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### **WELCOME**

# ANTICIPATION

I can't see the word anticipation without singing along to the 1971 Carly Simon song with the same name and that all-too-familiar drumroll. I was only 3 years old at that time, so I couldn't hardly remember that song's debut. But what I do remember from "Anticipation" is the 1979 Heinz ketchup ad that used the popular song as its jingle. Not knowing the original song or Carly Simon, I improperly thought the words to the jingle were "Heinz is the patience" that played along images of the ketchup slowly oozing out of the glass bottle. My sister, who is 12 years older



than me and did know the original song and artist, promptly corrected me while laughing at my confusion.

I may not have had the words to the TV commercial down, but I most certainly knew the definition of anticipation, because I experienced it as a child each Christmas season. My mother was the ultimate planner. She had all our Christmas presents purchased and wrapped and positioned under a fully decorated tree prior to Thanksgiving.

As much as I appreciated Mom's planning ahead, the weeks of anticipation in wondering what was underneath the holiday wrapping paper was more than this kid could handle. So, when nobody was in the room, I would carefully pull back the tape and paper on the presents and get a peek at what was inside my gifts. Of course, I didn't' tell anyone about this at the time, and I learned to still act quite surprised when I opened the presents on Christmas day.

Mom's type of planning for Christmas didn't happen as often with Jolene and me when our kids were at home. It's not that we didn't have good intentions; we just couldn't seem to get to the shopping and wrapping until the last minute, and I was the worst offender (and still am). This procrastination may have taken away some of the anticipation for our kids — and maybe the temptation to peel back the paper for a look, too. Maybe. As much as we would like to think that things have changed since we were kids, many things have remained the same, too — including anticipation.

Happy holidays, merry Christmas, and, as always, thanks for reading.



### **SHANE GOODMAN**

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Read more of Shane Goodman's columns each weekday morning by subscribing to The Daily Umbrella email newsletter for free at www.thedailyumbrella.com.



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### **FEATURE**

# Recording time with handprints

When Shelly Hilgers was a child, her mother would receive many traced cut-out handprints from her and her sister, Kim. After some time, her mother grew tired of trying to keep up with all the tiny handprints, so she decided to try something new. She took a basic white tree skirt and began tracing the girls' handprints on it with the year in the middle of each hand.

"She put my handprints on one side of the Christmas tree skirt, and she put Kim's handprints on the other side of the tree skirt."

Over the years, Shelly's mom used two tree skirts to capture their handprints as they grew. She would use the skirt under the Christmas tree, and moisture stains attest to their being regularly used.

When Shelly became a mother to her boys, Teagan and J.D., she knew she wanted to continue the unique tradition, but she wanted to use the tree skirts differently.

"It's just a memory skirt for me," she shares. "I don't use it for my tree."

Each year since her boys were infants, she traced their handprints on a tree skirt. However, instead of sharing one together, each child has his own separate tree skirt.

"I decided every kid needs their own so that I can give it to them when they get married for their own homes."

Shelly says that all you need is a basic felt tree skirt and lots of colored pens to trace hands with.

"I try to use a different color each year," she says. "You can't use markers because the color bleeds through to the top. Colored skirts are hard to see the pen tracings, and tree skirts with too much poufy material on the back are hard to write on. Felt works best."

She has had a difficult time finding basic white felt tree skirts in recent years.

"When I was making a tree skirt for a friend, I had to just buy a piece of white felt and cut it out. I used to be able to find the white ones at dollar stores, but I couldn't find them the last two years."

Six years ago, Shelly intended to try to mass produce the skirts as a craft project for people, but the idea of mass production hasn't come to fruition yet. She has, however, been making them for friends.

"Every time a friend has a baby, this is what I gift them. It doesn't really matter what year you start tracing your kids' hands. If you forget a year, you just put an icon for that year with the year written in it like normal," she remarks. "I have a Christmas tree icon for one year that we moved, and, in 2020, the skirt was in storage, so we have an icon for that year."

She says, each year her boys are quick to remind her to get out the tree skirt to trace their hands.

"I still trace their hands for them even though they are now 16 and 20 years old," she says.

### Charitable side of Christmas inspires

Honor Oak is a Buddhist, but she grew up Christian. For her, Christmas is an interweaving of her childhood traditions and beliefs with Buddhist traditions and beliefs. And she's not the only one to do so. She says she regularly sees Christmas ties in Buddhism.

After the events of Sept. 11, 2001, she volunteered at a Chinese Buddhist temple in New York City to counsel residents and help them cope. Counselors like her were available from 7 a.m. to 10 p.m. seven days a week. During the Christmas season that year, she brought Christmas candy and had a small Christmas tree in her work area. Though she didn't exchange presents with the people she was around, she made gifts and food for others, which helped to bring cheer to the people she sought to assist.

After her time volunteering, she was accepted into the Buddhist community. She became a full member of the ordained community as a Buddhist nun. During her time



Honor Oak finds the emphasis on being charitable and compassionate is strong in the traditions of Christmas as well as the beliefs of Buddhism. She recognizes them both and comfortably includes Santa and Buddha figures around her home.



### **FEATURE**

studying and traveling, she discovered that people all over the world celebrate Christmas in Buddhist temples.

"Even overseas, you can get Christmas décor, trees and lights in the Buddhist communities," she shares.

She says she finds values that overlap between the celebration of Christmas and Buddhist beliefs.

"I like the symbol of Santa's charitableness, so I have his figurines everywhere," says Oak. "I keep a little desktop tree lit up all year round from my window, and I keep lights on the window frame. I like the lights and the tree. I also keep a statue of Mary on my altar because she was compassionate."

