

CLIVE

JANUARY 2025

Living

MAGAZINE

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WELCOME

MY BABY blue Mustang

It was a 1980 Ford Mustang. Baby blue in color. Hatchback. Four-cylinder engine. The car was nothing special, but it was my first car — and it was all mine.

I, of course, pulled the factory stereo out of it and installed a Pioneer cassette deck and Jensen speakers. A guy has to have priorities, after all.

My life savings went into the purchase of that vehicle. Insurance. Gas. Oil changes. All on my dime. I was OK with that, as it was part of my greater independence — and I was the only one with the keys.

The Mustang got me through my college years, despite one unfortunate incident. I am by no means a gearhead, but I had a cracked fuel line, and it seemed easy enough to replace. In the process, some gas leaked out of the old line onto the engine. No big deal, I thought.

I drove the Mustang to a local car wash, and my mother rode along with me. I put some coins in the machine and motioned Mom to drive the car into the wash bay. (I should note that this was the first — and only — time my mother drove any vehicle of mine.) Mom turned the ignition, and I immediately saw flames peeking out of every possible opening in the hood and below the car. I yelled to her to pop the hood. She turned the lights on, applied the parking brake and started the wipers, but the hood remained closed. As I frantically ran to the car, the paint on the hood started bubbling. I opened the driver-side door, popped the hood and put out the fire with the car wash wand I still had in my hand. What was left was a melted mess.

Dad had a friend who was a local mechanic and rewired everything and got my Mustang running again. The mechanic said he did his best on my limited budget, but he wasn't making any promises on how well it would run. And he was right to say that. The best gas mileage I got after the repairs was 4 mpg.

When I graduated from college, I traded the Mustang in on a new vehicle. The dealer put it on the used car lot, and a potential buyer called me and asked about it. "Do not buy that car," I told him. "It caught on fire and only does about 4 mpg." He kept asking questions, so I repeated my comments. I think he still bought the car.

We all learned some lessons after the car fire incident, but my Dad's comments stuck with me the most. "If you ever have a car start on fire again, let it burn."

Thanks for reading. ■

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An Unforgettable *RIDE*

Residents share the
joy of their first car

By Sean Dengler

What kids, strapped into the backseats of their parents' cars, gazing through the gaps between the front seats and watching the road ahead, don't think how great it will be when they are in the driver's seat? And not just any driver's seat, but the seat of their very own car. The power of the machine in their control. The freedom to choose the destination. The total control over the stereo. It's no wonder people's memories of their first auto stay vivid, and the stories remain a thrill to be told.

Kurt Flood fondly remembers his first car, a 1989 Mercedes 300 E.

Driving luxury

Kurt Flood worked hard for the first vehicle he owned.

“The first vehicle I owned was a 1989 Mercedes 300 E. I say ‘owned’ because it was the first vehicle I purchased with my hard-earned money working various odd jobs over the summer while studying at the University of Northern Iowa.”

He bought the Mercedes in 2012, and this Dowling Catholic social studies teacher loved it.

“Although the vehicle was a Mercedes, it was not fresh off the lot by any means. Instead, the car was restored by one of my co-workers at my part-time maintenance job,” Kurt says. “For a short but beautiful two years, this vehicle brought me immense joy and pride.”

The unfortunate part of owning this type of car was where he lived... Iowa.

“However, I quickly learned that, for all its luxury, it was not constructed for Iowa winters or young men excited by its efficiency in picking up speed,” he says.

The annoying Iowa winters made it tough.

“Being a rear-wheel-drive vehicle, it was not uncommon for me to fishtail along the icy and snowy roads of Cedar Falls or find myself going much faster than the speed limit when trying to travel back home for the holidays,” Kurt says.

As he got closer to the finish line at UNI, Kurt found the end was near for the Mercedes as well.

“My vehicle met its end conveniently around the time I graduated from University,” Kurt says. “It was as if my Mercedes was telling me that it was time to enter the working world, acquire a ride more suitable for daily commutes driven at a responsible pace, and provide room for a future family with young children.”

Kurt still speaks warmly of the Mercedes all these years later.

