

# Living

## WHAT'S THE BUZZ?

Residents share their experiences as beekeepers

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NEIGHBORS

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RECIPE

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WELCOME

# THE BUZZ about bees

Apiophobia. Apiphobia. Melissophobia.

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As a 5-year-old boy, I was stung by a bee — right in the eye. I remember playing in the neighbor's lawn and seeing that blasted buzzard making a bee-line toward my face. After the sting, I made my own one-eyed bee-line across the street, looking for my mom to make it all better. And she did. She laid me down on the couch and, with a set of tweezers, pulled that stinger out of my eye and immediately strapped an icepack on my face. After that incident, I made sure that bees and I never saw eye to eye again. Here's how.



On a kindergarten field trip, we visited a classmate's bee farm. I stayed on the bus.

When the birds and the bees discussion came about, I opted for the aviary.

And, today, when an occasional bee makes its way inside my car, I immediately exit the vehicle.

This is not to say that I have not been stung again by bees since the eye incident. I most certainly have, including the time a bee flew in my shirt sleeve and stung me repeatedly in the armpit until I stripped myself and repeatedly stomped that varmint.

Despite my anguish over bees, there is one thing about them I really love — honey. I have a teaspoon of it with skim milk in my coffee every morning. This has been a healthier option than the creamer I enjoyed so much, and, I am told, the local honey helps with my allergies.

In this month's Living magazine, you will learn about local bee producers and what draws them to this hobby that is fascinating and, for people like me, fearful.

Now you know what the buzz is all about.

Thanks for reading. ■

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For Emily Carrington, beekeeping offers an interesting way to be involved with nature while nurturing her soul. Photo by Todd Rullestad

# WHAT'S THE BUZZ?

Residents share their experiences as beekeepers

By Ashley Rullestad

While the Iowa DNR reports the number of native bees in Iowa continues to decline, more and more apiarists (beekeepers) are emerging to nurture the bee population. As of Jan. 1 of last year, Iowa boasted 36,000 bee colonies for operations with five or more colonies, according to the USDA. That's a big uptick from the prior year's 26,000 colonies and the 15,500 colonies the year before that. But who are these beekeepers, and what drives their passion? Some local apiarists share their stories.



**Buzzy hobby**

Emily Carrington has been attracted to bees for a long time, but what motivated her to start beekeeping was sending her youngest child to kindergarten.

“It was a new chapter in my life of no longer having my little ones as physically dependent on me, which meant I had this new opportunity to focus on something I could be passionate about that was separate from being a mom, wife and business owner,” she says.

Carrington is a big proponent of taking care of the environment, and bees are a part of that. Bees help pollinate food-producing plants as well as others needed for a healthy ecosystem.

She did a lot of research, reading anything about bees she could. Then she took a class at DMACC with Andrew Joseph, the state apiarist.

“I had all this information, but the real fun didn’t start until I purchased all my basic gear, hive body parts and the bees themselves,” she says. “It is highly recommended to have a mentor to help with the hands-on experience, and I have had the honor to call Tyler Holton, from the local Holton Homestead, my mentor and friend.”

Like many new beekeepers, Carrington

started with two hives. One hive was started with a package of bees, which means there is a queen in a cage and a bunch of free-floating worker bees ready to start a hive. The second was a nucleus hive, which includes five frames of bees, pollen, nectar, eggs (for a burst of population), a queen and her worker bees.

“I wanted to experiment to see the differences between raising the bees in two different ways,” she says. “Let’s just say, most of us beekeepers are scientists in our own right and pretty nerdy with experimenting to see what works and doesn’t.”

Now Carrington has a small apiary site of eight hives with a second in another location. Different locations mean different tasting honey, and Carrington is excited to experiment and see what her bees produce. She has earned USDA grants for conservation for species of flora native to Iowa, and she established the majority of her bees in that area. She is big on keeping things organic, clean and natural.

For Carrington, the hobby offers an interesting way to be involved with nature while nurturing her soul, and she enjoys the little bits of solitude away from her demanding schedule.

“I am also doing my part to help keep

a vital species in our ecosystem thriving to indirectly and directly feed us,” she says. “I am learning, and I am teaching my children and people in my community about bees and their importance. I am always answering questions. I get to deliver an amazing health food to people in our community, too. On so many levels, I have grown and benefited so much as a person from beekeeping.”

Today, she sells her honey on social media and delivers it to residents in Ankeny. For those who want to get started in beekeeping, she recommends research, taking a class with an expert, and finding a mentor. Expect to invest in gear, equipment and bees, which can get pricey. You can also expect to invest a couple hours every week managing your new hives if you stay small.

Carrington won third place at the Iowa State Fair this past year for her special honey, a white honey that comes from the nectar her bees find.

“It is very light and floral compared to a primarily clover-based amber honey that you see in most stores and a lot of other beekeepers produce,” she says. “I look forward to being part of the fair again in the future and the Iowa Honey Producers Association.”

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## FEATURE



Michael Peverill's daughter, Isabel, helps with the family's hives.

### Honey love

Michael Peverill has been interested in bees since he first saw hives on his uncle's farm when he was a kid.

"I never saw him in action working the bees, but I knew I loved honey, and beekeeping seemed like a logical next step," he says.

Before he started beekeeping, Peverill did long-distance triathlons for a hobby. He spent many hours each week running, biking and swimming. It did not leave much time for anything else, but it did leave a lot of time for thinking. While running his last event, he started thinking about beekeeping.

"So, while in an exhausted state, I thought about how fun it would be to relax, watch the bees and eat honey. When I crossed the line for my final Ironman in 2015, I told my wife I was done with triathlons and was going to take up beekeeping. She laughed. Who is laughing now?"

But he jokes his wife, Alie, was also his enabler, as she was the one who really got the beekeeping going after that final race.

"I had told her that I wanted to get into beekeeping, so, for Christmas, she and Santa got me my first hive, bee suit and smoker. Of course, I had to get bees at that point," he says.

Like Carrington, Peverill took a class taught by Andy Joseph in Ankeny. Since then, he has watched countless videos on YouTube, joined local in-person and online groups, and spoken to dozens of beekeepers around central Iowa to compare notes.

Fast forward eight years, and Peverill has a small beekeeping business in Ankeny. Today, he runs about 110 hives — a far cry from the two he started with. What is interesting about his hives is that they are almost all in Ankeny.

"We keep our hives in backyards across all of Ankeny," he says. "The people love to have bees in their yards, and I think it is great to give people the opportunity to experience bees without needing to take on the training and investment required."

The couple runs Peverill's Apiary and sells honey, beeswax, beeswax candles, lip balms, lotions and a small number of beekeeping supplies. They have moved out of their garage to a small shop on the south side of Ankeny. They mainly use it for production, but they do have a store that



Michael Peverill works with one of his hives.

people can visit to buy honey or other products. You might also see them selling their honey lemonade at local farmers markets in the summer.

Peverill says the Iowa beekeeping community is a tight-knit one, and it's always buzzing with activity — pun intended. In addition to classes and other online resources, there is an Iowa Beekeepers group on Facebook that is active. People who want bees in their yard can also look into Peverill's host-a-hive program.

For Peverill, being a local beekeeper is also about supporting the community. He's willing to answer questions and support new folks getting started.

"As part of my role as being a beekeeper, I feel it is important to give back to the community. Throughout the year, I do presentations to groups of all sizes and ages. Depending on the audience, we talk about the day in the life of a bee or the issues affecting bees. If people are interested in having me come and speak with their group, they can reach out to me."

### Honeybee homestead

Back in the 1980s, Sara Holton's grandpa and dad were beekeepers in the area.

"They ran about 100 beehives. My dad even sold honey out of the back of his truck at the Ankeny farmers market. Sadly, they quit keeping bees before I was born because life got too busy trying to grow their business, Todd's Flying Service. I lost my grandpa in 1997 in a plane crash. So, when my husband and I moved into the country in 2015, I thought it would be great to get a couple of beehives to feel a bit closer to him and my heritage."

Holton, like many other local beekeepers, took a beekeeping class in the spring of 2016 hosted by Iowa State Bee Inspector Andy Joseph. After taking the class, her husband, Tyler, bought her a hive kit for Valentine's Day. They started with two hives.

