

# Living

MAGAZINE

# Homes AWAY FROM HOME

Local families share experiences hosting foreign exchange students

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## 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 is 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 Sean Dengler

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.

Gerry and Jeni Miller enjoy taking their foreign exchange students to see the sites, and the youth enjoy getting to know each other as well. Martina, Spain, and Bea, Italy, had fun together.

## Filling a need

Tyler and Erin Maxon made the decision to become a host family when they saw a need existed.

“A friend of ours had been involved in the past and mentioned that we would be a good host family,” Tyler says. “Toward the end of the 2021 summer, we noticed a need, so we signed up.”

“Another reason we hosted an exchange student was to expose our children to people of other cultures,” Erin adds. “We wanted them to learn to be hosts in their home and welcome others. We wanted them to help us extend our familial love and receive the love of another in return. Benedicta was a beautiful addition to our family, and our friendship has endured long after her stay with us.”

Hosting Benedicta from Ghana was a seamless process.

“Our friend emailed us some student profiles. We considered our options and chose a few that would be a good fit with our family and own children,” Erin says. “Once approved, we had to get permission from our school district. They had to be willing to educate the exchange student. Most school districts’ deadline for exchange students had passed by the time we were applying, but Waukee Northwest, being a new school, was willing to take our student.”

“After getting all of the approvals, we found out that our student would be coming,” Tyler says. “We picked her up from the airport on the day she arrived.”

Erin and Tyler say they have benefitted from the experience.

“We learned a lot about the importance of gratitude for the smallest things,” Erin says. “Our student was a very grateful person for everything that she received.”

“We learned a lot about another culture and family, memories that we will cherish forever,” Tyler adds.

The couple was quick to list some of the memories they have of Benedicta’s stay.

“Watching her in the swimming pool for the first time. She had never been swimming before, so she was very nervous,” Erin says.

“Watching her dance in the snow for the first time. She had never seen snow before, and she just joined right in with our children,” Tyler says.

“Her trust in God. That He was going to provide everything that she needed,” Erin adds. “When she would get dressed up for the



Tyler and Erin Maxon hosted Benedicta from Ghana.

school dances. She would get her hair done and attempt to become part of the community.”

The Maxons want others to share this experience.

“It gives you a perspective of the tremendous privileges we have as Americans,” Tyler says. “It allows your kids to experience somebody from a different culture. It makes our family more grateful for the small things.”

The Maxons also have advice for those interested in hosting.

“Start early. We got started late, and it felt like a rush to get all the paperwork signed and approved,” Erin says. “Take your time choosing a candidate. Be sure that it would be a good fit for your family.”

“Help them to get involved in the community,” Tyler continues. “Encourage them to try new activities at school, even if it’s not something they were involved with at home. That’s how they will feel more at home and find a community.”

Both Tyler and Erin says they were grateful for Benedicta.

“Our exchange student’s motto was ‘try

anything,’” Tyler says. “She was willing to try new foods, activities or anything.”

“She was great with our kids,” Erin adds. “She was a strong role model for them and became a part of our family.”

## Building relationships

For Janae and Ryan Hepler, hosting a foreign exchange student made sense.

“We wanted an opportunity for our family to learn about other cultures and languages,” Janae says. “Our goal was to make connections and build relationships that give us perspective in a world that is becoming more and more globally intertwined.”

Not only did they host a student, but a family member also became a foreign exchange student.

“We got involved through the German Language Department at Waukee High School,” Janae says. “The program we participated in was a true exchange in that we hosted a student, and that student and family also hosted our daughter. There were informative meetings, and the students took

# FEATURE

part in an application process.”

Hosting this one student was a learning opportunity for the Heplers.

“We learned about different traditions and perspectives in the German culture,” Janae says.

It also created memories, she says.

“We enjoyed taking Pia to a high school football game and spending time around the kitchen table playing games,” she says.

The Heplers encourage others to host foreign exchange students.

“Having an exchange student was great for our family,” Janae says. “The relationship that has been built with Pia and her family has been meaningful for our whole family. It has given our kids a chance to become more compassionate by teaching them that, although people can appear different or have different ways of doing things, we are human and have more similarities than differences.”

The Heplers also have parting advice.

“Be warm and inviting, but allow them to have their space, especially while they are acclimating,” Janae says. “It can be exciting when they first arrive, but some will need time and space to adjust.”



