

WINTERSET

FEBRUARY 2024

Living

MAGAZINE

Golden EMPLOYEES

Retirement-age workers
share why they continue
to report for duty

INSIDE: HOW-TO GUIDE

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EDUCATION

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WELCOME

WHAT'S next?

Five years ago, retirement wasn't even a thought in my wandering mind. Today, at age 55, it's becoming more of a reality. Not next week, next month, next year or likely even the next decade, but it's coming around the corner, sooner than I may realize.

I enjoy my job, and I like to work. Those are good things. At this point, it is difficult for me to imagine what I would do to fill my day if I wasn't working. I don't particularly enjoy traveling. I am not old enough to golf, and I would likely drive my wife crazy if I was around the house too much. I have a feeling many of you who are reading this can relate, in one way or another.

With the labor force in short supply, many opportunities abound for retired people who still want to work. Part time. Full time. Employee. Contractor. As a retired person in today's world, you can take your pick of jobs. In years past, this age group was highly desired among many employers, as those in it were quite often dependable and experienced. The COVID-19 scare changed this, as many retired folks who had come back to work opted to not do so any longer. This created a massive employment gap for many businesses that continues to exist today. Little by little, some seniors who are willing and able are coming back to the workforce. That's good news for everyone.

We have been fortunate in our business to have many folks who are past the traditional retirement age continue to contribute to our company. Some have written stories. Others have sold advertising. And many deliver publications for us. We are grateful and appreciative of the work those in the past have done and those currently continue to do. If I am blessed with good health and a sound mind in my later years, I hope to be able to do the same. And in a few decades, I might even take up golf. Maybe.

Thanks for reading. ■

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Golden EMPLOYEES

**Retirement-age workers
share why they continue
to report for duty**

By Chantel Boyd

The vision of what life is like “after retirement” is as unique as each individual. For some, that vision focuses on leisure: traveling to warm beaches, afternoons spent reading, extra rounds of golf, more time for hobbies, friends and families. For others, however, employment continues to be an important aspect of their lives. From those who continue full-time careers to those who put in a few hours to keep busy, work can be a key part of life after retirement age.

Barbara Kingery Shultz will turn 77 in February and is still employed by National Alliance on Mental Illness (NAMI).

Retirement is not for her

Barbara Kingery Shultz saw retirement age come and go — but she kept on working. In fact, she will turn 77 in February and is still employed by National Alliance on Mental Illness (NAMI).

Work has simply been part of her life since she was a pre-teen.

“I have had so many jobs since I babysat at 10,” she says.

Barbara was since been a newspaper deliverer, waitress/carhop, Avon sales representative, clerk, nursing assistant at the VA hospital, EMT, nanny, instructor, radio station account executive, central dispatch for a hospital, office manager, para legal, co-owner of a lawn and snow removal business, NAMI SCIA program coordinator and a COVID/ Project Recovery Iowa counselor.

Barbara says she keeps working because she is a lifelong learner.

“I love learning, and holding all these jobs has given me a wealth of knowledge. But I’m still willing to learn more,” she says.

Though she has had many roles, her favorite roles in her life have been family-oriented.

“My best job has been being a pastor’s wife of 39 to my husband, Marv, who passed away in November of 2023.

Barbara and Marv were also members of the Bikers for Christ motorcycle ministry.

“We have been to Sturgis and Daytona Bike Week a few times,” she says.

They celebrated their 39th anniversary last Nov. 17.

“Just five days after, Marv passed away,” she says.

She has also enjoyed being “Grandma, Great-gram and Great-great-gram.”

Barbara says she and Marv enjoyed each other’s company while working together.

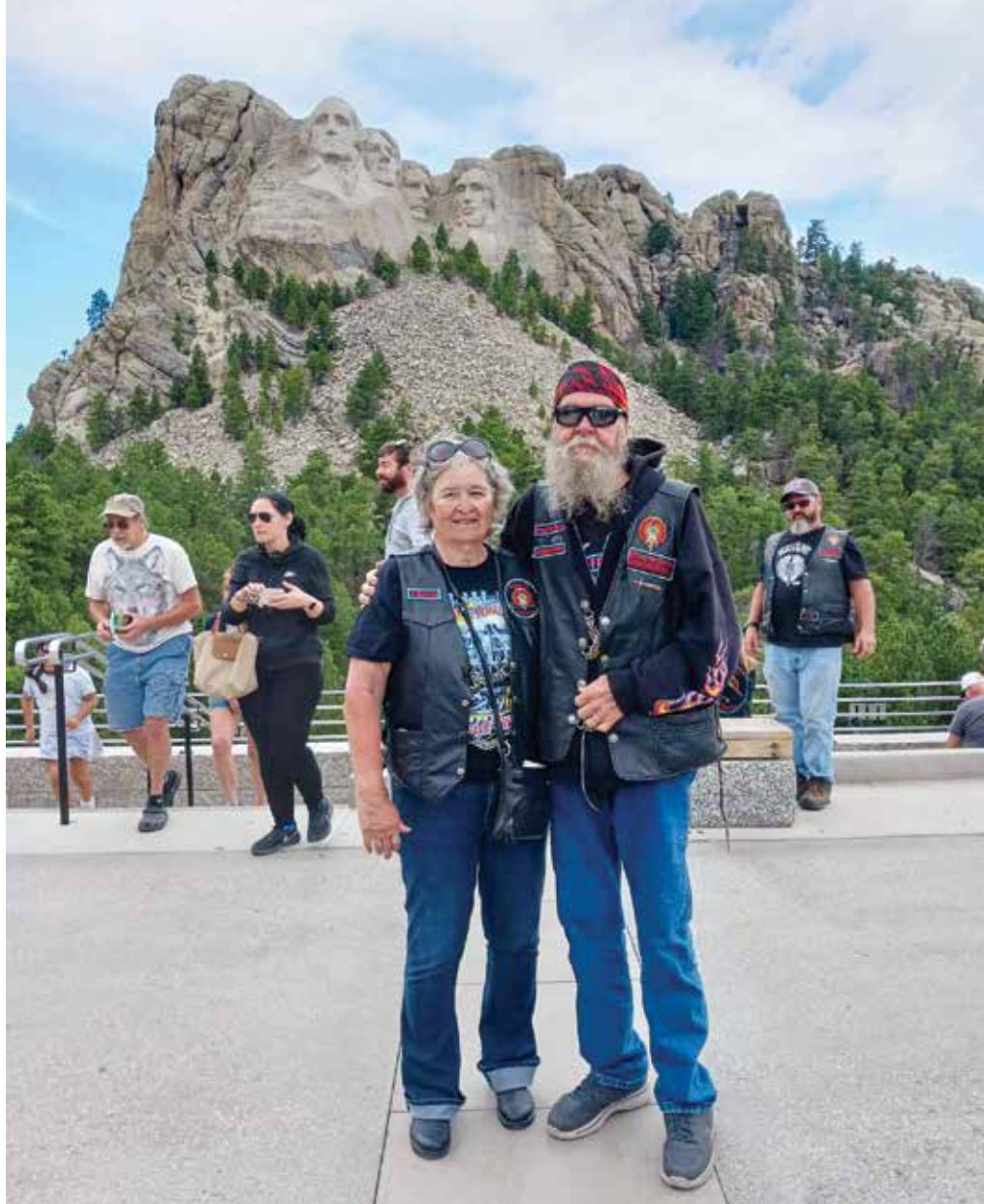
“We often worked jobs together, with him sometimes being my supervisor. It worked out great for us. And the money always came in handy,” she says.

