INDIANOLA

**NOVEMBER 2023** 

MAGAZINE



Residents share experiences working while most others sleep.

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Last year we received 1,620 hats & gloves and donated \$1,620 to Unravel Iowa.

Hat & Glove Drive going from Nov. 6 to Dec. 7.

The event started in 2009, when Ryan Ellis drove by the Indianola Middle School on his way to court and noticed multiple children outside without a hat. On his way back from court, he stopped by the school and was told there was a need for hats and gloves. He immediately went to the store, purchased 30 hats and 30 pairs of gloves and delivered them back to the school.

In 2010, we hosted our First Annual Hat & Glove Drive. It has continued to evolve every year, and we are now able to donate to all of the schools in Warren County.



A good friend of ours, Janine Jensen, used to cater our event. Janine passed away in 2020. We now hold our event in her honor. We have also donated to Unravel lowa each year following the drive, in her name. This year, we again pledge to donate \$1.00 for every item received to Unravel Iowa.

We are extremely blessed to be a part of this community. We couldn't do this event without the support you have shown us through the years. *We hope to see you on December 7*.

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## WELCOME

## **BEFORE** the sun shines

I don't get on the road in the wee hours of the day too often, except when I have an early flight at the airport or I am driving out of state. On those 4 a.m. or so travels, I often wonder about the other folks I see driving at that time. Why are they up so early? Where do they work? Where are they going? Are they leaving from home or heading home?



I agree there is something rewarding about getting an early start on the day. It gives me the feeling of having a head start on others. Crossing a

few tasks off my list before the sun comes up starts the day off right.

For some folks, though, this isn't a once-in-a-while thing. Their jobs or activities or habits have them rising early every day.

When I was in high school, I worked at a convenience store/gas station. On occasion, I would work the graveyard shift. Even in a small town, this was an exposure to another world. I would see the factory workers heading to their shifts or heading home, filling their tanks with gas and buying a few supplies. I would see the route delivery guys ensuring that milk and bread and soda and beer were in the stores. And I would get to know the late-shift police officers who would stop in. For the most part, it was quiet, which is exactly how most of the folks who choose to work those hours like it.

Getting up early wasn't so easy in my younger years, but it seems to more challenging to sleep in now, even when I can. I used to laugh at all the retired guys who were at the café at before 6 a.m. drinking coffee. It's all starting to make sense now. Even the coffee.

This month's cover story is dedicated to those who truly are early risers. We uncover the when and why and how as we interview these folks who prefer to — or must — get a head start on each day.

See you before the sun shines, and thanks for reading.

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FEATURE



Residents share experiences working while most others sleep.

## **By Becky Kolosik**

We've all heard the saying, "Early to bed, early to rise, makes one healthy, wealthy and wise." Whether or not that rings true, there's something to be said about getting up early. Perhaps it's to have more time for yourself, to exercise, to avoid the traffic during your commute, or to have time later in the day for things you like to do like being with family or enjoying kids' activities.

In this issue, meet Indianola residents who have different reasons for getting up while the majority of people are still sleeping. The benefits are many, and, as you read their stories, you might just be compelled to set your alarm a little earlier.

Members of the Indianola Wellness Campus appreciate Jana Barnard's friendly and welcoming smile — and the fresh-made coffee — as they check in for their 5 a.m. workouts.

## **FEATURE**

#### A jumpstart on the day

From students passing in the halls to those studying in the classroom or busy on the playground running off energy, there's no doubt that schools are buzzing with activity when in session.

However, when Ben Mallory goes to work at 4 a.m. as a facilities mechanic, there's nothing but peace and quiet for the first couple hours of his shift.

"Going in early, I almost always try to do all my work orders that are in the school buildings first," he says. "That way, I am in and out before staff and students arrive, and there's no disruption to their day."

Mallory starts his day when most people are still sleeping, and he can't imagine it any other way. Prior to coming to the Indianola Community School District four years ago, he worked on the road for 18 years, and he missed a lot of time with his family. Wanting to be closer to home, he started looking for a job locally. He enjoys working with his hands, so the opportunity in the facilities department seemed like a great fit.

When Indianola Living magazine met up with Mallory, he was just finishing up moving dirt behind the middle school, which explained his mode of transportation to the high school — a district skid loader. ICSD staff members know Mallory well and say it's not uncommon to find him all over the district, doing anything and everything from inside maintenance to outside grounds work.

Mallory says he's always been an early riser, and it started when he was traveling from state to state. Although he is a self-proclaimed "morning person," he jokes that coffee is still a big help in getting his day off to a good start.

"Getting to work early helps me get acclimated for the day, and I make a list of priorities that can be addressed behind the scenes," he says. "I feel like it also helps everyone else's day start on a good note by having a few less things to worry about. I like to see the surprise and appreciation when people realize a work order was done quickly and efficiently."

A work order can range from fixing a door or changing light bulbs, to repairing desks, tables, or basketball hoops to hanging white boards, cork strips or signs. Mallory is a "jack of all trades," so he will do whatever needs to be done — even if that means filling in for a head custodian to make sure the school is up and running when staff and students arrive for their



Ben Mallory says going to work for Indianola Community School District while others are still sleeping gives him a jumpstart on the day and allows him to be productive in the buildings before students and staff begin the school day.

day.

When he's finished with indoor tasks, Mallory focuses his work on the grounds or outbuildings for the rest of his day. He may take a quick break sometime during his shift, but he tries to accomplish as much as he can before closing out his day around 12:30 p.m.

So, what time does Mallory go to bed in order to be up by 3:30 a.m.? That, he says, can look a little different depending on the day because he has a high schooler who participates in sports and other activities.

"Typically, I try to get to bed by 8:30 or 9 p.m. when possible," he explains. "But, even if I get to bed later, I never really worry about oversleeping because getting up early is simply a normal routine for me."

Mallory also likes that his work schedule gives him more time for his "honey-do" list at home. Plus, he can help with appointments for his son and, every once and a while, he gets to have one or two of the grandkids all to himself. Mallory also hunts and fishes, so his early work schedule is a bonus when hunting season rolls around.

Would he ever want to go back to a regular 8-5 day? Not if he can help it.

"I requested the hours I have and am very happy with what I do and the people I work with," he says, smiling. "One of the best decisions I made was becoming a part of the ICSD team."

#### A 5 a.m. friendly "hello"

Jana Barnard is a morning person. Throughout her IT career at a major insurance/financial company, she says people who arrived at the office early did it for one of two reasons: They were morning people, or they wanted to finish their day earlier.

