WINTERSET

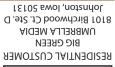
Residents share their home improvement projects

MAGAZINE

Meet Ashley Kolum EDUCATION

Lentil Bolognese with veggie-based penne RECIPE

'You Can't Be Serious?' journey spreads the tips COMMUNITY





THINK LOCAL when searching for services this fall!



WELCOME

SIMPLIFICATION efforts

As summer closes and fall creeps in, you may find yourself looking at your list of home improvement projects that you had great intentions of doing in the warm months but haven't been able to cross off the list quite yet. I can certainly relate.

In a next-stage-of-life simplification effort, my wife and I decided to sell our family home of 17 years and move into a townhome.

Not in a simplification effort, we also bought a lake cabin that needed a number of improvements.

Our goal was to have the projects completed before summer began so we could get outside and enjoy the warm weather.

We made great progress on the indoor projects. What we didn't plan on were the outdoor ones. With a new septic system installed last fall, we had serious lawn work to do. Irrigation system installed. Lawn seeded. Bushes planted. The list went on, and so did the weeds. When will all the projects end? The answer, of course, is never. But we've got a few months before the snow falls to tackle the remaining tasks.

If you are like us, you will take on some DIY projects but will reach out to professionals, as well. I have often regretted taking on projects myself, but I have never regretted hiring a pro. Whether you are looking to start a new project and need ideas, or if you are up to your neck in tasks and need help, our feature story this month will surely aid you.

Thanks for reading.. 🔳

SHANE GOODMAN Publisher 515-953-4822, ext. 305

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

Kristine McDonald



Tammy Pearson Edito 515-953-4822 ext 302 ammy@iowalivingmagazines.com







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DUNIT R BOTOX for the month of September

SCHEDULE YOUR FREE FALL & receive in-house specials



Residents share their home improvement projects

UG

By Lindsey Giardino

Just outside Winterset sits a brick building that, back in the day, housed Pitzer Presbyterian Church and its congregation.

The church was eventually sold, and the owners began converting into a home. A few years ago, Zach Royster and his family purchased the building to continue its transformation and turn it into their forever home.

Royster says many Winterset residents have attended the church over the years, and folks have shown interest in seeing the remodel. The high ceilings in the former church posed some challenges when Zach Royster remodeled the building into their home. The high ceilings and wooden beams, did, however, allow for the addition of some indoor swings. 

Zach and Sabrina Royster found a unique home for their family in what was formerly a church.

"While it's still a work in progress, most of the interior has been completed, and we're currently working on wrapping up the outside," he says.

Royster, who is a contractor himself, grew up in Earlham and remembers driving past the church often as he was growing up. Before he and his family purchased the building, he recalls it being in rough shape. But he'd always imagined remodeling it and had even drawn up plans for the home before he could call it his own.

When the building was for sale a few years ago, he jumped at the chance to make an offer. Thankfully, the housing market was great, and the Roysters were able to sell their other home quickly.

Although the church had been remodeled in the past, Royster stripped everything down and started from scratch.

Today, the interior remodel is nearly finalized after a year-long process. Among other things, Royster replaced the windows, installed new framing, put up new drywall and purchased brand-new finishes. He faced a few challenges throughout the remodel process — perhaps the biggest being the height of the ceilings.

Now, the family's living space — which was the old worship center — features a shiplapped ceiling with wood beams, from which



When Mark and Kayla Hawkins set about renovating the historic Judge Lewis House, they wanted to keep the charm and history of the property, so much so, the property was named a historic district, which included the house, barn, hitching posts and more.

two swings hang. It's light and modern. The building still holds onto its character, though, with arched doorways, a stained-glass window and more.

One of Royster's favorite parts of their new home is the openness of the kitchen and the massive walk-in pantry. He says the kitchen is the center point of it all and where he enjoys hanging out with the kids. Royster hopes to wrap up the exterior work this year.

"It's fun. It's unique. And it's definitely not boring," Royster says of living in an old church.

Judge Lewis House

When asked about why she and her husband, Mark, bought their current Winterset property, Kayla Hawkins explains it's a long story on how and why — but it did involve margaritas.

"The short version is Mark had always wanted to live on an acreage," she says. "A girlfriend and I were having lunch at Mi Pueblito one afternoon, and the conversation came up about that cool old house across from the fairgrounds being on the market — the one with the horses and a little bit of land. I gave our Realtor a call right then, and she met us there 20 minutes later. I fell in love."

After the property received Kayla's stamp of approval, she and Mark went to look at it together. He fell in love with it, too, sealing the deal.



"We were completely happy where we were but felt this place had something special to offer — one we probably would never find again," Kayla says.

Mark wanted some land, and the property, with its 7 acres of space, provided it. Kayla wanted to continue operating a bed and breakfast — their first one in Winterset was The White Lions — so, it worked out for both of them.

"I'd be remiss if I didn't add that we knew our old hound dog, Hank, would really love it here," Kayla says. "We also knew there had to be some rich history here."

The couple started researching to see if the property qualified for the National Register of Historic Places.

"We were thrilled to find out that not just the house did, but the entire estate qualified," Kayla shares. "With lots of help from the folks at Madison County Historic Preservation and the Historical Complex, we received that designation in August 2019."

Today, the property is listed on The National Register of Historic Places as The

Judge W.H. and Emma Lewis Historic District. This designation includes the house, summer kitchen, chicken coop, the Judge's original garage and barn. It also includes two hitching posts.

"The historical aspects are, without a doubt, the charm of this place," Kayla says. "The Judge did an addition in the late 1800s that included his bedroom and two bay-type windows with stained glass. They're beautiful and so unique."

As an older home, though, it required quite a bit of updating. Extensive work was done on the original part of the house to accommodate the Hawkins' bed and breakfast.

On the first floor, they updated the décor and wallpaper. Hawkins researched what kind of wallpaper and furnishings may have been used in the late 1860s to preserve its charm.

