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## WELCOME

# IT'S BETTER to give than to receive

Do you remember hearing that phrase as a child and wondering who in the world could possibly agree with that?

I do, and I definitely enjoyed receiving gifts more than giving them. As a youngster, it is a challenge to think of many things in life more enjoyable than opening gifts. Just look at any kid's eyes when he or she has a wrapped present at arm's length.

As an adult, that seems to change — at least it has for me. When my kids or wife ask me what I want as a gift now, I usually come up with something exciting like undershirts, underwear or socks. Those are things I want and could certainly use. My family members don't seem to share my enthusiasm for these items, so I often receive other gifts. I appreciate them, but I really don't need them. In fact, for most of us adults, there are very few things in life that we now truly need.

My mother used to tell me this when I would ask the same thing to her prior to her birthdays and the holidays. What she really wanted was to get together in person, play games and share stories. The most important gift to her, and now to me, is time. It is our most precious commodity, and many of us are learning to treat it like gold. As we age, we learn to say no to the many requests of our time that don't fit with our personal priorities. And, hopefully, we commit more of our time to the things that do.

Meanwhile, few things in life — including opening presents as a child — can bring as much inner joy as volunteering our time to help others. Most all of us think we are too busy to make time for volunteer efforts, and that is understandable. Even so, I am amazed by the many people who do volunteer and make such an impact on the lives of others including the elderly, the lonely and the many who are truly in need.

You may have thought about volunteering your time but were not sure where to start. In this month's cover story, we share the accounts of local residents who felt the same way and then made the important step to actually do it. They don't regret it, and you won't either.

Look inside for examples of volunteer opportunities during this holiday season and throughout the year that will help you learn how good it can feel to give rather than to receive.

Thanks for reading. ■



SHANE GOODMAN

Publisher

515-953-4822, ext. 305

shane@dmcityview.com



Tammy Pearson  
Editor  
515-953-4822 ext. 302  
[tammy@iowalivingmagazines.com](mailto:tammy@iowalivingmagazines.com)

Kristine McDonald  
Advertising Account Executive  
515-975-3543  
[kristine@iowalivingmagazines.com](mailto:kristine@iowalivingmagazines.com)



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**FEATURE**

# The GIFT of TIME

**Volunteers spread joy  
for the holidays**

**By Stephanie Lovelace**

Whether it is the family gatherings, longtime traditions, religious ceremonies, gift giving, glowing candles or a blanket of glistening snow, there is something about the holidays that warms our hearts and sparks our spirit of generosity. We give goodies, cards, gifts and more to our friends and family. And, donations flow to charities.

For those who want to do more than open their wallets, another precious gift waits to be given: time. Volunteers help to spread holiday cheer, and they find themselves rewarded in return by the joy of giving. Winterset has plenty of opportunities to give time to help older citizens, the disadvantaged, and those with disabilities have a brighter holiday season. Our cover story this month provides ideas for volunteer opportunities you can sign up for today.

Meal deliveries in Winterset wouldn't happen without this crew, Tammy Ellwanger, executive director; Roy Smith, kitchen aide; Binky Strunk, kitchen aide; and Shelley Fyfe, cook, who are in charge of preparing the meals every day.



## FEATURE

### Volunteer for meal delivery

If you have 30 minutes free around lunch time, and a vehicle, AdultLife, Community Center for Adults Over 60 (formerly known as Madison County Elderly Services) could use your help delivering meals to older adults in Winterset. Fifty to 60 meals go out daily to senior citizens unable to leave their homes for various reasons. That number increases as winter sets in, and more folks are not able to go out in the cold to get food.

"We are very thankful for the time and service volunteers give to our community," said Tammy Ellwanger, executive director at AdultLife. "They take time out of their daily schedule to deliver these meals."

The home-delivered meals have been a service offered in Winterset since 1987, so the men and women in charge will know exactly how to use you as a volunteer. According to experienced volunteers Cassie Munson and Becky Conner, the process is quick and painless. They show up every Tuesday at 10:30 a.m. to deliver 13 to 20 meals around Winterset. Here is a rundown from Munson and Conner on what you can expect as a meal-delivery volunteer:

First, you will show up at the meal site as the busy kitchen staff is preparing food and readying the take-home food boxes. While the food is being packaged up, you will have time to look over which route (of four in Winterset) you were assigned and come up with the best course to follow to get the meals delivered. Next, you will carefully pack the food in your vehicle and head out to feed the hungry citizens on your list. After the food is gone, you will take back any empty containers you were given and the list of addresses, and you're done.

It may be a short volunteer experience, but it is one that is much appreciated by people like Pauline Jones, a 105-year-old who is unable to leave her home other than for medical appointments. She relies on the meal delivery service every day of the week to provide her with lunch.

"I really like the chicken, potatoes and gravy, and the green beans are good, too," Jones says. "I do like it that they can bring it every day."

If this volunteer opportunity sounds like something you'd like to be part of, contact the AdultLife meal site at 515-462-1334. According to Ellwanger, some volunteers deliver on certain days of the week, and some fill in when drivers can't make it. She will help plug you in where you're needed.



Cassie Munson and Becky Conner deliver 13 to 20 meals to older Winterset residents every Tuesday afternoon.

### Volunteer to meet up and transport

The cold winter months are also a great time to volunteer with the Friendly Neighbor Program which serves local people with disabilities, older adults, veterans and those with lower income. As a volunteer, you will get matched with someone in Winterset who is at risk of isolation and would benefit from a social visit or help accessing places in the community.

These won't be awkward meet-ups, though, because Volunteer Coordinator Mildred Chihak does her best to find out what interests the client has and match that with the volunteer's interests. However, if an in-person meet-up is outside your comfort zone, or you don't have transportation, you can also volunteer to write letters or make phone calls to check up and find out how the person is doing.

"The goal of our program is to help community members stay connected," says Chihak. "All our volunteer programs have the potential to help build new friendships that will help reduce social isolation and loneliness this winter."

Volunteers are also needed to transport citizens during the winter months when it's more difficult for them to get out and about on their own. As a volunteer, you may transport them to medical appointments, the

library, church, local events — anywhere in the community they can't get to without help. The transport service is free to those in the program, but the one-on-one drive time with the volunteer is the highlight many appreciate the most, according to Chihak.

It's good to take a step back and realize the importance of a volunteer position like this, says Chihak, who takes her job of connecting the vulnerable in the community with able volunteers seriously. She has learned what can happen when people experience loneliness and social isolation. She shares research from the National Institute of Aging (NIA) that says health problems like heart disease, depression and cognitive decline can come as a direct result of being socially isolated. NIA further adds on its website that adults who are lonely have longer hospital stays and are more likely to die earlier than those with meaningful and supportive social connections.