"Typically, the morning people were friendly and somewhat chatty," she says, laughing. "I can't say the same for those who were there to get off earlier."

Barnard started her career as a computer programmer and eventually moved into management. Every position she held required 24/7 availability in case of emergencies or issues, and, when the company expanded globally, the hours of Barnard's coworkers in India had minimal crossover with the U.S. teams.

"I often got up extra early to 'chat' with India so I could resolve issues and keep them progressing on tasks," she says. "Then I'd shower and head to the office for the rest of the day."

Since retiring in 2015, Barnard has dabbled in different shifts at the Indianola Wellness Campus (formerly the YMCA) and at the middle school as an associate.

She started at the Indianola YMCA when it opened — first as an evening water fitness instructor. She shifted to a land fitness instructor shortly before COVID hit, which ultimately shut down the facility. When the

## **FEATURE**

Y was ready to reopen, positions were limited, so she returned to shifts with the exercise equipment and the front welcome desk.

When a couple early morning opening shifts came available, Barnard saw it as a good fit since she was an early riser most of her career. She arrives early enough to be ready when members start rolling in at 5 a.m. That includes getting the coffee brewing, because many members grab a cup on their way upstairs to work out.

She says there's a fine balance in understanding what members need when they walk through the door that early.

"I've learned who the 'non-morning' members are and typically greet them with a soft 'Good morning,' " she says, smiling. "However, others sometimes want a little conversation before their workout, so I am happy to oblige. More than anything, I try really hard to always have a smile as they walk in the door."

She says this time of day allows her to get to know members better, and she equally welcomes the conversations after people are done with their workouts, too.

If she's opening the wellness desk upstairs, she prepares for members to arrive and ensures equipment is in its place. Sometimes she will correct an exercise form, but only if the member is open to assistance or if she feels they could possibly hurt themselves doing it incorrectly.

Barnard says she has never really worried about waking up on time or being late, but, as she's gotten a little older, she sets two alarms — just in case. Once at work, she enjoys the camaraderie that transpires in the early morning and knows that members appreciate being able to come at the beginning of their day. And, while those who need to get to work usually leave right after they finish, many retirees stick around to chat with other members or IWC staff.

"You never know where the conversations will lead," says Barnard. "So many people I've met are like family now, and I often check up on regulars that miss a few days just to be sure everything is OK."

On Friday mornings, Barnard finishes up her early shift and heads to the pool to teach a water exercise class. She says she feels good knowing that she plays a role in making it possible for members to live a healthy lifestyle.

"Even though it pushes my personal workouts until a little later, the early morning shift is great because I can get on with my day and accomplish other things," she explains. "The only time it can be hard is during the winter. It's tough to get moving when it's frigid outside."



Matt Banse says that 4:15 a.m. workouts set the tone for the day and keep him energized and focused. From left, Kelley VanderLinden, Matt Banse, Cort Singleton and Lisa Higens, are early-morning regulars.

#### Early birds get the workout

Matt Banse learned to be an early riser when he was in middle school.

"I was up early working out three times a week from sixth grade on," he says. "Oftentimes, when I got up to go to school for a workout, my mom had already been on an hour-long walk."

Banse's early workout routine is a way of life. At 4:15 a.m., when most people are still sleeping, he, along with his "workout buddies" Cort Singleton, Kelley VanderLinden and Lisa Higens, head to CrossFit Undone. Each has their own reasons for getting up well before the sun rises, but all agree that their early morning meet up helps jump start their day before heading into work.

VanderLinden is a pediatric nurse and mom of four and says she likes the morning routine because it frees up afternoons and evenings for her kids' sports and activities.

"I'm a morning person," she says, smiling. "I have been waking up on my own before 5 a.m. for as long as I can remember. For my job, I travel daily doing nursing visits with children in their homes, so I'm always on the go and very seldom get tired during the day."

Higens used to go to the 5:15 a.m. class so she could go to work as a nurse by 7:30 a.m.

"Up until this past February, I worked 12-hour days from 7:30 a.m. to 8 p.m., so if I didn't go in the morning, I couldn't work out at all," she says.

Her job changed, and Higens now works from home starting at 6 a.m., so she opted for the 4:15 a.m. time slot. Although she likes getting her workout done, she's definitely not a morning person.

"Much to the annoyance of my husband, I set my alarm early and hit snooze several times before I finally get out of bed," she says, laughing. "If I don't show up, the others won't be able to get in because I'm a coach and have a key."

The small group workout helps hold all of them accountable — especially on the harder days.

"You're not only there for yourself... you're there to help push and encourage the others," says Banse. "When I know that my buddies are counting on me, I'm more motivated."

Banse's morning routine includes getting up early enough to pack everything he needs for the day. As a project manager for Seedorff Masonry, he goes directly to the office in Grimes and starts his workday no later than 6:15 a.m. Most days he feels energized, but if an afternoon slump creeps in, a cup of coffee usually gives him the boost he needs to finish out the day.

Singleton says working out early not only starts his day on a positive note, but it gets the blood pumping and the body energized.

"I see my workouts as a time to work on myself and my health," he says. "Working out keeps me grounded and helps me stay focused throughout my workday. Plus, I am able to have time later in the day to spend with my family or enjoy other activities like coaching sports."

VanderLinden says that the early morning routine is hard at first, but it gets easier.

"It's all about preparation the night before," she explains. "I try to have everything ready to go so I don't have to be up earlier than necessary. Getting there is the hardest part, but once you're in the gym, it's great."

## GARDENING By Ba

By Barry Laws

# **FRESH** trees and greenery add a festive touch

Ring in the holidays! But, before we get to the holidays, there are some tasks in the garden that need to be finished. Water all your newly planted trees, shrubs and, especially, conifers (they transpire all winter long) until the ground freezes. Consider wrapping newly planted evergreens in windy spots to prevent wind burn, and, if your garden is prone to deer visits, be sure to protect trees and shrubs with wire or repellant. If the ground is not frozen,



consider putting in a few more spring bulbs (daffodils, tulips and other spring beauties).

With Thanksgiving only a few weeks away, now is the time to think about winter, snow and Christmas. For many of us, holiday decorating begins with the Christmas tree. Visiting a local tree grower to choose the perfect tree becomes a family tradition. Many have an option to choose and cut your tree, and several also have already cut fresh trees to choose from — and these are usually just as fresh since their reputation is on the line. The tree will last a month or so, but the memories will last a lifetime.