The upstairs needed a lot more work. The Hawkins tore out the old carpet and vinyl and had the original wide plank flooring restored. They also added a full bath for one guest room and remodeled the existing bath for the other guest room.

Additionally, they decided to open up the original front porch — an exciting project because all of the porch posts and original gingerbread corbels were still there and in great shape.

After a few months of renovations, the couple opened the Judge Lewis House.

Kayla shares that, as it is for many bed and breakfasts, the house didn't provide ideal personal living quarters. Their space consisted of one large great room that doubled as their bedroom, a kitchen and a small bathroom.

"But this spring, Mark and our boys pulled together and did a very nice remodel of our space to give us a really nice little apartment," she says.

They divided their living room, which was quite large, in half. Within the new space, they were able to add a bedroom, small ensuite and closet. They also did a minor update of their kitchen, laundry room and existing bath, adding new flooring and paint.

"Our living space is now perfect for us," Kayla says. "I was especially super excited about our flooring, which we found at Thornburg Floor Covering here in town."

She explains the carpeting is made from recycled plastic pop bottles. They also added a cedar deck and new windows.

Ultimately, Kayla says they have their own



The bathroom in the Harsch home reflects the couple's style and features a backdrop to the sink that's made out of an old door. The water faucet comes out of the door handle.

slice of heaven where they live.

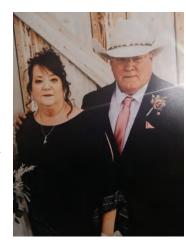
"To know we have been given the opportunity to be caretakers of such an historic place is truly an honor — one we hope we can continue doing for years to come," Kayla says. "We live the dream of being in the country with the benefit of being in town, close to all the wonderful things we love about Winterset. And, who knows, we may even have a few other little adventures awaiting us here."



Major remodel

Martha Harsch and her husband, Jeff, remodeled their entire home. She explains they took out walls and gutted nearly every room. It's an old berm home with 6-foot concrete walls, which made for an interesting renovation process.

"We redid it because we wanted an open concept, the master bath was painted dark gray with red carpet and pink countertop, and one of the other bathrooms had old 1970s-style flooring and an outdated sink," Harsch says. "The whole house was terribly outdated. There were mirrors on the ceiling in the main hallway, and the light



Martha and Jeff Harsch set out to update their berm home with rustic charm.

fixtures throughout the house were indescribable."

While they did some work themselves, they also had contractors come in for certain jobs, like installing the new patio door.

One major project was a bathroom remodel they completed during the early part of the pandemic. A neat feature of the updated space is the mirror that's made out of an old door. The water faucet comes out of the door handle. The rustic vibe perfectly reflects the couple's style.

The couple's current project is installing a binzebo on their patio, which will enhance their favorite space — the outdoor living area. They also enjoy spending time in their kitchen, where they have a breakfast bar they made out of a buffet purchased in Winterset. It has a slab of walnut they finished for the top.

"One memory we laugh about was living without the kitchen when it was torn apart," Harsch shares. "We had the microwave and coffee machine in the garage, and I never knew where the refrigerator was going to be when I got home from work. They kept moving it around whenever it was in the way.

"There's something satisfying about tearing out the old and having a fresh canvas to work on," she continues. "Then finally seeing your vision come to life." ■





Adding to the country theme of their home, Martha and Jeff Harsch added a binzebo — a gazebo with a grain bin roof. A concrete slab was added to finish it off.



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INSURANCE By Eric Johnson

RISING costs of homeowners insurance

If you opened your home insurance bill recently and noticed it's significantly higher, you're not alone. In fact, homeowners across the nation are facing rising home insurance bills regardless of their insurance company.

There are two main causes for the increase in homeowners premiums: 1) rising construction costs and 2) increased weather events causing an increase in claims.

in claims. The cost to rebuild your house is more expensive now than when you purchased your policy, not because you changed anything, but because the cost of construction materials has increased dramatically since the 2020 coronavirus pandemic. A local builder recently told me that we should be figuring at least \$200 per square foot for new home construction cost. It wasn't very long ago that the estimated cost we used was \$100-\$125 per square foot.

Most policies have a built-in inflation guard which automatically increases the coverage on your home. This significant increase in the cost to replace your home is one of the driving factors of increased premiums. I urge you to check with your agent to make sure your coverage amount is sufficient to rebuild your home.

How many of you had heard of a derecho prior to the summer of 2020? Who would have imagined experiencing two in 16 months — Aug. 10, 2020, and Dec. 15, 2021. Winterset also experienced a significant hailstorm on June 3, 2020 and, of course, the tornado on March 5, 2022. Events such as these across the Midwest have resulted in millions of dollars in claims. Insurance companies have been forced to raise rates to remain viable and ensure they are able to pay future claims.

Is there anything I can do to lower my bill or lessen the impact?

The best thing you can do is verify the information used to calculate your new Coverage A limit. Specifically, you will want to look at the size and construction materials used in the calculation. The best way to go about doing this is to talk it over with your agent. Above all, make sure you have enough coverage. ■

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

NEIGHBOR

YOU CAN'T Be Serious (Oh, but they are)

Friends spread cheer — and big tips — to servers.

If you're from Madison County, you may have followed the social media posts of an epic road trip through the Midwest this July.

Winterset residents Tamara Bane and Brandy Macumber have been best friends for 13 years. They met while playing for a local volleyball league and describe their connection as an "instant friendship." Their sons are only a few weeks apart in age, and it seems the two local moms just clicked, as most special best buddies do.

Four years ago, the women decided to start an annual "besties" trip on a whim, and, well, the rest is history. But, neither Tamara nor Brandy were prepared for what came of this year's vacation. It started with an idea both just simply looking for a way to spread kindness. What developed was an amazing campaign that gave even complete strangers a chance to join in on the fun.

Tamara and Brandy kept their idea secret until the day they drove away. They started a Facebook blog titled "You Can't Be Serious?" and began to ask followers to help them brighten a restaurant server's day by adding a generous surprise tip at each evening meal.