Health benefits and personal support are advantages for those receiving services through the program, but there are also benefits for the volunteers. If you are 55 years and older, you can join RSVP, the Retired and Senior Volunteer Program. Through this program, you will also be a part of the Friendly Neighbor Program, but you will get added benefits like mileage reimbursement, an annual recognition event and informal recognition throughout the

## FEATURE

year. While volunteers often don't sign up for the pat on the back, these are still well-deserved perks.

To volunteer with RSVP or to be part of the Friendly Neighbor Program, contact Chihak at [volunteer@ridehirta.com](mailto:volunteer@ridehirta.com) or call her at 515-309-9293. For more information, go to [HirtaHelps.org](http://HirtaHelps.org) and click on "Volunteer Stations."

### A volunteer pro

If you're new to volunteering, here is your chance to learn from a pro who has been actively working to make Winterset a better place for you to live for the past six years. If you're on the fence about volunteering, she will also inspire you to get going.

Jennifer Frease's first volunteer gig was directing traffic during the Covered Bridge Festival setup. It was a small job, but one she enjoyed, and it got her hooked on volunteering. Now she diligently serves on numerous committees in town including the Covered Bridge Festival, Winterset Little League, the Madison County Chapter of Bras for the Cause, and the Winterset Disc Golf Club.

While Frease is obviously all-in on

volunteering now, she recommends new volunteers start slow. She suggests trying out small volunteer jobs like she did and landing on one that makes you feel good about yourself.

"Find something that you find meaning in," says Frease. "It will pay you back with the feeling of knowing you made a difference in some way."

Frease also touts the great opportunity volunteering provides to learn more about how Winterset works. She speaks from experience on this one. For example, through her committee work, she has seen how the city council handles community issues, learned how the city electric plant works, and discovered how to write bylaws and apply to be a nonprofit.

"The surprise learning that has come along the way while volunteering has been a huge bonus," says Frease. "I feel I have become a better-informed person and citizen within the broad picture of being a community member."

Bringing family and friends along when you volunteer also helps make the experience successful, according to Frease. Her two sons and fiancé have put in countless hours alongside her with volunteer jobs that have



Pauline Jones is 105 years old and receives afternoon meals from AdultLife because she is unable to leave her Winterset home. She likes the fresh fruit and desserts they deliver.

come up and have grown to follow Frease's mantra: No one in my house gets by without volunteering. Extended family, friends and even Frease's employer are also on board, helping her in whatever volunteer project she has going on

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at the moment.

Staying in Winterset and helping the community you live in is also an important point Frease has made with her volunteering journey. She appreciates networking and getting to know others in town, as well as the opportunity to give back.

"It is important to be involved in the great things happening in Winterset so, in turn, we can continue to make Winterset great and be a place people are proud to be from, and a place that people are proud to show off," Frease says. ■

• **Community Resources in Service to People, C.R.I.S.P.,** would like individual volunteers to help sort and take inventory of winter gear, school supplies and other donations; as well as office assistance. They are open Monday, Tuesday, Thursday and Friday from 8 to 11 a.m. Call 515-462-9400 for more info.

• **The Bring Love Ministry,** which supports local foster families, needs help sorting and organizing donations, and are looking for consistent volunteers to commit to one Wednesday a month to staff their donation closet. Call 515-554-1363 for more info.

• **The Madison County MATURA Outreach Center** in Winterset is looking for volunteers to help in the thrift store. Volunteer jobs include sorting and organizing items, greeting customers and helping with checkout. For more information, call 515-462-4704.



Jennifer Frease, right, is a local mega volunteer who is a part of many committees that help make Winterset a better place to live.

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A photograph of a man and a woman standing together outdoors. The woman is on the left, wearing a maroon leather jacket and a necklace. The man is on the right, wearing a grey zip-up hoodie and a baseball cap. They are standing in front of a white wall with some festive decorations. Below the main photo are three smaller inset photos showing different types of roofing projects: a house with a shingled roof, a house with a metal roof, and a red barn with a metal roof.

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## RECIPE

# BEEF up the holiday menu

(Family Features) At this year's holiday gatherings, you can put together a show-stopping menu from the beginning of the party to the final bite with mouthwatering recipes that bring guests back for more. Incorporate beef, a versatile, beloved ingredient that can be used in appetizers, sides and main courses alike.

Consider a holiday favorite from Beef Loving Texans such as a must-have main course like classic beef Wellington. Perfect for a family get-together, this traditional dish combines tender chateaubriand roast with a homemade glaze of earthy mushrooms, red wine and Dijon mustard wrapped in a golden-brown puff pastry. Find more beef-inspired holiday dishes at BeefLovingTexans.com. ■

## Classic beef Wellington

Recipe courtesy of Beef Loving Texans

Total time: 1 hour, 30 minutes

Servings: 4

- 1 teaspoon olive oil, divided
- 1/2 teaspoon salt
- 1/2 teaspoon pepper, divided
- 1 chateaubriand tenderloin roast
- 8 ounces mushrooms
- 1 large shallot
- 2 tablespoons dry red wine
- 2 tablespoons Dijon mustard
- 1/2 teaspoon dried thyme leaves
- flour
- 1 sheet puff pastry

### DIRECTIONS

- In large nonstick skillet over medium-high heat, heat 1/2 teaspoon oil until hot. Combine salt and 1/4 teaspoon pepper. Press evenly onto all surfaces of roast. Place roast in skillet; brown evenly. Remove roast from skillet.
- Heat oven to 425 F.

- In food processor, pulse mushrooms and shallot about 10 times until finely chopped. Do not overprocess.
- Place same skillet used for roast over medium-high heat and heat remaining oil until hot. Add mushrooms and shallot; cook 4-6 minutes until tender and all liquid is evaporated, stirring often. Add wine; cook 2-3 minutes until all liquid is evaporated. Stir in mustard, thyme and remaining pepper. Cook 2-3 minutes. Remove from skillet to medium bowl; cool.
- Line rimmed baking sheet with aluminum foil and place in oven. On lightly floured cutting board, unfold pastry dough. Roll pastry out to 12-by-9-inch rectangle; lay dough with shortest edge toward you. Spread mushroom mixture onto pastry dough, leaving 1/2-inch border around edges. Place roast in center of mushrooms. Fold



pastry dough neatly around roast, stretching dough if necessary. Cut off excess pastry dough; press to seal overlapping edges.

- Remove baking sheet from oven and dust lightly with flour. Place pastry-wrapped roast, seam-side down, on baking sheet. Cut four 2-inch vents in top of pastry.
- Bake 35-50 minutes, or until golden brown and instant-read thermometer inserted into center of roast registers 135 F for medium-rare or 150 F for medium. Transfer roast to carving board. Let stand 10 minutes. Temperature will rise about 10 F to reach 145 F for medium-rare or 160 F for medium.
- Carve into slices and serve.

