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NOVEMBER 2022

Living

MAGAZINE

RESIDENTS' CHOICE AWARDS

Madison County residents
share their favorites

Meet Audrey Scoog

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Sweet potato foil packet tacos

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WELCOME

OPINIONS galore

Most of us have been told to keep our opinions to ourselves, but this issue of your Living magazine is full of them. That is the premise of our annual “Residents’ Choice” poll where voters name their favorite choices in a number of categories. Inside this issue, you will find the full results from the Madison County Residents’ Choice poll.

The people, places, events and other winners in this “Residents’ Choice” poll are not our choices but rather the choices of each of you — our readers and the residents of this community.

Some publishers call their polls like this “Readers’ Choice” polls, but we choose to call ours “Residents’ Choice,” as, for us, they are one and the same. Every household in this community receives a copy of this Living magazine each month, and the magazines are read in nearly eight out of 10 households. We placed the ballot here in multiple issues prior to tallying the results. We also made the ballot available online for those who prefer to vote that way.

You may wonder how we keep people from voting multiple times. It’s quite simple. The poll software prevents it from happening, but some clever folks discovered that they could delete their “cookies” on their computers and vote again. That would work, except that we export the results and sort them by IP address, tossing out ones that are from cheaters.

The difference in the top choice and the runners-up is sometimes only a handful of votes. With that in mind, being in the top three is an incredible honor.

So, if you took the time to vote in this year’s poll, thank you. If you didn’t vote, enjoy reading what the favorites are from your fellow residents — and be sure to vote next year.

Thanks for reading. ■



SHANE GOODMAN

Publisher

515-953-4822, ext. 305



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



Tammy Pearson

Editor
515-953-4822 ext. 302
tammy@iowalivingmagazines.com

Kristine McDonald

Advertising Account Executive
515-975-3543
kristine@iowalivingmagazines.com



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RESIDENTS' CHOICE AWARDS

Madison County residents share their favorites

FALKE
CONSTRUCTION

By Tammy Pearson

Once again, local residents have let their favorites be known.

The results of the Madison County Residents' Choice Poll have been tallied, and congratulations are in order. Many of last year's favorites return to the top three, but some new ones have also emerged. Regardless, all who made the top three can truly be proud, for they have earned the respect and loyalty of those who matter most — customers. From favorite restaurant to favorite hair salon, bank, veterinarian, health club, park and more, the people who know — because they live here — have shared their opinions.

Some of those returning to their "favorites" spot

are Dr. James Elliott, dentist; Rudy's Restaurant, place for breakfast; Covered Bridge Winery, winery; and Breeding True Value Hardware, home improvement retail store; among many others who have won over some loyal fans. Some new favorites also appeared in this year's poll, including China Cafe, place for lunch, and 1st Down Brewing Co. in the bar category. Moving from runner up to favorite restaurant was The Drift.

Whether you agree or not, these are the views of your friends and neighbors. If you didn't cast your votes, be sure to do so next year. And, if you hope to be a favorite next year, you have time to dazzle your customers and make a winning impression.

Falke Construction, owned by David and Stacey Falke, is the residents' choice for home improvement contractor.

Madison County Residents' Choice for Favorite ...

(Runners up in alphabetical order)



The Drift is popular among residents in multiple categories. Pictured are Cameron Rhoads, Josh Wesley and Amanda Schuling.



1. Summer camp

Wildwood Hills Ranch

Runners up: Madison County Conservation, Winterset Art Center

2. Dad/child date spot

Winterset City Park

Runners up: Frostee's, Pammel State Park

3. Mom/child date spot

Winterset City Park

Runners up: Frostee's, Iowa Theater

4. Bank

Union State Bank

Runners up: American State Bank, Farmers & Merchants State Bank

5. Restaurant

The Drift

Runners up: China Cafe, Mi Pueblito Mexican Restaurant

6. Hair salon

Salon 107

Runners up: Country Cutters, Modern Reflections

7. Doctor

Dr. Joseph Kimball

Runners up: Clarice Blanchard, PA-C; Dr. Jonathan Suddarth

8. Dentist

Dr. James Elliott

Runners up: Dr. Christopher Blanchard, Dr. Gwen Oswald

9. Eye doctor

Dr. Abby Thomas

10. Pastor

Bruce Wangler, Word of Life Family Church

Runners up: Jaysson Gurwell, Redeemer Church; Scott O'Conner, Winterset Community Church