"Also, as luck would have it, I learned the hard way that high heels and the farm do not mix. I ended up breaking my foot at the end of April — just about the time our bees arrived and it was time to install the packages, so Tyler had to do all the work. He gave me piggyback rides out to the hives to check everything out. This is when he caught the buzz and stole my hobby."

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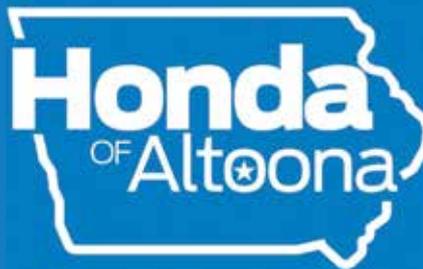


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Tyler and Sara Holton have about 800 hives around Central Iowa.

Now they run about 800 beehives all over central Iowa, and they are both full-time self-employed with The Holton Homestead. The couple sells honey, including flavored honeys like cinnamon creamed honey, hot honey and

infused honeys. They make beeswax candles and care products as well as honey lemonade, honey lemonade popsicles and honey butter. They run an online store and are also at the Ankeny, Valley Junction and Downtown Des Moines

farmers markets weekly.

“If people are interested in keeping their own bees, we highly recommend taking a beekeeping class. You can find all the available classes at [iowahoneyproducers.org](http://iowahoneyproducers.org).” ■

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FAITH

By Pastor John Wagner

SPEAK up

Proverbs 31:8-9 — “Open your mouth on behalf of those unable to speak, for the legal rights of all the dying. Open your mouth, judge in righteousness, and plead the cause of the poor and needy.”

I've lived in Ankeny for 15 years. I feel we are blessed to have the resources and opportunities that living in Ankeny provides. I don't think a day passes when I don't in some way give thanks for the chance to call Ankeny home.

I have so many privileges. In Ankeny, I have access to a range of housing options, multiple grocery stores, different medical centers, great schools, restaurants, banks, a few more banks, and much more. If I'm being completely transparent, having a stable job coupled with other factors (gender, race, age, etc.) give me access to almost all of those opportunities.

I also know that not everyone can say the same — in Ankeny, across our state, and all around the world.

As I was reading my Bible, the proverb which I shared with you at the start of this article really spoke to me. In the proverb, a king is sharing that he was taught to use the power he has to speak for those who cannot. The message given to him was to use the privilege he had to plead the case of those who may not be able to speak for themselves.

I'm not a king, an elected leader, or a titled government official with the “power” to grant large acts of pardon or assistance. But, I do have the ability to speak. As I thought more about how our faith should intersect with our current social and political climate, I wondered if a “faith”-ful act — a Christ-like act, a morally upstanding act, a decent act — in light of the resources I have available to me would be to speak up and do more on behalf of those who perhaps cannot. Our words, advocacy, petitions, votes and our actions matter. We can choose to help make a difference in the lives of others.

As a part of my faith tradition, I often pray that God would “make us one.” I pray that we could all know the life-giving love of God, make deep connections with one another, and have what we need to survive. Over the next few weeks or months, as opportunities present themselves to debate the merits of candidates or policies, may we each pledge to speak up on behalf of those who cannot or maybe to help someone else who has been told to be silent to the proverbial microphone so they can be heard.

SPEAK UP, in faithful response to God's abundant love, so that we can share the blessings God has offered. ■



Information provided by John Wagner, campus pastor, Christian Life Center, Ankeny First United Methodist Church, [john.wagner@ankenfirst.org](mailto:john.wagner@ankenfirst.org).

# MAKING connections

## Ankeny First UMC on a “different” kind of mission.

About 15 years ago, leaders from the Ankeny First United Methodist Church traveled to Malawi, Africa, to see if there would be a chance of doing a mission in a “different” way.

Rather than a focus on traveling to “build” or “change” things, the goal was to form lasting relationships. It worked. The partnership has grown from these initial meetings to weekly conversations, lasting friendships, life-changing work and Holy connection.

One of the people leading the way is Campus Pastor John Wagner, who has served at the church each of those 15 years.

Wagner has traveled to Malawi eight times as an ambassador of the church, sometimes to help lead the annual mission team and other times for longer-term planning meetings. It’s been a meaningful time for Wagner.

“I honestly find that anytime I give my time/talent/treasure to help someone else, I receive more than I could ever give,” he says. “There is a depth of connection that occurs when you have no other agenda than trying to meet someone where they are and get to know them for who they are.”

In collaboration with local church leadership, Ankeny UMC helps support clean water projects (boreholes), nursery schools (daily food and education), women’s empowerment initiatives (tailoring school and savings/loan programs) and local church support (structure/aid initiatives).

“We get to hear the stories of communities and their people, celebrate their lives and successes, share worship and prayer, and then reconnect as we witness God’s work through our partnership together,” Wagner says.

One of the largest challenges is the distance between the two communities, say Wagner.

“It’s about 30 hours of transit (on a good year) to reach Malawi,” Wagner says. “That is not only time-prohibitive, but also cost prohibitive. We have regular conversations with leaders in Malawi about the cost of travel, offering to send the money it costs to travel as a gift instead of making the trip. Every year, we hear back that the relationship, the sharing, and the love we get to experience together is so important that we should continue to try to make the trip.”

Being involved in an international mission has opened Wagner’s eyes to the ways people should be helping each other locally as well, he said.

“Each time I come home, I am profoundly moved by this thought: If I was willing to travel half way around the world to remind someone they aren’t alone, why do I hesitate to share the very same thing with my neighbor? If I am willing to share time and resources so someone can eat in Malawi, why am I not so quick to be generous here in Ankeny? It is a humbling trip that often helps to reset my understandings of the person I am called to be here in Ankeny.

“We are blessed in this season to be connected with our siblings in Christ in Malawi. For as long as we are able, it will be our privilege to know that our friends in Malawi are praying for us just as we pray for them. And — for as long as God allows — I’ll visit as often as I can because Malawi is home, her people my family, and the church a place I’ve been welcomed to be one of many in worship. As often as I remember, I give God alone thanks for that.” ■



Ankeny First United Methodist Church Campus Pastor John Wagner has been part of the church’s 15-year mission partnership with people in Malawi, Africa.

# HEALTH insurance for early retirees

Retiring before age 65 brings the challenge of finding suitable health insurance coverage until Medicare eligibility kicks in. Navigating this interim period can be daunting, but there are several options to ensure you remain covered.

COBRA Continuation Coverage allows you to keep your employer’s health insurance for up to 18 months after leaving your job in most instances.

While convenient, COBRA can be expensive since you’ll be paying both your share and the employer’s portion of the premium.

Affordable Care Act (ACA) Plans provide another viable option. These marketplace plans offer a range of coverage levels, and, depending on your income, you might qualify for subsidies to lower your monthly premiums. The ACA also guarantees coverage regardless of pre-existing conditions.

Short-term health insurance can be a cost-effective solution. These plans typically offer lower premiums, but they come with significant limitations, including less comprehensive coverage and the possibility of being denied for pre-existing conditions. These plans will allow you to purchase a pre-determined length of coverage as well.

Early retirement can also leave gaps in other coverages. Be sure to explore life insurance, dental insurance and other complementary coverages. ■

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## LIBRARY

By Sarah Clawson

# LIBRARY summer internship reflections

This year, I had the opportunity to work as the Ankeny Kirkendall Public Library's summer intern.

As with most libraries, the Ankeny library uses several specialized hardware and software systems to serve its more than 28,000 registered active patrons. For me, it was challenging and interesting to learn these systems and how to use them to get what I needed. Here are some of the library technologies that I found most intriguing:

A crucial part of any large library is its Integrated Library System (ILS) software. Among other things, it acts as a database for all items in the library's collection. But, by searching for an item in the ILS, library staff can see much more than just its availability and usual shelf location. The ILS shows when an item was last checked out, if it is currently checked out, and when it is due back. It shows how many people have placed holds on an item. The ILS also shows if an item is currently located in a display area. It can even show how many times an item has been checked in and out in the last year to give staff an idea about its popularity.

