

INDIANOLA

JULY 2024

INSIDE: HOW-TO GUIDE
Learn from local industry experts

Living

JUST LOOK

UP

**Honoring family legacies
at the National Balloon
Classic, July 26-Aug. 3**

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COMMUNITY

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15 OF MAKING A DIFFERENCE

CONGRATULATIONS, BREANNA!

Breanna Berry celebrated 15 years with Ellis Law Offices on June 1st

What made Breanna decide to pursue a career as a paralegal?

Breanna didn't know she wanted to become a paralegal right off the bat. She actually started to work as a receptionist at Ellis Law Offices during the summer after her senior year in high school. She continued to work there while going to college to pursue a career in Early Childhood Education. She soon realized the passion that she had for what she was doing at Ellis Law Offices and decided to switch gears and pursue becoming a paralegal.

Biggest strength when working as a paralegal?

There is no doubt that Breanna cares about every client she has the opportunity to work with. She says, "I truly care about what I am doing, how I am doing it, the quality of my work, and of course, the impact it has on people's lives."

What is the biggest lesson learned?

It's short and simple, there is no task too small. Even the simplest thing can make an impact, she says.

What is the most enjoyable thing about working at Ellis Law Offices?

It's all about the people she works with. She shares how important it is that she can say that she has a boss and a set of co-workers who genuinely care for one another. Not just at work either, but on a personal level. When you know you have that at your place of work, cherish it.

What does Breanna enjoy doing when she is not at work?

Breanna enjoys spending time with her family. In the summer you will often find her at a campground camping with her husband, Alex, and some friends. She loves spending time with her niece and nephews and being one of their biggest supporters.



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WELCOME

IT'S WHAT we do

Most of us who grew up in rural Iowa communities have a great deal in common, whether we spent any time on a farm or not. We swam in gravel pits. We knew the difference between dinner and supper. And we called our fizzy drinks pop, not soda.

We also know the strength that comes from connecting — and not via Facebook or Snapchat or Nextdoor. We do it the old fashioned way. We break out the lawn chairs, we share our favorite foods or beverages, and we talk.

Yes, some things have changed. Our front porches may have changed to backyard decks. Our neighbors may no longer be our cousins. And gravel roads and fishing ponds may be more difficult to find. But we still relish the spirit of community, and we live it, too.

This is apparent in our ongoing support of our community festivals. Most all of us smile when we think of the midway amusement rides, the demolition derbies and the tractor pulls we experienced in our youth. We can still taste the corn dogs, the cotton candy and the church stand cheeseburgers. And despite them being available seemingly every weekend somewhere in central Iowa, we still get giddy over fireworks.

The good news is that we don't have to reminisce about the good old days. They are alive and well right here, and we can experience many of those moments soon without leaving town. Turn the pages of this magazine, and you will find all the details you need to know about the National Balloon Classic.

So give Netflix a rest. Get off Instagram. And save the pre-packaged meal for another day. It's time to get out and see your friends and neighbors in person, listen to the festival sounds, and enjoy some local food, beverage and entertainment. Just don't forget your lawn chair.

Thanks for reading. ■

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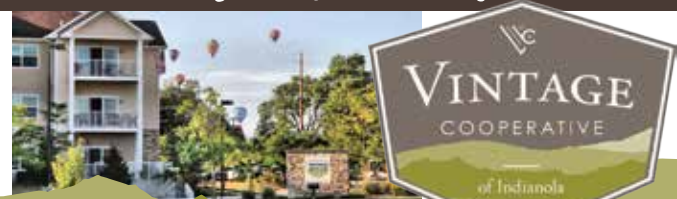


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Natalie and Levi Clark have made crewing a family affair, and their 5-year-old daughter, Madi, is learning all about what it takes to become "crew chief."

JUST LOOK UP

Honoring family legacies at the National Balloon Classic, July 26 - Aug. 3

By Becky Kolosik

The National Balloon Classic, July 26 - Aug. 3, is just around the corner. Whether you've lived in Indianola all your life or for just a short time, hot air balloons have a way of capturing our hearts and bringing the community together. This year's event boasts more than 100 balloons and a week full of adventure, entertainment and fun for all ages.

However, for some pilots and crew, this annual event is about much more than the competition and show. For them, family roots in ballooning run deep, and the Classic is also about carrying on tradition and honoring family legacies.

Crewing with a purpose

Natalie Clark has had a passion for hot air balloons most of her life.

“I grew up in Norwalk, but my parents took us to chase balloons during the week of the Classic every year,” she recalls. “I have such fond memories of staying at my aunt and uncle’s house in Palmyra and waking up to balloons taking off on their property.”

When Clark and her husband, Levi, moved their family to Indianola in 2020, they looked forward to seeing balloons in the sky from their back porch. They often would jump in the car to chase them and watch them land.

You could say that ballooning is in Clark’s blood. That is because her grandfather, Walter Burgin, was one of the original 10 members of the Hawkeye Aerostation Society Inc., the first balloon club in Iowa. The club bought a balloon (N1989R) from Matt Wiederkehr, and it took its first flight on Jan. 1, 1973. Phil Gray of Indianola was the first member trained to fly it, followed by Burgin, Elton Freeman and Lowell Sandquist. All three worked for the FAA.

Clark never had the opportunity to see her grandpa fly the hot air balloon but heard about his adventures from the time she was young.

“Grandpa got his airplane pilot’s license when he was 16, long before he ever had his driver’s license,” she explains. “One of his favorite hobbies was building and flying radio-controlled airplanes. He was excited about anything that flew in the air, and that’s what got him into hot air ballooning.”

Burgin trained others to fly balloons and competed in the Nationals held in Indianola at Simpson College. He enjoyed taking Clark’s Grandma Burgin, her mom and her aunts and uncles up in his balloon for entertainment.

Clark and her husband started crewing last summer after her sister, who was an activities director at a retirement community in Ames, had Tim and Elsie Cloyd do a tethered balloon event. The Cloyds reached out about crewing a short time later and, as they say, “The rest is history.”

“We’ve only been crewing for just over a year, but the adventures that ballooning has taken us on, as well as the connections and relationships we have built, makes it feel like we have been a part of it for a lifetime,” Clark says.

The Cloyds’ passenger balloon, “Son Light,” is designed with a large cross on the envelope — a testament to their mission to use their hot air balloon to bring glory to God. Their



When Grant Pfeifer takes to the skies, he knows he has the support of his ballooning family to “lift him up.”

nonprofit, Tecvisions, provides balloon flights to the public, and they donate a percentage of their earnings to charities, as well as for mission trips, scholarships and outreach programs.

The entire family getting involved in crewing has been a dream come true, and they enjoy helping the Cloyds fulfill their mission. Their 5-year-old daughter, Madi, rides in the crew van and helps with little things like the Velcro straps when unpacking and packing the balloon. Her favorite part is sitting on top of the balloon envelope to help squeeze all the air out of it to stuff in the bag. Carson, who is 2, will get more involved as he gets older, but right now he likes to watch and gets excited when he

spots a balloon in the air.

Last year, Clark had her first balloon ride during the Classic, alongside her sister, Maggie. In October, she and Levi will travel to Albuquerque, New Mexico, for the Albuquerque International Balloon Fiesta where they will crew for the Cloyds.

“There are over 500 balloons at this festival, and there will be launches in the morning and other special events in the afternoon/evening,” she says. “The Albuquerque Fiesta has been on my bucket list for years, so I’m excited to get to experience it.”

To learn more about the Cloyds’ balloon and their mission, visit www.tecvisions.org.



Joe Seymour was honored to have his balloon (left) side by side with his dad's during Night Glow at the 2023 National Balloon Classic.

