

Living

MAGAZINE

ON THE Map

Landmarks add to
community's character

Meet Jennifer Haack
EDUCATION

Crab and shrimp sushi burrito
RECIPE

Honoring those who have served
VETERANS SALUTE



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BINDING generations

Take a left by the old police station. Go three blocks till you come up to the water tower, then head right until you see the bear statue. Go past that for another block and turn left at the corner with the big rock. Then you will find what you are looking for, right next to where the old grocery store used to be.

Sound familiar? If you have ever asked for directions from someone who lived in a town for a long time, you likely heard something like that.

I worked at a gas station in high school, and a day rarely went by when people didn't stop in and ask for directions — and they also rarely wrote my instructions down. Either my directions were really simple, or they got lost along the way. I am guessing the latter.

I learned to first ask directions-seekers if they were familiar with the area. If the answer was yes, I could use landmarks as a guide. If the answer was no, I offered street names and my best guess for a number of blocks.

You may know people in town who moved to an older home where the prior owners lived for many decades. The Smith home. The Johnson home. The Jones home. The new owners could live there for 20 years, but many of the locals would still call it by the name of the prior inhabitants. Change is slow for many of us.

When our editor and I discussed a story idea about popular landmarks in the community, we both wondered what we would hear from residents when asked to name a few of the most popular. Parks. Ponds. Monuments. Bridges. Things like these topped the list, but we also heard about some unique landmarks that we guess many have never heard of. In that sense, landmarks are like art, and what defines art is different to every person.

French essayist Joseph Joubert said monuments are the grappling irons that bind one generation to another. I believe this to be true with many other landmarks, too, as they give us a sense of comfort and belonging and identity. And, although many of our central Iowa communities have a great deal in common, these landmarks make each one unique.

In this issue of your Living magazine, we share some of the popular landmarks in town and tell the stories of their relevance to the community. We hope you smile as you recall some of these, and we hope you are also inspired to seek out the others.

Thanks for reading. ■

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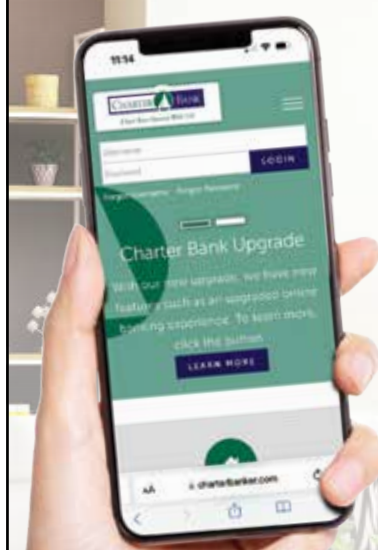


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ON THE *Map*

Landmarks add to
community's character

By Ashley Rullestad

Artworks. Architectural delights. Stunning homes. Monuments. Grimes and Dallas Center abound with well-known sights — historic and new — that serve as landmarks and add to the community's character. They catch the eyes of visitors, spark memories in longtime residents, and embed themselves in the minds of those who use them as guideposts as they traverse the town. As street scenes change with the times, the landmarks remain steadfast reminders that the Grimes/Dallas Center area is one of a kind. This month's cover story tells the stories of some of the most recognizable landmarks of the city.

The Brenton house remains a private residence in Dallas Center, now owned by Danny and Kacey Beyer, who bought the home nine years ago. Photo by Todd Rullestad

FEATURE

The Brenton House in Dallas Center

One of the prominent early residents of Dallas Center was William H. Brenton. According to The 29th State Facebook page, Brenton came to Iowa from Indiana in 1853 at the age of 13. He became the first resident of Dallas County to enlist as a Union soldier to fight in the Civil War in 1861. He was wounded and granted medical discharge. Brenton returned home, got married, began farming and, eventually, by 1878, became part owner in the Bank of Dallas Center. In 1882, it became Brenton Bank.

Brenton moved from the farm in 1878 and built what was referred to as the Brenton House, which soon became a town landmark.

"Many believe that the 50,000 bricks from which the house was built had been made near the river west of town and that the mortar sand was hauled from the same water," writes Melinda Pradarelli, author of "Brenton: The people, history and legacy of Iowa's Brenton Bank." At the time, Dallas Center was "still a fairly primitive town. The streets were dirt and, in the center of Main Street, stood a single pump where farmers could water their horses... Haircuts were just 35 cents and prairie fires



The Beyer family enjoys living in the historic Brenton home, seen here decorated for the holidays.

were a great concern for the locals."

The Brenton House remains a private residence in Dallas Center, now owned by Danny and Kacey Beyer, who bought the home nine years ago. The couple and their girls were looking for a change from their modern West Des Moines ranch.

"For around a year, we scoured home listings, worked with Realtors, and kept

our eyes open for a new home," Kacey says.

"[Then] Danny stumbled across a new listing on Facebook. The post read, 'Have you ever wanted to live in a mansion? Here's your chance!' He followed the link and quickly fell in love with the Brenton House. A quick call to a Realtor, two viewings, and an accepted offer later, we found ourselves the new owners of this historic Dallas Center home."



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The original railroad depot in Dallas Center.



The railroad depot in Dallas Center as it looks now. Photo by Leon Kingfish

The old train depot in Dallas Center

The construction of the Des Moines - Fort Dodge railroad through Dallas Center was a major factor in the development of the town. The crews of men working on the railroad sourced the needed lumber from Boone.

The "Dallas Center First 100 Years Directory" outlines the railroad's beginnings: "The first train came rolling across the plains through the village of Dallas Center on July 19, 1869. It was a very real thrill for the early settlers of that day when they saw the smoke of

the steam engine and heard the whistle of that first train."

The first depot was built that summer, and it served as a meeting place and schoolroom as well as a depot.

Minneapolis and St. Paul would later service the rail line. In 1913, a new depot was built, which served until 1943, when it caught fire — the victim of a lightning strike. The current depot was used for only a short time, as rail service ended in 1959.

Fifth-generation Dallas Center resident and train-lover Jim Fox purchased the abandoned depot in Dallas Center in 1996 and renovated

it into his dream office. He relocated his insurance agency into the depot, and, in 2011, Fox Insurance celebrated its 100-year anniversary. Fox died in 2017.