But just because she worked doesn’t mean Barbara didn’t have time for the most important thing: spending time with family.

“I have always made time for kids’ activities by working nights or split shifts as needed,” she says.

Even though Barbara works for NAMI, she still cares for her 1-year-old granddaughter a few days a week.

“She is my true blessing right now. I can



Barbara Kingery Shultz and her late husband, Marv, were members of the Bikers for Christ motorcycle ministry. The couple took a motorcycle trip to Mount Rushmore.

schedule some hours, so getting up early or working after hours is a blessing, but I still have some time for myself,” she says.

In Barbara’s opinion, too much free time can sometimes be problematic.

“Too many elderly suffer with mental health problems by not having things to do,” she says. “I have always kept up with my kids’ — now grandkids’ — activities, sports, band, school plays, scouts.”

Barbara also volunteers to go on school and youth mission trips whenever possible. Previously, she served her community with Marv before his passing.

“We have been Sunday school teachers, led Bible study groups, helped with numerous fundraisers, and served as church kitchen helpers. If I can help, I’m willing to,” she says.

Continuing to build relationships

Even though Dan Anderson will soon be 87, he still reports for work part time at Village Bootery.

“His main role is sales, but he keeps the store clean. A little bit of everything,” says Terri Griffith Kuhns, owner of the store.

This is a new career for Dan after retiring, and Terri says she is happy to have him on staff.

“Dan is the nicest man,” she says. “He loves everyone and always has a smile on his face. Our customers love him, too.”

Dan worked in a different field entirely before retirement; he was a hog buyer for 43 years. He did retire, but only for one year. In 2006, he decided to work at the store because

Dan works 18 to 20 hours a week.
And he's not alone. The Pew Research Center found in late 2023 that nearly 20% of retirees 65 years and older are employed, more than double from 30 years ago.

he missed being around people.

"Dan loves kids and was a Little League baseball coach for 13 years while working his first job," says Dan's wife, Vicky, of his returning to the workforce after a brief retirement.

Dan says he puts in the same effort in selling shoes as he did buying hogs.

"You get out of it what you put into it," he says.

Working part-time means Dan has time to spend with family, do odd jobs around the house, and take care of the yard.

"I put in a large garden every year," he says.

Dan works 18 to 20 hours a week. And he's not alone. The Pew Research Center found in late 2023 that nearly 20% of retirees 65 years and older are employed, more than double from 30 years ago.

For Dan, working provides an opportunity to get out of the house and be around people. While working as a hog buyer, he says he got to know the farmers and their families. His current job provides him with a similar opportunity.

"I get to know the families while working for Village Bootery," he says. "I am doing the same thing. I get to watch families and kids grow up."



Dan Anderson will soon be 87, but he still reports for work part time at Village Bootery, where he handed out candy to kids during the business trick or treat event.

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New job assignment supports continued working

Peggy Carpenter is a sprightly 69 years old and still working, choosing not to retire at the typical age.

"I never left the workforce," she says.

During the COVID-19 pandemic, the medical company Peggy works for did some reorganizing.

"My job changed from supervising five professionals to a business analyst," she says.

This changed Peggy's workflow and responsibilities, which allowed her to work from home permanently.

"Working from home has allowed me to continue working," she says.

Peggy has used this new routine to allow her to be with her family as frequently as possible and be more adventurous than she could while working full-time in the office.

Peggy has been married to her husband, Gary Carpenter, for 38 years, and raising their children kept them busy over the years. Gary is now retired and has no immediate plans to return to the workforce.

"He has no interest in travel and is more of a homebody. I decided to continue working rather than vegetate on the couch watching TV," says Peggy.

Peggy has more free time now as a senior citizen continuing to work

in the workforce than when she was younger, working in the office before the pandemic.

"I have more free time because I get off work early on Fridays. We have 17 grandkids and great-grandkids ranging from age 34 to 3. We attend as many of their school functions as possible," she says.

Using this chapter of her life to explore and create new memories with her husband, children, grandchildren and great-grandchildren is a priority to Peggy, and being able to do so while continuing to work is a plus, she says.

She and Gary have been able to travel and to visit out-of-state family.

"It was great as neither Gary nor I had ever seen the ocean," she says. "We also did a bucket list check off when we saw the Grotto this past spring. We have less on our plates, but I would not say our lives have changed much since I still work 40 hours a week." ■



Peggy Carpenter is a sprightly 69 years old and still working, choosing not to retire at the typical age.

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REAL ESTATE

By Jennifer Stover

WHAT'S out in 2024

Last month I discussed what's in for home interior design 2024. If I discuss what's in, I also have to discuss what's out. So here we go...

Different colored trim – You will not be seeing different colored trim in 2024. Say farewell to bright colored walls and white trim. The trend is now considered harsh and outdated. An alternative is the “color washing” trend that is up and coming. This is an interesting trend (and I kind of like it). Paint your walls, trim, ceiling and doors all the same color. This creates an overall more cohesive and fresh look for the space.