In 12 hours, the page had already generated 200 likes, and the Venmo donations were rolling in.

"It was nuts," Tamara exclaims. "We just wish the people who donated could have been there to see it all."

The women received enough donations to tip their first server an extra \$200. Before they knew it, the page grew to more than 3,800 followers. People were sharing it over and over and donations began to double as they drove from town to town.

Tamara and Brandy had their personal favorite stops in Ottawa, Utica, Alton, Effington, Springfield and Casey, home of 12 world records for the largest things. They enjoyed the Kincaid Lake Spillway and Starved Rock State Park. They say they tend to giggle more on these trips than they do all year, over just the lighthearted, silly stuff.

"I think the one we talk about the most was a Snapchat filter fail in front of Santa in Christmas, Michigan. I look dumbfounded, and Brandy looked all innocent. It was the



Kelsey, the fourth server on the mission undertaken by Tamara Bane and Brandy Macumber, was tipped almost \$2,000 in cash and gift cards due to the generosity of various donors.

perfect shot with Santa," Tamara laughs. "Every morning when we would wake up in the tent and have to beeline it for the bathrooms, we'd have to promise each other not to talk because something funny will inevitably happen, and you know what that means."

Brandy agrees, "When we are together, we are the funniest people we've ever met. I think we lose it the most when we see a road sign, and it's like we don't even have to think about it and one of us says some punny joke about it. Like, Dundas, Illinois: I feel like we've Dundas before."

This is the first year the trip welled up tears, however. Happy ones, though. Over the course of the fundraising effort, they raised almost \$10,000 to distribute to restaurant servers.

Kelsey, their fourth server, was working four jobs to put herself through college. The women were able to give her a \$985 tip and \$1,000 in gift cards. She was so moved that she turned around and donated \$100 of it back to Tamara and Brandy for the next server on the mission.

By the last evening, the Venmo campaign generated \$2,700 for a server tip. To spread the love, the women instead tipped their server \$1,800 and distributed \$150 to everyone else working in the establishment — from dishwashers to cooks and hostesses.

"You could just see it in their faces," Brandy says. "That \$150 was huge to each of them in its own way."

It's a way that Brandy certainly understands very well. She and Tamara are both busy moms with the hustle and bustle of everyday life, so these moments are truly rare and treasured.

"I'm a single mom. I don't have a lot of extra cash flow, but I love to travel," Brandy explains. "Road tripping and tent camping keep me within my budget. Getting to do this with Tamara is absolutely amazing! We can totally be ourselves."

Both women have also learned the valuable lesson that spreading kindness doesn't have to be monetary. It can be done entirely for free.

"I think now, I'm a lot more aware of people. I know that everybody has a story, everybody has celebrations and everybody has struggles," Tamara explains. "My appreciation for where everyone came from is so much larger than it was before. It used to be easy for me to tell my story, now I get a lot more joy in hearing someone else's story."

To follow Brandy and Tamara's next adventure, add them a Facebook @twoiowagirls "You Can't Be Serious?" ■







FROM OIL CHANGES TO OVERHAULS, WE FIX IT ALL.



REAL ESTATE By Jennifer Stover

SELLERS disclosure

While making an offer on a home is exciting, very quickly you will be confronted with terms and paperwork you're unfamiliar with. A sellers disclosure is one of the first terms you will have to deal with.

After you've made an offer on a home, you will get a sellers disclosure statement listing known problems. Requirements for this disclosure statement will vary depending on rules for the state, but



the idea is the same: to help buyers make a more informed decision on whether to buy the property.

The disclosure is a legal document requiring the seller to reveal information about the home that was previously undisclosed. While the seller might not want to disclose negative information about the property's condition, they have to if they want to avoid being sued later on.

Common disclosure categories include roofing, structural issues, basements, electrical and HVAC systems and plumbing.

Do you still need a home inspection if you received a sellers disclosure? The answer is yes. The disclosure will only give you details of known issues in the home, while the inspections could uncover previously unknown issues.

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

WHAT to do if your car breaks down on the highway

Having your car break down on the side of the road is never an enjoyable experience, but knowing what to do before it happens can alleviate some stress. Here are a few tips you should know from The National Safety Council:

• At the first sign of car trouble, gently and smoothly take your foot off the accelerator. Do not brake hard or suddenly. Carefully work your vehicle toward the breakdown lane or the side of the road.



• Make your car visible. Put reflector triangles behind your vehicle to alert other drivers; use your emergency flashers. If it is dark, turn on the interior dome light.

• Do not try to flag down other vehicles. Raise your hood so police officers or tow truck operators will know help is needed.

• Don't stand behind or next to your vehicle. If your car is safely out of traffic, wait inside the vehicle with the doors locked.

• Call the police, AAA, tow company or other roadside assistance and wait for help to arrive. If someone stops and offers to help, open the window slightly and let them know help is coming.

Source: www2.safetyserve.com/articles/what-to-do-if-your-car-breaks-down/. Information provided by Dawn Lauer, marketing specialist, Quality Car Care, 1012 N. 10th St., Winterset, 515-462-1035.

CITIZEN OF THE MONTH By T.K. West

CONNECTING people with nature

Madison County Conservation Board offers much to the community.

With its board incorporated in 1972, Madison County Conservation has been working to conserve the diverse and unique resources of Madison County through natural resource conservation,



wildlife management, education, research and community engagement through outdoor recreation. The organization strives to act as a hub for environmental education as well as building a sense of pride and respect for local wild areas. Madison County Conservation Outreach Coordinator Jessie Lowry says they enjoy connecting people to nature and highlighting the unique and diverse landscapes of the county.

"Being a good citizen is at the core of Madison County Conservation's work in the community. Everything we do is to protect and enhance our natural environment for both our human community and natural resource community," Lowry says.

Today, Madison County Conservation manages more than 1,700 acres of natural areas throughout the county. Recreational opportunities are currently offered at 13 county parks, with individual parks ranging from full utility camping and shelter facilities to managed wilderness areas. Some of these parks include Pammel Park, Jensen Marsh, Criss Cove County Park, and Clanton Creek Recreation Area, to name a few. There are also four unique river systems that move through the county from west to east.

