situation may help determine what type of life insurance is appropriate.

Several factors will affect the cost and availability of life insurance, including age, health and the type and amount of insurance purchased. Life insurance policies have expenses, including mortality and other charges. If a policy is surrendered prematurely, the policyholder also may pay surrender charges and have income tax implications. You should consider determining whether you are insurable before implementing a strategy involving life insurance. Any guarantees associated with a policy are dependent on the ability of the issuing insurance company to continue making claim payments.

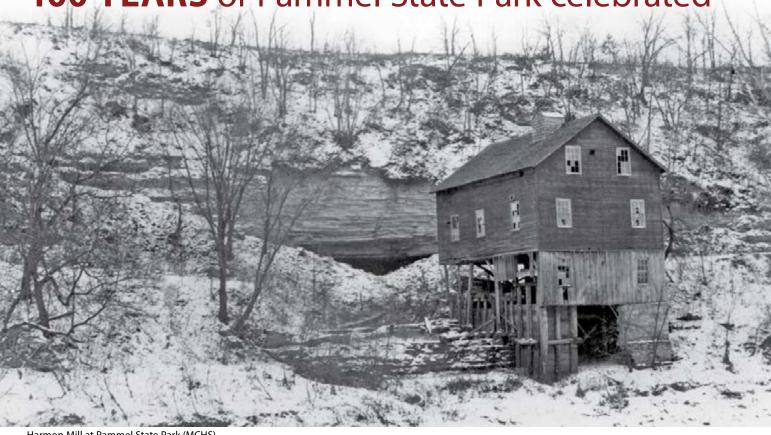
Term or perm? In 2021, people purchased more permanent life insurance policies than term life insurance policies. However, term policies account for approximately 74% of the face amount of the policies issued.³

Source: ACLI.gov, 2022. 1. ACLI.com, 2022. 2. BLS.gov, 2022. 3. LIMRA.com, 2022. The content is developed from sources believed to be providing accurate information. The information in this material is not intended as tax or legal advice. It may not be used for the purpose of avoiding any federal tax penalties. Please consult legal or tax professionals for specific information regarding your individual situation. This material was developed and produced by FMG Suite to provide information on a topic that may be of interest. FMG Suite is not affiliated with the named broker-dealer, state- or SEC-registered investment advisory firm. The opinions expressed and material provided are for general information, and should not be considered a solicitation for the purchase or sale of any security. Copyright FMG





100 YEARS of Pammel State Park celebrated



Harmon Mill at Pammel State Park (MCHS)

On Sept. 23, Madison County Conservation hosted Evening Under the Stars, celebrating 100 years of Pammel State Park. Following is information that was presented about the park:

Pammel State Park was originally known as Devil's Backbone State Park and consisted of 225 acres of dense forests, flowering meadows and rugged limestone bluffs. In 1923, the State purchased an additional 210 acres. In 1928, Madison County residents paid half the purchase price to add 15 more acres.

William Harmon conceived the idea to tunnel through the shale stratum of the narrowest part of the ridge. With the help of his three sons and with a wooden level as their only engineering implement, the original tunnel of 6- by 6-feet was finished after three years of labor in 1858.

In 1930, the park was renamed in honor of Dr. Louis Pammel, a botanist from Iowa State University tasked with identifying the most ecologically diverse area in the state to form the first Iowa state parks.

The following is an excerpt from the dedication held Monday, June 30, 1930: "Geologically, the ridge is the most



Backbone Tunnel looking east

interesting with its exposed layers of limestone between which there is a layer of shale. Wildlife is abundandant and unusual, from the colony of snails on the ridge to the turkey buzzards which are always to be seen sailing over the park. Unusual prairie plants and a great variety of fine trees help make this one of the most beautiful spots in our beautiful state."