Gov. James W. Grimes sculpture

The city of Grimes is named for Iowa's third governor and former Iowa senator, James W. Grimes. Born in New Hampshire, he settled in Iowa as a young man and farmer. He served as a member of the Iowa Territorial House of Representatives for the 1838-1839 and 1843-1844 terms and as governor of Iowa from 1854 to 1858.



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Once the Governors District was formed in Grimes, city leaders wanted a way to honor the town's namesake in a tangible way. The piece was commissioned and created by artist John Brommel, who also created the metal "American Gothic" sculpture in Waukee. The Grimes sculpture is located at South Sports Complex along James Street.

"Why Governor Grimes?" asks Grimes Chamber and Economic President and CEO Brian Buehe. "At the time, we were creating what is now known as Governors District, and we wanted to raise awareness of who our namesake even is."

The sculpture was based on a picture that city leaders provided to the artist. It was originally going to be placed on Main Street, but Buehe says they couldn't find a great place for it right in the heart of Governors District, so they looked at several other locations.

"You need to have some distance away from it to appreciate what it really looks like," he says. "[Grimes] is a fantastic historical figure, and we're proud to be named after a great man."



The impressive metal sculpture by the sports complex honors Grimes' namesake.

Grimes water towers

The two water towers you see in Grimes weren't the town's first — the original water tower burned in a fire. Around 1946, the current smaller water tower was built on James Street south of the highway. It has a capacity of

60,000 gallons.

"That tower isn't used anymore," Buehe says. "It's just there. Now people want to preserve it as a historical landmark, and they sort of aren't agreed on what to do with it."

The other tower that looks more like a

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pencil is still used. The tower was built in 1978 with a capacity of more than a million gallons. It was repainted in the mid-2010s.

Back in 1996, the city of Grimes updated its Water Facility Plan when the special census showed that the population had grown from 2,600 to 4,177 residents in a little more than four years. The Water Facility Plan revealed that the old water plant would not be able to keep up with demand. City leadership decided to build a new water plant and expand the wastewater plant at the same time. In 2000, the new plant started pumping water.

According to the city's website, today, the water utility operates and maintains three shallow alluvial wells, two Jordan Aquifer deep wells, an ASR well, two water treatment plants, a 1.5-million gallon above-ground water storage tank, a booster station and a water distribution system consisting of underground piping, valves and fire hydrants to accommodate the water needs of the residents of Grimes. On average, the city uses anywhere from 2.2 to 3 million gallons of water per day depending on the time of year and weather conditions.



First Presbyterian Church in Grimes was established in 1882.

First Presbyterian Church in Grimes

The First Presbyterian Church building actually predates the city of Grimes. It was built in De Soto in 1873, while Grimes was founded in 1881. Church members have put together a history of the congregation and church, which started when the pastor of the De Soto church left in 1876. In 1880, a tornado hit the town, and the church congregation was dissolved. Folks in Grimes purchased the church building for \$500. In order to transport it to town, it was divided into four sections and placed on skids.

The church was erected in Grimes on June 3, 1882. The original membership of the church was 17. The church bell was made in Baltimore, Maryland, by the Henry McShane Company in 1884, and it has rung out every Sunday morning since that time. In 1928, the basement was excavated, and a kitchen and Sunday school rooms were built. A fellowship hall was added in 1962.

Today, many of the original traditions of the church exist, such as the annual harvest home dinner. The dinner has been in existence for nearly 100 years. No dinners were held in 1943 and 1944, due to the rationing and the war. Chicken and noodles were served when the dinner first began. In 1955, the church began serving a complete homemade turkey dinner, and that same menu is served today. This year, the Harvest Home Dinner was held on Oct. 13, and approximately 550 meals were served.

The church is located at 410 S.E. Third Street and led by Pastor Doug Basler. Residents are welcome to join church members for Sunday services held at 9 a.m. ■

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FIRST Presbyterian Church serves others

Building relationships while helping those in need

Grimes First Presbyterian Church is committed to helping others.

One way its congregation does so is by serving lunch and making desserts for people experiencing homelessness at Central Iowa Shelter and Services (CISS) in Des Moines. Each time they participate, they help serve anywhere from 150 to 250 meals.

This meaningful partnership with CISS began when church member Robbin McClelland, who had previously volunteered with the organization through her work and with family, suggested it to the congregation.

"I thought it would be interesting for our church to see what is going on in Des Moines," she shares. "Once they went, they wanted to go back and do more. We get busy in our own world in the suburbs, but there is so much need at CISS."

Pastor Doug Basler underscores the church's commitment to service as a fundamental part of their faith.

"Loving our neighbors includes many things, but it certainly includes caring for those going through difficult times," he says.

The church supports this call to love and serve neighbors not only through CISS but also locally in Grimes, partnering with the Grimes Storehouse and Kennybrook Village. This year, the congregation collected more than 150 coats to distribute and also shares a portion of the annual Harvest Home and Garage Sale fundraiser proceeds with families in need.

Basler says the partnership with CISS has been a great experience. Each month, the church asks members to bring homemade cookies for dessert, and the congregation stocks up the freezer. A dedicated core group of volunteers, along with others who join as they're able, then brings those desserts to CISS to serve.

"The challenges of homelessness, housing, mental health, loneliness, employment and struggles with addiction are really complicated challenges," Basler notes. "The big picture can feel overwhelming for a small congregation like ours, but the reality that people need a warm meal every day isn't complicated. Serving lunch at the shelter provides us with a very tangible way to help."

Serving at CISS also helps people naturally build deeper relationships with one another.

"When you work side by side with someone on a regular basis, you share a little more of your life with each other," Basler says. "I think there is also a real sense that we experience God's joy when volunteers work together and serve those who come for lunch. And the more we experience the love and grace of God in our Sunday worship service, the more we want to outwardly go and share that same love with others."

Basler also finds joy in the commitment of church volunteers who, despite not being obligated, consistently show up to serve at CISS each



Robbin McClelland, second from the right, suggested a partnership with CISS to the congregation of Grimes First Presbyterian Church.