Gerry and Jeni Miller’s family greet foreign exchange student Pia from Germany.

## Sharing their home

Instead of being an empty nester, Gerry and Jeni Miller wanted to share their space.

“We’ve always wanted to do it since our kids left home,” Gerry says. “The reason we actually ended up doing it when we did was because the first student was having a situation with her host family. They could no longer keep her,

and if they didn’t find a home for her, she was going to have to go back to Thailand. We could not bear to think about that because we know what these kids go through to get here. We just couldn’t let her go back, so we decided to take her in, and she was with us for six months.”

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“The bonds that we’ve created with not just the kids but their families. The student from Thailand has been back here three times to visit already. She’s coming back again this summer. She loves being here, and she doesn’t come back to see her friends — she comes back to visit us. She stays with us the entire time.”

The Millers enjoy hosting foreign exchange students.

“I highly recommend doing it because it’s just such a fun, rewarding thing to do,” Gerry says. “We just have so much fun.”

Gerry and Jeni also enjoyed watching their students like Celine from Thailand take in new experiences.

“She had never seen snow before. She was 17 when she was here, so 17 years not seeing snow,” Gerry says, adding it was like watching a 3-year-old experience snow for the first time.

“It was like when I raised my kids,” Gerry says. “I remember the first time when my kids could show emotion, usually around 2 or 3 years old. That’s the look she had on her face. She was just amazed at what it looked like and what it felt like, and she was asking if she could eat it and things like that. It was an amazing thing to watch her discover that, and what really made it special was, like I told my wife, ‘She was old enough to tell us.’ Unlike our kids when they were 3, you wonder what your kids are thinking when they see things for the first time. It was kind of fun having somebody there that could actually tell us that.”

Hosting foreign exchange students has been a wonderful endeavor for the Millers and the students.

“When they come at the beginning of the year, it reminds you of why you do it,” Gerry says. “I’ve got a video of our student last year from



Gerry and Jeni Miller have formed a lasting bond with their foreign exchange student from Thailand.

Spain when she was coming down the escalator. She saw us, and she was literally bouncing on the escalator. She was bouncing with excitement. She could hardly contain herself, and to see that excitement, it’s just so great. The only downside is when they leave. It’s so hard to let them go. You get so attached. It’s just a bawling fest at the airport. It is pretty hard. By the time they’re leaving, they’re calling you dad and mom. It’s pretty great.” ■

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# BEWARE of abuse of a power of attorney

A power of attorney is an instrument in which you designate another person to act on your behalf. A financial power of attorney is “durable” in the sense that it survives incapacity. If you become unable to manage your own financial affairs, your agent can use the power of attorney to pay your bills, manage investments and prevent the waste of your assets.



A power of attorney is a useful tool to ensure continuity in your affairs if you are unable to tend to them yourself. The instrument is not subject to court approval or rejection and can only be challenged under limited circumstances.

However, a power of attorney involves a high degree of trust between you and your

agent. You must ensure that the person acting on your behalf knows your wishes and is ready to carry them out. You must also be certain that the agent will not abuse the position, as they have control over your property and assets.

Financial exploitation can be subtle. Family members may ask a cognitively-impaired person for repeated loans they never intend to repay. Others will write themselves checks, expecting that the senior won't notice or won't remember. Some may justify gifting money to themselves because they are looking after the senior and feel they deserve something in return. A trusted agent can abuse a power of attorney to drain a bank account.

Elder financial abuse can be financially and emotionally devastating. Incidents are on the rise because of a slow economy and an aging population. There are some basic steps to protect yourself, your assets and your loved ones.

Be suspicious if an elderly person becomes socially isolated, has a new “best friend” or companion, is unavailable to come to the phone, or is hesitant to contact others unless the caregiver is present.

Be alert to missing property, large or unexplained withdrawals from bank accounts, reimbursements or gifts to caregivers, unfamiliar signatures on checks, and changes in spending patterns.

Preventing financial exploitation requires taking legal precautions. Your agent can act on your behalf and can do anything with your money, even without your knowledge. Carefully consider to whom you give the financial power of attorney and make sure that it is drafted by a competent attorney. ■

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

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# SOMETIMES fear drives us

Fear plays a powerful role in driving the stock market, often dictating short-term fluctuations and long-term trends alike. While the market is influenced by a wide variety of factors — economic indicators, earnings reports, geopolitical events — investor sentiment, particularly fear, can amplify or mute the impact of these factors. When fear dominates investor behavior, it can lead to volatility, irrational decision-making, and even market crashes.



