

WINTERSET

AUGUST 2022

Living

MAGAZINE

GARDEN harvest

Where do all the tomatoes go?

Meet Lori Fulcher

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MATURA provides resources

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WELCOME

ONE TOMATO, two tomato, three tomato, four...

My childhood home had a backyard full of tomato plants. Mom was obsessed with this, especially in canning the tomato juice. Our basement was full of Mason jars of the red stuff, and most everything we seemed to eat had tomato juice in it.

The entire process seemed like a lot of work for something that could be purchased at the grocery store for pennies. Whenever I told Mom this, I was given the task of immediately pulling weeds in the garden. I learned to keep that opinion to myself.

Today, I am convinced that we would all be healthier if we ate more foods that we grew ourselves in the ground and less foods that we unwrapped from plastic. Maybe not a 100-percent diet of things made with tomato juice, but you get the idea.

That sounds like a good plan, but it does take a change of habits — and some patience.

I am often poked at by friends for not eating enough vegetables. I don't understand the criticism. After all, I eat potatoes. But what about green vegetables, I am often asked. Well, I eat pickles, too.

My wife, Jolene, helped broaden my vegetable diet, and our daughter, Abby, pushed it along. For years, we had a "salsa" garden off our deck. It was a humble display but one that kept them both busy with tomatoes, peppers, onions, lettuce, carrots, green beans, cucumbers and kale, among other items. To be honest, some of it tasted like grass, but I kept an open mind.

I would like to tell you that I have shunned all pre-packaged foods and am eating out of the garden now, but that would be a lie — unless there are Snickers candy bar seeds. Meanwhile, stories like the ones we feature this month are a gentle nudge to remind us all about not only the nutritional benefits of gardening but the social ones as well.

Thanks for reading. ■



SHANE GOODMAN

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FREELANCE WRITER WANTED: Winterset Living magazine is looking for a freelance writer who is familiar with the community and would enjoy writing the stories of Winterset in our magazine. If interested, email tammy@iowalivingmagazines.com.



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GARDEN harvest

Where do all the tomatoes go?

By Lindsey Giardino

Tomatoes are ripening on the vines. Ears of sweet corn with their plump kernels are being shucked, grilled and devoured. Cucumber vines are spreading, and, below the ground, carrots and potatoes are approaching that just-right time for being pulled or dug up, washed and added to pot roasts and soups. For gardeners, the bounty of the harvest delivers fresh ingredients for now and plenty to preserve for the upcoming winter. And, as often happens, they find themselves with an overabundance. Where do all those tomatoes, zucchini, cucumbers, onions and more go?

Wyatt Town started helping in his mom's garden to raise money for a Nintendo Switch. He enjoyed it so much, he now takes even more responsibility and is saving for a car when he's old enough to drive.



The community garden by the library has an annual theme tied to a children's book. Children can enjoy the book at story time then go into the garden to find the produce mentioned in it. Last year the theme was *Peter Rabbit* and this year it is the book *"I Can't Eat This Stuff,"* by Liz Fletcher.

Sharing the bounty

Behind the Winterset Public Library, you'll find a community garden open to all.

The Madison County Master Gardeners constructed the eight raised, ADA-accessible community garden beds at the foot of the town water tower, where anyone can come and pick veggies and herbs for the taking.

To encourage interest in the garden — and gardening in general — from children in the community, the garden has taken on a couple themes these past two years.

Last year, it was dubbed the "Peter Rabbit" garden. During the library's children's story time, they'd read the *Peter Rabbit* book, and kids could explore the garden, which was planted with vegetables and flowers mentioned in the book, including peas, cabbage, carrots, snapdragons and more.

Master Gardener Sherry Miner, who came up with the idea for the theme, also made cutouts of illustrations from the book and placed them throughout the garden. Then, when the kids would hear about a flower or vegetable in the read-aloud, they could go find the matching item in the garden. It was a fun, interactive way to get them exploring the garden and all its goodies.

Last year, the master gardeners also gave the kids a plastic baggie with a seed in it so they could take it home and watch the sprouts grow, extending the learning into their home.

This year, the theme of the community garden is based on the children's book, "I

Can't Eat This Stuff," by Liz Fletcher. Broccoli, carrots, bell peppers, sweet potatoes, peas and more are mentioned in the book, as well as planted in the garden.

Miner says, during story time, the kids also have the chance to taste test the veggies. She enjoys working with seven other master gardeners to maintain the garden, as well as help children learn more about it.

"We just keep it going and get kids interested in going back there to see what's going on," Miner says.

Starting young

Erica Town raises her two young children on her own, so, last year, when her son, Wyatt, expressed that he wanted a Nintendo Switch, they came up with an idea for how he could earn the money himself: helping with their backyard garden. He's doing it this year, too.

Wyatt helped plant all the veggies, including yellow, butternut and spaghetti squash; zucchini; jalapenos; green peppers; spring onions; peas; green beans; tomatoes and cucumbers. He also watered them every night and checked in on them every day. He even



When the garden produces more than the family can eat or preserve, Wyatt sets up his produce stand, selling it for what the customer thinks is "fair."

made note of every time he saw a bug on a plant.

Town cans and freezes a lot of what she and her kids will eat throughout the year, but whatever is left over goes to Wyatt for his produce stand.

Then, on Wednesday evening, he goes out on the sidewalk to share it with others. Town explains they don't want people to feel taken advantage of and understand that everyone struggles in different ways. That's why the price

FEATURE

is based on what people think is fair. So, for just a quarter, visitors to Wyatt's stand can go home with a bag full of fresh veggies.

This year, all the money raised at the stand goes into Wyatt's bank account, and he hopes to one day have enough to buy a car with his earnings over the years ahead.