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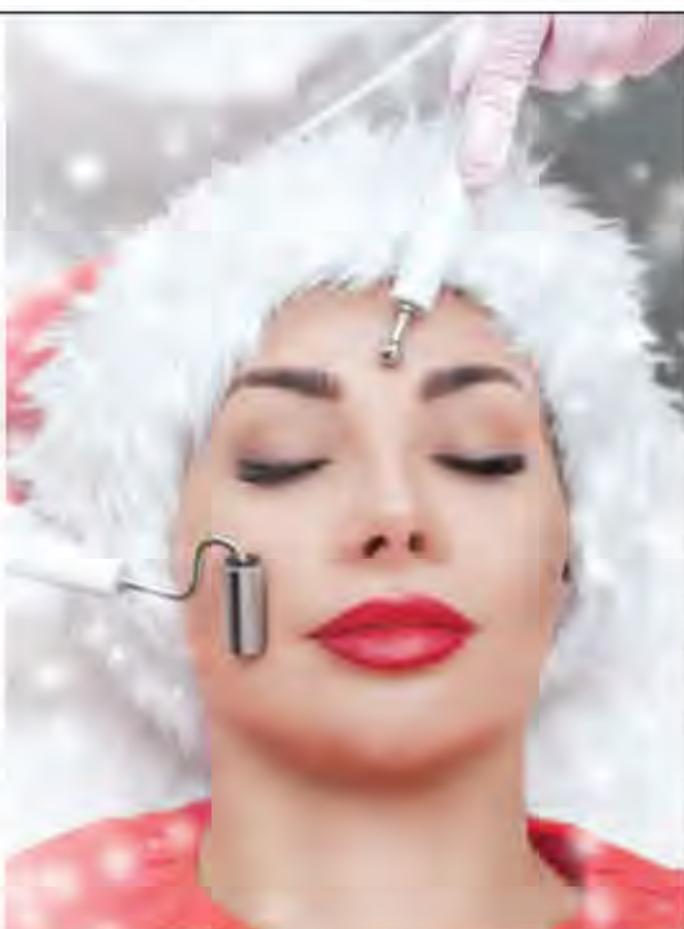
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## REAL ESTATE

By Jennifer Stover

### HAPPY holidays!

As this year comes to a close, I want to take time to thank all of my clients and crew I work with through the year. There are so many people I come into contact with through the year.

Obviously, my clients are at the top of the thank you list. I really enjoy working with people, and by the time the house closes, I can usually count my clients as new friends. I love seeing them out in the community, getting an update on their lives and hearing about house updates they have done.



Every transaction requires a lot of people to make it happen, from loan originators, abstractors, attorneys, pest inspectors, home inspectors, plumbing and HVAC contractors, roofers and, last, but certainly not least, my office manager. I have a great crew I work with, and I appreciate them all.

Looking forward to 2023, I'm excited for the future of Madison County. Our community is poised for continued growth and prosperity, and I look forward to working with old friends and meeting new clients as well.

Thank you for reading my articles, and I will continue to provide real estate tips, tricks and terminologies in the new year. ■

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

## AUTOMOTIVE

By Dawn Lauer

### GOOD car maintenance maximizes fuel economy

Poorly maintained vehicles are less efficient and use more fuel. With the price at the pump rising, now is the time to be more mindful of ways to maximize your fuel economy. Here are some car care tips to help you get better fuel economy:

- Perform regular car maintenance at the intervals recommended by the vehicle manufacturer in the owner's manual or as indicated by the in-car maintenance reminder system.
- Check the tires for proper inflation at least once a month. Underinflated tires have increased rolling resistance that reduces fuel economy.
- Head to an auto repair shop for service as soon as possible if the "check engine" light comes on. This light indicates a fault that can decrease fuel economy.
- Try to avoid the use of rooftop luggage carriers. Items transported on top of the car significantly increase aerodynamic drag, which reduces fuel economy.
- Regularly track your car's fuel economy. A sudden drop in mileage may indicate a need for car service. ■



Information provided by Dawn Lauer, marketing specialist, Quality Car Care, 1012 N. 10th St., Winterset, 515-462-1035. Source: <https://www.aaa.com/autorepair/articles/how-to-maximize-fueleconomy>.

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## CITIZEN OF THE MONTH

By T.K. West

# LIONS Soup Supper serves up support

Funds raised help a variety of projects that benefit the community.



The Winterset Lions Club hosted its 21st Soup Supper on Nov. 21. The idea for the event evolved as a way to not only raise funds for the club but also to share food with friends. All food items for the event are donated by the club, with members making all of the soups: creamy chicken noodle, chili, potato, vegetable beef, and a new option of ham and bean soup. Desserts such as apple spice cake, cherry bars, and more are also homemade.

"I'm guessing that each member would tell you that serving — literally, in the case of the soup supper, and figuratively — is a great feeling. We don't expect lavish praise for our service; we're just grateful that we are able to help," says Linda Duff, who serves as Winterset Lions Club secretary, service chair, LCIF liaison, and more.

In addition to the opportunity to visit with friends and neighbors, attendees of the event were able to participate in a raffle for a ham and a turkey. Coin cards with slots for quarters were placed on each table with proceeds supporting the Leader Dog Program.

Duff says that events such as the Soup Supper are important to the local community for several reasons. The event not only gives people a chance to see and share food with friends and neighbors but also lets them know the Winterset Lions Club is there for them.

"I think that, as far as being a good citizen throughout the community, most Lions Club members will tell you, it is to serve. That's the Lions' motto, and we try to serve as much as we can wherever we can," Duff says.

This year's event took place at the New Bridge Church in Winterset with proceeds from the event supporting the Winterset Lions Club's various service projects. Past projects have included helping pay for eyeglasses and hearing aids for community members.

The Winterset Lions Club also helped provide support to community members affected by the tornado this past year. This included purchasing rakes, shovels, trash bags and wheelbarrows to take to the disaster relief headquarters. The club also used a grant they received to provide grocery certificates to those affected by the tornado.

"I was quite humbled and moved to tears several times as I visited with the folks who came through the two grocery stores after the tornado in March. Those folks were so grateful for the little bit of help we were able to offer and that someone cared enough to go through the paperwork for the Lions grant," Duff says. ■

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# DIABETES and your oral health

Hearing that you have diabetes can be overwhelming. Here are a few simple steps that might help you protect your oral health if you have diabetes.



## Dry mouth

With diabetes, you may notice that your mouth is dry. Dry mouth is not only uncomfortable, it can also increase your risk of developing oral health problems like cavities; bad breath; a sore tongue or throat; and trouble chewing, speaking, or swallowing.

Here are some things you can try to help relieve dry mouth:

- sipping water or sugarless drinks that do not contain caffeine
- sucking (not chewing) on ice chips
- chewing sugar-free gum or sucking on sugar-free candy to stimulate salivary flow
- Cutting out salty or spicy foods, drinking alcoholic or caffeine-containing beverages, and tobacco.