11. Health club or gym

Kardio Kick Gym

Runner up: Winterset Fitness Express

12. Boutique

Spoons Full of Sugar Boutique

Runners up: Angel Wings and CT, Norma Jeanne's Threads

13. Park

Winterset City Park

Runners up: Middle River Park, Pammel State Park

14. Place for a field trip

Pammel State Park

Runners up: Clark Tower, Madison County Historical Complex

15. Community festival

The Covered Bridge Festival

Runners up: John Wayne Birthday Celebration, Madison County Fair

16. Church

Word of Life Family Church

Runners up: St. Joseph Catholic Church, Winterset Community Church

17. Restaurant for breakfast

Rudy's Restaurant

Runners up: Hy-Vee, Montross Pharmacy

18. Restaurant for lunch

China Cafe

Runners up: Montross Pharmacy, Sports Page Grill

19. Restaurant for dinner

The Drift

Runners up: Mi Pueblito Mexican Restaurant, Sports Page Grill

20. Day care

Stepping Stones Child Care Center

Runners up: The Children's Jungle, Sprouts Preschool & Daycare

21. Place for a children's birthday party

Winterset City Park

Runners up: Pizza Ranch, Sk8n Station

FEATURE

22. Preschool

Stepping Stones Child Care Center

Runners up: Little Huskies Preschool, Wee Learners Preschool

23. Camping spot

Pammel State Park

Runners up: Criss Cove Campground, Winterset City Park Campground

24. Picnic spot

Winterset City Park

Runners up: Middle River Park, Pammel State Park

25. Photographer

LeAnn Tucker

Runners up: Carol Bassett, Teddi Yaeger Photography

26. Place to take your mom and dad

Winterset City Park

Runners up: Covered Bridges, Pammel State Park

27. Place to take your kids or grandkids

Winterset City Park

Runners up: Frostee's, Pammel State Park

28. Place for auto service

Quality Car Care

Runners up: Main Street Garage, R&B Tire and Auto

29. Place to purchase a gift for a woman

Spoons Full of Sugar Boutique

Runners up: Angel Wings and CT, RE:HOME

30. Place to purchase a gift for a man

Bomgaars

Runners up: Breeding True Value Hardware, Madison County Mercantile

31. Realtor

Sarah Cowman

Runners up: Rachel Eller, Jennifer Stover

32. Bar

The Drift

Runners up: 1st Down Brewing Co., Sports Page Grill

33. Place for guests to stay

Cobblestone Inn and Suites

Runners up: Covered Bridge Inn, The Judge Lewis House Bed and Breakfast

34. Florist

Rhapsody Rose Floral and Design

Runners up: Blooming Designs, Flourish Mercantile and Florals

35. Nursery or landscaping company

5 Sons Naturescapes

Runners up: CD's Lawn Care, Groth's Gardens & Greenhouses

36. CPA

Laura Barnes

Runners up: Ben Applegate, Greg Shahan

37. Insurance agent

Charlotte Speer

Runners up: Scot Clark, Eric Johnson

38. Pharmacy

Montross Pharmacy

Runners up: Hy-Vee, Medicap

39. Grocery store

Fareway

Runners up: Hometown Market in Earlham, Hy-Vee



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FEATURE

40. Winery

Covered Bridge Winery

Runners up: Madison County Winery, Winterset Cidery

41. Senior living facility

Madison Square Assisted Living

Runners up: Azria Health Winterset, West Bridge Care and Rehabilitation

42. Homebuilder

Newcastle Home Builders

Runners up: Bowman Construction, Corkrean Homes

43. Home improvement retail store

Breeding True Value Hardware

Runners up: Adel & Winterset TV & Appliance, Bomgaars

44. Home improvement contractor

Falke Construction

Runners up: Bowman Construction, Superior Home Improvements

45. Painting company

Cleghorn and Sons

Runners up: Eyerly Construction, Van Pelt Painting



Union State Bank is again the Residents' Choice for favorite bank. Representing the bank are Jeff Gray, senior vice president/senior loan officer; Erin Harman, vice president/cashier; and Jeff Nolan, president/CEO.

46. Plumbing company

Herr Plumbing

Runners up: Lillie Plumbing, Heating and Electric; Switech Plumbing

47. Electrician

Hirsch Electric

Runners up: Bees Electric, Hanley Electric & Pump

48. Heating and cooling

Bill Jensen Heating and Cooling

Runners up: Lenz Heating and Cooling, Miner Heating and Cooling

49. Lawn care business

CD's Lawn Care

Runners up: Genesis Lawn Care, Midwest Services

50. Financial Advisor

Dave LaGrange

Runners up: Jason Kleemeier, Whitney Messerschmitt

51. Attorney

Mark Smith

Runners up: Adam Hanson, Jane Rosien ■

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RECIPE

A FOIL PACKET meal for sweet fall simplicity

(Family Features) Fall provides almost endless opportunities to gather friends and family around great food. From tailgates and family events to those precious last outdoor meals before winter sets in, the scenery of autumn is a perfect backdrop for sharing meals together.

Those favorite fall foods are often best when they're delicious without complications. Taking the guesswork out of cool-weather classics can be as easy as these sweet potato foil packet tacos, which are loaded with flavor and can be customized to fit everyone's taste buds with personalized toppings.

As the key ingredient, sweet potatoes show off their versatility as an ideal addition to simple or elevated sweet or savory dishes. Because you can cook and prepare them multiple ways — such as baked, microwaved, grilled, slow cooked or on the stove — they're easy to use in a wide array of recipes.

Plus, according to the American Diabetes Association, sweet potatoes are a “diabetes superfood” because they're rich in vitamins, minerals, antioxidants and fiber.