"He's learned a lot," Town says. "And it's good for him. I think it's a good responsibility to sit out there, even though it's just a couple hours every week."

She adds that he typically sits on the sidewalk for an hour and a half on Wednesday evenings and gets excited for the opportunity to do so. Town also feels people who stop by appreciate it.

"He has fun doing it," she says.

Wyatt even helps his grandma with her garden now since he's developed a lot of knowledge and skills when it comes to gardening. And he makes sure to tell her about any bugs he finds.

Eggs for Paw Pantry

Carissa Gerwig, a recent Winterset High School graduate, is finishing her 10th and

final year as a 4-H student.

She started her 4-H poultry project in 2015 when her older sister brought chicks home from the local farm store. Since then, Gerwig has ordered chicks from a hatchery each year, and, three years ago, she also started incubating eggs from her hens and a few roosters.

Over the years, Gerwig's flock has grown from eight to now 40, plus hens. The number of eggs laid daily continues to increase, too. In August 2020, when her new pullets started laying eggs, there were just too many for Gerwig's family to consume.

She soon found a solution for what to do with all those extra eggs. Gerwig learned the Paw Pantry was seeking food donations when the pandemic shut down many workplaces in 2020, leaving many local families in need of food. She contacted her former general 4-H leader, Darla Millhollin, who also helps with the Paw Pantry located in Winterset Middle School. She mentioned they could definitely use donated eggs.

Since August 2020, Gerwig has donated



Carissa Gerwig's award-winning chickens provide an abundance of eggs that she donates.



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FEATURE

2,196 eggs to the Paw Pantry.

During the school year, Gerwig arranged with Millhollin, who also works at the middle school, to deliver the donated eggs to her before school on the Thursdays the pantry is open to the public. Not only does Gerwig get up a little earlier to donate the eggs, but she also manages every aspect of her 4-H poultry flock from daily feeding, egg collection, washing and packing.

Gerwig especially enjoys adding more birds to her flock and showing them at the Madison County Fair and the Iowa State Fair.

"The most rewarding part of donating eggs is knowledge that I'm helping others in my community who need help with food," she says. ■



Carissa Gerwig's hens produce a variety of sizes and colors of eggs.

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INSURANCE

By Eric Johnson

UNINSURED and underinsured motorist liability coverage



According to a recent study, it is estimated that 8.7% of drivers in Iowa do not have auto insurance. Iowa's minimum liability limits as required by law are \$20,000 per person and \$40,000 per accident. I was unable to find any studies estimating the percentage of drivers who have only the minimum limits. I think it is safe to say that the percentage would at least be equal and likely higher than those who have no insurance. In other words, two out of every 10 cars on the road either have state minimum limits or no insurance at all. What would happen if you were involved in an accident caused by one of these drivers?

Fortunately, coverage for this scenario is available and your auto policy likely already includes it. It is called Uninsured Motorist (UM) and Underinsured Motorist (UIM) Coverage. UM/UIM provides protection for you and your passengers from losses sustained as a result of injuries caused by a negligent, uninsured or underinsured driver. UM/UIM basically takes the place of the other driver not having any, or not having enough, bodily injury liability coverage. UM is also used to cover injuries sustained in hit-and-run accidents when the at-fault driver cannot be found.

You might be thinking, won't my health insurance cover me in a car accident? The answer is yes, your health insurance will pay for your medical bills, but you will be responsible for your deductible. Additionally, your health insurance won't pay for any pain and suffering or loss of wages.

I have previously written on the importance of having a personal umbrella policy. Additional UM/UIM coverage is available on the personal umbrella — \$1 million limits are most common.

Following are some examples provided in a recent industry publication supporting the need for UM/UIM coverage and particularly the higher limits available through the umbrella.

Example 1: A driver with modest liability limits hits a van carrying a young family, killing the mother and a child. The second child is paralyzed from the waist down; the third child is rendered quadriplegic. Both paralyzed children were preschool age.

Example 2: A young business owner is severely injured in an accident with a driver who carries minimum liability limits. The business owner is unable to work for months, incurring large medical rehabilitation-related expenses that are not covered by health insurance. The business manages to survive but diminishes significantly. Thirty years later, the business owner is still limited by his injuries.

Example 3: An honor student suffers catastrophic brain injury in an accident. After a seven-figure medical expense and exemplary care over several years, the student can function at only a marginal level as an adult. ■

Information provided by Eric Johnson, Johnson Insurance, 224 E. Highway 92, Suite B, Winterset, 515-462-4553. Reference: Auto-Owners Insurance Company A-O Blog

GROUP helps build sense of community

Winterset Neighbors Connection welcomes newcomers.



From left to right: Chris Baumgarn, Sandy Hoenig, Linda Kaysen and Chris Nolte help with Winterset Neighbors Connection, which strives to make newcomers feel at home in Winterset.

For about 10 years, Winterset resident Sandy Hoenig had been helping welcome new people to town by delivering them a basket filled with informative materials about the community and Madison County. Recently, it came to her attention that, as more and more people relocate to Winterset — and as the community grows — it was becoming more difficult for folks to learn about the town and become acquainted with others.

So, Hoenig reached out to Chris Nolte — one of the first people she and her husband connected with when they moved to town — with an idea of creating a group for newcomers. She also shared the idea with Linda Kaysen when they were stationed at a table together during Friends of the Library Week at the Winterset Public Library.

Ultimately, right around the start of 2022, Winterset Neighbors Connection was born.

The group meets the third Thursday of every month at 7 p.m. in the Winterset Public Library. The intent is for newcomers of all

ages to learn more about what's happening in Madison County while making new friends.