## Preventing cavities

Dry mouth can increase your risk of developing cavities. Good oral hygiene can help reduce this risk. Here are three key tips to help fight cavities:

- Brush twice a day for two minutes each.
- Use a toothpaste that has fluoride, which helps harden your teeth to protect against cavities.
- Clean between your teeth once a day, using floss or another product.
- Eat a healthy diet low in sugar.
- Your dentist may also suggest additional fluoride treatments to reduce your risk of getting cavities.

## Caring for your gums

Diabetes also may increase your risk of developing gum disease. Gum disease may start as a swelling of your gums. You may also notice that your gums are red and bleed, especially when brushing or cleaning between your teeth. Left untreated, gum disease can cause tooth loss. Good oral hygiene, just like that used to fight cavities, may help keep your gums healthy.

To help prevent gum disease, you should also have professional cleanings at a dental office regularly. Advanced gum disease may require additional treatments.

## Dealing with thrush

People with diabetes may be at risk for getting an oral infection called thrush. This is a white coating that develops on the inside of your cheeks, tongue or roof of your mouth. If you wear full or partial dentures, poor oral hygiene (especially not cleaning the denture as directed), wearing your denture too long (for example, all day and while sleeping), or a poorly fitting denture can increase this risk. If you notice signs of thrush, tell your dentist, who may prescribe a medicine to help clear the infection. ■

Information provided by Dr. James Elliott, Winterset Dental, 301 Wambold Drive, Winterset, 515-462-5755, [www.wintersetdentalia.com](http://www.wintersetdentalia.com).

Source: Journal of the American Dental Association.

# HAPPY HOLIDAYS!

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## HEALTH

By Dr. Stuart Hoven

### CHIROPRACTIC and Dowager's hump

Dowager's hump, or the medical term hyperkyphosis, affects many people. While it is more common in women, it can affect men also and is more prevalent in an aging population. A Dowager's hump can be painless, or it can be associated with pain, inflammation, fatigue, difficulty breathing, muscle spasm and limited range of motion. It is a common occurrence in people with poor stooping posture and rounded shoulders. It is also caused by osteoporosis and a spinal compression fracture also known as a wedge fracture. This occurs when the front of the spinal bone, or vertebrae, collapses and compresses the front of the vertebrae. This causes a change in posture. The head will protrude forward, and a curve develops in the upper back. There are a lot of Dowager's humps not caused by fractures also.



Chiropractic works to discover the cause behind a person's Dowager hump or hyperkyphosis. The doctor will do an exam and check the movement of the spine. They will see what tissues are tight and inflamed and then take some X-rays to see alignment and structure of the bones. Then they will set a treatment regimen using chiropractic adjustments. Posture work is also needed. Specific exercises and other support, like Kinesiotape or even a posture brace, might be recommended. Care of a Dowager's hump is not a one-size-fits-all treatment due to different causes. Like most things, preventative treatment is the best way to address it. ■

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

## HEALTH

By Andrea Gustafson

### NAVIGATING family and the holidays

The Holidays can bring a lot of joy but can also come with a lot of stress. Schedules get busy, to-do lists get long, and family gatherings are inevitable. Despite, often loving our families, spending more time with them than normal can be challenging. Rather than suffering through and being stressed, here are some tips on navigating the holidays with family.



- **Communicate** – Talk to the people you are spending time with about your concerns/expectations for the get-together and what you are willing to do and not do. Be direct and clear.

- **Set boundaries** – "No" is a complete sentence. We all have limits to how much we can fit into the schedule, and, when it's full, it's full. Set boundaries around what you are physically and mentally able to commit to and don't go past that.

- **Self care** – There is no getting around this time of year being more stressful than normal. Make sure you are taking time to do the things needed for yourself. This can be as simple as making sure you are eating and getting enough sleep. But it's important keep it up this time of year. ■

Information provided by Andrea Gustafson, LISW, JMG Therapy and Counseling Services, associated with SS Therapy and Consulting, Ltd, 4725 Merle Hay Road, Suite 205, Des Moines, andrea@jmgtherapy.com, 515-777-1209.

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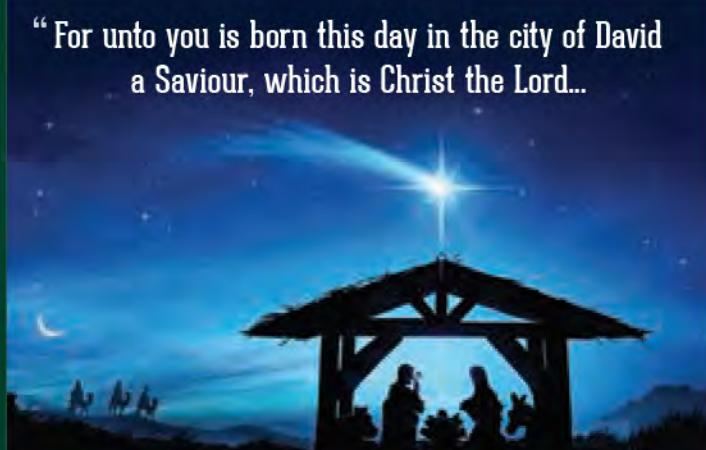
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# MILITARY moms unite

Local group supports their soldiers, marines, sailors... and each other.



From left, Audra Zimmerman, Heather Thomas, Tracie Heckinger and Korbi Munoz were friends first, then Marine moms. Now they support other moms in the local military community.

Being a military mom is not for the weak of heart. Four Indianola moms who know this firsthand want to ensure that every military mom in Warren County and Madison County feels supported and cared for. Although the group began in Indianola, it has been growing and now includes about 40 military moms from Warren and Madison counties.

Korbi Munoz, Heather Thomas, Tracie Heckinger and Audra Zimmerman have been friends for many years. Their boys have been friends since middle school and are now Marines.

"Every single day I am filled with pride at the bravery and commitment my son, Kade, has shown to his country," says Korbi. "Not knowing when I will get to hug him again is hard, but I know he is deeply cared for by our loving God."

Heather's son was the last of the four to join. When he left for boot camp, the other three moms were able to offer a lot of advice and "what to expect" conversations.

They formed a group called BAMM

(Bad A\*\* Military Moms) and met at a local restaurant.

"We talked about the struggles, rewards, pride and the 'what's nexts' because, with the military, you just never know," says Heather. "We also knew other moms who had children in the military and decided we would reach out to them, too."

Today BAMM represents every branch except for Coast Guard and Space Force.

The group meets once a month. They often have meetings devoted to certain topics/activities (i.e. preparing care packages or taking Christmas gifts to a veterans home), but they typically try to keep things less structured.

"If a mom needs to talk, the group is a safe place," Audra says. "We've found that breaking into smaller groups allows more intimate discussions, support and the opportunity to simply get to know one another better."

Their private Facebook group welcomes any military mom, and this is where they

discuss volunteer opportunities, world events that involve the military, as well as homecomings and celebrations. They also have a connection to the Indianola American Legion and reach out for names of veterans needing help so they can assist in coordinating resources.