Find more recipes at ncsweetpotatoes.com. ■

Sweet potato foil packet tacos

Recipe courtesy of the North Carolina SweetPotato Commission. Servings: 6

- 1/2 pound ground turkey
- 3 tablespoons taco seasoning
- 1/2 cup tomato sauce
- 1 can (15 ounces) black beans, rinsed and drained
- nonstick cooking spray
- 2 pounds North Carolina sweet potatoes, peeled and cut into 1/2-inch cubes
- 2 tablespoons butter
- 3/4 teaspoon salt
- 1 1/2 cups fresh chopped spinach
- 1 1/2 cups shredded cheddar cheese
- sour cream and guacamole (optional)
- Preheat oven to 425 F.
- In skillet over medium-high heat, brown ground meat. Stir in taco seasoning, tomato sauce and beans; set aside.
- Lay out six 12-inch aluminum foil pieces;



- spray each with nonstick cooking spray.
- In center of each foil piece, place 1 cup sweet potatoes, 1 teaspoon butter, 1/8 teaspoon salt, 1/4 cup spinach, 1/3 cup taco meat and 1/4 cup cheese.
- Fold foil sides in over mixture; fold top and bottom foil ends inward and seal.
- Place packets on rimmed cookie sheet; bake until sweet potatoes are tender, about 25 minutes.
- Serve with sour cream or guacamole, if desired.

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MOHS BARN becomes a treasured family legacy

Family memories made at gatherings.



The Mohs siblings — Kara, Casey and Kelsey — at one of the family's annual barn parties.



Tim and Jacque Mohs host the annual Mohs Family Barn Party.

If you know Tim and Jacque Mohs, you probably also know about their impressive family barn. In 2013, Tim built the barn as a tribute to his father — as a way to remember all the days spent baling hay as a child. Over the years, the barn has become a beloved local treasure.

“We really had no plan for it other than to use it as a gathering place for friends and family,” Jacque explains. “Tim’s vision was a place to watch football and for storage. I had a grander vision, so we added the bathroom, kitchen, fireplace and decorations.”

When the family built a new home in 2018, they even moved the barn to the new property.

The barn is a true beauty with full-dimension lumber and a board-and-batten exterior. On the inside, there is 2,100 square feet with main floor seating for 35 people, a full kitchen,

bathroom, fireplace and a television.

The barn is decorated with saws, old pitchforks, signs and other finds from local auctions and friends. Jacque likes to decorate for Christmas, and the barn was featured in a local holiday tour of homes for St. Paul Lutheran Church.

The family has hosted many Christmases, foosball tournaments, reunions, baby showers, weddings and fundraisers in the barn. It has become part of their family history.

One of the most memorable events is the Annual Barn Party.

“We had a joint birthday party for Tim and myself about 10 years ago, and we’ve had an annual barn party ever since,” Jacque explains. “We provide a band, fireworks, food and drinks, and the attendees can make a donation to a local charity that is chosen as that year’s recipient.” ■



The Mohs Barn was included in the Holiday Tour of Homes.

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REAL ESTATE

By Jennifer Stover

HOME for the holidays

Thinking of trying to sell your house during the holidays? Go for it. But make sure you look at these five tips for selling your home.



1. Holiday curb appeal: Dress up the front door with an elegant wreath. Flank the front entry with a pair of large urns and fill them with hearty winter plants such as potted blue spruce.

2. Scents in the house for the holiday: When clients walk in your home, you want them to feel welcomed right away, which begins with the smell. Being able to walk into a home that has that feeling of holidays, bringing warmth and serotonin, will help your home.

3. Decorations: When decorating your house while trying to sell it, you want to try to keep it simple. Try to find a color pattern. You don't need an overwhelming amount of holiday decoration. Remember, a little can go a long way.

4. Accentuate positive features: Accentuating positive features will draw eyes to the important pieces in your home. If there is a part of your home you want to show off, decorate it the best. Use simple but meaningful decorations.

5. Holiday themed goodie bags: When having an open house or having a Realtor show your house, holiday-themed goodie bags are always a plus. Something for the client to take out the door when they leave just to remind them of your house. ■

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

TIRE basics

Tires aren't something you frequently purchase, so it's understandable if you are confused by the array of brands, sizes and tire types to choose from. However, with a little knowledge and a trusted advisor, it can make the process a breeze.

First, you must identify the proper size tire for your vehicle. Check your owner's manual or the Tire and Loading Information Label located on the driver's side door edge or post. Once you have the correct size, you need to choose which type of tire best suits your needs. There are three main types of tires used in our area: all-season, winter and all-terrain.



All-season tires are the most common and can handle a variety of road conditions. Winter tires are more effective than all-season tires in deep snow. All-terrain tires are mainly used on four-wheel-drive vehicles. They provide a good compromise.

After you know the size and type, you must decide which brand of tire to purchase. With a wide variety of brands to choose from, we recommend discussing the options with your repair shop.

Once you have the perfect tires, keep in mind that proper tire maintenance, such as rotation, balance and alignment, is essential to your tires lasting longer and making you as safe as possible. ■

Information provided by Dawn Lauer, marketing specialist, Quality Car Care, 1012 N. 10th St., Winterset, 515-462-1035. Sources: www.nhtsa.gov/sites/nhtsa.dot.gov/files/documents/11084a_tire_rehome_102918_vs_tag_O.pdf.



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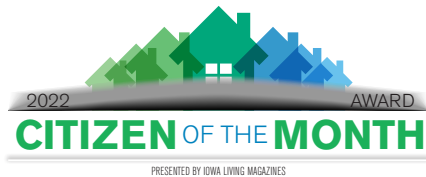



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NEW choir more accessible

Rehearsals moved to Sunday evenings.



This fall, the Madison County Music Co. has started a new community choir ensemble. Last year, a small group of adult singers met semi-regularly, performed a couple of concerts, and visited Madison Square and North Ward Plaza. However, because the group met during the day, participation was limited to those who worked from home or were retired.

