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OCTOBER/NOVEMBER 2025

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FROM THE PUBLISHER

Senior scams and snowbirds

My retired neighbor and I had a discussion the other night about how secretive people can be when selling products through online marketplaces like Craigslist or Facebook. The sellers are reluctant to give out their home address for fear of a scam or theft or worse. And, rightfully so. Meanwhile, we both laughed as we reminisced about the days not too long ago when we would regularly peruse through our local phone books, which listed everyone's names, phone numbers and home addresses for all to see. Nobody seemed too concerned about it then.



The difference, we rationalized, is that, today, we are not concerned about the people in our community as much as we are the folks from outside the area — sometimes, even outside our country — trying to cheat us. Unfortunately, this is happening every minute of every day. Way too often, seniors are being targeted. We address this serious problem in this issue of **SENIORVIEW**, highlighting the common scams and offering some tips to safeguard you.

THINKING OF HEADING SOUTH?

Several decades ago, my wife and I visited her parents in Arizona. They were newly retired and were thoroughly enjoying their time in the warm-weather climate. I had never been to Arizona, or any sort of retirement community, so this was an eye-opener for me. No plant life. No animal life. No children. Too hot to go outside. And don't get me started on the demolition derby of shopping carts going every which direction at the grocery store. As a young man in my 20s, I couldn't get out of Arizona fast enough.

Three decades have passed, and I am starting to understand the draw. Don't get me wrong. I am not ready to pack up and move to any land of sand, yet. I enjoy Iowa's winters and each change of season too much, but I don't fault others who seek the warmth. My dad worked outside every day of his life, and the changes in weather made his body ache. He said he never felt better than when he was living in Arizona. It's difficult to argue with that.

Maybe you are thinking about the snowbird life, but you are not sure where to go, what to do, where to start. With that in mind, we interviewed several people who are making the transition back and forth and are truly enjoying the best of both worlds.

I appreciate your interest in **SENIORVIEW**, and I thank you for reading. ■

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The best of **BOTH WORLDS**

**Discover how and why
local snowbirds share their
time between Iowa and
warmer climates.**

By Jackie Wilson

Iowa. It's the land where tall corn grows and where Iowans shiver and shovel snow. For Iowans who crave sunshine year-round, a warm-weather getaway smack in the middle of winter is just the cure for the winter doldrums.

Some folks are content to take a few weeks off for a sunny vacation, while others spend months of their retirement sitting on a beach or hitting balls on the pickleball court.

Snowbirds are those adventurous souls who lead separate lives in two different locales.

This month, we feature three different snowbirds and learn how and why they escape Iowa for warmer climates.

Linda and Gary Ordway of Des Moines say travel to Florida is easier than going skiing.



Gary and Linda Ordway’s favorite pastime while in Florida is to go fishing. They caught this fish near the Guana Tolomato Matanzas National Estuarine Research Reserve in Ponde Vedra Beach.

FROM THE SKI SLOPE TO THE BEACH

As avid snow skiers, the slopes in Colorado were a favorite vacation spot for Linda and Gary Ordway. Gary enjoyed hunting and fishing expeditions, and when the couple neared retirement age, they thought they would spend time in a ski chalet, sipping hot cocoa.

Instead, the couple pivoted and began vacationing in Florida, walking the beach and sipping a cold beverage.

“Age, stamina and health changed our expectations,” Gary explains. “Florida seemed much easier.”

For each of the past 15 years, the couple has spent three months at St. Augustine Beach. They rent a spot from the same complex each year; however, sometimes it’s a different furnished condo unit.

They chose St. Augustine since their son lives there. The first year, Linda visited with a sorority sister for a short vacation. The next year, at her son’s urging, she brought Gary to Florida. Throughout the years, they stayed longer each time.

Their condo at St. Augustine Beach is close to the Florida A1A, a scenic and historic north-south highway that runs along the Atlantic Ocean and within walking distance of the beach.

The community limits high rises to four stories, which seems less touristy than other areas. Gary says it is a different vibe than other Florida cities or resort areas.

“Florida has two personalities — the weather and the tourist attractions. We come to enjoy old Florida’s natural beauty,” he says.

One of their favorite spots is the GTM Preserve Estuary. An estuary is an area where three rivers join together before spilling into the Atlantic Ocean. They fish, hike and enjoy unique wildlife only found in that region.

“We’re sport minded but are environmentalists,” Linda says. “We love to walk in the estuary. It’s a popular place for shallow water fishing.”

Back home in Des Moines, a house cleaner waters Linda’s extensive indoor



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plant collection. The cleaner also checks faucets yet turns off the main water valve in case of the potential flooding.

Gary monitors his home’s heat from an app on his phone. If the temps drop below 45 degrees, he’ll get a notification and so does his HVAC company. In addition, he installed a Flume Water Monitor. The device is attached to the water meter, collects data about excess water and sends an alert to his phone.

“It eliminates the worries of us being gone,” Gary says. The couple are connected with a church group in Florida and host family members at their place. A few friends seeking refuge from the cold liked the area so much that they now are snowbirds in the same spot.

Linda likes outdoor activities, farmers markets, sightseeing and the beaches. College kids avoid the beaches, since there is no alcohol allowed. The couple’s YMCA membership in Des Moines transfers to Florida, so they can still get a workout in.

One of the reasons for coming to the weather is safety. “As you get older, you’re afraid of falling on the ice and snow. It’s nice not having to deal with it,” Linda says.

Gary says they considered buying, yet renting suits them perfectly.

“There’s value in renting a place. It is a simplified life,” he says. “Once we leave, we don’t have a concern.”

RV IN BOTH IOWA, ARIZONA

When Bill Handsaker retired, his dream was to buy a motorhome and travel to see the sites. His wife, Teresa, was hesitant. She liked their home in Urbandale, hosting and decorating for the holidays.

“Teresa didn’t share my enthusiasm,” he admits. “He took me kicking and screaming,” Teresa says. “But now we’re there.”

The couple bought a motorhome in Tampa, then sold their house in Urbandale to live in their motorhome fulltime. The first year, they traveled 12,000 miles. The next few years, they traveled to different sites. Ten years ago, they began spending winters in Arizona.

In Casa Grande, Arizona, they purchased a permanent site and bought a casita in an RV/modular home park. A casita is a garage-sized shed, which holds additional supplies and is maintained by the RV park.

The community includes 2,500 hookup sites, an 18-hole golf course, four swimming pools, a community room, a bistro and more.

“You wouldn’t have to ever leave there,” Bill says. With pickleball, live entertainment and clubs, there’s something for everyone. “We’ve been in fancier parks. This one is laid back. It’s extremely nice,” Teresa says.

They connect with Arizona friends each winter. An all-Iowan get together happens frequently. On Tuesdays, a “lot” party is where friends find an empty site, bring their lawn chairs and a few cold beverages.

“We have a group of friends. It’s like our ‘hood’ right here in Arizona,” Bill says. Their mail is delivered to a post office box service and shipped to them, in both Iowa and Arizona. Bills are paid online, and all banking is electronic.

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Bill and Teresa Handsaker sold their home in Urbandale and live in their RV, spending summers in Iowa and winters in Arizona.

One thing that helps with travel costs are work camps, which offer the chance for retirees to offset expenses by working on a temporary basis. Workers often get free rent or a paycheck. Bill serves as a pet ambassador for their RV park and takes care of 11 dog parks on the property. He points out the similarities in Des Moines, where folks from down south come to camp and work at Adventureland or Prairie Meadows as seasonal employees.

The couple likes that the maintenance of a motorhome is easier than taking care of a house. “Our shed in Arizona is taken care of. We just come and settle in. Wherever we go, there is no mowing and no shoveling snow,” Bill says.

They love traveling and Arizona’s beautiful weather yet treasure coming back to their home church and their Des Moines friends.

“I never dreamed I’d be doing it for this long,” Teresa admits.

The couple is unsure how long they will be living in both locales.

“It’s a nice lifestyle as long as you can do it. We have the best of both worlds,” Bill says.