Oak says that both charitableness and compassion are good Buddhist traits.

Though the traditions of her Christmas celebrations have altered a bit from her youth, Oak keeps the spirit of charity and compassion alive by being intentional about generously giving to others.

"I always keep candy canes and have them in a jar outside of my apartment so strangers can take them," she says. "I make pumpkin pies, and Christmas candies, cakes and pumpkin bars to give away. Because I have connections with the Chinese community, I also make Chinese cakes and dumplings to give away. I send much of what I make to my daughter, who then takes the goodies to people in Des Moines and West Des Moines in places like senior facilities with community rooms."

When Oak does go out to deliver gifts herself, she will sometimes wear her Santa hat along with her Buddhist nun's clothing.

Oak uses simple décor at her home during the Christmas season.

"I use simple stuff like a pine sled. I don't like overly secular decorations," she comments. "I keep my décor up all year round because I like the way it looks. It's a cheery thing to see and a good reminder to be charitable, kind and good to other people."

### A Christmas sweet

When Ruth Norris was a child, her mother made peanut brittle each year around Christmas time.

"That was her gift to everyone," says Norris. "She was on a tight budget, but that was something she could do easily and give to everyone. She would make chili and cinnamon rolls on Christmas Eve, and it was an open invitation to everyone to come. She'd have the peanut brittle out on a tray for everyone to enjoy."

After her mother passed away, the Christmas Eve tradition of gathering around chili and cinnamon rolls died away, says Norris.

"I wish we could have continued that tradition, but we had so many deaths at one time that the family kind of dissipated," she shares. "It was really quite sad."

Despite the passing of her family's Christmas Eve traditions, Norris has tried to keep the tradition of making peanut brittle alive.

"The peanut brittle is really very simple to make," says Norris. "It takes about 30 to 45 minutes. I usually make about four batches.

However, we recently moved to the area from Colorado in July, so this year I will probably only make one batch because I don't know many people yet."

Before her move, Norris says that she would share her peanut brittle with family members as well as the people she knew well in her small town, such as the attendants at the gas station she frequented, her dog groomer, and her hair stylist.

Norris says the recipe she uses was her mom's, and she's not sure where her mother got

"It's not a special recipe. You simply use 2 cups of sugar, 2 cups of light Karo syrup, 2 bags of Raw Spanish peanuts, a dash of salt and a heaping teaspoon of baking soda. I cook all the ingredients except the baking soda on mediumhigh heat until it is lightly brown and bubbles, then I add the baking soda, stir to combine it, and immediately dump it out on a heavy-duty



For Ruth Norris, her mother's peanut brittle plays a large part in her childhood Christmas memories. She continues to include peanut brittle in her family gatherings.

pan and spread it out to cool on the counter. It takes a good hour or two for it to set up and cool enough to break into pieces."

Norris uses a special pot for her peanut brittle that is the bottom of an old pressure cooker, and she says that she always uses a wooden spoon.

"It's important to turn it out onto a heavyduty cookie sheet because it's so hot," she relates. "I have it out at Christmas time on trays. It can last quite a long time if people don't eat it up too quickly."

What isn't eaten right away gets stored in an air-tight container.

Norris' daughter and son-in-law moved to Des Moines in 2018. When Norris retired in Colorado, she decided to move close to them and bought a house in Winterset.

"I am looking forward to being closer together this Christmas. Those Christmases apart were hard," she says. "We have lots of plans together for decorating, making peanut brittle, and having an Iowa Christmas." ■

### INSURANCE By Eric Johnson

### **HOME** (and safe) for the holidays

3 steps homeowners can take to stay safe this season

The holiday season is the most wonderful time of the year, but it's also one of the most dangerous. The United States Fire Administration reported that structure fires — and the dollar loss per fire — is nearly one-third higher between Dec. 1 and Jan. 7. On Christmas Day alone, the incidence of fires caused by candles quadruples compared to any other day of the year.



The holidays can also be a peak time of year for home burglaries as many police departments across the country list the week after Christmas as the highest burglary caseload. You can escape these worst-case scenarios with common sense and a little forethought. To keep your home safe and secure this holiday season, here are three simple rules.

### 1. Don't leave the kitchen unattended

One of the leading causes of fires during the holidays isn't Christmas trees or Christmas lights — it's cooking. While cooking-related fires are most common on Thanksgiving, Christmas Day and Christmas Eve aren't far behind.

### 2. Mind your festive lights

Even if you follow all instructions, like making sure that the base of your Christmas tree is always submerged in water, you are still at risk for a fire if you don't manage your Christmas lights safely. To lower your risk of a fire, always follow these light-safety tips:

- Use low heat, miniature lights.
- Inspect every light before you put a strand on the tree.
- Refrain from overloading power strips or outlets.
- Use lights designated for indoor use only.

Christmas-tree lights should be treated like an open flame. Never leave them on when no one is home and always turn them off before you go to bed.

### 3. Don't leave your home (and gifts) vulnerable

Leaving your house clearly unattended is an open invitation for burglars. If you plan on going out of town, even for a day or two, follow these simple rules:

- Hire someone a contractor, a neighbor kid to keep your driveway shoveled.
- Arrange for a neighbor to collect mail, newspapers or any packages left on your doorstep.
- Let trusted neighbors know of your travel plans, but do not post your plans — or photos — on social media.

It's tempting to display beautifully wrapped presents under the tree prior to the holiday, but, if your tree is within sight of any windows, you may want to keep your gifts hidden until the day you're unwrapping them. Burglars often monitor homes, looking in windows for easily accessible items like large presents in the shape of a television.