Raised on hot air

Grant Pfeifer took his first hot air balloon ride long before he could remember it. To be exact, it was six months before he was born. Though he has no recollection of that flight, it, no doubt, set the stage for a lifelong love of hot air.

To say that ballooning is a family affair would be an understatement. Not only is Pfeifer a pilot, but his sister, Holly, is, too, and his sister, Jennifer Pfeifer-Malaney, crews for both whenever possible.

"I grew up ballooning," Grant says. "My parents, Steve and Kathi, started crewing while in college at Simpson in the late 1960s. As a kid, I can't remember a time when I wasn't crewing at the U.S. Nationals or the National Balloon Classic."

Pfeifer remembers watching for the first balloon vehicles to start rolling into town, and he knew each vehicle/balloon by name. He also has many fond memories from the pilot/crew events during the Nationals. From bowling to the steak and corn on the cob cookout at the pilot compound, there were many nights they

were out until well past midnight just having fun.

At the age of 17, while crewing for Paul Quandee, his interest in becoming a pilot started to take off.

"Paul was the first pilot who really encouraged my sister and I, and he was instrumental in both of us figuring out what we would need to do to get a balloon and license," Pfeifer explains. "Paul even got his commercial license so he could help us get hours when we flew with him."

After getting his pilot license in 2002, Pfeifer bought his first balloon, Sunset, from Quandee. His current balloon, a racer, initially belonged to a good friend who was getting out of ballooning due to health issues. The system was originally sold to another friend, Maury, but because he knew Pfeifer was looking for a racer, he offered him a deal on it.

Pfeifer likes competitive ballooning and says he never really grew up helping a pilot fly for fun or to just give rides.

"I grew up going to competitions, and I

loved listening to the pilots in the 1980s and 1990s share their experiences in regard to what they did during events," he says. "Some of the things I heard, I hoped to never experience, and some I have. It's because of those connections with pilots that I knew what to do in similar situations."

Pfeifer has competed at events in Michigan, Iowa, Texas, Nebraska, Illinois and Missouri. His wife, Amy, is his crew chief and has been by his side since 2002 when she took her first balloon ride with him.

His goal for the National Balloon Classic?

"I want to win it," he says, smiling. "I've always dreamed of winning my hometown event, and I hope to someday make that happen."

Aside from the thrill of competing, Pfeifer's family is the reason he gets up in the air. It's something they have done together their whole lives. He is Holly's biggest cheerleader and continues to crew for her at some events.

"We do what we can to support each other as our lives change, but ballooning is something that always brings us back together," he says.

National Balloon Classic July 26 - Aug. 3

Along with all the ballooning, the National Balloon Classic will feature live entertainment each evening and multiple nights of fireworks. For tickets, full schedule of events, and more information, visit <https://nationalballoonclassic.com>.

Keeping a legacy alive

As a kid, Joe Seymour just wanted to be up in the air with his dad.

"I have been around the sport since I was a baby and actually took my first flight at 3 months of age with my dad as the pilot," he says. "As I got older, I thought it was mesmerizing to see hot air balloons from the ground and in the air."

In 2016, Seymour's dad, Brian, passed away unexpectedly. Now, at age 25, he is a balloon pilot and understands the importance of carrying on the legacy his dad started. His balloon, Joyous Pleasures, is a 77,000-cubic-foot racer, designed remarkably similar to his dad's balloon, but with a little twist.

"My dad's signature is sewn into the balloon envelope," he says. "Every time I am up in the air, I know he is right there with me."

Seymour decided to start working toward his pilot license a year after his dad passed away. For his high school graduation, his mom gave him his first balloon. Seymour worked to complete his written tests quickly and flew as much as he could that summer before heading off to college. He finished all his requirements and had his license just a few weeks after classes started that fall.

He quickly rose to great heights — literally — and was named the U.S. Nationals Rookie of the Year in 2021.

"I became the first U.S. Junior National Champion that year, which, ironically, the event finished on Father's Day," he recalls. "To this day, it's my only win, but it qualified me to compete for the United States last year in Poland where I finished 12th out of 48 pilots from all over the world."

Seymour enjoys being a part of the ballooning community because of the people and says that, even though balloonists and crew may only see one another once or twice a year, it's like a family. They help each other out



Joe Seymour started his pilot training as a youngster. Today, he flies his own balloon with his dad's signature sewn into the envelope.

whenever needed.

Seymour is excited to grow the sport with the younger generation. He also wants to win the Classic but has his eyes on another prize, too. Some good friends started a Memorial Cup trophy awarded to the winner of the first task on the first night of the Classic.

"My dad's name has been on it from the beginning, and, each time we lose another person that was a part of the ballooning community, their name goes on it, too," he says. "I tend to put a little pressure on myself, but it's one I really want to win more than anything."

Seymour considers it an honor and privilege



to carry on his dad's legacy.

"I took my daughter up for her first flight when she was 3 months old and will do all that I can to keep the tradition alive," he says. ■

WHY MEDICARE should be part of your retirement strategy

Medicare takes a little time to understand.

As you approach age 65, familiarize yourself with its coverage options, costs and limitations.

Certain features of Medicare can affect health care costs and coverage.

Some retirees may do OK with original Medicare (Parts A and B), others might find it lacking and decide to supplement original Medicare with Part C, Part D or Medigap coverage. In some cases, that may mean paying more for health care than you initially figured.

How much do Medicare Part A and Part B cost, and what do they cover?

Part A is usually provided with no charge; Part B is not. Part A is hospital insurance and covers up to 100 days of hospital care, home health care, nursing home care and hospice care. Part B covers doctor visits, outpatient procedures and lab work. You pay for Part B with monthly



premiums.¹

It's best to prepare for the copays and deductibles linked to original Medicare. In addition, original Medicare does not cover dental, vision or hearing care, nor prescription medicines or health care services outside the U.S. It pays for no more than 100 consecutive days of skilled nursing home care. These out-of-pocket costs may lead you to look for supplemental Medicare coverage as a way of paying for extended care.^{2,3}

Medigap policies help Medicare recipients with some of these copays and deductibles.

Sold by private companies, these health care policies can pay a share of certain out-of-pocket medical costs (i.e., costs greater than what original Medicare covers for you). You must have original Medicare coverage in place to purchase one. The Medigap policies being sold today do not offer prescription drug coverage.⁴

Part D plans cover some (but certainly not all) prescription drug expenses.

Monthly premiums are averaging \$55.50 this year for these standalone plans, which

are offered by private insurers. Part D plans currently have yearly deductibles of no more than \$545.⁵

Creating a Medicare strategy is integral to your retirement preparation.

Should you try original Medicare for a while? Should you enroll in a Part C HMO with the goal of managing your overall out-of-pocket health care expenses? There is also the matter of eldercare and the potential need for interim coverage if you retire prior to 65. Discuss your concerns about Medicare in your next conversation with your financial professional. ■

Information provided by Andrei J. Murphy. Securities and investment advisory services offered through Brokers International Financial Services, LLC. Member SIPC. Brokers International Financial Services, LLC and Retirement Solutions of Iowa, LLC are not affiliated companies. 515-215-7114. 1. Medicare.gov, 2023. 2. Medicare.gov, 2023. 3. Medicare.gov, 2023. 4. Medicare.gov, 2023. 5. NCOA.org, October 13, 2023.

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SUMMER garden care and dangerous weeds

July is here, and it has been a lot different this year from last. We have gotten rains that have eased the drought, but heat has increased, so you will need to take care of your gardens a little bit differently.

The heat means you will need to be sure to keep mulch around new plantings and throughout the garden. It cools the roots and helps keep moisture in. That goes for trees and shrubs as well, and don't forget to keep watering new trees and shrubs. Although we have had some rains, new plantings need additional watering.

