SERVING FAIRBANK AND THE SURROUNDING COMMUNITIES

**DECEMBER 3, 2025** Compiled by Fairbank Community Club - Designed by Waverly Newspapers and Printed by Oelwein Publishing Co.

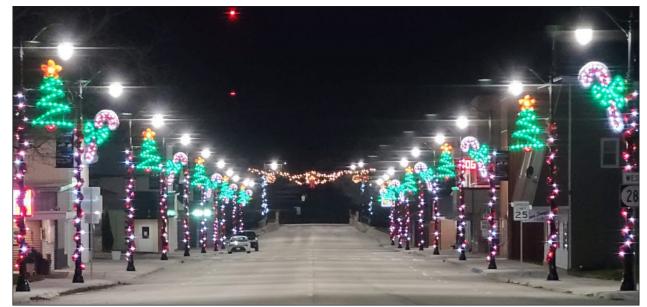
**VOLUME 6, NO. 12** 







## MERRY & BRIGHT



#### Community Club planning Holiday Light Parade

The Fairbank Community Club is trying something new this year. The group plans on sponsoring a Holiday Lights Parade. The plans are in the beginning stage, but we wanted to get the word out so that you could plan to enter if you are interested.

The parade will take place on Wednesday evening, December 10th starting at 6:30 p.m. Those participating in the parade are asked to meet at the Catholic Church parking lot. The parade route is still in the planning, but it will probably

depend on the weather. It will start out by going up Main Street, and hopefully we can go into some of the residential areas.

The parade is open to anyone with a vehicle that is decorated. We were planning on mostly golf carts, lawn tractors and side-by-sides, but we are also welcoming cars & small trucks, or anything else you want to decorate. We would like to see lights on the entry, but it is not mandatory. Decorate however you like!

Santa has notified us that he will

be coming to ride in the parade. The parade will end up at Parkview Assisted Living, so bring your kids down there to visit with Santa. The Wapsie Valley choir will be on hand singing carols and getting everyone in the holiday spirit.

We urge businesses, organizations, 4-H clubs, youth groups, families, etc. to all get involved. If it turns out well, it may become an annual event.

For more information, call: Jeanette Jones at 319-231-7771 or Kathy Risse (319) 635-2122.

#### Why supporting local small businesses matters

The holiday season is a time of year when shopping takes center stage. While online giants and big box retailers seem to be everywhere, offering an endless array of products with the convenience of low prices, small businesses provide a range of benefits that go far beyond the ease of a mouse click or mountains of merchandise. Shopping local retailers is more than just a transaction — it is crucial for maintaining the economic foundation of local communities. Let's take a look at the many ways it pays to shop small

businesses during the holidays and all year long.

• Strengthen the local economy: A large percentage of the money spent at small businesses stays in the community. That's because these businesses often are owned and operated by local residents who are invested in the community themselves. Various studies indicate that for every \$100 spent at a small business, roughly \$70 stays in the community.





**A2** DECEMBER 3, 2025 FAIRBANK ISLANDER



MAYOR JASON KAYSER

There was a measure on the ballot in Buchanan County to make emergency medical services an essential county service, and voters also approved an EMS levy to support it.

The fire department currently provides EMS to the Fairbank Township in Buchanan County, and through a mutual aid agreement, the fire department will receive those funds to be specifically used for EMS. This will be very beneficial as we are in the process of purchasing a new ambulance and that is a considerable expense.

I suspect it will not be long before other counties do the same as providing quality emergency services is becoming quite expensive, Our fire department continues to be wholeheartedly committed to providing top quality service!

#### **CITY SNOW REMOVAL REMINDER**

As we are approaching winter weather season, when Fairbank is experiencing snowfall and snow removal is needed, do not park vehicles on the roadways or citations may be issued.

Information on snow removal operations is listed below. This can also be found in the City Code. A copy is available at City Hall to review, or an online version is available on the City of Fairbank website (www.fairbankia.org/city-council.php).

69.11 SNOW REMOVAL. No person shall park, abandon or leave unattended any vehicle on any public street, alley, or Cityowned off-street parking area during snow removal operations unless the snow has been removed or plowed from said street, alley or parking area and the snow has ceased to fall.

(Code of Iowa, 321.236[1])

135.12 DUMPING OF SNOW. It is unlawful for any person to throw, push, or place or cause to be thrown, pushed or placed, any ice or snow from private property, sidewalks, or driveways onto the traveled way of a street or alley so as to obstruct gutters, or impede the passage of vehicles upon the street or alley or to create a hazardous condition therein; except where, in the cleaning of large commercial drives in the business district it is absolutely necessary to move the snow onto the street or alley temporarily, such accumulation shall be removed promptly by the property owner or agent. Arrangements for the prompt removal of such accumulations shall be made prior to moving the snow.

(Code of Iowa, Sec. 364.12[2])

136.03 REMOVAL OF SNOW, ICE AND ACCUMULATIONS. The abutting property owner shall remove snow, ice, and accumulations promptly from sidewalks. If a property owner does not remove snow, ice, or accumulations within a reasonable time, the City may do so and assess the costs against the property owner for collection



in the same manner as a property tax. The abutting property owner may be liable for damages caused by failure to remove snow, ice, and accumulations promptly from the sidewalk.

(Code of Iowa, Sec. 364.12[2b & e])

#### Why supporting local small businesses matters



CONTINUED FROM A1

- Enhanced customer service: Owners and employees of small businesses have a keen interest in keeping customers happy. They often do so by providing superior customer service. Tailoring recommendations, exhibiting a willingness to accommodate special requests, offering a more engaging shopping experience, and being more friendly and connected with regular customers sets many small businesses apart.
- Support the community: Small businesses serve the community through the products and

services they offer, and many give back in other ways as well. Small, locally owned businesses often sponsor schools, sports teams and charities. This helps foster a sense of belonging in the community.

- Innovative offerings: Small businesses are not beholden to corporate policies or franchise restrictions, so they can more readily bring new life to existing ideas and trends. Small businesses can offer customers different options that larger retailers cannot match.
- Job creation: Small businesses employ a significant percentage of the workforce and

frequently provide jobs that might not be available in larger corporate settings. The U.S. Small **Business Administration Office** of Advocacy says small businesses have generated 12.9 million net new jobs over the past 25 years, accounting for two out of every three jobs added to the U.S. economy. Keeping residents working helps strengthen local communities.

There are numerous benefits to shopping at small businesses this Small Business Saturday and throughout the year. Such firms help to establish a more resilient, diverse and bustling local community.



Sponsored by: Fairbank Community Club Fairbank, Iowa 50629

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Mail address and check to: Fairbank Islander 301 Catherine St., Fairbank, IA 50629

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> or drop off at: Fairbank Public Library

P.O. Box 426, Fairbank, IA 50629

For information, call: Melaine Buzynski 319-404-7116 or the Fairbank Library 319-635-2487



Deadline for the JANUARY publication is DEC. 22 Please contact Melaine at 319-404-7116 or email fairbankislander@gmail.com







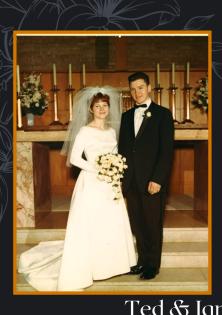


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#### Ted & Jan Vorwald

Ted and Jan Vorwald of Fairbank celebrated their 60<sup>th</sup> Wedding Anniversary with a family weekend at Backbone Lodge near Strawberry Point. Theodore John Vorwald and Janice Elaine McClure were married November 27, 1965, at Assumption Catholic Church in Richfield Minnesota. They are the parents of two daughters Jane (Brent) Even of Dunkerton and Sara (Adam) Etringer of Vinton. They have seven grandchildren and two great granddaughters.