Pastor Doug Basler and his son serve at CISS.

month.

"Our volunteers are volunteers — they don't have to go, but they do," he reflects. "I believe this means that, not only is this something important to do, but it's something we enjoy doing."

That's certainly true for McClelland. For her, the ultimate goal of serving at CISS is simple yet impactful: to bring a smile to others.

"Hopefully, we brighten someone's day by being there," she says. "We try to greet all." ■

BRING the taste of takeout home

(Family Features) Some nights, especially when schedules are jam packed, the allure of grabbing takeout or swinging through a drive-thru between activities may sound more appealing than spending time in the kitchen. You can skip the to-go boxes, however, with these tasty Asian-inspired dishes that come together almost as fast as delivery while allowing you to get creative at mealtime.

Packed with fresh shrimp and crispy veggies, this crab and shrimp sushi burrito fuses some favorite takeout dishes together to satisfy cravings in half an hour. Using Success Boil-in-Bag Jasmine Rice, which cooks up soft and fluffy, provides a flavorful and aromatic base. This combination of seafood, homemade sauces and flavorful veggies makes for an unforgettable taste experience comparable to your favorite quick-serve restaurant.

Find more recipe inspiration to tackle takeout cravings and more at SuccessRice.com. ■

Crab and shrimp sushi burrito

Prep time: 20 minutes

Cook time: 10 minutes

Servings: 4

- 1 bag Success Jasmine Rice
- 1/2 cup unseasoned rice vinegar
- 2 tablespoons granulated sugar
- 2 teaspoons kosher salt
- 2 tablespoons mayonnaise
- 2 tablespoons Sriracha sauce
- 1/4 teaspoon sesame oil
- 1 tablespoon black sesame seeds
- 4 sushi nori sheets
- 1/2 carrot, ribboned, divided
- 1/2 cucumber, ribboned, divided
- 6 crab sticks, shredded, divided
- 6 large shrimp, cooked, deveined, tails removed and butterflied, divided

DIRECTIONS

- Rinse rice bag under cold water to remove starch. Prepare rice according to package directions.
- In small saucepan over medium-low heat, heat rice vinegar, sugar and salt until sugar and salt have dissolved, about 1 minute. Set aside.
- In small bowl, mix mayonnaise, Sriracha sauce and sesame oil. Set aside.



- Transfer cooked rice onto large baking sheet. Drizzle half the vinegar mixture over rice, turning until all rice is fully coated. Taste and add more vinegar mixture, if desired. Spread rice into thin layer and cool to room temperature. Sprinkle sesame seeds on top.
- Lay down one sushi nori sheet. Spread layer of rice on it. Place half the carrots and cucumbers on rice. Place crab and shrimp on top.
- Place another sushi nori sheet just under first one and roll. Repeat with remaining sushi nori sheets, rice, carrots, cucumbers, crab and shrimp. Wrap both burritos in plastic wrap. Let rest 10 minutes.
- Slice burritos in half and serve with spicy mayo.

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AN IDEAL home base

Schroder appreciates living in Grimes.

For Jim Schroder, choosing Grimes as home two years ago was a decision driven primarily by location and its proximity to multiple school districts.

In a blended family, his stepkids attend school in Waukee while his daughter goes to school in Ankeny. Living in Grimes places them perfectly in between, allowing Schroder and his family to support both children's school commitments with ease.

In Willow Hills, a newer development in Grimes, Schroder and his family were able to build their home from the ground up, customizing it to fit their needs and style. This ability to personalize their space has led them to truly love their home. The basement, in particular, stands out as a favorite part of the house, featuring a hidden door to an exercise room, a large bar area for entertaining and a surround sound system in the ceiling, ideal for sports games and movie nights.

Beyond the home itself, Schroder has discovered a deep appreciation for his neighbors.

"It would be difficult to ever move specifically because of our neighbors and the friendships we've developed," he says. "This is the first neighborhood we've been in where the majority of the neighbors get together regularly, especially during the warmer months. We have cul-de-sac games often and just hang out in someone's driveway simply talking and socializing."

Several neighbors, including Schroder, enjoy playing in a bags league at Grimes Community Complex during the fall and winter as well. There's even a group of neighborhood kids around the same age who keep each other entertained, creating a close-knit environment that keeps them engaged and away from screens.

Schroder has also enjoyed watching Grimes expand over the past few years.

"It's been nice to watch it grow as they add more establishments for eating and for recreation," he says. "Even though Grimes is still smaller than Waukee or Ankeny, they have just about every kind of store needed to not have to leave."

At this moment, Grimes is just the right size for the Schroder family. It provides the balance of a community-driven environment and convenience that suits their family's needs perfectly. For Schroder, it's hard to imagine calling anywhere else "home." ■



Jim and Sue Schroder and their family built a home in Willow Hills, a newer development in Grimes. They chose to live in Grimes to be near the school districts the kids in their blended family attend.



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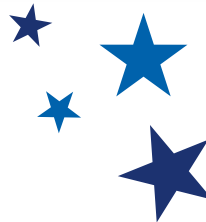
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"Promote veteran events. Recognize veteran-friendly organizations."



STEVE PATTERSON

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Military branch: United States Marine Corps

Rank: Sergeant

Deployments: Two combat tours to Iraq, 2007/2008 and 2009

How can the public best honor veterans:

"Love and honor your country."

JASON COLTRAIN

GRIMES

Military branch: U.S. Army

Rank: SPC/E4

Deployments: Twice to Afghanistan

How can the public best honor veterans: "As a veteran, I already feel the love and support from our community. It already does a great job of recognizing veterans. Flags are put out, we have a pride rock and a memorial park and Grimes is part of the Home Base Community initiative."