"I'm really pleased with how it's going," Kaysen says. "I've met more people, and people have made connections and friends through it, which is exactly what Sandy envisioned and wanted to see."

Kaysen adds, "We need to be a welcoming community, and this is allowing for that."

The group meets at the Winterset Public Library because it's a safe place that's accommodating and accepting of all.

"It's a win-win," Nolte says. "Not only do people get to meet other people, but they find out about one of the biggest resources in our community, and that's our public library."

Chris Baumgarn, the public services librarian at the Winterset Public Library, helps facilitate Winterset Neighbors Connection. In fact, because he and his girlfriend moved to town just three years ago, he can relate to the newcomers.

"I just thought it was a great idea for

WINTERSET NEIGHBORS CONNECTION

The group meets the third Thursday of every month at 7 p.m. in the Winterset Public Library.

people who are new to the community to meet each other, make friends and learn about the community," he says.

The group seeks input from people about what they'd like to gain from the gatherings. In the past, the monthly meetings have included learning opportunities like a presentation from Madison County Director of Emergency Management Dio Ayala, as well as an off-site meeting at a summer community band concert.

Overall, the founders of the Winterset Neighbors Connection hope that newcomers forge connections that extend into the community and develop a sense of appreciation for where they live.

As Nolte says, "We're here to help people feel comfortable." ■

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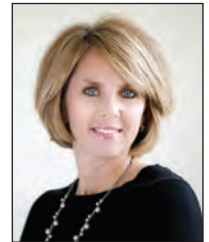
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REAL ESTATE

By Jennifer Stover

Downsizing

I have several clients right now who are in the process of downsizing their house. Downsizing can be the right move at any stage of life, depending on your goals. It can be emotional, overwhelming and a lot of work. Here are a few tips to help with the process:



- **Focus on one room:** The thought of downsizing the whole house can be daunting. You're more likely to complete the whole process if you break it into multiple projects.
- **Set clear rules:** Break items down into "keep," "donate/sell" and "trash." It can be easy to make exceptions here and there, so stick to your categories.
- **Measure out the new space:** In order to properly downsize, you have to know the size of the space you're aiming to fit into. If you don't have your new space yet, focus on getting rid of items you know you won't need.
- **Consider your new lifestyle:** Aside from measurements, also look at the bigger picture of what you are hoping to gain. Understanding your core reasoning and goals can help you stick to your plan. Downsizing is a chance to reset and revamp.
- **Purge paperwork:** People tend to hold on to old bank statements, appliance warranties they no longer own and tax returns. Get rid of tax returns after seven years and bank statements can be accessed online. ■

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

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AUTOMOTIVE

By Dawn Lauer

THE IMPORTANCE of preventative maintenance

Have you ever heard the expression, "An ounce of prevention is worth a pound of cure"? It really just means it is better and easier to stop a problem from happening than to stop or correct it after it has started. And no truer statement could be said about properly maintaining your vehicle. Just like your six-month dental visits or annual checkups, you should be routinely checking in on your car's health.



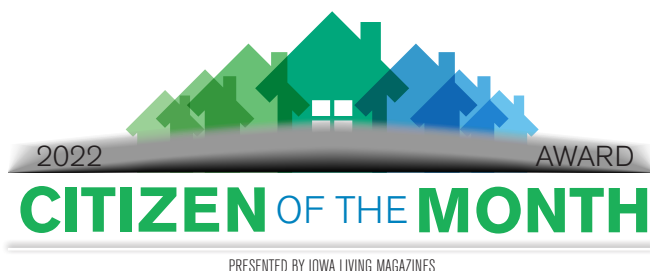
Preventative maintenance is repair work that is done on a routine basis to keep your vehicle running in optimal condition. The most common form of preventive maintenance is an oil change, but there are many others you might not realize, including fluid flushes, filter replacements, belt replacements, brake inspections and tire rotations. Your owner's manual will provide you with a maintenance schedule for your specific make and model. Or you can visit www.carcare.org to create an account that can generate a service schedule for you and even send reminders to your inbox.

It can be tempting to ignore any type of maintenance unless something goes wrong, but keeping up with preventative maintenance can help prevent costly repairs in the future and save you money in the long run, while also ensuring your vehicle is safe, dependable, and stays on the road longer. ■

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

COMMUNITY support enables MATURA

Organization is helping those on the road to self-sufficiency.



As a Community Action Agency, MATURA not only focuses on enabling people to achieve self-sufficiency but also on providing them with the resources needed to achieve that goal. In order to make their programs and services more accessible, the organization created a local presence in six designated counties. This includes the MATURA Madison County Outreach Center in Winterset which serves as a multi-purpose center and space for the Head Start program.

"Our agency has never lost sight of the fact that our participants are our neighbors, friends and family. By providing a helping hand, we improve our communities, and we build a better world," says MATURA Administrative Assistant Barb Magnani.

Magnani adds that the Winterset and Madison County community has many individuals, organizations, churches and businesses eager to help and work together to serve the community and the needs of its citizens. One way the local community has supported the organization is by helping keep MATURA's food pantries stocked. Community members have also helped provide pool passes during the summer, created food boxes at Thanksgiving, assisted with Christmas gifts, and more.

"In our rural area, we often have limited resources, so it's vital to create partnerships and work with other entities outside of MATURA. We are dependent on the goodwill of the community members, businesses and partnerships that are able to work together to strengthen individuals and families," Magnani says.

By having a presence in the Winterset community, MATURA is able to provide local access to both the food pantry and thrift store, along with various programs and services the organization offers. Some of the programs that impact Madison County include the Low Income Energy Assistance Program, the Low Income Water Assistance Program, LIHEAP Cares, Family Development and Self Sufficiency and Weatherization, to name a few.