At its core, the stock market is “a reflection” of collective human behavior. Investors make decisions based not only on data but also on emotion. Fear can cause investors to abandon rational analysis and act on instinct. This is especially evident during periods of uncertainty, such as economic downturns, global crises, or unexpected global developments. When fear spreads, it can lead to panic selling, where investors rush to liquidate their positions to avoid potential losses. This sell-off can cause prices to plummet, even when the underlying fundamentals of the affected stocks remain strong.

A prime example of fear driving the market occurred during the 2008 financial crisis. Triggered by the collapse of major financial institutions and the bursting of the housing bubble, investor confidence evaporated. Stock prices dropped rapidly, and fear rippled through global markets. Even investors with long-term perspectives found it difficult to resist the urge to sell. Similarly, in March 2020, as the COVID-19 pandemic took hold, markets experienced one of the fastest declines in history, driven almost entirely by uncertainty and fear.

Fear can also manifest in more subtle ways. For instance, fear of missing out (FOMO) can drive investors to buy into overheated markets, pushing valuations beyond sustainable levels. We may recall the 10-day Gamestop run in January 2021. While not as overtly negative as panic selling, FOMO still stems from anxiety — specifically, the anxiety of being left behind. This behavior can inflate market bubbles, which eventually burst, leading to a sharp reversal driven once again by fear.

On a day-to-day basis, volatility indexes like the VIX — often called the “fear gauge” — can offer insight into the level of fear in the market. A rising VIX typically indicates growing concern among investors about future volatility and potential losses. Traders and analysts watch this metric closely as a barometer of investor sentiment and potential market direction.

Interestingly, fear isn’t always a negative response. For some investors, fear-driven selloffs represent opportunities. Warren Buffett’s famous advice to be “fearful when others are greedy and greedy when others are fearful” underscores the contrarian value of understanding market psychology. When fear causes prices to drop well below real value, long-term investors can capitalize on the panic of others.

So, how should we react to this fear that exists in all of us, especially when it may pertain to our hard-earned life savings? The same way we should handle all challenges. Talk with someone. Sitting down with your financial advisor to revisit the long-term plan, assess your 6- to 12-month liquidity needs, and revisit financial and emotional boundaries to investment risk, understanding that some retirement savings may have different purposes and, understandably, may need to be invested with different goals in mind. Retirement investing doesn’t stop at age 65. A financial advisor can help you to see the bigger picture. ■

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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# 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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# CLIVE LIONS: a vision to help others

Variety of programs benefit the community.

Many people are aware that, for decades, local Lions Clubs set out collection bins for used eyeglasses to be sent to needy recipients overseas. But if that's all you've seen of the Lions Club, you're missing the big picture.



Three longtime members of the Clive Lions — Brad Brown, Ruth Heithoff and Ed Johnson — help explain the myriad of ways their club serves others.

“In 2024, we received over 1,000 pairs of glasses,” Brown says. “We have a collection box at MercyOne in Clive, one at Nick’s Restaurant, and one at Fareway.”

“Also, people are dropping them off at our homes,” Heithoff says. “So, people can give them to any Lions member.”

The Lions do much more for vision than just recycling eyeglasses, though.

“We also do eye screenings of children. We go to churches and schools, and we will do hundreds of those throughout the year,” Brown says.

Brown estimates the Clive Lions program screens at least 500 area kids yearly. Those screenings then identify which children are recommended to have a follow-up exam to address any vision issues noted in the screening.

“We also take hearing aids and recycle those to needy recipients,” Brown says.

Another program of Clive Lions came about when members saw a need demonstrated by someone in their club who was undergoing dialysis. It’s common for dialysis patients to feel uncomfortably cold during the process, so the club decided to start distributing blankets for patients to use during dialysis.

“We also do fundraising through our spring and fall shred days, the pancake and popcorn at Clive Fest, and we also sell carwash passes with Mr. Carwash. We get some of the proceeds from the carwash passes to help our programs,” Brown says.

The next shred event is May 10 at the Pork Producers building in Clive. Anyone is welcome to bring in papers to be shredded. A freewill donation is encouraged.

