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MAGAZINE

SURVIVING and thriving

Local cancer survivors share their
stories of strength and resilience

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WELCOME

THE TRIALS and tribulations made them stronger

A few decades ago, my dad and I had a conversation about the tremendous health care costs that are associated with medical treatments for cancer patients. Being a naïve and overconfident young man, I expressed my concern over how we are all paying for these costs through higher insurance costs in our own plans.

My dad, who was not a wealthy man but was wise, told me he was glad to pay his share and that he was thankful he had not needed the treatments.

A few years later, Dad was diagnosed with bladder cancer. A few years after that, despite a valiant fight against it, the disease had spread throughout his body and took his life.

Unfortunately, my dad's story is not unique. Almost 10 million people die of cancer worldwide each year, including more than 600,000 Americans. But this is not a message about death. Rather, it is about beating cancer.

In the United States alone, more than 18 million people are cancer survivors, and this number is projected to grow to 26 million by 2040. Each year, many individuals live five or more years after their cancer diagnosis, contributing to the overall number of survivors.

You likely know some of these heroes. You may even be one.

In our cover story this month, we share the victorious stories from some of the folks who received the news we all hope we never have to hear. The adage says, "What doesn't kill you makes you stronger." The trials and tribulations these survivors faced certainly made them stronger, and they serve as role models for those of us who may face the same challenge — and even those of us who, hopefully, never have to.

Thanks for reading. ■



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SURVIVING and thriving

Local cancer survivors share their stories of strength and resilience

By Ashley Rullestad

As has been widely reported in recent months, Iowa continues to have the second-highest age-adjusted rate of new cancers in the U.S. and is one of only two states — the other being Kentucky — with a rising rate, according to the Cancer in Iowa Report produced by the Iowa Cancer Registry (see full report at <https://shri.public-health.uiowa.edu/cancer-data/reports/iowa-cancer-reports>). An estimated 21,200 Iowans will be diagnosed with new, invasive cancers this year. Yet, with cancer screenings and improved treatment methods, more Iowans are joining the estimated 171,535 cancer survivors living in the state now.



Landon Russell survived kidney cancer and recently graduated from DCG High School. Photo by Todd Rullestad

Kid warrior

Landon Russell went to his 3-year well-child checkup with his pediatrician just a few days after his birthday. His doctor felt something unusual in his abdomen and referred him immediately to Blank Children's Hospital for an ultrasound. He was diagnosed with Stage 3 nephroblastoma, a form of kidney cancer.

Due to the high blood pressure caused by the tumor, Landon was admitted to the ICU. He underwent a nephrectomy to remove his entire left kidney and ureter, then started radiation treatments at John Stoddard Cancer Center and six months of chemotherapy at Blank.

"Treatments were hard on him," his mom, Courtney says. "He experienced a lot of different side effects of the three chemo drugs, which made the treatment journey a bumpy ride. At times, he was not able to undergo his chemo for the week because of blood counts, but he ultimately completed his protocol."

A cancer diagnosis is scary, especially for a child. Courtney says they were lucky to have a great team of oncologists, nurses and staff at Blank to help. Additionally, The Children's Cancer Connection provided them

"Stay positive and lean on the people who care for you. And, most importantly, never ever give up."

— Landon Russell

with support, tools and helpful resources and information to help navigate the unknown.

Blank Children's Hospital also has a program called Child Life, and Courtney says they are remarkable. They provide distractions, such as video games, bubbles and tablets, to help make port accesses, blood draws, CT scans, hospital stays and visits less difficult for kids.

"It's a rollercoaster of a journey, but between the support of our family, friends and, at times, complete strangers, you find the strength to push forward," Courtney says.



Landon Russell was diagnosed with kidney cancer at age 3.

Today, Landon is a recent graduate with the DCG class of 2025. He plans to attend DMACC in the fall and then transfer to Iowa State University to complete his degree. His advice?

"Stay positive and lean on the people who care for you. And, most importantly, never ever give up."