Information provided by Eric Johnson, Johnson Insurance, 224 E. Highway 92, Suite B, Winterset, 515-462-4553. Information from Auto-Owners Blog post, "Home (and Safe) for the Holidays" - Auto-Owners Insurance.







### 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.

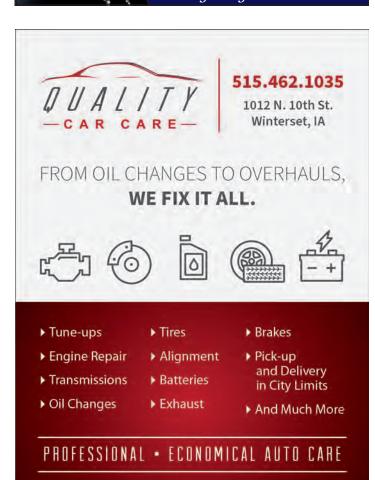


Every transaction requires a lot of people to make it happen, from loan originators, abstractors, attorneys, pest inspectors, home inspectors, plumbing and HVAC contractors, roofers and, last, but certainly not least, my office manager. I have a great crew I work with, and I appreciate them

Looking forward to 2022, 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, 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.

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



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# **COFFEE** and community

Community support allows The Cellar to give back as well.



Originally opened by a local church as a ministry to the community, The Cellar has been a part of the Winterset Community for around 13 years. Today, The Cellar is owned by a local ministry called The Refuge and continues to serve Madison County residents and those who come to visit. Manager Misty McMurry says there are many great things about being part of the local community, especially the support provided by its

McMurry says, during the time when everything was shutting down due to the pandemic, it seemed like the community was going out of its way to help them keep their doors open. She referenced a local family who purchased gift cards in large



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Brittany Hilsabeck of Scot Clark's Farm Bureau presents the Citizen of the Month certificate to Misty McMurry of The Cellar.

quantities from several local businesses and gifted them to members of the community. This one family not only blessed the community but helped The Cellar keep its doors open and staff working, she said.

"Our community is very much a support-local community. It is so encouraging to hear customers come in and say, 'So and so at this business recommended we come for lunch,' or 'We've heard you've got the best coffee in town.' And we get to return that favor by recommending they visit other businesses in the community," McMurry says.

In order to help support local businesses as much as possible, McMurry says that the coffee shop purchases its product from a local coffee roaster. They also purchase various signs from local businesses, sell beef from a local family-owned cattle farm, purchase employee T-shirts from a local screen printer, and more.

"For us, we strive to be more than just a coffee shop. Being an extension of a local ministry, we can point people in the right direction and offer resources that can be beneficial for them, their friends, or family members," she says.

In addition, The Cellar has provided several successful drive up lunches for a freewill donation, and they plan to continue offering them after the Thanksgiving holiday. McMurry says that the community is important to The Cellar. Because of this, they have helped sponsor youth teams and donated to other charitable organizations in the community to help with their fundraising efforts.

"It's great to interact with and serve fellow community members. To see people come and share time together over coffee or lunch and to be the place they choose to do that brings me joy," McMurry says. "It's great to give back. We have been so blessed, and we want to bless our community. The Cellar is more than just a coffee shop." ■

Do you know a citizen who deserves recognition? Nominate him or her at tammy@iowalivingmagazines.com.

# **WINTERSET** farm an instant home for Higgins

Family reunites to share a home.

Tracy Higgins and her family are brand new residents to Winterset, having moved into their house in September. Tracy's father, who has lived on his own in Georgia, was asked by his daughters if he'd move to Iowa.

"My mom and I were living in an apartment in Indianola," she shares. "I've always liked living in apartments because I liked being able to call maintenance for things like

leaky sinks. I started to worry about my dad living on his own, so I asked if he'd be willing to move up here. My sisters and I thought that, if we got him to move up, we'd all have our own houses. My sisters lived together, and I lived with my mom. Dad said he'd move up here, but the caveat was that we'd all live in the same house together. My parents have been divorced for over 20 years. I don't think he especially wanted to live with my mother again, but he knew mom came with me — that it was a package deal."

Tracy searched online for a house that would fit her family and landed on one she liked.

"I fell in love with it the first day I saw it," she recalls. "It is a six-bedroom 100-yearold farmhouse. I liked that it wasn't a cookie





Tracy Higgins, a transplant to Winterset, has brought her family together to share her 100-year-old home.

cutter house. It was nice and inviting. When I walked in, though nothing in it was mine, I felt at home right away. I knew that had to be the one."

Tracy says she is a first-time homebuyer and owning a farmhouse has been a learning experience, to say the least.

"It didn't need very much work, but we had to make a few changes to make it handicap accessible for my mom, who is in a wheelchair," she says. "For the most part, though, everything had been redone by the previous owners. It is an open concept house. That limits what you can put on the walls, but I like the flow of the house. There is a main floor living area that my mom can use. We each have some place to go where we can be by ourselves. Being all adults living together again has been a re-learning experience. It took us all a little while to get

used to the idea of living together again."

Tracy says her dad has grown to like the house, and she thinks her sisters like the house as much as she does. Her mom is coming

"Mom likes the area, the quaintness of the town, and we live close to the square, so being close to where things are happening is a real plus for us," she says.

The family is still working on unpacking, but everything they need is now finally out of

"We are working on getting all of our things hung up and making it a home," shares Tracy. "Christmas is coming up, so we're looking forward to decorating for that. We're getting back to doing family dinners together. Now that we get to see each other every day, it's been a real blessing." ■

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# **DENTAL** implants

Your teeth were designed to last a lifetime, but sometimes they don't. Replacing missing teeth is important to your general health and to the health of your other teeth. Not only do you lose chewing ability when a tooth is



lost, but unreplaced teeth can cause other teeth to be lost, tipped, or crowded and create new problems.