"There is nothing better than seeing families enjoying a picnic overlooking Middle River, exploring our miles of woodland trails, or enjoying a camping weekend at Criss Cove. We get to witness kids catching their first fish or finding their first morel mushroom," Lowry says.

Lowry adds, after the tornado hit the community in March, some of these local parks suffered extensive damage. Over the course of the following months, it took more than 200 volunteers to help clean up the damage and make the parks safe for the public again. This included almost 150 dump truck loads of tree debris removed from the parks.

"The work we do wouldn't be possible without strong support from our local community. We are standing on the shoulders of local businesses and agencies, community members and families from our county and beyond. We are honored to use this support to inspire an appreciation for our natural world and create a community gathering place for all," Lowry says.

In addition, the Madison County Conservation Board is looking forward to opening The Madison County Conservation Center this winter. The center will be a 12,500-square-foot facility designed to promote environmental education and outdoor recreation. As construction nears its completion, dates will be set for upcoming programs and events, including grand opening events.

With the addition of the new center, the Board hopes to add more staff and programming. Some of the new programming could include overnight backpacking trips, canoe trips, camping, adventure programming and more

"We take pride in observing the power of nature, when we see that our natural resource work has paid off, by catching a fleeting glimpse of a pileated woodpecker, a river otter family, or a rare flower from our prairie past. It makes all the hard work well worth it," Lowry says.

CONGRATULATIONS!



Felicia Weeks and Brittany Hilsabeck of Scot Clark Farm Bureau present the COTM award to Amy Warnke and Jessie Lowry, representing the Madison County Conservation Board.

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



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HEALTH By Dr. James Elliott

TALKING about sleep apnea

Do you often wake up tired, even though you have gotten a full eight hours of sleep? Have people told you that you snore? If so, you might not be getting good quality sleep. Daytime sleepiness and snoring are two of the main symptoms



of obstructive sleep apnea (OSA).

With OSA, the back of the throat and the tongue relax and block the airway during sleep. If you cannot get a breath, you may wake up slightly to reposition yourself and clear your airway. This can happen several times a night, keeping you from getting a restful night's sleep. It may seem odd to talk to your dentist about your sleep habits, but he or she has a strong knowledge of the oral structures that can cause OSA. Your dentist might also detect oral signs of OSA, like dry mouth (because of mouth breathing) or ridges in the tongue, which could indicate forward pressure as you try to open the airway during sleep.

Factors that can increase your risk of having obstructive sleep apnea include: being overweight, tobacco use and alcohol use.

People with OSA seem to be at higher risk of having a number of other conditions, including: high blood pressure, diabetes, heart attack and stroke.

Treating obstructive sleep apnea

If you think you may have OSA, talk to your dentist. He or she can work with your physician in addressing the issue. Your physician may ask you to complete a sleep study, where you go to a medical office overnight.

The first steps to managing OSA might be addressing some contributing factors, including losing weight, quitting smoking and avoiding alcohol.

In addition, a continuous positive airway pressure (CPAP) machine can be used to treat OSA. The CPAP machine has a mask that covers your nose only or your nose and mouth while you sleep. It lightly blows air to help keep your airway open. It is effective for nearly three of four people.

However, if the CPAP machine does not work for you, your dentist may be able to make an oral appliance that can hold your tongue or jaw forward while you sleep. Throughout your treatment, your dentist will check that your oral appliance continues to fit properly.

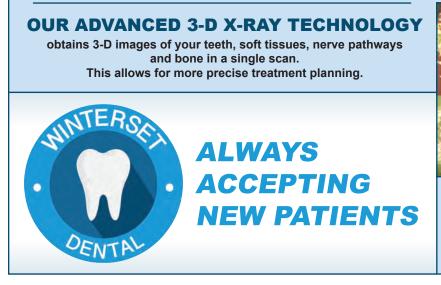
Although there are also surgical options to addressing OSA, less invasive approaches are most often the preferred first options to try.

One breathing problem that can interrupt your sleep is OSA. It can leave you feeling tired during the day. Several other health concerns, such as obesity, high blood pressure and diabetes, are associated with OSA. Behavioral changes like losing weight, quitting smoking and avoiding alcohol can help address OSA. Many people try CPAP machines to help treat OSA. If CPAP does not work for you, another option might be an oral appliance made by your dentist.

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

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HEALTH

By Dr. Stuart Hoven

I AM feeling dizzy

Remember as a child when you would spin in a circle until you were dizzy and then trying to walk and falling down? It was great fun, but, as an adult, the feeling of not being steady is unpleasant.

Our balance comes from three main sources: our eyes, our inner ear and our nervous system. Each of these sends signals to the brain to control our equilibrium and let us know where we are in time and space. Our eyes use visual signals to tell the



brain which direction is level. If our balance gets better with our eyes open and worse as we close them, we can mostly rule out the eyes being the problem. Our inner ear has a loop-shaped structure called the vestibular labyrinth. It contains fluid, hairlike sensors and crystals. These help us keep our balance when turning. Sometimes these need reset. A procedure called Epley's maneuver, done by a chiropractor, physician or therapist, restores the crystals to their proper place. The nervous system uses sensory signals in our skin, muscles and joints to send messages through our nerves to control body movement and coordination. When the joints of the spine, and especially the upper neck, are misaligned, the brain is not getting the proper messages, and our balance is affected. Chiropractic adjustments can realign the vertebrae and relieve dizziness. ■

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



SS Therapy and Consulting



HEALTH By Ellie McDonald

WITH CHANGE comes growth

Summer is winding down, and a new season of life is beginning for everyone in some capacity. Fall time is full of new things — whether that be a new school, new grade, new job, new schedule, new assignments, or simply just a new routine to adjust to. In the midst of the busy, it is important to check in on your mental health as the new season begins. Checking in often allows for feelings of burnout and being overwhelmed to be addressed early.