As the new director at the MATURA Madison County Outreach office, Tracy Tarlton is excited to work and build relationships with the people, businesses and organizations that help serve the community. In addition to helping provide food for families, with the holidays around the corner, she also is looking forward to helping with the adopt-a-family program.

"There are so many amazing things that, together, we can accomplish," Tarlton says. "All of these things we could not do without having an amazing community supporting us." ■

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KEEPING your gums healthy

If you do not take care of your gums, you can develop gum disease. Gum disease can develop when a thin layer of bacteria, called plaque, is allowed to collect along the gumline and between the teeth. This can

cause your gums to swell and bleed and, if left untreated, can even cause tooth loss. There are mild forms of gum disease that may be reversed if caught early and more severe forms that involve specialized treatment from a dentist.

Mild gum disease: Mild gum disease is called gingivitis. It may cause your gums to become red and swell. They may even bleed. Fortunately, this form of gum disease can often be stopped with a professional dental cleaning.

Severe gum disease: More severe cases of gum disease are called periodontitis. Periodontitis develops when plaque builds up under the gumline and between the teeth. Sometimes this plaque hardens into a substance called tartar. The bacteria in the plaque



cause the gum tissue to become infected and inflamed. This forms pockets where plaque can collect further, and, if left untreated, the bone that holds your teeth can start to break down.

Only a dentist can treat periodontitis. He or she uses a special tool that scrapes the tartar off your teeth and then smooths the bone, which allows your gum tissue to reattach. Once you have had periodontitis, you are at risk of developing it again. For this reason, you may need to schedule more frequent dental visits.

Signs of gum disease: In addition to red, swollen, and bleeding gums, other signs of gum disease may include the following: gums that have pulled away from the teeth, causing teeth to look longer; bad breath or bad taste that will not go away; permanent teeth that are loose or separating; a change in the way your teeth fit together when you bite.

Causes of gum disease: Some things increase the risk of developing gum disease. In addition to poor care of your mouth at home, examples include the following: smoking or chewing tobacco; crooked teeth that are hard to keep clean; diabetes; hormonal changes, like

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- Brush your teeth twice a day for two minutes each time. Use a toothpaste with fluoride to help reduce your risk of cavities, too.
- Clean between your teeth once a day with floss, floss holders, water flossers, or special sticks, brushes or picks designed for cleaning between your teeth.
- Visit your dentist regularly for professional cleanings and an examination.

pregnancy; medications, including steroids, certain types of antiepilepsy drugs, cancer therapy drugs, some calcium channel blockers, and oral contraceptives.

Taking care of your teeth and making regular visits to your dentist can help prevent gum disease. ■

Information provided by Dr. James Elliott, Winterset Dental, 301 Wambold Drive, Winterset, 515-462-5755, www.wintersetdentalia.com. Source: Journal of the American Dental Association.

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HEALTH

By Dr. Stuart Hoven

EASING the aches of gardening

Gardening is a great activity that many people enjoy. Growing fruits, vegetables, plants and flowers provides many benefits. Being outside in the fresh air and sunshine is good for the body. The activity of working the ground, planting the plants, watering, weeding, cultivating and harvesting use the muscles and provide physical exercise. The mental enjoyment of creativity, nurturing, harvesting and enjoying both the produce and flowers is healthy. Fruits and vegetables provide food for the table. If you sell from your gardens, they can provide a financial benefit as well.



Gardening can also cause stress and strain on the joints of the body. The lifting, digging, kneeling, bending and pulling can injure the joints of the back, knees, shoulders and wrists. Muscles strains in the legs, back and shoulders also can cause pain and discomfort. Most of these aches and pains are simply from using our bodies in ways that are not in our normal routine. When the muscles and joints are sore, but the pain goes away in two to three days, there is little to be concerned about.

When the pain lasts longer than three days — and especially if it is not improving but getting worse — chiropractic is the place to turn. Seeing your chiropractor first to assess what is wrong and to set up a plan of care to get rid of the pain will get you back in the garden quickly. ■

Information provided by Dr. Stuart Hoven, Chiropractic 1st, 105 E. Madison St., Winterset, 515-462-4644.

HEALTH

By Kendall Way

END of summer transition

As summer ends, it signals colder days ahead and kids returning to school, which can cause mixed reactions between parents and children. Often children are not ecstatic about this change, and resistance arises as summer fun ends and old routines return. As a caregiver, it is beneficial to ease this transition by reestablishing old habits early. Children thrive with structure and consistency, so start these conversations now.



Similar to coping skills, which are most effective when practiced early, having conversations weeks in advance can help children ease back into the school year. Discuss what it means to go back to school, how it will be different than being at home, and how sleeping habits will change. During this time, discuss their positive achievements from previous years such as friends that were made and things that were learned.

During this transition phase, discussing and enforcing sleep and wake schedules can reduce resistance on the first day. Throughout this process, it is important to maintain a positive attitude and remind your children that school plays a significant role and provides numerous opportunities for them. Overall, to ease your children back into school routines, be consistent, create structure and establish positive school relationships. ■

Information provided by Kendall Way, intern, SS Therapy and Consulting, Ltd, 4725 Merle Hay Road, Suite 205, Des Moines, 515-528-8135, www.sstherapyandconsulting.com, way@sstherapyandconsulting.com.

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RECIPE

WAKE UP to a wonderful brunch

Perfect for any brunch occasion is a delicious dish that can be made a day in advance, simplifying your morning prep before guests arrive with growling stomachs.