The library uses Radio Frequency Identification (RFID) tags to expedite check-out procedures for patrons and staff. If you check out items at the library, you might notice that the checkout machines don't actually need to scan an item's barcode to check it out. After your library card is scanned, you can just set your stack of items on the countertop, which will activate the scanner under the counter. The scanner will read all of the items' RFID tags in a matter of seconds and will communicate with our ILS software to check them out to your library card account.

One of the biggest day-to-day tasks at the library is checking items in, sorting them and shelving them. The Automated Material Handling (AMH) machine makes this process quick and neat. When an item is returned, it is placed on a conveyor belt. While on the belt, the item's RFID tag is read. The AMH machine reads the item's tag and sends the item ID to our Integrated Library System (ILS) software with a code to check it in. The ILS then sends the item's detailed information back to the AMH, which it uses to automatically sort the item into its corresponding bin. This helps library staff know how to process the item and shelve it correctly.

Overall, this internship has been an amazing learning experience for me. Thank you to all the library staff and patrons for such a great summer. ■



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# WHAT INVESTORS can — and can't — control

As an investor, you can easily feel frustrated to see short-term drops in your investment statements. But, while you cannot control the market, you may find it helpful to review the factors you can control.



Many forces affect the financial markets, including geopolitical events, corporate profits and interest rate movements — forces beyond the control of most individual investors. In any case, it's important to focus on the things you can control, such as these:

- **Your ability to define your goals** – One area in which you have total control is your ability to define your goals. Like most people, you probably have short-term goals, such as saving for a new car or a dream vacation, and long-term ones, such as a comfortable retirement. Once you identify your goals and estimate how much they will cost, you can create an investment strategy to help achieve them. Over time, some of your personal circumstances will likely change, so you'll want to review your time horizon and risk tolerance on a regular basis, adjusting your strategy when appropriate. And the same is true for your goals. They may evolve over time, requiring new responses from you in how you invest.

- **Your response to market downturns** – When the market drops and the value of your investments decline, you might be tempted to take immediate action in an effort to stop the losses. This is understandable. After all, your investment results can have a big impact on your future. However, acting hastily could work against you. For example, you could sell investments that still have solid fundamentals and are still appropriate for your needs. If you can avoid decisions based on short-term events, you may help yourself in the long run.

- **Your commitment to investing** – The financial markets are almost always in flux, and their movements are hard to predict. If you can continue investing in all markets — good, bad or sideways — you will likely make much better progress toward your goals than if you periodically were to take a “time out.” Many people head to the investment sidelines when the market tumbles, only to miss out on the beginnings of the next rally. And, by steadily investing, you will increase the number of shares you own in your investments — and the larger your ownership stake, the greater your opportunities for building wealth.

- **Your portfolio's level of diversification** – While diversification itself can't guarantee profits or protect against all losses, it can help greatly reduce the impact of market volatility on your portfolio. Just how you diversify your investments depends on several factors, but the general principle of maintaining a diversified portfolio should govern your approach to investing. It's a good idea to periodically review your portfolio to ensure it's still properly diversified.

The world will always be filled with unpredictable, uncontrollable events, and many of them will affect the financial markets to one degree or another. But, within your own investment world, you always have a great deal of control — and with it, you have the power to keep moving toward all your important financial objectives. ■

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor. Edward Jones. Member SIPC. Information provided by Brandt Hockman, 1610 S.W. Main St., Suite 206, Ankeny, 515-446-2193.

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# TASTY recipes to combat the hustle and bustle

*(Family Features)* Jam-packed calendars and little spare time at home can make heads spin. When those hectic weeknights are giving your family fits, turn to delicious recipes you can have ready in 30 minutes or less.

Start with kitchen staples like chicken and rice. They're easy to prepare and versatile enough to let you cook a variety of meals without feeling like you're stuck in a dinner rut. For example, these air-fryer bang bang chicken tenders with rice offer a kid-friendly take on bang bang chicken that's both sweet and spicy.

This air-fryer favorite requires just half an hour in the kitchen and calls on the quality and convenience of Success Boil-in-Bag Jasmine Rice to make busy weeknights a breeze. In just 10 minutes, the aromatic rice cooks up soft and fluffy with a uniquely delicious flavor that's naturally gluten free, Non-GMO Project Verified and free of MSG and preservatives.

Find more ways to solve dinnertime dilemmas at [SuccessRice.com](http://SuccessRice.com). ■

## Air-fryer bang bang chicken tenders with rice

Prep time: 10 minutes

Cook time: 20 minutes

Servings: 4

- 1 pound chicken tenders
- 1/2 cup sweet chili sauce, divided
- 1/4 cup sriracha hot sauce, divided
- 2 tablespoons sesame oil
- 1 bag Success Jasmine Rice
- 1/2 cup mayonnaise
- 1 bag (12 ounces) coleslaw mix
- 1/2 English cucumber, thinly sliced
- toasted sesame seeds, for garnish (optional)
- green onions, for garnish (optional)

### DIRECTIONS

- Toss chicken tenders with 2 tablespoons sweet chili sauce and 1 tablespoon sriracha. Drizzle with sesame oil.
- Preheat air-fryer to 400 F. In two batches, without overfilling basket, air fry chicken tenders, turning basket halfway during



- cook time, 10-12 minutes, or until chicken is golden brown and cooked through.
- Prepare rice according to package directions. Stir mayonnaise with remaining sweet chili sauce and sriracha until blended. In large bowl, toss coleslaw mix with 1/4 cup bang bang mayo sauce.
- Divide rice among four bowls. Top with chicken, coleslaw mix and cucumber. Drizzle with remaining bang bang mayo sauce.
- Garnish with toasted sesame seeds and green onions, if desired.

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# How elections could impact your retirement

As you near retirement, it's important to understand how elections could affect your retirement savings and how you can protect your portfolio from market ups and downs. Presidential



elections are significant events that can bring uncertainty and market volatility. There are many questions during an election year. Who will be the next president? Which party will control the House and Senate? What laws will be passed if power is split in Congress? Historically, stock market volatility tends to increase in the months before an election due to the market's aversion to uncertainty. It's not surprising that the stock market performs better in a year when an incumbent president is re-elected compared to a new administration.

As for whether a Democratic or Republican

winner is better for the market, experts agree that there is no clear winner. While market returns may vary in election years compared to non-election years, the data does not conclusively support a direct correlation between election outcomes and market performance. The stock market has gone up — and down — under all presidents, but the overall trajectory is positive.

In recent history, some of the worst years for stock market volatility and returns have coincided with presidential election years. Still, other factors had the most significant impact on the stock market. For example, the tech bubble burst started in 2000, the year George W. Bush ran against Al Gore. The 2008 housing collapse and subsequent Great Financial Crisis began the same year Barack Obama ran against John McCain. The 2020 COVID-19 pandemic happened the first time Joe Biden ran against Donald Trump.

Plenty of opinions and predictions will make

headlines regarding the elections, the party that wins, and the impact on the stock market. However, you are most concerned about your retirement savings and how to invest for growth while protecting against swings.

Historical perspective can help you focus on what matters in retirement: controlling what you can control. We help families and individuals prepare for market volatility before it happens by building recession resistant retirement plans. We know that recessions happen, on average, every five to six years. By diversifying investments and incorporating long-term, mid-term, and short-term strategies, you can mitigate the impact of market volatility on your retirement savings.

Proactive planning and strategic investing can help those planning for retirement navigate market volatility. Then, you can stay on track to live out your retirement vision regardless of who gets elected or what other factors may impact the stock market.

Information provided by Loren Merkle CFP®, RICP®, Certified Financial Fiduciary®, Merkle Retirement Planning, 1860 S.E. Princeton Drive, Grimes, 515-278-1006. Source: McKenna, Kristin, "Here's How The Stock Market Has Performed Before, During, And After Presidential Elections" (Aug. 18, 2020). Forbes.com. Accessed May 17, 2024.

**WHAT'S THE IMPACT?**

Are you wondering how the presidential election could **impact** the stock market? Scan the QR code to watch this episode or read about it now.