“With a lump in my throat and a solemn salute, I bid adieu to my car at the dealership, marking my official entry into the world of adulthood,” he says. “It may not have been the most financially sound decision, but the memories it held were priceless, far outweighing any practicality a more sensible car could offer.”

The Mercedes meant a lot.

“It sounds dumb, but it became integral to my life at UNI. While away from home, knowing I had a core of principles I could count on was comforting. Among them were: one, loyal friends I could always call for help; two, Fr. Ken and his weekly mass at St. Stephens, which I never missed while at UNI; and three, the starting up of my old Mercedes in the blistering winter or the dog days of summer.”



Matt McQuillen had several used or salvaged cars early on but considers his “first car” to be his first new car, a black 2012 Infiniti G25x.

Connecting with Clive

A first car has a different meaning to different people. For Matt McQuillen, Clive city manager, it was simple.

“I had a number of used/salvaged cars while in high school, college and early in my city management career,” Matt says. “I consider my ‘first car’ to be when I purchased my first brand new car in 2012 from Willis Infiniti here in Clive. The car was a black 2012 Infiniti G25x.”

Buying this new car was important after Matt had progressed far enough into his career.

“I had been driving a used Hyundai Sonata for the previous five years and was one year into my new job as assistant city manager in Clive. I felt I was getting to a point in my career where I could afford a brand-new car for the first time,” he says.

There were a couple of reasons Matt decided on this Infiniti. The first reason was the car’s design.

“A big reason I liked the car was its sporty nature, as I never had a sports car before that could handle and perform like the G25x. Also, the car had the latest in terms of in-car technology and sound system, so that was a big selling point for me.”

The second reason was about collaborating with an important community enterprise.

“Most importantly it gave me the opportunity to develop a relationship with an important Clive business, Willis Automotive, as Infiniti is one of the brands they sell at their Clive location.”

Matt enjoyed his car-buying experience.

“Willis Automotive made my first new car

purchase special in terms of how I was treated and how they prepare for pick-up and then explain all of the features to you before you drive the car off the lot. This high-quality customer service has continued with every car I have purchased from Willis since.”

Matt looks back fondly on this experience.

“One of the biggest memories I had about purchasing this first new car was the opportunity to work with a good friend of mine, Josh Dreyer, who was a sales and leasing consultant with Willis Infiniti at the time,” Matt says. “I bought the car through him, and it has been great to see how both of our careers have progressed in Clive and with the same employers as I serve as the city manager in Clive now, and Josh is the executive vice president of marketing for Willis Automotive.”

This car was not only about getting Matt from point A to point B, but it was also about his loyalty to Clive.

“In an interesting way, by purchasing this first new car, I felt like I was a full adult now, and a few months later purchased my first home in Clive,” Matt says. “This first car solidified my commitment to Clive 13 years later and hopefully many more years to come.”

It wasn’t perfect, but it was worth it

Jacob Adams was determined to buy his first car.

“At 15 years old, with only a learner’s permit in hand, I bought my first car in Fort Collins, Colorado,” Jacob said. “I had saved \$2,300 through sheer determination — working as a



Jacob Adam's first car, a 1989 Honda Prelude Si, featured automatic windows, a sunroof and iconic pop-up headlights.

lifeguard, mowing lawns, shoveling driveways, and even selling used golf balls I'd collected."

This car may not have been perfect, but it was splendid.

"The car? A sleek black 1989 Honda Prelude Si, fully loaded with all the bells and whistles: automatic windows, a sunroof, and those iconic pop-up headlights," Jacob says. "It wasn't the 1971 Corvette I dreamed of owning someday, but the Prelude had its own charm. It was light, quick and a thrill to drive — perfect for a teenager with big ambitions and a limited budget."

Many journeys were taken in this car.

"That car wasn't just a vehicle; it was my gateway to adventure. During summer breaks, the Prelude became my trusty companion for mountain biking trips and camping expeditions," Jacob says. "I even managed to save enough money to upgrade the stereo with a foldout color CD player — a high-tech luxury at the time."

Even a minor accident did not stop Jacob's love for this car.