The club holds a clean-up day annually at Lions Park and is funding the installation of a fully accessible access point at the dock in Clive’s new Cirksena Park, 3575 Westgate Parkway. Cirksena Park is named after Scott Cirksena, former mayor of Clive (and Lions Club member).

“We also support Boy Scout Troop No. 208,” Heithoff says.

Yet another focal point of the Clive Lions is the group’s holiday gift basket program, which delivers household items, groceries and toys to local families in need.

These three long-term members of the Clive Lions point out that they not only enjoy being part of a group doing so much for the community, they also enjoy the social aspect of the club.

“We’re always looking for new members,” Heithoff says.

“We’re a diverse group. We have men, women, couples, families of all ages,” Brown says.



Daniel Timmons, Edward Jones, presents the Neighbor Spotlight certificate to Brad Brown and Ben Chambers.


Johnson has been a member for more than 20 years and encourages others to join.


“I joined because I wanted to be active in the community,” Johnson says. “And the things we do are fun things, so it’s not a chore. You have a lot of fun serving the community.” ■

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## Spring and Summer Program Registration

Visit [www.cityofclive.com/parkandrecreation/](http://www.cityofclive.com/parkandrecreation/) for all the spring and summer program options and to register.

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- **April 25:** Allegra Hernandez, rock.
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## Clive Adult Spring leagues for softball and volleyball

Register now for adult softball and sand volleyball leagues played at Campbell Park. Adult softball tentatively begins the week of April 28, and adult volleyball tentatively begins the week of May 5. Email Jon at [jgibbs@cityofclive.com](mailto:jgibbs@cityofclive.com) or go to [clivesports.com](http://clivesports.com) for more information.

## Fun, Sun and Splash Summer Camps

Summer camps include field trips. Visit [www.cityofclive.com/parkandrecreation/programs\\_and\\_events/fun,\\_sun\\_and\\_splash.php](http://www.cityofclive.com/parkandrecreation/programs_and_events/fun,_sun_and_splash.php) for information and registration.

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- **April 30** at 12:08 p.m. vs. Buffalo



## WDM Elks Spring Style Show Fundraiser

Saturday, April 26, 10 a.m. to 3 p.m.  
West Des Moines Elks Lodge No. 2752, 2060 N.W. 94th St., Clive

Tickets are \$15 each or reserve a table for eight for \$130 or a table for four for \$70. The Style Show starts at 11 a.m. with a salad luncheon at 12:30 p.m. and door prize drawing at 2 p.m. Many fantastic vendors including K.A.B.E. & Co clothes and accessories will be available. Funds raised will benefit Veterans Children's Christmas and other Elks approved charities and outreach.



## Cirksena Park Ribbon Cutting

Thursday, May 29, 4-5 p.m.  
Cirksena Park, 3575 Westgate Parkway, Clive

The public is invited to the dedication of Cirksena Park, Clive's newest park, named in honor of former Mayor Scott Cirksena.

## Clive Aquatic Center Swim Lessons

Registration is open for the Levels 1-6 Learn to Swim program. Sessions are for two weeks, Monday through Thursday. Sessions are: June 9 - 19, June 23 - July 3, July 7 - 18 and July 21 - 31. For more information, visit [www.cityofclive.com/parkandrecreation/aquatic\\_center/index.php](http://www.cityofclive.com/parkandrecreation/aquatic_center/index.php).

## DMPA Free Outdoor Family Events

Various dates and parks

Des Moines Performing Arts announced its 2025 Free Outdoor Family Events series. These free presentations are designed to engage new audiences and performing arts enthusiasts alike, while also removing the barrier of cost.

- **May 2-26:** OPTIK, Cowles Commons
- **June 14-17:** Bindlestiff Family Circus, parks across the metro
- **July 21-22:** Dupont Brass, parks across the metro
- **June 11, July 9, Aug. 13:** Storytime Under the Green Umbrella, Cowles Commons
- **June 21, July 12, Aug. 23:** Dancing on Cowles Commons

For more information including times and park locations, visit [www.desmoinesperformingarts.org/whats-on/series/free-outdoor-family-events](http://www.desmoinesperformingarts.org/whats-on/series/free-outdoor-family-events).