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NEW SNOWBIRD

Cold, snow and blizzards are Gary Bland’s least favorite climates. But, now that Bland purchased a home in Florida, he can avoid those harsh Iowa weathers.

Bland, a native Iowan, experienced a weather reprieve when he lived in sunny California for 12 years. When he moved back to Iowa, he vacationed with friends and family on both the Atlantic and the gulf sides of Florida. As he researched different Florida locales, the gulf side — and it’s beaches — spoke to him.

“Lifestyle is slower than the Miami side, plus warmer than northern Florida. It was more affordable, too,” he explains.

He chose North Ft. Myers in a 55-plus community. The single family gated community of homes offers a golf course, clubhouse, restaurant and a swimming pool. He feels like he is one of the younger residents of the complex.

“I wasn’t looking for a 55-plus, but it was more affordable than other areas. It had what I wanted — a swimming pool and lower homeowners association dues.”

Six months prior, Hurricane Ian had hit Fort Myers Beach. Bland was hesitant about purchasing in a hurricane zone but figured his home was far enough inland.

“It’s close enough to other beaches but far enough from hurricanes,” he says.



Gary Bland of West Des Moines is content to spend winters snowbirding in Florida.



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When visitors come to Florida to visit Gary Bland, a favorite place to take them is the Nauti Parrot.

As a musician, he is eager to see new bands at tiki bars in nearby Cape Coral. Most live entertainment starts early and ends by 9 p.m., so “old folks” can get to bed on time. Each week, he can choose from a variety of outdoor festivals and farmer’s markets, taking advantage of spending time in the sun.

He typically heads south after Christmas and stays for three months, returning several times throughout the year. As his girlfriend still works, she stays for a month at a time, then returns a few weeks later. Non-stop flights make it easy as the airport is about 20 minutes from his home. Back in Iowa, their home is watched by family members and neighbors. Their cat stays with family as well.

Since Gary has spent several winters in Florida, he has noticed his body aches are less frequent and sunshine gives him a mental boost. Traffic in Florida is notoriously hectic, but he plans for delays.

“Hickman Road traffic doesn’t seem as bad now,” he says. Although seeing manatees, eating fresh citrus and walking the beaches are perks, the biggest downfall is not being able to see grandkids and loved ones as frequently. He takes a break from playing drums in his band gigs. “There’s a tradeoff. If I’m in Florida, I want to be back in Iowa and vice versa,” he says. “I’m fortunate to have the best of both worlds.” ■

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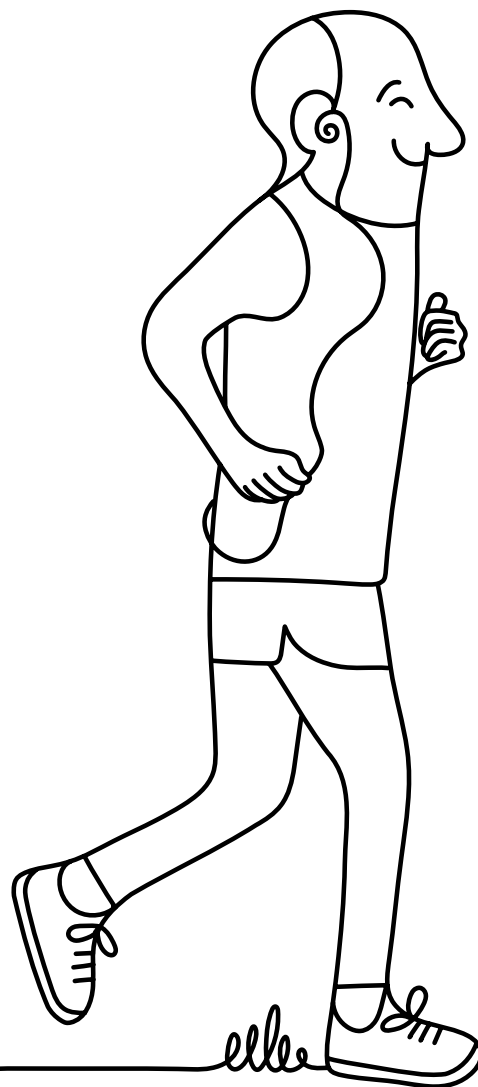
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From left, Liev Schreiber, Austin Butler and Vincent D’Onofrio star in “Caught Stealing.”

“CAUGHT STEALING” (R)

The way Austin Butler (“Eddington”) continues building on his career with standout leading roles is quickly propelling him into one of the top movie stars of our decade. Although his latest film has an incredible supporting cast (Zoe Kravitz, Regina King, Liev Schreiber and more!), Butler’s performance as baseball-star-turned-bartender Hank Thompson is pivotal in this vibrant crime thriller. Still carrying trauma from a car crash that injured him and killed his friend, Hank is a shell of who he once was as he battles an alcohol addiction and emotional unavailability. When his British punk neighbor, Russ (Matt Smith), abruptly leaves for London, he leaves Hank his cat to care for. Having to shuffle in between their apartments for the cat, Hank is then greeted by a pair of Russian mobsters who are looking for Russ and won’t take “no” for an answer. The aftermath that ensues is chaos upon chaos that not a single viewer could predict. (Amazon Prime Video)

“MONSTER: THE ED GEIN STORY” (TV-MA)

Ryan Murphy’s “Monster” anthology series generated a large viewership (as Murphy’s series always do) with its seasons about serial killer Jeffrey Dahmer and the murder case involving the Menendez brothers. His next season is gearing up for its premiere on Oct. 3, with eight episodes detailing the life of suspected serial killer Ed Gein. Charlie Hunnam (“Sons of Anarchy”) portrays the killer who was nicknamed “The Butcher” of Plainfield, Wisconsin, in the 1950s. Laurie Metcalf (“Lady Bird”) plays his mother, Augusta, who had a haunting effect on her son, while Tom Hollander (“The White Lotus”) transforms into film director Alfred Hitchcock (“Psycho”). Somewhat surprising is the inclusion of pop singer Addison Rae in the cast; she landed her first TV role as teenager Evelyn Hartley. (Netflix)

“WEAPONS” (R)

This comedy-horror film, led by Josh Brolin (“Brothers”) and horror aficionado Julia Garner (“Wolf Man”), pulled in \$264 million worldwide after a \$38 million cost, making it quite the success financially. It also received rave reviews from horror fans and film critics, so it might be the perfect watch for you if you’re looking for something more terrifying than the other suggestions! The film follows a third-grade class of 17 children who go missing in a very eerie way. All the children escaped from their houses at exactly 2:17 a.m. and ran to an unknown destination, where they’re nowhere to be found. The teacher of the third-grade class, Justine (Garner), becomes the primary suspect behind their disappearances. But when no evidence points to her, and the police prove to be lackluster, one of the parents, Archer (Brolin), starts conducting his own investigation. The story is told in a nonlinear way, leaving viewers to wonder if Justine and Archer will put the pieces together quickly enough to find and save the missing kids. (Fandango at Home) ■

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ACROSS

- 1 "Frozen" character
- 5 Droop
- 8 Aspiring atty.'s exam
- 12 Former Italian money
- 13 -- Beta Kappa
- 14 Off-roaders, for short
- 15 Grand tale
- 16 Trail the pack
- 17 Clench
- 18 Garden pavilion
- 20 "Reckon so"
- 22 Asian holiday
- 23 Busy insect
- 24 Dick Tracy's love
- 27 Russian horsemen
- 32 "Breaking Bad" network
- 33 Ad --
- 34 Smack
- 35 Seller
- 38 Ballyhoo
- 39 Put on TV
- 40 Ecol. watchdog
- 42 Oscar contenders
- 45 Roast hosts
- 49 Salt formula
- 50 PC key
- 52 Hardy cabbage
- 53 Fed. workplace monitor
- 54 Fan's cry
- 55 Wicked
- 56 Unfavorable votes
- 57 Journalist Nellie
- 58 Coral formation