#### **Sweet Treats Needed for Our Free Community Christmas Meal!**

Wapsie Valley FCCLA is partnering with Immaculate Conception Church in Fairbank to host a free Christmas meal for our community on Sunday, December 14th | 5:00-7:00 PM

Through a generous donation from the Deb and Jeff Hansen Foundation, this event will help support hunger relief across our rural Iowa community—and we would love your help to make it extra special!

We are seeking dessert donations from community and church members. Homemade or store-bought desserts of all kinds are welcome!

Please drop off desserts by Sunday, December 14th, by 4:00 PM Immaculate Conception Parish Hall, Fairbank













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#### FREE COMMUNITY CHRISTMAS MEAL

SUNDAY, DECEMBER 14TH, 2025 5:00 PM - 7:00 PM

IMMACULATE CONCEPTION PARISH HALL, FAIRBANK

JOIN US FOR A WARM AND NOURISHING HOLIDAY MEAL FOR OUR COMMUNITY!

EVERYONE IS WELCOME — COME ENJOY GOOD FOOD, FELLOWSHIP, AND THE SPIRIT OF GIVING THIS CHRISTMAS SEASON.

#### **NO COST TO ATTEND**

THIS MEAL IS MADE POSSIBLE THROUGH A GENEROUS DONATION FROM THE DEB AND JEFF HANSEN FOUNDATION, BROUGHT TO THE COMMUNITY BY WAPSIE VALLEY FCCLA.

MEAL INCLUDES PORK LOIN AND HOLIDAY SIDES.

WAPSIE VALLEY FCCLA WAS SELECTED FOR A STUDENT-LED INITIATIVE TO SUPPORT HUNGER RELIEF ACROSS RURAL IOWA. WE ARE PROUD TO PARTNER WITH IMMACULATE CONCEPTION CHURCH TO BRING THIS SPECIAL MEAL TO OUR COMMUNITY. LET'S COME TOGETHER TO MAKE SURE EVERY FAMILY CAN ENJOY A WARM MEAL AND THE JOY OF THE SEASON!



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**A4** DECEMBER 3, 2025

## Wapsie Valley TAG students explore military history at the Grout Museum

Wapsie Valley Fairbank Elementary TAG students have been hard at work researching major wars throughout history. On November 24, students visited the Grout Museum to deepen their understanding of the conflicts they have been studying in class.

During the trip, students explored wars from early American history to present-day engagements. They learned about the daily lives of soldiers—including their duties, uniforms, meals, and routines—and spent time reading authentic letters exchanged between service members and their families. A highlight of the visit was learning about the Sullivan Brothers of Waterloo, whose story left a lasting impression on the group.

It was a meaningful and educational day, filled with hands-on learning and powerful connections to our nation's history.













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### **SPORTS & RECREATION**



COURTESY PHOTO

Front row left to right: Braden Bantz, Elijah Heasley-Eike, Dawson Fenton, Bryar Bellis, Gavin Henry, Mason Curley. Back row left to right: Briggs Boehme, Tate Wilkinson, Carter Kaufman, Tanner Bergmann, Landen Moulds and Tyler Schoer.



COURTESY PHO

FAIRBANK ISLANDER **A6** DECEMBER 3, 2025

### **SPORTS & RECREATION**



Back Row Left to Right: Coach Billy Suckow, Braelyn Suckow, Jamie Jones, Ella Schares, Emerie Parkes, Kiana Hilsenbeck, Kaydi Cowell, Coach Weiland Steffen and Coach Alicia Jones. Front Row Left to Right: Maleena Sander, Manager Ellie Werner, Millie VanSickle, Jade Land, Bella Peine, Manager Nevaeh Larson, Alivia Woodring and Cate Snyder.



Back row left to right: Abby Mann, Elly Davie, Bella Farley, Taylor Schneider, Bailey Murphy, Lariaunna Rochette, Martha Rulapaugh, Brinley Schellhorn, Alyssa Davie and Amy Schutte. Front row Left to right: Sadie Hogan, Ava Meyer, Lola Destival, Brinley Boehme, Clare Murphy, Gracie Sebetka, Kinzley Farley, Ashlyn Strottmann and Maya Barnes.

#### St. John's Lutheran **Church Advent services**

John's Lutheran Church located at 208 North 4th Street in Fairbank and Grace Lutheran Church located at 633 Purdy Street in Jesup will be having weekly Advent services at 7pm on Wednesdays. The mid-week series will be based on the Apostles' Creed, dedicating one week to each article. Everyone is welcome to attend. The location alternates between the two churches.



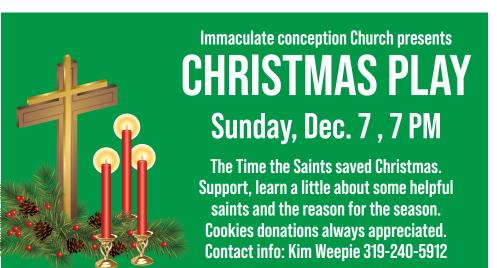
#### **Advent/Christmas 2025** service schedule

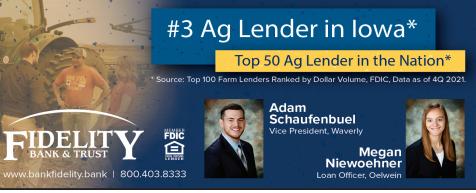
Thanksgiving Eve: November 26 at 7 PM Divine Service at Grace

Midweek Service 1: December 3 at 7 PM at St. John's Midweek service 2: December 10 at 7 PM at Grace Midweek service 3: December 17 at 7 PM at St. John's

Christmas Eve: December 24 at 6:30 PM. Nine Lessons and Carols at St. John's

Christmas Day: December 25 at 9 AM Divine Service at Grace New Year Eve: December 31 at 7 PM Divine Service at Grace







#### **United Methodist Church**

Church - Services

107 2nd Street Fairbank, Iowa 50629 904-505-5230

**Pastor Daniel Search** 

Worship Service: 9:15 AM

#### St. John Lutheran Church

(MISSOURI SYNOD)

208 N. 4th Street Fairbank, Iowa 50629 319-635-2181

Pastor Grant Tapken

Worship Service: 10:00 AM

#### **Immaculate Conception** Catholic Church

302 W. Main Street Fairbank, Iowa 319-635-2211

#### Father Ray Atwood

Sunday Mass: 8:30 AM Wednesday Mass: 8:30 AM 1st Saturday Mass: 8:30 AM



#### Lord of the Harvest

Prayer and Praise Center 101 South 4th Street Fairbank, Iowa 50629 Saturday Night 7:00 PM Sunday Service: 9:00 AM

Worship Service: 9:00 AM



#### First Baptist Church

304 Grove Street Fairbank, Iowa 50629

#### Rev. Mike Anderson

Worship Service: 9:00 AM Sunday School: 10:00 AM



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**A8** DECEMBER 3, 2025

#### Fairbank elementary assembles baskets to donate

Together, our 1st and 6th grade families assembled a beautifully themed basket filled with a wide variety of giftwrapping supplies — festive tissue paper, ribbons, bows, gift bags, tags, hand made cards and more.

