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WELCOME

WHY DO Norwegians have bumps on the backs of their heads?

Imagine being a teenager and spending the bulk of one of your teenage years in another country where you didn't know a single person, had never been to a single place, and could barely speak the language. For most teenagers — including me — that would have been unthinkable. Meanwhile, students from around the globe are foreign exchange students and are thankful for the memorable opportunities and lifelong friendships.



I have been fortunate to know one of them. His name is Jone Helgeson, and he was from Norway. He lived with a family in my hometown, and we spent our senior year of high school together.

I got to know Jone as we both ran on our high school cross country team. He took his running very seriously. I was there mostly to lose a few pounds before wrestling season. As such, he didn't fully appreciate the myriad of practical jokes I played on him during the season, most of which happened in the locker room, and I can't write about them here.

I did share many of my favorite Norwegian jokes with Jone, most of which were simply Pollock jokes I converted. My most favorite, and his least favorite, asked why Norwegians had bumps on the backs of their heads. The answer, of course, was because the toilet lid always hit them on the head when they would get a drink of water. "Stupid American jokes," he would tell me.

I thought Jone should feel what it was like to go 125 mph on a county blacktop. Looking back, this clearly wasn't a wise decision. Fortunately, we made our way through it safely. The look on his face? That was great. Jone having to change his underwear? Not so great.

When the winter season rolled around, Jone decided to join the wrestling team. He had never wrestled before, so this was entertaining in itself. The highlight of the season for him, though, was an exhibition match when he tied up with a foreign exchange student at a nearby school who was from France. It was a back and forth match, but Jone won, and he — and the crowd — went nuts. This was during a time when the "Rocky III" movie was in theaters, and Jone looked and acted the part of Rocky Balboa, at least a Norwegian version.

Jone became a good friend, albeit for a short time. I regret that we have not stayed in touch. I haven't thought about him in years, but writing this column inspired me to reach out. And, of course, I asked, "Do you know why Norwegians have bumps on the backs of their heads?"

I am eagerly awaiting his reply. ■

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Homes

AWAY FROM HOME

Local families share experiences
hosting foreign exchange students

By Ashley Rullestad

The decision to host a foreign exchange student can come with a myriad of worries. Will the student want to eat the food we make? Will everyone get along? How will we keep the student entertained? Will he or she get homesick? However, many of those who decide to give it a try find their fears to be unfounded as they gain an appreciation of the student's homeland and culture, see their own country from a new perspective and build bonds that endure. Local residents share their stories about the adventure of being a host family.

Janet and Dave Harwood and exchange students Phuksatorn "Ice" Janjaroen and Tereza Chaloupkova. Photo by Todd Rullestad

All around the world

Janet and Dave Harwood are no strangers to hosting foreign exchange students. Since 2014, they have hosted 12 students. They hosted their first student when their daughter, Sonya, now 27, was a junior in high school. Sonya wanted to go abroad herself, but the Harwoods weren't comfortable with that, so hosting was the compromise. They went through AFS Intercultural Programs, which offers study abroad high school exchange programs. Janet now serves as a volunteer host family coordinator for the organization.

"There are a lot of organizations to choose from, and what attracted us to AFS was it had students from 80 different countries," Janet says. "We weren't limited to certain kids. It was a whole range of students to pick from. I was blown away."

Their first student was a girl from Italy. Since then, they have also hosted kids from Switzerland, Paraguay, Norway, Dominican Republic, Spain, Slovakia, Serbia, Germany, Japan and, this year, Thailand and the Czech

Republic. Sometimes they have hosted two students at a time for a semester or a whole year, depending on the student's needs.

After Sonya and son, Ben, now 25, graduated from DCG, they attended Iowa State University. The Harwoods continued to have a relationship with Sonya since they came home for breaks and went to ISU football games.

When the Harwoods take family vacations, they ask their exchange students where they want to go. Once it was New Orleans, and recently they visited Las Vegas.

"We are not a sit down and hang out couple," Janet says. "We get the kids involved at school and make friends and have things to do... arts, sports, music, whatever. With our program, too, we have 15 exchange kids in the area, so, about once a month, we have gatherings with other exchange kids from other countries. They get to be really close with those kids going through the same thing they are."

It can be a bit of a culture shock when the students arrive in Iowa.

"Our Dominican son, on his first day, he looked at me and said, 'Well, where are your

pigs?' He read about Iowa and learned there were more pigs than people, so he figured every family had pigs. Some have never seen snow before."

One challenge is students are used to public transport, and they don't have that here. They don't have the flexibility to go where they want, and they have to ask for rides, which can be intimidating, Janet says.

The Harwoods have not traveled to see any of their exchange students in their home counties, but their son and daughter went to Italy and stayed with their first exchange daughter, and Sonya has traveled to Germany to meet up with European students.

"When Sonya got married, we wanted to bring everyone back for the wedding, but it was during COVID, and they couldn't fly. One of these days, we want to have that happen. They've all come back on their own to visit, and some have stayed in the U.S. We are in touch with almost all our kids on a weekly or even daily basis, and they help us pick the next ones. It makes the world a little bit smaller place."