Proceeds from Evening Under the Stars



1930 Dignitaries (ISU Parks Lib-Spec Coll) Front, L-R: J.N. Darling, Dr. L. Pammel, Dr. D.W. Morehouse (President of Drake) Back Row, L-R: Fred G.Bell (Director, American School of Wild Life), W.E.G. Saunders, President, IA Board of Conservation, Dr. Charles R. Keyes of Mt. Vernon, State Archeologist

benefit Madison County Parks by helping improve infrastructure, habitat, outreach and environmental education for all audiences. Funds help cover the cost of summer camps for youth who can't afford it; help track migratory wildlife; support habitat work such as seeding native plants; fund outreach about the county's unique prairies, wetlands, woodlands and more; and help provide maintenance on park amenities.

NAVIGATING the nuances

ACV vs. Replacement Cost roof insurance coverage

In today's challenging insurance environment, homeowners are experiencing significant changes in their policy options, particularly when it comes to protecting their roofs. Two common types of coverage are Actual Cash Value (ACV) and Replacement Cost coverage. The choice between these two can have a substantial impact on your financial wellbeing, and recent trends have seen insurance carriers raising wind and hail



deductibles, while also requiring ACV coverage for older roofs. Let's explore the differences and the reasons behind these shifts.

Actual Cash Value (ACV) insurance coverage, as mentioned earlier, takes into account the depreciated value of your roof when determining the claim amount. This means that, if your roof is damaged, the insurance company will factor in the age and wear and tear, and you'll receive a payout reflecting the current value of your roof, which may be significantly lower due to depreciation.

Replacement Cost insurance coverage, on the other hand, provides homeowners with full compensation for the cost of replacing their roof, without accounting for depreciation. This means that you can replace your damaged roof with a new one of similar quality, regardless of the age of your existing roof. While Replacement Cost coverage is often more expensive, it provides the peace of mind and financial security of knowing that you won't be out of pocket for a costly roof replacement.

Recent insurance trends have seen many carriers raising the wind and hail deductible and requiring ACV coverage on older roofs. Here's why these changes are occurring:

- Increased storm activity: Recent years have witnessed a surge in extreme weather events in the Midwest, including more frequent and severe wind and hail storms. This increased activity has led to higher claims for roof damage, making it unprofitable for insurance carriers.
- Older roofs: Insurance companies are increasingly viewing older roofs as riskier investments. With a higher likelihood of pre-existing wear and tear, carriers prefer to limit their liability by requiring ACV coverage for these roofs.
- Financial sustainability: To ensure the financial sustainability of their business, insurance carriers are adjusting their policies to mitigate losses. This includes raising deductibles and implementing stricter requirements for older roof coverage.

On a positive note, most insurance carriers offer significant discounts for new roofs. If you have replaced your roof recently, possibly due to a claim, check with your agent to make sure the insurance carrier has updated the roof year so you receive the discount you are entitled to. ■

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





The Medicare Annual Election Period (AEP) begins October 15 and ends December 7.



TEACHING seniors how to use technology

In today's digital era, technology is no longer a luxury but a necessity. For many seniors, however, stepping into the world of smartphones, tablets and computers can be daunting. For young people, using technology



has become second nature. It's easy to forget that not everyone is fluent in the language of computers and apps. Teaching seniors how to use technology is not just about imparting technical skills; it's about empowering them to stay connected, engaged and informed in the modern world. Helping the elderly merge into the digital world not only bridges generational gaps but also enhances the overall quality of life for our seniors.

To effectively teach seniors how to use technology, it's essential to empathize with their apprehensions. For many, the fear of breaking something or getting scammed online is very real. Additionally, the "never ending" nature of

technology can be overwhelming. Recognizing these challenges is the first step in tailoring your teaching methods to address the specific needs and concerns of seniors.

The next step is to begin with the basics. Familiarize seniors with the essential functions of the devices: turning them on and off and basic uses. Helping them understand the core features lays a solid foundation for actual tasks. Simple exercises, like composing an email or making a phone call, can boost their confidence and increase the likelihood of them using the device.

Social media platforms and communication tools are also great for seniors. Teaching them how to set up and use email accounts, connect with friends and family on social media, and use messaging apps like WhatsApp or Skype opens the door to communication with loved ones. Encouraging them to share pictures, videos and updates allows them to actively participate in the lives of their loved ones, which can help prevent loneliness.