Fresh-made wreaths, bundles of greens, fresh garland or roping can be placed around your front door, adding a festive feel to your entrance. Try not to place your wreath between a storm door and the front door. The sun will bake it, and it will not last as long. Greens can be arranged in porch pots using sand or pea gravel. Add some red twig dogwood branches, some festive ornamental picks and a bow. Wrap your door, railings, or columns with roping, add lights and bows to make it more festive. Remember these festive elements should not be used indoors. They dry out and become fire hazards. Ask about these when you visit the tree farm. They often make these from the trees on their farm.

And don't forget the favorite holiday flowers: amaryllis, Christmas cactus, and poinsettia. Now is the time to plant your amaryllis bulbs. They usually begin blooming six weeks after planting. Festively planted amaryllis make great gifts for friends and family. Christmas cactus will add a festive feel to your home and become a family heirloom, often passed down from generation to generation. Don't overwater, and keep them out of drafts. Poinsettias will bring color to your home for the holidays and through winter. Often they are sold with a pot cover. When watering, be sure to empty any water that collects in the wrap after an hour. This will keep them from being over watered.

Have a great holiday season and be sure to buy local. Everything in this article is going to be available at a local Christmas tree farm or nursery.

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

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# \* HONORING OUR + LOCAL VETERANS THANK YOU FOR YOUR SERVICE!

## BLAINE E. MELVILLE

Branch: Navy Seabee Rank: EO2 Deployments: Enduring Freedom Noble Eagle How can the public best honor veterans? "Respect the military and veterans." — Blaine E. Melville

## BRAD CAMPBELL

**1965 GRADUATE OF INDIANOLA HIGH SCHOOL Military branch:** Army **Rank at discharge:** E5/Sergeant **Deployments:** DaNang, Vietnam *How can the public best honor veterans?* "Go to any business that serves free meals to veterans on Veterans Day. Look at the proud men and women

who have served our country. Ask them questions. Talk to them. You may learn a lot, make a great friend and put a smile on a face. Veterans just want to be loved by the people they served for." - Brad Campbell

## DENNIS DOP

INDIANOLA Branch: Marines and Army, 1970-1995 Rank: First Sergeant How can the public best honor veterans? "Just say, 'Thank you for your service.' " — Dennis Dop

## PAUL BREUKLANDER

**Branch:** U.S. Army **Rank:** Staff Sergeant **Deployed** to Vietnam, December 1968 to February 1970 *How can the public best honor veterans?* "Remembering those who served, not only on Veterans Day and Vietnam Veterans Day, but every day by supporting those organizations that provide support for our wounded veterans." — *Paul Breuklander* 







## VETERANS DAY IS **SATURDAY, NOVEMBER 11**



JACK VANDER LINDEN

(Pictured with his caregiver, Rebecca Duckstein) **INDIANOLA** 

Branch: U.S. Army Rank: 1st Sergeant **Deployments:** Korean War, "Tropic Lightning" Division

How can the public best honor veterans? "Give veterans better health care and thank them for their sacrifice." — Jack Vander Linden

## JASON DAVIS **INDIANOLA**

Branch: U.S. Marine Corps Rank: E-3 Lance Corporal Deployments: Operation Desert Storm/Shield How can the public best honor veterans?

"This to me is a trick question coming from a long line of veterans in my family. There is one day a year that is placed on a calendar for the Veterans of the United States. It is not a Federal holiday. It is recognized as a state holiday, and if it were not for many organizations and companies that put out the various 'celebrations,' then it is just another day. It is the one day that I, as a veteran, hear all the time, 'Thank you for your service.' In the back of my head, I am honored when someone thinks of the sacrifice that I volunteered to do to keep our country. families, and friends protected and safe. With this being said, to answer your question, the best way for the public to honor our veterans on that one special day or any day is to take the time to volunteer at their local Veterans Hospital. Take a day and go visit veterans at a care facility. Most of all, maybe take a minute and write the congress person and make a request to make that one day a special day for our veterans." - Jason Davis

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## **SOVEREIGN** immunity

When a governmental entity causes injuries or damages, is there a way to obtain compensation? The Iowa Tort Claims Act and the Iowa Municipal Tort Claims Act provide mechanisms for such claims.

The Iowa Supreme Court has observed that, prior to the passage of the Iowa Tort Claims Act, the maxim "the king can do no wrong" prevailed in Iowa. No tort action could be maintained



against the state or its agencies due to the doctrine of Sovereign Immunity. In other words, the state is immune from suit except where immunity is waived by statute.

The Iowa Tort Claims Act is found at Iowa Code Chapter 669. The Iowa Municipal Tort Claims Act is found at Iowa Code Chapter 670. Chapter 669 relates to situations involving the state of Iowa. Chapter 670 applies to municipalities, counties and their subdivisions.

Chapter 669, Iowa Tort Claims Act. The Iowa Supreme Court has observed that the legislature intended the act to be the only path for suing the state and state officials acting in their scope of employment.

The act mandates compliance with an administrative scheme before suit can be filed. The claimant must first file a claim with the director of the department of management. The claim must then be considered by the attorney general, who makes a final disposition before the claimant may sue in district court.

The central purpose of this prerequisite is to give the state an opportunity to investigate and resolve the claim.

There are a number of exceptions to the waiver of immunity. For example, any claim based upon performance of a "discretionary function" by a state actor is not covered by the act. A long list of exceptions is found at \$669.14.

There are many pitfalls under the Iowa Tort Claims Act. When one has been harmed by an action of the state, immediate action and an understanding of the detailed provisions of the act are necessary to protect one's rights.

Chapter 670, Iowa Municipal Tort Claims Act. This act applies to cities, counties, townships, school districts and most other units of local government. The act provides the exclusive remedy for torts against municipalities and their employees.

Although this act does not have the procedural requirements contained in the State Tort Claims Act, it also has a myriad of exemptions. A long list of these is found at §670.4.

Conclusion. Historically, in our legal jurisprudence, the king made the rules. Under the doctrine of Sovereign Immunity, the state is now the sovereign. We have a system of asserting claims against governments. But those claims are only those which the state allows and must be made according to the rules promulgated by the state.

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

#### FINANCE

**By Nathaniel Tagtow** 

## **WHAT** is a trust, and how does a trust work?

For most people, the goal of an estate plan is to pass assets along to their loved ones. One of the most common and versatile ways to accomplish this goal is through the creation of a trust.