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Three-time survivor

Phil Kennedy was a 20-year-old in college at Iowa State when he was diagnosed with Stage 3 metastatic testicular cancer. At the time of diagnosis, he had tumors around his kidneys and aorta and throughout his lymph nodes. He went through aggressive chemotherapy and several surgeries, including the removal of one of his testes and two thoracotomies (a surgical procedure involving an incision in the chest wall to access the thoracic cavity).

Once in remission, he continued with his annual checkups, and, after five years of remission, he was considered cancer free. His love for Iowa State kept him positive that time around.

Phil's life went on, and, in 2009, he married his wife, Kayla. After years of trying to start a family, it was decided in vitro fertilization was the couple's only option. Thankfully, his doctors had encouraged him to submit sperm at Mid-Iowa Fertility upon his initial cancer diagnosis. Phil and Kayla had their son, Kason, in September of 2014.

Shortly after, on Dec. 5, he received the devastating news that his cancer was back, and



Phil and Kayla Kennedy and their kids are thankful every day that Phil beat testicular cancer.

it appeared to be pressing against his spinal cord and in two vertebrae. According to his doctors at Mayo Clinic, he had a 50% chance of recovery.

"The recurrence of testicular cancer in general is not common, but for it to come back 13 years later in the same germ cell tumor is

almost unheard of," Kayla says.

Phil underwent 10 rounds of radiation and four weeks of another aggressive chemotherapy treatment that required a weeklong hospital stay for a 24/7 IV drip. He also had to have another thoracotomy. His recovery was complicated

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“Phil has literally been through the unimaginable in his short 43 years of life. He is literally the most determined person I have ever met. He pushes through with very little complaint and has survived what most could not. He is a walking miracle.”

— Kayla Kennedy

when he became septic and was admitted to the ICU for an additional stay.

“We basically lived in the hospital or in hotels for that next year. Our son learned how to walk on Powell 3 oncology floor at Methodist Hospital. Phil says his family, especially his tiny baby, kept him going during this almost impossible time,” Kayla says.

Fast forward to 2020. The Kennedys had two more babies by in vitro fertilization: Kora in 2017 and Oaklynn in 2020. In October of that year, he was diagnosed with cancer a third time. Thankfully, the tumor was encapsulated and could be removed surgically — without any additional treatment.

“Phil has literally been through the unimaginable in his short 43 years of life. He is literally the most determined person I have ever met. He pushes through with very little complaint and has survived what most could not. He is a walking miracle.”

He continues to surprise some of the best oncology doctors at Mayo Clinic in Rochester. He will go to Mayo every six months for blood work and imaging for the rest of his life. His cancer has proven to be very uncharacteristic of testicular cancers, so they have decided to monitor his progress very closely. Oct. 9 will mark five years of remission.

“Phil is the best father to our children (now rounded out with Evelyn, 2),” Kayla says. “He spends countless hours teaching our kids how to hunt and fish and anything else that comes his way, including painting his daughter’s nails when asked to do so or playing Barbies when Mom isn’t around. You can read all of this and think, ‘Wow’. . . and you should, honestly. (Words) will never be able to adequately portray this man’s resilience and dedication to his family.”

Miracle mom

Lynsey Maternach started noticing her left eye watering non-stop. After a couple months of not being able to figure out why, she started to experience severe sinus pressure, leading to terrible migraines. She was diagnosed with NUT Carcinoma, a rare and aggressive form of cancer with a high mortality rate and only a handful of known survivors around the world.

Due to the location of the cancer, she was referred to the University of Iowa Hospitals and Clinics. A PET scan showed that there could still be occurrence in her sinus area and that it had also spread to the lymph nodes in her neck. A more invasive surgery was the first step to be able to remove as much of the cancer as possible. A couple of weeks after this, she received a call from her doctor that the specific type of cancer had been identified, and the prognosis was not good.