"Not every moment was smooth sailing, though. One day, my dad rushed into the house, clearly distressed. He had accidentally backed into my car, leaving a fist-sized dent in the door. It was minor damage, so I let it slide with a smile. After all, I wasn't about to let a small ding ruin my love for the Prelude," he says.

The Prelude also taught him a few lessons.

"That car also taught me self-reliance. I learned basic maintenance, bought a jack, and



Aric Broderick's first car was a white, 2000 GMC Sierra with around 250,000 miles on it. It had made its way through a couple of family members.

handled my own oil and filter changes," Jacob says. "Over time, I gained enough confidence to replace the alternator and even the timing belt by myself — a milestone that made me appreciate the Prelude even more."

While he does not own his original first car, he still thinks fondly of it.

"Eventually, I traded in the 1989 Prelude for a 1994 model. While the newer car had its perks, nothing could compare to the excitement and pride of owning my first. That Prelude wasn't just a car; it was my ticket to freedom, adventure and a lifetime of memories. I'm still working up to owning that 1971 Corvette someday."

From hand-me-down to genuine love

When Aric Broderick got hold of his first car, a white, 2000 GMC Sierra with around 250,000 miles on it, he was not the first in the family to drive it.

"My parents bought it for my older brother

when he started to drive. It went to my sister, and, eventually found its way to me," he says.

Aric, who is a voting member of the Clive Historical Society, liked the car for multiple reasons.

"That truck was an absolute tank. I loved the height it sat at and the sound it made at start up."

This truck, unfortunately, also had a couple of accidents along the way.

"About six months after I started driving, I was backing up and sideswiped my girlfriend, now wife's, car and pushed it nearly onto two wheels. Not a scratch on the truck," Aric says. "When I was in high school, I hit a coyote and absolutely obliterated it. That thing ripped my brakes out."

Despite no longer owning the truck, it holds a special place in Aric's heart.

"I loved that truck," he says. "I keep looking for trucks, but I don't really have a desire to drive one that isn't like that. If I could find one that's in decent shape and doesn't have a million miles on it, I would buy it in a heartbeat." ■

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WHAT IS a premarital agreement?

Premarital agreements (or “ante-nuptial” agreements) are legally binding contracts entered into by an engaged couple before marriage.



Prenuptial agreements accomplish the goals of asset protection and guaranteeing inheritance by children of a prior marriage. They can be vital estate-planning and wealth-preservation tools.

These agreements are typically neutral. That is, they give each party the same rights and treat both identically. This allows a person to keep pre-marriage assets as separate from a new marriage as the parties desire. They also allow a spouse to protect his or her children’s interests in their inheritance more effectively.

Marriage confers certain rights on the parties, including the right to claim one-third

of the spouse’s estate at death (regardless of the terms of the deceased spouse’s will) and certain rights in the other’s real estate. Therefore, the party owning the real estate cannot sell or mortgage it without both spouses’ signatures on the deed or loan documents. Finally, each spouse has a right to a share of the marital property if the parties divorce.

The purpose of a premarital agreement is to modify or waive marital rights. Essentially, each spouse agrees that they will have no claim against the property the other spouse brings into the marriage. This means neither spouse can claim a share of the other’s property at death. It also means that, in the event of a divorce, each spouse gets to keep the assets he or she brought into the marriage. The joint property acquired after the marriage generally is split equally upon divorce, as if there were no premarital agreement.

Iowa law requires that each party be

separately represented by an attorney when the premarital agreement is executed. As a result, the agreement is generally unassailable after marriage. Iowa courts have looked unfavorably on a spouse who claims that he or she was “coerced” into signing a premarital agreement. The contract is binding.

Previously thought of as a legal vehicle for only the wealthy, premarital agreements have become a popular and effective vehicle for people looking to protect their assets. These agreements are becoming more commonplace as people attempt to protect the potential inheritance of their children. Such an agreement, when properly prepared, can accomplish this and allow the wishes of your will to be followed. ■

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

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A MESSAGE to our loved ones

Many of us don't always take the time, or find the right ways, to express the love we have for one another. We often bottle these feelings up in cards, gifts or, increasingly, in social media posts and memes. While the shift to digital communication is inevitable, it's important to take a step back and reflect on love during this time of year.



