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Inside:

**Ingenuity Shines at the Cardboard Boat Races
Dale Schenewerk Shares Pro Financial Advice
Polar Plunge: Special Olympics Fundraiser
SB40 Engagement Conference
Cattleman Banquet • United Way Awards Ceremony**

**Lyceum
to Feature
Dance
Company
Ailey II**

JANUARY, FEBRUARY, MARCH 2026 • VOLUME 4, NUMBER 1



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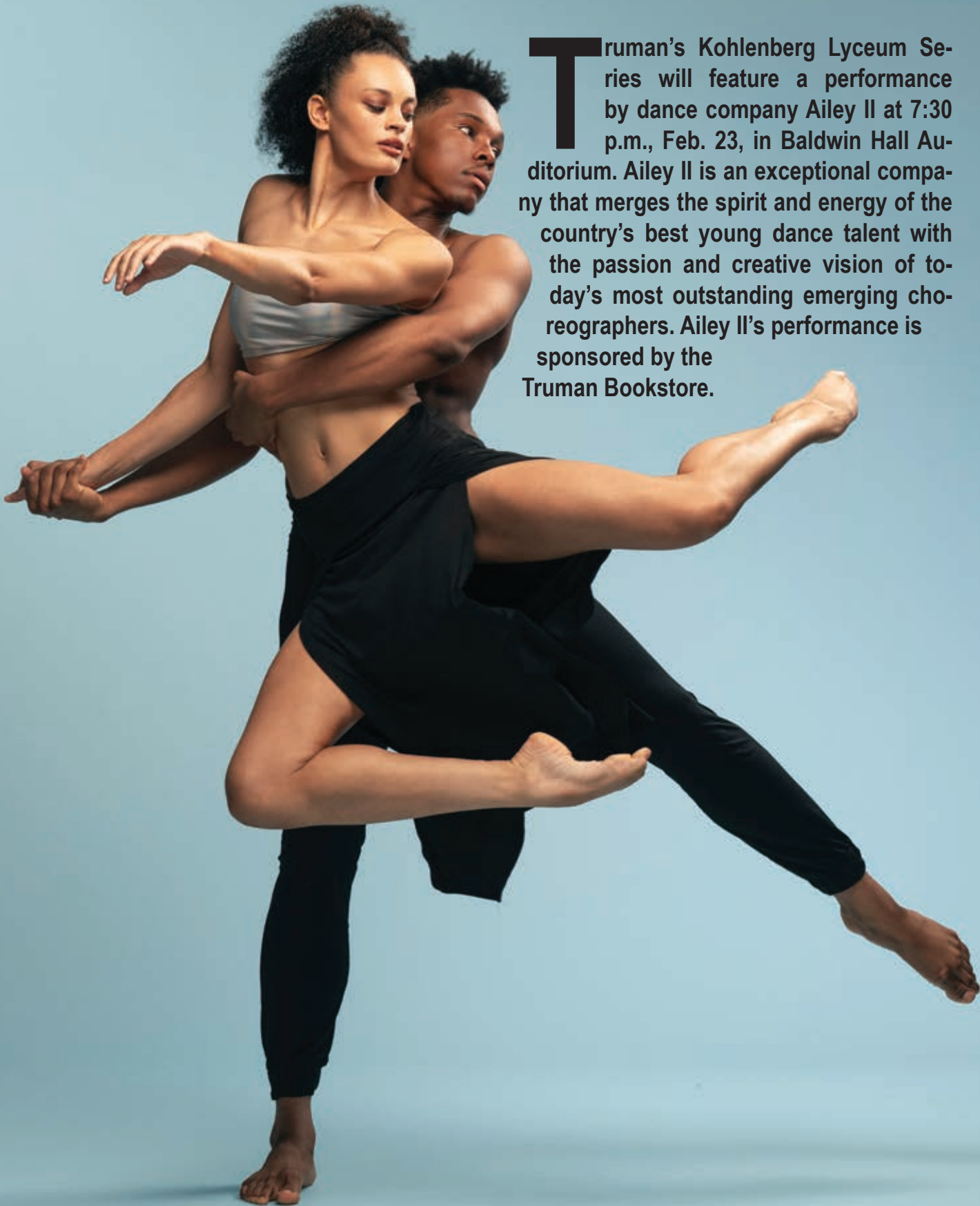
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Truman's Kohlenberg Lyceum Series will feature a performance by dance company Ailey II at 7:30 p.m., Feb. 23, in Baldwin Hall Auditorium. Ailey II is an exceptional company that merges the spirit and energy of the country's best young dance talent with the passion and creative vision of today's most outstanding emerging choreographers. Ailey II's performance is sponsored by the Truman Bookstore.