This thoughtful collection not only showcases the creativity and collaboration of our students and their families, but also highlights the spirit of giving that makes our school community so special. This gift-wrap basket is sure to brighten someone's celebration.



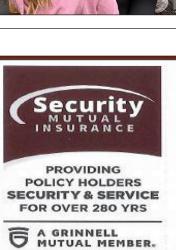




This basket is donated from Mrs. Tiedt's 1st Grade Class and Mrs. Bockholt's 6th grade Class from Fairbank Elementary.









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## **4-H ATOM** BOMBERS



ALIVIA WEEPIE, REPORTER JENSEN BECK, PHOTOGRAPHER

The November meeting of the Atom Bombers 4-H club met at the IC Parish Hall on the 9th of November . Meeting was called to order by Cece Sweeney at 5:15. Pledge allegiance was led by Cambree Happel. Roll call question was "what's your favorite hobby" was answered by 20 members and 1 guest present. 4H pledge was led by Kennly Happel.

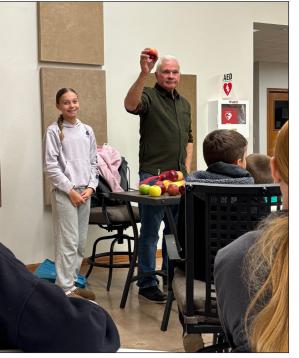
Jensen Beck and her grand-

pa Louis Beck gave a presentation about the different variety of apples and how to make apple juice. The group then took turns working the apple press. Rachell Kaufman gave a presentation on elephants.

Next meeting is our Christmas party which will be held at the Vinton skate and activity center on December 7 at 4 PM. Ended the night with apple cookies and fresh apple juice.

JENSEN BECK PHOTOS

Louis Beck gave a presentation about apples, we made apple cider.









#### **DEATH NOTICE**

#### Dawn M. Johnson November 22, 2025

Dawn Marie Johnson age 68 of Fairbank passed away unexpectedly Saturday, November 22, 2025

Celebration of life December 14th, 2025 at the Fairbank American Legion 2-6pm

In lieu of flowers, memorials may be directed to the family for a later designation.







A10 DECEMBER 3, 2025

## Fairbank Elementary Student News



## Leader In Me: Practicing Habit #3: Putting First Things First

#### BY CAMBREE HAPPEL

Habit #3, "Put First Things First," encourages individuals to focus on their highest priorities, eliminate the unimportant, plan ahead, and make wise choices in the moment. Practicing this habit can lead to better organization, stronger focus, and more meaningful progress toward personal goals.

One way I practice Habit #3 in my daily life is by creating a schedule and setting aside dedicated time for my "Big Rocks," the tasks and responsibilities that matter most. I work to stay organized and maintain focus

throughout the day. When distractions arise, I try to minimize them and regroup quickly so I can remain on track. By intentionally managing my time and attention, I am better able to follow through on my goals and stay true to what is most important.

I also practice Habit #3 by prioritizing tasks based on impact rather than urgency. I plan each week with clear intentions and stay mindful of the choices I make moment by moment. This helps me stay balanced, productive, and committed to the things that matter most.



# Kasen

# Jensen

No new report this month.

#### Meet Mrs. Anderson

#### BY KASEN MANGRICH

Mrs. Anderson teaches 5th and 6th grade ELA at Fairbank Elementary School. A Central College graduate, she grew up in Postville, Iowa, and has been inspiring students for 11 years.

Her favorite part about teaching? "Getting to know my students and helping them grow," she says. One important lesson she hopes students take away from her classroom is that "you can do anything you put your

mind to." Mrs. Anderson loves working at Fairbank Elementary because of the collaborative and encouraging staff. She finds being part of her students' growth incredibly rewarding.

While she doesn't have any pets, she enjoys spending time outdoors. When she was in school, her favorite subjects were math and reading, and she encourages everyone to pick up a mystery book to read today! Her favorite snacks are chips, popcorn, and chocolate.

And on a joyful note—Mrs. Anderson is expecting her first child at the end of November!

#### Meet Ms. Balvanz

#### BY KASEN MANGRICH

Ms. Balvanz is excited to be in her first year of teaching! When asked what she enjoys most about teaching, she shared that she loves building relationships with both her coworkers and her students, and being a part of their learning every day. She hopes her students always remember to be kind.

When asked about the best part of teaching at our school, she said that

everyone has been incredibly welcoming and helpful.

Ms. Balvanz does not have children, but she does have two cats named Indie and Alaia, as well as a golden retriever named JJ. Growing up, she always loved math and science. Her favorite movie is Tarzan, and she has been dancing since she was three years old—even teaching dance for a time.

Some of her favorite foods include buffalo chicken wings, Cheez-Its, and Diet Coke. If she weren't a teacher, she would love to be a pediatric nurse. And to end on a happy note, Ms. Balvanz recently got engaged to her boyfriend of six years!

#### Meet Mrs. Bockholt



BY KASEN MANGRICH

Fairbank Elementary is proud to introduce Mrs. Bockholt, who teaches Math and Science. Originally from Urbana, Iowa, she attended Wartburg College and Grand Canyon University.

This year marks Mrs. Bockholt's 16th

This year marks Mrs. Bockholt's 16th year of teaching, and she continues to find joy in building strong relationships with her students. One important lesson she hopes her students take away is that it's okay to make mistakes—just don't quit!

When asked what she enjoys most about teaching at Fairbank Elementary, Mrs. Bockholt shared that she loves how "everyone shows up for their students."

Outside the classroom, Mrs. Bockholt enjoys spending time with her family. She has two children, ages 8 and 11, and two yellow labs who keep her busy. Her favorite activities include camping with her family and reading, especially books by Colleen Hoover. And when it comes to food, sushi tops her list!

Fairbank Elementary is lucky to have such a dedicated and caring teacher inspiring young learners every day.