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# NEW reporting requirements for businesses

If you have an LLC or other business entity, you should be aware of important new changes to your reporting requirements. Last year, the Financial Crimes Enforcement Network, or FinCEN, finalized new rules.



FinCEN is a bureau of the U.S. Department of the Treasury, and it aims to combat money laundering, financing terrorism here and abroad, and other illicit uses of our financial systems.

To aid in that goal, FinCEN finalized rules for nearly all business entities, including single-member LLCs, partnerships, and subchapter-S corporations. The new rule states that, as of Jan. 1 of 2024, “reporting companies” must file a one-time report with FinCEN that provides

identifying information about themselves, their “beneficial owners” and their “company applicants.”

Nearly all business entities fall under this rule, as it applies to any “corporation, LLC, or other entity created by the filing of a document with a Secretary of State or similar office or formed under the law of a foreign country and registered to do business by the filing of a document with a Secretary of State or similar office.”

If your business entity was created before Jan. 1, 2024, you have one year — until Jan. 1, 2025 — to file this report. However, all newly-created businesses must file their Beneficial Ownership Information (BOI) report within 90 calendar days of the creation of the entity.

You should work with your lawyer to ensure the BOI report is timely and correctly filed to avoid future corrections or potential penalties. You will need your full legal name, any trade

names your business has, your principal place of business, and the Employee Identification Number (EIN) you received from the IRS upon business creation. You will also have to provide identifying documentation for each Beneficial Owner of your company, which includes their full legal name, date of birth, and a passport, driver’s license, or state-issued ID.

Once you complete your BOI report, you will receive a one-time FinCEN identifier for any future needs.

Compliance is easy, but it is also mandatory. Failure to report could result in heavy civil penalties or even criminal charges. Contact your attorney to assist with this important federal regulation so your attorney can keep you, your business partners, and your business in compliance at all times. ■

Information provided by Charlotte Sucik, Abendroth Russell Barnett Law Firm, 2560 73rd St., Urbandale, 515-278-0623, [www.ARPCLaw.com](http://www.ARPCLaw.com).

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# A SENSE of home

Senior living has provided community and healing

In 2020, Denise Dellinger got bit by a mosquito.

Living in Iowa, this isn't unusual. But what made this bite different was the fact the mosquito was carrying the Zika virus.

The Zika virus can, but doesn't always, trigger Guillain-Barré Syndrome (GBS), which is an inflammatory disorder of the peripheral nerves outside the brain and spinal cord.

The virus in Dellinger's system did result in GBS, which is characterized by the rapid onset of numbness, weakness and often paralysis of the legs, arms, breathing muscles and face.

As a result, Dellinger was left unable to walk for a period of time and had to use a wheelchair. For the rest of her life, she'll experience pain and numbness in her hands and both legs from her knees down to her toes.

After her diagnosis in 2020, Dellinger was hospitalized three years in a row before ending up in a care facility. But she knew she didn't really belong there.

"I fought for myself to get out to a more suitable environment," she says. "I knew that living alone would not be good for my recovery (I was still in a wheelchair at the time), so I searched for assisted living communities."

Dellinger, who is originally from Johnston and has lived in different areas around the metro, found Rock Creek Senior Living in Ankeny online and liked how it was close to home. It also seemed to offer everything she needed to recover.

"They provide meals, housekeeping, laundry, transportation, physician, nurses, therapy services onsite and many activities," she explains. "Everything is onsite, so that helped with transportation issues."

Dellinger officially moved into the facility in September 2022. In the years since, she's developed the feeling that Rock Creek Senior Living is truly home.

"The sense of community here was instrumental in my recovery," Dellinger says.

She's made lots of friendships with fellow residents and is deeply involved in their lives. She even has phone numbers for the children of her friends should they ever need anything.

"We all look out for each other," Dellinger says. "With me not having any family, these people have become my family."

One of the biggest perks is that Dellinger gets to have her dog.

"For people to have to give up their home to move into an assisted living facility is very hard," she says. "Then to tell them they can't bring their pet along is even harder."

She also enjoys the many activities and outings offered, like trips to the farmers market on Saturday mornings.

"To get out into the community is nice," Dellinger says. "The people in Ankeny are always nice and very helpful." ■



Denise Dellinger knew she needed some help due to her health, but she wanted more independence than she had in a care center.

5<sup>TH</sup> ANNUAL

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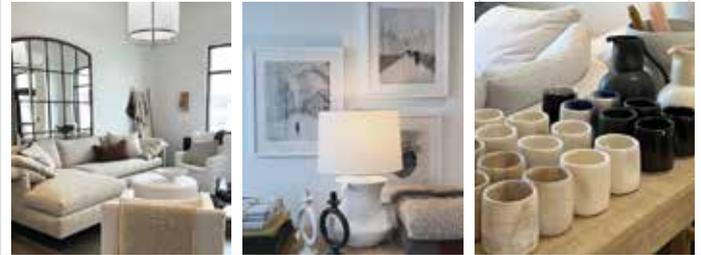


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# SDMJW holds celebration

The women of the Suburban Des Moines Junior Women (SDMJW), adorned with their fascinators, celebrated decades of friendship and service on Wednesday, May 10, at Hyperion Field Club. Chair Shari Hawk lead the reading of The Collect followed with a blessing shared by Wanda Snyder prior to the luncheon. Members continue their servant leadership in Women Lead Change, Cemetery Preservation boards (Highland Memorial Gardens and SAPIC), Child and Adolescent Brain and Mental Health Awareness, Iowa Barn Foundation, Friendship Force and their churches. The SDMJW Ambassadors traveled to France, Italy, Croatia, European river cruises and to the states of Colorado, Wisconsin, Arizona, Florida, California and Illinois. Bobbi Segura is chair organizer of the Women Lead Change October conference in Des Moines. Another fascinating time will be May 2025 when SDMJW celebrate with Shari Hawk as the chair assisted by Wendy Tack. The women attended the Interview and Tea event with Enfys McMurry on the publication of her book, "Disaster at 39,000 Feet: How Small-Town America Came Together at a Time of Crisis," which took place in 1962 in Iowa. Flower arrangements were gifted by Nancy Lundstrom. In celebration of motherhood, roses were presented by Mary Richards to each woman. Contact Mary Richards at [mrichards@netins.net](mailto:mrichards@netins.net) for information about SDMJW including the Ankeny, Johnston, Indianola, Des Moines, Saylorville, Polk City communities. ■



Front row: Wendy Tack, Marie Graff, Margo Lierman, Wanda Snyder. Back row: Mary Richards, Nancy Lundstrom, Bobbi Segura, Dr. Eileen May, Dianne Banning and Shari Hawk.

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# UNIQUE new program offers senior living alternative

Stay at home — with peace of mind.

Susan has lived in her Des Moines home since her children were toddlers. She's now 76, and she wonders what the future holds for her health and her living situation.



She has no desire to move into a senior living community, although many of her friends have made that choice and are happy with it. Susan simply wants to stay in her home, but she worries about needing assistance down the road. Her children live out of state, and she has no other family members in the area.

Susan's situation is far from unusual. "Aging in place" — in your home — is not always within the grasp of every person. If you end up needing assistance to remain in the place you love, chronic health challenges can make living independently ill-advised, and full-time care at home can cost as much as community living.

You may be asking yourself, then: "If I

don't want to move into a community but I'm concerned about health issues later on, what can I do?"

The answer: You have more options than ever before. Some organizations that serve older adults have designed Continuing Care at Home (CC@H) membership programs designed to help people proactively focus on their health at home while enabling them to financially plan for potential services and care down the road.

If you're interested in looking into CC@H programs, the questions below can help you make sure the program's premises, amenities and outcomes will be the best ones for you.

• **Do you understand the program and what it offers?** A good CC@H program not only will offer services and amenities to enhance your wellbeing so you can remain independent longer, it will also help fund future long-term care needs.

• **Is personal support included?** Studies show people who embark on any kind of life-altering program or activity, such as a nutrition or exercise regimen, will be more likely to

succeed with encouragement from a trusted adviser or advocate.