Did you preen to combat weeds early this spring? Now is the time to preen again to combat those new weed seeds. Also, don't forget to deadhead your annuals in gardens and containers. This will encourage continuous blooms. Even some perennials will rebloom with deadheading.

Last year, we talked about two very dangerous weeds we are seeing more and more in urban areas: wild parsnip and wild poison hemlock. A number of readers have reached out to say they had taken care of problems in their area or called the Warren County weed commissioner to assist. If you missed last year's article, here is a quick recap.

Wild parsnip is a large weed, 4-6 feet tall, with yellow flowers in the form of an umbel (think umbrella) that looks similar to Queen Anne's Lace. Sap can cause a rash and blistering on the skin that is exposed to sun, called phytophotodermatitis. The burn is considered chemical and will range from a rash to severe blistering that may be painful and require a visit to the doctor. Stands can be mowed up to time of flowering. Herbicides can be used, or the plant can physically be removed digging down at least 2-3 inches to sever the root. Remember to protect yourself from the sap, wearing long-sleeved shirt and pants, gloves and laundering your clothes immediately afterwards. Do not put in your compost. Instead, throw it away in the garbage.

Wild poison hemlock is the other dangerous weed we are seeing more often. Again, these will appear to resemble Queen Anne's Lace with white flowers, but much larger, up to 6-8 feet tall. The identifying characteristic is the reddish to purple spotting and streaking on the stem. Sap of this plant contains the toxin coniine, which disrupts the central nervous system and can cause death, remember Socrates. Do not mow, cut or burn Hemlock. Digging it out or using Round-up and getting the roots is the only way to get rid of it. Again, take great precaution, since ingesting or getting the sap on open wounds, in your eyes or mouth will allow it to get into your bloodstream. Masks, long-sleeved shirts, pants and gloves should be used. Put into plastic bags in the trash, not in the compost or a burn pile (the smoke is hazardous if burned) to dispose of. Since all parts of the plant are deadly poisonous, and there is no antidote to the poison, it is important to be very careful.

If you have further questions or know of stands of these dangerous weeds in urban areas, please reach out to Iowa State University Extension Service or the local weed commission. We need to do everything we can to try to stop the expansion of these weeds. ■



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

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LEGAL

By Ken Winjum

NUISANCES

It has always been the case that one person's use of property may interfere with another's rights or damage his or her property. Since 1851, the Iowa Code has recognized that civil actions may be brought to abate, enjoin or recover damages where a nuisance exists. Iowa Code Chapter 657.1(1) provides:

"[W]hatever is injurious to health, indecent, or unreasonably offensive to the senses, or an obstruction to the free use of property, so as essentially to interfere unreasonably with the comfortable enjoyment of life or property, is a nuisance."

The Supreme Court of Iowa just decided an important case involving this area of law. In *Vagts v. Northern Natural Gas Company*, (No. 23-0537 June 21, 2024), dairy farmers alleged that stray voltage from a gas pipeline under the farm caused distress to the dairy herd, resulting in loss of cattle and other damages.

At issue was whether the plaintiff had to prove "negligence" as part of the nuisance claim. The Court reviewed a number of cases starting with one from 1864 involving a ferry boat operating on the Des Moines river. The Court also discussed cases from 1883 (slaughterhouse); 1895 (smoke and soot from smokestack); 1904 (meat market); 1906 (creamery refuse); 1942 (sewage plant); 1952 (molasses polluting well water); and a recent stray voltage case against an electric utility. The Court concluded that negligence is not a necessary ingredient of a nuisance case.

The Iowa statute, which dates back to 1851, sets out 12 specific descriptions of what may be deemed nuisances. As one may expect, noxious exhalations, unreasonably offensive smells, along with offal, filth or "noisome substances" fall into this category.

Interestingly, "houses of ill fame," including houses where drunkenness, quarreling, fighting or breaches of the peace are permitted, may also meet the definition. Also included is dense growth of weeds or other vegetation along with trees infected with Dutch elm disease in cities.

Given the above, one might ask whether large scale animal feeding operations could be a nuisance. The Iowa legislature has made it clear that animal feeding operations are to be protected. Iowa Code §657.11 provides:

"The purpose of this section is to protect animal agricultural producers who manage their operations according to state and federal requirements from the costs of defending nuisance suits."

The statute further provides that the general assembly has balanced all competing interests and declares its intent to protect and preserve animal agricultural operations. Under this provision, a violation of law or failure to use generally accepted management practices, along with other requirements, are necessary to even establish a nuisance.

Conclusion: Nuisance law has a long history of providing a balance between necessary commercial pursuits and persons they affect. ■



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

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HOW-TO

GUIDE

HOW TO CHOOSE A TREE SERVICE

Trimming or removing trees from your property is difficult work, not something you'd want to attempt yourself. Making sure your trees are healthy while avoiding property damage requires employing a professional tree service.

Follow these tips to find a qualified, professional tree service in your area:

- Ask friends, family and neighbors. You may know someone who has used a tree service in the past. They can tell you who does the best work.
- Contact at least three tree services. Inform them of the situation and request a site inspection. It gives you the opportunity to ask about issues and get a feel for the experience and expertise of each company. Take notes so you can compare your results afterward.
- Find out how long each company has been in business, their experiences, references and whether they are licensed and insured. Check with the Better Business Bureau for outstanding complaints. Even reliable companies may have a few problems. It is how they resolve the issue that counts.
- Request estimates. These figures can vary widely. Some companies are better equipped for certain jobs, so they can offer more competitive pricing. Other companies are slow or may be trying to "fill-in" appointment slots with smaller jobs just to keep their crews busy. Don't choose a company strictly by cost. Tree

work is dangerous. Proper equipment, well-trained employees and insurance create high operating costs. It is worth paying more for peace of mind and excellent service.

- Look at a copy of their insurance policy. Coverage should include personal liability, property damage coverage, workers' compensation and damaged vehicles or home coverage.
- Inspect their previous work by looking at their portfolio. Each tree service company has a work style. Verify that it suits your needs. Photos of past work might also be on their website.
- Get a detailed written estimate of any work to be performed before signing a contract. Responsible companies will provide detailed descriptions, along with the time and cost for your records. This estimate should also offer information about cleanup expectations. Are logs to be cut up or left for firewood? Will the company haul everything away or leave it for you to manage? Will leaves and twigs be raked up or run through a chipper? If they are removing an entire tree, what will happen to the stump?
- Verify the workers wear proper safety gear. They should be wearing helmets at all times. In addition, they should use face shields or protective glasses and steel-toe boots. The person who climbs the tree should have arborist climbing ropes, specialized safety and climbing gear, the proper saddle, helmet and safety glasses. ■

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HOW TO CHOOSE THE BEST QUALITY ROOF

LOOKS

Although every house is different, 20% to 65% of what everyone sees when they look at your home is your roof. It is important to consider textures, colors and profiles.

WARRANTIES

Warranties on most roofing materials will be a 50-year warranty. However, when reading the “small print,” you’ll see just how much confidence a manufacturer has in their product. For instance, Unified Steel’s stone coated roofing has a 50-year warranty and has more than a 100-year life expectancy. Their warranty is the size of a recipe card.

PERFORMANCE

Generally speaking, the higher end of roofing material you purchase, the better the performance, the longer the life expectancy, the more return on your investment. Sometimes, the upfront costs are higher on the cheapest roof products. I know that sounds crazy, but think about it... If you spend twice as much on a stone-coated steel roof than a decent quality asphalt roof would cost, you might be inclined to think steel is more expensive.

Yet, when amortizing the cost of the life of the roof, you will find the asphalt is nearly twice as expensive as the premium steel roof. The best part of a quality roof is the comfort of having peace of mind.