Matching furniture sets – I know this makes a lot of people nervous. Matching sets like coffee tables, end tables, couches and recliners are gone in 2024. Instead of matching furniture, the design trend is mixing and matching furniture, décor and fabric patterns. Rather than your space looking like a department store showroom, decorate with a variety of styles.

Word signs – This has been a big trend the past few years... and now it's out. This trend has been extremely relevant with the farmhouse style. Time to switch it out for timeless, on-trend pieces. Use vintage, antique finds, pottery, brass, greenery.

While trends are a good starting point, don't get too focused on “following the trends” — whatever winds are flowing. Focus on intentional and timeless design. ■



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

AUTOMOTIVE

By Dawn Lauer

WINTER driving woes

As temperatures drop below freezing, you can expect that to have an impact on your vehicle.

No one wants to head out on a cold winter morning only to find the tire pressure light is on or, worse yet, the vehicle won't start. Here are a few things to look out for.

Low tire pressure: Did you know your tire pressure can decrease 1-2 pounds of pressure for every 10 degrees the temperature drops? It is important to keep your tires within the recommended PSI to maintain traction, handling and durability. Check pressure often during the winter months.

Dead battery: Winter is especially hard on batteries. If your car won't start in the extreme cold, one of the most likely problems is that the battery is dead. Luckily, the fix is sometimes just getting a jump. But to avoid a dead battery altogether, the Car Care Council suggests keeping its connections clean, tight and free of corrosion. It also recommends replacing batteries that are more than three years old.

Poor windshield wipers: Sub-freezing temperatures can cause the rubber on windshield wiper blades to become brittle, which means it could tear or crack. The Car Care Council says to consider buying winter wiper blades made for harsher climates, but you could also just make sure the ones you have are not too old and worn. ■



Information provided by Dawn Lauer, marketing specialist, Quality Car Care, 1012 N. 10th St., Winterset, 515-462-1035. Sources: www.caranddriver.com/news/a14762411/how-severe-cold-affects-your-car-and-what-to-do-about-it/e.



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NEW retirement contribution limits for 2024

The Internal Revenue Service (IRS) has released new limits for certain retirement accounts for the coming year.

Keep in mind that this update is for informational purposes only, so please consult with an accounting or tax professional before making any changes to your 2024 tax strategy. You can also contact your financial professional, who may be able to provide you with information about the pending changes.

• Individual Retirement Accounts (IRAs)

Traditional IRA contribution limits are up \$500 in 2024 to \$7,000. Catch-up contributions for those over age 50 remain at \$1,000, bringing the total limit to \$8,000.

Remember, once you reach age 73, you must begin taking required minimum distributions from a Traditional IRA in most circumstances. Withdrawals are taxed as ordinary income and, if taken before age 59½, may be subject to a 10% federal income tax penalty.

• **Roth IRAs.** The income phase-out range for Roth IRA contributions increases to \$146,000-\$161,000 for single filers and heads of household, an \$8,000 increase. For married couples filing jointly, the phase-out will be \$230,000-\$240,000, a \$12,000 increase. Married individuals filing separately see their phase-out range remain at \$0-10,000.

To qualify for the tax-free and penalty-free withdrawal of earnings, Roth 401(k) distributions must meet a five-year holding requirement and occur after age 59½. Tax-free and penalty-free withdrawal can also be taken under certain other circumstances, such as the owner's death.

• **Workplace retirement accounts.** Those with 401(k), 403(b), 457 plans, and similar accounts will see a \$500 increase for 2024, the limit rising to \$23,000. Those aged 50 and older will continue to have the ability to contribute an extra \$7,500, bringing their total limit to \$30,500.

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

• **SIMPLE Accounts.** A \$500 increase in limits for 2024 gives individuals contributing to this incentive match plan a \$16,000 stoplight. Much like a traditional IRA, once you reach age 73, you must begin taking required minimum distributions from a SIMPLE account in most circumstances. Withdrawals are taxed as ordinary income and, if taken before age 59½, may be subject to a 10% federal income tax penalty.

As a reminder, this article is for informational purposes only. Consult with an accounting or tax professional before making any changes to your 2024 tax strategy. ■



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HEALTH

By Lance Andersen

GET LOST — in a daydream

"How will you go about finding that thing the nature of which is totally unknown to you?" —Meno.

This may seem like a philosophical question, but it appears just as important for every individual to answer today as when it was first said in ancient Greece. Wishing others to "get lost" could be well intentioned, because getting lost can cause what was unfamiliar to appear. "Lost" comes from the Old Norse "los," and one translation is "falling out of formation." This implies it's an action rather than a state of being.

Good news is you can access the expansive blue from anywhere thanks to the power of your mind. Daydreaming stimulates creative innovation in the brain's right hemisphere but also activates the hippocampus, which suggests this could help improve learning and memory. Somewhat paradoxically, daydreaming about recent events helps cement them into memory, so the wandering mind is perhaps never lost. If daydreaming sounds lazy, call it "quiet wakefulness," which is a relaxed state of environmental awareness that helps us process things when we are both awake and at rest. Without it, we may never have heard of Einstein. It's up to you to find what "flow state" helps spontaneous connections in your brain. It's clear from MRI scans that your brain is very active during daydreaming, but how active is it at other times? ■



Information provided by Lance Andersen, LMSW, SS Therapy and Consulting, Ltd., 4725 Merle Hay Road, Suite 205, Des Moines, 515-528-8135, www.sstherapyandconsulting.com, andersen@sstherapyandconsulting.com.

HEALTH

By Dr. Tyler Davis

READING comprehension struggles?

Does your child struggle with reading comprehension, memory, multi-step instructions or attentiveness? Whether they are learning to read or not reading quite yet, this Brain Blossom game can help them gain skills in reading comprehension and memory while also expressing creativity, having fun and connecting.



Here's the game plan:

1. Share a short, fun and silly story without revealing the game.
2. After you tell the story, ask your child to draw three things that happened. It can be any three things, in any order. Get creative with this — drawing, painting, or modeling clay are all great options.
3. If they can recall three things, encourage them to arrange the pictures in the order that they happened in the story.

Pro tip: If these steps are challenging for your child, simplify your story. It can even be one to two sentences to start. Consider having them recall one or two items from the story instead.

Behaviors are a window into the brain, and understanding more about how your child processes verbal information and turns it into visual images is an important part of understanding the tools your child is using to engage and process their world. Follow us on Facebook for more brain-based tips and right-now strategies to help support your child's development. ■

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

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WHEN hope is hard to find

Webster's Dictionary defines hope as, "a feeling of expectation and desire for a certain thing to happen, or a person or a thing that may help or save someone."