January, February, March 2026

Lyceum Dance Company Ailey II — Page 3
St. Patrick's 5k — Page 5
Investing in 2026 — Page 6
SB40 Engagement Conference — Page 8
Cardboard Boat Races — Page 10
United Way Awards Ceremony — Page 11
Time to Buy a New Home — Page 12
January 1 Hike at Forest Lake — Page 14
NEMO Ag Show — Page 14
Cattleman's 8th Annual Banquet — Page 15
Eyes on the Sky — Page 16
Chamber of Commerce Banquet — Page 16
Adair County Museum — Page 17
MOSI Art Guild — Page 17
Sue Ross Arts Center Events — Page 18
Cub Scout Pinewood Derby — Page 18
Indoor Triathlon — Page 20
Swim Lessons — Page 22
Polar Plunge — Page 23

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St. Patrick's Day 5K Run/Walk

Celebrate St. Patrick's Day with a 5K run or 1.5-mile walk on Saturday, March 17 at 5:30 p.m. Starting at the DuKum Inn (111 S. Elson St.), the event supports the Forest Lake Area Trail System (FLATS). Registration includes a T-shirt, refreshments, and door prizes on a mostly flat course. Visit kirksvilledailyexpress.com for more information as the date approaches.



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Beyond the Stock Market: Defining Your Financial Goals

For financial advisors, the work of helping clients is often viewed primarily as recommending investments. While this is a large part of the job, it's only one piece of a complete financial picture. The most common question a client asks—"I've got \$10,000 to invest, what should I do?"—is met with an important counter-question: "What do you need it to do for you?" Said Dale Schenewerk of Ameriprise Financial.

The answer dictates everything. There is a "big difference between, 'Hey, I've got this money and I'm going to need it to buy a new motorcycle or down payment on a house a year or year two from now,' versus, 'You know, I'm 40, and I want

to save for retirement,'" said Schenewerk. The time frames are very different, and consequently, so too would the recommended choice of investments be.

Step 1: The Indispensable Foundation: Cash Reserves

Every successful financial plan must be built on cash reserves. This is the critical first step before engaging in long-term investing. Cash reserves are money set aside for emergencies—a car breaking down, a necessary house repair, or even opportunities, such as a spontaneous trip.

Without appropriate cash reserves, people face the risk of "falling back on high interest rate debt," said Schenewerk—borrowing money to cover unexpected costs.

When an emergency arises, if you have to borrow money, you end up paying "two or three times as much to get it paid off for what the actual expense was."

As a starting point for cash reserves, a good "rule of thumb is maybe three months worth of fixed expenses," said Schenewerk. This provides a crucial buffer if a loss of income occurs, giving the family time to recover without touching their long-term investments.

Because we do not know when this money might be needed—it could be next week—the investment choice is highly restricted.

Cash reserves are only held in investments that are "principal protected" and "not fluctuating value," he said.

Step 2: Prioritizing Long-Term Savings

Once the financial foundation of cash reserves is set, the focus shifts to other goals—from saving for a house down payment to funding a child's education, or saving for retirement.

For goals with a long time horizon, such as a child's college fund or retirement, the investment approach changes. This long time frame allows investors to "let the market help you out," affording them the ability to "take a little more risk with our investments." The short-term market cycles do not matter when investing for the far future.

For retirement, the first step is non-negotiable: taking advantage of an employer match. Schenewerk recommends focusing on the employer-sponsored retirement savings plan first because if they are "going to match your contribution, dollar for dollar, up to 3%... You've just doubled your money before it's even invested." This is the only strategy that

can guarantee doubling your money immediately.

Step 3: Addressing Life's Unpredictable Risks

A comprehensive financial advisor also looks at life's risks, because sometimes "the future has different plans for us," says Schenewerk. This includes making sure clients have considered risks and taken steps to address a premature death or a disability.

As clients get to later points in life, planning for Long Term Care coverage becomes essential. Without a plan, the financial risk is significant, as medical expenses can "skyrocket," causing the money saved for retirement to "now goes down the drain to pay for the long term care expenses."