## Des Moines Performing Arts

Des Moines Civic Center, Cowles Commons, Stoner Theater, Temple Theatre, 221 Walnut St., Des Moines  
[desmoinesperformingarts.org](http://desmoinesperformingarts.org)

- **April 26:** Des Moines Symphony, "Music From Final Fantasy"
- **April 27:** 360 ALLSTARS
- **April 30:** The Rock Orchestra by Candlelight

## EVENTS IN THE AREA

Be sure to check for cancellations.

### Donations sought to serve the needy

Clive Community Services, 2190 N.W. 82nd St., Suite A

Spring and summer clothing in good condition can now be donated to Clive Community Services. Additionally, the staff is working on a project to collect new underwear. New, in-the-package underwear for all genders and sizes can be donated. You can also contribute financially toward the project. As always, donations of food and personal care items are gratefully accepted. Your support helps provide essential resources to those in need. Learn more about how you can help by visiting [clivecommunityservices.com](http://clivecommunityservices.com).

#### Donation hours

- Monday, 9:30 a.m. to 7 p.m.
- Wednesday, 9:30 a.m. to 2:30 p.m.
- Friday, 9 a.m. to noon

#### Food Pantry and Clothes Closet hours

- Monday, 4-7 p.m.
- Friday, 9 a.m. to noon.

#### Medical Clinic hours

- Monday, patient registration 5-6:30 p.m.; patients seen 5-7:30 p.m.

### Food Truck Fridays

May through June, 5:30-8 p.m.

Campbell Park, 12385

Woodlands Parkway, Clive

Satisfy your food cravings with the best of street eats and local live music — a can't miss community event. Bring the family to Campbell Park in Clive for food, fun and free live music. Campbell Park is now a cashless facility. Payment methods for beverage purchases at Campbell Park concession stand: Visa, Mastercard, Discover, American Express, Apple Pay, Google Pay. Most food trucks still accept cash and cards. For details, visit [www.cityofclive.com/parkandrecreation/programs\\_and\\_events/food\\_truck\\_fridays/index.php](http://www.cityofclive.com/parkandrecreation/programs_and_events/food_truck_fridays/index.php).

- Friday, May 9: Damon Dotson
- Friday, May 16: Dueling Guitars with Brian Congdon and Brad Seidenfeld
- Friday, May 23: Velvet Trio (Suede Trio)
- Friday, May 30: Monkey 4
- Friday, June 6: Dick Danger Band
- Friday, June 13: Gladys Lite (Sons of Gladys Kravitz Trio)



### Emerald City Make A Wish Gala

Saturday, May 17, 5:30 p.m.

Iowa Events Center, 730 Third St., Des Moines

Experience the magic of a wish. Currently more than 300 wishes are waiting to be granted — and you can help ensure these children receive their wish when they need it most. Bring hope and joy to Iowa kids waiting for their wish. Guests will enjoy dinner, live and silent auctions, after party, plus wish stories that will touch your heart and inspire you. Tickets are available at <https://wish.org/iowa/32nd-annual-des-moines-gala>. ■



## Protect Your Baby's Health

### Vaccines can help keep your child healthy

Did you know most childhood vaccines are very effective? Vaccines can help protect infants from many diseases including:

- Chickenpox
- Measles
- Polio
- Tetanus
- Whooping cough
- And more

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Ask your child's  
healthcare  
provider about  
vaccines.

Source: American Academy of Pediatrics 3/25

# FINANCIAL documents: save, toss or shred

Whether it's monthly bank statements, receipts, quarterly retirement statements, annual tax returns or other financial documents you receive, it's easy to accumulate an unmanageable amount of paper over time. You might find yourself asking if you really need to save all of these records and, if not, when it may be safe to dispose of them.



Here's an overview of how to determine which documents should be saved, tossed or shredded, as well as some additional tips for minimizing and safely discarding documents.

**Financial documents to save**

Documents that prove you are the owner of the asset, such as home deeds, mortgage documents, auto titles, warranty certificates and stock certificates should be kept for as long as you hold the asset. After you transfer ownership to someone else, you should shred the

document if it is not handed over to the new owner in the case the document is duplicated. Home and auto insurance policies should also only be discarded after you receive a renewed policy. Consider purchasing a safe or using a safety deposit box at a bank to store these documents and other important paperwork.

**Financial documents to toss**

Some documents do not need to be saved for any period, and you do not necessarily need to shred them either.

Your bank, insurance company or other organizations may send promotional booklets and flyers that do not contain any personal information. While you should shred the envelope or small slip of paper within — whichever contains your name and address — you do not necessarily need to shred the promotional content.