Let's look at the first definition. If hope is a feeling or a desire, we can often become disappointed if we are led by our feelings or desires. Oftentimes, these things go unmet, which could cause us to spiral emotionally even further. Feelings or desires are not necessarily facts and, therefore, should not be what drives our lives. Oftentimes, our feelings or desires are selfish and blown out of proportion where that hope may never be met.

Please don't misunderstand me. It's OK to hope for something to happen. But, what do you do if you don't get what you had hoped for? What do you do if it doesn't meet your

expectations?

Let's look at the second definition. If hope is a person or thing that may help save someone, what if that person or thing fails you? We are flawed humans. The things that we create or build to make things better can fail. We will be disappointed and frustrated if our hope is placed on flawed, selfish, faulty things or people.

So, where can we find hope that does not disappoint or fail? What hope can we trust in even when we are struggling the most?

Let's consider biblical hope. Our only true hope is God himself. He is our Rock of strength and our Refuge. He is our very present help in trouble. God has not, and will not, fail us. God has not, and will not, waiver in His Word. So, we can hold to the truth of His promises.

I love Romans 15:13: "May the God of hope fill you with all joy and peace in believing, so that by the power of the Holy Spirit you may

abound in hope."

So, when you find that life is a struggle and everything around you is uncertain, may you hope in God and His promises and believe that He loves you, and holds you, and knows you better than you know yourself. He also knows what is to come. Hope in Him, so that His Spirit may fill you with true hope.

Life application:

1. Trust, and have faith in God. He is our unflinching Hope.
2. Surround yourself with other like-minded believers. When we are low, may they encourage and walk alongside us.
3. Consider memorizing Romans 15:13. May it be a promise emblazoned on your heart and mind. ■

Information provided by Tim Cole, Associate Pastor and Counselor, Redeemer Church.

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HOW TO CHOOSE THE RIGHT PRIMARY CARE PHYSICIAN

Choosing a primary care physician (PCP) is an important step in taking care of your overall health. By establishing a PCP and scheduling regular checkups and screenings, you increase your chances of staying healthier longer. You'll also have support with management and coordination of your health care needs. The health of our community is a top priority, and building a strong relationship with your doctor is important. Here are a few things to consider in order to make an informed decision:

BUILDING A STRONG FOUNDATION

Selecting a primary care physician (PCP) is a crucial step in maintaining overall health. Opting for a board-certified professional is important, but equally essential is establishing trust and open communication. Choose a PCP who actively listens, values your concerns, and creates a healthcare space where you feel comfortable discussing any health issue. Trust is key for personalized and compassionate care.

INSURANCE AND FINANCIAL WELLNESS

Understanding your insurance is vital for

making financially sound healthcare decisions. Ensure your chosen provider is in-network with your insurance to benefit from lower co-pays and deductibles. Verify this information with your insurance company, as using out-of-network services may result in higher costs. Planning carefully can make healthcare more affordable for you.

TAILORING HEALTHCARE TO YOUR NEEDS

Primary care is categorized into Family Medicine, Internal Medicine, and Pediatrics. Understanding the differences is crucial. Family medicine covers all ages and health conditions, pediatrics focuses on children's health, and internal medicine typically sees patients older than 18. Tailor your choice based on your specific health needs, considering specialties like women's health or geriatrics for age-specific concerns.

TRUSTED RECOMMENDATIONS AND REFERRALS

Just like recommending a great service, healthcare referrals are valuable. Seek

recommendations from trusted friends and family or explore online reviews on platforms like Google, Facebook or the American Medical Association (AMA) website. Hearing about positive experiences can guide you in making an informed decision.

ACCESSIBILITY AND CONVENIENCE

Convenience is a key factor in your healthcare experience. Consider the location, hours of operation, and available services of the physician's office. Understand emergency and urgent care capabilities, as well as the location for diagnostic tests and procedures. Convenience enhances your overall healthcare journey.

EMBRACING YOUR HEALTHCARE FUTURE

Your health is your most precious asset, and finding a provider who values and understands you is vital. Explore your options, ask questions, and make an informed decision tailored to your unique healthcare needs. Your journey to wellness starts with choosing the right primary care physician. ■

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5 REASONS TO CHOOSE YOUR LOCAL COMMUNITY PHARMACY

National chain pharmacies often seem like the most convenient option for pharmacy care, and insurance companies may indicate they are the best or only choice for patients because they are owned and operated by billion-dollar conglomerates that prioritize their shareholders over their patients.¹

Be your pharmacy's priority by choosing your community pharmacy. Looking for more reasons? Here are five.

ACCURATE AND RELIABLE CARE

As chain pharmacies are often understaffed with many medications to fill, more mistakes occur.

Mail-order pharmacies include risks like late refills, outdated information, and destroyed medications during shipment. Community pharmacies are smaller with experienced staff less likely to make these mistakes.

According to a 2018 Consumer Reports Survey, "Independent pharmacies earned high scores on such measures as courtesy, helpfulness, and speed of checkout and filling prescriptions, as well as pharmacists' knowledge and accuracy. At the bottom, large national chain pharmacies."²

AFFORDABLE CARE

In a 2018 Consumer Reports Survey, 21% of consumers reported that independent pharmacies recommended lower-cost medications while only 9% reported chain pharmacies offered lower-priced options.³

CONVENIENCE

Patients report that convenience is their top reason for choosing a chain pharmacy over an independent, but independent pharmacies have the flexibility to customize each patient's service to what they need:

- Community pharmacies are often able to fill prescriptions faster.
- Only 3% of independent pharmacy patients reported long wait times while 18% of chain pharmacy patients reported the same.³
- Many independents offer more convenient delivery options like home delivery, mail order, curbside, and drive-through.

ENHANCED SERVICES AND PATIENT EDUCATION

Local, independent pharmacies offer services to address your health as a whole like supplement recommendations, easy access to knowledgeable pharmacists, and regular follow-ups.

Need medication adherence help? Non-adherence to a medication regimen often has significant financial costs.⁵ While chain pharmacies provide medication packaging as an online-only service, independent pharmacies offer online and in-store.