GERRY DEE WELCH

GRIMES

Military branch: U.S. Navy, USS Constellation (CVA 64)

Rank: 2nd Class Petty Officer

Deployments: Three deployments to Gulf of Tonkin, Vietnam

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DATE	TIME	OPPONENT	LOCATION
12-03-24	7:30PM	vs. ADM	ADM High School
12-06-24	7:30PM	DM Christian	DCG-Meadows Gym
12-09-24	7:45PM	vs. Ames	Ames High School
12-13-24	7:30PM	Newton	DCG-Meadows Gym
12-14-24	6:00PM	Johnston	DCG-Meadows Gym
12-20-24	7:30PM	vs. Oskaloosa	Oskaloosa High School
01-07-25	7:30PM	vs. Norwalk	Norwalk High School
01-10-25	7:30PM	Indianola	DCG-Meadows Gym
01-14-25	7:30PM	Pella Christian	DCG-Meadows Gym
01-17-25	7:30PM	vs. Pella	Pella High School
01-21-25	7:30PM	Ankeny	DCG Meadows
01-24-25	7:45PM	vs. Ankeny Cent	Ankeny Cent HS
01-25-25	3:00PM	vs. Gilbert	Gilbert High School
01-28-25	7:30PM	Awa vs. Newton	Newton High School
01-31-25	7:30PM	Oskaloosa	DCG-Meadows Gym
02-04-25	7:30PM	Norwalk	DCG-Meadows Gym
02-07-25	7:30PM	vs. Indianola	Indianola High School
02-08-25	4:30PM	Away vs. TBD	TBA
02-11-25	7:30PM	vs. Pella Christian	Pella Christian HS
02-14-25	7:30PM	Pella	DCG-Meadows Gym
02-21-25	7:30PM	Ballard	DCG-Meadows Gym

VARSITY GIRLS BASKETBALL

DATE	TIME	OPPONENT	LOCATION
11-22-24	7:30PM	Ballard	DCG-Meadows Gym
11-26-24	7:30PM	North Polk	DCG-Meadows Gym
12-03-24	6:15PM	vs. ADM CSD	ADM High School
12-06-24	6:00PM	DM Christian	DCG-Meadows Gym
12-09-24	6:15PM	vs. Ames	Ames High School
12-13-24	6:00PM	Newton	DCG-Meadows Gym
12-16-24	7:15PM	DM Roosevelt	DCG-Meadows Gym
12-20-24	6:00PM	vs. Oskaloosa	Oskaloosa High School
12-21-24	6:00PM	vs. Bishop Heelan	Tyson Events Center
01-03-25	7:15PM	vs. Williamsburg	Williamsburg HS
01-07-25	6:00PM	vs. Norwalk	Norwalk High School
01-10-25	6:00PM	Indianola	DCG-Meadows Gym
01-14-25	6:00PM	Pella Christian	DCG-Meadows Gym
01-17-25	6:00PM	vs. Pella	Pella High School
01-21-25	6:00PM	Ankeny	DCG-Meadows
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01-31-25	6:00PM	Oskaloosa	DCG-Meadows Gym
02-04-25	6:00PM	Norwalk	DCG-Meadows Gym
02-07-25	6:00PM	vs. Indianola	Indianola High School
02-11-25	6:00PM	vs. Pella Christian	Pella Christian HS
02-14-25	6:00PM	Pella	DCG-Meadows Gym

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WINTER SPORTS SCHEDULES 2024-2025

VARSITY BOYS WRESTLING

DATE	TIME	OPPONENT	LOCATION
12-05-24	5:30PM	vs. Norwalk	Norwalk High School
12-06-24	5:00PM	vs. Multiple	Newton High School
12-07-24	10:00AM	Multiple	DCG-Meadows Gym
12-12-24	5:30PM	vs. Indianola	Indianola High School
12-13-24	4:30PM	vs. Multiple	Saydel High School
12-14-24	10:00AM	vs. Multiple	Johnston High School
12-19-24	5:30PM	vs. Multiple	Bondurant-Farrar HS
12-20-24	5:00PM	vs. Multiple	Indianola MS
12-21-24	10:00AM	vs. Multiple	Waukee Northwest HS
01-04-25	9:30AM	vs. Multiple	Valley High School
01-09-25	6:30PM	Oskaloosa	DCG-Meadows
01-10-25	4:30PM	vs. Multiple	Ogden High School
01-11-25	8:00AM	vs. Multiple	Benton Community HS
01-16-25	5:30PM	vs. Pella	Pella High School
01-18-25	9:00AM	vs. ADM	A-D-M, Adel
01-18-25	10:00AM	vs. CR Jefferson	CR Jefferson HS
01-23-25	5:30PM	Newton	CDG-Meadows
01-25-25	9:00AM	vs. Multiple	Urbandale High School
01-27-25	5:00PM	vs. Multiple	Indianola MS
02-01-25	10:00AM	Multiple	DCG-Meadows
02-01-25	9:00AM	vs. Multiple	Valley High School
02-03-25	5:00PM	Multiple	DCG-Meadows Gym

VARSITY GIRLS WRESTLING

DATE	TIME	OPPONENT	LOCATION
11-23-24	9:00AM	vs. Multiple	Urbandale High School
12-02-24	6:00PM	vs. Woodward Granger	Woodward-Granger HS
12-05-24	6:15PM	vs. Norwalk	Norwalk High School
12-07-24	10:00AM	vs. Audubon	Audubon High School
12-12-24	5:30PM	vs. Indianola	Indianola High School
12-14-24	10:00AM	vs. Multiple	Williamsburg High School
12-21-24	10:00AM	Multiple	Dallas Center-Grimes Meadows
01-09-25	5:30PM	Oskaloosa	DCG-Meadows Gym
01-11-25	10:00AM	vs. Multiple	Ogden High School
01-16-25	5:30PM	vs. Multiple	Pella High School
01-17-25	10:00AM	vs. Perry	Perry High School
01-23-25	6:15PM	Newton	DCG-Meadows Gym
01-25-25	10:00AM	vs. Multiple	Mason City High School



Schedules are subject to change. Scan for up-to-date schedule.

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FINDING balance in retirement

As you edge closer to retirement, it is common to feel a bit wobbly. Transitioning from a steady paycheck to managing income from savings and investments is daunting. It's similar to my daughter Jayce on the balance beam — one misstep can throw off everything. Just as she has to navigate her routine with precision, pre-retirees need to handle their retirement savings with care.



Watching her compete is thrilling but nerve-racking. She has one shot to execute her moves flawlessly. Similarly, in retirement, you can do many things right, but one misstep can have significant consequences. This parallel drives home the importance of having a comprehensive retirement plan.