A trust is a legal document that outlines how assets transferred into the trust will be managed and distributed. There are three main parties to a trust:

• Grantor: the person who creates the trust;

• Trustee: the person or institution who manages the assets of the trust;

• Beneficiaries: the persons or entities who receive the benefits of the trust.

While there are many different types of trusts, today we will focus on two main types:

**Testamentary trust:** A trust created by a will. A testamentary trust does not have any power or hold any assets until the death of the

grantor. Upon the death of the grantor, assets are transferred into a trust as directed by a will, and those assets are utilized for the benefit of the beneficiaries.

Many wills contain testamentary trusts for the benefit of minor children. For example, a will may have a provision which creates a trust only if the grantor passes away before a child reaches a certain age. If that occurs, a trust is created and assets are managed by the trustee who makes distributions of assets to the child as directed by the will. Once the child reaches the established age, the trust terminates, and the remainder of the assets are distributed to the child.

**Revocable living trust:** A trust created while the grantor is alive. With a revocable living trust, the grantor transfers assets into the trust during the grantor's lifetime. The trust contains provisions for how assets are to be distributed after death. The grantor can be the trustee of the trust during his or her lifetime and nominates a successor trustee to serve at the death or incapacity of the grantor. The trustee manages the assets that are held in the trust, which often includes the management of an investment portfolio. The grantor ultimately directs when and to whom distributions from the trust are made, and it is the trustee's job to follow those directives as indicated in the trust document. Revocable living trusts can be changed by the grantor at any time during the grantor's lifetime.

Trusts can be tailored to the individual needs and desires of the grantor. When properly drafted, trusts can be an effective and efficient way to transfer assets of an estate plan. ■

For more information, please contact Nathaniel Tagtow with City State Bank Trust & Investments at 515-981-1400. Not FDIC insured. Not deposits or other obligations of the bank and are not guaranteed by the bank. Are subject to investment risk, including possible loss of principal. City State Bank does not provide tax or legal advice. The information presented here is not specific to any individual's personal circumstances and the information may change at any time and without notice.



## **EVENTS IN THE AREA**

Check for cancellations

#### 'Into the Woods'

Nov. 17-18 at 7:30 p.m. and Nov. 19 at 2 p.m.

Blank Performing Arts Center, Simpson College, 513 N. D St., Indianola

This timeless musical intertwines the plots of several Brothers Grimm fairy tales while exploring the consequences of the characters' wishes, hopes and dreams. This is largely a student performance; however, Simpson music professor Matthew Lau is performing a role. and the accompanying orchestra is made up of area professional musicians. Tickets are available at www. eventbrite.com/e/into-the-woods-tickets-700420816517?aff=ebdsoporgprofile.

#### **Master Gardeners mini-grants**

#### Apply by Nov. 30

Warren County Master Gardeners (WCMG) announces the offering of mini-grants to provide financial, and possibly volunteer assistance, for gardening and landscape beautification projects throughout Warren County. Qualified applicants are not-for-profit organizations such as service or youth groups within Warren County. Projects may include, but are not limited to, community flower and vegetable gardens or classroom projects. Grants up to \$500 will be awarded. Go to the Warren County Master Gardener website www.extension. iastate.edu/warren/master-gardener-program to access the application and contact information. Completed applications must be submitted by Nov. 30 with notification to successful applicant(s) the week of Jan. 15.

#### **Contra/Barn Dance**

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.



## Been There, Done That concert

Tuesday, Nov. 14, 2 p.m. • Indianola Activity Center, 2204 W. Second Ave., Indianola Tom Petersen, Roger Young and David Pitt have played with weekend bands like Coyote and Country River for many years before forming this trio in 2021. Their program includes country, light pop hits from the 1940s through early 1960s,

years before forming this trio in 2021. Their program includes country, light pop hits from the 1940s through early 1960s, and gospel. The free concert is hosted by Indianola Parks & Recreation and sponsored by United Healthcare, with dessert provided by Indianola Hy-Vee. ■



## **EVENTS IN THE AREA**

Check for cancellations

## People's Bank Indoor Play Date

Wednesdays, 10:30 a.m. to noon Indianola Activity Center, 2204 W. Second Ave., Indianola

Children ages 1 year through preschool are invited to burn off some energy at the playground on Wednesday mornings. From a bounce house to riding toys, blocks, crafts and occasional special guests, this program is free for everyone to enjoy through the sponsorship of Peoples Bank. All children must be accompanied and supervised by an adult throughout the morning.

#### **Iowa's African American History**

Tuesday, Dec. 5, 2 p.m. Indianola Activity Center, 2204 W. Second Ave., Indianola

Many people don't know that Iowa was the first state in the U.S. to officially integrate its public schools in 1868, just three years after the Civil War ended. Join Sydney O'Hare, the museum educator at the African American Museum of Iowa, to uncover more stories of Black Iowans in the years since. The free program is hosted by Indianola Parks & Recreation and sponsored by Community 1st Credit Union as part of the Afternoon Adventures Series.

#### Terrariums

Thursday, Dec. 7, 6 p.m. Indianola Activity Center, 2204 W. Second Ave., Indianola

Spend an evening with a Warren County Conservation naturalist to create your own holiday-themed terrarium. Materials and instruction provided, \$10 fee. Fun for all ages; children 7 and younger must be accompanied by adult. Register by calling Warren County Conservation at 515-961-6169 by Dec. 4.

### 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 SHIIP/SMP volunteer counselors can help. Call and make an appointment for a drug plan comparison at 515-962-5375. For more information, visit https://shiip.iowa.gov. SHIIP/SMP volunteer counselors are available year-round.



## **PUTTING** an idea into action

Boeding is a force in fundraising for Kiya Koda.

Growing up on a farm in southeast Iowa, Karen Boeding's dad always had hunting dogs, but she didn't have any sort of connection with them. Having pets wasn't a part of her life, and that didn't change when she became an adult.

Then, about 15 years ago, a cat named "Kitty" came into her life.

"I started dating a guy, and, when I walked into his house, I was surprised he had cat," she says. "I was indifferent at first, but Kitty completely changed my perspective, and I fell in love with her."

A couple years later, a stray cat showed up in her yard on a Sunday. Boeding took him in, named him "Sunday," and he became her first pet.

