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MARCH 2024

Living

MAGAZINE

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MEET MY TEAM 2024



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WELCOME

104 vacation days

Dream vacation. You have heard the term. You may have even experienced one or two. But, more than likely, your dream vacation may still be something in your mind.

When I was a young man working at The Des Moines Register, I was planning a short vacation and told Denny, a customer of mine, that I would be off work. He looked at me with a stern face and said, "Vacation? You don't work Sundays, do you? That's 52 days of vacation a year." He continued, "Wait, you don't work Saturdays either, do you? That's another 52 days. That's 104 days of vacation per year. How much vacation do you need?"

I was without words. Denny was having fun with me, but there was some truth to what he was saying.

As a teenager, I worked at a local gas station that was open 24/7. Even in the 1980s, staffing was a challenge, especially on Thanksgiving, Christmas and New Year's Day. My family didn't take many vacations, so when the opportunity came to earn time-and-a-half for holiday pay, I was the first to sign up. I enjoyed working those days, as the store traffic was lighter, the customers were cheery, and I liked the paycheck.

When I worked at the Register, we were told that we would not be allowed to take vacation between Thanksgiving and Christmas. Those were the newspaper's busiest times with advertising, and we were to be there to make sure of it. We are not as strict today in our company, but a holiday does mean we have to complete five days of work in four days. The presses keep running.

Author Rob Hill said, "My goal is to build a life I don't need a vacation from." Now that makes sense to me. But, like most things in life, I have learned that there truly are different strokes for different folks. Some people love to travel and spend time on a beach; I get sunburned and have two days of diarrhea. Others want to take a week off and ride a bicycle 468 miles across the state in 90-degree weather; that's not my idea of a vacation. And a select few enjoy time at home working on a list of projects and relaxing with friends and family; that's more my style.

Meanwhile, my wife and kids not only enjoy vacations, they have come to expect them. I am slowly but surely learning to appreciate the time off as well. And, although our ideas of what a dream vacation may be differ, I am happy to be along for the ride.

Thanks for reading. ■

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Trip OF A lifetime

Residents share stories of their
dreams-come-true vacations

By Chantel Boyd

For some people, vacationing is a part of their routine. They plan, take and enjoy numerous trips to see the sights and “get away” from the usual hustle and bustle of life. They enjoy good times and make fond memories. They share photos and stories, but it isn’t long before they are looking forward to their next excursion. For some others, a vacation turns out to be much more than that — it is a dream come true, and, no matter how many vacations may follow, none will ever compare. It is a trip of a lifetime.

Erica Ann Town travels with her children and dogs to hike scenic routes where she spreads some of her father’s ashes.

More than just a trip home

Trinity Vredenburg and her husband, Gabriel, went on the road trip of a lifetime last year. She is originally from Utah, so the couple turned a trip home to visit family into a National Park tour.

It was July of 2023, and Trinity and Gabriel drove through South Dakota and Wyoming on their way to Utah, then, after visiting family, headed back through Colorado and Nebraska.

“We went on the trip because I missed my family,” says Trinity, but they decided to take full advantage of sights they could incorporate on the way there and back.

The two planned their route and accommodations but also “went with the flow” at other times.

“We planned by calculating travel times, reserving places where necessary, and making some calls as we went,” says Trinity.

The highlight was reuniting with loved ones.

“My favorite part was seeing my niece after almost a year of missing her,” says Trinity.

If Trinity could go back and change her travels, she says she would have been more present and mindful and less worried about capturing memories in photos and video.

“I would have taken more time to sit and bask in nature rather than record it,” she says.

The couple has no shortage of photos and videos of their adventure. Gabriel is a professional photographer and captured many memories.

They started their adventure in South Dakota.

“We stayed in a camper during the nights and adventured and traveled during the days. Our first stop was Wall Drug, where we saw lots of neat trinkets and novelties and were chased down the street by a swarm of mosquitoes. Then we stayed the night at Badlands National Park. It amazes me that so many people flock to see Mount Rushmore but neglect the natural wonder of that place,” Trinity says.

From there, they traveled through Wyoming en route to Utah.

“It was something else,” she says. “Even my husband, from rural Iowa, was shocked at how little there was between towns. There were no gas stations for 50 miles, no rest stops, nothing. Just land.”

Trinity advises fellow road-trippers to stop at sites along the way because, if they don’t, they might regret it.

“Stop at the visitor centers at state borders,” she urges. “They’re overlooked gems.”



Trinity and Gabriel Vredenburg made stops at National Parks on their way to and from Utah to visit family.

What better time?

Heather and Trevor Nelson are parents of young children, so a special vacation for just the two of them wasn’t an easy feat to accomplish. But what better time to make it happen than for a milestone anniversary?

“We’re definitely not frequent travelers, but, last year, we went to Hawaii for our 10th wedding anniversary,” says Heather, who grew up in Winterset and has family there but now lives in Stuart.

“The trip (made in June 2023) was just for Heather and I,” says Trevor. “We decided this was our last real vacation before we started taking our children along.”

The couple went to Maui, Hawaii, and stayed in Kaanapali, located on the northwest part of the island.

Since they aren’t seasoned travelers, they decided to leave the planning to the experts.

“We used a travel agent to help us plan the major parts of our trip, like the flight, hotel, rental car, and a couple of our activities,” says Trevor.

While choosing a favorite memory isn’t easy, Trevor says he especially enjoyed all the Hawaiian island’s water features.

“My favorite memory is our rainforest hiking to see many different waterfalls —



Heather and Trevor Nelson decided to take a dream vacation before their children would be old enough to start taking family trips.

and getting to swim and do some minor cliff jumping into the water pools at the bottom of the waterfalls,” he says.

He adds, he wouldn’t change much if he could go back in time and take the trip again, except perhaps to explore more — and extend the vacation.

“One thing that I would have done differently is maybe try to go to another island while we were there. Or to have switched hotels during our stay to make other areas easier to get to,” he says.

Trevor advises other travelers, especially those headed to the Hawaiian Islands, to take in as much as possible and prioritize the top things on their travel bucket list.

“My advice is to take advantage of everything that drew you to the area,” he says. “It was a once-in-a-lifetime trip, so we made sure to do our top-of-the-list things to do while we were there.”

The anniversary trip surpassed their honeymoon.

“We did have a first honeymoon, but we just drove to South Dakota and saw all the sites there. We had no planning for that trip, other than we knew that’s where we were going,” says Trevor.

Family memories

Hiedi Henry Scoles' entire family took a week-long trip of a lifetime to Las Vegas, Nevada, to watch family members participate at the National Finals Rodeo in 2021. The National Finals is the pinnacle of rodeos, but Hiedi's family is no stranger to rodeos. They take an annual trip to Arlington, Texas, to watch relatives compete at the American Rodeo.

"We have made a lot of fun memories amongst our family on these trips," says Hiedi.

Hiedi and her Winterset relatives meet up with family members living in other states, so the trips resemble family reunions. The Smith and Orr family members attending were Betty and Chuck Smith; Brent and Sandy Smith and their children, Santana, Saige, Sierra and Tegan; Jmijon Smith; Riggin Smith; Patti Henry; Hiedi Scoles; Kristal and Eric Clemens and their children Gracie and Weston; and Kathy Smith.

As if that family cheering section was not complete enough, multiple friends from the Winterset area also attended — and those who could not attend in person attended in spirit.