ENERGY

If you hire a quality roofing company, they will do a “load calculation” for ventilation. Improper ventilation can cost you hundreds of dollars a year. Not to mention your roof will last longer, perform better, and stay looking great for years longer than a roof with not enough ventilation. Any roof can be converted from a “hot” roof to a well-ventilated roof. Most steel roofs, in the installation, will add roof deck ventilation which will save considerable money on the cooling bills. For instance, when comparing a standard asphalt roof to a ventilated deck roofing system, the ventilated deck system will run an average of 58 degrees cooler in the attic. That transfers into energy savings and will make your furnace blower last years longer. Add in the savings on your insurance for installing a class 4 hail rated system and class C fire rated roof and the difference between asphalt and steel will be paid off between 5 to 10 years, depending on the home. ■



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HOW TO CHOOSE AN AUTO REPAIR SHOP

A reality of auto ownership is that, at some point, the vehicle will need repairs and upkeep. Some car owners may naturally gravitate toward their dealers to follow scheduled maintenance to keep their vehicle in top shape. Older cars will likely need more attention. That's why it pays to develop a relationship with a qualified, reliable and professional auto repair shop.

Developing a relationship with a knowledgeable mechanic or auto repair shop early on in your vehicle's life can prove invaluable. Talented, honest mechanics can extend the life of your car and help you avoid costly repairs. And if the unexpected occurs — an accident or a major malfunction — that relationship can be the difference between hundreds and thousands of dollars.

Even if your car is new, at some point it will need tires, oil changes or even a new engine. If you have a relationship with a good auto repair shop, you won't sweat it when these things come up.

If you haven't had a regular mechanic in recent years, now is the time to find one. Here are a few points to consider:

- Find a shop that gets rave reviews from family and friends, and you will be in good hands.
- The Better Business Bureau can inform you about the repair

shop's performance and reliability.

- Ask about the shop's range of services. They will need the latest technology to diagnose problems with newer cars. For example, can your prospective shop handle brake systems, electrical components and warranty repairs? Does the shop provide a loaner, rental car or shuttle service while your car is being repaired?

- Look for brand names and proper certification. Does the auto repair shop use brand-name parts? These parts are engineered to meet the manufacturer's specifications and will likely come with a warranty. Shops may use remade or generic brands, which your insurance policy may not cover, so be sure to check.

- Compare the services and fees of each shop in the area to find out the average price ranges.

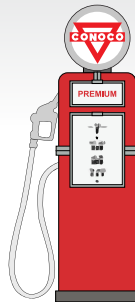
- Don't pick a shop based on cost; poor repair work will mean higher costs in the long run. You'll also want to ask about the shop's warranty policy. Imagine spending hundreds on a repair only to learn the work isn't guaranteed.

Once you have found a shop you trust, establish a good working relationship and try to use the shop for all your automotive needs. Your mechanic will come to know you as a dependable customer and will provide you with the highest level of service. ■

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HOW TO CHOOSE A NEW CAR DEALER

Choosing a new car dealer is almost as important as choosing the car itself. You've probably invested some time into the make and model of the car you want, but maybe not so much time, if any, thinking about the dealer.

There is usually no shortage of dealers who carry many of the popular models, so one may seem just as good as the other. Not true.

Pick the wrong dealer, and you could get stuck with a lemon or unfair financing terms. A good dealer, however, will make the car-buying process a transparent breeze and offer excellent after-purchase support.

Here are some things to think about if you're in the market for a new car.

CHOOSE THE RIGHT CAR

The first thing you need to figure out is what type of automobile you're looking to buy. This will help you narrow down brands and pick your best option. Large families may need an SUV or van to fit everyone into the vehicle. But college students buying their first car would probably be happy with a compact car. The savings on gas will help ease your finances while you are in school.

Along with the car model, there are numerous options to consider. You might get a car with a navigation system, moonroof, GPS and satellite radio, just to name a few. Many of these amenities

are now standard, but some involve extra costs.

If you have to commute long distances, think about purchasing a smaller car with a good MPG (miles per gallon) rating. Hybrid cars can help you save money on gas. Anyone in a cold climate might look at various vehicles with either all-wheel or front-wheel drive.

CHOOSE THE DEALER

Once you have settled on a car model, check into area car dealers. Finding several dealers who sell the brand of car you want is usually best. The competition for your business will help you negotiate the total cost of your car.

Make sure to look for current discounts on the car you want. During specific times of the year, you might be able to get a great deal on a new car. It is particularly true during year-end sales.

Of course, you should test drive a car before purchasing it.

When you begin your negotiations, remember that price isn't everything. Service should play a role as well. You are building a long-term relationship with this dealer and manufacturer. It is not worth getting a less-than-satisfactory experience just to save a few dollars.

Make sure you feel comfortable with the dealership. Buying a car is an expensive, long-term commitment. It is always better to find a car salesperson who is informative and friendly. It will make your transaction as simple and comfortable as possible. ■

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HOW TO CHOOSE A SCHOOL FOR YOUR CHILDREN

Lots of variables contribute to where you choose to send your children to school. Sometimes, this may be based on distance from your home to the school, where the generations before you attended, or perhaps on where a friend or family member attends. Typically, your child will be spending 40-plus hours a week or more at school, so, as any parent would, you want to ensure it is the right fit.

So how do you know which school is best for your child? You know what is best because you know your child. Some families have one child in private school, one in public school and one in homeschool. And, recently, online school options have been added to the mix.

You do the best you can for each child. Does your child have special learning needs? Then find a school that does a great job with students with those needs. Is your child timid in large groups? Find a school with small class sizes. Does your child have a talent for art or music or sports? Find a school where those talents can be nurtured. Does your family have strong beliefs that you want nurtured? Find a school that nurtures those beliefs in your child.

Ask questions about the teachers and the curriculum. If you have a preschooler or kindergartener, ask about how

much they get to play, both organized and free play. Play is learning for young children. Ask about lunch and recess supervision. Do they have student, parent and staff survey data? Meet the principal, a few teachers if possible, and the secretary. The principal leads the school, but the secretary will also interact with your child on a daily basis. Then ask those same questions of parents of other students in the schools you are considering.

Schedule a tour. Try to tour during the school day, and take your child with you. The bottom line is likely to be how you and your child feel in the environment and with the people. Of course, you will take everything else into consideration, but don't ignore your instinct. After all, it's probably your instinct that knows your child best.

Bottom line, you want your children to grow, learn and enjoy their educational experience. To learn, they must feel safe. That is what educators want, too; we want them to be safe, to learn and to flourish. Our goal is that all students are ready for what comes next and reach their full potential.

And remember, your decision for this year does not have to be your decision for next year. The good news is you can go through it all again. Well, maybe that's the good news. ■

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SEE OUR UPCOMING EVENTS!



August 22nd: Family Night

Open house/Back to school event! Come meet your teachers, bring your school supplies and see your rooms. A catered picnic is provided during the festivities.

September 27th: Grandparents Day!

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HOW TO SELECT THE RIGHT INSURANCE AGENT

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.

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 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 which 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.

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.

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

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LFoster1@wesleylife.org to book your personal visit.



Check for cancellations

Log Cabin Days celebration

1300 W. Second Ave., Indianola
Saturday, Sept. 28

• 10 a.m.

Parade (line up at the Administration Building at 9 a.m. – no sign up required)



• 11 a.m. to 1

p.m. Chicken and Noodles Lunch

• 11 a.m. to 7 p.m. Heritage Village

Experience (including pioneer wedding and funeral in the chapel, teacher in the schoolhouse, pioneer family in the log cabin and shopping in the general store), Crafts of the Past demonstrations, children's craft fair, raffle, food and vendors on the lawn.

Sunday, Sept. 29

• 10 a.m. to 5 p.m. Tournament day with

cribbage, chess, horseshoes and corn hole; bingo, family games, raffle, food and vendors.