When Boeding met her current boyfriend, Mike, she started dropping in at Kiya Koda to play with the cats and kittens when she was in town visiting him. In early 2019, she began brainstorming ideas for how she could help support the work the shelter was doing.

She proposed a fundraiser outside of Hy-Vee, and, while Kiya Koda didn't have high expectations, manager Julie said to give it a shot.

"I've done fundraisers before, and when I'm passionate about something, I get others excited about it, too," she explains. "Once I got permission from Nate Fehl, I held my first drive in April 2019."

Boeding raised almost \$3,500, plus even more in product donations. The people at Kiya Koda were excited about her success. Boeding is not afraid to approach people and ask if they want to donate. If they don't have cash, she always has a wish list of items the shelter needs, like litter, cat food, paper towels, dishwashing soap and laundry detergent, so people can buy those items in the store and drop them off on the way out.

"Mike helps me get set up, unloads products from carts, and is just there to support me so that I can do what I do best," she says, smiling. The couple works together on the fundraising drives and also share





Karen Boeding has closed out her 2023 Kiya Koda fundraising drives but says to look for her at the Indianola Hy-Vee again in April 2024.

six cats between their two homes. Sunday and Fluffy (a stray who found Boeding's house last winter) live with Boeding, while Monty (adopted from Kiya Koda), Sunny (from her parents' farm), another Fluffy (a pregnant momma kitty she found), and Pearl (one of Fluffy's kittens, who is actually a male) live with Mike.

Boeding typically hosts four drives annually and has pulled in anywhere from \$12,000 to \$14,000 every year since 2019. To date, she's raised nearly \$70,000 — all of which has gone directly to Kiya Koda.



Boeding says she is

grateful to Nate at Hy-Vee for his support over the years and for the generous community and how they always step up.

"Without Kiya Koda, we would have a lot of strays, missing and/ or injured animals running around uncared for," she says. "Everyone can support Kiya Koda — whether through volunteering, donations or adoptions." ■

### HISTORY

By Juanita Ott

## **ONE** of Warren County's young authors

If you visit the Historical Society's research library, you will find a section of books written by Warren County authors. One of the youngest authors in our collection is Jewell Anne Sandy. Jewell has written 11 books, seven of which are written for children ages 8-12 and the others for young adults and older.

According to the author's biography in her books, when she was younger, Jewell wanted to be everything. She would sew, have a garden, be a rock star, compete in the Olympics and come home to work the night shift at her local grocery store. At least, this is what she imagined doing. Despite beginning to write and illustrate her own stories at a very young age, it wasn't always clear to her that this was what she was meant to do. By the time she was 13 years old, she at least knew she would either be a ballerina, a singer or an author. One morning, she woke up and suddenly knew how she wanted to spend her life. She got right to work putting together her first book. After a year of hard work, her first book, "Mystic's Magic," was published when she was 15 years old. Though she likes to be practical, she does enjoy imagining a world full of magic and mystical beings, and, in the case of her novel, "The Story of Rachel and Damien," imagining the world of the future. Besides coming up with new plots and characters, she enjoys spending her time singing and dancing, along with enjoying the Midwestern weather of the United States.

And now, having a handful of books, she believes she has never been happier in her life.

Jewell's family has a long history in Warren County. Her grandfather, Don Sandy, is one of the volunteers at the Warren County Historical Museum and helps us whenever we need something fixed or moved. The town of Sandyville is named in honor of one of her greatgrandparents, Jeremiah Sandy, who came to Union Township in Warren County in the 1850s.

We would like to thank everyone who visited us for the Log Cabin Festival and



for the Civil War Re-enactors. It was a wonderful event, and we are thankful that Iowa's unpredictable weather waited until after 2 p.m. to show off its power. Come visit us, 9 a.m. to 4 p.m. on Thursdays or on Saturday morning. And remember, the Winter Farmer's Market will be in the meeting room the second Saturday of each month beginning in November. ■



HEALTH By Dr. Kelly Cook

## **VETERANS** and hearing loss

During military service, many veterans are exposed to hazardous noise from gunfire, artillery, explosives, vehicles and aircraft. Hazardous noise exposure can cause hearing loss and tinnitus. The Department of



Veterans Affairs (VA) offers health care and disability compensation to eligible veterans.

Due to hazardous noise exposure, veterans experience higher rates of hearing loss and tinnitus than the general public. Veterans are 30% more likely to experience severe hearing loss. Veterans who served from September 2001 to March 2010 are four times more likely than non-veterans to suffer from severe hearing loss.<sup>1</sup> Tinnitus is ringing or buzzing in the ears. Tinnitus affects up to 30% of veterans. This is twice the rate of non-veterans.<sup>2</sup>

Veterans may qualify for hearing health care benefits and disability compensation from the VA.

#### VA hearing health care

All veterans enrolled in the VA health care system are eligible for comprehensive diagnostic hearing evaluations.<sup>3</sup> Many veterans are also eligible to receive hearing aids from the VA. Qualifications for this benefit include:<sup>4</sup>

• Former prisoners of war or Purple Heart recipients

• Veterans with service-connected disabilities

• Non-compensable (0% disability rating) service-connected disability for hearing loss

• Permanently housebound or receive an increased pension based on the need for aid and assistance

• Veterans enrolled in the vocational rehabilitation program

#### VA disability compensation

Veterans may also qualify for disability compensation from the VA. VA disability compensation is a monthly payment from the VA to veterans with service-connected conditions. A service-connected condition is an injury or disease caused by, or a result of, active military service.

Tinnitus is the most common serviceconnected condition among veterans. Approximately 2.3 million veterans receive disability compensation from the VA for tinnitus. Hearing loss is the second most common serviceconnected condition. Approximately 1.3 million veterans receive compensation for hearing loss.<sup>5</sup>

To apply for VA health care, visit https:// www.va.gov/healthcare/apply/application/ introduction. To file for disability compensation with the VA, visit https://www.va.gov/disability/ file-disability-claim-form-21-526ez/introduction.

For veterans in Warren County, the staff at Warren County VA can help eligible veterans apply for VA disability compensation. For more information, call 515-962-5102.

This Veterans Day, we wish to thank and honor our military veterans who risked their lives and health during service to our country.

Information provided by Dr. Kelly Cook, Audiologist, Iowa Hearing Center, 1228 Sunset Drive, Suite B, Norwalk, 515-416-5990. References for this article are available at www.lowaHearingCenter.com.



Hearing loss and tinnitus are the most common disabilities among Veterans. Call (515) 416-5990 to schedule an appointment today!