DOWN

- 1 Couturier Cassini
- 2 "Break My Heart" singer Dua
- 3 Calif. neighbor
- 4 Diamond sides
- 5 Mottled
- 6 "Caught ya!"
- 7 Leslie Caron role
- 8 California's -- Beach
- 9 Spandex-like
- 10 Rara --
- 11 Recipe amts.
- 19 Exist
- 21 Petrol
- 24 Light touch
- 25 Big bird of Australia
- 26 Sore, as a throat
- 28 Odometer start
- 29 Like some owls
- 30 Half a ton
- 31 Fr. holy woman
- 36 Orchestral strings
- 37 Goof up
- 38 Website invader
- 41 Downing Street VIP
- 42 Shortly
- 43 Juanita's home
- 44 Belgrade resident
- 46 Roof edge
- 47 Writer Wiesel
- 48 Ego
- 51 Pitcher Maglie

SEE ANSWERS ON PAGE 42

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"Les Misérables" will be performed at the Des Moines Civic Center from Nov. 12-16. Photo by Matthew Murphy

CHRISTMAS IN OLDE TOWN

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Nov. 29

A holiday celebration in the heart of Downtown Altoona, great for you and your loved ones to enjoy at the start of the Holiday season.

DES MOINES PERFORMING ARTS

Des Moines Civic Center, Cowles Commons, Stoner Theater, Temple Theatre, 221 Walnut St., Des Moines

www.dmpa.org

- Oct. 14-19: "Disenchanted! The Hit Musical Comedy"
- Oct. 21-26: "A Beautiful Noise: The Neil Diamond Musical"
- Nov. 3: "BODYTRAFFIC"
- Nov. 7: "Both Sides Now: The Music and Lives of Joni Mitchell and Leonard Cohen"
- Nov. 8: "SUGAR SKULL! A Día De Muertos Musical Adventure"
- Nov. 12-16: "Les Misérables"
- Nov. 18: "Earth After Dark"
- Nov. 18-23, 25-26, 30, Dec. 3-7: "Triple Espresso"
- Nov. 25: "A Drag Queen Christmas"

DES MOINES HOLIDAY BOUTIQUE

EMC Expo Center, Iowa Events Center, 730 Fourth St., Des Moines

www.desmoinesholidayboutique.com

Nov. 7-9

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Photo by Ben Easter

DES MOINES SYMPHONY

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

- Oct. 18-19: Wisdom - Dvořák 6 and Chopin
- Nov. 22-23: Strength - Scottish Highlands and Eroica
- Dec. 20-21: Holiday Brass

DES MOINES JAZZ HALL OF FAME GALA

Community Jazz Center of Greater Des Moines,
1326 Walnut St., Des Moines • www.cjc-dsm.org
Oct. 26

Hall of Fame honors for 2025 will be awarded to trombonist/educator/arranger Paul McKee and guitarist Willie Shay with other honors presented throughout the night.

FALL MAKERS MARKET

Jester Park Nature Center 12130 N.W. 128th St., Granger www.jesterparknaturecenter.com/calendar-events/fall-makers-market
Nov. 23

Local vendors, crafters, artisans and more will be available for your shopping needs right before the holidays. The website link has a full list of which vendors will be in attendance as well as Pho Wheels and Travelin' Tom's Coffee Truck to quench your thirst and cure your hunger.



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Festival of Trees and Lights. Photo submitted

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Iowa Events Center, 833 Fifth Ave., Des Moines

www.unitypoint.org/giving/blank-childrens-hospital-foundation/ways-to-give/events/festival-of-trees-and-lights

Nov. 28-30

Expertly decorated trees, local music, dance groups and a visit from Santa himself, all in the name of supporting Blank Children's Hospital.



DES MOINES LAPIDARY SOCIETY 2025 GEM, JEWELRY, MINERAL AND FOSSIL SHOW

Iowa State Fairgrounds,
3000 E. Grand Ave., Des Moines

www.dmlapidary.org

Oct. 18-19

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Photo courtesy of Des Moines Lapidary Society

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SENIOR SOCIAL EVENTS

BEGGAR'S NIGHT AT COPPERWOOD

Thursday, October 30 | 5:00-7:00 PM
CopperWood Senior Living | Ankeny, IA

Families are invited to CopperWood Senior Living in Ankeny for a safe, festive Beggar's Night! Kids can trick-or-treat through the community while neighbors connect, explore our spaces, and meet the people who call CopperWood home. Enjoy "spooky foods" and seasonal refreshments at this fun, all-ages celebration.

VETERANS WALL UNVEILING

Tuesday, November 18 | 3:30-5:00 PM
CopperWood Senior Living | Ankeny, IA

Join us at CopperWood Senior Living in Ankeny as we unveil our new Veterans Wall, honoring those who served our nation. Local veteran groups and community members will gather for a program with a pinning ceremony, words of gratitude, and hors d'oeuvres. Veterans are invited to enjoy a complimentary November lunch.

HOLIDAY BINGO

Thursday, December 4 | 5:30-7:00 PM
CopperWood Senior Living | Ankeny, IA

Celebrate the season with Holiday Bingo at CopperWood Senior Living in Ankeny! Join residents for festive rounds of bingo, lighter fare, and seasonal refreshments. This cheerful gathering is a chance to connect with friends, enjoy the holiday spirit, and experience the warmth of CopperWood.

PIE & COFFEE SOCIAL

First Thursday of the Month | 2:00-3:00 PM
Holland Farms Senior Living | Norwalk, IA

Join us for a warm, welcoming and free afternoon at Holland Farms! On the first Thursday of each month, we invite you to enjoy delicious homemade pie, freshly brewed coffee, and great company. It's the perfect chance to relax, connect, and savor a sweet moment.

CASINO NIGHT

Thursday, November 6 | 6:00-8:00 PM
Holland Farms Senior Living | Norwalk, IA

Feeling lucky? Join us for a high-spirited and free Casino Night at Holland Farms! Step into the action with classic games, light refreshments, and a chance to hit the jackpot with fun prizes—all in a welcoming setting full of great company and good times. RSVP to Linda at 515-981-1888 or by email at Lfoster@hollandfarmsliving.com

SENIOR BINGO NIGHT

Second Thursday of Each Month | 6:00-7:30 PM
Holland Farms Senior Living | Norwalk, IA

Join us for a lively and free evening of Bingo at Holland Farms! Enjoy classic Bingo fun, light refreshments, and the chance to win great prizes—all in the company of friendly neighbors and warm community spirit. RSVP by giving Linda a call at 515-981-1888 or email to Lfoster@hollandfarmsliving.com

Contact Erik with Questions
515-425-3262 or eofloy@copperwoodsl.com



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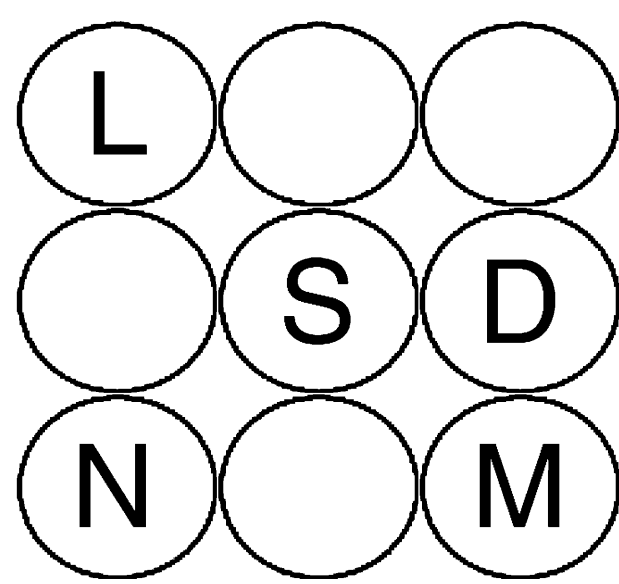
Have a burger

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W G L J H E C S L I D E R S A
X V N **W H A T A B U R G E R** L
T R T I P N F A T B U R G E R
L J H L K F P O U N D E R G A
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O N P L I T L E M Y T T A P J
I G E B R A Z I E R F D H A C
A Y R E G R U B K A E T S P X

Find the listed words in the diagram. They run in all directions forward, backward, up, down and diagonally
Unlisted clue hint: QUARTER

- Baconator
- Big Carl
- Big King
- Big Mac
- Brazier
- Fatburger
- Jumbo Jack
- McDLT
- Papa Burger
- Patty Melt
- Shackburger
- Sliders
- SteakBurger
- Whataburger
- Whopper



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Fill in the missing letters to reveal the nine-letter word that starts at one of the four corners and moves clockwise around the perimeter before ending in the center.