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Adding a daughter

Michael and Tracy Wright decided to host a student after Tracy started working for a dental office in 2013. The owner and his wife had been active with AFS. After hearing about the program and researching it, the Wrights decided to host Lorena, a girl from Mexico, for the 2013-2014 school year.

They enjoyed it so much they decided to host a Swiss girl, Caroline, for the 2014-2015 school year. After taking a break, they hosted an Italian girl, Cristina, for the 2021-2022 school year. This summer, they will host a girl from Spain for three weeks.

Their twin daughters — Mary and Claire, 12 — were young when they started hosting. It was a challenge having two little ones plus an exchange student, but they were fortunate that both Lorena and Caroline enjoyed being around kids. Cristina is an only child, so this was her chance to have siblings.

“Hosting has been a tremendous experience for all of us,” Michael says. “It’s so fun and interesting to open our home to a student. I know the students get a lot out of the experience, but we, as the host family, get just as much out of it as they do. It’s fun to share our food, culture and much more with them. And they’re so interested and excited to experience everything about the United States.”

Michael says all the girls enjoyed the Iowa State Fair. Seeing how Americans celebrate different holidays was fascinating to them as well, and they all were really interested in Thanksgiving since that is a unique American holiday.

But the best part was seeing them get involved in DCG school



Italian student Cristina became close to her host sisters, Mary and Claire Wright.

activities because most countries don’t have extracurricular activities at school. They were involved in art, cross country, band, choir, soccer and volleyball.

“If you are thinking about hosting, do it. It’s so much fun, and the entire family gets so much out of it. To learn about different countries and cultures from someone from that country is invaluable and amazing,” Michael says.



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Growing a family

Brad and Jodie Hollatz have hosted multiple times through different organizations. They hosted their first exchange daughters in 2015 and have since hosted seven girls and one boy. They became interested after their neighbors hosted a girl from Mexico, and they spent a lot of time with her.

“Hosting was one of the best decisions we ever made. We enjoyed sharing with them our American culture and traveling around the USA showing them our favorite places like California, New York, Las Vegas and so many other places. These kiddos truly become part of our family forever.”

Since hosting, the Hollatz family has gone to Italy and Denmark to spend time with their students and their families. All of their exchange kids have gone back home and finished high school. Some are in



The Hollatz family had a mini-reunion of their foreign exchange students when daughter Paige turned 21. From left: Kaia of Denmark, Laura of Denmark, Jodie Hollatz, Paige Hollatz, Domiziana of Italy, Pien of the Netherlands and Brad Hollatz.

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college, and some are working in their chosen career. Brad and Jodie have regular communication with them.

“When we started our journey, our daughter, Paige, was in fifth grade. We just surprised Paige in Las Vegas for her 21st birthday and four of the girls came from Europe to celebrate. Overall, our family has grown through this adventure, and each kid has become our daughter or son. Their families have become part of our family.”



The Amos family is currently hosting Sofia from Ukraine.

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Life-long memories

Six years ago, TJ and Tonya Amos saw an advertisement on Facebook about hosting an exchange student.

“As a couple, we wished that we would have had more children, so this was a unique way to add to our family. We ended up hosting Miruna, a student from Romania, that year. Since that time, we have hosted two additional students — Marjona from Uzbekistan three years later, and we are currently hosting Sofia from Ukraine.”

The Amoses have two daughters — Denali, 16, and Emerlee, 13 — so they knew they wanted to add another girl. They were able to review what countries the girls were from, what their interests were, and what their families were like. All three of the students they have hosted have valued family time and were excited to try new sports and activities in high school.

“Overall, the experience has created some wonderful life-long memories. We have really enjoyed learning about the different cultures and backgrounds. One of our favorite things has been the food. Also, when Marjona was here, we had a really cool experience. Two officials from Uzbekistan came to visit Iowa and had dinner in our home.”

Hosting a student also comes with some unique challenges with family dynamics and friendships. It is a learning and growing experience everyone, but one they have enjoyed.

“It has given our family an opportunity to learn about other countries, cultures and traditions. It has offered us a way to serve by inviting the students into our family and home. We have created some amazing memories with all three students and feel that we have family all around the world.” ■

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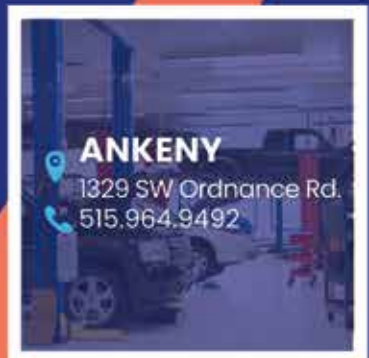
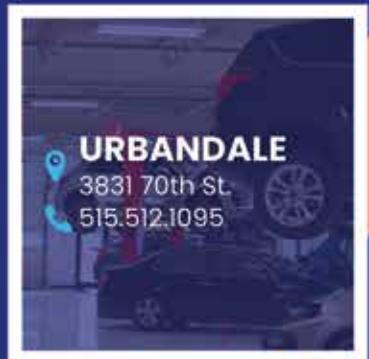


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SKILLS LAB provides hands-on learning

Spurgeon Senior Community celebrates lab opening.