"Sometimes, our discussions can become very personal, and that is why our FB group is open only to local military moms," says Tracie. "Our goal is to provide resources and friendships that perhaps our other groups of friends may not relate to."

Any and all outreach/community projects the group does are funded strictly out of their own pockets. While they would love to do some fundraising activities, the moms say it would be more to raise awareness in the community than for monetary gain.

Next year, BAMM the women hope to walk in parades, set up booths at fairs and other events to draw more moms in and offer more opportunities to sponsor, encourage and support the local military community. ■

# 5 TIPS to help families manage holiday stress



Photo courtesy of Getty Images

*(Family Features)* 'Tis the season for holiday parties, travel, hosting and more. While it is a joyous time of year, the never-ending to-do lists and school being out of session can make everyone feel a little overwhelmed, children included.

Consider these five practical tips from the experts at KinderCare to help families proactively manage holiday stressors.

**1. Manage expectations.** The commotion that often comes with the holiday season can be stressful for young children, but you can help alleviate worries by familiarizing them with what's to come. Talk to them about upcoming travel arrangements, who they'll see at events and what to expect throughout the season. If they are cautious in their current developmental stage, let loved ones know beforehand to give them a little extra space at festivities. Parents can also begin familiarizing little ones with relatives through photos and phone calls.

**2. Empower children.** It's important for

children to understand they have a choice—and family members are willing to respect that choice. Parents should acknowledge their children's body language and empower them to say "no" in uncomfortable situations. Parents can help by proactively asking questions such as, "Do you want a hug?" and if they say "no," support them in their decision. This also helps establish healthy long-term social skills.

**3. Maintain your schedule.** Children thrive on consistency, and during the holidays it's important to at least try maintaining as much of what they're used to as possible, such as naps, meals and playtime. Changes in schedule can result in more tantrums, so be sure to allow space for them to safely work through their emotions.

It's also important to note that children feed off their parents' energy, so make sure you're in tune with your own emotions. When overwhelmed, openly discuss how you're feeling and involve your children when taking breaks. For example, "It's loud in here, would you like

to go sit outside with me?"

**4. Have fun.** Make time to spread joy and integrate activities to bond as a family, such as reading holiday-themed books, crafting, playing games, singing or baking. Whether old traditions or new, these are moments your child can cherish for years to come.

**5. Keep others in mind.** While it's important to set children up for success ahead of the holidays, parents should also teach children the holiday season can look different for others. Putting a focus on experiences rather than the gifts can help them have more to discuss with their peers when returning to school. It's also a good time to consider donating toys to make room for new ones or volunteering at a local charity to show children joy can be experienced through more than just gifts.

To find more tips to help manage holiday stress, or to access additional resources around social development, setting boundaries and routines, visit [KinderCare.com](https://www.kinderCare.com). ■

# EVENTS IN THE AREA

Be sure to check for cancellations

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

## Notes from the North Pole

Get a free, customized letter from Santa for your little one. When registering, let organizers know what big gift they will be getting, and they will make a special note to go along with it. Letters will be mailed directly to your child. Letters must be requested by Dec. 8. Sign up at <https://secure.rec1.com/IA/winterset-ia/catalog>.



## PJ Party with Santa (Winter Solstice Preview Night)

Join the Madison County Chamber for a magical night at its first-ever PJ Party with Santa on Friday, Dec. 9, 5:30-7:30 p.m. at The Winterset Livery, 116 S. First Ave. Cost is \$15 per child. Kids will enjoy a meal (grilled cheese sandwich, chips and a beverage), a story time with Dio Ayala (Madison County Emergency Manager), a short musical program with Madison County Music Company, and a visit with Santa. Kids are encouraged to wear their PJs and bring their sleeping bag. Parents and grandparents can be the first to shop this special indoor holiday market while the kids are entertained. Registration is open until noon on Thursday, Dec. 8.

Register using your child's name and your contact information. You will have the option to add your name as the Primary Contact further into the registration. For more than one child, add them as an Additional Attendee. Visit [www.madisoncounty.com](http://www.madisoncounty.com) for more information and registration.



## Winter Solstice Market

Shop local this year at the square and at the Madison County Chamber's Winter Solstice Market. This holiday-themed market features more than 20 small business vendors. Vendors will be at the market on Saturday, Dec. 10, 10 a.m. to 4 p.m., and Sunday, Dec. 11, 12-4 p.m. at The Winterset Livery, 116 S. First Ave.



## Bells, Bows & Boutiques Tour

Bells, Bows & Boutiques Tour is a self-guided shopping and dining road trip traveling four communities on Dec. 9 and 10. Visit [madisoncounty.com/special-events](http://madisoncounty.com/special-events) for more information.

**Dec. 1-4: Christkindlmarket.** Experience a centuries-old European holiday tradition at Principal Park, 1 Line Drive, Des Moines. [christkindlmarketdsm.com](http://christkindlmarketdsm.com)

**Dec. 2: WinterFest** from 6-8 p.m. at Waukee's Downtown Triangle, Ashworth Drive and Sixth Street; [waukee.org/476/WinterFest](http://waukee.org/476/WinterFest)

**Dec. 3: Polar Plunge** supporting Special Olympics Iowa at Raccoon River Park, 2500 Grand Ave., West Des Moines; [soiowa.org/ways-to-give/fundraising-events](http://soiowa.org/ways-to-give/fundraising-events)

**Dec. 3: Dazzling in the District at Prairie Trail**, S.W. District Drive, Ankeny; [thedistrictpt.com](http://thedistrictpt.com)

**Dec. 3: Family Christmas** at Living History Farms, 11121 Hickman Road, Urbandale; [lhf.org](http://lhf.org)

**Dec. 3: Merry & Bright Parade** starting at 5 p.m. in Bondurant's downtown area; [cityofbondurant.com/community-events-and-festivals](http://cityofbondurant.com/community-events-and-festivals)

**Dec. 3: Holidays at the Town Center** from 6-8 p.m., Merle Hay Road and N.W. 62nd Avenue, Johnston; [johnstontowncenter.com](http://johnstontowncenter.com)

**Dec. 4: 3K Winter Beer Run** at noon at Confluence Brewing Company, 1235 Thomas Beck Road, Des Moines; [breweryrunningseries.com/iowa](http://breweryrunningseries.com/iowa)

**Dec. 4: Grimes Holiday Celebration.** 5-7 p.m. at Grimes South Sports Complex, 750 S. James St., Grimes; [grimesiowa.com](http://grimesiowa.com)

**Dec. 6: Alton Brown Live: Beyond The Eats – The Holiday Variant** at 7:30 p.m. Des Moines Civic Center, 221 Walnut St., Des Moines; [dmpa.org](http://dmpa.org)

**Dec. 8: Wheel of Fortune Live!** at 7:30 p.m. Des Moines Civic Center, 221 Walnut St., Des Moines; [dmpa.org](http://dmpa.org)