“When I first heard the news, I was weirdly calm,” Maternach says. “I thought, OK, I wasn’t expecting that, but I’ve got this. However, when I was told the type of cancer and that my prognosis was only about six months to live, I was terrified, as anyone would be. I will never forget that phone call and how it made me feel.”

Because NUT carcinoma is so rare, little

“They all needed me, and that was my motivation to keep going. I also had the very best support group around me. They carried my worry so I could focus on getting better. My husband, Zach, was — and continues to be — my superhero, by my side through everything.”

— Lynsey Maternach



Lynsey Maternach and her husband, Zach, at the American Cancer Society’s coaches vs. cancer gala.

information and history was available for the doctors to confidently create a treatment plan without consultations with other doctors around the country. Maternach even traveled to Boston for a meeting with Dana Farber, who is the leading researcher for this type of cancer.

With the intense radiation she had to have, Maternach had a difficult time getting through the treatments, especially considering the location. By the end, she was weak, without a voice and unable to swallow.

“At the time, my husband and I had two young kiddos. My daughter, Madison (now 13), was 2, and my son, Brantley (now 11) was only 9 months,” Maternach says. “They all needed me, and that was my motivation to keep going. I also had the very best support group around me. They carried my worry so I could focus on getting better. My husband, Zach, was — and continues to be — my superhero, by my side through everything.”

Earlier this year, Maternach reached 10 years cancer free, and she uses her story and her time to give back to the American Cancer Society, which runs the Russel and Ann Gerding

"For anyone diagnosed with pancreatic cancer, my only advice is never, ever give up, and don't focus on the statistics. I'm living proof that you can survive past that five-year mark."

— Jennifer Marsh-McVey

Hope Lodge in Iowa City where she stayed during treatments. That work has given her an avenue to not just share her story with others but to be a small part in raising money to help fund a cure and support others going through the same battle.

"I thank God every day for this life they told me I wouldn't have. I would be lying though if I didn't also say that every day is a struggle. The radiation really did a number on me, and some days all I can do is just the bare minimum, and that's OK. And, if you ever hear someone say they don't believe in miracles or the power of prayer, send them my way. I've got a story I can share."



Jennifer Marsh-McVey on her last day of chemotherapy for pancreatic cancer.

Beating the odds

Jennifer Marsh-McVey had been experiencing pain under her right rib for about a month. It radiated to her upper back, and her doctor thought it could be her gallbladder. After it became uncomfortable to sleep on either side, she was diagnosed with pancreatic cancer in 2019 after an endoscopy found a spot on her pancreas.

"My reaction was to cry, and my concern was that of dying. I was 40 and being diagnosed with a very aggressive and deadly cancer. The 5-year survival rate at time of diagnosis was 9%," she says.

Marsh-McVey went through surgery and chemotherapy, including a three-drug cocktail every other week. Two of the drugs were administered in the hospital, and one was placed into a chemo pump she went home with for 48 hours. The most important drug was in the pump, and she made it through all 12 treatments.

"It for sure tested my patience, as I couldn't remove it for sleeping or showering," she says. "I also was working full-time during treatment, and that was exhausting on top of chemo side effects. I had a lot of support from family and friends. I'm usually pretty positive, so I just looked at the bright side that I was beating a very deadly cancer."

Today, Marsh-McVey has a CT scan every five months, which she says causes "scanxiety," but she has only had one scare of a possible return, and it was determined to be inflammation. She says she is pretty much back to her pre-cancer self with just some minor changes like taking a medicine called Creon each time she eats to aid in digestion and nutrient absorption.

"I'm here, so it is just a small change. I'm still working full time and plan to live my life to the fullest and enjoy each day I'm given," she says. "For anyone diagnosed with pancreatic cancer, my only advice is never, ever give up, and don't focus on the statistics. I'm living proof that you can survive past that five-year mark." ■

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GRIT and giving back

Johnson returns to “American Ninja Warrior.”