Spurgeon Senior Community in Dallas Center recently celebrated a big milestone with the opening of its Skills Lab, a hands-on learning classroom on campus.

The program will help the facility train new staff, as well as reviewing competencies and training for any new procedures or capabilities, says Spurgeon Senior Community Director of Nursing Services Brenda Lynch.

“We have always done skills and competency, but we have always had to ‘pretend’ with a doll or ‘talk through’ some skills,” she says. “Having a life-sized ‘model’ to be able to insert and discontinue or care for a catheter, or start an IV with fake blood, not only provides better competency training, but it provides valuable repetition and confidence to our team members to provide those skills in real life for our residents.”

Lynch says Spurgeon Senior Community staff members can now practice injections, vital signs, safe lifting, transfers with mechanical lifts, peri care, and essentially any personal care for the residents to ensure the best quality care, safety and outcomes. Lynch adds they are also now able to provide Basic Life Support and CPR training onsite to all staff members.

Getting the classroom up and running has been a true team effort, Lynch says.

“We have the best CEO and administrator who fully support education and growth among our team members,” she says. “Our staff provided input on the supplies and training that would be most helpful and beneficial.”

Donations from the community helped as well, she adds.

“I have always said that we have the very best community, residents, families and staff at Spurgeon, but the outpouring of support for this project was truly humbling,” Lynch says. “I feel that everyone could see the huge benefit that the skills lab would provide for our team, and they just jumped in and showed their support. It’s not uncommon for families and a community of supporters to want to show appreciation to our amazing team for the top notch care they provide, and I think this is a testament to that. I want to thank everyone that donated to the Skills Lab



The new Skills Lab at Spurgeon Senior Community in Dallas Center has several “models” used for practice of a variety of skills. Training materials in the dedicated space allow for learning a variety of tasks such as catheter care and starting IVs.

in any manner. We are so thankful.”

Lynch says it is her hope that the staff — as well as the residents of Spurgeon Senior Community — will reap the benefits of this classroom.

“Better training and onboarding of new staff, as well as continued training for review, will certainly lead to the continued exceptional care we aim to provide,” she says. ■



Spurgeon Senior Community staff members Kasey Finnell, Alana Marean, Maureen Cahill, Carli Chapman and Brenda Lynch at the ribbon cutting for the new Skills Lab.

ADDING to the family

Whittens share the joys of hosting foreign exchange students.

In 2022, Scott and Heather Whitten were looking to add to their family.

The family of three, which included their daughter, Mollie Saterdalen, considered foster care and adoption, but weren't sure that it was the best fit for them.

But things changed one day that summer when Heather randomly came across a Facebook advertisement from a company named World Link, which mentioned that it was looking for host families in Grimes for foreign exchange students.

"My husband and I discussed it and filled out the information request form," Heather says. "We got a call the next day, and, three months later, we welcomed Nuray."

Since then, the Whittens have hosted Nuray Malik, 16, during the 2022/23 school year, and Assem Aliyeva, 17, during the 2023/24 school year. Both girls are from Kazakhstan.

Currently the Whittens are hosting Nina Pavlicic, 17, from Podgorica, Montenegro.

Their time with the each one of the girls has been a great learning experience for the entire family.

Whitten says there are many positives to hosting, including being able to give a foreign student the "American" high school experience.

"All three of the girls grew up watching movies and TV about American high school and were so excited to experience it," she says. "Being on sports teams, cheerleading, going to prom, all are quintessential events that make an impact."

For the family, learning about other cultures has been a great gift in return.

"Reading about other countries is one thing, but having a child in your home from a different country and culture allows for an immersion that isn't possible any other way," Whitten says.

There are hurdles, too, she admits.

"It is weird having a child in your home that is your child but not your child, if that makes sense," Whitten says. "We have household rules that we like our children to follow. But sometimes the cultural differences get the students used to one thing and our expectations are different."

For instance, Nuray and Assem were independent and used to doing their own thing at home without informing adults of their whereabouts. The Whittens had expectations that they would keep them informed where they were at all times.

"So that brought some challenges to work through," Whitten says.

Language is another challenge. Foreign exchange students learn one form of English in school, but may not learn slang or less common words.

"I distinctly remember our first trip to the grocery store with Nuray," she says. "We were using Google translate to try to communicate what foods she liked. We had a lot of laughs trying to describe what turkey



Scott and Heather Whitten, daughter, Mollie Saterdalen (left), and foreign exchange student, Nuray.

was."

Whitten has a simple piece of advice for families who may be interested in hosting.