Prepared the day before and chilled overnight, this Overnight Apple Cinnamon French Toast Casserole is ready to bake to perfection in the morning with a gooey interior and crisp exterior filled with mouthwatering flavor. Drizzle with glaze then dish out to loved ones for a delicious way to make brunch easy.

Find more breakfast and brunch recipes at Culinary.net. ■

Overnight Apple Cinnamon French Toast Casserole

Servings: 12

- Nonstick cooking spray
- 1 package (20 ounces) French bread, cubed, divided
- 1 can (20 ounces) apple pie filling
- 9 eggs
- 1 cup half-and-half
- 2 teaspoons ground cinnamon
- 1 cup powdered sugar, plus additional (optional)
- 2 tablespoons milk, plus additional (optional)
- Spray 8- by 8-inch glass baking dish with nonstick cooking spray.
- In baking dish, add 10 ounces cubed French bread in bottom of dish. Pour apple filling over bread. Top with remaining cubed French bread. Set aside.
- In medium bowl, whisk eggs, half-and-half and cinnamon. Pour evenly over bread.
- Cover with aluminum foil and chill overnight.
- Heat oven to 325 F.
- Remove foil and bake 50-60 minutes.
- Let cool 10-15 minutes.
- In small bowl, whisk powdered sugar and milk. Add additional, if needed, until pourable glaze is reached. Drizzle over casserole before serving.



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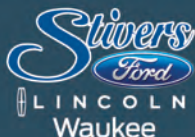
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EVENTS IN THE AREA

Be sure to check for cancellations

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



Madison County Farmers Market

Saturdays through October, 8 a.m. to noon
Winterset Town Square

The Madison County Farmers Market features a selection of vegetables, fruits, baked goods, crafts and local specialties.



Adel Sweet Corn 5K

Saturday, Aug. 13

The Adel Sweet Corn 5K takes place on the scenic brick streets in Adel along the parade route in front of hundreds of spectators. Join this challenging 5K around beautiful Adel. Register and volunteer online at <https://runsignup.com/Race/IA/Adel/AdelSweetCornFestival5K>.

Golf tournaments support Special Olympics Iowa

Various dates and locations

August will feature three opportunities to have fun on the golf course while supporting Special Olympics Iowa athletes. The tournaments will kick off with the Jim Jordan Memorial Golf Classic on Aug. 10. The tournament will take place at the Otter Creek Golf Course, and the entry fee is \$85. The second tournament is the 12th Annual LETR Golf Tournament set to take place at Beaver Creek Golf Club in Grimes on Aug. 15. The tournament entry fee is \$100. The final tournament is the Rich Fellingham Memorial Golf Classic happening on Aug. 18 at Veenker Memorial Golf Course in Ames. The tournament entry fee is \$100. For more information on the upcoming tournaments, visit <https://www.soiowa.org/golf-tournaments>.



Music at the Winery

Various Saturdays and Sundays
Covered Bridges Winery, 2207 170th Trail, Winterset

The Saturday events are 6:30-9:30 p.m. with a \$5 cover charge and a food truck available from 5:30-8 p.m. Entertainment is: Aug. 6, Brother Trucker; Aug. 27, Dueling Fiddles; Sept. 3, Hillbilly Air Show; Sept. 17, Boomerang; Oct. 1, Honky Tonk; Oct. 15, Feel Right Band Redux; Nov. 5, Robert Deitch Band; Dec. 3, Cardinal Sound. The Sunday events are 2-4 p.m., no cover charge. Dates are: Aug. 28, Lucas Petersen; Sept. 11, Looking for Luke; Oct. 2, Sons of Gladys Kravits (Fundraiser Dog Day. Bring your pooch to the winery and help raise funds for Iowa Service Dogs. (www.ioaservicedogs.org); Nov. 14, The Midlanders.

During Covered Bridges Festival weekend, the winery is open 6:30-8:30 p.m. on Friday, Oct. 7, featuring Hawk McIntyre and Jake Doty. coveredbridgeswinery.com.



Duke It Out Chili Cook Off

Sept. 24, noon
101 E. Jefferson St., Winterset

Enter your recipe or come for the tasting, which is noon to 4 p.m.

and costs \$5. Entry fees for the different contests are \$20 for homestyle chili; \$25 for CASI Chili; \$10 salsa; \$10 Junior Chili; \$20 Business Chili; and free kids

cornbread contest. The Off the Griddle Food Truck will be present, a kids coloring contest held and a raffle table. A portion of the proceeds benefits C.R.I.S.P. For more information, call 505-208-4000 or visit www.facebook.comdukeitoutchili.



Sweet Corn Festival

Saturday, Aug. 13
On the Adel Square

On Friday, Aug. 12, starting at 4:30 p.m., husking of the corn begins. The public is invited to assist at the southside of the police/fire station. Following the husking at 6:30 p.m. will be the Princess Contest. The 43rd annual Sweet Corn Festival will be held on Saturday, Aug. 13. The Adel Partners Chamber and the City of Adel are hosting a 175-year birthday bash. For more information, visit <https://www.adelpartners.org/sweet-corn-festival>.

Summer Concert Series

Aug. 9 and Sept. 13, 6-8 p.m.
The Iowa Arboretum & Gardens,
1875 Peach Ave., Madrid

The Iowa Arboretum & Gardens is hosting its first-ever Summer Concert Series at the Beckwith Grand Pavilion. Tickets can be purchased at each event, free for members (kids 12 and under free) and \$5 for nonmembers. Food trucks will be onsite and drinks (including beer and wine) will be available for purchase. Bring a lawn chair and blanket and enjoy this beautiful setting. Entertainment will be: Aug. 9, Dueling Fiddles with food by Smokin' Big Dawgs; Sept. 13, Diva and the Deacons featuring Tina Haase Findlay, food by Smokin' Big Dawgs.