"Several from the family were there in spirit

and cheering loud from back home in Winterset and beyond," she says.

The family attended because several members participated in the rodeo. Tegan Smith, Riggin Smith and Weston Clemens competed, and Jmijon Smith had the honor of bringing in the barrels each night of the NFR for the Ram Rodeo.

The entire family anxiously awaited the last few days of the regular season to get confirmation that Tegan had qualified for his first NFR. Once confirmed in early October, the family began planning the trip to Vegas that December. Hiedi says the family is grateful for all the support that made this a trip of a lifetime.

"If not for great family and friends taking care of things back home for all of us, that would not have been possible for so many of us to make the trip simultaneously," she says.

Each day brought a special memory for the family, but some were more memorable, Hiedi says.

"When Tegan won round three on Calgary Stampede's phenomenal Yesterday's Delivery and set the NFR round three arena record



Hiedi Henry Scoles with Tegan Smith, who competed in the National Finals Rodeo in 2021.

(which still holds today), it was a whirlwind of emotions knowing he had accomplished a lifelong dream," she says. "It was so fun getting together as a family through all that experience. We had so much fun attending daily events."

Hiedi advises other travelers to plan ahead to get the best rates in Vegas.

"Book ahead to watch for deals," she says.

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"Use the tram as much as possible to avoid transportation fees, and, when you are in Vegas for the NFR, use the free shuttles to and from the rodeo each night."

Several members of the family also make an annual spring trip to Arlington, Texas, to watch Tegan and Riggan compete at The American Rodeo.

"This is a fun trip also because we have some downtime that week to enjoy grabbing meals together and visiting," says Hiedi. "Our schedules get crazy during the summer months, so it is fun to get together when we can on these trips."

Spreading her father's ashes

Erica Ann Town is originally from Michigan, but, nine years ago, she moved to Winterset, following her parents, Todd and Deborah Town, who relocated just a few years before her. Todd passed away a few years ago, and Erica began a journey to spread her father's remains.

"Starting last year, I travel more and spread a small amount of his ashes everywhere we go," she says, adding she travels with her son, Wyatt, and daughter, Willow, and their dogs.

Sometimes her mother, Deborah, joins.

"So far, I have gone to Sedona, Arizona, Minnesota and Colorado Springs."

Erica and her children enjoy the scenery as they search for unique places to spread Todd's remains.

"My children and I hike often to find the perfect spot to lay him to rest," she says.

Erica was inspired to spread Todd's ashes while traveling because, when he was alive, he aspired to travel during his retirement.

"This voyage has been about laying my father to rest in different and beautiful places because he always told me they would travel and see the world when they retired," she says.

At the top of Todd's travel bucket list was the last wild frontier in the Americas, and Erica is still planning on doing that.

"The main travel destination was Alaska, which I'm still saving for," she says.

So far, Erica and her family have hiked the Lutsen Mountains in Minnesota, the Mount Mosco Trail at Colorado Springs and to the Subway Cave at Sedona, Arizona.

As she travels, Erica marvels at the beauty of the topography and takes solace in the fact that

her father enjoyed the beauty of nature.

"Finding the prettiest areas was the most important. My dad loved Colorado, and my mom and dad went to North Shore (in Minnesota) a few years back for vacation," she says.

"My advice to other travelers is you don't have to stay somewhere expensive. Many campgrounds offer small cabins with electricity, and it's very doable on a restricted income," she says.

Erica plans to travel to California this summer to continue her hikes of remembrance.

"I am trying to swing a trip to Yosemite. It's a two-week road trip, and we will usually be camping with the dogs and kids. It's way cheaper that way."

Erica's favorite memory is hiking with her kids, although she admits it's tricky with a 3-year-old. She believes this has helped her son process his grief.

"Having my son spread his grandpa's ashes was nice. I think it helped my son process the death. My dad was a huge part of his life and has been the only father figure he's had," she says. ■



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REAL ESTATE

By Jennifer Stover

SPRING spruce up

The spring real estate market is getting ready to heat up. If you are thinking of selling your house, check out these spring cleaning tips.

We all know eliminating clutter, repairing things, and freshening up paint is extremely important, but cleaning your home the right way is also an important step in getting the home ready to sell.

- **Appliances** – Appliances can take a beating in any home. Not only is it necessary to clean the outside of the appliance, but you also need to deep clean the inside. If appliances are clean and in working order, that is one less thing a buyer will need to purchase.

- **Cabinetry** – Whether in the kitchen or bathroom, you will want to organize inside the cupboards and cabinets. But giving them a good wipe out is also essential. You want any potential buyers to see your home as clean and well maintained.

- **Windows** – Clean windows are essential in having a house shine. Pay as much attention to the sills inside the window, the windows tracks, and all flat surfaces of the window as you do the actual glass.

- **Grout** – Nothing says gross quite like dirty grout. Focus on the grout in the kitchen, bathroom and any flooring.

- **Window coverings** – After a long winter, cleaning window coverings/blinds makes a huge difference. ■

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



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AUTOMOTIVE

By Dawn Lauer

MAINTAIN your brakes

Maintaining your vehicle's brakes is crucial for both safety and performance on the road. To help you navigate this aspect of car care, here's a comprehensive guide to answer common questions about automotive brake maintenance.

Understanding when to replace brake pads is essential. Generally, they should be replaced every 30,000 to 70,000 miles, but this can vary depending on driving habits and the type of pads used. Keep an eye out for signs of wear such as squealing or grinding noises, vibration, or reduced stopping power.

Regularly checking and replacing brake fluid is equally important. Aim to inspect the fluid every 20,000 miles and replace it every two years or as recommended by your vehicle's manufacturer.

Costs for brake maintenance vary depending on factors like vehicle make and model, type of brake components, and labor rates. Professional technicians can provide accurate estimates based on your specific vehicle's needs.

Lastly, prioritize brake maintenance not only for your safety but also to potentially preserve warranty coverage and ensure optimal vehicle performance for years to come. By entrusting your brake maintenance to local experts, you can rest assured that your brakes are in top condition and enjoy peace of mind on the road. ■

Information provided by Dawn Lauer, marketing specialist, Quality Car Care, 1012 N. 10th St., Winterset, 515-462-1035.



THE A, B, C and D of Medicare

Breaking down the basics

Whether your 65th birthday is on the horizon or decades away, understanding the different parts of Medicare is critical, as this government-sponsored program may play a role in your future health care decisions.

Parts A & B: Original Medicare. There are two components. In general, Part A covers inpatient hospital care, skilled nursing facility costs, hospice, lab tests, surgery and some home health care services. One thing to keep in mind is that, while very few beneficiaries must pay Part A premiums out of pocket, annually adjusted standard deductibles still apply.^{1,2}

Many pre-retirees are frequently warned that Medicare will only cover a maximum of 100 days of nursing home care (provided certain conditions are met). Part A is the one with these provisions. Under the current Part A rules, you would pay \$0 for days 1-20 of care in a skilled nursing facility (SNF). During days 21-100, a \$204 daily coinsurance payment may be required of you.^{1,2}

Knowing the limitations of Part A, some people look for other choices when it comes to managing the costs of extended care.