"Do it. You will not regret it," she says. "It really is an experience like no other. The only downside is having to send them home at the end of the program. Having a child in your home for eight to nine months really makes them part of your family. There are lots of tears at the end, but it also gives you opportunities to visit all over the world. And with technology, it is very easy to keep in touch when they go home." ■

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CELEBRATE spring's arrival with a skillet fish fry

I am a fan of fish and seafood in general. Healthy and light, it satisfies my hunger every time. Grilling is typically my preparation method, as it is easy with little clean-up and no "fishy" smell.



This time of year, I look forward to the local fish fries. I must confess, "fried" foods do delight my taste buds. So, when I saw this recipe recently, I wanted to give it a try. The Pan-Fried Catfish recipe is perfect for enjoying flaky fillets without the mess. Because this catfish is pan-fried instead of deep-fried, I recommend using butter and olive oil. The mixture adds a delicious, creamy flavor, and it is easy to work with. ■

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

Pan-fried catfish

Recipe courtesy of "Cookin' Savvy"

Servings: 4-6

Ingredients

- 1/3 cup flour
- 2 tablespoons mesquite seasoning (or seasoning of choice, such as lemon pepper)
- 1 stick butter
- 1/4 cup avocado oil (or oil of choice)
- 1-2 pounds thawed catfish fillets (1/2 pound each)
- cooked rice, for serving

Directions

- In pie dish, mix flour and seasoning.
- In skillet over medium heat, melt butter and add oil. Coat fish fillets in flour mixture on both sides. Place fish in skillet and fry 5 minutes then flip and fry 5 minutes.
- Place fish on paper towel to drain excess oil then serve with rice.
- Tip: If skillet is large enough, fry two fillets at once. If frying more than four fillets, discard butter and avocado oil then start fresh before frying more.



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FITNESS

By Haley Powers-Risdal

Q: Is eating around your workouts important?

A: The simple answer is yes, eating plays a crucial role in maximizing the effectiveness of your workouts. What you consume before, during and after exercise can significantly influence your performance, energy levels and recovery. Before a workout, it is important to fuel your body with a balanced meal that includes complex carbohydrates, lean protein and healthy fats about two to three hours before exercising. Carbs are most important. Complex carbs like whole grains and fruits offer a quick source of glucose, which your muscles need for energy. Protein supports muscle repair, while fats provide long-lasting fuel.

During exercise, hydration is key. Drinking water helps regulate body temperature, supports muscle function and prevents dehydration. For longer workouts, a small snack or sports drink can help replenish lost nutrients.

After a workout, your body requires proper recovery nutrition. Consuming a mix of lean protein and complex carbs within 60 minutes can kickstart muscle repair and replenish glycogen stores. A post-workout meal with lean protein, such as chicken or tofu, and carbs, like rice or sweet potatoes, is ideal. Overall, proper nutrition enhances workout performance, reduces fatigue and accelerates recovery. ■

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.



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WELLNESS

By Vanessa Andersen

REFOCUSING after job loss

Have you recently lost a job or know someone who has? Whether it was expected or not, a loss like this can stir up a mixture of emotions like shock, sadness, anxiety or even relief. It's important to recognize that the situation doesn't define your value to others and that you're not alone.

While often the focus of worry, job loss is about more than just money. It can challenge a person's sense of identity and shake their values to the core. Grieving the loss and processing the situation are a must before you start looking for your next career.

Talk with friends, family or a professional counselor to sort through feelings and begin planning your next steps with intention.

When considering what's next, reflect on what you liked and didn't like about your last role. This could be an opportunity to set new goals and discover new possibilities you had not considered before. Job loss is a tough life transition, but it can also be a turning point.

When you're ready to move forward, start with small, manageable goals like updating your resume or exploring educational opportunities. These small wins will help you build confidence in your next steps.

Job loss can be a big hurdle to overcome, but, with the right mindset, you'll find it is possible to move forward with a renewed sense of purpose. ■

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



SET UP your MySocial Security account now

The SSA has announced new and confusing rules about when and how to prove your identity to apply for benefits. In some cases, you will be required to go to the SSA office in person, document in hand, if you do not already have a MySocial Security online account. The local office for our area is 455 S.W. Fifth St., Suite F, Des Moines, IA 50309 (It's near Principal Park). Phone 1-800-772-1213. You will need an appointment. You may consider calling for an appointment well in advance of your need due to staffing shortages.



You can set up an account on the SSA website. It will ask you questions to verify your identity. These are not the softball questions like: What is your mother's middle name? One question might be: With which mortgage company have you had a mortgage? Multiple choice, including none. I am not sure about all of you, but once you get to the point of qualifying for retirement, you may not remember all the mortgage companies you have engaged with, including those that purchased mortgages you started somewhere else. So, you may or may not have success setting up your online account. If you are successful, write your login and password somewhere that you can find it because you will need it again. If you are unsuccessful, you must go to the Social Security office to prove who you are.

Acceptable documents are on the SSA website. Generally, it must be the original document issued by a federal or state government agency, contain your picture, not be expired or suspended, and not include the phrase "not intended as proof of identification." Of course, not everyone has one of those: IDOT does not visit nursing homes or people homebound to issue non-driver identification cards to people whose driver's license has expired. (See my previous article titled "Why Grandma needs a passport.")