Positive mental health routines can be incorporated into your life in small and easy ways, such as going on a walk and enjoying the beautiful leaves changing colors, spending quality and uninterrupted time with those you love the most, trying out a new hobby or interest you feel you would enjoy, talking to a friend or family member you trust when feeling in a slump, and lastly, seeking help if you feel called to do so. While these tasks may seem small, if practiced daily, they can lead to substantial growth for your mental well-being. The activities listed may not be for everyone, but self-care takes many forms. I encourage you to explore different options until you find what works best for you.

Change can be overwhelming and oftentimes scary, but, with change, comes growth. It is important to remember to fill your own cup in the midst of it all and help those around you to do the same.

Information provided by Ellie McDonald, SS Therapy and Consulting, Ltd, 4725 Merle Hay Road, Suite 205, Des Moines, 515-528-8135, www.sstherapyandconsulting.com, mcdonald@sstherapyandconsulting.com.

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DATE	TIME	OPPONENT	LOCATION
Aug 19	7:00PM	Ballard	Winterset High School
Aug 26	7:00PM	Carlisle	Winterset High School
Sep 2	7:00PM	Creston Community	Winterset High School
Sep 9	7:00PM	Van Meter	Van Meter High School
Sep 16	7:00PM	ADM	ADM High School
Sep 23	7:00PM	Dallas Center-Grimes	Winterset High School
Sep 30	7:00PM	Glenwood	Glenwood High School
Oct 7	7:00PM	Council Bluffs	Winterset High School
0ct 14	7:00PM	Des Moines Hoover	Des Moines Hoover High School
Oct 21	7:00PM	Lewis Central	Lewis Central High School

WINTERS

DATE	TIME	OPPONENT	LOCATION
Aug 23	6:30PM	Nevada	Nevada High School
Aug 25	7:15PM	Nodaway Valley	Winterset High School
Aug 30	7:15PM	Bondurant-Farrar	Bondurant-Farrar High School
Sep 6	7:15PM	Boone	Winterset High School
Sep 10	8:30AM	South Central Calhoun	South Central Calhoun High School
Sep 13	7:15PM	Carlisle	Carlisle High School
Sep 15	7:15PM	Carroll	Carroll High School
Sep 20	7:15PM	Gilbert	Winterset High School
Sep 22	7:15PM	North Polk	North Polk High School
Oct 1	9:00AM	Waverly-Shell Rock	Waverly Shell Rock High School
Oct 4	7:15PM	ADM	Winterset High School
Oct 6	7:15PM	Atlantic CSD	Atlantic High School
Oct 11	7:15PM	Ballard	Ballard High School
Oct 15	9:00AM	Multiple Schools	Winterset High School

IT has said

20



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UNION STATE BANK









SET



FALL SCHEDULE 2022

WHERE COMPARISON COMPLETED

TIME	OPPONENT	LOCATION
4:30PM	Dallas Center-Grimes	Dallas Center-Grimes
4:30PM	Multiple Schools	Lakeview Country Club
5:00PM	Ballard	Ballard Golf & Country Club
TBD	Central College	Central College
4:30PM	Indianola	Pickard Park-Indianola
5:00PM	Knoxville	Pine Knolls Country Club
5:00PM	Perry	Perry Golf & Country Club
4:30PM	Atlantic CSD	Nishna Hills Golf Club
	4:30PM 4:30PM 5:00PM TBD 4:30PM 5:00PM 5:00PM	4:30PMDallas Center-Grimes4:30PMMultiple Schools5:00PMBallardTBDCentral College4:30PMIndianola5:00PMKnoxville5:00PMPerry



FOR ALL HUSKIES SCHEDULES

Schedules are subject to change. Scan for most up-to-date schedules.



A PERFECT pasta for school nights

(Family Features) Weeknight meals are all about putting tasty dishes on the table in a short amount of time so you can share precious moments together despite busy schedules.

RECIPE

In a matter of minutes, you can prepare this lentil bolognese with veggie-based penne for a quick yet flavorful recipe that can be enjoyed by little ones and adults alike. Featuring Veggiecraft Farms Cauliflower Penne as its key ingredient, this family meal makes it easy to incorporate vegetables without sacrificing taste. Available in popular shapes like penne, spaghetti and elbow, and made with lentils, peas and cauliflower, zucchini or sweet potato, the veggie-based pastas are gluten-free, non-GMO, vegan, kosher and good sources of protein and fiber.

Visit veggiecraftfarms.com for more information and family-friendly recipes. ■

Lentil Bolognese with veggie-based penne

- 1 cup dry French green lentils or brown lentils
- 1 jar (24 ounces) marinara sauce
- 1/2 cup vegetable broth
- 1 box Veggiecraft Farms Cauliflower Penne

TOPPINGS:

- fresh basil
- Parmesan cheese
- red pepper flakes

DIRECTIONS

- Cook lentils according to package directions. Drain then return to pot and add marinara and vegetable broth. Stir well and simmer over low heat about 10 minutes.
- Cook penne according to package
- directions.
- Top cooked pasta with lentil Bolognese, fresh basil, Parmesan cheese and red pepper flakes.







A SERIOUS CANDIDATE FOR SERIOUS TIMES

Mike Franken is a western Iowan who helped put himself through school working at meat-packing plants. He refers to his bootstrap childhood as the youngest of a family of nine where everyone worked: his father ran a machine repair shop, his mother was a teacher and the family seamstress. Mike obtained a Navy scholarship in 1978 and graduated in engineering from the University of Nebraska. He rose from ensign to admiral during his navy career, where he solved a wide variety of problems around the globe.

Mike wants all Americans to have the high-quality care that military members have because he knows the system works for the good of the people. He understands the critical difference that social security can make in people's lives. The power of a strong public education made it possible for him to achieve his many goals, and he wants to

use his position as a US Senator to ensure that we can increase the quality of education to all our children.