The Iowa Arboretum is an educational nonprofit organization. All proceeds from this event support its mission. For more information about the Summer Concert Series, visit www.iowarboretum.org or contact Event Specialist Amber Schmidt at amber@iowarboretum.org or 515-795-3216.

EVENTS IN THE AREA

Be sure to check for cancellations

Leprechaun Bag Toss Tournament

Sunday, Aug. 7, 2-5 p.m.
Sully's Irish Pub, 860 First St.,
West Des Moines

Registration starts at 2 p.m. and the double-elimination bag toss tournament starts at 3 p.m. Cost is \$25 per two-person team. Registration is the day of the event only. Prizes will be awarded for first, second and third places. All proceeds go to the Friendly Sons of Saint Patrick of Central Iowa. Kids are allowed during the tournament. Visit www.friendlysonsiowa.com for more information.



Levitt Amp Summer Concerts

Various dates
Earlham City Park in
Earlham

The lineup for the Levitt Amp Summer Concert Series has been released. Concerts are held in Earlham City Park on Sundays at 6 p.m. The concerts are free and family friendly. Aug. 7 features The Elders with Ducharme-Jones, and Aug. 14 is Kuinka with The Finesse.

25-Year Celebration

Saturday, Aug. 27
The Brenton Arboretum, 25141 260th St., Dallas Center

Celebrate the Brenton Arboretum's 25th anniversary. The ticketed event marks the 25th year of the planting of its first trees. The event includes dinner, music, good times and gorgeous trees. Individual or table sponsorship tickets can be purchased online at thebrentonarboretum.org/cheers or by phone, 515-992-4211 ext. 3.

Shine a Light NF Walk

Aug. 20, 8 a.m. registration,
9 a.m. walk
Raccoon River Park, 2500 Grand Ave.,
West Des Moines

This walk benefits the Children's Tumor Foundation. One in 3,000 babies born has NF, a genetic disorder that causes tumors to grow on nerves. There is no cure. Register at shinealightwalk.org/iowa2022. For information, contact Claudia Becerra at cbecerra@ctf.org.



Farmers Market/ Music in the Junction


Thursdays, through September, 4-8:30 p.m.
Historic Valley Junction, Fifth Street, West Des Moines
The Farmers Market/Music in the Junction series features live music and a beverage garden at Railroad Park. The beverage garden opens at 5:30 p.m. with live music from 6-8:30 p.m. Entertainers are: Aug. 4, Boomerang; Aug. 11, Avey Grouws Band; Aug. 18, Shock Collar; Aug. 25, Suede; Sept. 1, Cover That; Sept. 8, The Muddy Walters Band; Sept. 15, Gut Feeling; Sept. 22, Gimmick; and Sept. 29, The Matt Woods Band.




Downtown Farmers' Market

Saturdays through October,
7 a.m. to noon (8 a.m. to noon in
October)


Des Moines Historic Court District
The Des Moines Downtown streets are filled with live music and the smells of fresh, local food at the Downtown Farmers' Market presented by UnityPoint Health – Des Moines. The Market spans nine city blocks in Downtown Des Moines in the Historic Court District, Court Avenue from Water Street to Fifth Avenue and extending north and south on Second Avenue, Third Street and Fourth Street. The Market is produced by the Greater Des Moines Partnership.



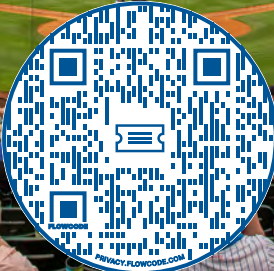
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Aug. 2-7



Aug. 9-14



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Aug 10
Country Night
Outdoors Dan Radio Show | DNR

Aug 12
Cubbie's Birthday
Iowa One Call

Aug 13
Clark the Cub
Chicago Cubs Mascot



YOUTUBE tutorials for the win

YouTube videos are an amazing resource that I highly recommend people use as a reference tool. We all wonder how to achieve salon-level blowouts, beachy waves or messy buns, and YouTube videos show you how.

Your favorite stylist does your hair perfectly, and it's difficult to replicate at home. It's obviously due to the fact that we're doing all the work standing beside you. The thing YouTube videos show you is how to execute the look created by you alone. It's important to see the way a person applies product, dries the hair, holds the heat tool and finishes the style all by themselves. I always say the best way to learn how to style your hair is to watch someone else do their own. Once you've found the video with the look you're going for, I tell people to give themselves seven to 10 tries before giving up. It takes a few practices to perfect a new technique.

YouTube tutorials gained popularity during the pandemic. So many people told me they utilized them to learn cutting and coloring techniques and found them to be extremely useful and effective.

Even us professionals use YouTube videos. My Instagram feed is filled with hair tutorials. Styles change with the years, and these videos have become a great tool that we can all use to stay on top of recent trends. ■

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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MEET Lori Fulcher

Finding the "a-ha" moments in teaching technology.

After graduating from Waukee High School and Iowa State University, Lori Fulcher returned to her alma mater to teach for 15 years. She then relocated to the Winterset Community School District in order to raise her family in a smaller community. Now, Fulcher works as a technology teacher for the Winterset Middle and Elementary schools and has been teaching with the district for the past 17 years.

"I am lucky that I get to teach in two buildings," Fulcher says. "I love that this gives me the opportunity to get to know so many staff members and students. I love how the district is always trying to grow and implement new ideas."

Although Fulcher has been teaching technology for the past seven years, she originally taught science. When she first started teaching technology classes, she says she missed those "ah-ha" moments that her students would experience in science. So, when she found the code.org curriculum, Fulcher knew it would be a great thing to implement in her classrooms.