If you can create an online account, you can also designate who would be your representative payee if you become unable to manage your money. You should definitely do that now. There are several other helpful Q&A responses on the website. My favorite is: Q: If I do not get my Social Security payment, should I contact the Social Security Office? A: No. My suggestion: If you do not get your social security payment, call your state senator. ■

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.



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GRIMES Public Library news

Another youngster has completed 1,000 Books before Kindergarten at Grimes Public Library. 1,000 Books before Kindergarten is a nationwide program hosted at Grimes Public Library to encourage families to read 1,000 books together before a child reaches kindergarten. It is a fun and free way to start your child on the path to success with prizes at every 100 books. Stop by the Library to sign up.



Cole Slattery

Name: Cole Slattery
Parents: Conso and Andy Slattery
Age: 6
Favorite book: “Dog Man”
Favorite animal: Lion ■

EVENTS IN THE AREA

Be sure to check for cancellations.

Upcoming in Grimes/Dallas Center Living magazine:

Cancer Survivors: In June, we will be sharing the stories of cancer survivors. If you would be willing to share your experiences about how overcoming cancer has impacted your life, please email tammy@iowalivingmagazines.com.

Grimes Yard Waste Collection

The Compost It! program’s curbside yard waste collection is underway for the season. You can set out a variety of yard waste for curbside collection, including twigs and branches, leaves, grass clippings, garden vegetation (such as spoiled vegetables on the vine or wilted flowers from landscaping). Items that are not accepted include dirt, mulch, rocks, food or pet waste.

Grimes Lions Club Earth Day Cleanup

April 22, 5 p.m.

Hy-Vee Fast & Fresh, 1401 E. First St., Grimes
 Cleanup will be down Gateway Drive

The Grimes Lions is organizing a litter pickup along Gateway Drive between First Street and Beaverbrooke Drive as an Earth Day project. The Lions will provide garbage bags and plastic gloves, but feel free to bring your own “grabber” if you have one. Gather your family, and let’s work together to make our community a cleaner place. For more information, contact Rich at weiss.rich@gmail.com or 630-508-5033.



Dallas Center Tree Giveaway

Saturday, April 26, 9-11 a.m.

Mound Park

Dallas Center residents are invited to a free Arbor Day tree giveaway. First come, first served in the parking lot next to the Gazebo in Mound Park. This will be a drive-through format.



Citywide Garage Sales

• Grimes, May 1-4

Mark your calendars for the annual Citywide Garage Sales. Watch for information on how to sign up to be on the map as the event gets closer. To be included on the map, sign up at <https://secure.recl.com/IA/grimes-ia/catalog>.

• Dallas Center, May 9-10

Provide your address, dates and item list if you have one to mdeaver8@gmail.com by April 20 to be included on the map.

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GrimesLeadership.com

Be sure to check for cancellations.

Grimes Spring Cleanup

Homes south of Highway 44, May 5 and 6

Homes north of Highway 44, May 7 and 8

Grimes Clean Up is coming up. Learn about what will and won't be accepted for pick up at grimesiowa.gov/events.

Grimes Leadership Academy

May 23, application deadline

Grimes Chamber & Economic Development would like to invite those interested in developing their personal leadership skills and wanting to increase their knowledge of the community to consider applying for the Grimes Leadership Academy. To learn more about this opportunity and to apply, visit grimesleadership.com.

Bankers Trust Grimes Customer Appreciation Event

June 6, 11 a.m. to 1 p.m.
110 S.E. Main St., Grimes

Des Moines Performing Arts

Various dates

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

- April 23: Neil Degrasse Tyson: "An Astrophysicist Goes To The Movies"
- April 26: Des Moines Symphony, "Music From Final Fantasy"
- April 27: 360 ALLSTARS
- April 30: The Rock Orchestra by Candlelight

Rhythms of Grace volunteer orientation

First Monday of each month, 5:30 p.m.

Rhythms of Grace, 23625 River Heights Drive, Dallas Center

As a reminder, Rhythms of Grace offers a one-hour orientation each month for all who would like to learn more about the organization before committing to a volunteer application, background check and training. Become barn buddies, sidewalkers and gain new horsemanship skills as horse leaders and help change lives of those with special needs.

Grimes Free Yard Waste and Tire Drop-off

Here's your chance to dispose of yard waste and tires for free. Bring them to the Public Works building, 1700 S.E. Destination Drive, on the following dates and times.

Yard Waste

- Saturday, May 10, 7 a.m. to 3 p.m.
- Sunday, May 11, 7 a.m. to noon
- Monday, May 12, through Sunday, May 18, 7 a.m. to 3 p.m.

Tires

Tires from tractors and bicycles, or solid tires from lawnmowers or golf carts, are not accepted.

- Saturday, May 10, 7 a.m. to 3 p.m.
- Sunday, May 11, 7 a.m. to noon
- Monday, May 12, through Thursday, May 15, 7 a.m. to 3 p.m.