Tuning into “American Ninja Warrior” this summer on NBC? Keep an eye out for Spencer Johnson, owner of the Grimes-based gymnastics and Ninja Warrior gym, Emerge Academy.

This is Johnson’s second time on the show. He previously competed and made it to the finals in Las Vegas in 2018.

This season, he was encouraged to audition by his “adult Ninjas” at Emerge Academy. At first, he wasn’t sold on the idea, but then he realized that competing could help promote his parents’ nonprofit, Change Course. The organization supports individuals overcoming addiction, incarceration and poverty.

As Johnson tackles the obstacles on “American Ninja Warrior,” he hopes viewers are inspired to help others overcome challenges, too, by supporting Change Course, which provides resources like transportation, job training and more.

“Everybody is always going to have obstacles in life, and nobody can judge how big or small they are, because they’re relative to that person,” he says.

Johnson says he is honored to play a small part in supporting the nonprofit by raising awareness on the show.

“Nothing is too small,” he says. “Change Course only exists because of people out there who are donating.”

Johnson’s path to Emerge Academy — and “American Ninja Warrior” — began after he pursued his Olympic dreams. A gymnast for 17



Spencer Johnson will appear this season in “American Ninja Warrior.” It will be his second time on the show.



Spencer Johnson’s wife, Katie Johnson, and the rest of the family enjoy supporting his “American Ninja Warrior” efforts.

years, he trained at the Olympic Training Center with hopes of competing in the 2012 Olympics. He came close, but “I felt like my body was ready to be done.”

He returned to Iowa, where he and his wife, Katie, are from, and started coaching gymnastics. But he still felt something was missing.

Then, around 2013, a man in his 40s approached Johnson at the gym and asked if he could teach him a backflip. Johnson hesitated at first, but the man explained he was auditioning for a new show called “American Ninja Warrior” and wanted to include a flip in his audition tape. Johnson agreed, and within a few weeks, the man was doing backflips.

That same man encouraged Johnson to audition as well. Hesitant but intrigued, he sent in a “cheesy” audition tape — and got a call to be on the show. But the day before he was set to leave, he tore his Achilles tendon and couldn’t compete.

Years later, Johnson followed a new calling: to start a business and open a gym. When he began looking for a location, Grimes stood out.

“It’s got that small town feel to it, but it’s moving so fast,” he says. “It’s just one of a kind. Everything about it felt so much like home.”

That same year, he was called up for the 2018 season of “American Ninja Warrior.” After a successful run on the show, he returned to Grimes and dove headfirst into building Emerge Academy, making sure to include a Ninja Warrior gym, which was new to Iowa at the time.

Johnson knew it would be easy to sell others on the sport because of how much he believes in its impact.

“It’s such an out-of-the-box thing, and you can make it what you want. And there’s such literal life lessons to that,” he says. “I can’t imagine doing it anywhere other than Grimes.”

For more about Johnson and Change Course, visit www.spenceranw.com. ■



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THE SCOTCHEROOS that became a family tradition

"My mom's Scotcheroos are the best!"

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In our family, Scotcheroos are a must-have at gatherings, reunions, road trips and just about any occasion. These sweet treats deliver a perfect combo: smooth peanut butter flavor, a satisfying crunch, and a thick, rich layer of butterscotch-chocolate topping that keeps everyone coming back for seconds. I am happy to share the secrets behind their success, but I first must give credit where credit is due. My friend Tammy Even gifted me this recipe more than 30 years ago at my bridal shower. I still have the recipe book my friends gave me that day, and I use it often.

Now, the secrets:

1. Use Special K cereal — it gives the perfect texture and structure. I know many recipes use crispy rice cereal, but trust me on this one. It is truly the ingredient that makes the difference.

2. Don't skimp on the topping — use one full bag each of semi-sweet chocolate chips and butterscotch chips.

3. Watch the syrup closely — this step can make or break the batch. Don't overcook or undercook it. Bring it just to a boil (for maybe a minute). The sugar crystals need to melt completely, or the syrup will turn gritty. But overcook it, and your Scotcheroos will be too chewy.