Step 4: The Timeless Discipline of Saving

In tough economic times, the advice remains clear: don't wait.

Many people have the mindset of waiting until the end of the month to save what's left over. Instead, a

successful strategy is to "shift your thinking and put yourself on the side of the ledger, right along with your rent or mortgage payment... pay yourself first," advises Schenewerk. Saving is made part of your high-priority expenses, guaranteeing the money is set aside.

Furthermore, don't wait to save "big numbers." Start small. "I can only afford to do \$50 a month now. Great. Start with 50," he said. You will likely find that you didn't even notice the money was gone, and you can build on that habit later. When you "let time be your ally," even small, consistent savings will yield a better position than waiting years to save a larger amount.

Finally, do not be swayed by short-term market fears. For long-term goals, Schenewerk often tells clients, "I don't care what the market is forecast to do this year." History shows that markets work their way through crises. In fact, if the market is doing bad, "that's when you want to invest. You're buying at a lower price."

A Stage for Local Heroes: SB40 Engagement Conference Shifts Focus to Kirkville's Own

The Adair County SB40 Developmental Disability Board is preparing to host its 17th Annual Community Engagement Conference, but this year, attendees can expect a new, hyper-local flavor on the main stage.

Adair County SB40 Executive Director Sean Jacob explains the shift in strategy: "We're looking to do things a little different by spotlighting and showcasing local talent versus bringing in a keynote."

This year's conference will serve as a powerful platform to celebrate the achievements and talents within the Kirkville community.

The spotlight is particularly focused on local Special Olympics athletes, especially timely as the State Games once again return to the area



this spring.

Among the talented individuals hoped to fill the "keynote" spots is Jared Niemeyer, known for his "Handcrafted Jams, Coffee, and Gifts That Sweeten Life and Support Inclusion" website (www.jaredsjams.com/).

The goal is to elevate familiar faces and success stories, making the event more relatable and inspiring for everyone involved, as well as showcasing their local entrepreneur-

ial spirit.

The free, one-day 17th Annual Community Engagement Conference is scheduled for Thursday, March 19, running from 9 a.m. to 2:30 p.m. at The Crossing Church. Pre-register and receive a free lunch..

This vital annual gathering is designed to bridge connections and foster collaboration, bringing together a diverse group under one roof.

The event floor will be filled with exhibitors, serving as a dynamic hub for:

- Individuals with disabilities and their families.
- Provider agencies and professionals.
- Interested community members.

The conference remains a cornerstone event for the Adair County SB40 Board, dedicated to ensuring that people with developmental disabilities have the necessary resources and community support to live full, meaningful, and independent lives.

By showcasing local heroes, the organization is reinforcing the message that the most compelling talent often resides right here at home.



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Cardboard Boat Races Showcase the Genius of Youth

Need a constructive way to handle those piles of post-holiday packaging? The Kirksville Parks & Recreation Department has the perfect solution! The popular and completely free Kids Cardboard Boat Races will return on Sunday, Jan. 18, from 2- 4 p.m., challenging local youth to transform trash into treasure.

This unique event invites children aged 5 to 16, to showcase their engineering and creativity. Participants can register as individuals or in teams of up to four people, all tasked with constructing a vessel using only three

simple materials: cardboard, duct tape, and water-based paint. The ultimate objective is to launch their handmade boats and successfully paddle across the pool in the fastest time possible — without sinking!

Teams will face off in age divisions. While the speed trial determines the overall champion, contestants also have the chance to win recognition and prizes in multiple categories, including the highly sought-after “Best Design.”

This fun afternoon is entirely free for participants and spectators alike. To secure a spot for builders on the water, register at parks.kirksvillecity.com or call 660-627-1485.

City of Kirksville Photos



Giving Back to NEMO: United Way Celebrates Successful Year of Community Support

The United Way of Northeast Missouri is gearing up to recognize its numerous community partners and volunteers at its annual meeting and awards ceremony, scheduled for February (check kirksvilledailyexpress.com for exact dates and times).

The event will cap off a busy year filled with diverse fundraising activities designed to fuel essential programs across the region.

Throughout the year, the United Way relies on a creative lineup of events to meet its goals, including:

- Trivia Night in April.
- Texas Hold ‘Em Poker Tournaments held in both April and October.
- The lively annual Pie and Ice Cream Auction during Kirksville’s 4th of

July celebration.