Also, there are the obvious problems of poor appearance and loss of self-esteem caused by one or more missing teeth. Dental implants should be considered as an option to replace a failing or missing tooth. Replacement of lost teeth with dental implants is considered more predictable than bridgework, resin bonded bridges and sometimes endodontic treatment.

As a patient, you face a difficult decision to undergo surgery to insert dental implants to replace one or more missing teeth. Many practitioners, including general dentists, are

well qualified to perform implants, based on their extensive experience and in-depth training.

### What are dental implants?

Dental implants are substitutes for the roots of missing teeth. They act as an anchor for a replacement tooth or crown or a set of replacement teeth.

### Am I a candidate for implants?

Implant patients are of all ages, and implants may be the right choice for anyone missing one or more teeth due to injury, disease or decay. They are especially practical for patients who can no longer wear removable dentures. Your dentist can determine if you are a candidate for dental implants after a careful evaluation of your dental and medical history.

### Are there different kinds of implants?

There are many shapes, sizes and brands of implants available. Your implant dentist will know which implant is the right one for you.

### Do I have enough bone?

It is important for a patient to have enough bone to support the implant. If you do not have enough bone, there are many safe and effective ways to correct bone deficiency. Your dentist will assess this and advise you if additional bone material is needed.

### Will this take a long time?

Treatment time can vary greatly depending on your needs. Each situation needs a separate evaluation.

### Whom should I consult for my implant treatment?

Your general dentist is your first resource for this service. The key is the implant dentist's training, experience and credentials.

Information provided by Dr. James Elliott, Winterset Dental, 301 Wambold Drive, Winterset, IA 50273, 515-462-5755, www.wintersetdentalia. com. Source- American Academy of Implant



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# **ATTITUDE** of gratitude

In chiropractic, we often talk about the three Ts that cause detriment to the body: Thoughts, Traumas and Toxins. This month, let's focus on Thoughts. How do thoughts affect our physiology? Think about the posture of someone who is stressed. They are rigid; their shoulders are raised; they are tense and don't move fluidly. Think about someone who is depressed or run down. They lack tone to their posture. They droop; they are lethargic; and they



process information slowly. Think about someone who is happy. They have a smile, move in a more relaxed manner, and in general move better.

We are heading into the holiday season. It can be a stressful time for many people. Often overlooked is Thanksgiving — not just overlooked as a holiday but as a daily practice. One of the ways we can combat stress is by being thankful. Gratitude has been shown to be one of the best emotions to bring us out of depression and melancholy. Improved health, deeper relationships, increased self-esteem, being more relaxed, being more resilient, improved decision making, and increased energy are all benefits of practicing gratitude.

As we address a person's health through chiropractic, they often have an improved mental outlook as their physical health improves. Physical health and mental health are intricately related. As one improves, so does the other.

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





# **REDUCE** holiday stress

The holiday season can be both joyful and stressful. Here are some strategies to increase your joy and reduce your stress this holiday season.

Make sure to honor any feelings you may be having this season such as sadness and grief. Don't try to force yourself to be happy because of the holidays. If you have lost a loved one, reach out to a support group online or attend community or religious events. Seek out companionship from others. Volunteering your time to help others can lift your spirits, too.



It is important to be realistic. Families grow and change; therefore, our traditions and rituals can change, too. If adult children and other family are not able to visit, find new ways to connect through photos, videos and video calls. Think about the importance of your attachments. Share with others the things you find meaningful and special about them.

Plan ahead — create your menus and shopping lists. Then set aside specific days for shopping, baking, connecting with friends and other activities. The holidays are about the quality of our time together, not the magnificence of the gifts or meals. Make time for yourself. By spending 10 minutes just breathing you can create a sense of peace. ■

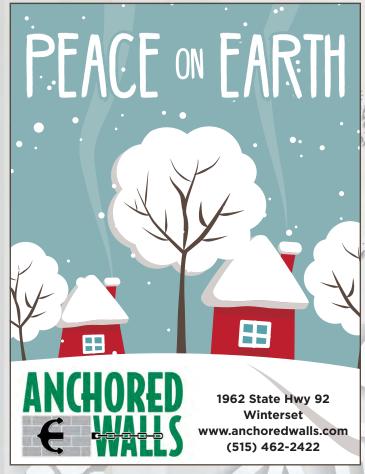
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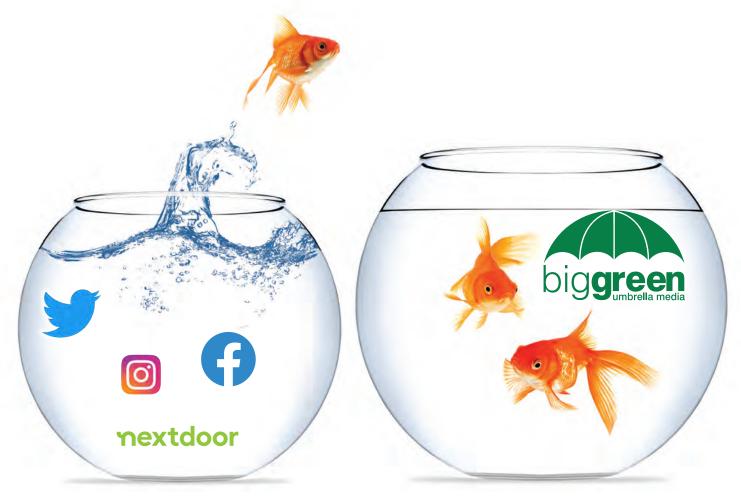






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# **DELIGHTFUL** dishes to dazzle holiday guests

(Family Features) Entertaining guests during the holidays isn't just about a main course that calls all to the table. What often makes a festive gathering more fruitful is a spread of delicious appetizers, delightful drinks and divine desserts that keep loved ones coming back to the kitchen for more.