Beyond the basics, encourage the students

to explore. Show them how to download apps, explore websites of interest, and even participate in online communities that align with their hobbies. Encouraging seniors to explore online courses, educational websites, and digital libraries nurtures their curiosity. Many platforms offer free or affordable courses on various subjects, allowing seniors to pursue their interests and hobbies from the comfort of their homes. Many apps are designed with seniors in mind, offering brain games, virtual puzzles, and language-learning exercises that not only entertain but also sharpen their cognitive abilities.

As we patiently guide our seniors through this digital journey, we not only enrich their lives but also learn from their resilience and adaptability. Together, we can ensure that no one is left behind in the ever-evolving landscape of technology, fostering a society where every generation is included and empowered.

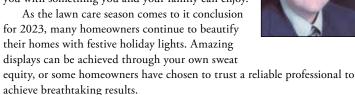
Information provided by Autumn Davis, administrator, Azria Health, Winterset, 515-462-1711.



LAWN CARE By Kevin Johnson

WHAT'S next?

It has often been said that having an attractive outdoor living space around your home can increase the value of your property by 10-15%. An attractive lawn, landscaping and outdoor lighting can improve your home's value, while providing you with something you and your family can enjoy.



Should you invest in traditional Christmas lights? Should you look into newer lighting systems that are permanently attached to your home? Many consumers are now opting for permanent holiday lighting systems due to the many advantages that they offer. Permanent lights are usually LED low voltage lights that offer a variety of color options, color sequences, and many other additional benefits that traditional Christmas lights cannot offer. The best part is that consumers can control their light display through an easy-to-use mobile app. This allows you to change your display for various holidays like Valentine's Day, St. Patrick's Day, the 4th of July, etc.

Talk to a lighting professional to see what might work best for you and your family. Don't delay. Light up your holidays the right way. ■

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







WHATEVER THE REASON

WHATEVER THE SEASON

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BEAUTY By Melissa Kiburz

SKINCARE aware

Most of us know the importance of skin care, but few of us take the steps necessary to improve our skin's health. I can't stress enough how much your skin needs regular attention.

Our skin is our largest organ and is the first line of defense against bacteria, viruses and toxins. Our skin absorbs the products we put on it, which can either have a negative or positive impact. Using skin care products with "clean" ingredients is



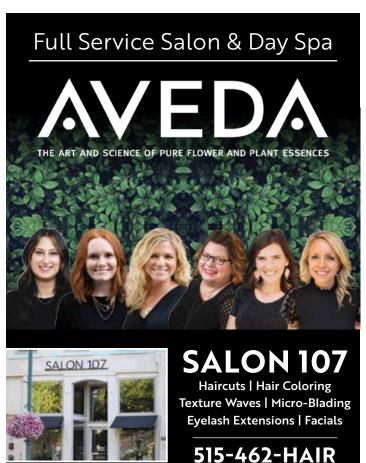
important for our overall health. Another thing most people don't realize is our skin has a natural pH that some products can upset, which can wreak havoc on our skin. Everyone's skin is unique, and finding the right fit can be challenging but is key for amazing-looking skin.

Getting regular facials is a great way to balance that pH and find the right product fit for your skin. Facials should be specific to dry, oily, acne or normal skin types. Masques, serums and moisturizers should be picked specially for your skin needs. If you are experiencing breakouts after a facial, you need to question what is in your daily skin care products. They may be clogging your pores and not balancing your skin.

Our face is the first impression people notice. What we do to our face today matters for our tomorrow.

Information provided by Melissa Kiburz, a licensed esthetician and spa specialist for Salon 107, John Wayne Drive, Winterset, 515-462-4247, salon107style@gmail.com.





EVENTS IN THE AREA

Be sure to check for cancellations

Women's Giving Circle meeting

Thursday, Nov. 30 from 6-8 p.m. Community Room, Union State Bank, Highway 92

Madison County Women's Giving Circle's (MCWGC) fourth-quarter meeting is coming up. The door will be open at 5:30 p.m. for those who wish to come early. This is the annual holiday potluck and celebration of another year of successfully making a difference in the lives of women and children in Madison County. No business meeting is held at this event, and those interested in learning about the organization are invited to attend.