Dallas Center Grimes Golf Outing

Monday, June 9, 10 a.m.

Beaver Creek Golf Course, 11200 N.W. Towner Drive, Grimes

The Dallas Center Grimes Booster Club invites district families and businesses to register for its annual golf outing. The annual event tees off at 10 a.m., with check-in beginning at 9 a.m. This is one of the largest fundraisers for the DCG Booster Club each year, raising valuable funds in support of DCG athletics. The cost of a foursome is \$500, which includes a round of golf, cart, two mulligans per golfer and lunch. The Booster Club also welcomes hole sponsors for \$100 each. Learn more about this year's golf outing and register on the DCG Booster Club website at www.dcgboosterclub.com.



Extra and Large Pick-up

- Dallas Center: Saturday, May 17.

Pick up of extra and large items will be held on May 17. No regular garbage will be collected on this day. Watch the May newsletter for additional details.

• Grimes

Do you have more trash than will fit in your car or an old couch you no longer need? Those items can be put on your curb for pickup with a sticker. Here's how many you'll need.

Extra garbage bag: one \$1 sticker

Couch: one \$5 sticker

Appliance: seven \$5 stickers (call to schedule collection)

Twin/double mattress: one \$5 sticker

King/queen mattress: two \$5 stickers

Stickers can be purchased at City Hall, local retailers (see list at www.mwatoday.com/waste-recycling/yard-waste/curbside-disposal/find-a-retailer), or online at: www.mwatoday.com/waste-recycling/yard-waste/curbside-disposal/bag-sticker-order-form.

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INVESTMENT

By Daniel Rundahl

DON'T PUT all your eggs in one basket: a financial perspective



The old saying, “Don’t put all your eggs in one basket,” is often used as advice in various contexts, including financial planning. However, after nearly two decades of hearing it from clients, prospects and even family members, I’ve realized that its meaning is often misinterpreted. Is this proverb always a wise approach? Or is there a deeper message we need to consider?

Let’s start with the origin of the phrase. It was first coined by Spanish novelist Miguel de Cervantes in 1605 in “Don Quixote.” His version was: “It is the part of a wise man to keep himself today for tomorrow, and not to venture all his eggs in one basket.” When I first read this book years ago, I didn’t think much about financial planning, but today, after nearly 20 years as a financial advisor, I see how this saying is frequently applied to investment strategies.

Many believe that “not putting all your eggs in one basket” means spreading your investments across multiple financial advisors or avoiding a single fund family like T. Rowe Price or American Funds. Others suggest diversifying even further by using multiple financial institutions to avoid potential fraud or mismanagement. While these concerns are valid, it’s important to consider what we’re actually trying to achieve by spreading out our resources.

Two months ago, my car needed repairs. I’ve trusted my mechanic for more than 15 years, and while he’s great at what he does, certain tasks required outsourcing to specialized shops. Despite this, I didn’t doubt his ability to manage the work and ensure its quality. I trusted him because of our long-standing relationship, and he coordinated with specialists while remaining my main point of contact. The same principle applies to financial planning.

A Financial Advisor and Fiduciary’s role is to act in the best interests of their clients, offering holistic strategies that sometimes involve collaboration with trusted specialists. It is not uncommon that they may work with “sub-contractors” for tasks like tax planning or estate management but remain the primary contact. Much like a contractor who coordinates multiple subcontractors to build a house, a financial advisor ensures all financial strategies align to meet their clients’ goals.

The key takeaway isn’t necessarily about avoiding putting all your eggs in one basket. It is about being strategic in your approach. Diversification in investments is important, but it’s equally crucial to have a trusted professional coordinating everything. One advisor can help you navigate complex financial decisions, and it often makes more sense than spreading your trust across many advisors.

So, when you hear “Don’t put all your eggs in one basket,” I encourage you to think about your true objective. If you’re talking about diversification, that’s one thing, but if you’re making your strategy overly complicated, it might be time to rethink your approach. Sometimes, a strong partnership with the right advisor is all you need.

If you’re unsure about your financial plan, this may be a good time to schedule a review meeting. ■

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COMMUNITY

By Lindsey Giardino

EARTH DAY at the Arboretum

Lots of free fun family activities planned.

This year, Earth Day falls on Tuesday, April 22. On Sunday, April 27, from noon to 3 p.m., the Brenton Arboretum has a fun afternoon planned in celebration of the annual observation. The event is open to the public with no registration required. All activities will take place in and around the Vista Room and on the lawn. In case of inclement weather, activities will be moved indoors.

Folks can start by purchasing a sweet treat from Baan Vaan Ice Cream. A representative from the DNR Conservation Office will also be there with an exhibit featuring animal furs for a hands-on experience. Kids and adults alike will have the chance to touch the fur and guess which animal it belongs to.

"Everybody loves the skunk," says Melissa Burdick, executive director of the Brenton Arboretum.