We live in serious times. Mike Franken is the candidate for the US Senate we need now. Check out our website – www.frankenforiowa.com – and join the campaign that brings people together to solve problems.





PAID FOR BY FRANKEN FOR IOWA

EVENTS IN THE AREA

Be sure to check for cancellations

Hidden Madison County

Thursday, Sept. 8, 1-7 p.m.

Join the Madison County Chamber of Commerce and the Madison County Development Group to explore "Hidden Madison County" — a business-based field trip to parts of the county making news and raising the bar for business innovation. Participants will board a chartered motorcoach, enjoy on-board refreshments, and visit four sites around the county. Stops include: In Harmony Farms, Grip-Tite and the Electric Plant. The cost is \$20 per person and includes motorcoach seat, plus all food and drinks. For more information or to reserve your spot, call Tom Leners at 515-462-1891 or Amara Huffine at 515-462-1185.



Madison County Farmers Market

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

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

An Evening With Grant Wood

Tuesday, Sept. 20, 6:30 p.m. Terrace Hill, 2300 Grand Ave., Des Moines

Enjoy this program at Terrace Hill, Iowa Governor's Residence and National Historic Landmark. In this 45-minute one-man show, the presenter will talk about the life of Grant Wood, the famous Iowa painter, and how he changed the art world forever with his work. Refreshments will be available after the program, and the first and second floors of the residence will be open for self-guided tours. This presentation is free but registration is required. To register, call the Terrace Hill office at 515-281-7205 or register online: https://terracehillgrantwood.eventbrite.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: Sept. 3, Hillbilly Air Show; Sept. 17, Boomerang; Oct. 1, Honky Tonk; Oct. 15, Feel Right Band Redux; Nov. 5, Robert Deitch Band; Dec. 3, Cardinal Sound. The Sunday events are 2-4 p.m., no cover charge. Dates are: Sept. 11, Looking for Luke; Oct. 2, Sons of Gladys Kravits (Fundraiser Dog Day. Bring your pooch to the winery and help raise funds for Iowa Service Dogs. (www.ioaservicedogs.org); Nov. 14, The Midlanders.

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



Windsor Heights Fall Festival

Friday - Saturday, Sept. 23-24 Colby Park, 6900 School St., Windsor Heights

This brand-new festival will offer loads of family fun including live music, a petting zoo and bounce houses. The popular WHAMM 5K race returns at 9 a.m. on Saturday; registration is \$15. A bigger and better-than-ever parade will be Saturday at 1 p.m. Tickets for the Windsor Heights Firefighters Association's pancake breakfast will be available at the door. More details at windsorheights.org.

Duke It Out Chili Cook Off

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

Enter your recipe or come for the

tasting, which is noon to 4 p.m. and costs \$5. Entry fees for the different contests are \$20 for



homestyle chili; \$25 for CASI Chili; \$10 Salsa; \$10 Junior Chili; \$20 Business Chili; and free kids cornbread contest. The Off the Griddle Food Truck will be present, a kids coloring contest held and a raffle table present. A portion of the proceeds benefits C.R.I.S.P. For more information, call 505-208-4000 or visit www.facebook.comdukeitoutchili.

City Park .150K (492 feet)

Saturday, Oct. 1 Winterset City Park

City Park will celebrate 150 years with an event the whole family can enjoy — Iowa's shortest (but by far the

(but by far the best) race. Donuts will be given away at the midway point of the race so participants have enough energy to make it the last 246 feet. Other events will also be held at the North Shelter for the celebration. Costumes are encouraged. Activities and packet pickup start at 11 a.m. with the race starting at noon. The silent auction concludes at 2 p.m. and closing ceremonies are at 2:30 p.m. Race registration is \$40; ages 15 and younger registration is \$20. For more information and registration, visit https://cityofwinterset.org/parkrecreation-department and select

Register for Activities.

EVENTS IN THE AREA

Be sure to check for cancellations

White Eagle Multicultural Powwow

Friday, Sept. 2, 5-8 p.m. Saturday, Sept. 3, 10 a.m. to 9 p.m. Sunday, Sept. 4, 10 a.m. to 5 p.m. Jester Park, 12130 N.W. 28th St., Granger

This is a free, family-friendly outdoors event to celebrate diversity in our community through performances, retail vendors and food vendors.



Renaissance Faire Sept. 3-5, 10-11 and 17-18 Sleepy Hollow, 4051 Dean Ave., Des Moines

Travel back a few centuries at Sleepy Hollow's Renaissance Faire, held annually the first three weekends of September. Explore 18 acres that include a quaint English village, picturesque landscapes, two castles, 30 merchant shops, eight stages of entertainment, a joust arena, blacksmith's forge and pirates' cove. Costumes are optional but encouraged. Grounds are open 10 a.m. to 6 p.m., rain or shine. Admission covers the entire weekend. Purchase tickets and find information, including each weekend's theme, at sleepyhollowrenfaire.com.

World Food & Music Festival

Friday - Sunday, Sept. 16-18 Western Gateway Park, 1000 Grand Ave., Des Moines

Travel the world with nearly 50 vendors representing 27 different countries at the annual World Food & Music Festival. On top of trying foods from the various vendors — 22 of which are new this year — attendees will enjoy live music, cultural demonstrations and interactive activities. More details to be announced at dsmpartnership.com/worldfoodandmusicfestival.



Multicultural Music Festival

Friday and Saturday, Sept. 2-3, 2-10 p.m. Friday: Raccoon River Nature Lodge, 2500 Grand Ave., West Des Moines Saturday: Railroad Park, Historic Valley Junction, West Des Moines

The outdoor festival includes live music, food trucks, arts, culture, crafts and a kid fun zone. For more information, visit http://www.tasteofthejunction.org.