The women who join MCWGC pool their money and, every quarter, select one of three nonprofits presenting their projects at the quarterly meeting. The donations of \$50 from more than 100 women are thousands of dollars, which has a bigger impact than individual donations. The contribution for the fourth quarter goes into a fund held at the Community Foundation of Greater Des Moines. Each year, the members can vote to provide grants using the spendable amount from the earnings of that fund.



Holiday Market on The Farm

Saturday, Nov. 11, from 10 a.m. to 4 p.m.

Speckled Hen Farms and The Barn at Lone Oaks

Speckled Hen Farms is now accepting vendor applications for its Holiday Market on The Farm. Do you sell unique or handcrafted items that are perfect for a one-of-a-kind open-air style market? Apply online at www.speckledhenfarmsiowa. com under the events tab. If you have any questions, call Kris at 515-205-4413

Holiday Hop

Saturday, Nov. 18, 8:30 a.m. to 1:30 p.m.

The Holiday Hop is a time when Winterset churches and other organizations come together to offer a city-wide craft and bake sale featuring hand-crafted items, vintage Christmas decorations, baked goods, lunches, treats and door prizes. The door prize drawing is open to all. Each of the nine locations contributes gift cards as door prizes. To win one, each attendee may pick up a punch card, at any site, and have it punched or stamped at each site. After the punch card is completed, leave the card at the last location visited. The cards are then collected at the end of the day, and a drawing is held at 2 p.m. at the Lutheran Church. Participants do not have to be present to win. Holiday Hop participants:

First Christian Church, 103 W. Green St.: walking tacos (10 a.m. to 1:30 p.m.); handmade dolls and ornaments; bake sale; vintage Christmas decorations. Benefits church missions in its community outreach.

First United Methodist Church, 309 E. Jefferson St.: vegetable beef soup, roll, dessert, drink (11 a.m. to 1 p.m.); hand-crafted wooden items; sewn items (market and cosmetic bags, skillet handle potholders, etc.); handmade fall and Christmas crafts; outside vendors. Benefits church and community missions and special building projects.

Foursquare Church, 224 E. Court St.: light breakfast; sloppy Joes, chips, drinks; vendors from Scentsi "31," Color Street, J & J Crafts, Rosebud Design, etc. Benefits church youth programs.

New Bridge Church, 1305 W. Jefferson St.: cookie walk; handmade crafts; gently used Christmas décor; display of nativity sets. Benefits scholarships for mission trips.

Presbyterian Church, 210 W. Green St.: cinnamon rolls, chicken salad on croissant, fruits, peanut butter pie, drinks (all day); baked goods; handmade crafts and ornaments; hand-crafted jewelry. Benefits mission projects, sponsorship of college missionary, church special projects.

St. Joseph Catholic Church, new, temporary location at Union State Bank Community Room, Highway 92: bake sale; variety of hand-crafted items. Benefits the Food Bank and parish compassionate needs.

St. Paul Lutheran Church, 120 N. Eighth Ave.: light breakfast (8:30 a.m. to 1:30 p.m.); crafts, baked goods (pies, breads, jams/jellies), gently used Christmas décor, and a cookie walk. Benefits C.R.I.S.P; Community Multi-Purpose Center (Matura), and the church capital campaign.

Winterset Art Center, 224 S. John Wayne Dr.: cider and cookies; knitted baby hats; reindeer decorations; original art work; pottery; hand-bound journals; watercolor cards; a variety of original art work and crafts; illustrated children's books and gift certificates. Benefits children's summer art class scholarships.

Winterset Public Library, 123 N. Second St.: baked goods and fresh coffee; makers market of nine local artisan vendors featuring a wide variety of products, including Christmas craft items, organic goat milk soaps and body products, crystals, hand-crafted kitchen witches, etc.

Covered Bridges Winery events

2207 170th Trail, Winterset

Sunday, Nov. 5, Sunday Wine Down, 2-4 p.m., music by Liv McNair. No cover charge.