Part B covers physicians' fees, outpatient hospital care, certain home health services, durable medical equipment, and other offerings not covered by Medicare Part A.²

Part B does come with some costs, however, which are adjusted annually. The premiums vary, according to the Medicare recipient's income level, but the standard monthly premium amount is \$174.70, and the yearly deductible is \$240 for 2024.²

Part C: Medicare Advantage plans. Sometimes called "Medicare Part C," Medicare Advantage (MA) plans are often viewed as an all-in-one alternative to Original Medicare. MA plans are offered by private companies approved by the federal government. Although these plans come with standardized minimum coverage, the amount of additional protection offered can differ drastically from one person to the next. This is due to unique provider networks, premiums, copays, coinsurance, and out-of-pocket spending limits. In other words, comparing prices and services offered by different vendors may be the best way to find a Medicare Advantage plan that works for you.³

Part D: Prescription drug plans. While Medicare Advantage plans often offer prescription drug coverage, insurers also sell federally standardized Medicare Part D plans as a standalone product to those with Medicare Part A and/or Part B. Every Part D plan has its own list (i.e., a "formulary") of covered medications. Visit Medicare.gov to explore the formulary of approved drugs for your Part D plan as well as their prices, organized by tier.⁴

In fact, Medicare.gov is a great place to start all your research. Once there, you'll find answers to your most common questions and more information on the different Medicare plans offered in your area. ■

1. CMS.gov, 2023. 2. Medicare.gov, 2023. 3. Medicare.gov, 2023. 4. Medicare.gov, 2023. The content is developed from sources believed to be providing accurate information. The information in this material is not intended as tax or legal advice. It may not be used for the purpose of avoiding any federal tax penalties. Please consult legal or tax professionals for specific information regarding your individual situation. This material was developed and produced by FMG Suite to provide information on a topic that may be of interest. FMG, LLC, is not affiliated with the named broker-dealer, state- or SEC-registered investment advisory firm. The opinions expressed and material provided are for general information, and should not be considered a solicitation for the purchase or sale of any security. Copyright FMG Suite.





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HEALTH

By Elijah Evans

EMOTIONAL granularity

The way we describe our emotions has a strong influence on how much relief we get from talking about them. For instance, simply acknowledging “I was mad” isn’t likely to change our feelings much, whereas something more specific has a much higher likelihood of creating insight and consolation, such as: “I felt disrespected because I had previously explained why I didn’t want a surprise birthday party, so when my friends threw me one anyway, it seemed like they were disregarding my wishes, on my birthday of all days. It also made me worried I couldn’t trust them to respect my feelings going forward.” Lisa Feldman Barrett explains this phenomenon in her book “How Emotions Are Made,” and she terms it emotional granularity. She also explains research she has carried out showing that, when people use more specificity (higher emotional granularity), this has the effect of heightening positive emotions and down-regulating the intensity of negative ones. Therefore, a simple (but not always easy) principle for enhancing our emotional wellness is pushing ourselves to be more detailed in how we label and explain our feelings. If this is something you are struggling to do on your own, a licensed mental health professional can help expand your emotional vocabulary and understand the source of troubling feelings. ■



Information provided by Elijah Evans, LMHC, SS Therapy and Consulting, Ltd, 4725 Merle Hay Road, Suite 205, Des Moines, IA 50322, 515-528-8135, evans@sstherapyandconsulting.com, www.sstherapyandconsulting.com.

HEALTH

By Dr. Tyler Davis

YOUR GENES are not your destiny

When we think about our health and wellbeing, one of the common factors we often take into account is our family health history. While your genes play a role in your health, it is important to understand they do not define your destiny. We can actually control how our genes are expressed by creating an environment that keeps the “good genes” turned on and the “bad genes” turned off. Here are a few tips to consider:



Pain of any kind is a response of inflammation, and 70% of inflammation comes from the gut — so digestion is the highest priority. One helpful tip is to shop the outside of the grocery store, avoiding the aisles. This makes you less likely to pick up ultra-processed foods that cause inflammation. You may also consider digestive aids and anti-inflammatory supplements depending on your body’s needs at this time.

Get moderate exercise earlier in the day (ideally before 7 p.m.)

Getting seven to nine hours of restful sleep per day helps your body rest, recover and repair optimally.

Know your limits and avoid unnecessary stress. Saying “No” every once in a while allows you to recharge, allowing you to be better equipped to help others. ■

Information provided by Dr. Tyler Davis, D.C. Flourish Chiropractic & Wellness, 108 W. Court Ave., Winterset, 515-384-0360, www.flourishchiro.life. Source: Your Genius Body by Andrew Rostenberg, DC

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LEARNING from loss

The last several months have been challenging for me as a pastor. We have experienced significant loss in our church community, and some are facing the reality of their own death. I have taken a lot of notes during this time, and I want to share with you three things I am learning in walking through this darkness.

• **Grief is mysterious** – We like things to make sense and to follow patterns and routines. Grief is anything but that. A good day and three bad ones. People respond so differently, and it can be a source of conflict in those differences. The thoughts and questions of a grieving person can be very frightening, and, as listeners, we often don't know how to respond.

I am learning to fight the tendency to



create timelines and expectations for people during their grieving process. I am learning that a lot of listening and allowing the grieving person to talk and even ramble without trying to guide or correct them can be helpful for them. There will be times for correction, but I am finding that the grieving person often comes to conclusions on their own in time. It's as if talking out loud is the first step for them to process and move forward.

• **Grief is a form of worship** – Listen to the grieving Psalmist: "I am worn out from my groaning. All night long I flood my bed with weeping and drench my couch with tears" Psalm 6:6.

Our culture has told us depression, melancholy and sadness are unhealthy, but, actually, they are emotions designed by God for us to know that we live in a broken world. Though we are not meant to stay in these

emotions, we ought to see them as healthy responses to the reality that life can be overwhelming and that our problems are often bigger than we are. These emotions are meant to drive us to our God where we acknowledge that the answers this world has will not suffice and drive us to find Truths that can only be found in Him.

• **Hope in loss** – Thankfully, there is a God bigger than our circumstances. A God not of fairy tales and wishful thinking. What proof is there of reincarnation? If atheism were true, then there is no purpose to life. But Christ came into history, he died on a real cross and rose to be seen and verified by more than 500 people. There is more than this world, and this is not the end for those who put their faith in Jesus Christ. How helpful in our time of loss. ■

Information provided by Jaysson Gurwell, pastor of Redeemer Church, 515-480-7034.

He Is
RISEN

GOOD FRIDAY SERVICE 5:00 PM
EASTER SUNDAY SERVICES AT 8:00 AM + 10:00 AM
AT THE WINTerset HIGH SCHOOL AUDITORIUM
[FOOD FELLOWSHIP AND PHOTOS BETWEEN SERVICES]

REDEEMER
CHURCH

CLEARINGHOUSE for arts information

Madison County Foundation for Community Arts supports the wide range of art.



A ribbon-cutting ceremony was held for the newly established Madison County Foundation for Community Arts. Photo by Vicki Minor

Chris Bertelson doesn't mince words when explaining the purpose of the newly formed Madison County Foundation for Community Arts.

"We support artists, cultural organizations, anything to do with the arts," Bertelson says. "And when you say 'arts,' one person might think that's painting, or the media arts. But really, it encompasses the film arts; fiber arts; writing arts; musical arts; woodworkers; all the work the school is doing in the arts, including theater, drama, instrumental, vocal, music, writing, speech. It's a big tent. If you were a tattoo artist, we'd want to highlight your work."