- The annual Wooden Nickel Golf Tournament.
- A fun and engaging Virtual Talent Show.

The organization officially kicked off its annual campaign in September with a celebration at the Kirksville Country Club. In December, they teamed up with the Kirksville Daily Express to host the third annual holiday light contest, adding festive community spirit to their fundraising efforts.

Bill Castles, executive director of United Way of Northeast Missouri, expressed deep gratitude for the community’s consistent generosity.

“Each of our partner agencies work hard every day to provide essential programs to help people in our community,” said

Castles. “We are extremely thankful for your continued generous support. We could not have reached our goal without you.”

To stay informed about

partner agencies, events, and how to get involved, community members are encouraged to follow the NEMO United Way Facebook group.

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Turning the Key on 2026: Why the Real Estate Market is Waking Up

Accomplished local realtor and
community leader Elizabeth
Gregory shares why the
“waiting game” is over for
Kirksville buyers and sellers

If 2025 felt like a year of hesitation in the real estate market, you weren't imagining it. Across the board, things were a little slower than usual. The culprit? The “golden handcuffs” of the ultra-low interest rates locked in during the Covid era. But according to accomplished local realtor and community leader Elizabeth Gregory of Gregory Land Group, brokered by eXp Realty in Kirksville, the tide is turning as we look toward 2026.

“2025 was a little bit slower than what we were

used to,” Gregory admits. “But coming back into 2026, rates are supposed to drop again. I think people will start mak-

ing moves because life happens. at some point, you have to go ahead and jump into the market.”

Whether it's a growing family, a job change, or downsizing, lifestyle needs are finally outweighing interest rate fears. Gregory outlines why now is the time to buy in Adair County, and the financial strategies savvy buyers are using to win.

The Equity Advantage

For current homeowners feeling stuck, Gregory points out a hidden asset that changes the math: Equity.

Even if homeowners are trading a low interest rate for a slightly higher one, they are likely sitting on a significant amount of equity because they have been paying down their principal.

“They can use that equity moving forward to buy another home and possibly do it without having to pay any PMI (Private Mortgage Insurance),” Gregory explains. “That will save them money monthly on their payment.”

The result? You might be able to upgrade to a bigger, nicer home, yet keep a similar monthly payment to what you have now, simply by leveraging the wealth built up in your current property.

The First-Time Buyer's Math

For those without a home to sell, the calculation is even simpler: The cost of waiting is getting too high.

“The rental market is getting so high, people are realizing that they can have a monthly payment that's at—or less than—what they'd be paying in rent,” Gregory notes.

With rental rates climbing steeply over the last two years, first-time buyers are realizing that paying a mortgage is often the more budget-friendly option, building their own future rather than a landlord's.



Why Kirksville? Why Now?

Beyond the financials, Gregory emphasizes that Kirksville and Adair County remain a hidden gem for value and quality of life.

“Our prices and cost of living continue to be lower than the cities,” she says. But it isn't just about affordability; it's about community composition. The area uniquely hits both ends of the market:

For Seniors: A wealth of ranch-style homes, a robust Senior Center, service clubs, and arts provided by the college campuses.

For Families: Safe neighborhoods, split-level homes with multiple bedrooms, and plenty of activities for children.

“It's just a very safe, quiet community,” Gregory adds. “We continue to be a safe place to live and raise kids.”

The “2-1 Buy Down” Strategy

For those asking, “How soon should I buy?” Greg's answer is: Don't wait. There are aggressive in-

centives in the market right now that might vanish later.

She highlights the 2-1 Buy Down, a powerful tool for buyers in the current climate. In this scenario, a seller contributes money into an escrow account to lower the buyer's interest rate by 2% for the first year and 1% for the second year.

“If you qualified for a 6.5% rate, you're going to be able to get a 4.5% for the first year,” Gregory explains.

The beauty of this strategy is its flexibility. It lowers your payment immediately. Then, if market rates drop permanently in the future, you can refinance.

“You can take the rest of the money out of that escrow to use to pay for refinancing costs,” she says. “It allows buyers to purchase the home they are looking for now, with the idea that they can lock in that lower rate later.”

Looking to make a move in 2026? Contact Elizabeth Gregory at Gregory Land Group, brokered by eXp Realty, to discuss your equity position or explore the Kirksville market today.