• **What will your care options be?** A solid program will help fund your care, if it's needed, whether through home healthcare or services in a senior living community later on. If the program you're considering does offer both, make sure you're comfortable with the services and care provided by the organization's home healthcare team as well as in its communities. A reputable provider will have longevity and solid outcomes behind it.

If you're considering membership in a CC@H program, make sure it feels tailor-made for you. Your wellbeing and your checkbook will thank you for it. ■

Aaron Wheeler is Vice President of Home and Community-Based Services for WesleyLife, which provides health and well-being services, including WellAhead — A WesleyLife Well-Being Experience, a CC@H offering designed for people who never want to move to a senior living community. To learn more, visit [wesleylife.org/wellahead](http://wesleylife.org/wellahead).

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# YOUTH take training to the next level

## Wilwerding siblings go ninja.

With children who have nicknames like “C the Beast” and “Bud the Stud,” it’s no wonder that Janet and Dave Wilwerding’s Ankeny home has an attached garage that is anything but a place to store vehicles.

Stop by the Wilwerdings’ home on any random day of the week, and you might find Caroline, 12, and Ryan, 10, jumping, climbing, running and hanging around inside that very garage, doing what they do best: being ninjas.

Ryan, who attends Westwood Elementary in Ankeny, and Caroline, who attends Prairie Ridge Middle School, have taken their competitive natures to new heights, navigating obstacles on courses across the Midwest that test their physical agility, strength, balance and power.

“Fitness is also a big part of our family, as I have taught fitness classes for over 20 years, so it’s instilled in each of our kids,” Janet says.

Both of the kids became ninja enthusiasts after they visited a ninja gym in Urbandale three years ago. When Ninja/U Ankeny opened two years ago, it became their new training home. The family has traveled to Missouri, Nebraska, South Dakota, Illinois and North Dakota, as well as around Iowa, for competitions. They practice approximately 10-12 hours a week. And it has paid off.

“One of my most cherished memories is from last year when I qualified for the World Finals in Orlando, Florida,” Caroline says. “I had the amazing opportunity to meet people from all around the globe, including contestants from American Ninja Warrior. During the World Finals, I was able to compete in two different series, which was an incredible experience.”

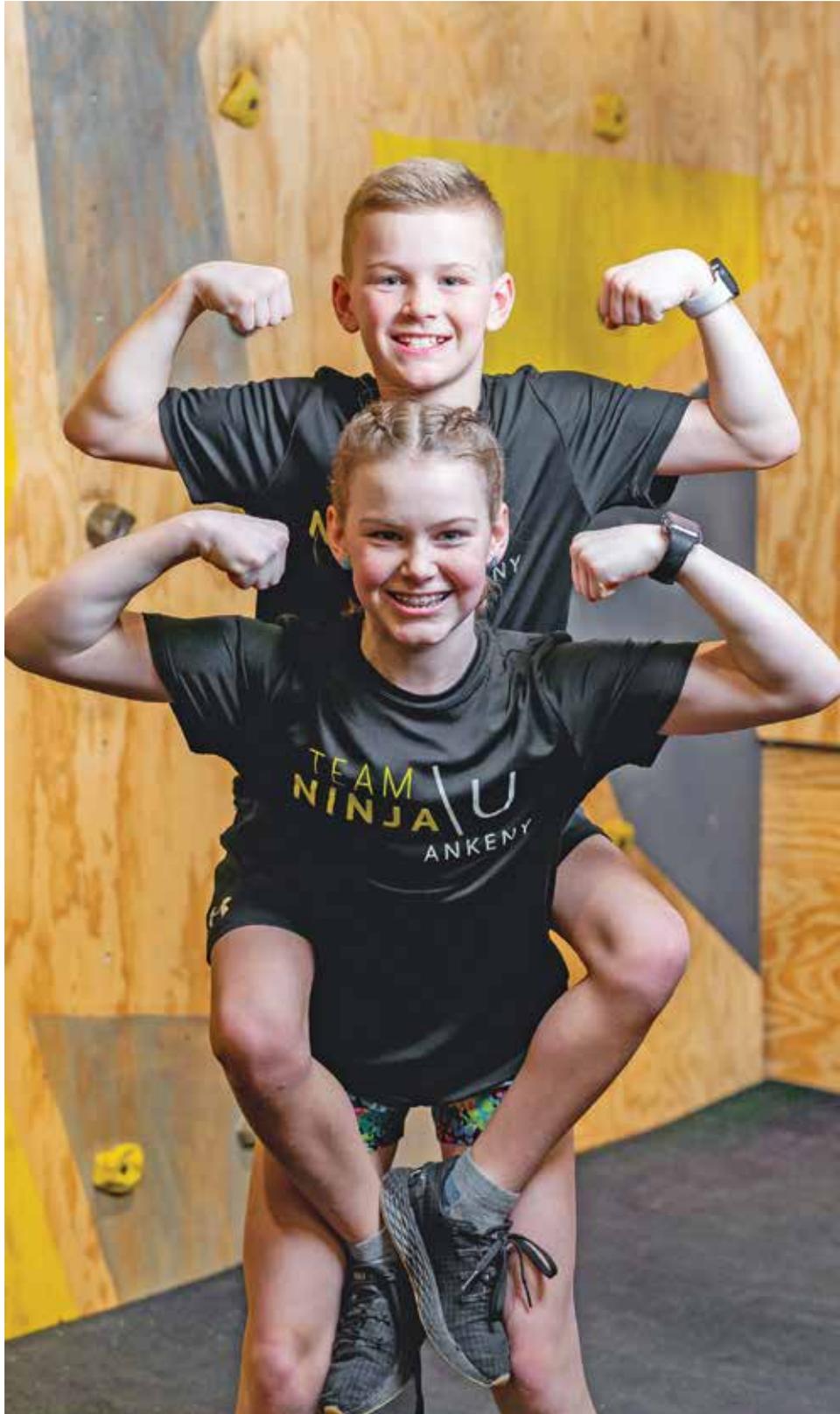
Her brother agrees.

“I had a great time during my ninja travels and even got to meet some famous ninjas from the American Ninja Warrior show,” Ryan says. “My favorite experience was when I met Electric Enzo last year at the World Finals in Orlando, California.”

The ninja season is year-round, and both Wilwerdings have team practices on Tuesday and Thursday evenings. The two have excelled at competitions. Caroline qualified for U.S. Nationals, FINA and UNAA. Ryan qualified for U.S. Nationals and FINA. In FINA, Caroline ended up 13th in the world. There were 13 countries competing in the world finals this year.

Their parents couldn’t be prouder.

“We are here to fully support our kids because neither of us had this opportunity,” Janet says. “We want our kids to always love the sport they are participating in.” ■



Caroline and Ryan Wilwerding train 10-12 hours per week on ninja courses, including one in their garage.

# EVENTS IN THE AREA

Check for cancellations

## Neighbor to Neighbor free meal

Aug. 25, 5 p.m. Doors open at 4 p.m.  
St. Anne's Episcopal Church,  
2110 W. First St., Ankeny

This month, the meal will feature chili dogs. No one is required or expected to be a member of St. Anne's to attend. The meals are free and are followed by seven hands of free bingo. There are small prizes for six hands and a \$15 gift card for the last hand. Freewill donations are accepted but not required or expected.

## Women's Self Defense Classes

Nov. 4, 6, 11 and 13, 6-9 p.m.  
Ankeny Police Department,  
411 S.W. Ordinance Road

The Ankeny Police Department presents this series of four classes per session. The first day is a presentation, days two and three are hands-on techniques and day four is simulations. Cost is \$35. Classes are three hours each. Must be 18 or 14-17 with parent permission. Students are not required to be Ankeny residents. To register or for more information, visit [www.ankenyiowa.gov/310/Self-Defense-Training-RAD](http://www.ankenyiowa.gov/310/Self-Defense-Training-RAD).

To submit calendar items for consideration, send to [tammy@iowalivingmagazines.com](mailto:tammy@iowalivingmagazines.com).



## Bike Nights

Every fourth Friday of the month  
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Enjoy food, music, prizes, bikes and more.