Bertelson emphasizes the purpose of Madison County Foundation for Community Arts isn't to take away from any of the already existing art organizations in town.

"We want to promote them all and cross pollinate so that everyone knows what's going

on," he says. "The public library doesn't compete with the school library. They're all in favor of literacy, and that's the position we hold as well."

Madison County Foundation for Community Arts is new, having been rolled out to the public a little more than a month ago. The organization has a quarterly newsletter that highlights an artist and features upcoming art events, as well as a website, www.madcoarts.org, that has a directory of artists in the county, as well as an events calendar — a one-stop shop for all your artistic needs.

"Everything from the high school vocal concert to comedy night at the local winery, those are all arts and cultural events, and we want to be a central clearinghouse for all of that information," Bertelson says.

The organization's roots can be traced to another group, the George Stout Fellowship for Art in the Public Sphere. Stout was born

and raised in Winterset and eventually became a world-famous art conservator, so much so that a major motion picture, "The Monuments Men," starring George Clooney as Stout, was produced, detailing Stout's work rescuing pieces of art from Nazi Germany in World War II.

That organization eventually ran its course, but a group including Bertelson made an effort to reboot it, with the premise of being more of a local arts council, he said.

"We closed down the old organization and picked a new name that reflected our purpose," Bertelson says.

With its rich history and beautiful locale, Madison County has become somewhat of a central Iowa artists' hub, Bertelson says.

"There's more here in Madison County than you'd realize," he says. "Some people even move here because they think it's a great place to live. We want to make sure we're known as a great cultural place." ■

WINTERSET

HUSKIES

SPRING SCHEDULE 23 - 24

BOYS VARSITY TRACK

DATE	TIME	OPPONENT	LOCATION
Mar 25	4:00PM	Bondurant-Farrar	Bondurant-Farrar
Mar 29	4:30PM	Multiple Schools	Winterset
Apr 2Coed	4:30PM	ADM CSD	A-D-M, Adel
Apr 4	4:30PM	Van Meter	Van Meter
Apr 8	4:30PM	Norwalk	Norwalk
Apr 11	4:30PM	ADM CSD	A-D-M, Adel
Apr 13	TBD	Drake University	Drake University
Apr 16	4:30PM	Madrid	Madrid
Apr 18	4:30PM	Multiple Schools	Winterset
Apr 23	4:15PM	Carlisle	Carlisle
Apr 25	4:15PM	Bondurant-Farrar	Bondurant-Farrar
May 1	4:00PM	Multiple Schools	Carlisle

GIRLS VARSITY TRACK

DATE	TIME	OPPONENT	LOCATION
Mar 25	4:00PM	Bondurant-Farrar	Bondurant-Farrar
Mar 28	4:30PM	Ogden	Ogden
Apr 2	4:30PM	ADM CSD	A-D-M, Adel
Apr 4	4:30PM	Van Meter	Van Meter
Apr 8	4:30PM	Norwalk	Norwalk
Apr 13	TBD	Jim Duncan Relays	Drake University
Apr 15	4:30PM	Bondurant-Farrar	Bondurant-Farrar
Apr 18	4:30PM	Multiple Schools	Winterset
Apr 22	4:30PM	Multiple Schools	Winterset
Apr 23	4:30PM	ADM CSD	A-D-M, Adel
Apr 25	4:15PM	Carlisle	Carlisle



BOYS VARSITY SOCCER

DATE	TIME	OPPONENT	LOCATION
Mar 28	7:00PM	Pella	Pella
Apr 1	7:00PM	North Polk	North Polk
Apr 2	7:30PM	Carlisle	Carlisle
Apr 9	7:00PM	Perry	Winterset
Apr 13	9:30AM	Multiple Schools	Earlham
Apr 15	7:00PM	Ballard	Ballard Middle School
Apr 16	7:00PM	Greene County	Earlham
Apr 19	7:00PM	Gilbert	Winterset
Apr 23	7:00PM	Des Moines North	Mediacom Stadium
Apr 25	7:00PM	ADM CSD	Winterset
Apr 29	7:00PM	DM Christian	Winterset
Apr 30	7:00PM	Boone	Winterset
May 3	7:00PM	Van Meter	Earlham
May 7	7:00PM	Bondurant-Farrar	Bondurant-Farrar
May 9	7:00PM	Carroll	Carroll Stadium

GIRLS VARSITY SOCCER

DATE	TIME	OPPONENT	LOCATION
Mar 26	7:00PM	Pella	Pella
Apr 1	7:00PM	North Polk	Winterset
Apr 2	7:00PM	DM Christian	DM Christian School
Apr 5	7:00PM	Indianola	Winterset
Apr 9	7:00PM	Perry	Perry
Apr 11	7:00PM	Creston	Winterset
Apr 15	7:00PM	Ballard	Ballard Middle School
Apr 18	7:00PM	Des Moines East	DM East
Apr 19	7:00PM	Gilbert	Gilbert
Apr 25	7:00PM	ADM CSD	ADM
Apr 29	7:00PM	Norwalk	Norwalk
Apr 30	7:00PM	Boone	Boone
May 7	7:00PM	Bondurant-Farrar	Winterset
May 9	7:00PM	Carroll	Earlham
May 11	TBD	Nevada	Nevada
May 13	7:00PM	Carlisle	Winterset

BOYS VARSITY GOLF

DATE	TIME	OPPONENT	LOCATION
Apr 4	12:00PM	Pella	Bos Landen
Apr 8	4:00PM	Multiple Schools	Lakeview Country Club
Apr 9	12:00PM	Multiple Schools	Crestmoor Golf Course
Apr 11	4:00PM	Multiple Schools	Carroll Country Club
Apr 18	4:00PM	Multiple Schools	Lakeview Country Club
Apr 22	4:00PM	Multiple Schools	Pleasantville Golf Course
Apr 23	1:00PM	Oskaloosa	Edmundson Golf Course
Apr 25	4:00PM	Multiple Schools	Lakeview Country Club
Apr 26	12:00PM	Multiple Schools	Lakeview Country Club
Apr 30	10:00AM	Atlantic CSD	Nishna Hills Golf Club
May 4	9:00AM	Gilbert	Ames Golf & Country Club

GIRLS VARSITY GOLF

DATE	TIME	OPPONENT	LOCATION
Apr 2	4:00PM	Van Meter	Lakeview Country Club
Apr 8	4:00PM	Multiple Schools	Pleasantville Golf Course
Apr 9	12:00PM	Multiple Schools	Crestmoor Golf Course
Apr 11	4:00PM	Multiple Schools	Lakeview Country Club
Apr 15	1:00PM	Multiple Schools	Lakeview Country Club
Apr 18	1:00PM	Oskaloosa	Edmundson Golf Course
Apr 22	1:00PM	Multiple Schools	Pleasantville Golf Course
Apr 25	1:00PM	PCM	Gateway Golf Course
Apr 30	10:00AM	Atlantic CSD	Atlantic Golf & Country Club
May 9	4:00PM	Multiple Schools	Perry Golf & Country Club



FOR ALL HUSKIES SCHEDULES

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

Photo Credits: BK Cooke

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THE SOUNDS of music

Madison County Music Co. owners bringing opportunity to the area.

Megan Barrett and Elizabeth Hoenig have been busy the past few years keeping the sound of music alive and well in Winterset.

The owners of Madison County Music Co., which Hoenig began in 2019, has grown from 30 piano students to around 200 students currently, in varying musical environments.