Artist Jill Woodward will host a children's craft activity called "litter bugs." The arboretum has been collecting litter, such as pop tabs and milk caps, for kids to use to create their own bugs with glue. Not only does this keep waste out of landfills, but it also provides a fun, creative activity.

"That's a fun one because local restaurants in Dallas Center, like Korner Kone, The Baker's Pantry and Sugar Grove Goods, have been collecting little bits of litter for us," Burdick says.

Des Moines Parent will host bingo sessions while promoting the book "100 Things to Do Before You Die in Des Moines."

Local author Megan Cline will lead a storytime and craft, while Woodward will host another craft based on her book, "All the Colors of the Moon."

"All kinds of great things will be going on, all packed between 12 p.m. and 3 p.m.," Burdick says. "All these activities are for families to come enjoy and celebrate Earth Day and, of course, go out and explore the rest of the arboretum."

Burdick notes that, while the Earth Day celebration takes place during these set hours, the arboretum is open all day, from 9 a.m. to sunset. Kids can burn off energy in the O'Brien Nature Play area, families can enjoy a picnic anywhere on the grounds, and even dogs are welcome.

"Come enjoy the day," Burdick says. "It should be really great."

Ultimately, the mission of the Brenton Arboretum — to inspire joy through the beauty and knowledge of the natural world of trees — perfectly aligns with Earth Day.

"It's important to talk about and teach people the importance of trees and nature in our lives, as well as the importance of conservation of all these different spaces and why we need to keep them healthy, not just at the arboretum but everywhere," Burdick says. "The arboretum can help people learn about what they can do in their own yards or neighborhoods to help the Earth and be better Earthlings." ■



A variety of activities will be offered at The Iowa Arboretum April 27 to celebrate Earth Day.

DRIVEN to serve

Haines' mission to help others was inspired by his mom.

Wayne Haines volunteers for two reasons. First, he was inspired by his mom, who spent her whole life helping others.



"I got her genes, I guess," he jokes.

The Dallas Center resident also believes God put people in the world to help others.

"It's a crazy enough place going on these days, and a lot of people need help," Haines says. "It helps me and them feel good as well."

To fulfill his personal mission of volunteering, Haines works with several organizations, including Sustaining Active Independent Living in Dallas Center (SAIL DC). The group provides rides to those who need transportation to doctor appointments, the pharmacy, the grocery store and other destinations. Haines provides rides about five times a month. Last year, he logged approximately 100 rides, doing it because it makes him feel good — and because people are so appreciative.

Haines is also active with the Dallas Center Food Pantry, where he assists with fundraising, promotes food needs, and helps individuals as they navigate the pantry. One of the most rewarding parts of his work is seeing how grateful people are, especially single moms who come in with their young children.

"They're so happy that we're there that they're crying and thanking us over and over again, especially during the holidays, which are a tough time for everybody," Haines says. "That is so uplifting and gives us resolve that, yes, we're doing the right thing, and we need to keep doing more and more."

He notes that, as grocery prices continue to rise, more people need food assistance.

"We're tickled to be able to provide it," Haines says.

Lastly, Haines is proud to volunteer at Many Hands Thrift Market in Grimes. The store receives a lot of donated cameras, so Haines helps restore them, along with other electronic equipment. He works on these projects with his grandson, Avery, who works at Best Buy and helps him determine what repairs are needed, set prices, and return the items to the store.

Haines also ensures that anything requiring a power source — such as toasters, computers and TVs — works properly before placed on the sales floor.

Many Hands Thrift Market is part of the nonprofit ministry Many Hands, which aims to ignite generosity and grow community through sustainable development in Haiti and Abaco. It also takes people on IMPACT journeys to help carve a new, better path in life. In this way, the nonprofit's mission aligns with Haines' calling to serve. ■



Tim Short, Edward Jones, presents Wayne Haines with a Good Neighbor certificate.

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FINANCE

By Bryce Block

SECURE 2.0 aims to brighten the future for retirement savers



The \$1.7 trillion appropriations bill passed by Congress at the end of 2022 included some notable provisions affecting workplace retirement plans and IRAs. Dubbed SECURE 2.0, the bill continues to change options for retirees in 2025.

Looser RMD rules: The 2019 SECURE Act raised the age at which retirement savers must begin taking taxable distributions from their traditional IRAs and most work-based retirement accounts to 72. SECURE 2.0 raised that age again to 73 beginning in 2023 (for those who reach age 72 after Dec. 31, 2022) and to 75 in 2033 (for those who reach age 73 after Dec. 31, 2032).

Prior to SECURE 2.0, those who failed to take their full RMD by the deadline were required to pay a tax of 50% of the amount not taken. The new law reduced that tax amount to 25%; the tax is further reduced to 10% if account holders take the full required amount and report the tax by the end of the second year after it was due and before the IRS demands payment.

Bringing Roth 401(k)s and similar employer plans in line with Roth IRAs, the legislation eliminated the requirement for savers to take minimum distributions from their workplace Roth accounts.