## Annual Ice Cream Social

Aug. 25, 2-4 p.m.  
Ankeny Area Historical Society,  
301 S.W. Third St., Ankeny

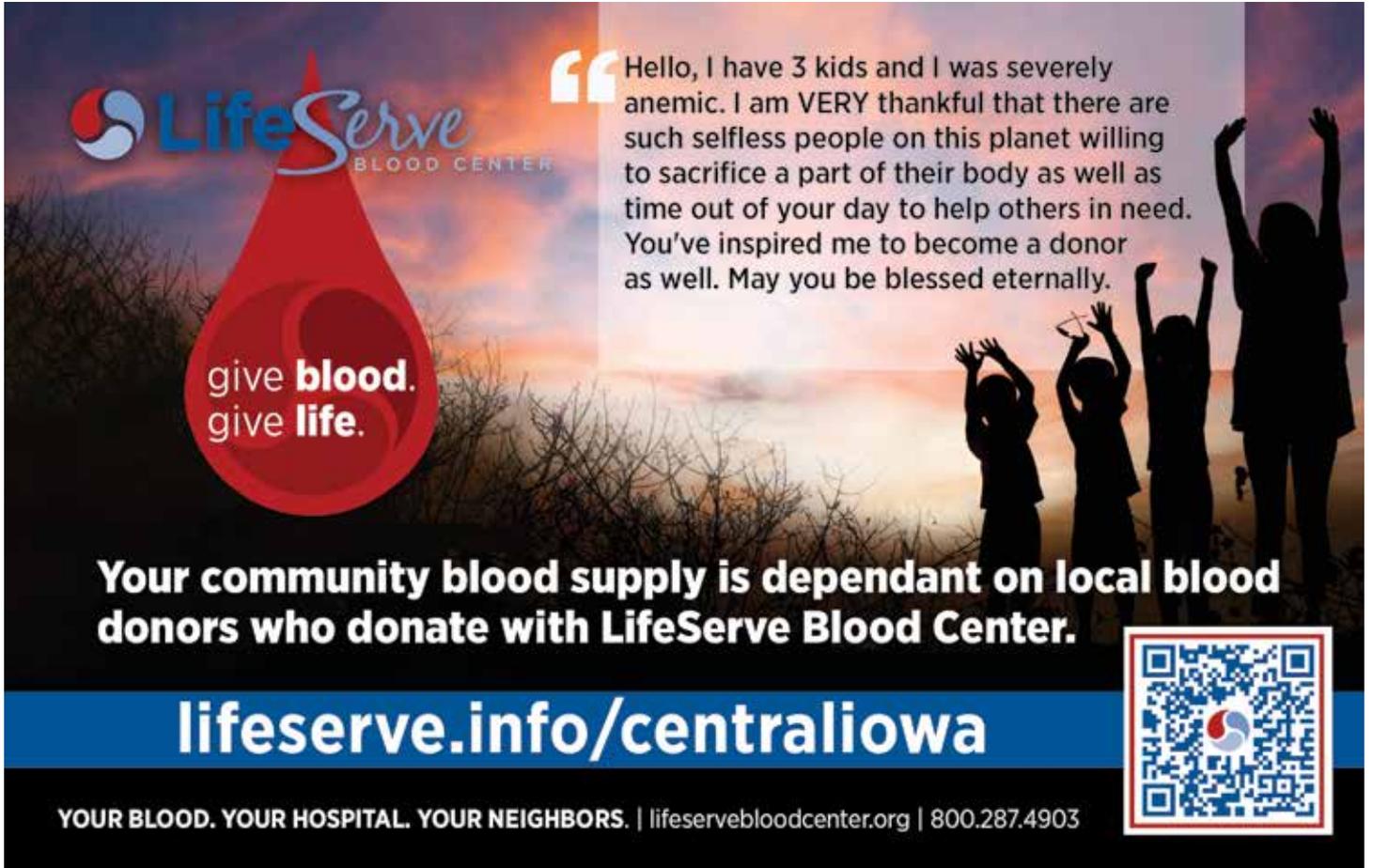
Enjoy a free ice cream social along with homemade baked items.



## Ankeny Lions Fall Pancake Breakfast

Sept. 13, 7-11 a.m.  
Ankeny First United Church,  
206 S.W. Walnut

The Ankeny Lions Fall Pancake Breakfast is offered for a freewill donation.



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# EVENTS IN THE AREA

To submit calendar items for consideration, send to [tammy@iowalivingmagazines.com](mailto:tammy@iowalivingmagazines.com).

Check for cancellations

## Corks and Caps

Sunday, Sept. 15  
Ankeny Market and Pavilion, 715 W. First St.

Come out and enjoy an afternoon sampling wine, craft beer, and spirits at Corks and Caps presented by Roof Iowa. A VIP Hour is noon to 1 p.m. and general admission is 1-4 p.m. The event includes live music from the duo Kracklin', food sampling from Ankeny Chamber vendors, complimentary tasting cup, lawn games, other vendors and a raffle prize. Must be 21 to enter the event. Tickets will be available at the gate for a higher price. For more information, contact Diane Weber at the Chamber at 515-964-0685. For more information and registration, visit <https://web.ankenychamber.org/events/CorksandCaps-5992/details>.

## Chamber Open House

Thursday, Sept. 26, 3-6 p.m.  
Ankeny Area Chamber of Commerce, 1360 S.W. Park Square Drive, Suites 104/106/108

The Ankeny Area Chamber of Commerce is hosting an open house and ribbon cutting (4:30 p.m.) to celebrate its new location.

## Witches Night Out

Thursday, Oct. 24, 4-8 p.m.

The Ankeny Area Chamber of Commerce is hosting its Witches Night Out shopping event. Transportation will be provided at 4 p.m. as registered witches stop at local Ankeny businesses to shop, network and enjoy some witches' brew. Witch costumes encouraged, but not required. Witch hats provided. Cost is \$35. For registration link, visit <https://web.ankenychamber.org/events/WitchesNightOut-6033/details>.



## Fall Ball Golf Tournament

Wednesday, Oct. 2, 10 a.m.

This ever-popular event is an excellent opportunity for golfers of all skill levels to participate and network with other chamber members. Registration begins at 9 a.m. for all golfers with a shotgun start at 10 a.m. Best ball format. Must be a chamber member to participate. Contact the chamber for registration information.



## Discover Ankeny

Thursday, Nov. 7, 4:30-7 p.m.  
FFA Enrichment Center, DMACC

Join the Ankeny Area Chamber for the return of Discover Ankeny. Enjoy sampling, give-aways, discounts, and family-friendly activities from a variety of local Ankeny Chamber businesses. Admission is free. A special senior half hour kicks off the event from 4:30-5 p.m. For more information, contact the Chamber at 515-964-0685.

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# EVENTS IN THE AREA

To submit calendar items for consideration, send to [tammy@iowalivingmagazines.com](mailto:tammy@iowalivingmagazines.com).

Check for cancellations

## Blue Believers Run/Walk

Saturday, Sept. 21, 7:30 a.m.;  
run/walk event 8:45 a.m.  
Principal Park,  
1 Line Drive, Des Moines

Blue Believers, a local nonprofit dedicated to raising awareness and funds for prostate cancer, is holding a run/walk event in collaboration with Team Blue Iowa. Included is a 1-mile walk, 5K walk, timed 5K run and kids fun run. The theme is superheroes, and participants are encouraged to dress as their favorite superhero. Live local music will be featured throughout the day, and a survivor recognition ceremony will be held. A moment of remembrance will also be held. Proceeds will be donated locally to support Iowa men and families affected by prostate cancer. Register at [www.teamblueiowa.com](http://www.teamblueiowa.com).

## World Food and Music Festival

Aug. 23-25  
Western Gateway Park,  
1205 Locust St., Des Moines  
[www.dsmpartnership.com/worldfoodandmusicfestival](http://www.dsmpartnership.com/worldfoodandmusicfestival)

The award-winning festival brings together two of life's greatest offerings, food and music, from all around the globe. The event was recently named the sixth best city food festival according to USA Today's readers choice awards.