## Fairbank Elementary Student News

#### Important school December dates



Dec. 2nd: Music, Band, and Choir Concert Dec. 3rd: NO SCHOOL Teacher In-service Dec. 4th: PTO Christmas Craft 3:18 - 4:30

Dec. 17th: NO PRESCHOOL Dec. 19th: Early Dismissal 1:18 Dec. 22nd: NO SCHOOL TO day Dec. 23rd: Winter Break Begins January 5th: Classes Resume



#### My Favorite Holiday Dessert

#### BY BODIN SANDERS

#### 7 Layer Jello

Need:

7 boxes (3oz.) favorite Jello Brand

 $1 \frac{1}{2}$  cups evaporated

Lightly spray bottom of a 9x13 glass pan then

Layer 1: Black Cherry

Add ¾ c. hot water-dissolve ¾ c. cold water

Layer 2: Cherry Jello ½ c. hot water

½ c. cold water ½ c. evaporated milk

Layer 3 Peach Jello 34 c. hot water dissolved

34 c. cold water Layer 4 Apricot Jello

½ c. hot water ½ c. cold water

½ c. evaporated milk Layer 5 Orange Jello

34 c. hot water

¾ c. water

Layer 6 Raspberry Jello

½ c. hot water

½ c. cold water

½ c. evaporated milk

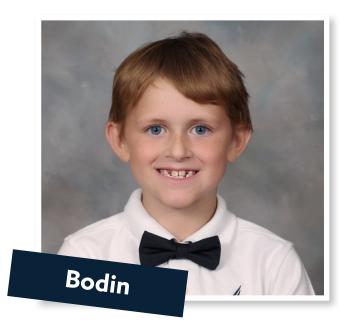
Layer 7 Blue Raspberry

34 c. hot water

34 c. cold water

Each layer needs to be set up in the fridge. \*\*This takes a couple of days to prepare.





#### December jokes and mind benders

#### BY JACE WILLWERTH

"What do gingerbread men use when their legs break?

Answer: canes!

#### Riddle

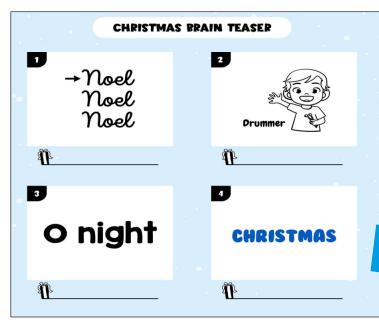
A woman was sitting in her hotel room when there was a knock at the door. She opened the door to see a man whom she had never seen before. He said, "Oh I'm sorry, I have made a mistake. I thought this was my room. He then went

down the corridor and in the elevator. The woman went back into her room and phoned security. What made the woman so suspicious of the man?

Answer: would the man knock on his own hotel room door?

#### Christmas Brain **Teaser Answers:**

- 1. The First Noel
- 2. Little Drummer Boy
- 3. Oh Holy Night
- 4. Blue Christmas





**A12** DECEMBER 3, 2025 FAIRBANK ISLANDER

#### Claire O'Donnell of WV earns **Academic All State honors**

sports@oelweindailyregister.com

Wapsie Valley's O'Donnell was named to the 2025 Academic All State Volleyball team by the Iowa Girls Coaches Association.

Honorees must meet two of the following three requirements:

-Maintain at least a 3.85 -Score 27 or higher on the

ACT (1200 or higher on the

-Rank in the top 10% of her class

O'Donnell helped the Warriors earn a trip to the state volleyball quarterfinals in Coralville this season with 77 kills (.291 hitting efficiency,) and 44 blocks.



Claire O'Donnell of Wapsie Valley scores a kill against Denver at the state volleyball tournament in Coralville.

#### **Taylor Buhr of Wapsie** Valley named to volleyball All State Team

BY ROB CASEY

sports@oelweindailyregister.com

Taylor Buhr, senior outside hitter for the Wapsie Valley Warriors' volleyball team, was named to the 2025 Class 2A All State First Team by the Iowa Girls Coaches Association. She also earned a spot on the 2A All District Team -Northeast. Her outstanding play helped the Warriors secure a position in the state tournament quarterfinal round.

Buhr led the Warriors in kills this season with 353 with a .276 hitting efficiency. Her impressive kills total put her 14th in the state in 2A. She also led the team in serve aces with 60, placing her 12th in Class 2A. Defensively Buhr tallied 314 digs, putting her in the top 50 in 2A, and added 25 blocks.

Austin Shepherd, head coach of the Warriors, weighed in on Buhr's accomplishments. "What an incredible honor for Taylor to cap off her senior year. She is not only an IGCA Senior All-Star but



Taylor Buhr was named to the 2025 Class 2A All State First Team.

also a 3x IGCA All-State recipient (1st team in 2025, 2nd team in 2024 and 2023). She has been a major contributor to the success of our program, a great leader and teammate. Her court awareness and ability to find ways to score around opponents is at a high level. She is a humble player who plays

Shepherd continued, "It has been a blast being able to coach her along her high school volleyball journey. I am so proud of her coachability and trust she has had in our coaching staff. Congratulations to Taylor and to the many other recipients for the accomplishments this season."



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## Third book in gangster series available Jan. 2026

#### BY BETTY BRANDT PASSICK

bbpassick@comcast.net

The third novel in the gangster series will be available after the New Year. The title and book cover will be unveiled at initial book launches in the Fairbank area, to be announced.

A sharp-witted, high-strung embattled woman and pillar in the community, along with a young vagrant boy, are at the center of this story of love, addiction, sacrifice, and murder.

The novel is set in Fairbank, called "Oxbow" in the novel, during America's Gilded Age (1870s-1880s). While the young village didn't see substantial population growth hoped for—even after the railroad came to town in 1887—a building boom erected the first grand homes; a new opera house, the Thomson building, and a bank building, among others.



Hotel Wiltse, known to the traveling

public as one of the better class smaller hostelries of the state, put on a large addition in 1890. Readers will perhaps be surprised by some of its notorious guests, outlaws and such.

A fair amount of the story takes place at the Hospital for the Insane in Independence, built in 1873, to address the growing need in northeast Iowa for mental health care following the Civil War. The hospital became renowned for treatment of alcohol and drug addiction.

Each novel in the series is a stand-alone book and introduces new characters—names Iowans in particular will recognize. The premier novel, Gangster in our Midst, was published in 2017; The Black Bag of Dr. Wiltse, 2021. In total they've won three book awards.

"I'm thrilled to have written another historical novel about my hometown. These fact-based stories keep our history alive – my gift to Fairbank, the best place in the world to have grown up. The town and its people helped shape everything that's good about me."





#### WAPSIE VALLEY SCHOOL CORNER



#### A Season of Gratitude, Growth, and Great Achievements at Wapsie Valley

Valley
As the holiday spirit settles in across the community, we hope everyone enjoyed a wonderful Thanksgiving and is eagerly looking forward to the Christmas season. Here in the Wapsie Valley School District, we have much to celebrate—from athletic accomplishments to academic milestones and exciting plans for our facilities.

#### Warrior Pride on Full Display: Fall Sports Shine

This fall brought exceptional success for Wapsie Valley athletics. Congratulations are in order for our Cross Country, Football, and Volleyball teams, each of which capped off strong seasons with appearances at the state level. Their hard work, dedication, and sportsmanship continue to demonstrate what it means to be a Warrior.

As we transition into winter activities, we extend our best wishes to all athletes, coaches, and supporters. The community looks forward to cheering you on throughout another competitive and rewarding season.

#### Enrollment Growth Signals Positive Momentum

This time of year also marks a critical administrative milestone throughout Iowa—the October certified enrollment process. Administered by the Iowa Department of Education, the annual count

on October 1 determines the number of resident students enrolled in each district and accredited non-public school. After verification through the Student Reporting in Iowa (SRI) system, these numbers play a pivotal role in Iowa's school finance formula, shaping funding allocations for the following fiscal year.