Alive and well, indeed.

The two teamed up a few years ago and have been at it ever since, providing residents with a much-needed outlet with which to grow and hone their musical knowledge. Hoenig first approached Barrett in 2019, asking if she had any interest in starting a music school. A lifelong fan of all things music, naturally, Barrett was intrigued.

"I had actually been thinking about the same thing myself, but the timing wasn't right," she says.

Hoenig persisted and began teaching piano lessons out of her home, eventually moving to a building she purchased. In the fall of 2021, it was time. Barrett joined Hoenig in the venture, teaching guitar and ukulele and starting a youth choir program to boot. In the fall of 2022, the two purchased their current building at 123 W. Jefferson, a block west of the Winterset town square.

Barrett, who also is involved in community theater, directs music at her church, and operates an arcade in the building that houses the music school, on weekends, says that, while there often aren't enough hours in the day seemingly, she's found where she belongs — amid the music.

They aren't entirely on their own, though. Hoenig and Barrett have two additional guitar teachers, another instructor who teaches violin once a week, and a high schooler who teaches clarinet and saxophone. Many students attend the parent/child classes called "Music Together." Forty-eight kids are also enrolled in a musical theater class.

It's no surprise this is Barrett's chosen profession. For her, music has been life, and her life has been music.

"As long as I can remember, I've loved singing," Barrett says. "When I was 4 years old, my mom had me up singing in front of the church, and I took music lessons, dance and theater as a child."

Barrett received an undergraduate degree in music education from Drake University, after which she taught high school choir and elementary general music in the Winterset School District for 10 years. Her husband, Jon, is a music educator.

Barrett says she and Hoenig are focusing on growing their parent/child classes, youth choir and musical programs, and adult community choir.



The Madison County Music Co. Holiday Concert in December featured the Madison County Community and Youth choirs.



Megan Barrett teaches a Kinder Choir class at Madison County Music Co.

Where there's music, there's happiness, and every chance Barrett gets to deliver a note or two of it, she will.

"I grew up with a lot of musical opportunities, but maybe not as many as kids who live in an urban setting like Des Moines or Iowa City, so I'm really passionate about making sure that kids who live in more rural parts of the state have more opportunity and access to these same kinds of programs," Hoenig says. "That really drives us, is making sure you don't just have access to arts and fine arts because you live in a city."

For more information, visit www.madisoncountymusicco.com or call 515-832-0333. ■

SMITH is deep into Madison County history

Volunteer helps lead efforts to preserve and educate.

If you'd like to learn about the history of Madison County, Linda Griffith Smith is the person to ask. After decades of volunteering, she continues to serve in

leadership roles on many local groups, including the Madison County Historical Preservation Commission, the county's Historical Society, the Genealogical Society, and Friends of the Winterset Library.

Smith's research skills and enthusiasm for local history have resulted in her leading numerous educational programs in the area, including her work in researching Winterset's connection to the Underground Railroad, which helped many freedom seekers reach safety in northern states during the era of the Civil War. Smith summarized the successes of that research.

"We identified 90 individuals in Madison County associated with the Underground Railroad in that five-year period, 1857-1862," says Smith. "Twenty of them, including freedom seeker Charles Moore, who returned to live in Winterset for 50 years, are buried in the Winterset Cemetery. Moore, who had been in an unmarked grave for 100 years, received a gravestone."

Smith recalls that finding Charles Moore's history and gravesite in Winterset was a wonderful but unexpected discovery. She points out that this type of thing often happens when she and others begin to really dig into the historical documents of the area. That's one of the factors that's kept her motivated all these years.

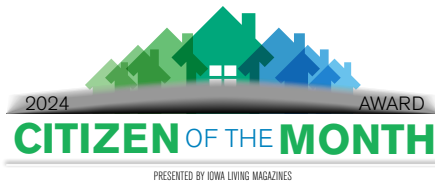
Because Smith has extensive experience in information technology, she now serves as the webmaster for IAGenWeb.org/Madison, which contains the historic state vital records for Madison County. This includes 35,000 obituaries, 30,000 gravestone photos, lists of Madison County soldiers, and much more.

Smith has developed and presented PowerPoint programs on a variety of topics related to Madison County history, including Susan B. Anthony, George Washington Carver, the Winterset Cemetery, the Underground Railroad, Madison County's three historic districts, and Pammel Park.

Smith was born and raised in Winterset and is a 1972 graduate of Winterset High School. After living in the Des Moines area, she and her husband, Jim, moved back and have lived in Winterset for the past 40 years. During that time, her passion for the local community and history has enhanced the resources available through the various organizations for which she has volunteered.

"History has provided a very fulfilling way to satisfy my curiosity, work with so many wonderful volunteers to accomplish many common goals, and to give back to a community that has given so much to me," Smith says. "I like helping others learn something new that delights them."

Looking toward the future, Smith is striving to assure that the work



Felicia Weeks and Kristina Benshoof of Scot Clark Farm Bureau present the Citizen of the Month certificate to Linda Smith.

she has begun will continue.

"I'm trying to lead less and mentor more by backing away slowly but continuing to serve as a resource," she says. "Thankfully, there are many others who are stepping up with the energy, interest, and skills needed to carry Madison County history far into our future." ■

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Frosted Confetti Exhibition

Through March 18
Winterset Art Center, 224 S. John Wayne Drive

Frosted Confetti is a collection of works by Christine Hilbert exploring spontaneity, joy and texture. Guided by improvisation, these abstract paintings are a meditation on the creative practice without limits or boundaries. Check the Winterset Art Center Facebook page for spring break classes.

More events

- **March 4-8: IHSAA Iowa State Boys Basketball Tournament.** Wells Fargo Arena, 223 Center St., Des Moines; iahsaa.org/basketball
- **March 8: Iowa Home Expo.** Iowa State Fairgrounds, 3000 E. Grand Ave., Des Moines; iowahomeexpo.com
- **March 15: Mateo Lane: The Al Dente Tour.** Hoyt Sherman Place, 1501 Woodland Ave., Des Moines; hoytsherman.org/events
- **March 17: Dude Dad Live!** Hoyt Sherman Place, 1501 Woodland Ave., Des Moines; hoytsherman.org/events
- **March 22: Jim Jefferies: Give 'Em What They Want Tour.** Des Moines Civic Center, 221 Walnut St., Des Moines; desmoinesperformingarts.org/events



Elks Pancake Breakfast Buffet, Bake Sale and the Easter Bunny

Sunday, March 10, 8 a.m. to noon
West Des Moines Elks Lodge, 2060 N.W. 94th St., Clive

The Easter Bunny will be at the Elks breakfast to greet the children and have treats to share. The breakfast buffet includes: biscuits and gravy, french toast, scrambled eggs, bacon, sausage patties, cheesy potatoes, and all you can eat pancakes (including blueberry and chocolate chip pancakes), orange juice, milk and coffee. Enjoy a bloody mary or mimosa for \$3.50. Cost is \$10 for adults and \$5 for children 10 and younger. Proceeds support the Elks' Hoop Shoot Program, other youth activities and veteran support activities.



Des Moines St. Paddy's Marathon

March 16
E. Locust Street and Pennsylvania Avenue, Des Moines
iowaruns.com/desmoinesstpaddys5k

A marathon, half-marathon and 5K will be offered. All finishers will receive a 2024 pint glass, a finisher medal for all half-marathon and marathon runners, and the chance to celebrate eight years of the Des Moines St. Paddy's Race.