Pressure canning and freezing workshop

Thursday, July 18 from 5-9 p.m.
Registration deadline July 12
Warren Lodge No. 53, 1606 W. Second Ave., Indianola

Learn all the basics of pressure canning and freezing at this Food Preservation Workshop offered by Iowa State University Extension and Outreach Preserve the Taste of Summer program. Cathy Drost, human sciences specialist in food and health with ISU Extension and Outreach, will lead the workshop.

During the hands-on workshop, participants will learn the basics of pressure canning and safely freezing food, hear the most up-to-date canning and freezing recommendations, make and can green beans, and take home and enjoy a jar of green beans that they canned. The cost of this hands-on workshop is \$40. Participants can register for the workshop at <https://go.iastate.edu/SGV1VY> by July 12. To learn more or to ask questions, contact Bethany Cecot at bcecot@iastate.edu or 515-961-6237.

Iowa Master Conservationist Program

Thursdays, Aug. 22-Oct. 3, 6:30-8 p.m.

Iowa State University Extension and Outreach will offer the Iowa Master Conservationist Program at the Warren County Extension Office and various Warren County locations, providing participants with hands-on interaction with the diversity of the state's natural resources. The program teaches about Iowa's natural ecosystems and the diversity of conservation challenges and opportunities that exist in the region. Graduates of the course learn to make informed choices for leading and educating others to improve conservation in Iowa.

The program consists of approximately 12 hours of online curriculum and seven face-to-face meetings. Registration for the course is \$75 and is due at the time of registration. To register, contact the ISU Extension and Outreach Warren County office at 515-961-6237 or bcecot@iastate.edu. The deadline to register is Friday, Aug. 2, with a maximum of 15 participants.

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Tuesday Tunes and Treats: Robert Deitch

Tuesday, Aug. 13 at 1 p.m.

Indianola Activity Center, 2204 W. Second Ave.

Country music singer/songwriter Robert Deitch is a Nashville music row staff writer, with more than 20 songs that have been recorded by other artists. His voice can be described as blue collar smooth, yet gritty... like a fine bourbon, with a hint of gravel dust. The free concert is hosted by Indianola Parks and Recreation and is sponsored by American Republic Insurance Services. Dessert provided by Indianola Hy-Vee.

Indianola Car Show, Tractor Show and Swap Meet

Aug. 24, 9 a.m. to 4 p.m.

Warren County Fairgrounds, Highway 92, Indianola

The Two-Lane Cruisers of Iowa is hosting this event. To enter or for more information, call Curtis or Cliff, 515-577-2279 or 515-419-3824.



EVENTS IN THE AREA

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

Check for cancellations

Afternoon Adventures: Suffrage and WWI through the Eyes of Iowa

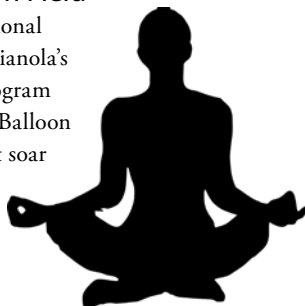
Tuesday, Aug. 27 at 1 p.m.
Indianola Activity Center,
2204 W. Second Ave.

Iowa author Ann Hanigan Kotz will share research she conducted while working on her latest novel. Her presentation highlights Iowans' experiences with World War I and the suffrage movement. At the conclusion, she will answer questions and sign her books, "The Journey of Karoline Olsen" and its sequel, "Sons and Daughters." The free speaker series is sponsored by Community 1st Credit Union and hosted by Indianola Parks & Recreation.

Float & Flow Community Yoga

Saturdays, July 27 and Aug. 3, 7 a.m.
Indianola Balloon Field

During the National Balloon Classic, Indianola's Yoga in the Park program moves to Memorial Balloon Field. Let your spirit soar as you stretch and move under a sky filled with hot air balloons. Be sure to sign up to receive Yoga in the Park text alerts in case of weather cancellations at indianolaiowa.gov/PRTxts.



**Tuesday Tunes & Treats:
Been There, Done That**
Tuesday, Sept. 10 at 1 p.m.
Indianola Activity Center, 2204
W. Second Ave.



CITYVIEW's Summer Stir - East Village

Friday, July 26, 5-9 p.m.
East Village, E. Locust St., Des
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CITYVIEW's traveling cocktail party is back in East Village. Sample many of summer's finest drinks at some of the area's best bars and restaurants. Try 10 different drinks for only \$25 with your online order (\$30 at the door). For more information and for tickets, visit summerstirs.dmcityview.com. ■

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RECIPE

BRING joy to mealtimes by dining together

(Family Features) The renowned Mediterranean Diet, celebrated for its myriad benefits, has been rated as a top diet in the world for years.

Recognizing the benefits of the foods included in the Mediterranean Diet, it's important to broaden the understanding beyond its ingredients to embrace the elements of the Mediterranean lifestyle, which also contribute to these benefits. Essentially, it's not just about what you eat; it's also about how you enjoy it and with whom you share the experience.

Nutrition, physical activity, sleep and togetherness comprise this balanced way of living, with preparing, eating and enjoying food together being key elements of the Mediterranean lifestyle. You can immerse yourself in the vibrant spirit of the Mediterranean lifestyle simply by inviting friends or family to gather around the table for a meal — like a family favorite pasta dish.

“Eating together is a joyful and important practice of the Mediterranean lifestyle that truly contributes to overall well-being,” said Michele Lefebvre, registered dietitian nutritionist and manager of nutrition and well-being at Barilla America. “As a traditional yet versatile food, pasta brings a sense of nostalgia to meals as people gather together around the table and connect in an impactful way.”

Visit barilla.com/recipes to discover more dishes that can help you follow the Mediterranean lifestyle. ■

Cellentani Caprese pasta salad

Prep time: 10 minutes

Cook time: 15 minutes

Servings: 7

- 1 box Barilla Protein+ Cellentani pasta
- 4 tablespoons extra-virgin olive oil, divided
- 2 pints grape tomatoes, mixed color, halved
- 4 tablespoons lemon juice
- 8 basil leaves, julienned
- 2 cups small mozzarella cheese balls, halved
- salt, to taste
- black pepper, to taste



DIRECTIONS

- Bring large pot of water to boil. Cook pasta according to package directions and drain. Drizzle pasta with 1 tablespoon olive oil and place on sheet tray to cool. Set aside.
- In large bowl, combine tomatoes, lemon juice, basil, remaining olive oil and cheese. Season with salt and pepper, to taste. Add pasta and stir.



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529 COLLEGE Savings Plan new rules boost retirement and education planning

With summer nearing its end and school coming back into session soon, 529 College Savings Plans are becoming a hot topic of discussion. 529 plans are a powerful way for families to save for a loved one's college expenses in a tax-advantaged way. Some of the biggest concerns or hesitations with funding 529 plans in the past were overfunding the plan, your child receiving a large scholarship, or fear that your beneficiary may choose not to attend college.

Previously, if funds within the 529 plan were used for anything other than education costs, they were subject to income taxation and a 10% penalty.

Now, in 2024, the concern of overfunding the plan has been addressed. If there are unused funds within a beneficiary's 529 plan, they can now be transferred to a Roth IRA in the beneficiary's name.

While these new guidelines are exciting news for those who are contributing or have been wanting to contribute to a 529 College Savings Plan, they do come with a specific set of rules to keep in mind:

- To transfer the plan to a Roth IRA, the 529 plan must have been in place 15 years before the transfer can occur.
- If you change the name from one beneficiary to another, this could reset the 15-year clock.



- Funds that were contributed or earned within the past five years cannot be transferred.

The current maximum that you can transfer to the Roth IRA is \$35,000 over the beneficiary's lifetime. When transferring funds, annual Roth IRA contribution limits still apply. Currently, 2024's annual Roth IRA contribution limit is \$7,000. This amount is subject to change annually.