We are happy to share that Wapsie Valley School District's enrollment has increased by 12 students this year. This positive growth not only strengthens our school community, but also provides important financial support as we plan for the future.

#### Welcoming New Leadership to the School Board

The district is also pleased to recognize recent results from the Wapsie Valley School Board elections. Congratulations to our newly elected board members, Scott Broten and Amy Becker, who will be stepping into the roles previously held by Brent Sauerbrei and Jeannie Wolfe.

We extend our sincere appreciation to Brent and Jeannie for their dedicated service and commitment to the district. Their contributions have helped shape Wapsie Valley in meaningful ways.

Additionally, congratulations to Angela Auel on her successful re-election to the board. We look forward to her continued leadership and advocacy for our students, staff, and community.



CHRIS HOOVER SUPERINTENDENT

#### Track & Football Field Project Moving Forward

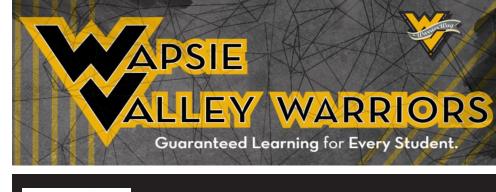
Looking ahead, the district plans to release bid documents in December for the upcoming track and football field project, with bids expected back in January. If the bidding climate is favorable, we hope to proceed with construction using SAVE (Secure an Advanced Vision for Education) funds.

Most importantly, community members can rest assured: this project will NOT increase property taxes. Utilizing SAVE revenues allows the district to invest in major facility upgrades while maintaining fiscal responsibility.

#### A Strong Finish to 2025

From athletic triumphs to enrollment gains, new leadership, and future-focused planning, the Wapsie Valley School District has much to be proud of this year. As we head into the Christmas season, we extend warm wishes to all students, families, and community members.

Go Warriors!





**A14** DECEMBER 3, 2025 FAIRBANK ISLANDER



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Monday 1-5 pm Tuesday 1-5 pm; Wednesday 9 -11 am 1-5 pm Thursday 1-6 pm

Friday 1-5 pm Saturday 9-12



#### **DECEMBER CALENDAR** Dec. 1st ......Card Club - 2PM

Dec. 3 <sup>rd</sup> Story Hour - 10AM
Board Meeting - 4PM
Dec. 4th Friend's Meeting - 6PM
Dec. 10 <sup>th</sup> Story Hour - 10AM
Dec. 12 <sup>th</sup> 4PM Last Bid
Dec. 17 <sup>th</sup> Story Hour - 10AM
Dec. 20 <sup>th</sup> Santa 9AM
Dec. 22 <sup>nd</sup> Lego Lab - 2-4PM
Dec. 23rd Kid's Xmas Craft – 2PN
Dec. 24-27 LIBRARY CLOSED!
Dec. 29 <sup>th</sup> Lego Lab – 2-4PM
Dec. 30 <sup>th</sup> Kid's Nye Craft - 2PM



#### Read on Libby



NEW! Using your Library Card, you can access Kanopy. With an expertly curated collection of narrative and documentary films, we think you'll enjoy. We're pleased to bring this streaming service to our community. Go to kanopy.com to get









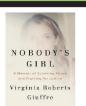








## JUST ARRIVED





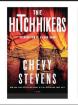




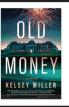














#### ARY FUN









## In Loving Memory

#### **Anna Mae Wolfgram**

The Pumpkin Spice Cafe
..... from Randy, Jodi & Carson Woods

Cupcake Diaries Cool as a Cupcake ..... from Sharon Woods

Mission Driven from the Fairbank Community Club School Trip...... from Ron & Carol Woods

The Six ...... from Rick & Jeanette Jones An Amish Thanksgiving
..... from Mike & Viv Rourke

King & Kayla and the Case of Lost Library Book

.. from Chris & Leah Woods Family A Gardin Wedding

. from Rick & Cindy Woods Cupcake Diaries Mia's Bakers

Dozen ... from Adam, Julie, Sylvia, Weston & Ophelia Costello

The Christmas Ring from Larry & Laura LaMasters

Sunflower House ... from Charlie & Cleo Joerger

#### **Kenny Piehl**

The Leaf Thief ...... from Adam, Julie, Sylvia, Weston & Ophelia Costello

#### **Roberta Clemens**

Cupcake Diaries Katie Batter Up from Adam, Julie, Sylvia, Weston & Ophelia Costello

#### Jim Schneider

Miss Camper

......from Adam, Julie, Sylvia, Weston & Ophelia Costello

#### **Don Heineman**

The Boys in the Light.. from Gary Fink







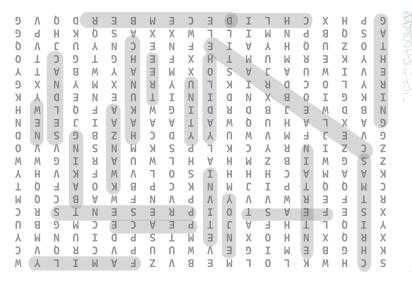
## HOLIDAY TIME WORD SEARCH

L V M S C Н W K L 0 M E B Z A Ι L Y W G E Ι V V C K Н B G E W U U R Q V C M S X R 0 E T P D Ι N Q X Ν Н X Ν M U M Y Y Ι Q L T F A J T P E Α C Ε C М G B U Н S X E F E A S T 0 Ι P R Ε S Ε N T S R C R T F R V V Y V P V A C Q М Ε W N W B C T P Ι J C P 0 F T М Q 0 M K В K Α Q S K Α Α C Н H Ι V H Y Α M Н W K Z S G W Ι B Z М Α H L U A R Ι G W Н W W Z C Z Y C P S S V Ι N R K L K M N N V 0 E G V J F V W U Y Y D C Z B G S N D G X T Ι J E E Α Α U 0 W Α Α Α Ν Ι B D E B R G Α Q W Н N W J K Ι Ε Ι K G Ι 0 B X N D N Ι Τ U Ε N D Y K Y C R Ι L U Y X Y N X R L 0 D K R N M G V Ι U J S X E Y T Y Ε W A A 0 М A В Α C Y K Ε R М U М T Н X F E Н G T G T 0 Z E E V T 0 U 0 Y A Ι C N U J 0 S S Q B P Ι L L W X X A Q K Н P A N G G Н X Ι D E C М B E 0 V Н L E D G

#### **WORDS**

**BAKING CANDLES CELEBRATE CHANUKAH** CHILD **CHRISTMAS DECEMBER ENJOY ENTERTAIN FAMILY FEAST GATHERING** HOLIDAY INVITE **KWANZAA NEW YEARS PEACE PRESENTS** TREE UNITY

Find the words hidden vertically, horizontally, diagonally, and backwards.





Show your appreciation to the customers who shop locally and support small businesses in our community with a personal greeting in our holiday edition.

## GUESS WHO?

I have a full heart and a genuine love of Christmas. I try to teach inspiring lessons to the young children who ride on my train, especially Chris, along our journey to the North Pole.

Answer: The 'Polar Express' Conductor

## GUESS WHO?

I was raised by my broken-hearted mother who does not share most people's love for Christmas. So I am a bit of a skeptic about the holiday and Santa Claus. I learn that there is real magic and wonder in Christmas and all of my doubts begin to fade as I become a believer.