"I love when we are doing a coding activity, and I hear them say, 'This is impossible,' then, soon after, I hear them yelling, 'Yes, I did it!' Teaching computer science to kids is a great way to teach those problem-solving skills that everyone needs," Fulcher says.

In addition to coding and computer science activities, Fulcher's students learn keyboarding, Google Docs and Google Slides. They also work on digital citizenship projects. Fulcher says they are fortunate in Winterset to have a computer lab for the elementary students to use as well as one-to-one Chromebooks in the middle school. She says this allows students access to the programs they need.

"Technology is part of their world. They need to know how to use it and use it responsibly. Teaching digital citizenship skills will help them navigate in our technology world," Fulcher says.

Fulcher is looking forward to the computer science program expanding and growing as they implement the code.org curriculum into other grade levels. One reward of being a technology educator is seeing kids from second to sixth grade grow not only as students but also in their technology skills.

"When we are coding, it is much more than just the code. It is problem solving, debugging, persevering, and challenging themselves to push their brains further," she says. ■



Lori Fulcher found the balance she likes between teaching science and teaching technology: teaching computer science.

YOUR emergency fund: How much is enough?

Have you ever had one of those months? The water heater stops heating, the dishwasher stops washing, and your family ends up on a first-name basis with the nurse at urgent care. Then, as you're driving to work, you see smoke coming from under your hood.

Bad things happen to the best of us, and sometimes it seems like they come in waves. That's when an emergency cash fund can come in handy.

One survey found that nearly 25% of Americans have no emergency savings. Another survey found that 40% of Americans said they wouldn't be able to comfortably handle an unexpected \$1,000 expense.^{1,2}

How much money? How large should an emergency fund be? There is no "one-size-fits-all" answer. The ideal amount may depend on your financial situation and lifestyle. For example, if you own a home or have dependents, you may be more likely to face financial emergencies. And, if a job loss affects your income, you may need emergency funds for months.

Coming up with cash. If saving several months of income seems unreasonable, don't despair. Start with a more modest goal, such as saving \$1,000, and build your savings a bit at a time. Consider setting up automatic monthly transfers into the fund.

Once your savings begin to build, you may be tempted to use the money in the account for something other than an emergency. Try to avoid that. Instead, budget and prepare separately for bigger expenses you know are coming.

Where do I put it? Many people open traditional savings accounts to hold emergency funds. They typically offer modest rates of return.

The Federal Deposit Insurance Corporation (FDIC) insures bank accounts for up to \$250,000 per depositor, per institution, in principal and interest.³

Others turn to money market accounts or money market funds in emergencies. While money market accounts are savings accounts, money market funds are considered low-risk securities. Money market funds are not backed by any government institution, which means they can lose money. Depending on your particular goals and the amount you have saved, some combination of lower-risk investments may be your best choice.

Money held in money market funds is not insured or guaranteed by the FDIC or any other government agency. Money market funds seek to preserve the value of your investment at \$1 a share. However, it is possible to lose money by investing in a money market fund.⁴

Money market mutual funds are sold by prospectus. Please consider the charges, risks, expenses, and investment objectives carefully before investing. A prospectus containing this and other information about the investment company can be obtained from your financial professional. Read it carefully before you invest or send money.

The only thing you can know about unexpected expenses is that they're coming. Having an emergency fund may help to alleviate stress and worry that can come with them. If you lack emergency savings now, consider taking steps to create a cushion for the future. ■

1. MarketWatch.com, 2020. 2. Bankrate.com, 2021. 3. FDIC.gov, 2022. 4. Investopedia.com, 2021. The content is developed from sources believed to be providing accurate information. The information in this material is not intended as tax or legal advice. It may not be used for the purpose of avoiding any federal tax penalties. Please consult legal or tax professionals for specific information regarding your individual situation. This material was developed and produced by FMG Suite to provide information on a topic that may be of interest. FMG Suite is not affiliated with the named broker-dealer, state- or SEC-registered investment advisory firm. The opinions expressed and material provided are for general information, and should not be considered a solicitation for the purchase or sale of any security. Copyright FMG Suite.



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EVENING Under the Stars is Sept. 17

Evening Under the Stars is a special event hosted each year by Madison County Foundation for Environmental Education (MCFEE) on behalf of the Madison County Conservation Board. This year's event will be held at Pepperharrow Farm in Winterset.

Spend a fun-filled evening with friends, surrounded by sunflowers and dahlias at this breathtaking flower farm in Madison County. Enjoy a social hour sipping local wines and listening to live music. Take a stroll through the gardens while you peruse live and silent auction items featuring local businesses and artists. Try your hand at wildlife-themed games of skill or take advantage of the option to cut your own beautiful flower bouquet.

A delicious dinner is next, followed by

"world famous" local desserts. Hear about the important work of the Madison County Conservation Board and updates on the new Madison County Conservation Center to open soon. Round out the evening with a glimpse through a high-powered telescope under the stars.

Proceeds from this year's event will go to the currently under construction Madison County Conservation Center. This almost 13,000-square-foot gathering hub, nestled in the timber of Pammel Park, will be completed later this year. With event space, a modern classroom, outdoor patio and exhibit hall, this facility will serve as a gateway to the wilds of Madison County.

MCFEE is a 501(c)3 non-profit


organization that has been dedicated to supporting the Madison County Conservation Board since 1981. All proceeds from MCFEE fundraisers provide support for environmental education programs, park facility upgrades, and management of natural resource areas.