For appetizing dishes from the first guest at the house to the last out the door, you can heighten the flavor and appearance of favorite recipes with one simple ingredient: apples. Ranging from tart to sugary sweet, finding the right balance for your palate is key. Scent can also influence taste, especially when you have a balanced sweetness with an uplifting, fresh aroma.

Turn to an option like Envy Apples this holiday season for satisfying texture and taste with a consistently balanced, refreshing sweetness coupled with a crisp, elegant crunch. They make for an easy snack when eaten fresh out of hand but are also perfect for appetizers, cider and tasty treats. Find more sweet holiday recipes at EnvyApple.com. ■

## Apple oat crumble and citrus caramel topping

- · 3 tablespoons sugar
- ½ teaspoon ground cinnamon
- 2 Envy Apples, diced into large cubes
- 1 tablespoon lemon juice
- ½ cup brown sugar
- ½ cup all-purpose flour
- ½ cup old-fashioned oats
- ½ cup cold butter, diced small
- ½ cup caramel
- 1/4 teaspoon salt
- 1/2 orange, zest only
- 1 tablespoon orange juice
- vanilla ice cream

### **Directions**

- Preheat oven to 350 F.
- In bowl, stir together sugar and ground
- Toss apples in lemon juice then in cinnamon sugar mixture. Spread in 9-inch pie dish.
- In another bowl, stir together brown sugar, flour and oats. Using hands or fork, cut in butter until pea size crumbs form. Sprinkle evenly over apples.
- Bake 40-45 minutes until mixture is bubbling and golden brown. Remove from oven and let cool 15 minutes.
- In small pot, whisk caramel, salt, orange zest and orange juice until warm.
- Spoon apple oat crumble over large scoop vanilla ice cream and top with salted citrus caramel.



## **Apple stuffing bites** with rosemary gravy

- 1 box Stovetop stuffing
- · 2 tablespoons butter
- 2 cups diced Envy Apples
- ½ onion, diced small

### Gravy

- · 3 tablespoons butter
- · 3 tablespoons flour
- 2 cups beef broth
- 2 teaspoons kosher salt
- 20 turns fresh cracked pepper
- 1 teaspoon Worcestershire sauce
- 1 tablespoon finely chopped rosemary

### **Directions**

- · Preheat broiler.
- Cook stuffing according to package directions; set aside and allow to cool slightly.
- In large saute pan, melt butter and saute apples and onion until tender. Set aside to cool slightly.
- Stir together stuffing and apple mixture. Spread stuffing on sheet tray and allow to cool
- After cooling, form stuffing into medium bites



and place on sheet tray lined with parchment

Broil bites until golden brown and slightly crispy.

### To make gravy

- In small pot, melt butter and whisk in flour. Cook flour 1 minute, whisking frequently.
- Whisk in beef broth, salt, pepper and Worcestershire sauce; bring to boil, whisking frequently. Remove from heat and stir in rosemary. If desired, continue gently simmering gravy to thicken.
- Arrange stuffing bites in serving dish and drizzle with gravy. Serve hot.

## **Pumpkin spice** apple cider

- 1 Envy Apple, diced
- 1 tablespoon butter
- 1 teaspoon pumpkin spice
- 2 ounces bourbon (optional)
- 4 ounces pumpkin spice apple cider
- demerara sugar
- Envy Apple slices, for garnish
- rosemary, for garnish
- cinnamon stick, for garnish



Photo courtesy of Getty Images

### **Directions**

- In pan over medium heat, saute diced apples in butter and pumpkin spice 5-10 minutes.
- In glass, combine bourbon (optional) and pumpkin spice apple cider; top with sauteed apples.
- Add demerara sugar then garnish with apple slices, rosemary and cinnamon stick.

# **AVOIDING** elder fraud

Is there anyone you know who has been a victim of elder fraud? Seniors aren't the only ones who fall victim to scams and schemes, but they're a tempting target for con artists for a variety of reasons: They are more likely to own their houses, have a savings account, and trust strangers than younger generations. Furthermore, elderly fraud victims are often hesitant to say they've been duped because they're embarrassed or afraid of being labeled as incapable of handling their own affairs.

### The top 2 frauds to avoid

1. Fraudsters posing as Internal Revenue Service (IRS) agents have solicited millions of people. This is usually a phone hoax, but it isn't always. The con artists claim that the victims owe overdue taxes and penalties, and, if they do not pay right away, they will face jail, foreclosure, or other legal consequences. Victims are frequently told that they must pay by wire transfer, credit card, certified check or gift card.

How to safeguard yourself: Remember that the IRS always delivers bills to taxpayers via the mail before phoning them about unpaid taxes. IRS agents will never demand quick payment, ask for banking information over the phone, or threaten people with legal action. If you receive one of these calls or emails, simply hang up or delete the message (without clicking on any

2. Medicare scams are a cause of anxiety for most Americans over the age of 65. Fraudsters calling elders to persuade them they need to pay a charge in order to acquire ID cards is one of the most recent money scams. In truth, all Medicare enrollees will receive their cards in the mail for free, and they will only need to open the envelope and share the number with their healthcare providers.

Other common Medicare scams include callers who state things like:

• If you don't buy Part D prescription

drug coverage, you'll lose your entire Medicare coverage. (In reality, Part D is fully optional.)