Need customized medication? Most independent pharmacies offer some forms of compounding, making sure ingredient allergies are removed and the dosage is patient-specific.³

Need extra one-on-one guidance?

Community pharmacists prioritize patient education, simplifying medication regimens, checking for drug interactions, creating wellness plans, providing open and close contact with patient providers, and more.

SUPPORT YOUR COMMUNITY

Local pharmacies also help their communities thrive economically by generating jobs and tax revenue, playing a major role through civic contributions as well as keeping money in the community.⁴ ■

Sources: <https://www.truthrx.org/patientinformation>. <https://www.consumerreports.org/pharmacies/consumers-still-prefer-independent-pharmacies-consumer-reports-ratings-show/>. <https://www.consumerreports.org/money/pharmacies/buying-guide/>. 2021 NCPA Digest, sponsored by Cardinal Health. Cutler, Rachelle Louise et al. "Economic impact of medication non-adherence by disease groups: a systematic review." BMJ open vol. 8,1 e016982. 21 Jan. 2018, doi:10.1136/bmjopen-2017-016982.

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HOW TO CHOOSE AN AUTO BODY SHOP

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

Not surprisingly, shops specializing in this service can vary in quality, reliability and cost. To get the best work at the fairest price, you must take the time to ask the right questions.

Many auto body shops will promote testimonials from prior customers on their websites. Reading valuable reviews and testimonials from people who've used their services before can help with the process of choosing an auto body shop.

When you take your vehicle to a local body shop, you're much more likely to be met by friendly faces, better service, higher standards, honest prices and friendly customer service.

Confirm if the shop you are considering has invested in the correct repair equipment. The material cars are made of has changed through the years, so your body shop's equipment should, too.

WELDING EQUIPMENT

- **Steel MIG welder** - for a variety of welding

repairs. MIG welding is best used for welding thin to medium-thickness metals such as sheet metal and body panels.

- **Silicon Bronze MIG welder** - The MIG Brazing process allows the welding of zinc coated metals to not burn away the zinc coating, but flow over, preferably on both sides, depending on the type of joint.

- **Aluminum MIG Welder** - This is a very important welder in today's best body shops. Without an Aluminum MIG welder there are a lot of aluminum repairs that would not be possible.

- **Resistance Spot Welder** - A resistance spot welder is a must in a body shop. There are some shops that may just glue your panels on. While structural adhesives are required in body panel replacement, adhesives alone are not enough.

ALUMINUM BONDING EQUIPMENT

Replacing aluminum panels is different from replacing steel panels. Where you might use a resistance welder on steel like mentioned above, that method doesn't work

on aluminum. Aluminum panel replacements must be attached with a combination of structural adhesive and self-piercing rivets.

PAINT COLOR MATCHING CAMERA

When it comes to getting the closest color match possible, a color camera is required. The camera is placed on the painted surface and takes a scan of the paint. It then matches and sends the information to the mixing computer to provides an accurate paint color for the panel to which it is matching.

Ask to set up an appointment for a free inspection. When you are having your vehicle examined, make sure that the shop is inspecting your vehicle for repairs that are not readily visible. Often, there are hidden damages that cannot be detected until repair work begins on the vehicle.

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

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HOW TO SELECT THE RIGHT INSURANCE AGENT FOR YOUR NEEDS

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

Unfortunately, not every agent is the reliable, reputable agent professional you'd hope. It's important to make sure you vet your agent prior to opting into the coverage they offer. Your financial future depends on finding the right person to help you get insurance that will fit your needs.

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

ASK FOR REFERRALS

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

Good agents understand that offering great service will keep them in business.

Their careers depend on word-of-mouth. If you are happy with the service you receive, your insurance agent will appreciate your willingness to send business their way.

RESEARCH

If you do not have recommendations, begin researching your options. Begin by looking at local companies and brokers. As you conduct your research, be thorough and critical. Buying a policy is similar to purchasing a new car or home. It truly is that important.

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

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

INTERVIEWS

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

purchasing a policy.

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

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

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

Agents who have been in business for many years likely have a good reputation and track record. They understand the policies and will even take extra care that you are properly protected.

It is essential that you choose the right type and amount of insurance to adequately protect yourself and your financial future. The policy should be tailored to fit your specific needs.

A seasoned, skilled insurance agent will be an invaluable resource for safeguarding your future. ■



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HOW TO CHOOSE A GREAT SALON

Finding a great hair salon is a thing of beauty, both literally and figuratively. The trial and error often employed in locating one can, however, result in more than a few tears. But once you've found your salon, chances are you're a customer for life.

Creating a relationship with a great hair salon means you can ensure that each visit means the kind of style and color you expect. Your stylist will also get to know your preferences and suggest different styles, techniques and looks to update your appearance. They'll also offer a selection of professional products unavailable on the retail market that make your hair vibrant and healthy and help project the best version of yourself.

Here's what you need to think about if you're looking for a new salon.

GET ADVICE

Asking friends and family for referrals is a great

way to find a salon. Look for people with hair that is similar to yours. Different hair types might have a different experience. Be sure the salon and stylist can work with your type of hair.

Get the name of the stylist at the salon. Many times, it is the stylist who will make the salon experience worthwhile.

MATCH YOUR LIFESTYLE

Look for salons that match your lifestyle. If convenience is important in your life, make sure the salon is close to your home or office. If you work long hours, your ideal salon will be open during hours you can make appointments. People who are hip and young should find a salon that is energetic.

The staff's appearance will also tell you a lot. Stylists like to experiment with their own hair. They might even think of themselves as walking billboards.

If your hair is easy to cut but difficult to

color, opt for a salon that has a solid reputation for its colorists. Remember, everyone's needs are different. You can find a salon for your individual requirements.

OTHER OPTIONS

Haircuts and styles are a salon's basic services, but they might offer other treatments. Manicures, pedicures and deep conditioning are just some of the extra services you might find at a salon. If you need to have a pedicure while your hair dye is setting, choose a salon that can multi-task. Don't assume a high-end salon will offer massages and other spa-like features. Verify that the beauty shop has the services you need before making an appointment.

Your appearance speaks volumes about you. Choosing a right salon is the first step toward making a good impression. It might take some time, but finding the right salon will save you time and aggravation in the morning. ■

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HOW TO CHOOSE A REAL ESTATE AGENT

Take the time to do some research; avoid the easy route of just calling the agent on the sign. It's important you find the right agent for you. Experience and reputation are priceless. Your real estate agent can make all the difference between a smooth, successful transaction and a stressful, costly ordeal. You are trusting this individual with one of your biggest assets or purchases. Find the agent that matches your personality and will deliver on your needs.