Record inflation, fluctuating markets, and rising health care costs can make you feel off balance. Picture sitting in a coffee shop discussing how much more a cup of coffee costs

compared to a few years ago, followed by a trip to the grocery store where prices have also surged. And don't forget replacing a vehicle, which costs significantly more now than it did five years ago.

Watching your retirement accounts fluctuate wildly can be unsettling. Your 401(k) and IRA are crucial for sustaining your lifestyle, but how do you make sure they can withstand market ups and downs? How do you create a portfolio that's resilient enough to deliver consistent income despite recessions?

The latest estimates show that a 65-year-old retiring today could spend \$165,000 in out-of-pocket costs to cover medical expenses in retirement. These are only a few examples of the financial pressures pre-retirees face.

Our planning process includes developing a long-term retirement income strategy and an "Income for Now and Income Later" plan. We help pre-retirees segment investments into different "buckets," each with specific goals. An "Income Now" bucket, invested conservatively, provides immediate income. A second bucket, with a moderate risk profile, replenishes the first.

Finally, a third, longer-term growth bucket helps combat inflation and medical expenses.

On average, recessions occur every five to six years, meaning they will likely be a part of your retirement experience, but they don't have to knock you off course. You can prepare for market volatility before it happens by building a recession-resistant portfolio that doesn't rely solely on the stock market.

To sum up, just as Jayce finds balance on the beam, you can find balance as you head to retirement with careful planning and execution. This will help you avoid missteps, stick the landing, and build a confident future. ■

Information provided by Loren Merkle CFP®, RICP®, Certified Financial Fiduciary®, Merkle Retirement Planning, 1860 S.E. Princeton Drive, Grimes, 515-278-1006. Source: Fidelity Investments® Releases 2024 Retiree Health Care Cost Estimate as Americans Seek Clarity Around Medicare Selection (2024, August 08) Accessed October 10, 2024. <https://newsroom.fidelity.com/pressreleases/fidelity-investments--releases-2024-retiree-health-care-cost-estimate-as-americans-seek-clarity-arou/s/7322cc17-0b90-46c4-ba49-38d6e91c3961>



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UNDERSTANDING risk

Few terms in personal finance are as important, or used as frequently, as "risk." Generally, when financial advisors or the media talk about investment risk, their focus is on the historical price volatility of the asset or investment under discussion.

Every investment carries some degree of risk, including the possible loss of principal, and there can be no guarantee that any investment strategy will be successful. That's why it makes sense to understand the kinds of risk as well as the extent of risk that you choose to take and to learn ways to manage it.



Some types of risk to be aware of when investing:

- **Market risk:** This refers to the possibility that an investment will lose value because of a general decline in financial markets due to one or more economic, political or other factors.
- **Inflation risk:** Sometimes known as purchasing power risk, this refers to the possibility that prices will rise in the economy, so your ability to purchase goods and services would decline.
- **Interest rate risk:** This relates to increases or decreases in prevailing interest rates and the resulting price fluctuation of an investment, particularly bonds. There is an inverse relationship between bond prices and interest rates. As interest rates rise, the price of bonds falls; as interest rates fall, bond prices rise.
- **Reinvestment rate risk:** This refers to the possibility that funds at maturity have to be reinvested at a lower rate of return than that offered by the original investment.
- **Default risk (credit risk):** This refers to the risk that a bond issuer will not be able to pay its bondholders interest or repay principal.
- **Liquidity risk:** This refers to how easily your investments can be converted to cash.

In general, the more risk you're willing to take on (whatever type and however defined), the higher your potential returns, as well as potential losses. This proposition is probably familiar and makes sense to most of us.

Risk is not necessarily a bad thing when it comes to investing. Understanding your own risk tolerance and your comfort level of market ups and downs helps balance the risk versus reward equation. You can potentially help offset the risk of any one investment by spreading your money among several asset classes. Reducing risk through diversification helps smooth the edges of market drops while still taking advantage of market returns. ■

For more information, please contact Wade Lawrence or Bryce Block with City State Bank Trust & Investments at 515-986-2265. Not FDIC insured. Not deposits or other obligations of the bank and are not guaranteed by the bank. Are subject to investment risk, including possible loss of principal. City State Bank does not provide tax or legal advice. Each taxpayer should seek independent advice from a tax professional. These materials are based upon publicly available information that may change at any time without notice.

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LEGAL

By Cynthia P. Letsch, JD, CMP

HOW TO hire the right lawyer

Most lawyers are regular people just trying to help others and make a living while doing it. Legal ethical rules require a lawyer to be a “zealous advocate” for the client. Some lawyers interpret this as the only way is the hardball way. But that culture is slowly changing, and many areas of legal practice are much more amenable to a more collaborative approach that can save a lot of money in legal fees and help to ameliorate emotional upheaval often exacerbated by the aggressive pursuit of a conflict. (So many big words. Yes, I am a lawyer.)

Law school teaches us legal theory, how to spot issues, think analytically, problem solve and do research. We learn how actually to practice law through on-the-job training. The most common categories are: family law (divorce and child custody), estate planning (powers of attorney, wills and trusts), real estate, contracts, criminal law, personal injury (non-work related), workers’ compensation (work-related injury), Social Security disability, employment discrimination and probate (post-death, guardianships and conservatorships). However, this is not even close to an exhaustive list of legal practice areas.

It is important to hire a lawyer with the experience and skill set to handle your issue. You have a right to, and should, interview the lawyer to make this determination and decide if you are suitable as a team, according to your personalities and/or values. Check the lawyer’s website. You can learn how long they have been in practice, how large or small the firm is, and in which areas of practice the lawyer claims to have experience. I would be skeptical of a lawyer who lists more than four or five areas of practice that are not logically connected. For example, probate, real estate, and estate planning are areas of overlapping law. Ask, “How many [fill in the blank] cases have you handled in the last five years? Can you explain your method of addressing my issue and how long it should take before I have a resolution? Have you ever been in trouble as an attorney? Explain your billing practices and how I will know how much this will cost me?” Try not to be intimidated by the fact that the person is a lawyer. You are the customer. If the lawyer gets arrogant or evasive, then perhaps you may want to move on to the next interview. ■

Information provided by Cynthia P. Letsch, JD, CMP, Letsch Law Firm, 112 N.E. Ewing St., Suite D, Grimes, 515-986-2810, www.LetschLawFirm.com.