Saturday, Nov. 11, 6:30-9:30 p.m.: Buckmiller and Schwager Trio, \$5 cover charge, food truck onsite.

Friday, Dec. 1, Holiday Door Swag Class with Cedar Shake Farm, purchase tickets online, coveredbridgeswinery.com.

Saturday, Dec. 2, 6:30-9:30 p.m.: Cardinal Sound, \$5 cover charge, food truck onsite.

Saturday, Dec. 9: Comedy Night. Tickets available online at coveredbridgeswinery.com.

Sunday, Dec. 10, Sunday Wine Down, 2-4 p.m., music by Day's Live Music. No cover charge.



EVENTS IN THE AREA

Be sure to check for cancellations

- NOV. 4: Live Jazz at The Continental in the Historic East Village. From 8-11 p.m. at 407 E. Fifth St., Des Moines; ongrand0.wixsite.com/ the-continental.
- NOV. 4: Nurse Blake is back on the road for his stand-up comedy tour. From 8-10:30 p.m. at Hoyt Sherman Place, 1501 Woodland Ave., Des Moines; hoytsherman.org.
- NOV. 4-5: Pumpkin Destruction. Normally pumpkins are put on a pedestal during the fall months, but not at Center Grove Orchard. From 9 a.m. to 7 p.m. at 32835 610th Ave., Cambridge; centergroveorchard.com.
- NOV. 11: Living History Farms race. Run for 5 miles and see 300 years of history. Beginning at 9 a.m. at 11121 Hickman Road, Urbandale; lhf.org.
- NOV. 12: Jazz at Caspe Terrace by Sparks. From 2-4:30 p.m. at 33158 Ute Ave., Waukee; jewishdesmoines.org/our-community/caspeterrace.
- NOV. 15: Roomful of Teeth. The Grammy-winning octet performs 7:30- 9:30 p.m. at the Sheslow Auditorium, 2507 University Ave., Des Moines; calendar.drake.edu/sheslow_auditorium.
- NOV. 18: Fall into Wine and Art. Fall-themed arts and crafts show. From 11 a.m. to 3 p.m. at Summerset Winery, 15101 Fairfax St., Indianola: summersetwine.com.
- NOV. 19: Fall Makers Market. Local vendors, crafters, artisans and more will be available for your shopping needs right before the holidays, from 11 a.m. to 4 p.m. Jester Park Nature Center, 12130 N.W. 128th St., Granger; www.jesterparknaturecenter.com/calendar-events/ fall-makers-market.
- NOV. 22: A Night Under the Lights. Waukee's second annual light parade, with activities, local food vendors and entertainment. From 6-9 p.m. at Centennial Park, Waukee; https://fb.me/e/3nnUYFKhy.
- NOV. 23: Des Moines Turkey Trot. Voted "Top Trot" in Iowa five years in a row by Runner's World Magazine, the 5K and 5-mile race takes over Des Moines on Thanksgiving. Starting at 9 a.m. on Court Ave.; desmoinesturkeytrot.com.
- NOV. 24: Winterset Festival of Lights. The holiday season will be in full swing with live music, food and drinks to keep you warm and, of course, lights. From 5-8 p.m. at 73 Jefferson St., Winterset; madisoncounty.com/special-events.
- NOV. 24-26: Festival of Trees and Lights. Expertly decorated trees, local music, dance groups and a visit from Santa himself, all in the name of supporting Blank Children's Hospital. 11 a.m. to 7 p.m. Friday and Saturday, 11 a.m. to 7 p.m. Sunday at Iowa Events Center, 833 Fifth Ave., Des Moines; unitypoint.org/giving/blank-childrens-hospitalfoundation/ways-to-give/events/festival-of-trees-and-lights.
- NOV. 25: Christmas in Olde Town. A holiday celebration in the heart of downtown Altoona. S.E. Second Street, Altoona; visitaltoona.
- NOV. 24 through DEC. 31: Santa's Rock N Lights. Holidaythemed light show occurring daily from 5-9 p.m. at Living History Farms, 11121 Hickman Road, Urbandale; lhf.org/event/santas-rock-n-
- NOV. 24 through DEC. 31: Holiday Hullabaloo. Now in its second year, experience a family-friendly holiday event with festivities and entertainment every weekend through the dates posted. Horizon Events Center, 10320 Hickman Road, Clive; horizoneventscenter.com.