Here's a tip: Dip a spoon in the hot syrup, tap a little onto the counter, and taste it. If you can still feel sugar crystals, keep it on the stove a bit longer. The moment they are gone, pull it off the heat.

Give these a try and let me know what you think. Do you have recipe traditions you would like to share? Send them my way at jolene@iowalivingmagazines.com. Happy snacking! ■

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



Scotcheroos

Ingredients

- 6 cups Special K cereal
- 1 cup white sugar
- 1 cup corn syrup
- 1.5 cups peanut butter
- 2 teaspoons vanilla
- 1 12-ounce package of semi-sweet chocolate chips
- 1 12-ounce package of butterscotch chips

Directions

- Let sugar and corn syrup come to a boil in saucepan on the stove. Do not let boil long, just until sugar is not crystalized. Remove from stove. Add peanut butter and vanilla. Stir. Add cereal. Press into a 9-inch by 13-inch pan. Let cool. Melt all chips in a microwave-safe bowl in the microwave. Spread over bars. Allow topping to set before cutting and serving. Enjoy!



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Photo by
Matt Putney



Alexandra Hof

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Maisie McAllister

Name: Maisie McAllister

Parents' names: Mark and Liz McAllister

Age: 3

Favorite book: "How to be a Big Sister"

Favorite animal: Kitties ■

EVENTS IN THE AREA

Be sure to check for cancellations.

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.

Battery and electronics recycling

Did you know that it only takes one battery to spark a fire? Batteries are dangerous in your garbage or recycling. That's why the city has partnered with Metro Waste Authority to introduce a free and convenient battery drop-off in the community. These drop-offs accept alkaline batteries, button batteries, electronics with rechargeable batteries, other electronics and cords. The drop-off box is at City Hall at 101 N.E. Harvey St. and is open Monday-Friday from 8 a.m. to 4:30 p.m.

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 the lives of those with special needs.

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EVENTS IN THE AREA

Be sure to check for cancellations.

First Presbyterian Church events

410 S.E. Third St., Grimes

- **One Way Lane** featuring Erika and Mattaniah Corban, Sunday, June 22, 10 a.m.
- **Ice Cream Social**, Sunday, June 29, 4-6:30 p.m. Freewill offering. Enjoy burgers, hot dogs, chips, baked beans, homemade ice cream and cookies/bars.
- **Vacation Bible School**, July 8-10 from 6-8 p.m. Gather for a dinner, bible story, discussion, crafts, games and singing. All ages welcome.
- **Highway 141 Garage Sale**, Thursday, July 31, to Saturday, Aug. 2. This 50-plus family garage sale will be held in the air conditioned Fellowship Hall. There will also be a bake sale and lunch for sale.

The Music of John Williams

Various dates and locations

The Greater Des Moines Community Band announces the schedule for its 2025 summer concert series, The Music of John Williams. Summer concert selections run the gamut from movie themes to music for major athletic events.

- **June 23**, 7 p.m. Walnut Ridge, 1701 Campus Drive, Clive
- **July 7**, 7 p.m. First Baptist Church, 8250 N.W. 62nd St., Johnston
- **July 21**, 7 p.m. Woodlands Creek, 12675 Woodlands Parkway, Clive
- **Aug. 4**, 6:30 p.m. Rieman Music, 6501 Douglas, Urbandale
- **Aug. 9**, 11 a.m. Iowa State Fair, Knapp Stage

Earlham concert series

Sundays until Aug. 10, except July 6, 6 p.m.

Earlham City Park, Earlham

The Levitt Amp Earlham Music Series starts with an opening act around 6 p.m. and a headliner around 7:15 p.m. Lots of kids activities and food trucks will be offered as well. The concerts are free.