SEE ANSWERS ON PAGE 41

NOT SURE

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7					6	1	4	
9					7		3	
	1						6	
	2			1				
	4		8		2	9		
	8			5		4	2	6
1					3			2
4		3	9					8
								4

Place a number in the empty boxes in such a way that each row across, each column down and each small 9-box square contains all of the numbers from one to nine.

DIFFICULTY THIS WEEK: ♦♦♦ ♦ Moderate ♦♦ Challenging ♦♦♦ HOO BOY!

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- 1. TELEVISION: What was the name of the dog on “The Brady Bunch”?
- 2. U.S. CITIES: Which major U.S. city was called Yerba Buena until 1847?
- 3. GEOGRAPHY: Where is Bryce Canyon National Park located?
- 4. HISTORY: Where did the Renaissance begin?
- 5. MOVIES: What is the nickname of the serial killer in “The Silence of the Lambs”?
- 6. U.S. PRESIDENTS: Who was the 20th president of the United States?
- 7. GENERAL KNOWLEDGE: How many amendments are in the United States’ Bill of Rights?
- 8. ASTRONOMY: What type of galaxy is the Milky Way?
- 9. MUSIC: Which rock band sings the theme song to “The Big Bang Theory”?
- 10. LITERATURE: What is the last name of the family in “Little Women”?

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SEE ANSWERS ON PAGES 41-42

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SPOTTING SCAMS

**Tips to safeguard your
money from imposters.**

By Jackie Wilson

Our phones ding, ring and vibrate with an urgent text message.

“Your package has been delayed. Please click on this link to update your address.

We noticed unusual activity on your credit card. Kindly call this number to verify.”

Phones are seemingly vital for communication today yet fraught with scams and imposters. You were likely warned about stranger danger as a child, and cell phones need warnings, too. These strangers want

your hard-earned money.

Scammers steal big bucks. According to the Federal Trade Commission, \$12.5 billion was lost to fraud in 2024. Experts say the number is higher as many scams go unreported.

Neil Shultz is a presenter for Iowa’s AARP Fraud Watch program. He says fraud affects all ages.

“It’s not just a senior issue. If you have a telephone number, email or a front door, you can be scammed,” he says. “Young people are

scammed, too. When they scam seniors, they get more money.”

As a former officer with the Polk County Sheriff’s Office, Shultz volunteers his time to give talks across Iowa.

“I’ve had close contact with these criminals,” he says. “If we can stop just one person from being a victim, it’s time well spent.”

Shultz has identified five common scams. His No. 1 advice? “Verify, verify, verify.”

FRAUD DEPARTMENT/IMPOSTER SCAMS

Most scams are imposter scams and usually involve someone who is lying about who they are. Often it is a fraud department asking you to verify a credit card transaction with your card number.

“It’s usually a government official, a tech company or someone saying something to get money from you,” Shultz says. “Anytime someone mentions money or asks for your PIN, it’s most likely a scam.”

TEXT/ROMANCE SCAMS

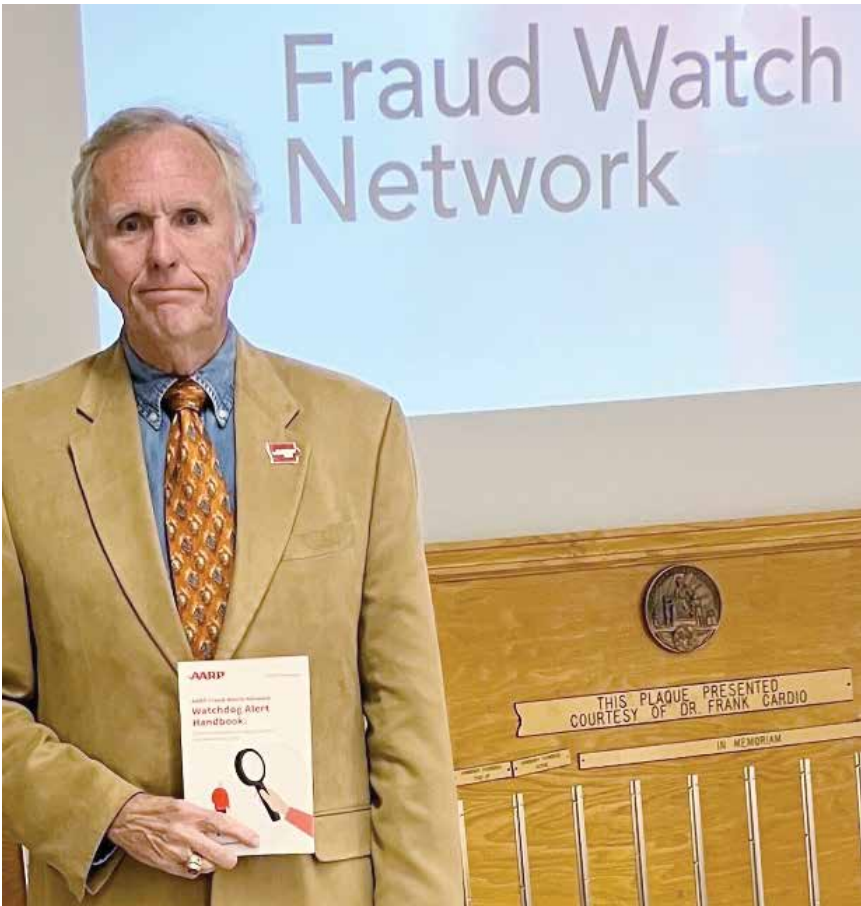
Since consumers open up more texts than email today, scammers are now targeting text messages. A casual text that says, “Hi! What’s up?” can elicit a reply. As friendly Iowans, we want to make sure it’s not a friend texting from a new phone number. So, we respond and engage. That’s a mistake. Shultz recommends ignoring and deleting it.

“If it’s someone you know, they will leave their name.”

PHONE SCAMS

If you don’t recognize a phone number calling, don’t answer it. Artificial intelligence is changing how scammers can clone your voice to call people you might know.

“Then they’ll use your voice to call loved ones by saying you’re in the hospital and need access to your checking account,” he explains. “Any more, don’t answer an unknown call. They’ll leave a message if it’s important.”



Neil Shultz is a presenter for Iowa’s AARP Fraud Watch program.



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EMAIL SCAMS

Our email inboxes are filled with solicitations from seemingly reputable companies, asking us to click on a link to verify a payment. Do it and you might get spyware and other viruses downloaded onto your system, or sent to a scammer’s bogus webpage.

MEDICARE ENROLLMENT SCAMS

As Medicare enrollment happens each fall, many people might trust officials sending new cards and asking you to verify the information on it. Often they will say that the new cards are chip-based.

“It’s not true. Medicare cards are still paper based. If anyone asks for your Social Security number over the phone, you can bet it’s a scam,” Shultz says.

BEST TIPS

- 1. Set up privacy filters on your phone to accept only calls from your contact list. Unknown callers will go straight to voicemail. Remember, if it’s important, the caller will leave a message.
- 2. If you don’t recognize the email or text sender, don’t open or click on any links.
- 3. Before clicking on a link or calling a number, first verify the number or website yourself. Take care when using voice commands to search for info and confirm the correct number first. Criminals may direct you to phony sites.
- 4. Think before responding. Why is this person contacting me? Do I really have an unpaid toll bill?
- 5. If you revealed sensitive information, report it immediately to your bank or credit card company. Also, report it to law enforcement, the Federal Trade Commission or your attorney general’s office. ■

INFO AND RESOURCES

For more information on fraud prevention, visit www.aarp.org/money/scams-fraud.