EVENTS IN THE AREA

Be sure to check for cancellations.

To submit calendar items for consideration, send to tammy@iowalivingmagazines.com.

Upcoming in Grimes/ Dallas Center Living magazine:

Holiday recipes: Do you have a holiday recipe that has special meaning to you? Will you share it with our readers? Email tammy@iowalivingmagazines.com by Nov. 27 to have it included in our December issue.

First cars: Do you remember your first car? Do you have a photo of yourself with it? Or maybe you still own it? We want to hear your stories. Email tammy@iowalivingmagazines.com by Dec. 22 to be included in the January issue.

Grimes Holiday Celebration

Dec. 8, 5-7 p.m.
Heritage Park

The Grimes Holiday Celebration celebrates the season. The annual guests of honor are none other than Santa and Mrs. Claus, who travel through the community on a fire truck courtesy of the Johnston-Grimes Municipal Fire Department, prior to arriving at the event. Local businesses participate and sponsor this annual event in an ongoing effort to build community cohesiveness and as a reminder to always shop locally whenever possible.



Holiday Home Tour

Saturday, Dec. 7 from 11 a.m. to 3 p.m.
Dallas Center

The Dallas Center chapter of Beta Sigma Phi is hosting its annual Holiday Home Tour. Four homes will be featured in this year's tour. Tickets are \$15 each (\$5 for children) and will be available from any Beta Sigma Phi member and at the Roy R. Estle Memorial library in Dallas Center. Tickets will also be available on the day of the tour at the Suites on Walnut. Tickets may also be purchased on Venmo – BSPHI-EX5259. Leave your name in the description and how many tickets you want. Tickets purchased by Venmo can be picked up on the day of the tour at the Suites on Walnut. Check out the Facebook page Dallas Center Community Beta Sigma Phi for more information and pictures of this year's homes. ■

Breakfast with Santa and Mrs. Claus

Dec. 8, 8 a.m. to noon

West Des Moines Elks Lodge, 2060 N.W. 94th St., Clive

The Elks breakfast is always the second Sunday of the month. This month, special guests Santa and Mrs. Claus will be giving out goody bags, talking with children and providing photo opportunities. The breakfast buffet includes biscuits and gravy, french toast, scrambled eggs, bacon, sausage patties, cheesy potatoes, all you can eat pancakes (including blueberry and chocolate chip pancakes), orange juice, milk and coffee. Enjoy a bloody mary or mimosa for \$3.50. Cost is \$11 for adults and \$5 for children 10 and younger. There will also be a Christmas bake sale. Proceeds support the Hoop Shoot Program, other youth activities, veterans and community charities.

Toys for Tots Collection

Through Dec. 18

GIT Insurance, 1302 Walnut St., Dallas Center

With the holidays fast approaching, businesses are working to serve our community in many ways. GIT Insurance is working with Toys for Tots this year to bring smiles and love to those in need. Toys will be collected through Dec. 18. Toys are especially needed for kids ages 0-3 and 9-14. Toys can be dropped off 8 a.m. to 5 p.m. Monday through Friday. GIT will match every toy donated.



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FITNESS

By Haley Powers-Risdal

Q: How important is strength training?

A: One of the incredible things about the body that has always intrigued me is that, if you take care of your body, it will take care of you. There are multiple different types of exercise, and they are all beneficial in their own right. Strength training, though, has so many incredible benefits. The amount of muscle mass your body has not only helps with physique but helps with many underlying things. Did you know that higher muscle mass can give your body a better chance of fighting off illness? Multiple studies show that the higher your muscle mass, the lower your risk of things like dementia or cardiovascular disease. One fact that has always stuck out to me is that, if you have a higher muscle mass, your chances of surviving cancer increase. With the amount of processed food and chemicals in our food, the chances of contracting something unfortunately increase — so why not give our body a fighting chance? Do not make it too hard on yourself; strength training can be made easy. Focus on implementing some kind of training about three to four times a week. Keep it to around four to five exercises; there is no need to complicate it. If you need help figuring out what to do, ask a fitness expert. ■



Information provided by Haley Powers-Risdal, certified personal trainer/head coach at Anytime Fitness 255 S.W. Brookside Drive, 515-300-9262, GrimesIA@anytimefitness.com.

WELLNESS

By Vanessa Andersen

BRIGHTEN your mood with light therapy

Do the cloudy fall and winter days make you feel sluggish and tired? You could be impacted by Seasonal Affective Disorder (SAD), a type of depression that happens during the seasons when daylight hours are shorter. Limited exposure to sunlight can disrupt the body's internal clock and slow the production of serotonin and melatonin, hormones that regulate mood and sleep.

Common symptoms of SAD include feeling tired, having low energy, difficulty concentrating and general sense of sadness.

One way to treat SAD is with light therapy, a special light box that mimics natural sunlight. The bright light from these boxes (recommended at 10,000 lux) can stimulate the production of serotonin, which boosts mood and energy levels. Typically, people use light therapy for about 20 to 30 minutes each morning during the fall and winter months.

While light therapy can be effective, it's best to consult with a healthcare provider before starting any type of treatment, especially if you have pre-existing eye conditions or mood disorders.

If you ever find yourself feeling depressed or even suicidal, seek immediate help by calling the Suicide and Crisis Lifeline at 988 or going to any hospital emergency room. ■



Information provided by Vanessa Andersen, LISW, Licensed Mental Health Therapist, Pink Couch Wellness, 1220 N.E. Station Crossing, Suite 204, Grimes, IA 50111. www.pinkcouchwellness.com.

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MEET Jennifer Haack

Preschool teacher enjoys DCG's youngest learners.

Jennifer Haack taught early childhood special education for seven years at two Iowa school districts then served as an early childhood consultant for Heartland Area Education Agency for two years.