All Iowa Auto Show

March 15-17
730 Third St., Des Moines
usatventures.com/expos/auto/iowa/#

The All Iowa Auto Show features dozens of manufacturers and auto dealers displaying brand new makes and models under one roof.

Dome After Dark

Fridays, 6-10 p.m. through March
Des Moines Botanical Garden, 909 Robert D. Ray Drive, Des Moines

Enjoy the conservatory and gardeners show house which will be illuminated with unique and colorful lighting. Details at dmbotanicalgarden.com

The Grimes Business Expo

Tuesday, March 26, 4:30-6:30 p.m.
Meadows Gymnasium, 2555 W. First St., Grimes

The public is invited to the 14th year of the Business Expo. Check out some local businesses and what they have to offer. Look for plenty of free goodies from Grimes Chamber member businesses, a face painter, and a balloon artist. Free admission and kids are welcome.

Events at The Brenton Arboretum

Various dates
The Brenton Arboretum, 25141 260th St., Dallas Center

For more information or to register, visit www.TheBrentonArboretum.org/events.

- Wednesdays, March 13, 20, 27, 10-11 a.m., Nature's Healing.
- March 21 and April 4 and 18, Nature Club, varying times. Register by age group.
- April 21, noon to 3 p.m., Earth Day Celebrations; 1-3 p.m., Exploratory Beekeeping.
- April 27, 7 a.m., Birds & Bagels.



Clive's Craft, Vendor and Boutique Shopping Event

Saturday, March 9
2100 N.W. 100th St., Clive
www.horizoneventscenter.com/event/clives-craft-vendor-and-boutique-shopping-event

Shop at an estimated 150-plus in-home business booths to help get you ready for spring and summer.



St. Patrick's Day Parade

March 16, noon
Grand Avenue, downtown Des Moines
www.friendlysonsiowa.com

The Friendly Sons of St. Patrick brings Des Moines its St. Patrick's Day parade, this year with a new route. The parade will proceed south on Robert D. Ray Drive to Grand Avenue and then west to Eighth Street with the parade officially ending at Eighth and Grand Avenue.

EVENTS IN THE AREA

Be sure to check for cancellations

To submit calendar items for consideration, send to tammy@iowalivingmagazines.com

Judy Niemack jazz concert

Sunday, March 17, 2 p.m.
Caspe Terrace, 33158 Ute Ave.,
Waukee

Jazz critic Dan Morgenstern said it best — “If you want to know what real jazz singing can be (but rarely is), listen to Judy Niemack.” Niemack has perfected her beautiful voice, fearless improvisational skills, impressive musicianship and exceptional versatility for more than 40 years and on many critically-acclaimed recordings. She also enjoys a worldwide reputation as a jazz vocal teacher and author of several “must-have” vocal jazz improvisation books. Niemack will be accompanied by pianist John DiMartino, who appeared at Caspe Terrace several years ago with vocalist Jay Clayton. For more information and tickets, visit <https://jazzatcaspe.weebly.com/tickets.html>.



Des Moines Comic and Toy Show

March 23-24
Merle Hay Mall, 3800 Merle Hay
Road, Des Moines
quadcitycon.com

This free event will be inside Merle Hay Mall. Quadcon is planning on having 100 vendor and artist spots, so get ready to get your steps in to see the available cards, comics, posters, toys, games and art.

Elks Spring Style Show Fundraiser

Saturday, April 6 from 10 a.m. to
2:30 p.m.

West Des Moines Elks Lodge,
2060 N.W. 94th St., Clive

Go shopping and enjoy lunch at the Elks Spring Style Show Fundraiser. Many fabulous vendors and terrific door prizes are included. Cost is \$15 for admission and funds benefit the Elks' veterans projects. Fashion show starts at 11 a.m. with shopping and lunch to follow. A 50/50 raffle will also be held. Must be present to win prizes.

Des Moines Performing Arts productions

Des Moines Civic Center, Cowles
Commons, Stoner Theater, Temple
Theatre, 221 Walnut St., Des Moines
dmpa.org

- Through March 17: “Dixie’s Never Wear a Tube Top While Riding a Mechanical Bull”

You Can Grow Orchids events

Saturday, April 13
Canoyer Garden Center, 3355 S.E. Gateway Drive, Grimes

The Central Iowa Orchid Society is hosting an orchid event, with an orchid display, culture information, orchid sale and orchid clinic in which experts will answer questions about your troubled orchid and even help to repot it. Follow them on: Central Iowa Orchid Society Facebook page.



Michael Jefry Stevens and Christian Howes

Sunday, May 5, 2 p.m.
Caspe Terrace, 33158 Ute Ave., Waukee

Over the past 40 years pianist/composer Michael Jefry Stevens has been associated with some of the most important figures in modern jazz. Ranked among the top violinists in jazz, Christian Howes has demonstrated his virtuosity and creativity on numerous recordings since the early 2000s. As evidenced by their 2023 release, “Precipice,” when you combine these two improvisers, you end up with pure beauty and joy in every note. Tickets for Jazz at Caspe Terrace concerts are \$30 each and can be ordered by calling 515-279-6452 or emailing abegold1951@gmail.com. You can also purchase tickets at jazzatcaspe.weebly.com. Seating is limited to 130 so reservations are encouraged. Caspe Terrace is owned and operated by the Jewish Federation of Greater Des Moines. ■

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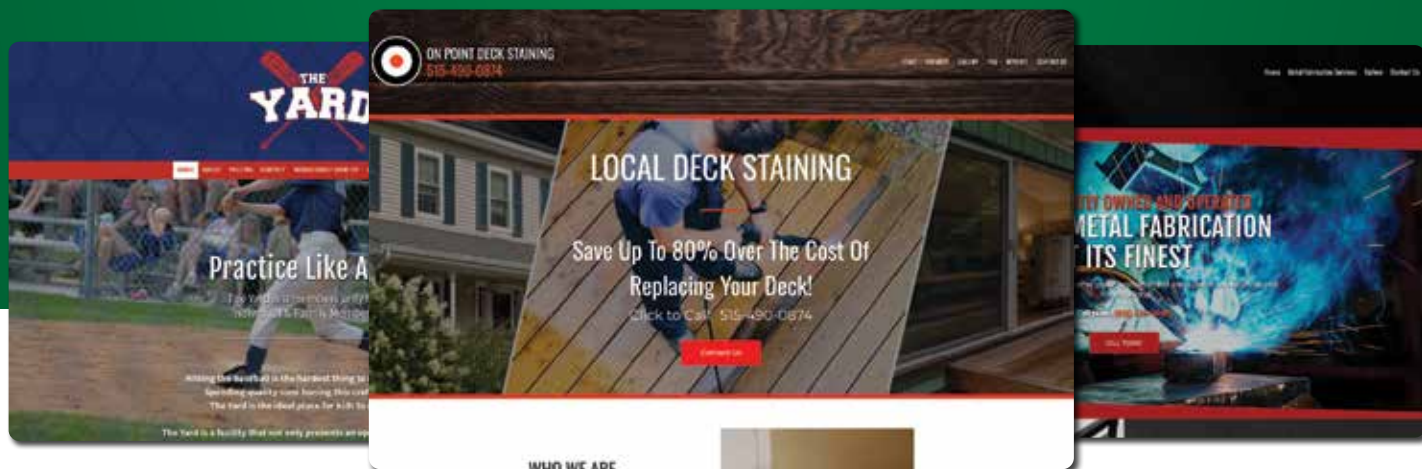


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MEET Tamara Brooks

District's reputation draws her to teaching post.