You want an agent who listens to understand. You want them to know their stuff.

Based on your real estate needs, your real estate agent of choice will handle everything from:

- Making the time to get to know you, your personality, your objectives.
- Helping you continually identify and tour homes that match your requirements such as pricing, features, style, location, etc.
- Scheduling your showings.
- Marketing and advertising on your behalf.
- Paperwork. There are a lot of documents

involved in buying or selling a home. Your agent should know what you need, should know the deadlines for each form and should adhere to real estate guidelines that they should be well educated on.

- Negotiations. They will first and foremost be your advocate should situations become tricky or challenging.

- A good real estate agent should readily perform your market analysis to advise you on an amount to list for or advise you on an amount to offer and how to make your offer more attractive to the seller.

- Real estate agents stay in the know of mortgage lenders and can offer suggestions as to lenders in your area or lenders who can meet your mortgage needs.

- They should be able to clearly and effectively communicate information in a manner easily understandable to you. A good real estate agent is one who encourages and welcomes any questions you may have.

- Should regularly keep you informed through their expert organization skills.

- Most importantly, your real estate agent acts as your coach. They should understand and empathize with your concerns, support your decisions, advise you on next steps and assist with/or negotiate on your behalf should you encounter challenges along the way.

HOW DO YOU FIND THE RIGHT REAL ESTATE AGENT?

- Ask your friends or family for recommendations.

- Look for signs of professionalism, volunteerism, etc. Good agents stand out in your community by conducting themselves well, being on time and being available as needed.

- Interview the agents you are considering, be transparent with them, let them know up front what your expectations are to determine if they are the right fit for you.

- A good real estate agent should strive to maintain their relationship with you. They should want to go the extra mile to make your experience easy, satisfying and positive. ■

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HOW TO CHOOSE A ROOFER

Notice a leak when it rains? Or perhaps you've seen a stray shingle on the ground near your home. Stepping back to inspect your roof, you might notice even more damage or erosion. If even just one of these issues is true — or maybe you just want to update and improve the look of your home — it's time to hire a professional roofer for your home's first line of defense against the elements. Putting a new roof on your home can significantly increase its value. So, it is essential that you pick the right contractor to do this job.

Your first step in finding a reliable roofer is to ask your family, friends and neighbors if they have recommendations or referrals from work they have had done. You can also look on the internet for roofing contractors in your area. Some websites offer lists of professionals, along with reviews of their work. Personal recommendations will give you the best information.

Be sure to focus on the quality of work as well as the cleanup process. You don't want

scraps of shingles and nails left over after the contractors have gone home. Don't hire professionals who leave debris after they are gone.

Pick someone you connect with and trust. Some contractors travel the country looking for work. If you hire one of them, they may not be able to provide realistic guarantees for their work. After all, they may be on the other side of the country if you begin to experience problems with their work.

Once you have contact information for several roofing contractors, call them. Inquire about the company's background and how long they have been in business.

Generally, a good roofer should offer a material and workmanship warranty. Be sure to ask questions about time frames and estimates. You should always get a written estimate before proceeding with any work.

Communicating with the contractor will let them know that you will be taking a hands-on approach to your project. Find

out if the roofer's product recommends what they will do if they find damaged decking and when they might be available to start. You should also ask about the warranty and whether you can have it confirmed in writing.

Every professional who works on your property should be licensed and insured.

Insurance is particularly important for roofing contractors. They should be able to cover any damages they might cause to your property.

It is also essential that workers are covered under their insurance as well, in the event someone is injured during the job.

Before work commences, you should receive a written contract from the roofer. Read it over carefully. It will state the type of materials to be used, what the work will entail and the final cost.

Following these tips will help you find the best roofing contractor in your community. ■



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What does this mean for you? Superior results for your lawn using fewer material inputs. This is possible because we now have better products and improved knowledge of how grass grows. It also means that lawn care prices have not risen as much as other consumer products. Lawn care is still affordable, while providing great results.

Right now, most lawn care companies are making decisions on the products they will be using on your lawn in 2024. I represent a company that makes an effort to use products that are classified as reduced-risk environmentally by the Environmental Protection Agency and products that require minimal amounts to be effective. These products are not always the cheapest, but we utilize them in our product portfolio because it is the right thing to do.

Don't be afraid to ask your lawn care provider how they have selected the products they use on your lawn. ■

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



MEET Savana Davenport

Returns to teach where she graduated

A graduate of Winterset High School in 2014, Savana Davenport is fond of the community she grew up in. After graduating, she returned a few different times, working as an after-school programming director, a children's director at a church in town, and even working at the Chamber before returning to Iowa State University to finish her degree and graduate in 2021. Davenport recently joined the Winterset Community School District where she works as a special education teacher for the Winterset High School.

"I love the community that I have within the school. I also am working on a team with people who make coming to work every day fun. It is refreshing. The kids are also special to me. I get to work with kids and see kids that I have worked with previously. It brings me a lot of joy to see these kids becoming well-rounded individuals," Davenport says.

As a special education teacher, Davenport begins her day with planning then plugs into classrooms. She ends her day with students in rotations. One thing she really enjoys about her current position is that she gets to switch which students she is working with throughout the day. Davenport says that this not only keeps things exciting, but she also gets to know more students because of it.

"This job has been so rewarding," she says. "I would say one of the ways it is rewarding is seeing the students succeed, which I feel like is a win for every teacher."

Davenport says the main challenge she has faced is the learning curve of switching jobs and jumping from elementary school students to high school students. When Davenport graduated from Iowa State, she first taught for two years in second grade before coming to her current role. Whether it's navigating the material, determining how to go about supporting students in their learning, or asking all the questions, Davenport says that the high school level is very different.

"I am so, so, so lucky to be working with two other special education teachers who have helped me navigate the switch, and the teachers I am working in classrooms with are so helpful as well," Davenport says.

During the remainder of the school year, Davenport is looking forward to continuing to build relationships with students and staff at the school. When not teaching, she enjoys spending time with friends and family, including her husband and their dogs. ■



Savana Davenport is adjusting to teaching special education at the high school level after having taught younger students.