With this change coming into effect this year, families can feel more confident when opening and funding a 529 plan for a loved one without fear of the funds going unused. This change presents an opportunity for parents and grandparents to take advantage of funding and even overfunding a 529 plan for a child or grandchild. Even if you are not helping pay for higher education costs, you are helping your loved one get a head start on their retirement savings at an early age. ■

For more information, contact Kourtne Klocko with City State Bank Trust & Investments at 515-981-1400. Not FDIC insured. Not deposits or other obligations of the bank and are not guaranteed by the bank. Are subject to investment risk, including possible loss of principal. City State Bank does not provide tax or legal advice. Each taxpayer should seek independent advice from a tax professional. These materials are based upon publicly available information that may change at any time without notice.

Welcome!

RYAN WILLIAMS

Please join us in welcoming Ryan Williams to City State Bank!



MEMBER FDIC

Ryan has lived in Indianola for 4 years. His wife Nealey is originally from Indianola and owns CrossFit Undone, which she purchased in 2021, solidifying their roots here. Ryan has been in banking for over a decade, with most of that time spent in the mortgage industry.

We are excited to have Ryan as a Mortgage Lender here at City State Bank. If you are thinking about building or purchasing a new home, please contact him at rwilliams@citystatebank.com.



Ryan Williams

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5 METHODS to improve your outcome with hearing devices

You, or a loved one, have hearing loss and use hearing aids prescribed by a hearing health care provider. You hear better with your devices but continue to experience difficulty hearing and understanding. Below are five ways to hear your best with your hearing aids.



Schedule routine hearing aid checks

Routine maintenance of hearing aids by a licensed audiologist is vital to maintaining function and preventing expensive repairs. Regular hearing aid checks also help prolong the life expectancy of these devices. During a hearing aid check appointment, your devices should be thoroughly cleaned, disposable parts replaced and a listening check completed. Appointments for hearing aid checks should occur every four to six months.

Request a comprehensive audiological evaluation

A comprehensive audiological evaluation is a thorough assessment of your hearing. This in-depth hearing test provides important information about your ability to hear and understand. These results should be compared to previous results to detect significant shifts in volume and clarity. Individuals with hearing loss should complete this evaluation at least every two years.

Ask for reprogramming of your hearing aids

In most cases, hearing loss gradually worsens with age. When your hearing loss progresses, the prescription for your devices should change. For example, when your vision worsens, your optometrist increases the prescriptive strength of your lenses. Similarly, your audiologist should increase the prescriptive strength by reprogramming your hearing aids. This process may include minor adjustments or a new fitting. Reprogramming of hearing aids should occur at least annually.

Inquire about custom earmolds

Depending on the style of your hearing aids and the severity of your hearing loss, custom earmolds may be an option. A custom earmold replaces a standard dome, which attaches to the tubing or speaker of most hearing aids and fits inside the ear canal. Custom earmolds can improve the performance of hearing aids by providing appropriate volume for specific pitches. Custom earmolds are an affordable solution and complement your current devices.

Update the firmware of hearing aids and software of smartphones

Most hearing aids require frequent firmware updates and are only available with programming software for hearing health care providers. Software updates for smartphones are more frequent and available directly to patients. These updates are necessary to maintain the Bluetooth® connectivity of your devices and should be completed every four to six months. ■

Information provided by Dr. Kelly Cook, Audiologist, Iowa Hearing Center, 1228 Sunset Drive, Suite B, Norwalk, 515-416-5990, www.iowahearingcenter.com.

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EAST ASIAN Medicine is lifestyle medicine

East Asian Medicine (Chinese Medicine) has deep historical roots and a holistic approach to health and healthcare. It is increasingly recognized as a form of lifestyle

medicine. Current research being conducted by the National Institutes of Health, Harvard Medical and Cleveland Clinic support this ancient medicine's ability to provide professional care for your health.

The traditional practices of East Asian Medicine include acupuncture, Chinese herbal medicine and teas, tai chi, qi gong, meditation, food therapy/nutrition and meditation to bring balance and harmony to the body. A licensed acupuncturist has also trained and tested for practicing all aspects of East Asian Medicine. Many states, Iowa included, designate only the license as "acupuncturist" without acknowledging the complete educational background of the practitioner. Classically trained East Asian Medicine practitioners will diagnose your condition and constitution based on information



gathering of listening, palpating, observing, pulse diagnosis, looking at the tongue and abdominal palpation. Acupuncture treatments, dietary recommendations and herbal formulas are recommended based on the diagnosis.

Key components:

- **Acupuncture** — involves inserting fine needles into acupuncture points to stimulate the flow of the Qi (vital energy) and correct imbalances. Cupping, gua sha, precise needling techniques, moxibustion, electrical stimulation, colored light or heat therapy are also used to stimulate and balance the points and meridians.

- **Chinese herbal medicine** — herbal formulas are recommended based on a complete diagnosis of the condition and treating as the condition evolves. Chinese herbal formulas are different than that of Western herbal medicine as they use a combination of herbs to treat a condition, bringing balance to the person's condition. Teas are suggested in the same way as herbal formulas.

- **Tai Qi and Qi Gong** — Movement therapies that involve breathwork, focus,

deliberate movements and meditation. They enhance physical strength, flexibility, balance and mental clarity.

- **Dietary therapy and nutrition** — recommendations are given based on your personal condition. For example, if you have dampness and phlegm, it is generally recommended to reduce or eliminate bananas and dairy products to improve your imbalance.

- **Lifestyle and behavioral** — Practitioners provide guidance on lifestyle choices that support your health and prevent disease such as advice on sleep, exercise, stress management and emotional wellbeing. These recommendations are made according to your specific situation.

Chinese Medicine complements modern medicine by offering a holistic approach to health that integrates physical, mental and emotional wellbeing. It emphasizes preventive care, personalized treatment and the interconnection between body and mind. ■

Information provided by Dr. Renee Dalrymple, LAC, SEED Meditation Instructor, Soaring Crane Acupuncture and Oriental Medicine, 14849 130th Ave., Indianola, 515-808-1548, call or text.

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With many options available, it can be extremely difficult to figure out what's best for you. GLP-1 injections such as semaglutide and tirzepatide are hot right now. These injections are effective treatment for food cravings, 15-20% body weight loss, weight that just won't go away and worry about chronic health conditions.

Many people have that "trouble spot" that won't go away no matter how many crunches, squats or lunges you do. The Emsculpt NEO can provide targeted fat loss and muscle gain, replacing 14-16 weeks of HIIT training in that area. This machine also increases metabolism for 12 months and helps get rid of visceral fat that increases your risk of stroke, heart attack and diabetes.

Lipotropic vitamin injections provide vitamins and amino acids that help your body break down carbohydrates and fats into energy rather than storing it. It can provide appetite suppression, better sleep, more energy throughout the day and a general better sense of wellbeing.

Last but not least, the appearance of cellulite and loose skin can really affect body confidence. Morpheus8 and lipodissolve injections can provide targeted fat loss while Morpheus8 can also tighten skin. Common areas are below the chin, bra fat, lower abdomen, inner thigh and the flank area.

Ask about a plan that fits your life, goals and budget. ■

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



MEET Sarah Baker

Creating positive outcomes and helping students succeed.

Sarah Baker knew she wanted to be a teacher since early childhood.

"During summer breaks growing up, I was the one hosting school in my garage for the neighborhood kids," she says, laughing. "It didn't take long to realize I enjoyed working with kids that needed more support to succeed at school."

After graduating from Ames High School, Baker headed to Simpson College to study education. She almost transferred after finding out that Simpson didn't have a special education endorsement; however, the college added the program back, and she was able to graduate with the endorsement in May of 2000. A few years later, she

earned her master's degree in education leadership from Drake.