After graduating from Indianola High School in 1990, Tamara Brooks attended Mid America Nazarene University in Olathe, Kansas, where she graduated in 1998. She then spent several years as a marketing writer for a publishing company in Kansas City, Missouri, before returning to Iowa to work as a health underwriter for an insurance company in Des Moines.

While in Des Moines, Brooks received a master's degree in education with a teaching license and endorsements in sixth through 12th grade language arts, sixth through 12th grade reading, and sixth through eighth grade middle school math, science and social studies from Drake University. She began her teaching career at Saydel High School, taught for several Des Moines middle schools, and helped start schoolwide reading programs in two middle schools.

Brooks is now in her 20th year teaching and her first year teaching seventh-grade literacy at the Winterset Junior High. Brooks came to the Winterset Community School District because she wanted to teach in a small community, and many people told her what a great community Winterset is.

"I've heard so many wonderful things about the Winterset community from people who don't even live in Winterset. Winterset has a wonderful reputation that goes far beyond its borders," Brooks says.

"What I like best about the Winterset School District is the small size, the small-town community feel, and the students and their families. Everyone has been so welcoming," Brooks says.

Brooks says she enjoys working with seventh graders because it is a critical time in both their intellectual and emotional development. Her students are also curious and eager to learn new things.

This year, her students will read a dystopian novel and will work in groups to try to create their idea of a utopian society. Each student will have a role in their community with an informative paper to write, tasks to complete, and a speech to prepare. Her students will then make a group presentation to judges to see who created the best utopian society.

"The most rewarding part of being an educator is knowing that I can make a difference in a student's life and getting to see the 'aha' moments when they finally understand. And when they worked really hard on something and did a great job, I get to see the sense of accomplishment on their faces," Brooks says.

Brooks says she is enjoying getting to know her students, their families, her coworkers and the Winterset community. When not teaching, she likes spending time with her family. In addition to her two daughters and two grandsons, Brooks is the oldest of 10 children with all but one of her siblings living in the area. This makes her holiday get-togethers very interesting with so many people. ■



Tamara Brooks worked as a marketing writer and insurance underwriter before returning to school for her teaching degree.

GROWING to gray

Most of us have seen the Pinterest pictures of the lady with black hair and three inches of gray grow out. Then they magically "strip" all that black out, and she ends up with beautiful, natural-looking, all-over long gray hair. I'm here to tell you, that doesn't happen in the real world.

When you make the decision to stop coloring your hair and grow the gray out, it's a long and sometimes painful process. I tell my clients it takes about eight to 12 months to complete the transition. It's important to note that we see hair color in numbers. Level 1 is black while level 10 is the lightest blonde. Gray is considered a level 11, which is then much lighter than your current hair color.

Here is what the process typically looks like:

I usually start by putting a round of heavy highlights in to remove as much color as possible. Then I make you wait three to four months so I can see what your natural color is looking like. There's a percentage of gray that I need to address with color placement. I'll add highlights and lowlights to match your grow out. Also, during this process, I'll likely talk you into cutting a bit shorter than what you prefer. But, towards the end, you'll understand, approve and appreciate my direction.

When you decide to grow to gray, be patient and realistic. Your favorite stylist is there to hold your hand through the process. ■

Information provided by Annie Wiseman, owner of Salon 107 and a licensed cosmetologist with 25 years of experience. 107 John Wayne Drive, Winterset, 515-462-4247, salon107style@gmail.com.



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EASY Easter eats

(Family Features) Even if Easter hosting duties fell on your plate this year and added one more thing to your holiday to-do list, that doesn't mean it has to be difficult. After all, Easter is a time meant for fun and fellowship with the food just one part of the celebration.

Building the menu around simple, one-pan dishes can keep the focus where it needs to be: spending time and creating memories with family and friends. These dishes call for short lists of ingredients, many of which you may already have in your pantry, and simple preparation to create a full spread perfect for sharing with loved ones. Plus, using only one pan makes cleanup a breeze, so you can get back to the festivities quickly.

A dish like this Easter roast lets you check both the main course and side dishes off your list, relying on the oven to do most of the work for you after some quick prep work.

For more Easter recipe inspiration, visit Culinary.net. ■

Easter roast

Yield: 1 roast

- Salt
- pepper
- garlic powder
- 1 roast (3 pounds)
- 1 bag (1 pound) baby carrots
- 1 bag (1 1/2 pounds) trio potatoes or potato of choice
- 3 cups beef broth
- 1 can (10 ounces) cream of mushroom soup
- 1 tablespoon garlic pepper
- 3 tablespoons brown sugar
- 1 onion, roughly chopped
- 1 bundle asparagus

Directions

- Preheat oven to 350 F.
- Sprinkle salt, pepper and garlic powder over roast and rub into front, back and sides. Place seasoned roast in middle of large roasting pan.



- Place carrots on one side of roasting pan and potatoes on other side.
- In large bowl, mix beef broth and cream of mushroom soup with garlic pepper. Pour mixture over roast, potatoes and carrots. Sprinkle brown sugar over carrots and add chopped onion. Cover and cook 2 1/2 hours then remove from oven, add asparagus and cook uncovered 30 minutes.
- Serve from pan or place on platter for more formal presentation.

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'OLD-FASHIONED Football'

Podcast combines whiskey and fantasy football.

Did you know that a Winterset couple has a podcast that unites fantasy football and whiskey? And that, in any given month, 10,000 to 20,000 people across the nation are listening on Apple Podcasts or Spotify?

Justin and Miranda Mark are the hosts of "Old-Fashioned Football," which covers all things fantasy football year-round. They also review a new whiskey almost every show and talk about its origins. In addition, the couple has guests from different distilleries, as well as athletes.

During one episode, the Marks interviewed former NFL linebacker and current ESPN analyst Sam Acho, who played for the Chicago Bears.

"As a Bears fan, it was surreal for me to get to sit down and talk with him," Justin says. "We have also met so many fascinating people in the whiskey industry, from founders of distilleries to distillery reps. They are all unique and have different back stories on how they got into whiskey, which always interests me."

"The Old-Fashioned Football" podcast has also served as a point of connection for the Marks — from building friendships to business relationships.

"One of the really cool things I didn't anticipate as a result of our show is the support and connections we can provide to some of the craft distilleries that we've met with or had on the show," Miranda says. "There's a whole network of communities that we never knew existed before, and it's exciting to be a part of it."

The couple has a loaded plate of upcoming guests, including the owner of Iowa Legendary Rye and the head distiller from California's Redwood Empire.

"We are also pumping up for the NFL Draft and will be running a big virtual YouTube event for April and the draft month where our YouTube subscribers (a free service) can win an autographed jersey or mini-helmet," Justin shares. "The prizes are very cool, and all people have to do to be entered to win is subscribe to our YouTube channel."

The "Old-Fashioned Football" podcast has



Justin and Miranda Mark are the hosts of the "Old-Fashioned Football" podcast, which ties together fantasy football and whiskey. They visit many distilleries for the podcast — and personal interest.

achieved a lot since being launched in 2022. Prior to that, Justin had been doing some guest spots on another fantasy football show.