**Answer: Susan Walker** 

A16 DECEMBER 3, 2025 FAIRBANK ISLANDER

## CLASSIFIEDS

#### Wapsie Valley CSD Regular School Board Mtg

Wapsie Valley CSD
Regular School Board Mtg

November 19, 2025
Pledge of Allegiance
President Wolfe called the Regular Meeting of the board to order at 6:33 PM
A. Directors: Aiello, Auel, Kaufman, Sauerbrei & Wolfe. Declare a quorum.
B. Administration: Supt. Hoover, Board Sec. Arndt, & Principals Murphy,
Forsyth, & Myers
C. Others: Vaughn Gross, Scott Broten, Rachel Klendworth, Christy Tiedt,
Mandy Bockholt, Abby Bocholt, Bella Tiedt, Anika Bates, Jax Klendworth,
Steffanie Bate, Amy Becker & virtual participants:
2.Moved by Auel, Seconded by Sauerbrei to approve the agenda moving
Spotlight on Education to number forur as presented Motion carried 5-0
3. Spotlight in Education the partnership the 6th Fairbank students have
with Ghana students. The class has donated shoes, books, money & suppiles to this needy school.
4. Public comment - None
5. Arndt presented the unofficial school board election votes
6. Moved by Sauerbrei; Seconded by Aiello to approve the consent items
including the bills being reviewed by
Brent Sauerbrei as presented. Motion carried 5-0
7.Board-Adam Kaufman has noticed Wapsie Valley buses going very fast.
Superintendent-Hoover: Report includes Fall Activities, Football Field/Track
update, Pre-negotiations, Water leak, Website, Auditorium, Computers, &
Thanksgiving.
District/Principals: Report includes Fall Activities, Football Field/Track
update, Pre-negotiations, Water leak, Website, Auditorium, Computers, &
Thanksgiving.
District/Principals: Report includes Veteran's Day Program, Professional
Development, Field Trips, Leader In Me, Lighthouse, Career Fair, Blood
Drive, & Activity Updates.

8. Personnel-Resignations-Moved by Aiello, Seconded by Kaufman to
approve the resignation of Caitlin
McElhose-Winter Cheer Coach and thank her for her service to Wapsie
Valley, Motion carried 5-0
Contracts: Moved by Aiello, Seconded by Kaufman to
approve the Leader In Me addendum from \$750 to \$1,066
as presented. Motion carried 5-0
Contracts: Moved by Auel, Seconded by Sauerbrei to
approve the Vote for C

REGULAR MEETING

The Fairbank City Council met in regular session on Monday November 10, 2025. Mayor Kayser called the meeting to order at 6:00 pm with the Pledge of Allegiance. Members present: R. Woods, Williams, Erickson, and T. Woods. Absent: Gruetzmacher. Also, present at City Hall: Nick Kuker, Public Works Director; Michelle Laube, Deputy Clerk and Brittany Fuller, City Clerk. Williams/T. Woods to approve the agenda. Motion carried.

T. Woods/Williams to open the public hearing at 6:00 pm on the vacating of Catherine Street. Motion carried. There were no comments received in person or in writing. Williams/T. Woods to close the public hearing at 6:05 pm. Motion Carried.

T. Woods/R. Woods to approve Resolution 2025-34 – Resolution Regarding Vacating Catherine Street Between Patterson Street and Washington Street. Ayes: Four. Nays: None.

Erickson/R. Woods to approve the following consent agenda items as presented: October 27th Regular City Council Minutes, Treasurer's Report for October 2025, and the payment of bills. The bill listing will be placed at the end of the minutes. Ayes: Four. Nays: None.

The Treasurers Report for the Month of October 2025: Revenues - General, \$151,631.13; Special Revenue, \$37,038.53; TIF, \$42,894.03; Capital Projects, \$756.54; Permanent Funds, \$18.26; Proprietary, \$185,387.90; and Transfers In, \$28,055.00. Disbursements - General, \$40,217.89; Special Revenue, \$5,788.36; Proprietary, \$156,851.17; Capital Projects, \$7,465.00; and Transfers Out, \$28,055.00. Balance on hand at close of business on October 31, 2025 was \$4,583,627.09.

There was no one present for the informal public comment section. Williams/Erickson to table the personnel policy manual updates and changes so that they can further review the proposed changes. Motion carried.

R. Woods/T. Woods to approve the generator service agreements with 3E for the generators located at the fire station and city hall. Each one was for

Williams/Erickson to table the personnel policy manual updates and changes so that they can further review the proposed changes. Motion carried.

R. Woods/T. Woods to approve the generator service agreements with 3E for the generators located at the fire station and city hall. Each one was for \$700.00. Ayes: Four. Nays: None.

During the seasonal city operations, Nick stated that Chance Beierschmitt, Cody Kleitsch, Neil Beck, and Collin Woods all said if available at the time of snow fall would be interested in helping again this year. Erickson/Williams to allow the listed people above to help with snow clean-up when needed at \$20.00 an hour with a guarantee of 2 paid hours if called out to help. Ayes: Four. Nays: None.

R. Woods/Williams to approve the 2025 TIF Annual Urban Renewal report and direct the city clerk to submit it to the state. Motion carried.

R. Woods/T. Woods to approve the TIF Certification for FY 2027 and direct the City Clerk to submit the information to both counties. Motion carried. During the council/mayor comments, Councilman R. Woods was wondering if the banners at the ball diamond were going to be taken down and that he had not heard anything from the line painters regarding North Fourth Street. Mayor Kayser said he was asked again if a decision was made on whether the council meetings were going to be broadcast. Councilwoman Erickson was trying to work on a time that would work for everyone to get together for a Christmas party.

During the department reports, Mayor Kayser stated that he had received the report from the gas inspection and there were no write ups. Chief Robinson gave an update on what the department had been up to. He talked about how Officer Franck might be interested in making another agreement with the city so he can get a new vest, and he also discussed