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RECIPE

A BETTER-FOR-YOU breakfast favorite

(Family Features) Whether you're encouraging loved ones to start a new wellness kick or looking to add new ideas to an already-nutritious menu, families at any stage of a journey toward better health can use newfound favorites to bring fresh flavors to the table.

Start by ramping up your family's breakfast with these slightly sweet mini Greek yogurt pancakes with cinnamon-maple topping for a protein-packed way to start the day with a healthy addition of fresh berries. This dish from Milk Means More provides a delicious breakfast that allows you to bring everyone together for a tasty, nutritious meal no matter the occasion. Dairy foods, like the low-fat or fat-free milk and yogurt found in this recipe, are fundamental to good nutrition.

Constructing a better-for-you menu calls for a balanced diet with a variety of foods to get essential nutrients. This balance is important for maintaining healthy gut and immune function while optimizing overall wellness.

Find additional better-for-you recipe inspiration at MilkMeansMore.org. ■

Mini Greek yogurt pancakes with cinnamon-maple topping

Recipe courtesy of Marcia Stanley, MS, RDN, culinary dietitian, on behalf of Milk Means More
Total time: 25 minutes
Servings: 6

Topping:

- 1 3/4 cups plain Greek yogurt (fat free, 2% or 5%)
- 1/3 cup maple syrup
- 1/2 teaspoon ground cinnamon

Pancakes:

- 1 cup all-purpose flour
- 2 tablespoons sugar
- 1 teaspoon baking powder
- 1/4 teaspoon baking soda
- 1/8 teaspoon salt
- 1 egg, lightly beaten
- 3/4 cup plain Greek yogurt (fat free, 2% or 5%)
- 1/2 cup milk (skim, 2% or whole)
- 3 tablespoons melted butter
- 1 teaspoon vanilla
- oil
- 1 cup fresh blueberries or chopped fresh strawberries

To make topping:

Stir yogurt, syrup and cinnamon. Cover and refrigerate.

To make pancakes:

In mixing bowl, stir flour, sugar, baking powder, baking soda and salt. In separate bowl, whisk egg, yogurt, milk, butter and vanilla. Add yogurt mixture to flour mixture. Stir just until combined (batter should be slightly lumpy).

- Scrape batter into large plastic food storage bag. Oil nonstick griddle or large nonstick skillet. Heat over medium heat. Cut off about 1/2 inch from corner of plastic bag. Squeeze batter, about 1 tablespoon at a time, onto hot griddle. Cook 1-2 minutes per side, or until pancakes are golden brown, turning to second sides when bubbles form on surface of pancakes and edges are slightly dry.
- Serve warm pancakes topped with cinnamon-maple yogurt and sprinkled with berries.



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LET'S GET TOGETHER FOR A CUP OF COFFEE. MY TREAT.

BRAIN cancer patient focuses on the good

Jensen is raising awareness about glioblastoma.

The prognosis for Tammy Jensen is weak. But her spirit isn't.

In May 2022, Jensen experienced a headache that she didn't think much about. She took some Tylenol and went on with her day. The next morning, she had it again. And the next. The following day, Jensen noticed the headache moving into her jaw and the side of her face. She knew something wasn't right, but when a COVID-19 test and some others came back negative, she was stumped.

Finally, Jensen thought she might be experiencing a heart attack, so she had her husband take her to the ER in Winterset. There, they quickly ruled out anything cardiac-related and ordered a CAT scan, which is when the doctors saw what they thought was a tumor. Jensen needed an MRI, so she was transported to a downtown Des Moines hospital in an ambulance.

The test confirmed a brain tumor, and Jensen was given the diagnosis of glioblastoma — the most common primary brain cancer.

Currently, there is no cure for glioblastoma. According to the National Brain Tumor Society, the cancer is one of the most complex, deadly and treatment resistant. The five-year survival rate for glioblastoma patients is just 6.9%, while the average length of survival is estimated to be 8 months.

Since her diagnosis, Jensen has undergone a craniotomy, radiation and a couple rounds of chemotherapy. She also gets an MRI every three to four months, as doctors are keeping their eye on a spot on her brain. She shared that her doctor recently told her, "It's not if the tumor comes back; it's a matter of when."

"That's one of things that makes glioblastoma kind of sucky — it isn't curable," Jensen says.

For all the daunting facts and figures, there is hope as science advances rapidly, and promising research strategies are in the works.

One tool that helps slow the progression of Jensen's glioblastoma is a medical device called Optune.

Optune is made of strips of electrodes that cover a patient's shaved head and create low-intensity, alternating electrical fields that are

designed to slow the growth of cancer cells. Optune can also shrink the tumor, which reduces pressure on areas of the brain where the tumor is located, thus alleviating symptom such as headaches, nausea, memory loss and changes in personality.

Jensen's scans are stable at the moment, meaning the tumor isn't showing regrowth. She's grateful to not experience side effects like seizures or issues with speech. This means she can still work full-time at MidAmerican Energy.

"That's been huge for me from the standpoint that I take a lot of pride in my work, and that gives me motivation to get up in the morning, get dressed and be productive," Jensen says.

She also finds joy in doing things like crafting and sewing, as well as enjoying Winterset — her and her husband's "little slice of paradise."

Since being diagnosed, Jensen has had the opportunity to meet a few other people whose lives have been impacted by glioblastoma, including Kristin Wiedenfeld, whose husband passed away from the cancer. She created Gary's Ride, a non-profit charity organization, in his honor.

By and large, though, Jensen doesn't know many others with glioblastoma, which makes building her support network all the more important.

"You find out real quick who your circle is," she says.

For her, that circle has proven life-changing.

During her radiation, which she had five days a week for six weeks, Jensen couldn't drive to her appointments due to restrictions and the fatigue she felt as a result of the treatment. Her daughter created a schedule of her appointments and sent it out to family and friends so they could sign up to drive her.

"Every day, I had somebody show up in my driveway to take me downtown Des Moines and back," Jensen says. "The outpouring of love from my circle was something that I don't even have words to describe."

She shares that, if people know someone going through glioblastoma or any kind of



disease, they need the support of loved ones.

One recent encounter that stood out to Jensen, though, was with someone she didn't even know. While in the grocery store wearing her Optune device, an older lady stopped Jensen to talk to her. She shared that her husband had recently passed from glioblastoma, and he had worn the same device. What the older woman missed so much was the time she had spent helping him change out the adhesive patches that were applied to his head — a deeply personal experience for the two of them.