As we transition from January into February, I'm probably no different than anyone else when it comes to preparing for the financial "homework" ahead. Checking for 1099s, W2s, and organizing receipts to reduce taxable income. Thrilling, right? But, beyond this, this is also the time to pause and reflect on the more meaningful aspects of our financial lives: giving, saving, and preparing for the future.

- **Giving.** At this time of year, many organizations send out donation receipts to show how much we've contributed. It's an ideal moment to reflect on our giving. Are we giving with intention? Are we supporting causes that align with our values? Giving isn't just about money, it's also about giving our time, energy and love. As we evaluate our contributions, we can realign our efforts with what matters most to us and the world.

- **Saving.** Saving can seem overwhelming, but it's essential to secure our future. With the help of a financial advisor, now is a great time to assess both short-term and long-term savings goals. Whether it's saving for a child's education, a wedding, a family vacation or retirement, we all have unique priorities. Reviewing my own savings plan, I see we're setting aside funds for our children's futures, retirement and experiences we're excited to enjoy. Saving gives us security and peace of mind, helping us prepare for life's milestones.

- **Planning.** A mentor once told me that a goal is only achievable if it answers all the Ws. Let's think about these questions as we plan for the year ahead:

- **Who:** Who will benefit from this goal? Is it a family or personal goal? Knowing this helps focus our efforts.
- **What:** What's the specific plan for this year and beyond? What steps must we take to reach our objectives?
- **When:** When will we start? Are our timelines realistic, and do we have enough time to succeed?
- **Where:** Where will we focus our efforts? Whether it's buying a home, planning a trip or retiring, location plays a role in our plans.
- **Why:** Why is this goal important to us? Understanding the emotional connection fuels our commitment to our goals.
- **How:** This is where a financial advisor can make a difference. They guide us through the complexities of our financial journey, helping us stay on track, and educate us to changing tides.

- **As Valentine's Day approaches, ask yourself: "Are you in love with your plan?"** If not, maybe it's time to reevaluate your plans. Just as we share love with others, we can also invest in relationships that help us achieve our dreams. Let this year be about not just showing love but planning for a future that reflects it. ■

Information provided by Daniel Rundahl, Financial Advisor, Rundahl Financial Consultants, 8230 Hickman Road, Suite 300, Clive, 515-727-1701, drundahl@rundahlfinancial.com, www.rundahlfinancialconsultants.com.

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COZY, comforting recipes to take on the cold

(Family Features) If blustery conditions are giving you the blues, come inside from the cold for a winter warmup in the comfort of your own kitchen. Cold-weather favorites that are baked, roasted or slow cooked are usually equal parts easy, delicious and filling, making them perfect solutions for chilly, snowy days.

Add a bit of comfort to your weeknight menu with this Loaded Chicken Bake that's ready in about half an hour. A short list of ingredients and allowing your oven to do most of the work for you mean it's ideal for saving time (and money at the grocery store) while still satisfying winter appetites.

Serving as the hearty base is READ German Potato Salad, made with thinly sliced potatoes and bacon in a traditional sweet-piquant dressing. While it's delicious when served chilled, heated or at room temperature on its own, it can also be the star of the show in family meals.

Find more favorite wintertime recipes by visiting READSalads.com and AuntNellies.com. ■

Loaded chicken bake

Recipe courtesy of Hungry In LA

Prep time: 20 minutes | **Cook time:** 15 minutes

Servings: 8

- Nonstick cooking spray
- 2 cans (15 ounces each) READ German Potato Salad
- 4 cups shredded rotisserie chicken or other cooked chicken
- 1/2 cup heavy cream
- 1/4 teaspoon salt
- 1/4 teaspoon finely ground black pepper
- 3/4 cup shredded sharp cheddar cheese
- 1/4 cup crumbled, cooked bacon
- French fried onions (optional), plus additional for serving (optional), divided

DIRECTIONS

- Preheat oven to 375 F.
- Lightly coat 9-by-13-inch baking dish with nonstick cooking spray.
- Spread German potato salad evenly in dish. Top evenly with chicken.
- In small bowl, stir heavy cream, salt and pepper. Pour mixture over chicken.
- Sprinkle with cheese, bacon and onions, if desired.
- Bake 15 minutes, or until casserole is bubbly. Let stand 10 minutes.
- Top with additional onions, if desired.