If you’re a victim of fraud, call AARP Fraud Watch Network at 877-908-3360, or visit Federal Trade Commission at <https://reportfraud.ftc.gov/> or call 877-382-4357.



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-Mary Jane N.



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Satisfying high-protein pancakes

I have been avoiding the fun breakfast foods for years. You know the ones. Pancakes, waffles and breakfast cereal. We learn, as we age, that the foods we grew up on may produce health risks, inflammation, weight gain, etc. Not fun. We need nutrient-dense foods to get essential nutrients like protein, fiber, calcium and vitamins while reducing sodium, saturated fat and added sugar. OK. So, we need to prepare and cook our food differently. Some habits die hard, but making a commitment to try new recipes can result in healthier dishes that are even tasty. This month, I share a good, nutritious recipe for pancakes that will please your palate. You can serve these with the traditional butter and syrup, slather with healthy peanut butter or top with a dollop of yogurt and fruit. Enjoy! ■



Information provided by Jolene Goodman, vice president of Big Green Umbrella Media.

High-protein pancakes

INGREDIENTS

- 1-2/3 cups old-fashioned oats
- 1 medium extra-ripe banana, chopped
- 1/3 cup plain Greek yogurt strained
- 1/2 cup milk
- 2 large eggs (or 4 egg whites)
- 1/4 cup protein powder
- 2 tablespoons sugar
- 2 teaspoons baking powder
- 1/2 teaspoon ground cinnamon
- 2 teaspoons vanilla extract
- 3 tablespoons unsalted butter, melted, plus additional

INSTRUCTIONS

- Blend oats for 30 seconds until finely ground.
- Add all ingredients from banana to cinnamon plus 3 tablespoons melted butter.
- Process until smooth for about 30 seconds. Let stand until slightly thickened (15 minutes).
- Heat a nonstick skillet to medium heat and melt 1 and 1/2 teaspoons of butter. Use 1/3 cup batter for each pancake on the skillet.
- Cook until bubbles begin to form and the edges of the pancake are dry (2-3 minutes).
- Flip pancake and cook until golden brown and center is firm, an additional 2 minutes.
- With each new batch, melt butter on the skillet before pouring batter. Serve with toppings of your choice.



DO YOU HAVE A FAVORITE RECIPE?

I would love to see it and the story that goes along with it. Send to jolene@iowalivingmagazines.com. Happy cooking!

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Strength training helps fall prevention, protection and recovery

Strength training can reduce your risk of falling, reduce the severity of injuries from falling, and improve your recovery after falling.

Prevention: Lower-body strength is key to not falling, just as a strong foundation is key to designing a building. The two best exercises for building lower-body strength are the squat and the hip hinge (deadlift).

Protection: Strength training improves bone density and increases muscle mass. The stronger your bones are, the less likely they are to break. The more muscle you have on your body, the more of an effective cushion you have. Strength training and agility training develop your ability to fall “better.” To develop this skill, train by moving in all directions. Use lunges, step-ups, and step-downs.

Recovery: Strength training makes it easier to get back up. Squats, lunges and pushing exercises are good preparation. The most effective exercise is simply to get down and get back up. Strength training builds a resilient body. The stronger and healthier you are at the time of a fall, the less time it will take to bounce back. In addition to squats and deadlifts, do exercises where you push, pull and carry weight. ■



Information provided by Katherine Roccasecca, CPT, Roccasecca Fitness, 515-360-3832, www.roccasecca.fitness.

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The overlooked benefit of long-term care insurance: paying for care at home

When families think about long-term care insurance (LTCI), many picture nursing homes or assisted living facilities. What often gets overlooked is that LTCI can also cover the cost of in-home care — allowing older adults to age where they feel most comfortable: at home.

This is where trusted providers play a vital role. With professional caregivers available to provide everything from companionship to personal care, families can use their LTCI benefits to bring support directly into their loved one's home.



Why home care matters

Most seniors say they want to stay in their homes as long as possible. Home care allows them to do just that — while maintaining dignity, independence and comfort. LTCI helps make this possible by reimbursing for services like:

- Assistance with daily activities (bathing, dressing, grooming)
- Meal preparation and light housekeeping
- Medication reminders and safety monitoring
- Companionship and emotional support
- Qualified providers help families not only gain access to these services but also benefit from a personalized care plan that adapts as needs change.

Navigating your long-term care insurance

Understanding LTCI policies can be confusing. That's why it's helpful to work with providers experienced in navigating insurance claims. Providers regularly help families understand their policy benefits and submit the right documentation, easing the process of starting care.

A smart use of benefits

Too often, LTCI policies go unused because families aren't sure how they work. But when applied to home care, these benefits can significantly reduce out-of-pocket costs while ensuring loved ones receive quality, compassionate support.

Peace of mind for families

Home care isn't just about seniors — it's about families, too. Knowing a loved one is safe and cared for at home provides peace of mind, especially when juggling busy schedules or living at a distance. With these qualified services, families know their loved one is in caring, capable hands.

Final thought

Long-term care insurance is more than a safety net — it's a tool that can help seniors live life on their terms. When paired with the right provider, LTCI gives families the opportunity to honor their loved ones' wish to age in the place they call home. ■

Information provided by Bob Baumgart, Home Instead, 515-978-7991, www.care.homeinstead.com.

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Fall into healthy aging

Why hearing well matters more than ever

As the crisp air of autumn rolls in and Iowa's trees glow with shades of red and gold, fall is a season that reminds us of change, reflection and preparation. Just as we harvest what we've planted earlier in the year, the steps we take today for our health help us reap the rewards of independence, energy and vitality tomorrow. One important — but often overlooked — part of healthy aging is your hearing health.



Research has shown that hearing loss is strongly linked to cognitive decline, social withdrawal, and even an increased risk of falls. That's because when your brain is straining to make sense of muffled or incomplete sounds, it has fewer resources left to focus on balance, memory or problem-solving. Over time, that added strain can contribute to cognitive fatigue, depression and loss of independence.

A season for connection

Autumn is full of opportunities to gather — whether it's cheering at a football game, attending a church potluck or enjoying Thanksgiving dinner with family. But hearing loss can make these moments stressful rather than joyful.

Treating hearing loss allows you to stay connected and fully present. Modern hearing technology makes it easier than ever to enjoy conversations, music and laughter without the constant effort of straining to hear. Staying socially engaged is one of the most important factors in

healthy aging, and your hearing plays a central role.

Taking preventive steps this fall

Fall is the season of checklists — winterizing your home, raking the leaves, scheduling your annual dental cleaning. Why not add a hearing check to that list? Just like keeping up with routine vision exams or staying active with daily walks, a hearing test is a proactive way to protect your long-term health.

A baseline hearing evaluation gives you valuable insight into where your hearing stands today. Even if you don't notice significant issues, testing now can help you catch early changes before they impact your brain health or quality of life.

This fall, give yourself the gift of hearing well — because every season of life deserves to be fully enjoyed. ■

Information provided by Nathan Homes, Hearing Instrument Specialist, ASI Beltone, 515-225-2242, www.asibeltone.com.

Ready to Protect Your Memory, Balance, and Connections?

Autumn is a season full of laughter around the dinner table, crisp walks through the leaves, and family traditions that warm the heart. But if hearing loss is keeping you from fully enjoying these moments, you're not alone—and you don't have to miss out.

- ✓ Today's hearing technology is discreet, powerful, and life-changing.
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Brain injury and mental health

Did you know that brain, spinal cord or neurological injuries can have a profound impact on mental health, leading to a wide range of psychological and behavioral changes? These effects can stem directly from the physical damage to the nervous system and indirectly from the psychological trauma and life-altering consequences of the injury.