The new choir, which started rehearsals in October, will move to Sunday evenings. By moving the rehearsal, the hope is to cast a wider net for those able to participate. Any adult singer is welcome to join the choir regardless of training or experience. In addition, advanced teen singers are also invited.

"I've been teaching music in some capacity in Winterset for 16 years, and, having a community choir in Madison County has been a dream of mine for a long time. Last year, I made the move to teaching music almost full-time when I became a partner at Madison County Music Co. So, the time was finally right to move this project from dream to reality," says Madison County Music Co. co-partner Megan Barrett.

For Barrett, being a good citizen means considering how you can use your gifts and talents in the service of others. She says that making music, especially with other people, not only has a powerful effect on one's spirits but is also a powerful tool for building community and increasing communication.

"We all have areas of strength, and we can use those to help provide opportunities for others," Barrett says.

In addition to the new community choir, Madison County Music Co. has also provided a youth choir program as well as music lessons for both adults and children. The organization has plans in the future to start building a scholarship fund that will allow them to offer lessons to even more people throughout the community.

Madison County Music Co. recently relocated to a new building at 123 W. Jefferson St., which will give them the opportunity to grow even more opportunities over the next few years.

"I've always appreciated that this community values tradition and history while at the same time being supportive of new ideas and projects. I also enjoy the pace of life in Winterset. Lots of people lead lives that are busy with work, raising kids, community service, etc. and will still take time to stop and greet one another or have a quick conversation in the store," Barrett says. ■

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THE BASICS of mouth sores

Canker sores

Canker sores develop inside the mouth on the lining of the lip or cheeks or on the tongue. These sores are painful, shallow breakouts that have a red border and a yellowish center. They can last anywhere from one to two weeks.

It is uncertain what causes canker sores. Some say they are caused by trauma (like when you bite down on your tongue or cheek); digestive diseases such as Crohn disease, ulcerative colitis or celiac disease; or a reaction to sodium lauryl sulfate — the chemical in toothpaste that makes it foamy.

To help heal the sore and reduce the pain and size, your dentist might recommend a gel or cream you apply directly on the sore. If you have a serious problem with frequent or large canker sores, the dentist may prescribe a medication or mouth rinse to control outbreaks.



Cold sores

It is estimated that more than 60% of people worldwide have the virus that causes cold sores (human herpesvirus 1). Cold sores can develop near your nostrils and eyes, but they are most common on the border of your lips. Before the cold sore develops, you may have a tingling, itching or burning sensation at the site where the sore will emerge. Within about 24 hours, a painful blister will develop that may be runny. Like canker sores, cold sores can last one to two weeks. Cold sore outbreaks can sometimes be triggered by emotional stress, illness or sun exposure without sunscreen.

Cold sores can be passed easily from one person to another. The virus can survive on hard surfaces, which puts you at risk of spreading it by touching your sore and then coming into contact with another person by touching them or handling objects they may use or touch.

To shorten the outbreak and help reduce discomfort, your dentist may suggest a cream that you can put on the sore (wash your hands

carefully after use to avoid spreading the virus). In severe cases, your dentist may prescribe a medication that attacks the virus that causes the sores.

Mouth sores from dentures

Mouth sores known as denture stomatitis affect people who wear dentures. They can develop on any moist soft-tissue surface in your mouth but most often develop under your dentures, on the roof of your mouth or under the tongue. The red patches that form may have no symptoms or may burn, sting or itch. They may also affect your senses of taste and smell.

Denture stomatitis normally arises from wearing your dentures too long or not cleaning your dentures properly. Although your dentist may prescribe an antifungal medicine, properly caring for your dentures may be more helpful. ■

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

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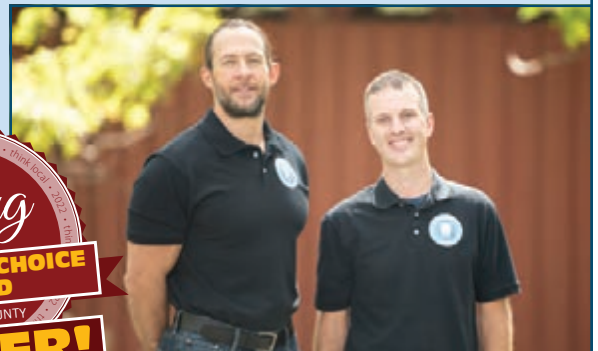
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HEALTH

By Dr. Stuart Hoven

CHIROPRACTIC for chronic pain

Chiropractic adjustments are great at eliminating chronic pain. It is estimated that 100 million Americans suffer from chronic pain. Chronic pain is generally defined as pain that lasts for more than 12 weeks. The most common types of chronic pain are low back pain, headaches and migraines, and neck pain. The economic impact and social impact occur at many levels. The cost to treat chronic pain is estimated to be \$600 billion annually, and it is the No. 1 cause of long-term disability. Each year, 36 million Americans will miss work due to pain. Many have turned to opioid drugs with only a 23% success rate and a high rate of addiction and even death.



Chiropractic care has numerous studies proving it is the No. 1 treatment of choice for both short-term and long-term results for back pain and neck pain. According to WebMD, chiropractic patients report a 95% satisfaction rate. Yet, surprisingly, only 25% of chronic pain sufferers have looked to chiropractic adjustments. Others have started care but stopped before they completed their full treatment. Chiropractic wellness care has been shown to have the greatest overall success in one year follow ups with chronic pain arising from injuries in the workplace.