- You are entitled to a refund, and, in order to receive it, you must provide your Medicare number as well as your banking details.
- You are eligible for a free medical item, such as a walker, but you must supply your Social Security number for coverage verification and credit card details for shipping fees.
- You are eligible for additional Medicare benefits, but you must update your file with your Social Security number or credit card information.

Con artists can use your information to receive health services, purchase medical equipment, fill prescriptions, or file bogus claims and pocket the money once they have it. Be alert and protect your personal information.

Information provided by Lisa Peterson, Senior Director of Marketing Iowa Region, 515-207-0191, lpeterson@azriahealth.com.



### **EVENTS IN THE AREA**

Be sure to check for cancellations



### **First Fridays Acoustic Jam Circle**

Friday, Dec. 3, 3 p.m. Winterset Public Library

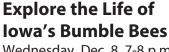
All ages are welcome to strum, pick, fiddle, sing along or just listen at this holiday jam. For more information, call 515-462-1731 or email library@winterset.lib.ia.us.



### **Christmas Open House**

Saturday, Dec. 4, 10 a.m. to noon Winterset Public Library

The Friends of the Winterset Public Library presents this holiday event featuring sweet treats, coffee or cider and live music.



Wednesday, Dec. 8, 7-8 p.m. Winterset Public Library

Join Sarah Nizzi as she presents part one of the Master Gardener Winter Webinar Series. In this webinar, participants will learn about bumble bee biology, ecology and identification,



as well as how to support bumble bees and techniques for tracking bumble bee populations through community science platforms.



### Winter Solstice Market

Saturday, Dec. 11 and Sunday, Dec. 12, noon to 6 p.m. Winterset Livery, 116 S. First Ave., Winterset

Shop local this year at the Square and at the Winter Solstice Market. This holiday-themed market features 20 small business vendors. Madison County Chamber of Commerce sponsors this holiday gathering of talented creators.

### **Online Auction** for Courthouse Restoration

Through Dec. 19 MadisonCountyHistory.net

The Friends of the Madison County Courthouse group is holding a second auction to raise funds for the Madison County Courthouse restoration project currently underway. The one-ofa-kind items offered were created from Madison County tax ledger books, uniquely repurposed by local artisans.





### Christkindlmarket **Des Moines**

Dec. 2-5 Principal Park, 1 Line Drive, **Des Moines** 

This European/Germaninspired Christmas outdoor market offers attendees a chance to indulge in European-style foods, products and activities. Admission is free. For more information, visit www.christkindlmarketdsm.com.



### **Holiday Promenade**

Fridays, Dec. 3, 10, 17 Historic East Village, Des Moines

The annual Holiday Promenade continues on Fridays in the Historic East Village. The event is produced by the Greater Des Moines Partnership and Historic East Village Neighborhood Association. Retailers, restaurants and attractions are encouraged to remain open until 9 p.m. Activities will be scheduled.

### **EVENTS IN THE AREA**

Be sure to check for cancellations



### 'The Sound of Music'

Dec. 3-19 The Des Moines Community Playhouse, 831 42nd St., **Des Moines** 

Based on the true story of Maria and the von Trapp family, this "happiest musical in the world" is a family holiday classic. For more information, visit www. dmplayhouse.com.



### 'The Nutcracker' by **Ballet Des Moines**

Dec. 10-13 Hoyt Sherman Place, 1501 Woodland Ave., Des Moines Dec. 17-18 **Staplin Performing Arts** Center, 3650 Woodland Ave., West Des Moines

Enjoy this classic holiday ballet, offered over two weekends at two different venues. For more information, visit www.balletdesmoines.org.



### **Des Moines Choral Society** Sing-A-Thon

Dec. 4, 9 a.m. to 7 p.m. Broadcast on YouTube Live and at www.bit.ly/dmcs-singathon

This fundraising event broadcasts a fun mix of live segments and recorded performances by The Des Moines Choral Society singers and board members. The online event launched last year received such a positive response that, even though the group is able to hold its concert as usual this year, Sing-A-Thon returns.



### **Christmas with the Choral Society**

Dec. 11, 7:30 p.m.

St. Ambrose Cathedral, downtown Des Moines

Des Moines Choral Society will hold its first in-person concert in two years. It will feature traditional works, seasonal favorites, and the premiere of composer Elaine Hagenberg's new work, "Illuminare. Illuminare," consisting of five movements for SATB chorus and chamber orchestra. Using lesser-known sacred Latin texts, the piece takes one through a season of beauty and goodness that has been disrupted by darkness and confusion. But as light gradually returns, hope is restored, illuminating our future and guiding us in peace.

### **Des Moines Symphony New Year's Eve Pops:** 'The Music of Elton John'

Tuesday, Dec. 31 at 8 p.m.

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

Ring in the New Year with the Des Moines Symphony. The New Year's Eve Pops brings the Symphony together with "The Music of Elton John," starring Michael Cavanaugh and his band. The high-energy celebration will have you singing along to classic hits and rock favorites. For more information, visit www.dmsymphony.org.

### **Pop-Up Christmas Bar**

Through Jan. 2 Exile Brewing Company, 1514 Walnut St., Des Moines

Exile Brewing Company will open Des Moines' first-ever Pop-Up Christmas Bar. The experience, known as SnowGlobe DSM, will feature more than 100,000 Christmas lights and nearly a semi-full of holiday decorations installed at Exile's Bar and Restaurant in downtown Des Moines. For more information, visit www.snowglobedsm.com.