## Ingersoll Live

Aug. 24, 3-10 p.m.  
2300 Ingersoll Ave.  
[www.theavenuesdsm.com](http://www.theavenuesdsm.com)

Ingersoll's annual block party returns with vendors of all kinds, live music and plenty of family-friendly fun.



## Iowa Reptile Show

Aug. 25  
205 S. 64th St., Des Moines  
[www.coldbloodedexpos.com](http://www.coldbloodedexpos.com)

This is a great opportunity to speak with the reptile breeders in the greater Des Moines area. There will be thousands of reptiles, amphibians, feeders, invertebrates, supplies and more available.

## Wine and Cider Festival

Aug. 24  
Jasper Winery,  
2400 George Flagg Parkway, Des Moines  
[www.jasperwinery.com](http://www.jasperwinery.com)

Jasper Winery, located just outside of downtown Des Moines, brings back its Wine and Cider Festival where aficionados can get a taste of Iowa's grape and apple harvests from more than 20 Iowa wineries and cideries.

## Halfway to St. Pat's Charity Car Show

Sept. 22  
Charlie's Filling Station, 305 Grand Ave., West Des Moines  
[www.friendlysonsiowa.com](http://www.friendlysonsiowa.com)

The Friendly Sons of St. Patrick are holding a fundraising car show to benefit the St. Patrick's Day Parade. Bring your classic or unique vehicle. Registration is 11 a.m. until 1 p.m. Trophies will be awarded at 3 p.m. ■



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# MEET Ann Lee

Teaching seventh-grade math is her “happy place.”

Ann Lee has worn a lot of teaching hats during her career, but she’s happy to have found her “happy place” teaching seventh-grade math at Prairie Ridge Middle School.

“Ever since leaving my seventh-grade math position in Red Oak, I have known it is my favorite age group to work with. They are the best age of kids to joke around with while also providing them with a listening ear, love and acceptance.”

Lee received her bachelor’s degree from the University of Iowa with a K-6 elementary education and K-8 mathematics specialization. She then taught seventh-grade math from 2007-2012 in Red Oak. From 2012-2015, she stayed home with her kids, Whitney, Aubrey and Reid, before taking a position as a teacher and director at Bright Beginnings Preschool at Ankeny First United Methodist Church.

During COVID, Lee stepped back from her classroom role to support her own three young children during their hybrid learning. During this time, she was also a substitute teacher in the Ankeny School District. That led her back to the classroom and her seventh graders.

“My daughter, Whitney, had a wonderful experience at Prairie Ridge,” she says. “She always talked very highly of the school staff. There were many teachers she just raved about, and it made me miss the camaraderie of being around other educators. I started to feel the itch each day to get back into teaching middle schoolers. It was my luck that there were multiple openings for seventh-grade math teachers in our district for the 2022-2023 school year.”

A huge perk of teaching in Ankeny Schools is the mom/work life balance, Lee says. Her own kids attend Ankeny schools, and she even gets to take one of them to Prairie Ridge with her each day.

“I love being involved in my own kids’ education and getting to know their friends and classmates, which makes each day extra special. I feel lucky to work with extremely awesome people in our district and specifically Prairie Ridge. Our entire staff at Prairie Ridge are amazing people. I have learned so much from so many of them, and we all work to best serve our students, our community and each other.”

One of the biggest challenges Lee faces is understanding that every kid might not love math, but she can still be a kind, patient and trusting adult for them.

“This year, I worked with 144 wonderful seventh-grade human beings and loved it — but it can bring on adult exhaustion,” she says. “This exhaustion also comes from the workload of planning. We do our very best to accommodate 144 very different students in our classrooms, but this is obviously not an easy task. The time and energy we spend during our lunch periods, evenings and weekends can definitely bring on fatigue.”

The biggest reward is watching students become their best selves while contributing positively to the world. This past year, Lee found out that one of her first students from Red Oak is a police officer in Perry.

“He was one of the first responders to aid the Perry community after the recent tragedy there,” she says. “Thank you to Officer Perez for his service and dedication to the Perry community. I am proud of you.”

Of course, middle schoolers bring on many laughs, like when she has to confiscate certain items from the boys while trying to keep a serious face — a noise-making pickle, for example.

“I also couldn’t help but laugh when I looked back at a student this year who was drinking a Costco-size bottle of Tajin seasoning. I couldn’t blame him; that stuff is good. I appreciate the lightheartedness of this age group and really don’t mind being called ‘Bro’ or ‘Bruh.’ ”

When she isn’t at school, Lee is often outdoors with her family. She also enjoys plants and gardening.

“My students know this well, as I helped facilitate the Crazy Plant People club at Prairie Ridge this year. I also love eating good food, trying out new restaurants and attending concerts. This summer, I am looking forward to attending many concerts with my family and going to the Lavender Al Fresco Dinner at PepperHarrow Farm in Madison County.” ■



Ann Lee says not all students enjoy math, but she can provide them “with a listening ear, love and acceptance.”

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## PLAN AHEAD

By Sarah Masteller

### 'IT'S A guarantee'

Did you know that prepaying funeral arrangements allows you the opportunity to have service selections and merchandise selections prepaid and guaranteed?

So, what does that mean? The services provided by the funeral home that are paid in advance will be provided at no additional expense to the family at the time those services are needed in the future. Merchandise selections that are prepaid are also guaranteed to be provided at no additional expense to the family.

You might be wondering, "What if the casket I want is no longer available when I die?" Given that you are guaranteed the casket you select, or one of comparable value, your family would have a replacement option to consider that is guaranteed to not be inferior to the one that was purchased in advance.

Imagine going to the car dealership and purchasing a brand new car — but delaying delivery for several years — all with the guarantee you will be provided a brand new car when you are ready to accept delivery... at no additional cost at that time. That would be a pretty amazing deal.

That is what you can do by prepaying funeral expenses. Plus, you will be making a future event less stressful by giving thought and consideration to these important decisions now.

Ask your preferred funeral provider if they offer a guaranteed plan. ■

Information provided by Sarah Masteller, Advanced Planning Counselor, Hamilton's Southtown Funeral Home, 5400 S.W. Ninth St., Des Moines, 515-697-3679.



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## HEALTH By Dr. Todd Pietig

### MEDICAL insurance may cover eye exam

Insurance can be complicated, and vision clinics are unique in that they can accept two types of insurance — medical and vision. A lot of people may not realize that they can use their medical insurance (BCBS, United Healthcare, Medicare, Humana) at their eye doctor for visits that are medical in nature. These are visits for things such as eye injuries, eye infections, glaucoma, cataracts, floaters, dry eyes, itchy eyes, diabetes, lazy eye, headaches and macular degeneration. If your glasses prescription is checked (refraction) the same day as your medical visit, you may have a fee for that, as medical insurance often does not cover that part. Vision insurance (EyeMed, VSP, Avesis, Spectera, Davis) will cover yearly routine eye exams to check for a change in prescription but are usually only used for visits that don't have a medical component. Vision plans may also provide a benefit or discount toward glasses or contacts. If a medical issue is found during a routine visit, then your medical insurance may be used instead of your vision plan. If you have any questions regarding insurance, feel free to contact your insurance company or vision clinic ahead of your appointment. ■



Information provided by Dr. Todd Pietig, Ankeny Family Vision Center, 311 N. Ankeny Blvd., Ankeny, 515-964-1671.



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# SpineMED Decompression

A non-surgical option for herniated discs

## What is SpineMED® Decompression?

SpineMED® Decompression is a non-surgical, drug-free procedure for the treatment of back and neck pain caused by injured or degenerated spinal discs. It works by targeting and gently relieving the pressure on the damaged segment of the spine, which eases pain and speeds up the body's natural healing process.

## Can I benefit from SpineMED Decompression?

SpineMED Decompression is designed to help people suffering from disc-related pain. Back or neck pain caused in whole or in part by a damaged disc may be helped by SpineMED Decompression. These conditions include degenerated discs; herniated, protruding or bulging discs; pinched nerves; spinal stenosis; sciatica; facet syndrome and radiculopathy.

## Is there any pain during a SpineMED session?

SpineMED Decompression is very comfortable. The procedure is so gentle that many patients fall asleep during the SpineMED sessions.