Chiropractic adjustments should be used as a first treatment when dealing with chronic pain. If you suffer from back pain, choose chiropractic first. ■

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

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HEALTH

By Andrea Gustafson

THE CHANGE of seasons

A change in mood?

Fall is a time of transition. The weather is changing; it's getting darker and cooler. Some find this time of year exciting and full of joy. Others find it challenging and notice a change in their mood and motivation. Some experience symptoms similar to depression. This may be due to Seasonal Affective Disorder (SAD). So, what can you do if you struggle this time of year?



- **Get more vitamin D.** Whether it is taking a supplement or being intentional about getting outside, vitamin D can help your mood.

- **Use a light therapy lamp.** To make up for the lack of daylight in the fall and winter, you can use a light therapy lamp to supplement.

- **Be intentional about doing things you enjoy.** It's easy when it is dark and cold to just stay home and be in your pajamas by 6 p.m. Make sure you are participating in hobbies and are making time to be social and/or active.

If this time of year is consistently a struggle for you, develop a plan now. You may not be able to completely stop the winter blues or SAD, but planning now can help lessen the impact. And don't be afraid to ask for help. Whether it is a trusted friend or it's time to talk to a professional, ask for help. ■

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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ROD BEEM

E-6 First Class Petty Officer

U.S. ARMY

Deployed to Italy, Virginia and California

How can the public best honor veterans?

"The public can honor veterans by thanking them for their service and remembering that, when they served, they lived up to the military codes of loyalty, duty, respect, selfless service, honor, integrity and personal courage." — Rod Beem



GRACE M. DANIELS

Active Duty Senior Airman E-4

U.S. AIR FORCE

Currently Stationed in Ft. Mead, Maryland as a cyber exploitation analyst
Winterset native and Winterset High School graduate now living in Columbia, Maryland

How can the public best honor veterans?

"Respect our shared sacrifices as a country, find peace in freedom, and honor those that have provided for us with their blood."

— Grace Daniels



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NAVY



NATIONAL GUARD



RESERVES



PAUL D. WELCH

E-5 Sergeant

U.S. ARMY

Deployed to Vietnam

How can the public best honor veterans?

"Winterset has really been great to acknowledge those who have served in the military." — Paul Welch



SCOTT BURKE

E-7 Chief Petty Officer

U.S. NAVY

Deployed to Virginia, Georgia, California, Japan, Guam, Libya, Oman and The Mediterranean Sea

How can the public best honor veterans?

"The public can honor veterans by volunteering and giving back to their community." — Scott Burke



REBECCA BURKE

E-6 First Class Petty Officer

U.S. NAVY

Deployed to Italy, Virginia and California

How can the public best honor veterans?

"The public can honor veterans by inviting them to speak about their experiences to their work or school." — Rebecca Burke



BEN MESSER

Corporal

U.S. MARINE CORPS

Served 2000-2003, Hmx-1 Marine One Security

How can the public best honor veterans?

"Respectfully recognize veterans, respect the flag and serve your community."

— Ben Messer



COMMUNITY of big thinkers

For Riley, that's what shines the most.

At the home of Heather and Pat Riley six miles outside of Winterset on Quarry Trail, you can see nothing but stars during the heart of the night.

It's a quiet, beautiful area in which to live. And, as cranky as Heather Riley gets about her steady home to-do list, she says it would be very hard to ever move.

"It's definitely a family home," she says. "We have so many memories here."

But what Riley likes most about her home is the town in which it's located.

The family has been in town since 2005, when their youngest child was just one month old.

"The town pretty much sold itself," Riley says. "Even back in 2005, it was fantastic."

Today, when Riley talks to family and friends who don't live in Winterset, she tells them how wonderful it is to live among "big thinkers."

For example, she points to the John Wayne Birthplace Museum. It started as an idea from someone in the community, then others bought into it, and they made it happen.



Pat and Heather Riley enjoy time on their patio, where, on a clear night, they can enjoy an expansive starry night.

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Riley says it's thrilling to be part of a community of people like that who are willing to put in the work to create something others can enjoy.

Riley says Winterset also does an outstanding job of preserving the past and making sure the history of the community stays alive, especially by chasing down the resources to ensure that happens.

She also appreciates the beautiful city parks and the Iowa Quilt Museum — another example of big thinkers who make things happen.

"It's just one more element of this community that makes us so special," she says.

Moreover, Riley, who used to serve as the executive director of the Madison County Chamber of Commerce, is active with the local Rotary Club, which recently wrapped up funding for a \$1-million inclusive playground at City Park.

"That took a big idea, and big thinkers, and a team to help drive the vision and make sure we cross the finish line to get it done," she says.

And now, as the Rileys' three children are grown and heading out into the world, they realize how special the community they grew up in is. Riley enjoys hearing them share nostalgic memories of their childhood in Winterset, even routine things like going to school or skating.