- NOV. 30 through DEC. 3: ChristkindlMarket. Regional vendors selling old-world, hand-crafted products from wooden vendor stalls, lively performances of polka music, traditional dance and choirs in Yuletide Hall; children's activities; and Glühwein (warm, mulled wine) and European beer. All at Principal Park, 1 Line Drive, Des Moines; christkindlmarketdsm.com.
- DEC. 1: Light Up Polk City from 6-8 p.m. at the Polk City town square; gopolkcity.com/light-up-polk-city.
- DEC. 1-2: Comedian Jeffrey Arcuri. 560 S. Prairie View Drive, No. 100, West Des Moines; desmoines.funnybone.com.
- DEC. 2: Movies in the Park. Watch "Elf" at Colby Park. Event will be moved inside the community center depending on weather. Starting at 6 p.m. 6900 School St., Windsor Heights; windsorheights. org/523/Events.
- DEC. 2: Family Christmas at Living History Farms. 11121 Hickman Road, Urbandale; lhf.org.
- DEC. 8-9: Winter Solstice Market. 6-9 p.m. on Friday, 10 a.m. to 4 p.m. on Saturday. 116 S. First Ave., Winterset Courthouse Square; madisoncounty.com/special-events.
- DEC. 9: Santa 5K run. 521 E. Locust St., Des Moines; fleetfeet. com/s/desmoines.
- DEC. 10: Peppermint Trail. Winter festival located along Ingersoll Ave.; theavenuesdsm.com/peppermint-trail. ■



SWEETEN the holiday season with deliciously creamy desserts

(Family Features) Once the table is cleared and gifts are put away, it's often time for one of the favorite moments of holiday gatherings. The taste (and smell) of those divine desserts you may only make once a year is enough to keep guests hungry even after the main course.

Put a new staple on holiday menus for years to come with this Cran-Raspberry Quinoa Pudding Trifle that combines fresh raspberries, vibrant cranberry sauce, orange juice and orange zest for a unique dessert. Ready in 30 minutes, it can be an easy way to impress everyone at the table with a creamy pudding base inspired by favorite winter flavors.

As a tasty treat that's ideal for just about any occasion, this take on rice pudding is made using Success Boil-in-Bag Tri-Color Quinoa, which offers a heat-safe, BPA-free and FDA-approved bag and is easily prepared in just 10 minutes. Its light, nutty flavor and versatility creates a pudding that's perfect for a wide range of pairings, from satisfying chocoholics or pumpkin-spice fanatics to whipping up a sweet, simple dessert.

Find more sweet holiday recipe inspiration at SuccessRice.com. ■

Cran-raspberry quinoa pudding truffle

Prep time: 25 minutes Cook time: 5 minutes Servings: 6

QUINOA PUDDING:

- 2 bags Success Tri-Color Quinoa
- 4 cups almond milk
- 3 tablespoons honey
- 1 teaspoon vanilla extract
- 1/2 teaspoon ground cinnamon

CREAMY YOGURT LAYER:

- 2 cups plain Greek yogurt
- 3 tablespoons honey
- 1 teaspoon vanilla extract
- 1/2 cup heavy cream

CRAN-RASPBERRY LAYER:

- 1/2 cup cranberry sauce
- 1/4 cup orange juice
- 1 teaspoon orange zest
- 2 cups fresh raspberries
- 1/2 cup sliced almonds, toasted
- 2 cups gluten-free vanilla cookies, chopped
- 1/2 cup fresh raspberries

- To make quinoa pudding: Prepare quinoa according to package directions, substituting almond milk for water. Drain, reserving almond milk
- Remove guinoa from bags and stir into almond milk in saucepan over medium heat. Stir in honey, vanilla and cinnamon. Bring to simmer. Cook, stirring constantly, 5-8 minutes, or until thickened