Jensen and the woman wrapped up their conversation with a hug and a prayer.

"That was a complete stranger in the grocery store, and she said to me, 'You're the first person I've ever seen, other than my husband, wearing an Optune device,'" Jensen shares. "It's little God moments like that. I came away from that thinking, as crappy as this all is, I could give her a little bit of peace. She lost her husband, but seeing my Optune device brought back memories of times she cherished in his final time."

For Jensen, her story all along has been, "It is what it is."

"I can't change it," she says. "It's my journey. The only thing I can control is how I react to it." ■

THE BENEFITS of working with a local agent

There are a lot of persuasive insurance ads these days, with promises of setting you up with the perfect low-cost and hassle-free plan in just 7.5 to 15 minutes. And, maybe there's a place for that under some circumstances in today's market.

However, before getting stuck with a policy that you find on your own through the internet or by phone, I would urge you to consider the following factors.



First, the most significant time for insurance is when you're in trouble and need to make a claim. When that happens, it is very important that you have an agent that can walk you through the process and fight for you as an advocate. If you should happen to find yourself in panic mode with a car accident or a medical emergency, for example, consider the difference between picking up the phone to call your local agent, who you know and trust, versus going online to find a phone number and talking to someone you don't know, or getting lost in an automated answering system before finding a live body to take your call. The agent that lives in town with you, shops with you, and knows your kids by name will understand the importance of your situation and give you personalized assistance.

Next, having an agent is important at the time of making a policy purchase, because, at claim time, the outcome will be based on what you originally bought. If you don't have the coverage you thought you had or should have had, there is not a lot that can be done about it. People do make mistakes when they choose their own policies, such as not understanding the importance of having certain liability limits or buying the cheapest plan for the state minimum limits and then finding that they don't have enough coverage to protect their assets, or that our local medical providers are not available on their plan. Having the guidance of an agent is valuable and is available anytime. If you've already purchased a policy online or over the phone and are unsure if it's the right one, just call for a free review.

Finally, the advantage of having multiple policy discounts through the same provider will likely offset any savings you might appear to gain by going direct. You may save \$50 on your car insurance by doing it yourself, but your homeowner's premium will be at least \$50 higher for not having the two together.

Ads for direct insurance are clever and catchy. Who doesn't think the one about "turning into your parents" isn't funny? Keep in mind, we buy insurance to protect ourselves, our assets, and our families. It would be best to spend more than a few minutes making sure we have the insurance coverage we need. ■

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



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A STRONG support system for aging family members

Aging brings about many physical, emotional and social changes that require a support system of care and understanding.

In this article, we will explore the significance of ensuring that elderly family members have a proper support system to navigate through these changes while maintaining their happiness, health and utmost comfort.

Senior citizens often face various health challenges associated with aging, ranging from chronic conditions to diminished mobility. A solid support system plays a pivotal role in ensuring that their health needs are met. Regular check-ups, medication management, and assistance with daily activities contribute to maintaining their physical wellbeing, allowing them to lead healthy and active lives.

The emotional wellbeing of senior citizens is equally as important. As they navigate changes such as retirement, loss of friends or spouses, and potential health issues, having a



support system that offers emotional support is crucial. Companionship, empathy and open communication help mitigate feelings of loneliness and provide a source of comfort and stability during changing times.

Isolation can be a significant issue for senior citizens, impacting their mental and emotional health. A solid support system includes efforts to keep them connected with their communities, friends and family. Social activities, group events and regular interactions contribute to a sense of belonging, combating feelings of loneliness and promoting a positive outlook on life.

Senior citizens may face challenges related to safety, especially if living independently. A solid support system includes measures to ensure their safety, such as home modifications, assistance with transportation, and regular check-ins. This not only provides physical security but also contributes to their peace of mind, allowing them to age in place with confidence.

Life transitions, such as the loss of a spouse or a change in living arrangements, can be

overwhelming for senior citizens. A supportive network helps them navigate these transitions with understanding and assistance. Whether it's downsizing, relocating or adjusting to a new lifestyle, having a solid support system eases the challenges associated with change.

The importance of ensuring that elderly family members have a proper support system cannot be overstated. By addressing their physical, emotional, social and transitional needs, we contribute to their wellbeing and help them embrace change. Often, elderly family members insist that they are doing fine or don't need help. Regular check-ins on their physical and emotional wellbeing are extremely important so that loved ones know they have a strong support system to help them and will turn to you when it matters most. Make sure your loved ones know that you're there for them and can rely on you for help. ■

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

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CHAMBER Banquet

The chamber banquet was held at the Jackson building on Jan. 18.



Roger and Cris Queck



Jared and Tara McDonald



Vicki Minor and Deb Sheldahl



Carol and Jim Liechty



Chris and Kelli Fairholm



Shari and Dan Bush



Kendra Rogers and Kasi Jeffs



Scott and Amy Warnke



Mark and Kayla Hawkins



Jewel Madden and Leslie Allen



Christine and Trent Doonan



A ribbon cutting was held for Madison County Foundation for Community Arts at the Madison County Music Company on Jan. 19.



Loren and Stephanie Gerleman at the chamber banquet held at the Jackson building on Jan. 18.



Nancy Trask and Catherine and Jon Stetzel at the chamber banquet held at the Jackson building on Jan. 18.



Shelby Ostrander and Debra Bridger at the chamber banquet held at the Jackson building on Jan. 18.



Robin Dick and Kim Clark at the chamber banquet held at the Jackson building on Jan. 18.



Clinton and Kelli Eshelman at the chamber banquet held at the Jackson building on Jan. 18.



Donna Jackson and Melissa Callstrom at the chamber banquet held at the Jackson building on Jan. 18.



Alex Wright, Paul Welch and Tim Collins at the chamber banquet held at the Jackson building on Jan. 18.



Deb Field and John Taylor at the chamber banquet held at the Jackson building on Jan. 18.



Erin Harman and Felicia Weeks at the chamber banquet held at the Jackson building on Jan. 18.



Sarah and Terry Cowman at the chamber banquet held at the Jackson building on Jan. 18.

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5 burner. Steam
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MAYTAG®



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- \$200
In-Store Rebate
\$1,099
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Cooling Tower
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