Oven-roasted sweet potatoes and beets

Servings: 4

- 1 jar (16 ounces) Aunt Nellie's Whole Pickled Beets
- 2 large sweet potatoes (about 1 pound) peeled and cubed (1/2-3/4-inch cubes)
- 2-3 tablespoons extra-virgin olive oil
- 1 teaspoon kosher salt
- 1/2 teaspoon black pepper
- 1 red onion, sliced about 1/4-inch thick
- 2 fresh rosemary sprigs, plus additional for garnish

DIRECTIONS

- Preheat oven to 400 F. Drain beets. Discard liquid or save for another use.
- In large bowl, toss sweet potatoes, olive oil, salt, pepper and onion until coated.
- Place silicone mat on baking sheet or line with aluminum foil.
- Pour contents of bowl onto baking sheet in single layer. Remove rosemary from stems; sprinkle over vegetables. Bake 30 minutes until potatoes are almost tender.
- Add beets to baking sheet. Return to oven 10-15 minutes, or until potatoes are fork-tender and beginning to brown. Garnish with additional rosemary, if desired.



MercyOne Fitness Center gives back

Hosts blood drives, provides volunteer hours and more

Emily Bialas is the center director at MercyOne Health and Fitness Center, 12493 University Ave. in Clive. But she explains that the center strives

to serve the community in many more ways than just as a fitness center. For years, she and the staff and members at the center have participated in a variety of efforts to make Clive a better place.

One of the ways the center helps is by hosting mobile blood drives for LifeServe Blood Center and encouraging everyone to consider rolling up a sleeve to donate blood.

“We hosted a blood drive during the derecho and then again just recently over the holidays,” Bialas says. “We market it to our members and employees, and we pay for our staff’s time to go donate. We try to make it easy, so it can be part of their work day.”

Bialas explained that the center has also partnered to pitch in on some programs of the Clive Lions Club.

“For at least the past five years, we have hosted a tree here for the Giving Tree program for the Clive Lions. They reach over 90 families in the Clive community,” Bialas says. “We gather donations through the months of November and December, and then, as a team, we have four or five groups of us that go to actually give the baskets to the families. That’s been a very rewarding way for our members to give back to the community, by either bringing items in or by making a cash donation. People really enjoy being a part of that.”

Since the center has many members coming in on a regular basis, it’s also become a drop-off spot for another Lions Club program.

“We also host a recycle box for old eyewear and hearing aids, which the Clive Lions come and pick up to be recycled,” Bialas says.

Members of the fitness center are also welcome to donate supplies to help local school kids and school staff.

“Every summer, we do a school drive, where our members bring in school supplies, backpacks, teachers’ supplies, cleaning wipes, highlighters and things,” Bialas says. “Then we donate those to Crestview Elementary School here in Clive.”

According to Bialas, her staff and the members of the center enjoy these opportunities for the center to be more than just a place for a good workout.


“We’re always open to additional opportunities for helping out. We have about 70 employees here, with the majority being part-time,” she says. “We’re here for the community.” ■



Daniel Timmons of Edward Jones presents the January 2025 Neighbor Spotlight certificate to MercyOne Health and Fitness Center representatives Katy Holtzen, Ildiko Timmerman, Emily Bialas and Brian Longren.

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Do you know a neighbor who deserves recognition?
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EVENTS IN THE AREA

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

Be sure to check for cancelations.



Upcoming in Clive Living magazine:

Grandparents who enjoy living near their grandchildren: Share why you enjoy living near your grandchildren and how you spend time together. Email tammy@iowalivingmagazines.com by Feb. 1 to be included in the February issue.