Baker's career started as a middle school special education teacher for Des Moines Public Schools. She liked not only having her own classroom, but also the support and camaraderie of her teaching team.

In 2012, she made the move to Indianola Community Schools and says she has enjoyed every minute.

"We have two girls in high school now, and there are so many opportunities," she says. "It's just the right size for them to succeed academically but also be involved in a lot of activities."

It's also been a perfect fit for her, too. Baker says teaching students how to learn is just as important as teaching them what to learn.

"Many times, we assume that students know how to organize themselves and ask for help," she explains. "When they don't, we tend to think they are purposely not being organized or asking for help, when, in fact, they simply don't have the skills or knowledge to do either. We need to teach those skills."

After many years in the classroom, Baker wanted to make a greater impact and started looking at leadership positions. When the position of special programs director became available in 2020, it was the perfect opportunity for her to take on a leadership role with a focus on special education.

Today, Baker not only serves students and families by making sure students have access to a high-quality education, but she also works with staff on training, ensuring they have the resources to be successful. That means also staying on top of educational laws that may impact students.

"One example is the McKinney-Vento Act which supports students experiencing homelessness," she says. "Part of my role is working with families on transportation, fees and other needs if they are in that situation."

Baker says she likes the variety each day brings and welcomes opportunities to work closely with students, teachers and families while also being able to step back, look at the entire system and determine if changes need to be made. ■



Sarah Baker enjoys working in education but says there is nothing better than being at home on the small acreage where her family raises three goats, nine chickens and three rabbits.

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THE JOY of suffering

If I were to ask you to put together a list of things that bring you joy, what would you put on it? Here's my quick list: going to worship, my wife, my dogs, good friends, food, a bicycle ride, fishing and a good movie... just to name a few. Do you notice something that all these things have in common? Except for maybe the bicycle ride, all these things are easy. Not much of this is going to bring about any suffering.



Jesus had a different joy. Hebrews 12:2-3 says that Jesus is one "who for the joy that was before him endured the cross, despising the shame." Jesus endured the cross, which was filled with physical torture but also the spiritual torture of bearing the punishment for all the world's sin. And He did it all for joy.

It seems odd to us, but it makes sense to Him. Christ was not afraid to redeem us, despite the humiliation He experienced.

Remembering this makes me a little braver to go out and do something hard, knowing that I'm in good company when I suffer. ■

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

INSURANCE

By Mike Richey

COVERING your classic car

If you have insurance on a classic car, your policy probably contains one of these two terms: "stated amount" and "agreed value." It is important to understand what those two terms mean and how they differ from one another.



Stated amount coverage means that, in the event of a total loss, your policy will pay the lesser of the actual cash value of the vehicle or the stated amount listed on the policy (less any deductible). Stated amount is a ceiling on the amount of insurance on the vehicle.

Agreed value coverage means that, in the event of a total loss, your policy will pay the lesser of the cost to replace the vehicle or the agreed value listed on the policy (again, less any deductible). Since a classic car is often irreplaceable, in practice this means that the agreed value will usually be paid out.

Most of the time, agreed value is the type of coverage you should seek when insuring your classic car. But, in certain circumstances, stated amount may be appropriate. Your insurance agent can advise you further.

To qualify for agreed value coverage, your insurer may impose additional requirements. They may require an appraisal and photos of the vehicle. They may also require the vehicle to be stored in a garage and that it not be used as a "daily driver" vehicle.

To learn more about stated amount and agreed value coverage for your classic car, talk to your insurance agent. ■

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

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OWNING a piece of history

Clarkes embrace the past in their historic home.



(Editor's note: This story is part of a series called "The City Beautiful" Then and Now. Look for more in upcoming issues.)

Sitting on the front porch with his wife, Kathleen, and their three dogs, Richard Clarke says it's hard to believe they've called Indianola and "Buxton Manor" home for 40 years.

The porch is a cozy gathering spot — a place to connect with family and friends over a hot cup of coffee or an ice-cold beverage.

"We love that it's a shaded, sheltered space where we can watch our flower gardens flourish, wave to our neighbors and, most of all, embrace this amazing neighborhood and community," says Kathleen.

In 1985, when Richard was hired for a job in Osceola, the family had to make a move from Boone, and Indianola was exactly the type of community they were looking for.

However, homes were hard to find back then. The first few were not to their liking, so the Realtor suggested checking out some older homes.

The Buxton neighborhood immediately felt like home, and the house, which was a duplex, had just gone on the market. After looking inside, Richard could see it had great bones, including all original woodwork and hardwood floors.

"There was already an offer on it, and even though Kathleen wasn't with me, I had to act fast," he says. "By the time I got back to Boone, our offer was accepted. Kathleen never lets me forget that I bought this house without her even laying eyes on it."

In addition to the woodwork and hardwood floors, they also loved the high ceilings, transom windows and overall layout. They moved in and converted it back to a single-family dwelling, removing the wall at the front entrance that blocked the staircase and turning the upstairs kitchen back into a bedroom. Downstairs, they stripped the industrial green paint in the kitchen and opened up the back stairs — often referred to in that era as the maid stairs.

Richard only knew of the most recent owners, Charlie and Louise Boatwright, who had lived there for more than 25 years. Curious to know



The Clarkes have called "Buxton Manor" home for 40 years and like that it has history, quirkiness and character... and plenty of room for all their collections.



more, he began researching the deed and learned that the W.H. Hoyman family occupied it from 1940-1960.

However, it would be the 1915 "The City Beautiful" publication, in which the home was featured, that really piqued his interest. Richard uncovered the name of the first occupant — A.F. Schimelfenig — a prominent businessman in the community who lived there until approximately 1920. The deed also revealed that Hoyt Sherman was involved in ownership of the land in the late 1800s.

The Clarkes used the 1915 photo to take their home "back in time." On the front porch, they replicated and replaced the original balusters that had been removed at some point. Their next project is the side porch.

"Like the many families associated with this home over the centuries, we feel honored to be a part of the story," says Richard. "We hope to inspire others that, with a little work, anyone can uncover fascinating details about where they live." ■

THE TRADITION continues

Warren County Fair offers events, exhibits and more July 24-29.

Hot and muggy days have arrived, people are taking vacations, and a long-standing summer tradition — the Warren County Fair — is quickly approaching. This year, it runs from July 24-29 at the Warren County Fairgrounds in Indianola. And, as always, much of the fun can be had for free.

“We have great community partners who help support the fair to be able to offer free parking and free admission, as well as tons of free entertainment,” Alyssa Preston, social media marketing manager for the fair, says. “There is something for everyone, young and old.”

Along with the various forms of entertainment, 14 vendors will offer a variety of fair food to enjoy.

“This year, we have an exciting lineup for the grandstand,” Preston says. “On Wednesday night, grain trucks will return for the second year along with a new event: car chain races. Car chain races involve chaining two cars together to go around the track, and then we’ll have three cars chained together that will run

laps around the track. Thursday night, we are excited to welcome Sanctus Real to the stage. Friday night we will have Shenandoah, with special guest Confederate Railroad. Saturday night will be the Demolition Derby. This year we have added a new class for minivans to the demolition lineup. For ages 3-8, we will have Power Wheels.”

Fans can purchase tickets for all grandstand events ahead of time online to snag a lower price.

Preston is personally excited about King Incognito’s Elvis tribute Wednesday night.

“Rhinstone Roper will be another new entertainer present in the entertainment zone,” she says. “The Rhinstone Roper will entertain kids of all ages with trick roping, bullwhip cracking and so many other fun Wild West skills including stunts by amazing trick horses.”