Summer Concert Series Sept. 13, 6-8 p.m. The Iowa Arboretum & Gardens, 1875 Peach Ave., Madrid

The Iowa Arboretum & Gardens is hosting its first-ever Summer Concert Series at the Beckwith Grand Pavilion. Tickets can be purchased at the event, free for members (kids 12 and under free) and \$5 for nonmembers. Food trucks will be onsite and drinks (including beer and wine) will be available for purchase. Bring a lawn chair and blanket and enjoy this beautiful setting. Entertainment will be Diva and the Deacons featuring Tina Haase Findlay, with food by Smokin' Big Dawgs. The Iowa Arboretum is an educational nonprofit organization. All proceeds from this event support its mission. For more information about the Summer Concert Series, visit www. iowarboretum.org or contact Event Specialist Amber Schmidt at amber@ iowaarboretum.org or 515-795-3216.

Prairie Awakening - Prairie Awoke Celebration:

Saturday, Sept. 10, 3-9 p.m. Kuehn Conservation Area, Earlham

No registration is required for this Dallas County Conservation Board event. The Meskwaki Nation will be featured with a youth drum group and dancers. Dallas Chief Eagle will share his Hoop Dance presentation and a bonfire with audience participation. A rehabilitated raptor and tagged migrating monarchs will be released. Several local traditional drums and songs will be accompanied by dancers in regalia and for an opportunity for the public to join the dance. As traditions direct, participants will sit together in the tall grass prairie arena at Kuehn, remembering and envisioning a hopeful tomorrow. Bring your lawn chair for seating. The event is free and concessions will be available.



Wine & Whiskey Walk

Friday, Sept. 23, 5-9 p.m. West Glen Town Center, West Des Moines

CITYVIEW's Wine & Whiskey Walk returns. Pre-ordered tickets are \$20 (\$30 at the door). The price includes 10 sample drinks. Visit participating businesses and enjoy their offerings. For more information and tickets, visit https://whiskeywalk.dmcityview.com.

BEAUTY

HAIR prep rules

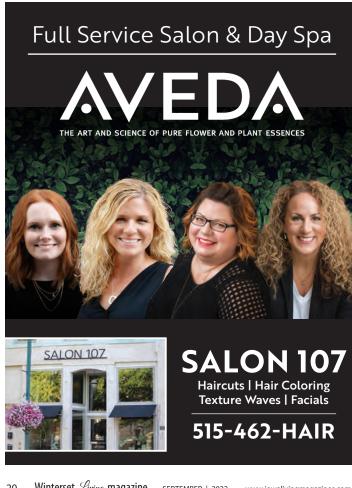
With weddings and homecoming right around the corner, I thought it would be great to let you all know how we professionals want your hair to be when you come in for your special occasion appointment. Please come with your hair clean and dry. I know you've been told to come with your hair dirty, but I disagree. Our ideas of "dirty" can be very different. As an example: I once styled a bridesmaid that hadn't washed her hair in five days after using



dark dry shampoo. It was almost impossible to manipulate her hair, and my hands were black after working on her hair. It was gross. We have many products that we can use to add texture to the hair. So, please allow us to create your look starting on a clean canvas.

Now let me tell you about how we'd prefer your hair for color services. We understand that color services happen throughout your busy day/ schedule so I'm letting you know it's perfectly fine to bring us slightly dirty hair. The only thing we don't love are those sprays used to cover grays temporarily. But it's an easy fix; we just shampoo the hair before the color service. All other products like hairsprays and dry shampoos don't have any effect on how the color deposits on the hair.

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.



EDUCATION By T.K. West

MEET Ashley Kolum

Enjoys teaching students to use art materials in new ways.

Growing up in Earlham, Ashley Kolum was familiar with the nearby Winterset community. Some of her favorite childhood memories include family outings and class field trips to the Winterset waterpark, city park, covered bridges and Frostee's. After graduating from Earlham in 2015, she attended DMACC for two years before transferring to the University of Northern Iowa where she completed her bachelor's degree in art education. Starting this year, Kolum will teach fourth- through eighth-grade art for the Winterset Community School District.

"The people of Winterset have always been friendly and welcoming, and the parents have always seemed to



Ashlev Kolum teaches art to fourth through eighth grades and enjoys helping them find their passion for the subject.

be very involved in their students' education and activities. Coming from a small town with a similarly positive and close community, these values are important to me, and one of the many reasons I will be proud to serve the Winterset Community," Kolum says.

Kolum's favorite aspect of teaching art is seeing her students find their passion. She says that the students in that grade range are unique because they are young enough that their creativity still flows abundantly but old enough that their art skills are reaching a point to handle complex techniques and concepts.

When it comes to materials, clay is not only Kolum's preferred medium to use but is also her favorite to teach. One of her favorite projects is a ceramic coat of arms. Kolum says the project teaches a lot of fundamental clay skills while asking students to reflect on what makes them unique. She also says it is a great way to bring some history into the art room.

"Art is important, not because kids need to know how to mix colors or sculpt clay, but because they need to develop a work ethic, practice their creative problem solving and communication, and, for many, find their purpose. Some kids find their strengths and purpose in the core subjects, athletics or musical arts. Others find them in the visual arts, and I'm grateful I get to be a part of that," Kolum says.

In addition, Kolum enjoys showing students new ways to use materials they are already familiar with, such as using washable markers as watercolor paint or as ink for printmaking. She says her students are the perfect age group for this project because they already know the intended use of most of the materials. Showing them unexpected ways to use the materials usually gets them excited as well as encourages them to take risks in their art making and learning through discovery.

"Teaching art is a very fulfilling occupation. I get to share my passion and knowledge with others. I get to see students grow as individuals, citizens and artists. I watch students find their strengths and build their confidence. I get to learn new things every day from other educators and my students," she says.

When not teaching, Kolum enjoys spending time with family and friends. She also enjoys golfing, camping and road tripping. Over the past couple of summers, Kolum and her family have visited 11 states and Victoria, Canada.

FINANCE

By Jason Kleemeier

PLANNING for retirement

How much to contribute to your 401(k)

When you start a new job and sign up for your company's 401(k) plan, one of the first things you will need to decide is how to contribute to the plan from your salary/wages. While this may appear a simple decision, it has a lot of consequences. It affects how much money is deducted from your paychecks, your tax bill and how much you will have once you retire. Consider these factors when you make that decision.