CENTER

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www.IowaHearingCenter.com



Kelly Cook, Au.D., CCC-A Doctor of Audiology



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### HEALTH By Dr. Renee Dalrymple, LAc

## **JOINT** pain is a common menopausal symptom

For those people seeking to think differently about this transformational period in life, there are other options available to help manage the hormonal changes affecting their bodies as they transition from pre- to post-menopause.



In addition to consulting with an acupuncturist, chiropractor or massage therapist, here are some suggestions you can incorporate to support yourself during the process of hormonal changes:

• Hydration. Make sure you are drinking plenty of fluids. Staying hydrated helps with

your metabolism and digestive symptoms you may be experiencing. And, with hot flashes and night sweats, it is easy to become dehydrated, especially during the night. In Chinese medicine, we refer to night sweats and insomnia as "night thieves."

• Stress. Stress can cause tension and increased tonicity in the muscles, making the joints more stiff and painful.

• Weight gain. Extra weight puts more stress on the weight-bearing joints such as the hips, knees and feet.

• Diet. Eating nutrient-dense foods such as fruits and vegetables with lean meats and some grains is helpful to decrease the natural craving for carbs and sweets that add to joint inflammation.

• Posture changes. With the decrease in estrogen circulating in the body, there are increased changes in bone strength and structure. You can slow the decline by incorporating weight-bearing exercises, yoga, tai chi and strength training, and managing

any muscle and joint discomfort. The muscles, tendons and ligaments are responsible for supporting the bony structure of the body, so keeping them healthy and flexible also helps with posture. This is also a good time for nutritional supplementation if necessary to replenish minerals such as calcium, magnesium, trace minerals and vitamins D and K.

• Increased pain sensitivity. Poor sleep can decrease the tolerance for pain in the brain. Dehydration and loss of minerals can also contribute to increased pain sensitivity. There is a great deal of research supporting the role of vitamin D, trace minerals, and magnesium in pain management.

Discuss your symptoms and concerns with your health management team who are there to support you during your journey.

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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## SS Therapy and Consulting





## HEALTH By Paul Guerdet

## 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.sstherapyandconsulting.com, guerdet@sstherapyandconsulting.com.

## HEALTH By Ashley Powell CBD and a sense of wellbeing

A common question among many new cannabis users is, naturally, what does it feel like? Cannabinoids like THC produce an intoxicating "high" experience, but CBD does not. However, that doesn't mean it won't alter one's state of being in a noticeable way. CBD performs as an adaptogenic, meaning it helps the body adapt to various environmental stresses and biological changes. A person can expect to feel a sense of calm



and relaxation, along with an improved mood. Many users can take CBD at various times throughout the day because of its adaptability. The proper dose of CBD during the day can give a person a sense of mental stimulation and energy but also can help one relax and sleep better when taken before bed. Again, this is due to its ability to adapt to what the body needs. It is common to notice changes within the first hour of using, but the most improved results tend to take several days or weeks of consistent use. Results will depend on the severity of what's being treated, personal biology and tolerance, and the product quality. It is recommended to start with a low dose and increase slowly as needed, and remember to keep a log of your results. CBD won't get you high, but it can certainly get you happy; give it a try to achieve that sense of wellbeing so many others have passionately reported. Stop in at a store where you can try free samples and talk to a certified CBD consultant.

Information provided by Ashley Powell, CBD American Shaman, 800 S. 50th St., No. 106, West Des Moines, 515-380-5251, and 3418 Eighth St. S.W., No. 3, Altoona, 515-967-4036. References: www.healthline.com/health/does-cbd-get-you-high.

### WELLNESS By Je

By Jen Penisten

# **COMBATTING** the effects of drier air

As the temperature drops, there is less humidity in the air, and the indoor heating takes the moisture right out of your skin, scalp and mucous membranes (mainly, your mouth and nose). This can cause your skin, nasal passages, throat and scalp to be dry, flaky and itchy. What can you do to combat this? First and foremost, hydration. Drink your water or get a vitamin IV boost, especially if you're sick. Avoid hot, steamy showers and abrasive soaps.



Humidify your home, office and places you spend most of your time. If you have a humidifier for your room overnight, you may want one in your main living area as well. Moisturize your skin with a medical-grade moisturizer. See your aesthetician or skin practitioner to help you choose what is best for your skin type, because this may change over the seasons. Protect yourself from extreme cold and wind and remember your SPF. Even small amounts of sun exposure add up over time and increase your risk of skin cancer. Aestheticians and skin specialists can evaluate your skin, recommend treatments based off your seasonal skin type, and even have treatments available for the scalp to help exfoliate and hydrate to prevent embarrassing flaking. Visit your local medspa for a consultation. If dryness, redness and itching persist, make sure to follow up with your primary care provider. Happy hoodie season.

Information provided by Jen Penisten, MSN, RN, NP-C, CEO/owner, Vivid Life Spa, 1016 Main St., Norwalk, 515-850-7848, www.vividlifespa.com.

## **INSURANCE** By Mike Richey WHY get a life insurance policy for a child?

Some may find it strange to consider getting life insurance for a child. But there are some good reasons why it is a smart purchase:

• Low premiums. The younger a person is, the lower the premiums are.

• Guaranteed insurability. Getting a life insurance policy while they are young means that your child will be covered, even if they are diagnosed with a condition that makes them

uninsurable in the future. Consider Type 1 Diabetes, for example. According to the Mayo Clinic, this condition is typically diagnosed between the ages of 4 and 14. Once someone has been diagnosed with it, it becomes difficult if not impossible to get life insurance. If the policy is in place prior to diagnosis, then those problems are avoided. Plus, many child life insurance policies include a guaranteed purchase option (GPO), allowing your child the opportunity to purchase additional life insurance as an adult without providing proof of good health.

• **Cash value.** A permanent life insurance policy accumulates cash value. The earlier the policy begins, the longer it has to build value.

Now is the perfect time to begin the process of applying for a child life insurance policy to give as a gift for Christmas or other holidays. Talk to your insurance agent. ■

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



## NOW'S THE TIME TO PLAN Ahead with life insurance

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Let's talk about finding life insurance that fits you.



## Mike Richey, Agent

Mike Richey Agency Inc. 204 E Detroit Ave Indianola, IA 50125 (515) 961-8889 mrichey@amfam.com



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#### By Tom Vanderbilt

FAITH

## THE KEY to success

Dr. Andrew Huberman is a favorite podcaster of mine. He has a quote that he applies to any process to produce change: "The key to success is consistency, not intensity."