"That's so special," she says. ■

EVENTS IN THE AREA

Be sure to check for cancellations

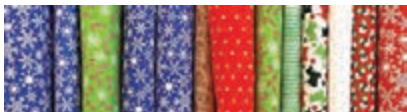
To submit calendar items for consideration, send to tammy@iowalivingmagazines.com



Music at the Winery

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

The Saturday events are 6:30-9:30 p.m. with a \$5 cover charge and a food truck available from 5:30-8 p.m. Entertainment is: Nov. 5, Robert Deitch Band; Dec. 3, Cardinal Sound. The Sunday events are 2-4 p.m., no cover charge. Dates are: Nov. 14, The Midlanders. For more information, visit coveredbridgeswinery.com.



Holiday Market

Nov. 5, 9 a.m. to 3 p.m.
Edgewater, 9225 Cascade Ave.,
West Des Moines

Enjoy the holiday spirit and find some unique decor and gifts. Featured items include holiday wreaths, wooden toys, decorative glass, kaleidoscopes, jewelry, centerpieces, jams and jellies, charcuterie and cutting boards, notecards, and stained glass, all made by local artists.



Election-related dates

Make sure you are registered to vote at www.sos.iowa.gov/elections/voterreg/regtovote.

- Saturday, Nov. 5 - County auditor's office will be open for absentee voting
- Monday, Nov. 7 - Absentee ballot in-person deadline. Be sure to verify what time your county auditor's office closes.
- Tuesday, Nov. 8 - General Election polls are open from 7 a.m. to 8 p.m.; absentee ballot receipt deadline is 8 p.m. Find your polling location (it may have changed) at www.voterready.iowa.gov/.

'She Loves Me'

Dec. 2-11
Ankeny Community
Theatre, 1932 S.W. Third St.

This charming musical is about Amalia and Georg, competing perfume shop clerks. Both respond to a "lonely hearts advertisement" in the newspaper, exchanging love letters, but the identity of their admirers remains unknown. Tickets and information can be found at ankenycommunitytheatre.com



Tallgrass Theatre Co. production

Fridays - Sundays, Nov. 4-21
Tallgrass Theatre, 2019 Grand Ave.
Suite 100, West Des Moines

"Miss Bennett: Christmas at Pemberley," will be performed. Go to tallgrasstheatre.org for more information or to buy tickets.



Elks Pancake Breakfast Buffet

Nov. 13, 8-11:30 a.m.
West Des Moines Elks Lodge, 2060 N.W.
94th St., Clive

The breakfast buffet includes biscuits and gravy, french toast, scrambled eggs, bacon, sausage patties, cheesy potatoes and all-you-can-eat pancakes (including blueberry and chocolate chip pancakes), orange juice, milk, and coffee. Enjoy a bloody mary or mimosa for \$3.50. Cost is \$10 for adults and \$5 for children 10 and younger. The event is held the second Sunday of each month. Proceeds support the Elks Hoop Shoot Program, other youth activities and community charities.

Breakfast with Santa and Mrs. Claus

Dec. 11, 8-11:30 a.m.
West Des Moines Elks Lodge,
2060 N.W. 94th St., Clive

Special guests, Santa Claus and Mrs. Claus, will be giving out goody bags, talking with the children and providing photo opportunities. The breakfast buffet includes biscuits and gravy, french toast, scrambled eggs, bacon, sausage patties, cheesy potatoes and all-you-can-eat pancakes (including blueberry and chocolate chip pancakes), orange juice, milk, and coffee. Enjoy a bloody mary or mimosa for \$3.50. Cost is \$10 for adults and \$5 for children 10 and younger. There will also be a Christmas bake sale. Proceeds support the Elks Hoop Shoot Program, other youth activities and community charities.



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EVENTS IN THE AREA

Be sure to check for cancellations

Medicare Advantage Seminars

Wellmark Advantage Health Plan is offering in-person seminars for individuals who have questions or are looking to enroll in Medicare Advantage during the annual enrollment period, which occurs from Oct. 15 through Dec. 7. Medicare Advantage seminars are free to attend and are offered to anyone considering their Medicare options. Topics covered include: Medicare basics, how Medicare Advantage plans work, questions to consider before choosing a plan, and how to enroll. To register for a seminar, visit [Wellmark.com/Attend](https://www.wellmark.com/Attend).

Seminar dates and locations include:

- **Tuesday, Nov. 8,** 10-11 a.m., Smokey Row, 1530 S.W. Vintage Parkway, Ankeny
- **Thursday, Nov. 10,** 11 a.m. to noon, Destination Grille, 2491 E. First St., Grimes
- **Tuesday, Nov. 15,** 5-6 p.m., Waukee Community Center, 675 Walnut St., Waukee

• **Wednesday, Nov. 16,** 9-10 a.m., Holiday Inn Hotel & Suites, 4800 Merle Hay Road, Urbandale

• **Tuesday, Nov. 29,** 9-10 a.m., West48, 1601 48th St. No. 100, West Des Moines

• **Wednesday, Nov. 30,** 3-4 p.m., Smokey Row, 1910 Cottage Grove Ave., Des Moines

• **Thursday, Dec. 1,** 11 a.m. to noon, DoubleTree by Hilton, 6800 Fleur Drive, Des Moines

For accommodation of persons with special needs at meetings, call 800-213-3771 (TTY: 711), 8 a.m. to 8 p.m., Monday through Friday and some weekend hours.

Interested individuals can get personalized support and walk through the options by contacting their authorized independent agent or by contacting Wellmark at the above number and hours. To learn more, visit [Wellmark.com/Medicare/Advantage](https://www.wellmark.com/Medicare/Advantage).