## Can I try SpineMED Decompression if I have had spinal surgery but continue to have pain?

SpineMED Decompression can help people with back pain after failed spinal surgery, as long as no hardware (pins, screws, rods, etc...) is implanted in the section of the spine being targeted.

## Is SpineMED FDA cleared?

SpineMED has been FDA cleared and is the most sophisticated non-surgical spinal-decompression technology available. The re-developed lumbar/cervical treatment was cleared by the FDA in 2005.

## How long does SpineMED Decompression work?

SpineMED Decompression is designed to correct the underlying condition, which can provide a long-term solution for some causes of back and neck pain. So long as the patient leads a healthy lifestyle and does not re-injure themselves, the results could be long-lasting.

## What types of conditions cannot be helped by SpineMED Decompression?

The low force requirements associated with SpineMED Decompression limit the contraindications significantly. Contraindications for the decompression procedure are instabilities of the spine such as recent fractures, bilateral pars defects, spondylolisthesis grade 2 or above, gross osteoporosis, cancers or tumors of the spine, pregnancy and patients under the age of 15. Post surgical patients are not contraindicated unless they have surgical hardware implanted in the region of the spine being targeted.

If you or someone you know is suffering from back or neck pain and have not found the relief for which you are looking, please consider chiropractic. They may be able to help. ■

Our office is the only office in Central Iowa offering FDA Cleared SpineMed Decompression. Information provided by Christopher M. Renze, D.C., D.I.B.C.N., of Renze Chiropractic Clinic, P.C. For more information, visit [www.renzechiro.com](http://www.renzechiro.com) or call the office at 965-3844.



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# 7 TIPS for first-time homebuyers

Purchasing a home can be complex, but you can ensure a smooth journey to homeownership by doing the right research ahead of time. Here are seven tips for first-time homebuyers to set you up for success.



Mindy Selix

**1. Get preapproved before home shopping.**

Choosing a lender and getting preapproved should be one of your first steps in the homebuying process.

In fact, some real estate agents and sellers won't meet with you before you have a mortgage preapproval.

**2. Determine your homebuying budget.**

Next, your lender will approve you for the maximum total you can afford; however, that's not necessarily the number to take as your



Yvonne Silvers

target home price. Keep in mind the other expenses that come along with owning a home, such as property taxes, utilities, insurance and more.

**3. Work with a Realtor.** While you're not required to work with a Realtor, having an expert guide you through your first homebuying experience typically helps alleviate stress and anxiety, instills confidence throughout the homebuying journey, and makes the overall process smoother.

**4. Make a timely offer.** It's time to make an offer. While buying a home is a big decision that shouldn't be rushed, remember the market is competitive, and homes aren't staying on the market very long. Don't wait too long to make an offer once you think you've found "the one."

**5. Conduct a home inspection and calculate maintenance costs.** A home inspection will point out any large repairs that need to be done before closing. Depending on the results of the home inspection, you may be able to negotiate price reductions or needed repairs.

**6. Learn about alternative down payment**

**options.** Saving for down payments often holds people back from buying a home right away. However, there are financial options that require little or no money down. Talk to your lender about other down payment options to consider.

**7. Check your credit report and be mindful of your credit.** Your credit report will likely be reviewed in the mortgage preapproval process; it may also be reviewed again before closing. Any changes to your credit score, such as opening new lines of credit or failing to make payments on existing credit cards, could result in changes to your loan.

By following these steps, learning more about the homebuying process and what to expect, you'll likely be on your way to homeownership in no time. ■

Information provided by Mindy Selix, 515-222-2017, mselix@bankerstrust.com, NMLS ID#: 571223 and Yvonne Silvers, 515-222-2005, ysilvers@bankerstrust.com, NMLS ID#: 571224, 1925 N. Ankeny Blvd. Ankeny.

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# WHAT'S AHEAD for the rest of the year

We always say time flies, but I really think it goes faster each year. School is right around the corner, and we are already working on 2025 events. Here is what we have for the rest of 2024.

At the end of this month, we are hosting the inaugural **Minority Owned Business Summit on Thursday, Aug. 29**. Are you ready to supercharge your business? Together, let's build a stronger, more inclusive business community. This event will be held at the FFA Enrichment Center and will have breakout sessions with various speakers throughout the day. Marvin DeJear will be the keynote speaker. Grab a co-worker and get signed up today.



Don't forget our **Corks & Caps: Ankeny's Wine, Craft Beer & Spirits Festival** happening in Uptown Ankeny at the Ankeny Market & Pavilion on **Sunday, Sept. 15**. This is a Sunday Funday event where you can sample various brews, liquors, wines and ciders from around Iowa. There will also be some tasty samples from member restaurants for you to enjoy. VIP Hour starts at noon, so get your tickets today.

Back by popular demand is **Witches Night Out**, which will be held on **Thursday, Oct. 24**. This is an event that will focus on shopping local. No need to bring your own witch's hat, because we will give you one. Our buses are ready to take you around Ankeny to shop for the holidays. You never know who might show up to give us a scare.

We will finish out the year with our **Discover Ankeny** event so make sure you save the date for **Thursday, Nov. 7**, from 6-8 p.m. Join us at the FFA Enrichment Center for an evening filled with everything Ankeny has to offer. You will discover a new taste for a restaurant or caterer you might not have tried before and experience a new retail option. You won't go away hungry or empty handed. This event is open to the community.

Feel free to tune in each week to a new episode of **Chamber Chat** with Melisa, a podcast featuring our members while listening to their experiences of living, working and playing in Ankeny.

You can find all the information for these events on our website at [Ankeny.org](http://Ankeny.org). Some of our events are free but a couple of them need tickets, so make sure to grab those before they sell out. This is a great way to support your local Ankeny businesses. They work tirelessly to bring unique gifts and items to our community. ■

Information provided by Melisa Cox, president/CEO, Ankeny Area Chamber of Commerce.

# OUT & ABOUT



A grand opening and ribbon cutting were held for Home2 Suites and Tru by Hilton, 1230 S.W. District Drive, in The District at Prairie Trail on July 25.



Linda Skinner, Aaron Mailey and Suzy Ridder at the grand opening and ribbon cutting held for Home2 Suites and Tru by Hilton.



Brenda Leimberer and Broderick Cooley at the grand opening and ribbon cutting held for Home2 Suites and Tru by Hilton.



Michele Cheek and Tony Mills at the grand opening and ribbon cutting held for Home2 Suites and Tru by Hilton.



Cheryl Jass, Eric Nelson, Brad Ainsworth and Cameron Hiatt at the grand opening and ribbon cutting held for Home2 Suites and Tru by Hilton.



A ribbon cutting was held for Painting by Jen, 1410 S.E. Cortina Drive, Suite 105, Ankeny, on Aug. 1.



Vicki Ailey-Roberson, Sara Martin and Jessica Hoop at the ribbon cutting for Painting by Jen Aug. 1.



Eunice San Juan and Monica Alcantara at the ribbon cutting for Painting by Jen Aug. 1.



Jen Amundson and Megan Fair at the ribbon cutting for Painting by Jen Aug. 1.



April Stanley, Livinia Wood and Bethany Powers at the ribbon cutting for Painting by Jen Aug. 1.

# LATTES & Leads

Lattes & Leads was held at New York Life Insurance July 23.



Anthony Garcia and Kyle Strothcafe



Jordan Niewoehner and Joe Bethel



Deborah Green and Kayla Deighan



Sharlyn Estrem and John Nielsen



Tony Mills and Bettina Hewitt



Joesph Herst and Taylor Mehmen



Shelby Mensen and Mike Yeager



James Van Diest and Chase Netusil



Sierra McGinnis and Jason Pilege



DJ Doff and Misty Trogon



Matthew Pillman and Shevaughn Moore

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To learn more about WesleyLife at Home, visit [wesleylife.org/at-home-services](https://wesleylife.org/at-home-services) or call (515) 978-2777.

A man with a beard and short hair, wearing a light blue and white striped polo shirt and dark blue jeans, is sitting on a wooden bench in a construction site. He is smiling and looking towards the camera. The background shows the wooden framing of a house under construction, with rafters and studs visible.

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