• Consider your employer's 401(k) matching plan. Find out what percentage of your paycheck is eligible for company matching. One of the most common cases is that the employer will match 50% of your contributions up to a certain percentage of your pay (usually in the 4-6% range). Bear in mind there may be a vesting schedule on the matching plan. It is best to speak with your employer to learn all of the details of the plan.

• Aim to save an adequate amount for retirement. While aiming to meet employer contributions is a nice goal, often those rates are not enough to build a decent amount to live off once you are retired. Research indicates that an adequate savings amount is around 12% of the average salary or more if you can afford it. The more you can save now, the less stress it will be once you are older and retired.

• Increase the amount you save over time. If you can't save the recommended 12% or more immediately, one strategy is that you can start lower and increase the rate of saving over time. Often, your salary will increase with tenure or seniority, and you can afford to increase your contributions to your 401(k) without necessarily breaking the bank.

• Start saving as early as you can. The younger you start contributing to your 401(k), the more you will have in the account when it is really required. The power of compounding interest is on your side here. There is no age where it is too late — if you have the opportunity, seize it with both hands.

Saving for retirement is a critical part of working life, and, with the above tips, you can be well on your way towards a comfortable, well-deserved retired life free from financial worry. ■

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BUSINESS PEOPLE MAKING A DIFFERENCE

Good people are doing great things every day in your community. They truly are people who are making a difference, and we will recognize 22 business leaders in central lowa for their efforts and accomplishments in an upcoming issue of CITYVIEW's Business Journal.

Nominate your boss, your co-worker, your vendor or yourself anyone who you feel has made a positive impact on the business community in 2022.

BUSINESS JOURNAL

BUSINESS PEOPLE WHO MADE A DIFFERENCE



Scan the QR code to nominate now or visit www.iowabusinessjournals.com

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DO YOU LIKE WHISKEY? DO YOU LIKE WINE? THEN YOU'LL LOVE THIS EVENT!



WEST GLEN TOWN CENTER Friday, September 23 from 5-9 p.m.

For a ticket price of \$20 (*20 in advance, *30 at the event), attendees will receive 10 drink tickets that can be redeemed at participating stops for a sample size whiskey cocktail! Also enjoy free wine samples at participating retail locations!

PARTICIPATING BUSINESSES: WELLMAN'S PUB & ROOFTOP, THE IRISH, SHOTGUN BETTY'S, CLUB ENVY, COACH'S PIZZA, TONIC, ANNA SERENE, ANNA DOLCE RISTORANTE, THE BREAKFAST CLUB, SALT BEERSTYLES

> FOR INFORMATION, DRINK MENU AND TO PURCHASE TICKETS: WHISKEYWALK.DMCITYVIEW.COM





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DR.a.

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THE EVENT WILL BE HELD RAIN OR SHINE



We all have our favorite local people, places and things. And now it's time to share your choices and honor those who deserve the recognition. **Make your voice be heard and cast your votes in the 2022 Madison County Residents' Choice Poll.** This contest is being hosted by Winterset Living magazine, and the results will publish in our November edition. You can vote in one or every category, or anywhere

in between. Mail in this paper ballot or vote online by Oct. 1, 2022.



One vote per resident, please. See rules and vote online at www.iowalivingmagazines.com/residentspoll.

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

- CLIP AND MAIL

12. Favorite Madison Co. Health Club or Gym

OFFICIAL BALLOT - THE POLL IS NOW OPEN! WWW.IOWALIVINGMAGAZINES.COM/RESIDENTSPOLL

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

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

OUT & ABOUT



The new teacher breakfast was held at the historical complex on Aug. 12. Photo by Jared McDonald



Scott Burnham and Robin Paul at the White Cottage Market on Aug. 13.



Cheryl Weltha at the White Cottage Market on Aug. 13.



Kimberly and Michael Sullivan at the White Cottage Market on Aug. 13.



Sen. Chuck Grassley visited Agri-Vision on Aug. 16.



Neil Liechti at Sen. Chuck Grassley's visit at Agri-Vision on Aug. 16.



Pat Lynch and Darin Chambers at Sen. Chuck Grassley's visit at Agri-Vision on Aug. 16.



Tara Agan and Donnie Drake at Sen. Chuck Grassley's visit at Agri-Vision on Aug. 16.



Steven Irr and Tony Siefkas at Sen. Chuck Grassley's visit at Agri-Vision on Aug. 16.



Chris Cornelius and Seth Robinson at Sen. Chuck Grassley's visit at Agri-Vision on Aug. 16.

OUT & ABOUT



Lisa and Craig Jones at the Aug. 13 Farmers Market on the Square.



Jerry and Pat McDonald at the Aug. 13 Farmers Market on the Square.



Janet Siegman and Julie Shaffer at the Aug. 13 Farmers Market on the Square.



Laura and Daniel Freytes at the Aug. 13 Farmers Market on the Square.



Jeff and Lori Wells at the Aug. 13 Farmers Market on the Square.



Randy and Lorie Moorman at the grand opening of Kountry Farmhouse Salvage This on Aug. 13.



Jeremy and Nicole Moorman at the grand opening of Kountry Farmhouse Salvage This on Aug. 13.



Jodi and Alsted and Mandy Walters at the grand opening of Kountry Farmhouse Salvage This on Aug. 13.



Jennifer Stover and Jessica Kleemeier at the grand opening of Kountry Farmhouse Salvage This on Aug. 13.



Will Rogers and Amara Huffine at Sen. Chuck Grassley's visit at Agri-Vision on Aug. 16.



Nadine Paulsen and Shannon McNamara at the grand opening of Kountry Farmhouse Salvage This on Aug. 13.



The Earlham new teacher breakfast was held on Aug. 5 at Beans and Beignets. Photo by Jared McDonald

CLASSIFIEDS

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FINANCIAL

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