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EVENTS IN THE AREA

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LIVE MUSIC

From classical music to classic rock, find a concert to attend this fall. More and more are being scheduled every day, so be sure to check back with venue websites.

DES MOINES CIVIC CENTER

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

- **Nov. 13:** Joe Bonamassa at 8 p.m.
- **Dec. 23:** Mannheim Steamroller Christmas at 2 p.m. and 7:30 p.m.

DES MOINES COMMUNITY ORCHESTRA

Sheslow Auditorium, 2507 University Ave.,
Des Moines
desmoinescommunityorchestra.org

- **Dec. 4:** Handel's "Messiah" will be performed at 2 p.m. at Grace United Methodist Church, 3700 Cottage Grove Ave., Des Moines

DES MOINES SYMPHONY

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

- **Nov. 19-20:** "The Planets"
- **Dec. 31:** "New Year's Eve Pops: Frank & The Great Ladies of Song"

HOYT SHERMAN PLACE

1501 Woodland Ave., Des Moines
hoytsherman.org

- **Nov. 12:** The Black Jacket Symphony performs Led Zeppelin IV at 8 p.m.
- **Nov. 14:** Indigo Girls with special guests Chapel Hart at 7:30 p.m.
- **Nov. 17:** Dropkick Murphys with Jaime Wyatt and Jesse Ahern at 7:15 p.m.
- **Nov. 22:** Steve Vai performs the "Inviolate Tour" at 8 p.m.

TEMPLE THEATER

1011 Locust St., Des Moines
dmpa.org

- **Nov. 9:** Kathy Mattea at 7:30 p.m.
- **Nov. 11:** Moors & McCumber at 7:30 p.m.
- **Nov. 13:** Amy Helm at 7:30 p.m.

WELLS FARGO ARENA

223 Center St., Des Moines
iowaeventscenter.com



- **Nov. 16:** Hillsong United and Chris Tomlin at 7 p.m.
- **Nov. 17:** Eagles in the "Hotel California 2022 Tour" at 8 p.m.

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HELLO, beard

It's November, and the famous "no-shave November" is upon us. It was recently brought to my attention that one article stated that a beard on a man represents security, spontaneity and a ruggedness that some women find attractive. So, let's talk about how to groom and care for that beard.

There are three main things you need to care for your beard: trimmers, a cleanser and an oil. The trimmers (which include scissors and/or clippers with guards) are needed to keep the beard looking neat. A short beard needs to be trimmed every five days to keep it neat. A long beard needs attention every two weeks by trimming the sides to keep the shape looking orderly. All beards need the neck shaved with a razor. Avoid shaving at the jawline. Instead, use the natural curve on the neck to create your line and shave down from there. All beards need cleansed and conditioned regularly. The best product to use is a mild beard wash. It's important to cleanse all the way to your skin to remove dry skin particles. Last, but not least, beard oil! It turns out that beard oil is more beneficial for the skin than it is the hair. As your hair grows, the skin is itchy and causes most guys to give up on the look. Use the oil to condition the skin so it's more bearable in the beginning stages of the beard look.

Gentlemen, use these tips to keep those beards neat. We notice when you don't. ■

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.



MEET Audrey Skoog

New to the junior high



Audrey Skoog says she can see a lot of growth in her students from August to May.

Originally from the Cedar Rapids area, Audrey Skoog attended the University of Northern Iowa where she was a member of the Panther Marching Band. This year, she has joined the Winterset Community School District as an eighth-grade language arts educator. As a new addition to the district, Skoog says the community has been supportive, and she appreciates the amount of communication in the district.

"I was moving to the Des Moines area after teaching high school for three years in southeast Iowa, and I knew from a friend that the junior high here in Winterset was an amazing school and place to work," Skoog says.

As a junior high school educator, Skoog likes that her students are, for the most part, still excited about learning new things. She also likes that she can see a lot of growth in her students from August to May.

One fun element Skoog is hoping to incorporate this school year is a classroom "bookshelf." When students finish reading a book, they can design a book spine on a slip of paper. They then tape the designed book spine to the classroom door, which Skoog has made to resemble a bookshelf.

With her first year teaching beginning the 2019-2020 school year, Skoog says she has yet to have a "normal" school year. Through the challenges, though, she says she has seen the incredible resilience that students can have. She says they never fail to amaze her with what they are capable of.

"I'm looking forward to getting to know the Winterset community and making WJHS my home," Skoog says.

In her free time, she likes to read and watch Netflix with her cats. ■

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NAVIGATING retirement pitfalls

Much is written about the classic financial mistakes that plague start-ups, family businesses, corporations and charities. Some classic financial missteps have been known to plague retirees, too.

Calling them “missteps” may be a bit harsh, as not all of them represent errors in judgment. Either way, becoming aware of these potential pitfalls may help you to avoid falling into them in the future.

Managing Social Security. Social Security benefits are structured to rise about 8% for every year you delay receiving them after your full retirement age. Is waiting a few years to apply for benefits an idea you might consider? Filing for your monthly benefits before you reach your full retirement age can mean comparatively smaller monthly payments.¹

Managing medical costs. One report estimates that a healthy couple retiring at age 65 can expect nearly \$208,000 in out-of-pocket medical expenses during the course of their retirement, even with additional coverage such as Medicare Part D, Medigap and dental insurance. Having a strategy can help you be better prepared for medical costs.²

Understanding longevity. Actuaries at the Social Security Administration project that around a third of today's 65-year-olds will live to age 90, with about one in seven living 95 years or longer. The prospect of a 20- or 30-year retirement is not only reasonable, but it should be expected.³

Managing withdrawals. You may have heard of the “4% rule,” a guideline stating that you should take out only about 4% of your retirement savings annually. Each person's situation is unique, but having some guidelines can help you prepare.