Direct impacts on mental health

Damage to specific areas of the brain or spinal cord can directly cause mental health issues. Different regions of the brain control various emotions, behaviors, and cognitive functions, so an injury to these areas can disrupt normal neurological processes. This can lead to:

Personality and mood changes: Injury to the frontal lobes, which are responsible for personality, impulse control, and emotional regulation, can cause mood swings, irritability, apathy and anger

outbursts.

Cognitive deficits: Neurological damage often affects cognitive functions such as memory, attention, and decision-making. This can cause frustration and anxiety as individuals struggle with tasks that were once easy.

Altered brain chemistry: The injury can change the levels of neurotransmitters, the brain's chemical messengers, leading to a higher risk of developing mental health disorders such as depression and anxiety disorders. People with a history of brain injury are at a higher risk for developing depression, bipolar disorder and even schizophrenia.

Indirect impacts on mental health

Beyond the direct neurological effects, the psychological and social consequences of a significant injury can be a major source of mental health issues.

Traumatic stress: The event causing the injury (e.g., a car accident, fall, or assault) is often a traumatic experience itself. This can lead to the development of post-traumatic stress

disorder (PTSD), with symptoms like flashbacks, nightmares, and emotional numbness.

Loss and adjustment: An injury can result in a significant loss of independence, physical abilities, and roles within the family or community. This can lead to feelings of sadness, grief, and a loss of identity, often contributing to depression.

Social isolation: Physical limitations and cognitive or emotional changes can make it difficult to maintain relationships, leading to social withdrawal and isolation, which further exacerbates mental health struggles.

Many symptoms of neurological injury and mental health conditions overlap, such as fatigue, sleep problems and difficulty concentrating. It's essential for individuals and their caregivers to work with healthcare professionals to differentiate between the physical effects of the injury and the onset of a new mental health disorder. ■

Information provided by Dave Anders, Chief Clinical Officer, On With Life, Ankeny, Polk City, Coralville, www.OnWithLife.org.

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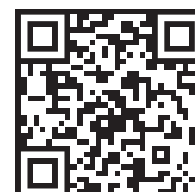


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Why cataract surgery is done one eye at a time

Cataract surgery is one of the safest and most common procedures performed today, giving countless people clearer vision and a new outlook on life. A question patients often ask is: “Why can’t both eyes be done on the same day?”



While it might seem more convenient to take care of both eyes at once, most surgeons recommend waiting at least a week between surgeries. There are two main reasons for this. First, healing takes time, and your doctor wants to be sure your first eye is doing well before moving on to the second. This short waiting period also allows your surgeon to see how your vision responds to the new lens implant. If any fine-tuning is needed for the second eye, adjustments can be made to give you the best possible results.

The second reason is safety. Although complications after cataract surgery are very rare, spacing the surgeries reduces the chance of a problem affecting both eyes at the same time. By giving each eye its own healing window, you’re adding an important layer of protection

to your vision.

Another common question is about where cataract surgery takes place. It’s not performed in a doctor’s office but in an accredited surgical setting such as an ambulatory surgery center (ASC) or a hospital. These facilities are specially designed for procedures like cataract surgery. They have strict standards for cleanliness, safety and emergency preparedness, and they’re staffed with surgical teams who perform eye surgery every day. Having your procedure in an accredited center gives you the peace of mind that you’re in the safest possible environment with the right support if anything unexpected should arise.

Cataract surgery is a life-changing procedure, and every step is designed with your safety and vision in mind. By doing one eye at a time and choosing a trusted surgical facility, you’re ensuring the clearest vision and best outcome for years to come. ■

Information provided by Daniel Poe, Practice Administrator at Des Moines Eye Surgeons.

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Why should we pre-plan our funerals?

Pre-planning a funeral is one of the most thoughtful and practical steps people can take for their loved ones. While it may seem like a difficult or uncomfortable topic to address, making funeral arrangements in advance helps alleviate emotional and financial burdens during an already challenging time.



At its core, pre-planning involves making key decisions about one's final arrangements before the need arises. This can include choosing between burial and cremation, selecting a casket or urn, deciding on a cemetery or final resting place, and outlining the type of service preferred — whether it be religious, secular, traditional or a celebration of life. Pre-planning can also involve writing an obituary, choosing music or readings and

designating who should speak at the service.

One of the primary benefits of pre-planning is the relief it offers family members. Grieving loved ones are often overwhelmed by the number of decisions that must be made within a short timeframe. When arrangements have already been made, families are spared from guessing about what their loved one would have wanted and are better able to focus on honoring their memory.

Financially, pre-planning can also be advantageous. Many funeral homes offer pre-payment plans that allow individuals to lock in current prices, protecting against inflation and future cost increases. Pre-paying may also help prevent family disputes over costs or financial strain. However, it's important to research the terms of any pre-paid funeral plan carefully and ensure the funds are secure and transferable, should circumstances change.

Beyond practical matters, pre-planning can also be a deeply personal and reflective process. It allows individuals to make their wishes known and ensures their values and beliefs are respected. It can even prompt meaningful conversations with family members, fostering understanding and connection.

In conclusion, while planning a funeral in advance may not be easy, it is an act of foresight and love. It brings peace of mind to those making the arrangements and provides clarity and comfort to those left behind. Whether done through a funeral home, with the help of an estate planner or using online tools, taking the time to pre-plan is a powerful gift to your family — and yourself. ■

Information provided by Blair Overton, Iowa Funeral Planning, 515-218-8103, IowaFuneralPlanning.com.

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Break free from incontinence

A modern solution for a silent struggle

Millions of Americans quietly live with incontinence, often believing it's simply a normal part of aging. The truth is different: incontinence is a medical condition that can be treated — and today's advances in technology are giving people real, lasting relief.



Understanding incontinence

- **Stress incontinence** – leakage during coughing, sneezing or exercise due to weakened pelvic floor muscles.
- **Urge incontinence** – sudden, overwhelming urges to urinate followed by leakage.
- **Mixed incontinence** – a combination of both stress and urge symptoms.
- **Overflow incontinence** – when the bladder cannot fully empty.

What many don't realize is that nerve-related issues, such as peripheral neuropathy, can also disrupt bladder and pelvic floor control. When nerves are damaged, the signals between the brain and bladder misfire, often leading to incontinence.

The hidden costs few talk about

The impact of incontinence isn't only physical or emotional — it's financial. On average, people spend \$2,000-\$3,000 per year managing urinary incontinence with disposable products. For fecal incontinence, that figure can climb to \$4,000-\$5,000 annually. Over a decade, that's \$20,000-\$50,000 spent just to cope, not to treat the root problem.

A game-changer: The pelvic chair!

The pelvic chair — a breakthrough treatment that's redefining what's possible. This FDA-approved technology harnesses high-intensity focused electromagnetic energy to stimulate the pelvic floor. In a single 28-minute session, patients receive the equivalent of 12,000 Kegel contractions — all while sitting comfortably, fully clothed.

Unlike traditional exercises, which are often performed incorrectly or inconsistently, the pelvic chair delivers perfect contractions every time. Research shows many patients see dramatic improvements in just six sessions, making it one of the most effective non-invasive treatments available.

More than just bladder control

The benefits extend beyond incontinence relief. Strengthened pelvic floor muscles can:

- Enhance sexual health
- Improve posture and core strength
- Increase overall confidence and quality of life

Taking back control

Incontinence does not need to dictate your daily choices or limit your independence. With technologies like Emsella, countless patients are reclaiming their lives — without relying on costly pads or struggling with ongoing embarrassment. ■

Information provided by Dr. Ole J. Olson, D.C., Board Certified in Neuropathy and Chronic Pain Syndromes, Asuta Health, 210 N.E. Delaware Ave., Suite 110, Ankeny, www.AustaHealth.org.

Why is downsizing so difficult?