One can see how that applies to physical fitness and mental productivity quite clearly. How might we apply this to our spiritual life?



Have you ever experienced "the feeling" in a worship service? You know, you go to church

and all the songs are your favorites, the pastor is preaching exactly what you need to hear, and you talk with people who lift you up. It's intense. As you walk out the doors, you wonder, "Why can't every Sunday be like this?" And, because not every Sunday is like this, worship becomes sporadic, and you don't feel like you're getting anywhere.

The key to success is consistency, not intensity. Real spiritual growth happens when you push through the resistance to stay home on Sunday and go anyway. Even when the songs are odd and unfamiliar, when the pastor seems to ramble aimlessly, and when the room is filled with strangers. Even though it's not as intense, little visits like this will build up over time, and you'll grow.

Try it for a month. See what happens.

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



CALVARY

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#### GARAGE

**By Becky Kolosik** 

## TIMELESS elegance

The Avitts take a drive back in time.



The Avitts appreciate the history behind their 1947 Mercury Coupe and plan to keep it in the family for many years to come. Photo courtesy of Michelle Groom/ Your Story Images; yourstoryimagesia.com

Greg Avitt's love for cars and all things automotive began as a young boy tinkering in his grandpa's shop in Knoxville. Then, while working at a small auto repair shop at age 15, he started dreaming about how cool it would be to someday have his own business. That dream came to fruition 10 years ago.

The time he spent with his grandpa fostered an appreciation of classic automobiles, including a 1949 GMC pickup and 1950 Oldsmobile coupe.

"I always thought the 1950 Olds was the coolest car ever, and then my grandpa sold it," says Avitt, laughing. "But the love for that '49 GMC is still there to this day and has been passed down in the family."

Purchased by his great uncle, "Deaner," the GMC has been in the family since 1959. It was repainted in the mid-1970s, but everything else is original, including the "three on the tree" transmission, which makes it unique and fun to drive. Avitt is proud to be the third generation to own the car, and the family enjoys showing it off in local parades.

The Avitts own another "three on the tree" — a 1947 Mercury coupe. Ironically, it was one of the first cars he worked on when his shop opened, and it was owned by DeVerne Dixon.

"I've loved that car since the day DeVerne brought it to my garage," says Avitt. "I asked him many years ago to give me first dibs if he ever decided to sell. I was honored when he called, and now it's ours, and we will cherish it for many years to come."

The Avitts also own a 1991 Iroc-Z Camaro convertible that his wife, Laura, likes to drive.

"It's a fun car to cruise in with the top down," he says. "Our daughter, Grace, thinks it should be hers someday."

While Grace was getting her senior photos taken, photographer Michelle Groom proposed the idea of a 1940s-themed photo shoot with the 1947 Mercury. Grace agreed and wore a 1940s-style dress, hair and makeup.

As for the Mercury, it will be getting dual exhaust with cherry bombs soon so people can really hear it coming in a parade.

There's always room for more cars.

"My dream is to own a 1970 Chevelle," Avitt says. "That will take some time, but, hopefully, someday we can make it happen." ■

RECIPE

## 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

DIRECTIONS

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 quinoa 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 raspberries.
- To assemble: In 10-cup trifle dish, layer 1/3 quinoa 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.

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## CHAMBER By Amanda Zwanziger

## 'SMALL Business Season'

The holiday season is a time of giving and community, and it's the perfect occasion to support Indianola's small businesses and bring a unique, personal touch to your holiday shopping. Here's why it's vital and what you should consider purchasing locally during this holiday season.



#### The why

Boosting Indianola's economy: When you shop

at small businesses, in lieu of heading to the metro or dropping in your Amazon cart, your money stays within Indianola, supporting local owners, providing jobs to our residents, and stimulating economic growth.

Unique and personalized gifts: The merchants in our community know what they are doing and can help you find that perfect, one-of-akind, personalized gift for that special someone. Heck, they will probably know who you are buying for and exactly what they need.

Building community: Supporting small businesses reinforces our community. Not only do we benefit from the infrastructure of a strong local economy, but we benefit from the connections and sense of community that buying local brings. It feels good to buy for someone you know, from someone you know. And it feels good for them, too.

Hallmark movie feels: Have you been downtown lately? Our downtown community is filled with charming boutiques, quaint cafes and perfect spots for your favorite sips and bites. There's no better way to get into the holiday spirit than to enjoy the small-town charm and joy that the Indianola downtown brings.

#### The what

USA

Supporting small businesses this season has broad meaning. Here are a few ideas:

One-of-a-kind finds: Explore our local merchants for unique, one-ofa-kind gifts, including clothing, jewelry, décor, gourmet treats and art.

Delicious delights: Show off the flavors of Indianola by bringing locally sourced meals, ingredients, wines, beer and specialty foods to your holiday dinner table.

Festive decor: Hit up our local hardware stores for your big holiday décor needs and add a touch of local flair to your holiday decorations with ornaments, wreaths and centerpieces from local merchants and artists.

Holiday fashions: Whether you want to stand out at those holiday events or be Christmas casual, Indianola's stores and boutiques have the perfect outfit for you...and your family.

Party plans: When hosting a holiday gathering, source your party essentials locally, from catering services and event venues to decorations and party favors.

Let them spend: Consider getting Warren County Gift Certificates so your friends and family can get exactly what they want, from who they know.

This holiday season provides a unique opportunity to support our small Indianola businesses, foster a strong economy, find that perfect thing, and build a stronger community. This year, make Small Business Season a part of your holiday tradition and give back to the businesses of Indianola.

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.

## YOUR shifting risk tolerance

When you created your investment strategy, your asset allocation should have reflected your goals, time horizon and tolerance for risk. But, over time, any of those three factors may have changed, and your portfolio may now need adjustments to reflect your new investing priorities.



It's important to remember that asset allocation is an approach to help manage

investment risk. Asset allocation does not guarantee against investment loss.

#### Determining an appropriate mix.

The most appropriate asset allocation will depend on an individual's situation. Here are the three broad factors to consider.

#### Time

Investors with longer timeframes may be comfortable with investments that offer higher potential returns but also carry a higher risk. A longer timeframe may allow individuals to ride out the market's ups and downs. An investor with a shorter timeframe may need to consider market volatility when evaluating various investment choices.