In 2005, she began as a teacher at Dallas Center-Grimes, teaching preschool and optional kindergarten. The next year, she started teaching 3-year-olds in the morning and 4-year-olds in the afternoon, and that is what she has been doing ever since. She has taught at South Prairie, North Ridge and Heritage.

Haack teaches in a full-inclusion preschool classroom and says she always wanted to be a teacher.

"Growing up, I had foster siblings with special needs, and in high school and college, I worked with adults with disabilities, which led me to want to teach special education. After volunteering in an early childhood special education classroom, I determined I wanted to work in preschool, especially with those with special needs."

Haack likes being able to see children learn and grow, no matter their abilities.

"I love celebrating even the smallest gains in skills. Being a preschool teacher means our classroom might be their first experience in a school setting, and I hope to help them love learning."

One of the biggest challenges Haack faces is being able to meet every child's needs. Each year, there are more challenges of what children need to know before moving on to the next level. Children also come in with various needs or experiences which can affect how they learn and grow in the classroom.

She has many fun memories. Haack remembers hours of field trips to Picket Fence Creamery, Jester Park, Living History Farms, Howell's Pumpkin Patch, the post office, Fareway, the fire station and Special Olympics Play Day.

"Special memories for me are the children who have learned to walk while in my classroom and seeing them run from that point. Also, the children saying their first words or using a device/picture/sign language to communicate for the first time. The children who are excited because they can write their name or have learned new letters and numbers. Seeing children care about each other or getting excited when another child accomplishes something that was hard for them."

When she isn't at school, Haack likes to read and hand stamp her own cards. Every summer, her family goes on a short camping trip, and they celebrate all the grandchildren's birthdays at once, so it is like Christmas in the summer. Haack also works part-time as the first through fifth grade kids ministry coordinator at The Bridge in Johnston. ■



Jennifer Haack has been teaching preschoolers in DCG schools for 20 years.



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DRIVEN to serve

Dahm makes a difference in Grimes.

Rachel Dahm has called Grimes home since 2010, when she and her husband moved to town with their then-6-month-old daughter. Today, they're raising three daughters in the community, and Dahm has become a familiar face through her extensive volunteer work. From church activities to school events, she's a dedicated volunteer who believes that loving her community means showing up and making a difference.

Dahm is a substitute teacher for Dallas Center-Grimes Community School District, and she often uses her days off to help in other ways, like assisting with show choir costume fittings, volunteering at swim meets and more.

Dahm is also active in her church, Prairie Creek, where she wears many hats. She teaches the Wednesday night preschool class, sings and plays bass in the church band.

She even led a music time for toddlers and their caregivers for 10 years, which was a great way for her to meet new people in Grimes.

Dahm has a natural love for connecting with people, and her role as



Tim Short of Edward Jones presents the Good Neighbor certificate to Rachel Dahm.

a driver for Grimes Volunteer Support Services (GVSS), allows her to do just that. She enjoys the conversations she has with the people she drives, many of whom have fascinating stories to share. Two of the individuals she's driven were former professional musicians, sparking memorable conversations about music, a shared passion.

For Dahm, whose commitment to serving the community shines in every role she takes on, volunteering is deeply rooted in her faith and her values.

"I make the time to volunteer because I want to love God and love people," she says. "Love is active and hands-on, so volunteering is a way for me to love my community. Every ride I give is a trip that really matters to someone's life and adds value to it. Each of us is given something that can help others, and in this season of life, I have been given time."

"We have some really talented and interesting people in Grimes," Dahm says. "I encourage people to volunteer because it's a way to increase your connection to others and know you're making an impact. You get to meet neighbors and people you share this community with that you might never meet otherwise, and that's a great way to get a fuller picture of Grimes."

Volunteering is ultimately more than just an activity for Dahm; it's a way of life.

"I grew up watching and helping my parents serve wherever they could," she shares. "There are so many things my family and I enjoy that are made possible by volunteers. I hope my girls see the example set by their grandparents, parents and community members and know that ordinary people showing up makes a big impact on the world." ■



Happy Thanksgiving!

We hope your home is filled with family and friends sharing joy and laughter this Thanksgiving holiday.



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MKT-9811E-A AECSPAD 2024/08

**Do you know a Good Neighbor
who deserves recognition?**

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SHADE TREE AUTO

For National Gratitude Month, We Want to Thank YOU!

At Shade Tree Auto, we want to take a moment to express our heartfelt gratitude for your trust and support. Remember those epic road trips to Grandma's house? The excitement, the laughter, and the games you played in the car—like "I Spy" and the license plate game? Those moments were some of our favorite memories in the car!

Here's to your next road trip filled with laughter and joy—just like those unforgettable rides to Grandma's! Make a copy and play along!



State License Plate Lookout

Try to find all 50 states. Cross them off as you see them. For an extra challenge, go in order!

AL|Alabama
AK|Alaska
AZ|Arizona
AR|Arkansas
CA|California
CO|Colorado
CT|Connecticut
DE|Delaware
FL|Florida
GA|Georgia

HI|Hawaii
ID|Idaho
IL|Illinois
IN|Indiana
IA|Iowa
KS|Kansas
KY|Kentucky
LA|Louisiana
ME|Maine
MD|Maryland

MA|Massachusetts
MI|Michigan
MN|Minnesota
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OH|Ohio
OK|Oklahoma
OR|Oregon
PA|Pennsylvania
RI|Rhode Island
SC|South Carolina

SD|South Dakota
TN|Tennessee
TX|Texas
UT|Utah
VT|Vermont
VA|Virginia
WA|Washington
WV|West Virginia
WI|Wisconsin
WY|Wyoming

The Alphabet Game

Spot items along the road that start with each letter of the alphabet. Check them off as you go!

<input type="checkbox"/> A	<input type="checkbox"/> H	<input type="checkbox"/> O	<input type="checkbox"/> V
<input type="checkbox"/> B	<input type="checkbox"/> I	<input type="checkbox"/> P	<input type="checkbox"/> W
<input type="checkbox"/> C	<input type="checkbox"/> J	<input type="checkbox"/> Q	<input type="checkbox"/> X
<input type="checkbox"/> D	<input type="checkbox"/> K	<input type="checkbox"/> R	<input type="checkbox"/> Y
<input type="checkbox"/> E	<input type="checkbox"/> L	<input type="checkbox"/> S	<input type="checkbox"/> Z
<input type="checkbox"/> F	<input type="checkbox"/> M	<input type="checkbox"/> T	
<input type="checkbox"/> G	<input type="checkbox"/> N	<input type="checkbox"/> U	



Rainbow Drive

Search for items in the colors of the rainbow.