**Financial documents to shred**

You should shred documents you no longer need to verify a payment, deposit or purchase

that contain your personal information, including name, address, phone number, credit card number, signatures, Social Security number and account number.

Examples of documents to shred include: utility and credit card bills after you confirm payment, bank statements once you determine there is no suspicious activity, receipts once you match the purchase up against account statements, expired credit and debit cards, and quarterly retirement plan statements once you receive your annual statement.

Occasionally, banks will designate a “shred day” at their branches so customers can bring in documents to shred. This can be helpful for those who have accumulated many documents and do not have a powerful shredder at home. Keep an eye out for the next shred day at your bank. ■

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

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HSA CD Requirements: 1) You must maintain a Health Advantage account at Bankers Trust in conjunction with the HSA CD. 2) The HSA CD must be funded from the Health Advantage account. 3) If you request HSA CD interest be paid to you (as an alternative to adding the interest back to the HSA CD), it must be transferred to your Health Advantage account. 4) If you redeem (cash out) the HSA CD, the money must be transferred back to your Health Advantage account. 5) The Bankers Trust Wellness Option – which permits penalty-free early withdrawals from CDs if the funds are used for medical expenses – does not apply to the HSA CD. Early withdrawals of principal made for any reason, including medical expenses, are subject to penalty.

\*\*Visit BankersTrust.com for more information on Benefits Banking Loyalty Program terms.

# MEET Dianna Odonnell

## Nourishing children and hearts

As a restaurant industry employee, Dianna Odonnell was constantly on the go serving customers. Her days were filled with a flurry of customer satisfaction goals and movement.

“I decided that I wanted a better work/life balance,” she recalls. “My mom worked as a lunch lady at a local school and suggested I give that line of work a try.”

So, for the past five years, Odonnell has strived to serve and nourish both children’s appetites and their sense of being loved at Crossroads Elementary School.

Though her day is still full working as head cook in the school cafeteria, it has a much different vibe and routine.

“I’m a lunch lady,” she laughs. “I cook breakfast and lunch for the kids. I get it prepped, ready, served and get the kitchen cleaned up and ready for the next day.” Her day begins around 7 a.m. On a typical day, she prepares breakfast, featuring items such as muffin tops, a hot breakfast of strawberry cream cheese bagels and cereal. Around 8:30 a.m., she begins serving breakfast, feeding approximately 200 kids each day. She then begins cooking lunch. Both hot and cold options are available, as well as a yogurt kit.

“I have two assistants that help me each day,” Odonnell shares. “They help me with all the food preparation, getting the salad bar ready, cashiering, making sure everything gets processed correctly, and then help me with the dishes and clean up.”

Around 11:20 a.m., the crew begins serving students their lunches until around 1 p.m., serving a little more than 400 students. Then it is time for clean up.

Odonnell says a stark difference between her previous job and being a lunch lady is the time spent with those she serves.

“At the school, there are set times when the students are coming in to eat, and I can use the remainder of the time to clean and prep for the next step.”

She also states she gets to know her “customers” better than she did at her previous job.

“I get to see them every day,” she says. “I like that part of it.”

She proudly displays a kitchen wall full of thank you letters and cute crafts students have given her. Odonnell enjoys working with the school staff and her assistants, adding she never feels alone in her work.

A recent favorite work memory of Odonnell’s is from April Fool’s Day this year.

“Our principal announced in the morning that I would be serving invisible spaghetti that day, and I wasn’t aware that she’d done that until the students began coming through demanding their invisible spaghetti,” she laughs. “The kids loved it, and it cracked me up. I set out an empty tray and told them that there it was, and they could help themselves.”

Odonnell explains that, for a lot of students, she’s the first adult they see when they get to school.

“I try to smile when they come in and ask about how they’re doing,” she says. “Then I feed them their breakfast. I think if they can start the day with a smile and a good breakfast, it will make a big difference.” ■



Dianna Odonnell says it is important for students to start their day off with a smile and breakfast, and she strives to provide both.

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**PLAN AHEAD** By Sarah Masteller

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Death is the one thing that we are guaranteed will happen to all of us. When you think of all that goes into planning life's special events, don't you think it would only make sense that we give the same consideration and preparedness to one's final celebration of life?