Harbach Community Center open six days per week

Harbach Community Center is open six days a week. The center's hours are now different from the the library's. The Recreation Bay and Gaming Lounge are open Monday through Friday, 3-7 p.m. and Saturdays, 10 a.m. to 2 p.m. Memberships are free, but required. Physical membership cards are required for admittance, so please remind children they must have their card. You may sign up for you and/or your child's membership online. Your membership card will be printed out at your first visit. Contact 515-223-5246 with questions. For more information, visit www.cityofclive.com/parkandrecreation/facilities/harbach_center.php.

Clive's Cabin Fever Reliever

Saturday, Jan. 25, 5-7 p.m.
Linnan Park and Harbach Center

It's back, but in a new location. Join Clive Parks and Recreation and Clive Public Library to beat the winter blues and get outside at the Fourth Annual Cabin Fever Reliever winter event. Enjoy food trucks, wood sculptor, crafts, ice fishing and more.



Leisure Services programs

1900 N.W. 114th St., Clive, 515-223-5246

Play in the Bay: Looking for a warm place for the kids to play? The Harbach Center will host "Play in the Bay" every Monday at 9 a.m. Children ages 0-6 can play with engaging toys and fun activities. This free program is a fantastic way to help them burn off that extra energy when it's cold outside. Registration is not required, but a signed waiver is required at check-in (available at cityofclive.com/library). Contact the library at staff@cityofclive.com for more information.



Clive Community Services call for donations

Donations are needed of winter gear, coats, hats, mittens, gloves, boots and snow pants; healthy cereal and white rice. To continue supporting the community during this unprecedented demand, organizers urgently need donations of food and personal items. Every contribution, big or small, makes a difference. Your support helps us provide essential resources to those in need. Visit clivecommunityservices.com to learn more about how you can help.

Little Builders: Does your little one love to build and create? Then come to the Harbach Public Library, 8505 Harbach Blvd., every Tuesday at 9 a.m. Various building toys and open playtime will be held in the Community Room. The program is for ages 0-6. Contact staff@cityofclive.com for more information.



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EVENTS IN THE AREA

Be sure to check for cancellations.

Saturday Special at the Harbach Center

Saturday, Feb. 15, 10:30 a.m. to 1:30 p.m.

Harbach Community Center, 8505 Harbach Blvd., Clive

Join in at the Harbach Center to blow off some steam during the colder winter months. There will be bounce houses set up in the Recreation Bay and arts and crafts with the Clive Public Library in the Community Room. Fee is one non-perishable food or personal care item per person attending to support Clive Community Services. For more information, call 515-223-5246 or email parksandrec@cityofclive.com.



Clive Chamber Annual Celebration

Wednesday, Feb. 26, 5-8:30 p.m.

Hilton Garden Inn, 205 S. 64th St., West Des Moines

Join an evening of networking, dinner and celebration at the Clive Chamber of Commerce Annual Celebration. Tickets are \$65 per person. Awards will be presented to Business of the Year, Clive Chamber Champion, Clive Citizen of the Year and the high school scholarship recipients. For reservations, visit <https://business.clivechamber.org/events/details/annual-celebration-presented-by-walter-roofing-1145>.

After School Indoor Laser Tag

Feb. 18 and March 18, 4-6 p.m.

Harbach Community Center, 8505 Harbach Blvd., Clive

Laser tag sessions are offered for ages 8-12 only. They will dim the Recreation Bay lights, set up 10 battlefield bunkers, and split into teams to have a laser tag tournament. The event is free. Registration is required. Limited to 32 participants per session. Register at https://cityofclive.activityreg.com/selectactivity_t2.wcs?leaguesid=2492



Bondu Chowder Ride

Feb. 22, 10:30 a.m.

101 Main St. S.E., Bondurant

Enjoy a free, easy winter ride from Bondurant to Berwick and back on the Chichaqua Valley Trail (approximately 10 miles). Check-in at 10:30 a.m. at Reclaimed Rails Brewing Company before the ride starts at 11 a.m. Berwick Congregational Church is hosting a warming station/midway/turn-around point. There will be light refreshments at this stop. When you get back to Bondurant, stop by Reclaimed Rails for chili and Founders for chowder. Look for Bondu Chowder Ride on Facebook for more information. ■



Protect Your Loved Ones from RSV

RSV is a common respiratory virus, which peaks in the winter months.