Expanded QCDs: The amount eligible for a qualified charitable distribution from an IRA is now indexed for inflation. In 2025, the limit is \$108,000. In addition, investors can make a one-time charitable distribution from an IRA to a charitable remainder annuity trust, charitable remainder unitrust, or charitable gift annuity — the limit is \$54,000 in 2025.

Rolling 529 plans to Roth IRAs: When parents or grandparents contribute to a 529 college savings plan for a student, the investment earnings accumulate on a tax-deferred basis, and withdrawals are tax-free as long as they are used for qualified education expenses. But for withdrawals not used for qualified education expenses, earnings may be subject to taxation as ordinary income and possibly a 10% tax penalty. Thus, when there is money left over in a 529 account that won't be used for a family member's college expenses, the owner may dread the tax bill that would come from cashing out and repurposing the money.

Fortunately, account beneficiaries are now able to directly roll over up to \$35,000 from 529 plan accounts to their own Roth IRAs, provided the 529 accounts were open for at least 15 years. The rollover amounts would be subject to Roth IRA annual contribution limits (\$7,000 in 2025; \$8,000 for those age 50 and older). Distributions from the Roth IRA will be tax-free and penalty-free if the five-year holding requirement is met, and they are taken after age 59½ (or an exception applies). ■

For more information, please contact 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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CLICHÉ phrases: a Grimes perspective



My wife and I have called Grimes home for the past 17 years. During this time, we've come to realize that Grimes is a blend of transplants and people who've lived here their entire lives. One thing that binds us all together? Cliché phrases. Maybe that's a stretch, but if you grew up in a small town, you've definitely heard a good cliché or two in your lifetime.

Here are a few of my favorites: "Call me whatever you want, just don't call me late for dinner," "You couldn't hit water if you fell out of a boat," "The early bird gets the worm," "Nothing that's free is worth having," "I'd rather be lucky than good," and "You can't have your cake and eat it, too." And that's just the start. This list could "go on for days," and there are plenty more that didn't make the cut.

One of the most common clichés this time of year is "April showers bring May flowers." We've all heard it a million times, but I couldn't help myself — I spent too much time looking up its origin. It dates back to 1610 in a poem by English poet Thomas Tusser, which read, "Sweet April showers, do spring May flowers." Over time, it was shortened to the version we know today. So, how does this phrase relate to Grimes?

Grimes is experiencing a boom, with numerous construction projects popping up across the city. The investment from both public and private sectors is hard to miss. In fact, Grimes is one of the fastest-growing cities in the state. Construction is a clear sign of progress, investment and growth. But, as with any expansion, there are growing pains. While today's construction showers may be inconvenient, the May flowers — figuratively speaking — will be well worth the temporary headaches.

So, as we navigate the growing pains of development, let's keep in mind the old saying: "Rome wasn't built in a day." ■

Information provided by Andy Stoecken | GCED Board Chair | Septagon Construction.

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BUSINESS Expo

Grimes Chamber of Commerce Business Expo was held at DCG High School on March 26.



Frankie Ruschfeier and Courtney Ward, Optimum Chiropractic



Chrissi and Joe Ripperger, 15 Hands Real Estate



Andrea Sabus and Rachel Raibikis, Andrea Sabus State Farm Insurance



Wendy Miller, Cynthia Letsch and Bethany Jeffries, Letsch Law Firm, P.C.



Kim Shabino and Colleen Miller, Rock Valley Physical Therapy



Austin Tyskland, Matthew Platt and Jennifer Grove, Grove and Platt Dental Associates



Rita Holtz and Amber Johnson



Heidi Hyde and Matt Pick, Charter Bank



Jennifer Dyer, Sterling De Paolo and Dawson Palmitier



Shane Sonberg and Pat Hill, Flooring America



Tiffany Brotherson, Nicole Grethen and Elliette Burkle, Farrell's eXtreme Body Shaping

BUSINESS Expo

Grimes Chamber of Commerce Business Expo was held at DCG High School on March 26.



Joel and Halsey Altringer, Grimes Chamber and Economic Development



Dan Kline and Clint Dudley, Shade Tree Auto



Michaela Breed and Shannon Jungman, Anytime Fitness



Kathy Howey and Lu Anne Gafford, Life 107.1



Alex McFarland and Greg Romans, Golden Rule Plumbing, Heating, Cooling and Electrical



JoLisa Mitchel and Randi Gustason, Raccoon Valley Bank



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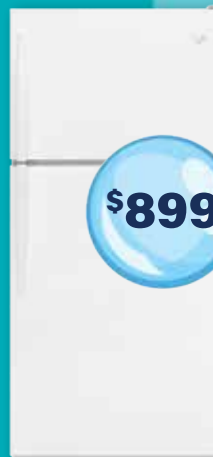
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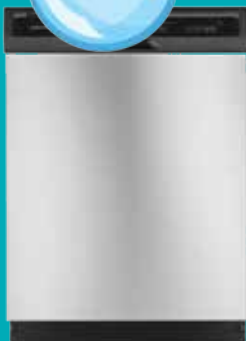
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