There are so many things that can contribute to making a service personal and memorable. What are the things I would want displayed that reflect who I am? What special songs do I want played for my service? Is there a special scripture or reading I would want shared? Are there special loved ones I would want involved?

Rather than leave these important and significant decisions to be made by your loved ones at a very emotional — and possibly stressful — time, why not give your family the gift of making some of these decisions now so that things will be easier for them?

It truly is the difference between the question, "What do you think Dad would have wanted?" and the statement, "This is what Dad wanted." It is a gift...one that we encourage you to give to your family. ■

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

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**WELLNESS** By Annette Smith

**DIZZINESS** and headaches: the hidden connection

Have you ever felt lightheaded, off-balance, or struggled with frequent headaches? You're not alone. Many people don't realize these symptoms are often linked. Dizziness and headaches can stem from various causes, including inner ear dysfunction, neurological conditions, cardiovascular issues, medication side effects, muscle imbalances, and even stress or anxiety. With so many potential triggers, identifying the root cause is key to lasting relief.



One often-overlooked factor is the neck. Your neck plays a vital role in posture and balance, and when its muscles or joints aren't functioning properly, they can send mixed signals to the brain. This can result in dizziness, tension headaches or even migraines. Poor posture, past injuries and everyday stress can all contribute to these issues.

The good news? You don't have to live with these symptoms. Gentle movement, targeted exercises, and hands-on therapy can often reduce dizziness and headaches, helping you feel more stable and in control of your daily life.

If you aren't sure what's causing your dizziness or headaches, it's time to seek help. Understanding the root cause is the first step toward lasting relief. ■

Information provided by Annette Smith, Mountain Laurel Physical Therapy, 10888 Hickman Road, Suite 2B, Clive, Iowa, 50325, 515-520-8037, mountainlaurelpt.com.



# STATE of the City

Clive State of the City and Chamber Membership Luncheon was held March 13 at NCMIC.



Mayor John Edwards



Becky Britton, Mindy Jensen and Palmer Hayes



Noel Medina, John Edwards and Eric Klein



Nikki Nigg and Angie Sprenger



Angie Sly, Tony Sly and Grace McCarty



Lori Oakland, Dawne Garvey and Bea Vazquez



Celeste Rose and Kristen Weiland



Lindsay Scheidler, Tessa Simons, Jenna Schaeffer and Diana Phan



Lexi Gabrielson and Lu Anne Gafford



Luke Clement, Aaron Cardwell, Gabe Bolanos, Conner Seymour and Alan Delker man at Clive Fire Department Station 32.



Jennifer Jackson and Tracy Edwards at Clive Public Library wish everyone a happy spring.



Makenzi Marting and Katie Rickels at the Fareway store on Hickman Road in Clive wish everyone a happy spring.



Doug Reese and Lindsey Boone at the Fareway store on Hickman Road in Clive wish everyone a happy spring.



Heath Duerksen and Joseph Macias at the Fareway store on Hickman Road in Clive wish everyone a happy spring.



Eric Leatherman at the Fareway store on Hickman Road in Clive wishes everyone a happy spring.



Ian Reed at the Fareway store on Hickman Road in Clive wishes everyone a happy spring.



Alani Gibson at the Fareway store on Hickman Road in Clive wishes everyone a happy spring.



Bonnie Hernandez at the Fareway store on Hickman Road in Clive wishes everyone a happy spring.



Ashley Roff at the Fareway store on Hickman Road in Clive wishes everyone a happy spring.



Melissa Crabill at the Fareway store on Hickman Road in Clive wishes everyone a happy spring.



Collin Schultes at the Fareway store on Hickman Road in Clive wishes everyone a happy spring.



Brady Wilson at the Fareway store on Hickman Road in Clive wishes everyone a happy spring.

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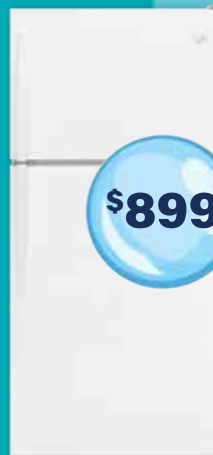
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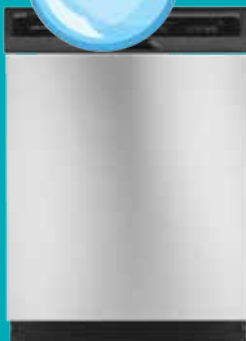
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