Tickets are now on sale for Evening Under the Stars. Event tickets are \$40 per person or \$320 per table. To purchase your tickets online, visit <https://www.eventbrite.com/e/evening-under-the-stars-tickets-388085543307>, call 515-462-3536 or email Amy at awarnke@madisoncounty.iowa.gov. Tickets are also available to purchase in person at the Madison County Conservation Board office located at 2273 Clark Tower Road. ■

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We all have our favorite local people, places and things. And now it's time to share your choices and honor those who deserve the recognition.

Make your voice be heard and cast your votes in the 2022 Madison County Residents' Choice Poll.

This contest is being hosted by Winterset Living magazine, and the results will publish in our November edition. You can vote in one or every category, or anywhere in between. **Mail in this paper ballot or vote online by Oct. 1, 2022.**

One vote per resident, please. See rules and vote online at

www.iowalivingmagazines.com/residentpoll.

SCAN HERE TO VOTE



OFFICIAL BALLOT - THE POLL IS NOW OPEN!

WWW.IOWALIVINGMAGAZINES.COM/RESIDENTSPOLL

1. Email Address _____
2. Favorite Madison Co. Summer Camp _____
3. Favorite Madison Co. Dad/Child Date Spot _____
4. Favorite Madison Co. Mom/Child Date Spot _____
5. Favorite Madison Co. Bank _____
6. Favorite Madison Co. Restaurant _____
7. Favorite Madison Co. Hair Salon _____
8. Favorite Madison Co. Doctor (person) _____
9. Favorite Madison Co. Dentist (person) _____
10. Favorite Madison Co. Eye Doctor (person) _____
11. Favorite Madison Co. Pastor (person) _____
12. Favorite Madison Co. Health Club or Gym _____

13. Favorite Madison Co. Boutique _____
14. Favorite Madison Co. Park _____
15. Favorite Madison Co. Place for a Field Trip _____
16. Favorite Madison Co. Community Festival/Event _____
17. Favorite Madison Co. Church _____
18. Favorite Madison Co. Restaurant for Breakfast _____
19. Favorite Madison Co. Restaurant for Lunch _____
20. Favorite Madison Co. Restaurant for Dinner _____
21. Favorite Madison Co. Daycare _____
22. Favorite Madison Co. Place for Children's Birthday Parties _____
23. Favorite Madison Co. Preschool _____
24. Favorite Madison Co. Camping Spot _____
25. Favorite Madison Co. Picnic Spot _____
26. Favorite Madison Co. Photographer _____
27. Favorite Madison Co. Place to Take Your Mom and Dad _____
28. Favorite Madison Co. Place to Take Your Kids or Grandkids _____
29. Favorite Madison Co. Place for Auto Service _____
30. Favorite Madison Co. Place to Purchase a Gift for a Woman _____
31. Favorite Madison Co. Place to Purchase a Gift for a Man _____
32. Favorite Madison Co. Realtor (person) _____

33. Favorite Madison Co. Bar _____
34. Favorite Madison Co. Place for Guests to Stay _____
35. Favorite Madison Co. Florist _____
36. Favorite Madison Co. Nursery or Landscaping Company _____
37. Favorite Madison Co. CPA (person) _____
38. Favorite Madison Co. Insurance Agent (person) _____
39. Favorite Madison Co. Pharmacy _____
40. Favorite Madison Co. Grocery Store _____
41. Favorite Madison Co. Winery _____
42. Favorite Madison Co. Senior Living Facility _____
43. Favorite Madison Co. Home Builder _____
44. Favorite Madison Co. Home Improvement Retail Store _____
45. Favorite Madison Co. Home Improvement Contractor _____
46. Favorite Madison Co. Painting Company _____
47. Favorite Madison Co. Plumbing Company _____
48. Favorite Madison Co. Electrician (business) _____
49. Favorite Madison Co. Heating and Cooling Business _____
50. Favorite Madison Co. Lawn Care Business _____
51. Favorite Madison Co. Financial Advisor _____
52. Favorite Madison Co. Attorney _____

OUT & ABOUT



A ribbon cutting was held for Hygge House Air BnB on July 1.



Thea Banning's fan club at the state softball tournament on July 18 in Fort Dodge. Photo by Nicole Darling



McKenna Scheffield and Jaya Kleemeier at the state softball tournament on July 18 in Fort Dodge. Photo by Nicole Darling



Linda Smith and Lily, Neela and Angie Applegate at the state softball tournament on July 18 in Fort Dodge. Photo by Nicole Darling



Nick Swalve at the Madison County Fair on July 21.



Steve Neal, Judy Neal and Frank Pastorino at the Madison County Fair on July 21.



Emily and Marissa Ford at the Madison County Fair on July 21.



Tamra Yeager at the Madison County Fair on July 21.



Clark Dolch at the Madison County Fair on July 21.



Allison Naber, Linda Kamm, Joan Acela and Chuck Fenimore at the Madison County Fair on July 21.



Shelly Gibson, Scott Oneall and Dodie Caudle at the Madison County Fair on July 21.

OUT & ABOUT

GOLF outing

The Chamber golf outing was held at Lakeview Country Club on July 8.



Allissa Johnson and Janet Williams



Jodi Lake and Kristine McDonald



Kim Clark and Felicia Weeks



Doug and Whitney Messerschmitt



Clint Eshelman, Roger Queck, Lucas Queck and Tamra Yeager



Tina Broder and Kali Gray



Corey St. John and Peter Loiler



Chad Nordstromb, Jase Meget, Mitch Mortvedt and John McDonald



Jeff Alcorn and Clay Lowe



Bill Engle, Kritter Hayes, Shawn Casey and Brad Jones



Tyler Bass and Adam Alexander



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1

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