RSV can be dangerous for infants and older adults. These age groups are more likely to be hospitalized from RSV.

Talk to your family's healthcare providers about RSV prevention.



IOWA | Health and Human Services

BENEFITS of being financially fit

Is financial fitness on your list of priorities this year? If not, you should consider it. Just like physical health, your financial wellness plays a big role in your overall well-being. Managing your finances can help you achieve balance, freedom and peace of mind.



Below are a few benefits of being financially fit, as well as steps you can take today to improve your financial fitness.

Why financial fitness is beneficial for everyone

- **Increased freedom:** Financial fitness can help you make the most with what you have and open the door to greater opportunities. Not only does it provide the flexibility to be creative with your investments, but it also offers greater freedom and security as you plan for retirement. It can empower you to support causes that matter to you and even provide for

loved ones in meaningful ways. Additionally, you can make more financial choices that align with your personal values and goals, whether it's traveling, changing careers or pursuing lifelong passions.

- **Preparedness for emergencies:** Financial fitness can give you the confidence and stability to handle unexpected expenses without going into debt. You'll have the resources and ability to cover unexpected costs and navigate the unknown with less stress.

- **Reduced stress:** Being financially fit can significantly reduce the daily stressors that often weigh on individuals and bleed into their work and relationships. By reducing stress, you can create peace of mind and stability that benefits you and those around you.

Steps to take to improve your financial fitness

- Create an annual budget and find areas to cut overspending.
- Prioritize regular maintenance on your home and vehicles along with preventative healthcare to reduce potential future costs.

- Start building an emergency fund to save for unexpected costs and understand when it's appropriate to spend it.
- Review your retirement plans with a financial professional or advisor to find out if you're on track to meet your goals. If you're not on track, discuss steps you can take to do so.
- Consider ways to earn extra income, such as a weekend job or turning a hobby into a small business.
- If you're able, consider investing any discretionary funds.
- Maintain a strong credit score by making regular payments, only taking on debt you can afford, and keeping your balances low.
- Reduce your debt, especially high-interest debt.

No matter where you are on your financial fitness journey, taking small steps today can help ensure greater financial freedom and security tomorrow. ■

Information provided by Chris Beener, VP, Clive branch manager, CBeener@BankersTrust.com, 515-222-5888, 11111 University Ave., Clive.



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Chris Beener
VP, Clive Branch Manager



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MEET Andrea Brouwer

A winding road to a life filled with joy and purpose

Some people understand what they want to do in life from an early age. Others discover who and where they are meant to be by trying a variety of skill sets. Andrea Brouwer is one of those individuals with a wide range of experiences in the workforce.

Andrea graduated from Northwestern College with a bachelor's degree in education with endorsements in reading, special education and coaching. Since her college graduation, Andrea has held jobs teaching reading for fifth and second grades, obtained training and volunteered as an EMT, gained her associate's degree in nursing at Mercy College, substitute taught, volunteered and worked for Grimes Fire Rescue as an EMT/Firefighter, worked part-time at Methodist Main Emergency Room, and received her master's degree in education from Viterbo University. She worked as a special education consultant, served as a reserve deputy with Polk County Sheriff's office, and was a police officer with the Des Moines Police Department.

Since 2021, Andrea has served the West Des Moines Community School District, first as a special education teacher at Stilwell Junior High, then as a behavior interventionist at Crossroads and as a mentor teacher. She is also working on her second master's degree in education administration and is a part-time adjunct professor at Upper Iowa University in the education department.

Andrea has spent the last 23 years developing a wide array of skills that serve her well as a behavior interventionist.

"Through all of my different teaching experiences, I realized that I enjoyed supporting students with behavior intervention needs, as well as their families and the school staff," she shares. Andrea says she especially enjoys helping students make connections then apply them to their education experiences. She likes showing them how to take ownership of their school experience and how skills can help them in their future.