"I told Miranda that I'd love to do a podcast where I talk fantasy football and whiskey," Justin says. "She responded, 'You could drink an Old-Fashioned and call it Old-Fashioned Football.' I thought that was brilliant."

At the time, Justin was writing for SGPN (Sports Gambling Podcast Network), so he pitched the show idea to its two owners.

"They asked for a pilot episode, and I wanted to find a guest so that I wasn't just talking to myself," Justin says. "Miranda is highly competitive in the many fantasy football leagues she's in and likes whiskey, so I thought, 'Hey, I need a guest quickly, and I just so happen to know her schedule.'"

Miranda wasn't entirely sold on the idea at first.

"After we sent in the pilot, one of the owners said that, with the husband-wife chemistry and uniqueness, he thought that had to be our permanent setup," Justin says. "We originally launched on July 2, 2022. We were part of a channel that had many different fantasy football-related pods. On April 4, 2023, they moved us to our own channel because of the uniqueness and success we were having."



The Marks share that, if readers enjoy fantasy football or whiskey or just want to hear a husband and wife bicker, they should give "Old-Fashioned Football" a listen. ■

"It's been through the addition of MAPLE that we have been able to get the kids to talk."



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INSURANCE

By Eric Johnson

HOW credit scores impact insurance rates

Most of you have probably noticed rapidly rising insurance premiums. The cause of this is worthy of an article of its own. Many factors are out of your control, but one thing to be aware of is your insurance score. Your credit score likely has a direct impact on your insurance rates. Over the last 15 years, insurance companies have been increasingly using a credit-based insurance score to calculate risk and set rates for certain types of coverage, such as car and home insurance. It is rare now to find a company that does not consider your insurance score in your premium calculation.



Contrary to common thinking, your credit-based insurance score and a credit score are not the same. The two aren't meant to be compared because they factor in different criteria and use different numerical scales. A credit score measures your credit worthiness, or how likely you are to repay a debt on time. An insurance score measures your insurance risk, or how likely you are to file a claim and have an insurance loss.

Insurers charge higher premiums to insureds who are more likely to suffer an insurance loss. A good example is a teenage driver who has been ticketed for speeding will pay much higher rates than a 50-year-old with a clean driving record. Studies have shown that consumers with good credit file fewer insurance claims. Therefore, insurers charge higher rates for consumers with less favorable scores.

Here are 10 tips to improve your insurance score:

- Pay your bills and credit accounts on time.
 - Get past due accounts caught up so they never go into collections.
 - Keep balances low on credit cards and other revolving credit accounts.
- Check your credit report at least once a year to correct errors.
- Apply for new credit accounts only when really needed.
- Shop for a new loan or refinance your current loan within a short period of time to minimize the effect of new inquiries.
 - Don't apply for several new credit accounts at once.
 - Don't close credit accounts with high credit limits. This lowers your available credit and hurts your scores.
- Start building credit as early as possible since the length of your credit history is important.
- Have credit accounts and use them responsibly to build a strong credit history.

Over time, it is very possible to improve your credit score, which then directly improves your insurance score. If you are seeing improvements in your credit score, consider seeing your insurance agent for an updated quote on your insurance policies. ■

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HELPING seniors manage medical appointments

One inevitability that comes with aging is an increased need for medical care. From routine checkups to specialist consultations, medical appointments become more frequent and crucial for maintaining seniors' health and wellbeing. However, managing these appointments can sometimes be challenging, especially for older adults who may face mobility issues, memory lapses, or technological barriers. In such cases, the support and assistance of loved ones or caregivers can make a significant difference.

Communication is key when it comes to managing medical appointments for seniors. Establishing clear channels of communication between the senior, their caregivers, and healthcare providers is essential. Make sure the senior understands the importance of regular check-ups.

Keeping track of medical appointments requires a well-organized calendar system.



Whether it's a traditional paper calendar, a smartphone app, or a digital calendar synced across devices, choose a method that works best for the senior. Record upcoming appointments, including dates, times, locations and any special instructions.

Setting up reminders for upcoming appointments can help seniors stay on track. Reminders can be in the form of alarms on their phone, sticky notes placed in visible areas, or verbal reminders from caregivers.

For seniors who no longer drive or have difficulty getting around, arranging transportation is crucial. Coordinate with family members, friends, or transportation services to ensure the senior can attend their appointments without any hassle.

Gathering and organizing medical information in one place can streamline the appointment process. Create a medical binder or folder containing important documents such as insurance cards, prescription information, medical history, and a list of current medications. This ensures that all necessary information is readily available during appointments.

Accompanying seniors to their medical appointments can provide much-needed support and reassurance. Attend appointments with them whenever possible, especially for important visits or consultations with specialists. Take notes during appointments, ask questions, and advocate for the senior's needs and concerns.

Encourage seniors to be proactive about their health by scheduling regular checkups and screenings. Keep track of upcoming appointments and follow-up visits to ensure continuity of care. Address any concerns or symptoms promptly to prevent potential health issues from worsening.

Managing medical appointments can be challenging for seniors, but with the right support and assistance, it becomes much more manageable. Caregivers can help seniors navigate their healthcare journey with confidence and ease. By working together, we can ensure that seniors receive the quality care they deserve. ■

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

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A ribbon cutting was held during the chamber coffee at The Vineyard at St. Charles Feb. 9.



Erin Harman and Debbie Field at the chamber coffee held at The Vineyard at St. Charles Feb. 9.



Michaela Allsup, Autumn Davis and Rachel Eller at the chamber coffee held at The Vineyard at St. Charles Feb. 9.



Tara Kasen and Melissa Callstrom at the chamber coffee held at The Vineyard at St. Charles Feb. 9.



Jami McCuddin, Melissa Grandon and Laura Luckinbill at the chamber coffee held at The Vineyard at St. Charles Feb. 9.



Jodi Lake and Hannah Culbertson at the chamber coffee held at The Vineyard at St. Charles Feb. 9.



Leslie Allen and Maria Forgy at the chamber coffee held at The Vineyard at St. Charles Feb. 9.



Lance Queck and Michelle McNamara at the chamber coffee held at The Vineyard at St. Charles Feb. 9.



Gary Lawrence, Luci Davis and Jess Gibbons at the mega night vs. Adel-DeSoto-Minburn at the Winterset High School on Feb. 6.



Addy Gross and Ava Leonard at the mega night vs. Adel-DeSoto-Minburn at the Winterset High School on Feb. 6.



Mackenzie and Sami Craven at the mega night vs. Adel-DeSoto-Minburn at the Winterset High School on Feb. 6.

MEGA Night

Mega night vs. Adel-DeSoto-Minburn was at the Winterset High School on Feb. 6.



Shae Olson and Finley Huston



Jamie Adkins and JoJo Gustafson



Becky Faust and Lori Lawrence



Jess, Jaya and Jason Kleemeier and Rose, Olivia and Kevin Boyle



Katie, Luke and Mike Linde and Kevin, Sam and Liz Hensley



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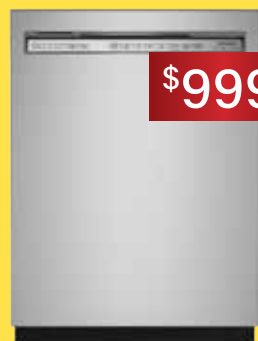
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