- slightly. Refrigerate 45-60 minutes, or until well chilled. To make creamy yogurt layer: In large bowl, stir yogurt, honey and vanilla. In separate bowl, beat cream until stiff peaks form. Stir whipped cream into yogurt mixture until blended. Refrigerate until ready to use.
- To make cran-raspberry layer: In medium bowl, stir cranberry sauce, orange juice and orange zest. Gently fold in
- To assemble: In 10-cup trifle dish, layer 1/3 guinoa mixture, 2 tablespoons almonds, 1/3 cran-raspberry mixture, 1/3 vanilla cookies and 1/3 yogurt mixture. Repeat layers twice. Garnish with remaining raspberries and almonds.





OUT & ABOUT



A ribbon cutting was held at Memories on 1st Avenue, 111 S. First Ave., Winterset, on Friday, Sept. 22.



A ribbon cutting was held at The Talk Shop Lounge, 3357 St. Charles Road, St. Charles, on Friday, Oct. 6.



A ribbon cutting was held at Spotlight Dance Legacy, 116 E. Court Ave., Winterset, on Sept. 29. Photo courtesy of Vicki Minor, Madisonian



Tamara Bane, Aimee Thode, Kristine McDonald, Jennifer Stover, Brandy Macumber and Melissa Laughery at the Fall Crawl held on Sept. 24. Photo courtesy of Vicki Minor, Madisonian



Cheerleaders at the homecoming parade on Sept. 29.



Varsity Volleyball Team at the homecoming parade on Sept. 29.



Mariah and Luke Gray at the homecoming parade on Sept. 29.



Paula and Jami Worrall at the homecoming parade on Sept. 29.



Coach Kailey Schult at the homecoming parade on Sept. 29.

OUT & ABOUT



Breton Clark, Tanya Clark and Suni at the Fall Crawl held on Sept. 24.



Stephanie Gerleman, Cindy Knobloch and Janet Heath at the Fall Crawl held on Sept. 24.



Lucretia Banks and Gale Banks at the Fall Crawl held on Sept. 24.



Marcia Munger, Sara Little and Diane McDonald at the Fall Crawl held on Sept. 24.



Reese Milsap, Jennifer Stover and Annie Wiseman at the Covered Bridge Festival on Oct. 14.



Jennifer Kraai and Steve Hood at the Covered Bridge Festival on Oct. 14.



Michelle McNamara and Debbie Field at the chamber coffee Friday, Oct. 20, at the Winterset Public Library.



Annie and Darci Wiseman at the Covered Bridge Festival on Oct. 14.



Janelle and Jeremy Goemaat at the Covered Bridge Festival on Oct. 14.



Pam Deichmann and Tami Garrison at the chamber coffee Friday, Oct. 20, at the Winterset

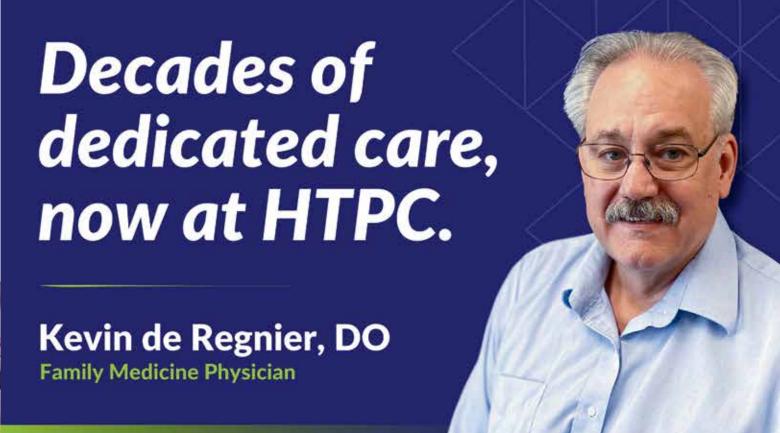


Jeff Nolan and Phil Macumber at the chamber coffee Friday, Oct. 20, at the Winterset Public Library.



Debbie Brown and Linda Kaysen at the chamber coffee Friday, Oct. 20, at the Winterset Public Library.

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