"I do a lot of small groups and one-on-one with students," Andrea says. "I feel like it's a 'middleman' role, and I help make connections with both staff and students. I oversee our MPSS Tiers 1, 2 and 3. I focus on staff at Tier 1 level and how all adults can work to create a safe and encouraging place for our students to be. Right now, the big focus in Iowa is attendance. I hold meetings with students and families about the barriers to attending school and work with them to be at school. I also work to help all students, including those with special needs, feel included and a part of the activities at school. We find ways to overcome challenges by working together and helping one another to reach and help all of our students. Our behavior interventionist roles are unique, but we bring a lot to the table. We can function in different ways, and it's not black and white or cookie cutter. If families and students need or want help, all they need to do is reach out. There's one of us in each building in the district."

Overall, the social/emotional health of students is a focus for Andrea to help them feel seen beyond the academic realm and to see how school impacts life later.

"It's fun to see students come back and share how school has helped them and to see them in the community applying those skill sets," she shares. ■



Through all of her different teaching experiences, Andrea Brouwer realized she enjoyed supporting students with behavior intervention needs.

Say, "Yes!" to Drinking Less

More than 2 drinks a day is considered too much.

When you say "no thanks" to heavy drinking, you reduce your risk of alcohol-related health problems such as heart disease, liver disease, stroke, high blood pressure, and depression.

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cut back
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CHAMBER Luncheon

The Clive Chamber of Commerce held its monthly luncheon at the Sheraton Hotel on Jan. 15.



Tom Hunt and Lindsey Ellis



Devin Boyer and Todd McBroom



Emily Bialas and Ben Sinclair



Chris Roll and Ben Chambers



Ahmed Ibrahim and Bre Neal



Mike Boehm and Lori Oakland



Bailey Smith and Edye Beckerman



Mickey Davis and Shawn Vodenik



Gared Hassell and John Bloom



Terry Snyder and Susan Dunn



Allison Carlson



Jason Krull and Ben Sinclair at the Clive Chamber of Commerce monthly luncheon at the Sheraton Hotel on Jan. 15.



Mindy Jansen and Becky Britton at the Clive Chamber of Commerce monthly luncheon at the Sheraton Hotel on Jan. 15.



Lu Anne Gafford, Shawn Vodenik and Emily McClain at the Clive Chamber of Commerce monthly luncheon at the Sheraton Hotel on Jan. 15.



Marsha Lappin, Linh Pham and Shy Bonnesen at the Clive Chamber of Commerce monthly luncheon at the Sheraton Hotel on Jan. 15.



Eileen Van Kooten-Schmitt and Rou Guill at the Clive Chamber of Commerce monthly luncheon at the Sheraton Hotel on Jan. 15.



Daniel Timmons and Carley Yoder with Edward Jones wish everyone a happy New Year.



Megan Kennedy with Rundahl Financial Consultants wishes everyone a happy New Year.

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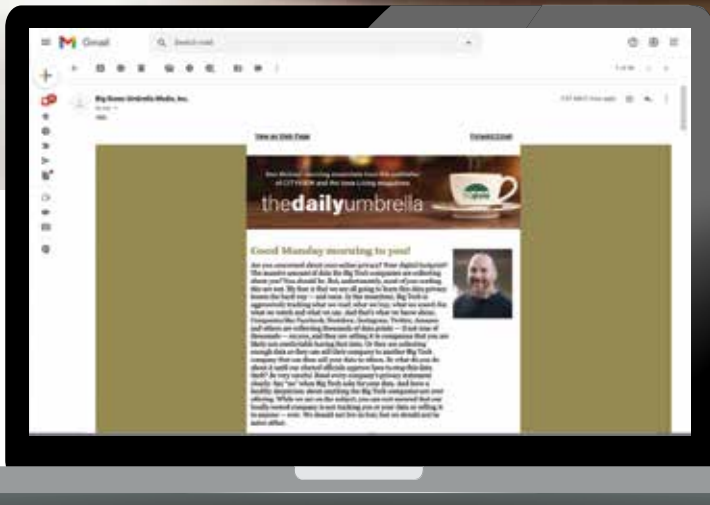
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