On Thursday morning, on the free stage, the Warren County Fair Board has partnered with parks and rec departments from Indianola, Norwalk and Carlisle to host several friendly contests and competitions on Parks and Rec

Day. The competition lineup includes: rooster crowing; braids, mullets and mohawks; twins, triplets and more; face-off cookie challenge; bubble gum blowing; and the tree pose challenge, which tests participants’ ability to hold the yoga tree pose.

Yet another new event for this year’s fair on the free stage Saturday night will be a concert by Eli Alger and Faster Horses. On Thursday and Friday night, Painting with a Twist, a company based in Urbandale, will hold painting classes in the Creative Corner, located inside the Morton building.

The 21 Warren County Fair board directors have been working since the close of last year’s fair to put together a wonderful week for the community. They invite one and all to come out for the fair and welcome all RAGBRAI participants who will be passing through during that time to stop in and see what fun Warren County has to offer. For a complete lineup of events, visit www.warrencofair.com. ■

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PRESERVING our past

Warren County Historical Society is a hidden gem.

Part one of a two-part series.

Historical societies are non-profit organizations dedicated to collecting, preserving and interpreting history. Their mission: to help foster a sense of belonging, as well as inspire people of all ages to understand their roots, value the past and become active citizens.

The story of the Warren County Historical Society (WCHS), located just east of the Warren County Fairgrounds, dates back to March 1, 1933, when a prominent group of people met with a goal to establish a working historical society. Over the next 30 years, they found a lack of interest and support. Finally, in 1960, the organization was revived, began raising money and purchased Mt. Hope School. In 1972, the McKee family donated a log cabin, and the group broke ground for the current building on Sept. 25, 1972.

The WCHS is comprised of a group of passionate volunteers who are driven by a desire to protect the legacies of those who came before them. Among those volunteers are Cheryl Dee (chair), Susan Laws and Linda Beener, who make up the Log Cabin Days committee.

"My parents put a lot into the society, and I want to see it continue," says Laws. "I've always loved history, but I spent a lot of years not doing anything, and now I'm at a point in my life that I can."

The research library houses old yearbooks, town histories, farm atlases, family history books, public records and more. The museum is filled with artifacts and interesting items where people can learn what/why/when it was used and why it's important to history.



Cheryl Dee, Warren County Historical Society volunteer, role plays as the Mt. Hope school teacher during Pioneer Days.

"The WCHS hosts Pioneer Day every spring, and the kids have so much fun," says Dee. "We want people to come and explore the Heritage Village and museum because both are truly a one-of-a-kind experience."

Also, this year marks the return of a two-day Warren County Log Cabin Days celebration.

"Besides the parade, there are fun things planned for the entire family," says Beener. "Both days will be packed with food and activities that we hope get people excited about what the WCHS has to offer."

In August, readers will learn more about the Heritage Village and how to get involved with the WCHS either financially or as a volunteer. ■



2024 Log Cabin Days Celebration

Saturday, Sept. 28

10 a.m. - Parade (line up at the Administration Building at 9 a.m. No sign up required)

11 a.m. to 1 p.m. - Chicken and Noodles Lunch

11 a.m. to 7 p.m. - Heritage Village Experience (including pioneer wedding and funeral in the chapel, teacher in the schoolhouse, pioneer family in the log cabin and shopping in the general store), Crafts of the Past demonstrations, children's craft fair, raffle, food and vendors on the lawn.

Sunday, Sept. 29

10 a.m. to 5 p.m. - Tournament Day with cribbage, chess, horseshoes and corn hole, bingo, family games, raffle, food and vendors.

COMMUNITY Concert

A community concert featuring Blake and Jenna Bolerjack was held on June 7 at Burkhead Electric.



Melissa Gray and Logan Robbins



Rebecca and Ben Clark



Ocean, Kairsten and Colton Masterson



John and Holli Short



Jenna and Blake Bolerjack



Adam and Brooke Boden



Karen and Phil Langstraat



Jim and Jean Lawrence



Sharon Seufferer and Carol Oliver



Gary and Jodene DeVault



Becky and Gerald McElwee

CHAMBER Golf Classic

The Indianola Chamber Golf Classic was held at the Indianola Country Club on June 10.



Ray Condon and Steve Piffer



Jeremy and Matt Phillips



Bounvilay Lovaahn and Andrew Albers



Vince Proudfoot and Don Hatcher



Lori Baldwin, Rich Clarke (in back) and Marty Baldwin



Pat Meter, Ryann Ginkens and Andrei Murphy



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INDIANOLA native competes for Team Navy



Dillon "Rip" Ripperger competed for Team Navy in the 2024 Warrior Games.

A native of Indianola joined more than 250 seriously wounded, ill and injured service members and veterans at the Department of Defense (DOD) Warrior Games Challenge June 21-30 at ESPN Wide World of Sports in Orlando, Florida.

Navy Master-at-Arms 2nd Class Dillon "Rip" Ripperger competed against athletes representing the U.S. Army, U.S. Marine Corps, U.S. Air Force, U.S. Space Force and U.S. Special Operations Command. During the 10 days of competition, Ripperger competed in archery, field, shooting, swimming and track.

Hosted by U.S. Army Training & Doctrine Command (TRADOC), the DOD organizes an annual premiere and elite adaptive-sports competition, the Warrior Games. This year is the 14th anniversary, highlighting the exceptional physical skills and mental toughness of seriously wounded, ill and injured active-duty and veteran service members. Though there are medals distributed during Warrior Games, the competition most highly celebrates personal tenacity, perseverance and the triumph of the spirit.

Ripperger joined the Navy after high school. He wanted to pursue a career in special programs. He transferred to seven duty stations in his nearly 15 years of service. After joining the Navy Wounded Warriors, his care team encouraged him to try adaptive sports as a way to process his transition out of the Navy and into civilian life.

"Adaptive sports surrounds me with other people who understand the struggle of medical retirement and transitioning to civilian life," said Ripperger. "It equipped me with new tools and methods of coping. I've made contacts to reach out to in times of struggle."

Away from sports, Ripperger enjoys time outside, like yard work and maintenance, fishing, hunting, camping and hiking.

For more information about the 2024 DOD Warrior Games Challenge, visit dodwarriorgames.com. ■

'WAIT. What?'

We've all had those moments when someone is speaking to us, and we're tracking along, nodding our heads in agreement, and what is said next catches us off guard. I experienced the visual equivalent of this when, after hearing chaotic barking in my backyard, I called my two dogs back into the house. While holding the screen door, I looked down to see my white dog go running into the house, followed by my black dog. And then my black dog went by into the house a second time.

Wait, what? Why were there now two copies of my black dog? I grabbed this third dog, and she was indeed my dog. For a few moments, my mind simply could not comprehend what I was seeing. (It turns out the dog in the middle of the three was a stray that had entered the yard and, at a quick glance, looked nearly identical to my own dog.)

The words of Jesus are often like that for us. We're sure we know where He is headed with a particular train of thought (because we have Him thoroughly figured out), and then He takes an unexpected left turn. His most famous message, the sermon on the mount, is full of these "Wait. What?" moments.

"Blessed are..." He begins in Matthew, chapter 5, and we wait to hear what we can do to be blessed, to be happy. And then comes a line of unexpected middle dogs. "Blessed are the poor in spirit," He says. Huh? That almost sounds like, "You're most happy when you're unhappy." That's odd, to say the least. "Blessed are those who mourn... blessed are the meek... blessed are those who hunger and thirst..."

This is very upside down to what we're used to hearing and thinking. While I don't have the space here to unpack all of this (plus so much more that He says like this) in just a few sentences, the first statement made here points us in the right direction. To be "poor in spirit" means to have come to the end of ourselves, to be dependent entirely on God. He's talking about a spiritual reality or state. It's when our eyes are most off ourselves and most on the Lord that "the kingdom of heaven is ours." His kingdom is there before us if we'll but let go of the pride of our own self-reliance. ■



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

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