### Santa's Rock N Lights

Through Jan. 2 Living History Farms

More than 100,000 attendees are expected at this popular drive-through light show. The over-a-mile-long route will feature hundreds of thousands of lights, miles of cords, and tens of thousands of zip ties - all to spread holiday cheer in a responsible, COVID-safe way. New this year will be larger-thanlife polar bears and 3D

dinosaurs. Limited time slots must be reserved and will minimize wait times. Paid online reservation required. Visit https://santasrocknlights.com/.



### **Jolly Holiday Lights**

Through Jan. 2 Adventureland Resort, 3200 Adventureland Drive

Make-A-Wish Iowa started Jolly Holiday Lights more than 25 years ago to raise money to grant Iowa children's wishes. Since then, Jolly Holiday Lights has become the organization's largest fundraising event, funding more than 1,000 wishes to date.

### CREDIT COUNSELING By Tom Coates

# **FINANCIAL** wellness planning 2022

Before we know it, this year will be over, and 2022 will be here. Along with a New Year comes fresh goals, hopes, dreams and resolutions. Budgets and personal financial goals are important to review on an ongoing basis, but it is also good to look at those things as a whole on a yearly basis if you anticipate changes and to check your progress. Do you have a new yearly expense? Are you anticipating a large raise this year? Will you be able to direct more funds to debts? Did you meet a short-term goal so



that now you can add a new one or direct those funds to a long-term goal? Did you get married, divorced or have a child? Gas and grocery prices are rising, so do you need to change your budget amounts for these items? Employer benefit changes also occur this time of year, so there could be increases to the deductions from your paycheck to account for.

Here are some other important tasks to review as the year ends: beneficiary designations; flexible spending accounts; credit report (www. annualcreditreport.com); subscriptions and memberships; auto, home and life insurance policies; estate plans.

Making an annual financial review part of your year-end traditions will set you up for success in the coming year. ■

Information provided by Tom Coates, Consumer Credit of Des Moines, 6129 S.W. 63rd St., Des Moines, IA 50321, 515-287-6428.



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### EDUCATION By T.K. West

# **MEET** Lizzy Salmon

Inspiring children to share in her love of reading

Originally from Johnston, Lizzy Salmon attended the University of Iowa where she studied elementary education, reading and English. As a recent graduate in May of 2021, Salmon has entered her first year of teaching at the Winterset Community School District this year. She says she has received great support from her sixth-grade team, the administration, the faculty, and the community she has had a chance to meet.

"Everyone here at WMS is always willing to help each other out, and I have definitely seen that, especially in my own team and in the administration here. It can be difficult being a first-year teacher sometimes, but knowing



Lizzy Salmon's parents were teachers and helped inspire her to pursue a career as an

that I have so many people there to answer any question has been a huge help," Salmon says.

Growing up, Salmon knew from seeing her parents teach and from her own school experience that teaching was her dream job. In addition, reading has been a favorite subject of hers, so she enjoys sharing her love of reading with her students and getting them excited to read and open up to new stories and books.

"I actually always thought I was going to teach kindergarten to second grade up until I got placed in a sixth-grade classroom for my student teaching this past spring. Student teaching in a sixth grade classroom opened my eyes up to a whole new area of teaching, and I loved getting to spend my time teaching middle school kids," Salmon says.

Salmon incorporates different games into her lessons using the content students are studying. This includes playing Kahoot! using their vocabulary words. Her students have also recently begun playing a spelling relay game with their weekly spelling list. Salmon says that it is fun to see her students work together as a team while also competing to learn their spelling words.

"The biggest reward that I face as an educator is seeing my students be successful and happy," she says. "Seeing the work that I have put in as an educator to really make a difference in my students' lives makes me smile every day, and I hope to make them smile every day as well."

When not teaching, Salmon enjoys cheering on the Iowa Hawkeyes at Kinnick Stadium on Saturdays. She also enjoys spending time with her family and friends, trying new restaurants, shopping and reading.

### **BOOK REVIEWS**

**Courtesy of Beaverdale Books** 

# 'Comfort Me with Apples'

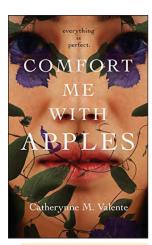
This is not an easy book to review. The pervading, intensely creepy feeling established from the first page of this short novella never diminishes. In fact, it just grows and expands to new heights as the pages fly by. Nothing Catherynne Valente writes is ever simple, so I shouldn't be surprised when she writes something that almost defies description.

Sophia is a perfect wife, with a perfect husband, in a perfect neighborhood. If you're already getting Stepford Wives vibes, just wait. She knows something is off. She's not allowed in the basement — ever. Her husband is often gone on mysterious errands. But everything is still perfect, right?

A strange, tangled blend of feminist fantasy and social commentary, this is the kind of book you consume very quickly but take days to really understand and

appreciate. It's a quick bite with a long, complex flavor and is highly recommended for anyone in need of something weird and wonderful. ■

— Review by Julie Goodrich



By Catherynne Valente 11/9/21 112 pages \$17.99 Tor Books

### 'Noor'

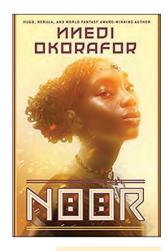
liss

Nnedi Okorafor is a wonder. I'm always surprised by what she writes, and perhaps even more surprised by how many ways she finds to tear at my heart. This short, action-packed novel is speculative fiction at its finest. Compelling characters, fast-paced drama, wondrous settings and fascinating technology.

AO is our protagonist. The letters stand for Artificial Organism, an augmented woman with a number of disabilities and a strong sense of herself and her place in the world. All of that changes during a trip to the market that results in her becoming a fugitive in a race to survive.