**Dec. 10: Santa Fun Run.** 521 E. Locust St., Des Moines; [fleetfeet.com/s/desmoines/events](http://fleetfeet.com/s/desmoines/events)

**Dec. 10: Home for the Holidays.** 5-8 p.m. in the Indianola Downtown Square; [indianolachamber.com](http://indianolachamber.com)

**Dec. 13: Des Moines Storytellers Project: Generosity as told by Des Moines Register journalists.** 7 p.m.; Hoyt Sherman Place, 1501 Woodland Ave., Des Moines; [hoytsherman.org](http://hoytsherman.org)

**Dec. 16-17: Light the Night** and celebrate the arrival of winter with a hike, bonfire and cocoa. Jester Park Nature Center 12130 N.W. 128th St., Granger; [polkcountyiowa.gov/conservation/events](http://polkcountyiowa.gov/conservation/events)

**Dec. 31: Ultimate NYE 2k22 Gala.** Holiday Inn, 6111 Fleur Drive, Des Moines. Tickets at [eventbrite.com](http://eventbrite.com).

# EVENTS IN THE AREA

Be sure to check for cancellations

## HOLIDAY FAVORITES AND FUN

### 'The Nutcracker'

Dec. 3-4

Des Moines Civic Center, 221 Walnut St.

This classic holiday ballet will be performed by Iowa Dance Theatre.



### Handel's 'Messiah'

Dec. 4, 2 p.m.

Grace United Methodist Church, 3700 Cottage Grove Ave., Des Moines

Performed by the Des Moines Community Orchestra.

[desmoinescommunityorchestra.org](http://desmoinescommunityorchestra.org)

### 'The Nutcracker'

Dec. 8-11

Hoyt Sherman Place; 1501 Woodland Ave, Des Moines

Enjoy this Ballet Des Moines performance. [balletdesmoines.org](http://balletdesmoines.org)

### 'A Christmas Carol'

Dec. 9-18

Stoner Theater, 221 Walnut St., Des Moines

This classic is presented by Iowa Stage Theatre Company. [dmpa.org](http://dmpa.org)

### 'A Very Merry Tallgrass Holiday'

Dec. 16-18

Tallgrass Theatre Company, 2019 Grand Ave., Suite 100, West Des Moines

This collaboration with Seedlings Children's Theatre features scripts from Drama Notebook's collection of scripts for kids and teens. [tallgrasstheatre.org](http://tallgrasstheatre.org)

### Community Band Holiday Concert

Dec. 11, 2 p.m.

Stilwell Junior High, 1601 Vince St., West Des Moines

The Greater Des Moines Community Band (GDMCB) will present a holiday concert with a special treat for the children in attendance. They will be given a chance to help direct the band along with a visitor from the North Pole. Many great holiday pieces will be performed to entertain both adults and children.

### 'Rudolph the Red-Nosed Reindeer: The Musical'

Thursday, Dec. 22, 2 p.m. and 7 p.m.

Des Moines Civic Center, 221 Walnut St., Des Moines

Come see all of your favorite characters including Santa and Mrs. Claus, Hermey the Elf, the Abominable Snow Monster, Clarice, Yukon Cornelius and, of course, Rudolph. [dmpa.org](http://dmpa.org)

### Mannheim Steamroller Christmas

Dec. 23, 2 p.m. and 7:30 p.m.

Des Moines Civic Center, 221 Walnut St., Des Moines

A holiday favorite returns. [dmpa.org](http://dmpa.org)

### New Year's Eve Pops: Frank & The Great Ladies of Song

Saturday, Dec. 31, 8 p.m.

Des Moines Civic Center, 221 Walnut St., Des Moines

The Des Moines Symphony performs. [dmsymphony.org](http://dmsymphony.org)

### Holiday Hullabaloo

Through Dec. 31, 10 a.m. to 6 p.m. general admission and 7-11 p.m. adults only

Horizon Events Center, 2100 N.W. 100th St., Clive

The 2022 Holiday Hullabaloo, a benefit for Dorothy's House, is an immersive, family-friendly holiday experience that will surprise and delight guests this holiday season. Enjoy a variety of activities, entertainment and festivities that will allow you to create some fun holiday hullabaloo and memories. Evenings are adults only and will feature live music in the Ice Bar. Dec. 31 will be the Silver Bell Soiree New Years Eve Party with live music by the Dirty Rotten Scoundrels. Tickets are available at <https://holidayhullabaloo.eventbrite.com>.

## HOLIDAY LIGHTS

### JOLLY HOLIDAY LIGHTS

Adventureland Park, 3300 Adventureland Drive, Altoona  
[jollyholidaylights.org](http://jollyholidaylights.org)

### FIRST CHURCH OF THE OPEN BIBLE

2200 Beaver Ave., Des Moines  
[firstchurchdsm.org](http://firstchurchdsm.org)

### SANTA'S ROCK N LIGHTS

Living History Farms, 11121 Hickman Road, Urbandale • LHF.org

### HISTORIC VALLEY JUNCTION

Fifth Street, West Des Moines  
[valleyjunction.com](http://valleyjunction.com)

### LIGHTS IN THE HEIGHTS

Franklin Avenue, Marylynn Drive, 72nd Street and other Windsor Heights streets  
[windsorheightsfoundation.org](http://windsorheightsfoundation.org)

### WINTER WONDERLIGHTS

Uptown Ankeny, 715 W. First St., Ankeny  
[uptownankeny.org](http://uptownankeny.org)

### BEAVERDALE

Ashby and Wallace Avenues near Beaver Avenue  
[beaverdale.org](http://beaverdale.org)

### PRAIRIE RIDGE CHURCH

825 N.W. 36th St., Ankeny  
[ridgelife.org](http://ridgelife.org)

### GINGERBREAD LANE

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To submit calendar items for consideration, send to [tammy@iowalivingmagazines.com](mailto:tammy@iowalivingmagazines.com)

## BEAUTY

By Annie Wiseman

# THE GIFT of beauty

Welcome to the gift-giving season of Christmas. We all have those people in our lives who are impossible to buy for. Allow me to suggest the gift of beauty. I've often wondered why more people don't get gift certificates for their loved ones to their preferred salon. We know that our people get their hair done and wash their hair a lot. Why not spoil them by purchasing these things for them?



Let me guide you to the perfect gift solution.

Whenever someone wants to get the gift of a certain service, I steer them towards a gift certificate in a dollar amount. This can be used for any service or product. Most salons have special perks when purchasing gift certificates during the holiday season, such as a product included or a percentage off. Also worth mentioning, salons often have gift sets of various price ranges to appeal to everyone on your list.

Shampoo and conditioner sets are also an amazing gift. I personally love to give little lotions or travel-size style products to my friends, so I appreciate a smaller price point.

So consider a gift certificate or hair care product when deciding on a gift. It's the perfect "one-size-fits-all" gift. ■

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](mailto:salon107style@gmail.com).