New Year's Day Outdoors Guided Hike at Forest Lake

Ring in 2026 with a healthy start by joining a guided hike at Forest Lake on New Year's Day, Jan. 1, 2026. Park staff will lead a leisurely two-mile journey on the scenic Red Bud Trail, which begins at the trailhead by Forest Lake and guides participants along the water, through tranquil woodlands, and across stretches of rugged terrain.

This event is completely free, open to the public, and suitable for nature enthusiasts of all ages, running from 10-11 a.m. Participants should remember to wear weather-appropriate clothing and comfortable hiking shoes, and they are also encouraged to bring their own water. Friendly pets are welcome provided they are kept safely on a leash.

The meeting location for the hike is the Red Bud Trail trailhead (GPS coordinates: 40.178600,-92.652050).



For updated information, call the park office at 660-665-6995 or check the park's Facebook page, as this event is promoted nationwide by America's State Parks as part of the "First Day Hikes" initiative.



32nd Annual Kirx Inc
NEMO Ag Show
February 7, 9 a.m. to 3 p.m.
At the NEMO Fairgrounds

NEMO Cattlemen's 8th Annual Scholarship Banquet

The NEMO Cattlemen's Association invites the community to its 8th Annual Scholarship Banquet on Sunday, January 25, 2026, for a fun-filled evening dedicated to supporting local youth.

All proceeds from the event will fund scholarships for deserving Northeast Missouri students.

Attendees can look forward to a full evening featuring a delicious steak dinner, cold drinks, and both silent and live auctions.

The schedule for the evening is as follows:

- 5 p.m.: Social Hour and
- Silent Auction Begins at 6:30 p.m. Steak Dinner is Served
- 7:30 p.m.: Live Auction

Ticket Information:

Tickets are \$25 for adults in advance and \$15 for children (12 and younger). Please note: Tickets will not be available for purchase at the door. Ad-



vance tickets can be secured from any NEMO Cattlemen's member or at MFA Agri Service in Kirksville.

Businesses interested in reserving a table or becoming an event sponsor are encouraged to show their support.

Contact the organizers directly at 660-730-6267 for details on sponsorship opportunities. Don't miss out — tickets sell fast!



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Thousand Hills State Park Eyes on the Sky

Come out to Thousand Hills State Park on Friday, March 20, from 8-10 p.m. to take a look at the night sky. Learn about the importance of night sky to us and wildlife with the Eyes on the Sky program. There will be telescopes but everybody is welcome to bring their own telescopes, chairs, and binoculars. Meet at the Point Shelter.



Kirksville Area Chamber of Commerce Annual Banquet



The Kirksville Area Chamber of Commerce's annual banquet is held in March (Visit kirksvilledailyexpress.com for updated information). Activities include the Kirksville Young Professionals "Five Under 40" Awards, where five local young professionals are chosen.



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Visit the Adair County Museum

The Adair County Historical Society's quarterly publication, The Adair County Historian, will feature a story by Larry Evans about the Troy Mills Woolen Mill in its January issue. In 1870, there were more than 2,400 small woolen mills in the United States and the Troy Mills Woolen Mill was one of them. Woolen mills sprang up because cotton cloth was not yet produced in large quantities in the U.S. Only wealthy people could afford cotton clothing as it had to be imported from England. The common people wore wool clothing, which could be made at home.

The wool came from sheep and sheep were raised on most farms. After the sheep were sheared, the wool was taken to the woolen mill, spun into wool yarn, and made into blankets and items of clothing. Read the entire story about the Troy Mills Woolen Mill by subscribing to the Adair County Historian quarterly publication. Contact the Historical Society at adaircohistorical@gmail.com to subscribe. Past issues are available at the museum, which has three floors of displays and is open to the public Wednesday through Friday from 1-4 p.m.

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Northeast Missouri and Southern Iowa Art Guild (MOSI) encourages guests and visitors

MOSI (Northeast Missouri and Southern Iowa) Art Guild encourages any artist, or supporter of the arts to join them on the second Thursday of each month at 5:30 p.m., usually at the Adair County Annex Building, 300 N. Franklin Street, Kirksville. For more information about MOSI and exhibit dates, visit www.mosiartguild.org and www.facebook.com/MOSIartguild. Email MOSI at info@mosiartguild.org.