Managing taxes. Some people enter retirement with investments in both taxable and tax-advantaged accounts. Which accounts should you draw money from first? To answer the question, a qualified financial professional would need to review your financial situation so they can better understand your goals and risk tolerance. ■

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



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Taylor Benshoof

INSURANCE

By Eric Johnson

ACA open enrollment



ACA is the acronym for Affordable Care Act. This is the comprehensive health care reform law enacted in March 2010 sometimes known as Obamacare. Open enrollment is the annual window during which individuals and families may sign up for individual and family health insurance or make changes to their existing coverage. For 2023, open enrollment is from Nov. 1 to Jan. 15. It is the only time during the year, other than a special enrollment period, that Americans can sign up for a plan or switch to a different health plan.

The Marketplace (HealthCare.gov) is a resource where individuals, families and small businesses can:

- Compare health insurance plans for coverage and affordability.
- Get answers to questions about your health care insurance.
- Find out if you are eligible for tax credits for private insurance or health programs like Medicaid or the Children's Health Insurance Program (CHIP).
- Enroll in a health insurance plan that meets your needs.

New in 2023 — A fix for the "family glitch." From 2014 to 2022, people applying for coverage in the exchange/marketplace were ineligible for premium subsidies if they had access to employer-sponsored health insurance that provided minimum value and was considered affordable for just the employee, regardless of the cost to add family members to the plan. The definition of affordable is health insurance premium that is less than 9.12% (in 2023) of household income.

If the employee's self-coverage was considered affordable, and the family members were eligible to be added to the plan, the whole family was deemed ineligible for subsidies in the exchange, regardless of how much they had to pay for family coverage.

The new rule now states that, if a family must pay more than 9.12% for the employer-sponsored plan, they will potentially be eligible for premium tax credits in the marketplace. There will be a separate affordability determination for the employee (based on self-only coverage), and for family members (based on the total cost of family coverage). So, depending on how an employer subsidizes the cost of family coverage, it's possible that coverage could be considered affordable for the employee but not for family members. In that case, the family members would potentially be eligible for a premium tax credit in the marketplace, but the employee would not.

Insurance purchased through the marketplace is complex and sometimes difficult for consumers to navigate. I highly recommend that you consult with a health insurance professional who knows the secrets to navigating the complex system. There is no additional cost to use an agent to purchase a plan or make changes to your existing plan. ■

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

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OUT & ABOUT



A ribbon cutting was held at Wild River Studios in St. Charles on Oct. 21.



Katie Cunningham, Harmony Howard and Sophia Torres at The Drift on Oct. 8.



Heather Gilbertsen and Brad Tadlock at The Drift on Oct. 8.



Grace McDonald and Sophie Stover at The Drift on Oct. 8.



Haelynn Forsyth and Makenna Scheffield at the Winterset High School volleyball game Oct. 18.



Jill Buckalew and Linda Pomeroy at the Winterset High School volleyball game Oct. 18.



Randy McDonald, Justin Gross and Cam Smith at the Winterset High School volleyball game Oct. 18.



Jayden Cooper, Tate Thompson, Brayden Dinkla and Charlie McDonald at the Winterset High School volleyball game Oct. 18.



Reagan Coobs and Avary Darling at the Winterset High School volleyball game Oct. 18.



Courtland Ellis, Mariah Benoit, Jami Worrall and Sarah Meget at the Winterset High School volleyball game Oct. 18.

OUT & ABOUT



Melody Reels and Kayla Hawkins at the dedication of the George Stout memorial at his childhood home on Sept. 30.



Dan Gannon, Jerry Toms and Dave Thornburg at the dedication of the George Stout memorial at his childhood home on Sept. 30.



Alexis Alvarez, Daisy Miles and Nina Carney at the dedication of the George Stout memorial at his childhood home on Sept. 30.



Nancy Trask and Lt. Gov. Adam Gregg at the dedication of the George Stout memorial at his childhood home on Sept. 30.



Pat Riley and Jared McDonald at the dedication of the George Stout memorial at his childhood home on Sept. 30.



Heather Ives and Mary Burrack at the dedication of the George Stout memorial at his childhood home on Sept. 30.



Rita Martens, Marsha Wiese, Linda Kaysen and Pam Deichmann at the Chamber coffee at the Public Library on Oct. 14.



Chris Nolte and Ryan Marquardt at the Chamber coffee at the Public Library on Oct. 14.



Sarah Bradley, Angela Stanford and Jared McDonald at the Chamber coffee at the Public Library on Oct. 14.



Jim Mease and Charlotte Speer at the Fat Cookie truck hosted by Charlotte Speer's State Farm Oct. 20.



Tom Collins and Melody Clutter at the Fat Cookie truck hosted by Charlotte Speer's State Farm Oct. 20.



Carsyn Mount, Santana Smith and Charlotte Speer at the Fat Cookie truck hosted by Charlotte Speer's State Farm Oct. 20.

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