- **June 22**: Hector Anchondo, Weary Ramblers
- **June 29**: Olivia Fox, Iowa Military Veterans Band
- **July 13**: Summer Dean, 10 Watt Robot
- **July 20**: Mae Simpson, Yubu
- **July 27**: Blame Not the Bard, Day's Live Music
- **Aug. 3**: Larry & Joe, Sun Centauri
- **Aug. 10**: Dessa and The 29:11 South African Choir, Nella Thomas

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



Food Truck Fridays

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. Most food trucks still accept cash and cards. For details, visit www.cityofclive.com/parkandrecreation/programs_and_events/food_truck_fridays/index.php.



CITYVIEW Summer Stirs

Friday, June 20, 5-9 p.m.,
Downtown Des Moines
Friday, July 25, 5-9 p.m.,
East Village, Des Moines

This event is a relaxed opportunity to visit many great establishments in the early evening and sample their signature Summer Stir drinks. For \$25 (prepaid online), participants will receive 10 tickets to use to sample drinks at any of the participating venues. Tickets may also be purchased at the event for \$35. All of the establishments will be within walking distance. For more information, list of participating businesses and to order tickets, visit <https://summerstirs.dmcityview.com/>. ■

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MID-YEAR money check

Reassessing your 2025 financial goals

As the temperature heats up and summer slows us down just a bit, it's the perfect time to take a step back and ask yourself: Am I still on track with my 2025 financial goals?

Half of the year is gone. When driving through our bank's communities, you'll notice school is wrapping up and kids' activities are ramping up. If you're coaching youth sports, supporting from the sideline, or juggling summer travel plans it's important to step back and reflect on the first half of the year's finances. A mid-year financial check-in can help you course-correct, celebrate wins, and set yourself up for a strong finish to the year.



Here's a step-by-step guide to reassessing your goals without the stress:

1. Review the goals you set in January: Start by pulling out that vision board, spreadsheet or list you made at the start of the year. Ask yourself: Which goals have I accomplished or made progress on? Which goals have stalled? Do any goals no longer align with my current priorities? Am I on track to reach my end goal of retirement? Life changes: jobs shift, families grow, markets move. A goal that felt urgent in January might not be relevant in June, and that's OK.

2. Track your financial progress: Here's where numbers meet reality. Evaluate your progress in key areas:

- Savings: Roth and Traditional IRA annual limits: \$7,000 with \$1,000 catch up. Annual 401(k) limit \$23,500; additional \$7,500 ages 50 and older; additional \$11,250 if 60-63.

- Debt payoff: Are you ahead, behind or right on schedule? Pay off high-interest credit card debt.

- Spending habits: Have you stayed within your budget? Use budgeting tools, bank statements, or even a good old-fashioned spreadsheet to get a clear view.

3. Adjust for life's curveballs: Maybe you faced unexpected expenses or got a raise (congrats). Use this time to recalculate. Can you increase your savings rate? Do you need to reduce extra spending to stay on track? Should you reprioritize a goal — for example, pause after-tax investment account savings to pay off credit card debt?

Remember: progress over perfection.

Final thoughts: Money management isn't about perfection — it's about progress. A mid-year reassessment isn't a judgment session; it's a realignment. If you've drifted off course in your investment strategy, now's the time to rebalance and reevaluate.

2025 isn't over yet — and neither is your financial journey. ■

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.

HPV VACCINATION

Help Protect Against Cancer

Human papillomavirus (HPV) infections may be common. Fortunately, the HPV vaccine prevents the virus and the cancers it can cause.

WHO SHOULD GET VACCINATED?

The Centers for Disease Control and Prevention (CDC) recommends the HPV vaccine for boys and girls, starting as early as age 9 and through age 26.

IOWA
Health and
Human Services



Ask your child's
healthcare provider
about the HPV vaccine.

Source: cdc.gov 4/25

3 ESSENTIAL planning tips for parents of a child with a disability

You may already know that, once your child turns 18 years old, even if your child is obviously disabled, you are not afforded the privilege of simply moving along as though this milestone has not happened. Your child's rights attach at age 18, regardless. Now you must prove to the court that your child does not have the decision-making capacity to make his or her medical or personal decisions.