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## EDUCATION

By T.K. West

# MEET Anita and Cam Smith

Enjoying the district and the people they've met

Anita and Cam Smith first met at Northwestern College in Orange City and have lived and served in various school districts across Iowa. Their family eventually moved to the Winterset area from Orange City where they lived the past nine years. This school year, Cam was hired as principal of Winterset High School and Anita joined Winterset Junior High as a special education teacher.

"As we were looking for jobs, Winterset was a place that we both agreed seemed to be a good fit for us. We were excited when Winterset felt like we were a good fit as well," Anita says.

Before becoming the high school principal, Cam worked as a history teacher, athletic director, dean of students, and basketball, track, baseball and football coach. Anita taught for six years before deciding to stay at home with their children. While at home, she coached softball at Northwestern College and later at Dordt University before returning to teaching special education full time a couple of years ago.

Both Cam and Anita say they enjoy working in the Winterset Community School District because of the people. Whether it's the teachers, administrators, staff or students, they say it's a great district and everyone has been welcoming.

"It is great to know we are both able to impact the lives of students in our community. Being able to be on the same school schedule and calendar is great as well," Cam says.

He adds, he enjoyed attending fall sports activities and is enjoying working with the students and staff in the building. He says he looks forward to continuing to implement programs that can help move the school forward. Anita is also looking forward to joining the students and community at various events.

"It's nice to know that we're working together for the same goal — to serve the students we teach and try to be a positive influence each day," Anita says.

When not working together, Anita and Cam enjoy spending time with their family. This includes attending their four children's various activities. Anita also likes running and enjoys reading when she has the time.

"Teaching really brings rewards and challenges each day. We try to focus on the positives and let the challenges serve as ways to grow and get better," Anita says. "Kids today face big challenges, and we just want to be a part of helping them through those times." ■



Anita and Cam Smith came to Winterset from Orange City. Anita teaches special education and Cam is the principal of Winterset High School.

## IRA withdrawals that escape the 10% tax penalty

The reason withdrawals from a Traditional Individual Retirement Account (IRA) prior to age 59½ are generally subject to a 10% tax penalty is that policymakers wanted to create a disincentive to use these savings for anything other than retirement.<sup>1</sup>

Yet, policymakers also recognize that life can present more pressing circumstances that require access to these savings. In appreciation of this, the list of withdrawals that may be taken from a Traditional IRA without incurring a 10% early withdrawal penalty has grown over the years.



### Penalty-free withdrawals

Outlined below are the circumstances under which individuals may withdraw from an IRA prior to age 59½ without a tax penalty. Ordinary income tax, however, generally is due on such distributions.

- **Death** — If you die prior to age 59½, the beneficiary(ies) of your IRA may withdraw the assets without penalty. However, if your beneficiary decides to roll it over into his or her IRA, he or she will forfeit this exception.<sup>2,3</sup>

- **Disability** — Disability is defined as being unable to engage in any gainful employment because of a mental or physical disability, as determined by a physician.<sup>4</sup>

- **Substantially Equal Periodic Payments** — You are permitted to take a series of substantially equal periodic payments and avoid the tax penalty, provided they continue until you turn 59½ or for five years, whichever is later. The calculation of such payments is complicated, and individuals should consider speaking with a qualified tax professional.<sup>4</sup>

- **Home Purchase** — You may take up to \$10,000 toward the purchase of your first home. (According to the Internal Revenue Service, you also qualify if you have not owned a home in the last two years). This is a lifetime limit.

- **Unreimbursed Medical Expenses** — This exception covers medical expenses in excess of 7.5% of your adjusted gross income.

- **Medical Insurance** — This permits the unemployed to pay for medical insurance if they meet specific criteria.

- **Higher Education Expenses** — Funds may be used to cover higher education expenses for you, your spouse, children or grandchildren. Only certain institutions and associated expenses are permitted.

- **IRS Levy** — Funds may be used to pay an IRS levy.

- **Active Duty Call-Up** — Funds may be used by reservists called up after 9/11/01 and whose withdrawals meet the definition of qualified reservist distributions. ■

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. 1. In most circumstances, once you reach age 72, you must begin taking required minimum distributions from a Traditional Individual Retirement Account (IRA). You may continue to contribute to a Traditional IRA past age 70½ as long as you meet the earned-income requirement. 2. Distributions to a non-spouse beneficiary are generally required to be distributed by the end of the 10th calendar year following the year of the Individual Retirement Account (IRA) owner's death. The new rule does not require the non-spouse beneficiary to take withdrawals during the 10-year period. But all the money must be withdrawn by the end of the 10th calendar year following the inheritance. A surviving spouse of the IRA owner, disabled or chronically ill individuals, individuals who are not more than 10 years younger than the IRA owner, and child of the IRA owner who has not reached the age of majority may have other minimum distribution requirements. 3. Investopedia.com, March 5, 2022. 4. 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. Federal and state laws and regulations are subject to change, which may have an impact on after-tax investment returns. Please consult legal or tax professionals for specific information regarding your individual situation.



# Suggest a teacher

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# DES MOINES

## Concours winners announced

The Des Moines Concours d'Elegance to benefit Children's Cancer Connection awarded Best of Show to a 1933 Packard Convertible Victoria on Sunday, Sept. 11. The car led a field of more than 150 vehicles that included two Star Cars, a 1961 Mercedes-Benz 300SL Roadster and a 1955 Austin-Healey 100S, plus the annual favorite, the Iowa State University's Eliana Solar Car. Other Star Cars included a 1890 Morrison Surrey Replica and a 1953 Bump Custom handcrafted fiberglass car.

In the Austin-Healy 1952-1968, third place went to a 1958 Austin-Healey 100-6 entered by Joseph Kimball of Winterset.

The Des Moines Concours benefits Children's Cancer Connection, which connects families facing childhood cancer by providing programs for education, recreation and support. Awards at this year's Concours were presented by kids involved in Children's Cancer Connection. In the last seven years, the Des Moines Concours has raised more than \$175,000 to the organization. ■

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## UMBRELLA Insurance

What is it? Why should I have it?

### What is umbrella insurance?

Umbrella insurance is a form of liability insurance that will supplement your basic liability policies, such as your auto, home or renters insurance. An umbrella liability policy covers a much higher limit and goes above and beyond claims directly relating to your home and auto. The main purpose of your umbrella policy is to protect your assets from an unforeseen event, such as a tragic accident in which you are held responsible for damages or bodily injuries. If another party files a lawsuit against you, your umbrella coverage will pay for the damages you're legally responsible for up to the policy limit.



### Why is umbrella insurance important?

Your car, house, investments and retirement accounts, as well as your normal checking and savings accounts and even future income, are all considered assets. It is important to know that, if you are sued for a lot of money and do not have enough liability insurance or an umbrella policy to cover those costs, all or your assets are exposed. People typically choose to buy an umbrella policy because they want to prevent the possibility of financial ruin due to one misstep or unforeseen accident. An umbrella policy can provide the protection to prevent such an outcome.