Themes of corporate control, bodily autonomy, and how to fit into a society that doesn't seem to have a place for anything that isn't 'normal' intertwine in this short, impactful novella. It's compellingly focused but with a much wider, global statement underneath the plot. I love a story with layers. Don't miss this one.

— Review by Julie Goodrich



By Nnedi Okorafor 11/9/21 224 pages \$27 Daw Books



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12 days of

MARINE & CareCredit PatientFi

# **WISE** decisions with retirement in mind

Certain financial and lifestyle choices may lead you toward a better future.

Some retirees succeed at realizing the life they want; others don't. Fate aside, it isn't merely a matter of investment decisions that makes the difference. There are certain dos and don'ts — some less apparent than others — that tend to encourage retirement happiness and comfort.



Retire financially literate. Some retirees don't know how much they don't know. They end their careers with inadequate financial knowledge and yet feel they can prepare for retirement on their own. They mistake creating

a retirement income strategy with the whole of preparing for retirement and gloss over longevity risk, risks to their estate, and potential health care expenses. The more you know, the more your retirement readiness improves.

A goal to retire debt free — or close to debt free? Even if your retirement savings are substantial, you may want to consider reviewing your overall debt situation.1

Retire with purpose. There's a difference between retiring and quitting. Some people can't wait to quit their job at 62 or 65. If only they could escape and just relax and do nothing for a few years — wouldn't that be a nice reward? Relaxation can lead to inertia; however, and inertia can lead to restlessness, even depression. You want to retire to a dream, not away from a problem.

The bottom line? Retirees who know what they want to do - and go out and do it — are positively contributing to their mental health and possibly their physical health as well. If they do something that is not only vital to them, but important to others, their community can benefit as well.

Retire healthy. Smoking, drinking, overeating, a dearth of physical activity - all these can take a toll on your capacity to live life fully and enjoy retirement. It is never too late to change habits that may lead to poor health.

Retire where you feel at home. It could be where you live now; it could be a nearby place where the scenery and people are uplifting. If you find yourself lonely in retirement, then look for ways to connect with people who share your experiences, interests and passions; those who encourage you and welcome you. This social interaction is one of the great, intangible retirement benefits.

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# **OUT & ABOUT**



A ribbon cutting was held for The Refuge and The Cellar Oct. 22.



A ribbon cutting was held for Big Sky Balloons Oct. 1.



A ribbon cutting was held for Gleam Nov. 5.



A ribbon cutting was held for Aerie Loft Nov. 12.



A ribbon cutting was held for Harvest Creek Oct. 29.



A ribbon cutting was held for The Bungalow Oct. 28.

# **OUT & ABOUT**

# **FOOTBALL** Game

The quarterfinal game against Decorah was played Nov. 5 at WHS.



Jaya and Jess Kleemeier, Bridget Stover, Reagan Coobs, Jaden Blalock and Maria Forgy



Bob and Pat Gibson



Gary and Suzanne Christensen



Beth and Gavin Milledge



Gracie Briney and Bryce Buckalew



Matt Johnson and Jeff Forsyth



Julie Knobloch and Karen Brass



Jason Darling and Greg and Katie Cunningham



Jess Kleemeier, Layken Gurwell, Leah Gurwell, Ainsley Gurwell and Steph Bellamy

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# **VOLLEYBALL** tourney

The He-Man volleyball tourney was held Oct. 13 at Winterset High School.



Jaden Cooper, Noah Thompson, Beau and Drake Knobloch



Champs of the He Man volleyball tournament



Brady Barringer, Noah Thompson, Delaney Hargin, Jaden Blalock and Darci



# **GIVE** the gift of safety

In the movie, "A Christmas Story," Ralphie is anxious for Santa to bring him a Red Ryder BB gun on Christmas morning, even though he was warned many times, "You'll shoot your eye out, kid." Though this classic film is filled with Christmas humor, the underlying message rings true this time of year: Toy safety concerns are nothing to joke



Last year alone, nearly 150,000 children were hospitalized from toy-related injuries and nine deaths were reported, according to the Consumer Product Safety Commission. Most of these hospitalizations were from children choking on small parts of a toy.

It is extremely important for parents, grandparents, and any other family or friends who are shopping for young children to look for toys that are age-appropriate and meet the child's skills and abilities. Three-year-olds and younger can be notorious for putting small toy parts in their

Also, families who have children with broader age ranges should make sure older siblings keep their toys separate and out of reach of the younger ones. Even with safe and appropriate toys, young children need constant supervision, as their skills and mind are still developing. As we head into the holiday season, be sure to keep these safety tips in mind.

### Toy and gift safety tips

- Read all instructions and warning labels
  - Choose age- and ability-appropriate toys
  - · Consider all ages of children in the home
  - Beware of choking hazards
  - Be cautious of toys with button batteries or magnets
- · Select helmets and safety gear that fit correctly for
  - Discard deflated or broken balloon pieces immediately
  - Stay up to date on toy recalls
- · Keep stuffed animals out of cribs and infant sleeping
  - Remove all tags, strings and ribbons from toys
- · Adult supervision can help prevent many injuries and accidents

Holidays can be stressful and hectic, but it is important to be attentive to the gifts we purchase, especially for children. When we make sure toys are safe and appropriate for a child's age and ability, we are able to enjoy spending more time with family and friends than at the hospital.

The Emergency Room at Madison County Health Care System is here for you and your family 24/7 when you need emergency care. Never second guess whether or not an injury is severe enough to require emergency attention.

Thank you to the Consumer Product Safety Commission for the information in this article. Information provided by Sarah Bradley, Marketing Specialist, Madison County Health Care System, 515-462-2373, www.madisonhealth.com





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www.madisonhealth.com

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