Tip 1: The petition for guardianship and conservatorship can now be started six months prior to the month that your child will turn 18 years old. This ensures there is no gap between the child turning 18 and someone having legal authority to make decisions. A guardian ensures that your child has safe shelter, food, clothing, medical care, education and social interactions. A conservator manages income and assets. The same person can be the guardian and the conservator, or it can be different people or entities. A conservatorship is often not needed if there are no assets and no income other than social security.

Tip 2: While you are young and healthy, you should consider who will look after your child when you are gone and what assets will be used to provide that care. We have a large population of aging parents who have sacrificed their lives caring for their children and who presume that either one of the other children or another relative will pick up the ball once the parent becomes incapacitated or dies. The sad reality is that this is mostly wishful thinking, and these folks are finding themselves in quite a predicament.

Tip 3: The most effective way to plan is by creating a Supplemental Needs Trust for your child and purchasing a life insurance policy on your own life. Make the trust the beneficiary of the life insurance. At your death, the trust will be funded; the trust document will dictate how a trustee is selected and create an advisory committee for the trustee to ensure the trustee knows what your child's needs are and what you intended the money to be used for. As a bonus, this type of trust does not disturb whatever government benefits are available to your child, and the state cannot make a claim against assets remaining in the trust at your child's death. You will have set the terms for who gets whatever is left over, if any. Win-win. ■

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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EDUCATION

By Ashley Rullestad

DCG'S Class of 2025 graduates

Students celebrated the end of their high school career May 23.



The Dallas Center Grimes class of 2025 celebrated graduation on May 23. The class included 257 graduates with the following honors: Seal of Biliteracy, nine students; High Honors, 51 students; Honors, 18 students; Honors Diploma, 27 students; National Honor Society, 45 students; Rho Kappa, 17 students; Silver Cord, 32 students; Student Council Honors, 25 students. Speakers were Alexa Farrell and Lily Holcomb.

Principal Travis Donahue says the ceremony is always nerve-racking, making sure that it is a special and memorable way to cap off students' time at DCG. It's also exciting to see the joy on students' faces.

"Commencement is more about the student walking across the stage; it is about the community of people who have helped to shape this young person into the person walking across the stage," he says. "Commencement is about the parents, grandparents, teachers, coaches, sponsors, friends and other family members who have been there for the last 13 years, journeying with these fantastic young adults. The night is a combination of nerves and joy that is hard to explain, but it is always such an incredible feeling of pride in these students when it ends."

"(This year's seniors) showed me that, if you have respect for people, you can navigate some tough times and emerge stronger on the other side. They showed me how much respect from adults means to them. They showed me how much they respect and want to honor each other. This class taught me a great deal about respect and its various aspects this year."

There are always moments that stand out and become favorites. This year, Donahue had two. One was at the practice held in the morning. This year, administrators used a video board to show the students' picture slides as they walked across the stage. At practice, so many kids were trying to look at themselves as they were walking across the stage, which made everyone laugh. But that night at the ceremony, having the video board and having the ability to show a graduate's picture slide as they walked across was incredible, he says.

This is also the first year that the school has had its own alternative education program at DCG. On the night of commencement, six of the eight seniors who graduated from the alternative program walked across the stage.

"These six students had the biggest smiles on their faces, and they were so proud that they were graduating. Some were graduating early, and some were graduating this year instead of dropping out. This was a fantastic moment for these students, but also the families and the staff who run this program and did the work to make this a possibility for these students. It was one of those small moments within a huge celebration that meant a great deal to many people." ■

It's All About Family



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ENJOY the season while staying on track

This time of year brings me to the outside and spending more time in my garden. Summer brings longer days, warmer weather and opportunities to enjoy the freedom that retirement offers. Whether it is traveling, spending time with family, or simply relaxing at home, the season invites us to embrace a slower pace and savor the moment. But, just like any season, summer also has its own financial considerations. As a financial advisor working with retirees, I've seen how planning ahead can make this season both enjoyable and financially secure.