COLUMN SFTWR \$222.18 COMMUNITY PLAYTHINGS \$35.00 DEPT. OF ED \$650.00 EAST-CENTRAL IA REC \$428.91 Employee Benefit Systems \$77,768.72 Epson America \$160.00 FERGUSON \$310.32 Gruetzmacher, Tracy \$100.00 Hawkeye Alarm \$1,435.00 HAWKEYE COMM CLGE \$50,738.80 HERSHBERGER, MARY BETH \$94.13 INDEED \$1,606.83 IADHS \$4,542.13 IA REGIONAL UTILITIES \$424.14 ISFIS \$290.00 IXL LEARNING \$248.44 KLUESNER SANITATION \$640.00 LITTLE WAPSIE COMM \$175.08 MEDICAL ENTERPRISES \$810.00 Menards \$716.92 COMM \$175.00 MODERN BUILDING \$188.46 NAEA \$500.00 OELVEIN CSD \$784.40 OPAN MUTUAL TELEPHONE \$161.00 OTICON CONNECT \$620.00 PHILLIPS 66 \$174.58 POSITIVE PHYSICS \$349.00 Prairie Meadows \$333.76 RABER, EDNA \$45.00 RAISA A HALLELUJA \$1,400.00 FADLYN TELEPHONE \$204.64 SCHOLASTIC \$373.62 SCHOOL BUS \$1,983.12 SING \$300.00 SPECTRUM PAINT \$76.37 STELLER TEACHER \$29.00 STREET SMARTIS \$456.00 SULLIVAN, HEATHER \$117.60 SUPERIOR WELDING \$450.00 Teacher Synergy \$387.64 Teachers Pay Teachers \$43.75 TEACHING STRATEGIES \$377.10 TEAM LABORATORY \$1,029.00 TIMBERLINE \$472.34 UBIQUITI STORE \$0.00 UN \$25.00 GENERAL TOTAL \$237,425.52 Employee Benefit Systems \$5.571.86 MANAGEMENT TOTAL \$5.571.86 MARTIN GARDNER ARCHITECTURE \$1.215.40 SAVE TOTAL \$1.215.40 ACCESS SYSTEMS \$1.569.00 GENERAL TOTAL \$237,425.52 Employee Benefit Systems \$5.571.86 MANAGEMENT TOTAL \$5.571.86 MARTIN GARDNER ARCHITECTURE \$1.216.40 SAVE TOTAL \$1.215.40 ACCESS SYSTEMS \$1.569.00 ULC \$1.490.04 Central Rivers AEA \$19.312.50 CULLIGAN OF WATERLOOD \$20.00 GIGFIRE \$70.00 METECREDUCATION \$4.442.39 THOMAS ELECTRIC \$9.00 SAVE ULC \$1.490.04 Central Rivers AEA \$19.312.50 CULLIGAN OF WATERLOOD SUDGERER \$70.00 METECREDUCATION \$3.28 SOON SAVE ULC \$1.490.04 CENTRA \$1.000.00 D

with the council what they would want to do with the old firearms. Nicked stated that the Outer Road project was 100% completed. T & W ground up the yard waste area, and that all worked well. Nick said that they could come back in the summer and sift the pile and then again in the fall to grind the pile and that process would cost the city about \$2,000.00 a year. He explained to the council that it seemed like a good solution for the yard waste area. Kluesner Construction Inc. will be doing the asphalt maintenance to the walking paths located in Riverside and West Bentley Parks next year. Also, the school hosted a volunteer day, and a group of kids worked on restoring and recoating seven of the city's picnic tables. Brittany said that the annual exam was going to be done on Wednesday the 19th of November and that the paper had to republish the minutes from October 13th at their cost due to a mistake on their end.

Williams/T. Woods to adjourn the meeting at 6:59 pm. Motion carried.

Bills for the Month of November 2025
Amazon Capital Services, Office Supplies

Amazon Capital Services, Office Supplies

Amazon Capital Services, Office Supplies

Amazon Capital Services

Blackhawk Memorial, Services

Sob.44

Lonnie Brewer, Cell Phone Reimbursement

Sob.00

Butler County REC, Electric

Cahoy Purnp Service Inc., Services

Solou.00

Butler County REC, Electric

Cahoy Purnp Service Inc., Services

Solou.00

Butler Dental of Iowa, November Premium

Dorsey & Whitney LLP, Services

Davis Lawn Service, Services

Solou.00

Britany Fund, Reimbursement

City of Fairbank, Electric & Gas

Farm Win Co-Op, Diesel

Brittany Fund, Reimbursement

Solou.00

Sol \$ 157.30 \$15,600.00 \$800.00 \$1,057.26 \$450.00 \$595.50 \$8,069.02 \$365.00 \$457.00 \$87.00 lowa Codification, Inc., Annual Web Hosting
lowa Prison Industries, Clothing Allowance
lowa Regional Utilities Assoc., Rural Water
lowa Rural Water Association, Annual Membership lowa Sport Supply, Supplies lowa Utilities Commission, Direct Assessment Charges lpers, Benefits \$
Kiesler's Police Supply, Supplies
Kluesner Sanitation, LLC., Services
Nick Kuker, Cell Phone Reimbursement
Michelle Laube, Cell Phone Reimbursement
Little Wapsie Communications, Static IP Addresses/SW Phone lpers. Benefits \$ 5.961.99

Community Club Meeting

The Fairbank Community Club met on November 19th at the Fairbank Legion, with 18 members attending. The meeting was called to order by president, Tammy Erickson. The treasurer's report was read by Amanda Jipson, followed by the Fairbank Islander report read by Kathy Risse.

OLD BUSINESS

Music in the Park: Their was a follow-up report on the August "Back to School" Music in the Park. The group felt that everything went well, but would need to avoid having the event on the Thursday before school starts because that is media night at the high school.

The club also discussed some options for entertainment on the other months, hoping to hire some local talents.
Blood Drive: Results of the Life Serve Blood Drive held on November 18th were discussed. There was a good turnout. It was decided that we need to try to do a better job of reminding people of the event and publicizing it. Fall Cemetery Clean-Up: Only 4 people showed up to help with clean-up this fall. More help is needed if we will be able to continue this project. Fire Department Appreciation Meal: Thank you to Costello Diesel, Costa's Bar & Grill, and Kenny & Lamar Little for heading up this event and donating the food. Also, thank you to the club members who brought in the desserts. The Community Club hopes to make this an annual event to be held in October or November each year.

"Ladies Night Out" Vendor Show: Tammy Erickson reported that the event was well attended, with 23 vendors applying for a spot. Several downtown businesses joined in and opened their shops for the evening. Farmers Kitchen helped out by taking orders and delivering a lunch to any of the vendors who couldn't get away for a break.

NEW BUSINESS

DONATIONS:

Deployment Packages: Tammy Erickson reported that first shipment of

Kitchen helped out by taking orders and delivering a lunch to any of the vendors who couldn't get away for a break.

NEW BUSINESS

DONATIONS:

Deployment Packages: Tammy Erickson reported that first shipment of packages has gone out to all five service people from Fairbank. She thanked everyone for their donations. Nothing further is necessary at this time, but they would revisit the subject again at a later date.

It was suggested that the club make a donation to the Ladies Auxiliary to help them with their care packages. Motion was made and seconded to donate \$200 to help them with postage.

Wapsie Valley Foundation: The club was approached about making a donation to the WV Foundation for their Nov. 21st event. After a serious discussion, motion was made and seconded to not make any education-based (including athletic) donations, due to the fact that it could lead to a lot more requests, more than we could handle.

Christmas Parade: Jeanette Jones gave an update on the Lighted Parade to be held on Wednesday, Dec. 10th. (Please look for the ad in this paper for details.) The parade ends at Fairbank Assisted Living. Santa will be their singing carols. Hot chocolate and cookies will be served. Please plan to attend or take part in the parade that starts at 6:30pm. Club members are asked to donate cookies (no bars) for the event. They should be dropped off at Assisted Living during the afternoon.

Santa at the Library: The club is helping sponsor Santa's visit at the library on Dec. 20th. We will be providing the goodie bags. Cindy Woods is in charge.

Fundraiser Ideas: The club hopes to try some new events to tie in with Thirsty Thursday at the Legion. These include a Puzzle Competition and a Tiriva Night. These would be 4-person team events. A committee will start polling people to see if there is enough interest.