#### Goals

They come in all shapes and sizes, and some are long-term while others have a shorter time horizon. Knowing your investing goals can help you keep on target.

#### **Risk tolerance**

An investor with higher risk tolerance may be more willing to accept greater market volatility in the pursuit of potential returns. An investor with a lower risk tolerance may be willing to forgo some potential return in favor of investments that attempt to limit price swings.

#### Have your investing priorities changed?

If so, this is all the more reason to review and possibly adjust the investment mix in your portfolio. Asset allocation is a critical building block of investment portfolio creation. Having a strong knowledge of the concept may help you when considering which investments are appropriate for your long-term strategy.

Information provided by Andrei J. Murphy. Securities offered through Brokers International Financial Services, LLC, Member SIPC. Brokers International Financial Services, LLC. is not an affiliated company. 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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## OUT & ABOUT

## GRAND **Re-opening**

Trubank held a grand re-opening at their new building on Oct. 27.



Trubank's official ribbon cutting.



Jay Byers and Todd Kielkopf



Denny Morrow and Nick Krizmanic



Eileen Thompson and Amy Duncan



Peggy Kirkpatrick and Jackie Garrett



**Becky Needles and Debbie Welling** 



Sarah Wirth, Megan Johnson and Kathy Bonnett



Lyle and Becky Kolosik



Edwin Henry, Amanda Nelson and Keith Henry



Amy Feser and Pritesh Patel

## out & about **WINERY** Visit

Visitors enjoy a Sunday afternoon at Summerset Winery on Oct. 22.



Michelle Benschoter and Jen Albers



Debbie Rush and Don Smith



Ottie Maxey and Jill Holland



Judy Birge and Sheila Sandy



Lucas Battani and Sciler Noble



Molly Monroe, Alisa Holmbeck and Emily Battani



Michele Kulish, Jacki Askelson, Gina Wiltse and Joyce Ellens



Keeley and Dan Kinney



Ryan Albers and Paul Benschoter



Tony Winship and Chrisy Remus

## **MEET** Kati Nailor

Finding the good in each and every student

Kati Nailor will be the first to tell you that living and teaching in Indianola has been a dream come true. She and her husband, Will, have called this community home for 20 years, and it's offered them everything and more the couple and their three kids could want.

"Will and I grew up around Jefferson, Iowa, and it's hard to beat," she says. "We always thought we would return there someday, but this feels like home now, too. From our church to Indianola Preschool, Simpson, ICYF, balloons, youth sports, and the school district — we



Fourth-grade teacher Kati Nailor says she has the best job in the world not only because her students are so pure, honest, funny and loving, but also because there's never a dull moment.

have soaked up everything Indianola has had to offer us."

Nailor says she knew she wanted to be a wife and mom from a young age. When she started as a lifeguard and swim lesson instructor at age 14, she found that she enjoyed working with kids. She also liked school and had many teachers who made an impact on her, so teaching seemed like a natural fit.

After graduating high school, Nailor headed to the University of Iowa and earned a degree in elementary education. This year marks her 23rd year in the classroom, having taught in Newton, then Norwalk and finally Indianola where she's been teaching fourth grade at Whittier Elementary since 2007.

Nailor says she is grateful for the children, parents and families she's had the chance to meet and bond with over the years.

"I know I'm supposed to be the role model and the one they look up to, but I've learned just as much from my students and families as they have from me," she says.

She especially enjoys seeing former students on the court or field, in band, stocking shelves at the store, or at local restaurants.

"As a teacher, you feel sort of famous when out and about, but it's not something I take lightly," she says, smiling. "It has been an absolute honor to be a teacher to every single student I've had, and finding the good in each and every one of them is the greatest privilege."

Whittier has felt like home since the beginning, too, and Nailor appreciates that her own kids went to school there with her. She's had many mentors along the way but says working under retired principal Ed Johnson for nearly 20 years and teaching alongside Mary Bogs are just two reasons she's the teacher she is today.

When she's not in the classroom, Nailor is active and involved in her husband's and kids' activities and events, including basketball, golf, show choir, dance, concerts and more. She also enjoys spending time with family and friends.

"If I have some 'me' time, I love to go shopping," she says. "We also love taking our dog, Rex, for walks in the evenings."  $\blacksquare$ 

## FAITH By Lucas King

## A GREATER Fear

Have you faced storms of life you weren't sure would ever end? I am not talking about running out of pumpkin spice creamer or waking up late for work. I mean the breaking point in addiction, the final fight of your marriage, ongoing mental or physical abuse, the impacts of a world pandemic, or constant news of wars. Perhaps this next part will surprise you. The best way to combat all of it is with a greater fear.



Yes, a Greater Fear. When our fears are grounded in us — our expectations, our abilities, our view — they are overwhelming. I have firsthand experience. I faced ongoing substance addiction and, in my own abilities and own pursuits, I was still failing and falling deeper into what seemed like a bottomless pit of fear. It all changed when my wife, my friend, and my pastor reminded me of a Greater Fear, Jesus Christ.

In the Bible, we see Jesus Christ and His power, authority and deity. Specifically, the account recorded in both Mark chapter 4 and Matthew chapter 8 where Jesus speaks to a storm, and it ceases. Jesus and His disciples are crossing the sea of Galilee in the evening when a violent windstorm arises. The disciples feared death as the boat was being tossed by the wind and quickly filling with water from crashing waves. They woke Jesus who was sleeping and said, "Teacher! Don't you care that we're going to die?" (Mark 4:38 CSB). Fear, doubt and anxiety hit each of them like a violent storm.

They got Jesus's attention. The Gospel of Mark says, "Jesus got up, rebuked the wind, and said to the sea, "Silence! Be still!" The wind ceased, and there was a great calm. Then He said to them, "Why are you afraid? Do you still have no faith?" And they were terrified and asked one another, "Who then is this? Even the wind and the sea obey him!" (Mark 4:39-41 CSB). We should have a greater fear of Him who commands the wind and the sea and it obeys, He who overcomes sin, and He who has power and authority over every evil force, addiction, fear and doubt of this world.

And this I know, He is greater than anything you are facing and He will hear you if you cry out to Him. Maybe it sounds like this, "Jesus, do you care that I am stuck in this? I am afraid, and I need the help that only You can offer. Help me Jesus." Trusting in Jesus Christ may not change your circumstances, but it will give you renewed hope and a peace beyond our understanding. Only He can silence the storms.

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

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