Understanding the emotional roadblocks

Downsizing isn't just about letting go of things — it's about navigating a complex emotional journey. As a Senior Downsizing Coach, I've seen how deeply personal this process can be. For many older adults, every item carries meaning: a memory, a relationship, or a part of their identity.



Letting go can feel like losing pieces of the past or control over an uncertain future. Fear of regret, family expectations, or simply feeling overwhelmed often keep people from starting at all.

That's why compassionate support matters. A Senior Downsizing Coach helps older adults move at their own pace, focus on what truly matters and reframe the process as liberation instead of loss. Downsizing can create space — physically and emotionally — for new experiences, clarity and peace of mind.

Understanding the psychology behind these challenges helps normalize the struggle. You're not "too sentimental" or "just disorganized" — you're human. With the right guidance, downsizing can become an empowering step toward a simpler, more intentional next chapter.

If you're feeling stuck or unsure where to begin, reach out. Sometimes a supportive conversation is all you need to take the first step. ■

Content provided by Mary Eikenberry, Certified Senior Downsizing Coach, 515-238-5225, www.StraightTalkSeniorLivingSeries.com, MaryCoachingSeniors@gmail.com.



Have these questions crossed your mind recently?

- What if there were someone who could walk beside you through the decisions of when and where to move? Not to push you, but to guide you.
- Is your home too large or too difficult to maintain?
- Are stairs, clutter or unused spaces becoming daily stressors rather than comfort?

A Senior Downsizing Coach® is a compassionate professional trained to help you sort through the practical, physical & emotional layers of moving and downsizing.

- ✓ Creating a manageable plan to move or stay in place
- ✓ Coordinating with family, friends and professionals
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- ✓ Being your senior community resource
- ✓ Rightsizing your belongings without overwhelm
- ✓ Helping preserve legacy items and memories
- ✓ Turning "what now?" into "I've got this."



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Make sure your Medicare coverage still fits

Every fall, Medicare's Annual Election Period (AEP) rolls out (Oct. 15 through Dec. 7), and it's more than just another deadline to mark on your calendar. It's your annual chance to pause, take stock of your health care needs, and make sure your coverage still fits.



Why is this moment so important? First, your existing plan may change — premiums, copays, drug lists or provider networks can shift from year to year, or the plan may leave the market all together. If you ignore changes to your plan's "Annual Notice of Change," you could wind up stuck with higher costs or losing your favorite pharmacy or doctor.

Second, AEP gives you the freedom to switch things around:

- Move from Original Medicare into a Medicare Advantage plan
- Switch between Medicare Advantage plans
- Drop Medicare Advantage and go back to Original Medicare
- Enroll in, switch, or drop a Part D prescription drug plan

If you miss this window and don't qualify for a special enrollment period, you may be stuck with your current plan, or be on original Medicare ONLY, until the next year.

Bottom line: don't just let things renew automatically without a second glance. Use AEP as your yearly checkup. Read your plan's notices, compare your options, and act before Dec. 7. Your health — and wallet — will thank you. ■

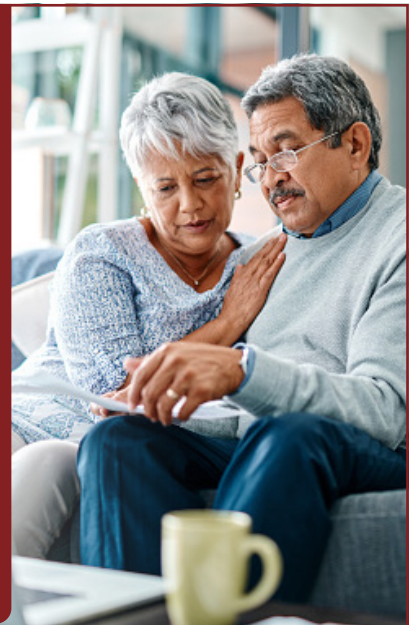
Information provided by Betheny Wilson, Health Insurance Advisor, LLC, 6000 Grand Ave., Suite H, Des Moines, IA 50312. Sources: Medicare.org

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Impact to those 65-plus under the One Big Beautiful Bill

Bigger standard deductions (and a bonus for anyone 65-plus)

Starting in 2025, anyone 65 or older will get an extra \$6,000 tax deduction from the One Big Beautiful Bill (through 2028). Seniors already get a small extra deduction under current rules, and this new \$6,000 is added on top of that.



You don't have to be on Social Security to qualify. The only limit is income: the full deduction is allowed if your income is less than \$75,000 (single) or \$150,000 (married). (If your income exceeds the limits, there is a phaseout provision.) Because it's an "above-the-line" deduction, you can take it whether you itemize or just use the standard deduction.

Even though you may have heard otherwise, this law does not change how Social Security is taxed. The new senior deduction can lower your overall taxable income, which may reduce the amount of tax you pay. But it does not change how much of your Social Security can be taxed, and it doesn't affect your Medicare IRMAA surcharge.

Opportunities for Roth conversions

A ROTH conversion means moving money from a traditional IRA or 401(k) into a ROTH IRA account. When you do this, the money you convert is counted as taxable income for that year. But here's the catch: if you convert too much, your income could climb high enough that you lose the new senior deduction or other benefits. So, it's best to plan carefully and possibly convert smaller amounts over several years. In so doing, you are transitioning a fully taxable asset (your IRA) to a tax-free asset (ROTH IRA) as part of an overall strategic plan.

This increased senior deduction gives you more "wiggle room" before your income from a conversion bumps you into a higher bracket. That means you may be able to convert more money to a ROTH while still keeping your taxes lower than before.

For many 65-plus taxpayers, the OBBA's enhanced standard deductions provide breathing room, a larger non-taxable floor, which can make tax moves like ROTH conversions or realizing capital gains more tax-efficient. But as always, the optimal strategy will depend heavily on your full income sources, deduction eligibility, and how close you are to phaseout thresholds. It's wise to run projections (ideally with a tax professional and your financial advisor) before pulling the trigger on big moves. You still have time to do strategic planning in 2025 to make the most of the increased deduction. ■

Information provided by Vicki L. Monaco, CEO of Life & Legacy Advisors. Investment Advisor Representative for and investment services offered through Royal Fund Management, LLC a SEC Registered Investment Advisor. 7900 Hickman Road, Suite 200A, Windsor Heights, 515-309-2985. Sources: <https://www.irs.gov/newsroom/one-big-beautiful-bill-act-tax-deductions-for-working-americans-and-seniors>; <https://www.aarp.org/government-elections/budget-bill-older-americans/>; <https://www.cnbc.com/2025/08/14/trump-big-beautiful-bill-roth-conversions.html>

How to ensure that the death of a spouse doesn't create a bigger problem in the future

Losing a spouse can be one of life's most stressful events. In addition to coping with the loss of a loved one, the survivor must make important decisions. The loss of a spouse has a major impact on the survivor, both emotionally and legally.



A handful of legal issues should be addressed when a spouse passes away. Too often, we see clients who have failed to ask important questions or make key changes after losing a partner. That can result in expensive problems in the future.

The surviving spouse should locate the Will. The Will names an Executor to handle the administrative responsibilities of settling the estate, such as paying final bills, disbursing assets, and filing final income and estate tax returns. The Executor may be the surviving spouse or someone else. If there is no Will, the probate court can appoint someone to administer the estate.

Even if the decedent and a surviving spouse owned most or all property jointly, legal steps are required to finalize the estate. Iowa law requires that an original Last Will and Testament be filed with the Clerk of Court, even if there will be no probate. Title to jointly owned real estate must be transferred to the survivor; this is done through a document filed with the local County Recorder. Assets such as investment accounts and life insurance should be transferred to the named beneficiary.

If you have a revocable trust, the key trust information needs to be updated to reflect that one of the settlors is now deceased. You may not need to revise the trust completely, but the Trustee or new Co-Trustee must be identified.