Dues: Amanda Jipson and Julie Costello will be starting to collect Community Club dues (\$30 again).

Drawing: Adam Costello's name was drawn for the \$10 giveaway, and he donated it back to the club.

Manatt's, Supplies Microbac Laboratories, Inc., Testing Modern Building Products, Supplies Myers Polaris, Services

Myers Polaris, Services	\$55.36
Nelson Technologies, Inc., Supplies	\$ 1,122.11
NE Security Bank, Payroll Processing Fee 10/1/25	\$10.00
NE Security Bank, Payroll Processing Fee 10/15/25	\$ 9.00
NE Security Bank, Utility ACH Service Charge	\$10.00
NE Security Bank, Non-Sufficient Check Charges	\$ 8.00
NSB/HSA - H S A Contributions	\$ 520.00
NSB/HSA- H S A Payroll Deductions	\$ 200.00
Oelwein Publishing, Publishings	\$ 628.39
Operation Threshold, Contributions/Annual Donation	\$ 1,505.00
Outer Road Development, LLC, Final Reimbursement	\$ 612.50
Pathways Behavioral Services, Annual Donation Premier Technology, Services	\$ 400.00 \$ 187.90
Quick Med Claims, Ambulance Billing	\$ 615.12
Roberts, Stevens, Prendergast, Attorney Fees	\$ 1,200.00
Sam's Club Mc/Syncb, Supplies	\$54.72
Ken Schnor, Cell Phone Reimbursement	\$75.00
Sun Life Assurance Comp, Life Policies	\$88.05
T & W Grinding, Services	\$ 1,300.00
Team Laboratory Chemical Corp., Supplies	\$ 1.741.50
Treasurer-State of Iowa, October 2025 Sales Tax	\$ 2,163.23 \$ 1,423.64
Treasurer State of Iowa, October 2025 Water Excise Tax	\$ 1,423.64
True North, AD & D Renewal	\$ 465.50
Turf & Landscape, Inc., Services	\$ 910.00
U. S. Treasury, 941 Taxes	\$ 7,686.25
U.S. Bank, PEFA Commodity	\$ 2,648.40
Utility Safety & Design Inc., Public Awareness Mailing	\$ 585.00
Van Meter Inc., Equipment	\$ 1,283.96
Verizon Wireless, Cell Phones	\$ 170.37
Visa, Supplies/Equipment/Postage/Email Accounts/AVAYA Ph \$ 704.67	one System
Wellmark, November Premium	\$ 3,025.28
Wilnat, Inc., Supplies	\$42.56
Windstream Enterprise, Gas Alarm Phone Line	\$68.60
Woods Construction, Inc., Services	\$ 6,390.00
Collin Woods, Grave Opening	\$ 825.00
The Fairbank Library Board Approved the Following Bills on	November 5,
2025: Amazon Capital Services, Books & Supplies	¢ 770 05
Baker & Taylor Inc., Books	\$ 772.85 \$ 121.32
Angela Berg, Mileage	\$28.00
Brock Berg, Services	\$ 160.00
City of Fairbank, Electric & Gas	\$ 160.00 \$ 150.49
IMWCA, Premium	\$374
Kanopy, Inc., Book	\$ 6.00 \$ 1.00
NE Security Bank, Payroll Processing Fee 10/15/25	\$ 1.00
Pratt's Pest Control. Monthly Pest Control	\$45.00
Sam's Club Mc/Syncb, Programming	\$31.95
US Cellular, Hotspots	\$58.98
Visa, AVAYA Phone System/Microsoft Email Accounts/Cricut	\$ 148.67
Jason Kayser, Mayor	
Brittany Fuller, City Clerk	

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#### HIS HANDS FOOD PANTRY

5002 Main Street Oran, Iowa

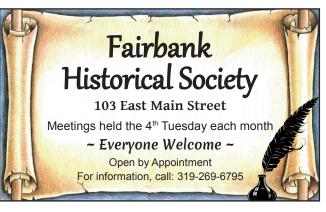
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A18 DECEMBER 3, 2025

FAIRBANK ISLANDER



#### "Financial Fitness"

WITH ASHLEA (KLEITSCH) JONES

One of the only times you hear someone receive a wad of cash and say "I wish I didn't have to take this" is when they receive their RMD or Required Minimum Distribution. If you are in your early 70s and have a chunk of tax deferred investments, you probably know exactly what I am talking about.

For everyone else, let's address what an RMD is, why it exists, and what your options are at (and before) RMD age.

#### What is an RMD?

A required minimum distribution or RMD is the minimum annual withdrawal you must take from certain tax-deferred retirement accounts, such as traditional IRAs and 401(k)s, once you reach a specific age. The purpose is to ensure the IRS collects taxes on the funds, which are taxed as ordinary income upon withdrawal.

#### Why are you forced to receive a distribution?

The reason you are "forced" to execute the withdrawals is because as you saved your earnings, the taxes were deducted in the year you invested and the taxes on the principal and growth were deferred to the future. Now the government wants to collect!

#### What can I do with the cash?

There are many ways to execute this distribution. The government doesn't care what you do with the assets, so long as they are distributed from the accounts

- Receive the assets directly (via a recurring payment like a paycheck or in lump sum distributions at the timing of your choosing)
- Journal the assets to a brokerage account to keep them invested
- Donate some or all of the distribution via a qualified charitable distribution to offset the amount of taxes owed.
  - Your local Fire Department
  - Your local Education Foundation
  - The Boys and Girls Club
  - Local food bank(s)
  - Anywhere you feel compelled

#### Is there anything you can do to help minimize tax implications?

Here are the current age brackets for the RMD as you turn "of age":

- For those born in 1951–1959, the RMD age is 73
- For those born in 1960 or later, it's 75.
- Previously, the RMD age was 70½ for those born before 1949 and 72 for those born between July 1, 1949, and December 31, 1950

Whether you are in current RMD years or still have a long time to worry about them, there is a lot you can do to help gain control of your distribution timing. Your RMD is calculated based on your age, your spouse's age, and the value of your tax deferred account as of December 31 of the prior year.

Roth conversions are very popular - when you convert tax deferred assets to tax free assets, you pay the taxes now but then have complete tax-free ownership and control for the rest of your life. After 59 ½, you can begin journaling or transferring assets by distributing them from the IRA, if you can absorb the taxes, and keep the assets invested while lowering your RMD implications in the future. You might also just elect to begin a weekly or monthly distribution as an income so it lowers the overall amount of your tax-deferred assets before you turn RMD age. Lots of options are available.

If this information dump makes you feel paralyzed with indecision, you may want to run through a Financial Planning session with a trusted advisor to make sure you are making the best choices for you, your taxes, your income streams, and your legacy! As always, we can help!

Ashlea (Kleitsch) Jones

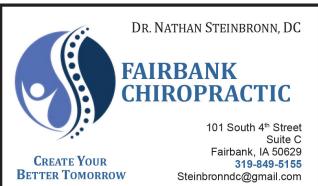
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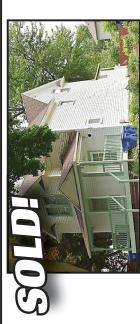
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