At the Sue Ross Arts Center

January 13—March 13 — Regional Artists Exhibit
Reception January 15 from 5:30-6:30 p.m.
February 7th: Beginner's Crochet Class
10 a.m. — Noon

KHS Exhibit
March 30-April 9
Reception April 2 from 5:30- 6:30

Local Cub Scout Troops Prepare for Derbies and Winter Challenges

The winter chill isn't slowing down Kirksville's scouting community. Local troops and packs are gearing up for a busy first quarter of the year, filled with outdoor winter skills challenges and the high-speed excitement of the Pinewood Derby.

Cub Scout Pack 404 is currently preparing their gravity-powered cars for their local Pinewood Derby. That event is set to take place in Kirksville on February 28 at 9:30 a.m. (Location TBD).

The racing season continues into the spring with the District Derby scheduled for March 14 at 9:30 a.m. (Location TBD).



This larger event will also be hosted in Kirksville, bringing together top racers from the region.

For those interested in joining the fun or seeking specific details on upcoming events, further information is available at kirksvilledailyexpress.com. For more information on any local scout activities, contact Erin Nolan at 660-216-2152



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Kirksville Parks & Rec/YMCA Indoor Triathlon



The Kirksville Parks and Recreation Department, with their friends at the Adair County Family YMCA, challenges you to join the 2026 Indoor Triathlon. This challenge will begin Jan. 2 and end on March 2.

During this eight-week challenge, participants can complete in their choice of a half triathlon, full triathlon, or ultra triathlon, based on their personal target distances in running, biking and swimming. Participants will have full access to both the Kirksville Aquatic Center and the Adair YMCA facilities for the duration of the challenge, including all adult fitness classes offered at either location.

Those who complete their triathlon goal will receive a 2026 Indoor Triathlon quarter zip pull-over. Biking mileage can be earned with stationary bikes, recumbent bikes, rowing machines, outdoor cycling, or participating in aerobics classes. Swim distance can be accumulated by lap swimming, water walking, or participating in water aerobics classes. Running mileage can be tallied on a treadmill, elliptical machine,

during outdoor running, or through participation in a group aerobic class.

Registration is \$45 for members of either facility and \$85 for non-members. Active members of the YMCA can register at the YMCA. Kirksville Aquatic Center members and non-members may register at the Aquatic Center or online at Kirksville.gov/p/rec-login. Contact Kirksville Parks and Recreation at 660-627-1485.

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Kirksville Parks & Rec Offers Swim Lessons at City Aquatic Center

Make a splash in 2026 with swim lessons at the Kirksville Aquatic Center. Whether your child is just starting out, building confidence, or ready to refine their skills, we have a class for every level.

All lessons are held at the Kirksville Aquatic Center. Spots are limited, so don't wait to register! Visit the Aquatic Center front desk or sign up here: <https://kirksville.gov/p/rec-login>.

Children's Group Lessons (Ages 3+), six weekly lessons, 45 minutes each. \$36 Members | \$66

Non-Members.

Level 1 & 2 – Mondays at 6 p.m.: Ses-

sion 3: Jan. 26–March 2; Session 4: March 23–April 27.

Level 1 & 2 – Tuesdays at 6 p.m. Session 3: Jan. 27–March 3; Session 4: March 24–April 28.

Level 3 & 4 – Wednesdays at 6 p.m. Session 3: Jan. 28–March 4; Session 4: March 25–April 29.

Water Exploration (Ages 6 months–3 years + parent/guardian). Six weekly lessons, 30 minutes each. \$36 Members, \$66 Non-Members. Tuesdays at 5:30 p.m. Session 3: Jan. 27–March 3; Session 4: March 24–April 28.

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Dare to Dive at the Kirksville Polar Plunge



NEMO PHOTOGRAPHY

Get ready to brave the chill for a great cause! The annual Special Olympics Missouri (SOMO) Polar Plunge returns to Thousand Hills State Park on Saturday, Feb. 28, promising a day of frigid fun and community support. Participants are invited to walk, run, or crawl into the icy winter waters, demonstrating their bravery while raising vital funds. Last year, the Kirksville Plunge saw an impressive 89 plungers take the leap, collectively raising more than \$24,000 for SOMO programs.



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Your support for the *Legacy of Hope Campaign* helps build a brand new, state-of-the-art cancer facility that will benefit Kirksville and the surrounding area for decades to come. 100% of your donation directly funds this essential facility and the advanced technology needed to help patients fight cancer and focus on healing, without the added burden of extensive travel. Join us in investing in a future of BETTER Care and Brighter Tomorrows for our friends, family, and neighbors.

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