The Will or Trust isn't the only document required to settle an estate. Financial documents and information to file claims for insurance and other benefits are also needed, including:

- Death certificate
- Abstract of title to real estate
- Vehicle registration and insurance information
- Insurance policies
- Original stock certificates
- Information on bonds
- Financial account statements (bank accounts, investments, retirement accounts)

A surviving spouse should then review their own estate plan. The passing of a spouse is a good time to update a Will or Trust to reflect the change in circumstance. You should ensure that advance directives for health care, living wills, and powers of attorney are in place and current. A widow or widower can also assess the remaining assets.

Consult with an experienced attorney to ensure that the death of a spouse doesn't create a bigger problem in the future. ■

Information provided by Ross Barnett, Abendroth Russell Barnett Law Firm, 2560 73rd St., Urbandale, 515-278-0623, www.ARPCLaw.com.

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Bridget Tancos, Kris Jensen and Mary Hunter at the Clive Chamber of Commerce Ladies Bingo Night at the West Des Moines Marriott on Sept. 25.



Luanne Gafford and Eileen Van Kooten-Schmitt at the Clive Chamber of Commerce Ladies Bingo Night at the West Des Moines Marriott on Sept. 25.



Jolene Goodman and Brenda Ballard at the Clive Chamber of Commerce Ladies Bingo Night at the West Des Moines Marriott on Sept. 25.



Janea Mauney and Julie Jones at the Clive Chamber of Commerce Ladies Bingo Night at the West Des Moines Marriott on Sept. 25.



Jeff and Linda Lamberti at the On With Life fundraising event at the FFA Enrichment Center on Sept. 26.



Dr. Paul and Dr. Mindi Dayton at the On With Life fundraising event at the FFA Enrichment Center on Sept. 26.



Brian Clark and Ann Reinhart at the On With Life fundraising event at the FFA Enrichment Center on Sept. 26.



Robin and Todd Misel at the On With Life fundraising event at the FFA Enrichment Center on Sept. 26.

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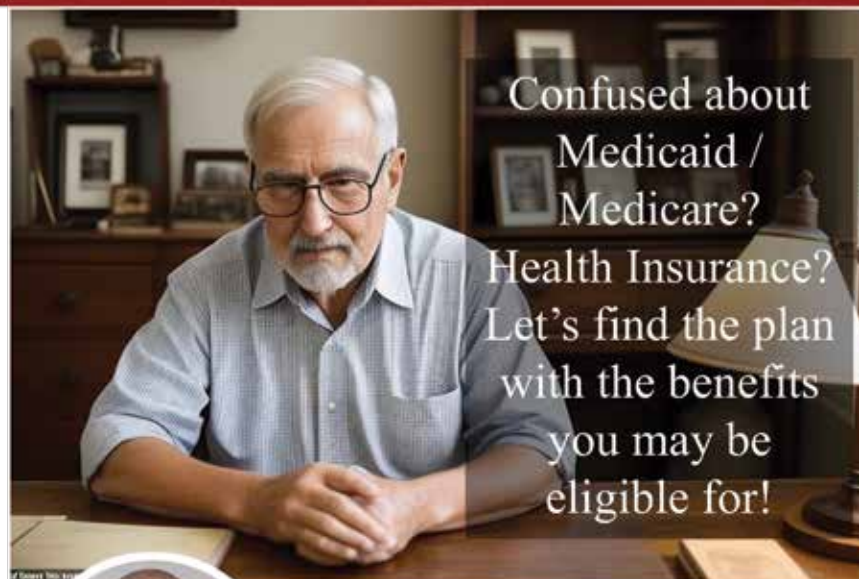
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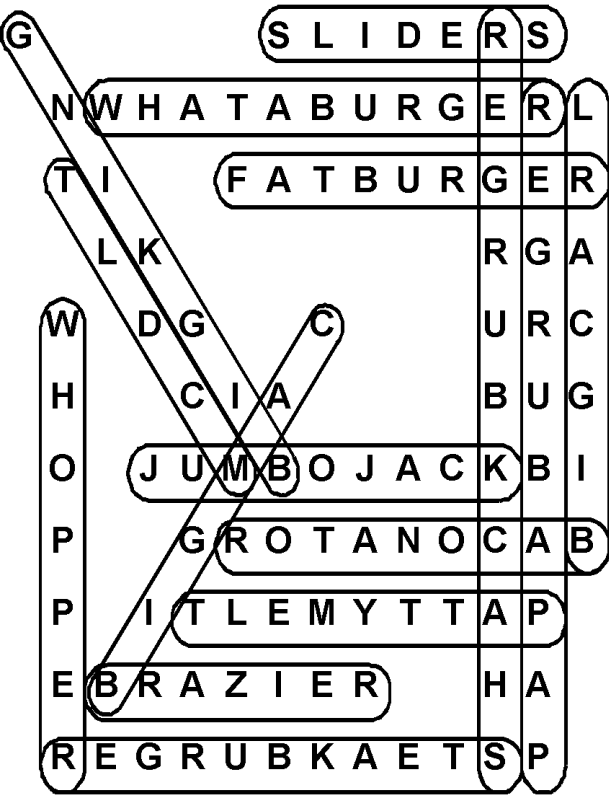
Mary Cosimo and Judy O'Keefe



Faith Sherman and Pat McGill

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HAVE A BURGER



WORD SPIRAL: PAGE 22

LANDMINES

TRIVIA TEST: PAGE 23

- 1. Tiger.
- 2. San Francisco.
- 3. Utah.
- 4. Florence, Italy.
- 5. Buffalo Bill.
- 6. James A. Garfield.
- 7. The first 10 amendments (of 27 to date).
- 8. Spiral.
- 9. Barenaked Ladies.
- 10. March.

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		A	I	R			E	P	A			
A	C	T	O	R	S		E	M	C	E	E	S
N	A	C	L		E	S	C		K	A	L	E
O	S	H	A		R	A	H		E	V	I	L
N	A	Y	S		B	L	Y		R	E	E	F

SUDOKU: PAGE 23

7	3	5	2	8	6	1	4	9
9	6	2	1	4	7	8	3	5
8	1	4	3	9	5	2	6	7
5	2	9	6	1	4	7	8	3
6	4	7	8	3	2	9	5	1
3	8	1	7	5	9	4	2	6
1	7	8	4	6	3	5	9	2
4	5	3	9	2	1	6	7	8
2	9	6	5	7	8	3	1	4

Feeling overwhelmed by the thought of downsizing or a major life transition?

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CITYVIEW



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to do all the
things you
want to do?

Are you
fully
protected?

Concerns
about your
investments?

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ADVISORS

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PROPERTIES, LLC

2026 DAYTRIPPER

TRAVEL TOURS



Find out where they're going next!

Attend One of the **FOUR**
Rollout Presentations – Nov. 20th or 21st

- **Thursday Morning:** Nov 20th from 10:00 - 11:30 a.m.
- **Thursday Afternoon:** Nov 20th from 1:30 - 3:00 p.m.
- **Friday Morning:** Nov 21st from 10:00 - 11:30 a.m.
- **Friday Afternoon:** Nov 21st from 1:30 - 3:00 p.m.

Location: Hampton Inn, 8811 Plum Drive, Urbandale, IA

Join us for coffee and cookies as we roll out the debut of our **2026 DayTripper Tours**. We are adding more variety for our travelers, new adventures and repeats of some of the trips people have loved in the past!

You'll get a sneak peek at what's in store for next year - as well as a chance to win some prizes just for attending!

To register for one of the free
DayTripper Tours Rollout Sessions, contact
Seniors on the Move at **515-225-1455** or
visit **seniorsonthemove-ia.com**.



For more information contact

Kimberly Cisna, Seniors on the Move
(515) 225-1455 | kim@seniorsonthemove-ia.com

www.seniorsonthemove-ia.com



Seniors on the Move is a membership-based business that enhances the lives of seniors by keeping them active, educated and engaged in the community. Seniors discover personal growth and purpose through our DayTripper Tours, Lunch-n-Learns, and educational conferences. They create and nurture friendships by participating in these and other sponsored activities. Seniors count on us to provide trustworthy advice and local resource referrals to help navigate lifestyle changes.