Start at the beginning of the rainbow, and repeat!

- | | |
|-----------|-----------|
| 1. Red | 5. Blue |
| 2. Orange | 6. Indigo |
| 3. Yellow | 7. Violet |
| 4. Green | |

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CHAMBER

By Adam Bunge

THE HOLIDAY season in Grimes



The holiday season is fast approaching, and, here in Grimes, there's so much to look forward to. With the leaves turning and falling and the air getting crisper, it's time to gear up for family gatherings, holiday lights and all the joy this season brings. But beyond the festivities, this is a fantastic time to support our local community and the small businesses that make Grimes a special place to live.

Why shop local?

As Grimes continues to grow, we are blessed with more local shops and services than ever before. Shopping local means helping families right here in town thrive, keeping our economy vibrant, and supporting the folks who support us back. When you buy from small businesses, you're putting your dollar straight into the hands of people who give back to our schools, sponsor local sports teams, and contribute so generously to our community.

What's in store this season

From shops filled with unique gifts to enjoying time with friends and family at one of our local restaurants, Grimes has everything you need to celebrate the upcoming season.

Gift ideas that give back

Consider gift cards from local businesses. These gifts do more than fill stockings; they create lasting memories and bring our community closer.

Community events to keep you in the spirit

One of my favorite events of the year is the Grimes Holiday Celebration. Come meet with Santa Dec. 8 from 5-7 p.m. at Heritage Park. I encourage you all to attend.

This holiday, let's show some Grimes spirit by choosing to shop, dine and give local. Together, we can make a difference and keep our town growing in all the best ways.

I wish everyone a warm and wonderful holiday season. ■

Information provided by Adam Bunge, Board Chair 2024, Grimes Chamber and Economic Development.

The Grimes Chamber & The City of Grimes'

**HOLIDAY
CELEBRATION**

presented by: **State Farm**
★ *Andrea Sabus Agency*

FEATURING SPECIAL GUESTS & HOT COCOA

DEC 8TH
★ **5PM - 7PM** ★

**Holiday
MUSIC**

**meet
AND GREET
WITH
Santa**

**GIFT
bags**

HERITAGE PARK 1055 NE BEAVERBROOKE BLVD GRIMES, IA



RIBBON Cutting

A ribbon cutting was held at the Raccoon Valley Bank Dallas Center branch on Oct. 17 for the completion of its remodeling project.



A ribbon cutting was held at the Raccoon Valley Bank Dallas Center branch on Oct. 17 for the completion of its remodeling project.



Brooke Ruddy, Angela Johnson and Kelsey Hughes



Shane Goodman and Dan Wilhelmi



Tim Gootee and Jeff Weddle



Abigail Chihek and Ryan Kluss



Kendall Rathje and Jon Peters



Matt McDevitt and Sid Jones



Liz Garst, Tyler Lyon and Terry Nielsen



Jesse Woerdehoff, Bryce Moss and Shane Feller



Mike and Lori Thomas

RESIDENTS' Choice

Certificates were presented to the Northwest Metro Residents' Choice winners and runners up.



Tyler and Amy Sonntag - Sonntags Roofing



Travis and Melissa Deaver - Deaver Electric



Dr. Kyle Mann - Mann Orthodontics



Andrea Sabus - Andrea Sabus State Farm Insurance



Jerry Barnes, Katie Reed, Mark Thoms, Jana Scott and Barb Thoms - Grimes Earl May Garden Center



Ellie Mesman, Spencer Johnson and Allie Day - Emerge Academy



Jacque Butzke - Inspiring Dance



Cynthia Letsch - Letsch Law Firm



Vanessa Anderson - Pink Couch Wellness



Loren Merkle - Merkle Retirement Planning



Celena Stanley, Tayla Farrel, Alyssa Poland, Kim Deskin and Jessica Sellner - Kennybrook Village

VETERANS DAY

SPECIALS ALL MONTH LONG



Thank You

Pricing valid Nov. 1-30, 2024

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25 cu ft, 36" wide French door with external crisper drawer, LED lighting and external ice maker/water dispenser
WRX735SDHZ

MAYTAG® \$1,799

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HOW DO I CHOOSE A PEDIATRICIAN?

It is important to take the time to consider who you would like to be your family's pediatrician. During your baby's first year alone, you will be visiting the doctor at least seven times for well-baby checkups and many more times over the next 18 years. It is crucial that you feel comfortable and confident with the person you choose.

- 1. Check Credentials.** Dr. Brian Waggoner is board-certified by the American Board of Pediatrics and the Iowa Board of Medicine. Julie Waggoner is board-certified by the Pediatric Nursing Certification Board and the Iowa Board of Nursing.
- 2. Check Ease of Communication.** At Waggoner Pediatrics, we prioritize this. We have a dedicated phone nurse each day to answer your urgent needs and questions, a patient portal where you can message us, request documents or appointments, etc., and Dr. Waggoner is only a call away outside of business hours.
- 3. Interview & Research.** Waggoner Pediatrics offers new patient consultation appointments with Dr. Waggoner or Julie Waggoner if you would like to meet them before the arrival of your little one. We accept most private insurance carriers and all state insurance carriers. We also offer Urgent Care hours on Saturday mornings!

WHEN DO I CHOOSE A PEDIATRICIAN?

We strongly encourage parents-to-be to visit our office for a prenatal appointment before your first child is born. You can get acquainted with our office and our doctors and have your questions answered.

HOW DO I SCHEDULE AN APPOINTMENT?

Call 515-987-0051. We'll schedule you for an appointment within a few days of your call, or another day that fits your schedule.



Waggoner Pediatrics of Central Iowa

Call today to schedule your child's appointment!

515-987-0051

2555 Berkshire Pkwy, Suite A, Clive

waggonerpeditriacs.org