Could this happen to you? Examples of claims paid on Umbrella policy:

Example 1 - The insured's 18-year-old son was driving the insured's car on a short trip to the store with his girlfriend. He lost control of the car and struck a tree. The insured's son told the police that a vehicle cut him off, but there were no witnesses and no evidence of any impact with another car. His girlfriend, a 19-year-old college student, was hospitalized for more than a month with multiple fractures and internal injuries. She was in a wheelchair but is now able to walk with crutches and continues with physical therapy. She has a right drop foot as a result of the injuries. The insured's personal umbrella policy limit was paid.

Example 2 - The insured permitted several of her children and their friends to play paintball in her large back yard. The children were experienced and advised of all the safety rules including the use of headgear at all times. A participant removed her headgear as she was leaving the field in order to better hear someone calling her name. The minor claimant was hit in the eye resulting in a \$475,000 settlement.

We tend to want to believe that nothing like this can happen to us. There are many examples of unforeseen events and tragic accidents where an umbrella policy would provide the needed protection. Talk to your agent today about making a small investment to protect your assets. ■

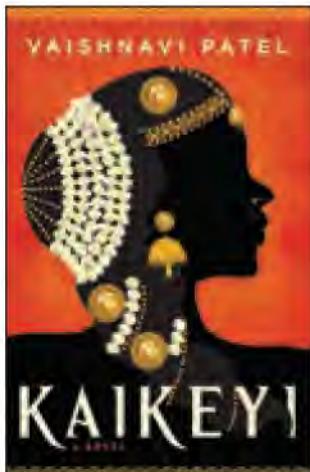
Information provided by Eric Johnson, Johnson Insurance, 224 E. Highway 92, Suite B, Winterset, 515-462-4553. Reference: Auto-Owners Insurance Company A-O Blog

## 'Kaikeyi'

Retellings of epic tales have become a genre of their own, and I am here for it. In this sparkling, sad, brilliant debut novel, Vaishnavi Patel takes on the ancient Hindu story, *The Ramayana*, and all its magical twists and cosmic turns, and builds a unique, powerful take on the classic that had me absolutely spellbound.

Kaikeyi is often considered the villain in the traditional tale of Rama. Here, she's something much more nuanced — a powerful queen and magically gifted person who just wants to make the world a better place. Telling her story in her own voice, Kaikeyi describes her lonely childhood and the decisions that lead to her using her power to strive for better treatment of women at all levels of society.

This is an immersive and powerful story, and I can't wait for more from this talented author. This would be an excellent gift for anyone with a love of mythology, epic stories and really good writing. ■ — *Review by Julie Goodrich*

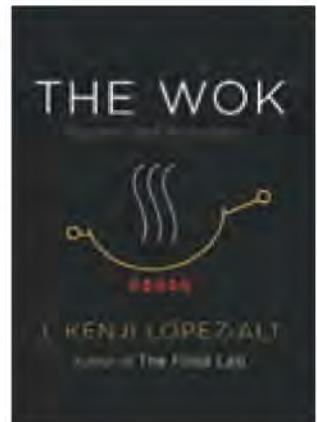


By Vaishnavi Patel  
4/26/22  
478 pages  
\$28  
Redhook

## 'The Wok: Recipes and Techniques'

I should start by noting that I'm a huge J. Kenji Lopez-Alt fan and have been for years. His remarkable, award-winning book, "The Food Lab," changed my life. Much like that earlier book, Lopez-Alt has filled "The Wok" with science, advice and his trademark passion for food. This isn't a traditional, recipe-style cookbook in many ways. It's more of an instructional guide and cooking adventure, focused on the most versatile and useful pan in any kitchen — the wok. It may seem odd to many cooks in the West, but there is surprising value in having wok skills for many types of dishes and cuisines.

This book introduces not only a great set of techniques and recipes, it also deepens and expands how to think about meals and dishes from a new angle. The title may seem one-note, but, I promise, this book has so much to offer both experienced and novice chefs. This fantastic book is an ideal gift for anyone looking to up his or her game in the kitchen. ■ — *Review by Julie Goodrich*

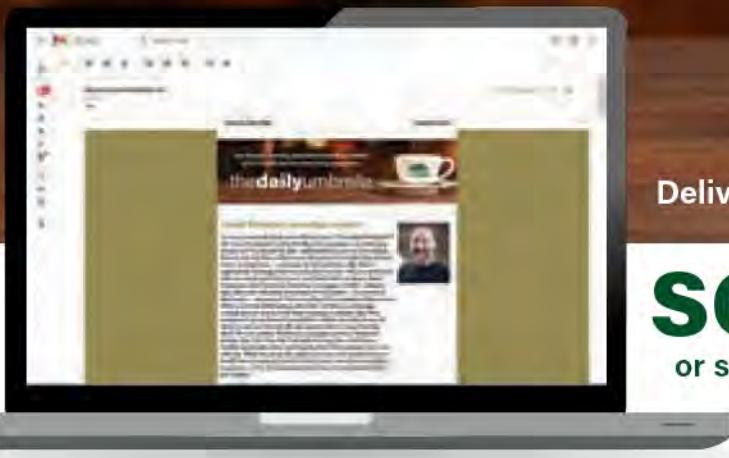


By J. Kenji Lopez-Alt  
3/8/22  
336 pages  
\$50  
W.W. Norton Company

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# **RESIDENTS'** Choice

Iowa Living magazines Residents' Choice winners and runners-up received their certificates.



Kylene Tindle of Spoons Full of Sugar



Dan Noack of Fareway



Charlie Rauterberg of Cobblestone Inn and Suites



Realtor Sarah Cowman



Jeff Nolan of Union State Bank



Attorney Mark Smith



Annie Wiseman of Salon 107



Ricky Kimmel of Quality Car Care



Owat Lam of China Cafe



Charlotte Speer of State Farm

## OUT & ABOUT

# TRUCK or Treat

Truck or Treat night was held on the square on Oct. 31.



Mason and Parker Grace



Libby and Angie Daniels



Journee and Penny Waltz



Jody, Charlee, Woods and Laramy Pugh



Owen and Josie Songer



Stacey, Irelyn, David and Addilyn Falke



Sarah and Ethan Cowman



Scott Burnham, Kris Miler and Brooke Sutphin



Santana Smith, Carsyn Mount and Charlotte Speer



Penny and Daniel Trindle



Christine, Jude, Jeremy, Gus and Van Hilbert



Josh, Brodie, Kim, Leonard and Marilyn McNamara and Kris Brockmeyer

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## FINANCIAL

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The Iowa City Old Capitol Coin Club Coin Show, December 4th, 9 a.m. to 4 p.m., Riverside Casino, 3184 Hwy 22 Riverside IA. FREE Admission. Over 50 dealers displaying rare coins and currency. (mcn)

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