Here are a few key financial tips to help retirees make the most of summer — without putting long-term goals at risk.

1. Adjust your spending plan for the season. Summer often brings a shift in spending. You may travel more, host family gatherings, or take on home improvement projects. These extra costs can add up quickly. Review your monthly budget and ensure that any added expenses still align with your overall retirement income strategy — whether it's from Social Security, pensions or retirement account withdrawals. Planning ahead helps you enjoy summer guilt-free and reduces the chance of overspending.

2. Travel smart and save. One of the great perks of retirement is the flexibility to travel during off-peak times. You can take advantage of midweek or last-minute deals and avoid the crowds. Don't forget to use any rewards points or senior discounts and be sure to budget for expenses like travel insurance, medical care abroad or currency exchange fees. Planning your trip around your financial comfort zone keeps vacations more enjoyable and stress-free.

3. Stay on top of required minimum distributions (RMDs). If you're 73 or older, you're required to take annual distributions from traditional IRAs or 401(k)s. Summer is a good time to check how much you've taken out so far and whether taxes are being withheld properly. Waiting until year-end to take your full RMD can increase the risk of missing the deadline and facing a penalty. Spreading it out over the year may be easier to manage and better for your tax planning.

4. Prioritize health and wellness. Summer heat and increased activity can impact your health and your finances. Make sure your Medicare coverage is current and understand what your plan includes if you're traveling. Schedule those checkups now and consider setting aside funds for unexpected health needs. Staying proactive about health is not just good for your body — it's good for your budget, too.

5. Review your financial plan. With the year halfway over, take time to revisit your retirement strategy. Are you on track with your goals? Do you need to rebalance your investments, update your estate plan or reassess your income needs? Summer can be a quieter time to organize your finances and hold important family conversations about legacy planning or end-of-life wishes.

Retirement is about enjoying the life you've worked hard to build. A bit of planning ensures summer is filled with joy, not financial stress. This would be a good time to reach out to a financial advisor to talk about summer plans and yearly goals. ■

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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Polk County Invests in Affordable Housing Initiatives & Homeless Shelter

Polk County Board of Supervisors distributing more than \$44 million on Affordable Housing initiatives & investing in critical infrastructure repairs at Central Iowa Shelter & Services' downtown Des Moines Homeless Shelter. Below are some initiatives Polk County has invested in using one-time federal funding.

Monarch Apartments (4845 Merle Hay Rd, Des Moines)



Anawim Housing converted a former hotel into permanent housing for those experiencing homelessness & offering wrap-around services

42 total housing units

Polk County's commitment: \$1 million

Goldfinch Lofts (3404 Ingersoll Ave, Des Moines)



Cutler Development's Goldfinch Lofts will be the first in the country that is carbon neutral certified and Iowa's first Passive House certified (for extremely high-efficient operational systems).

28 total housing units

Polk County's commitment: \$1 million

Central Iowa Shelter & Services' Downtown Des Moines Homeless Shelter (1420 Mulberry St, Des Moines)



Supporting critical repairs including HVAC, plumbing, electrical, kitchen repairs, and security upgrades

Polk County's commitment: \$817,333.93

"Access to affordable housing is one of the single most important issues facing this country," said Board Chair Matt McCoy. "Polk County is fortunate to have this one-time federal funds to invest in affordable housing initiatives and those experiencing homelessness, because wherever you're at in life, everyone deserves to have a roof over your head."

- Matt McCoy





Community Highlights

Anawim Supportive Hotel-to-Housing Initiative Launches in Des Moines

Polk County Supervisors Matt McCoy and Angela Connolly joined other community leaders to celebrate the grand opening of The Monarch Apartments, the latest achievement in supportive housing spearheaded by Anawim Housing. This innovative hotel-to-housing conversion aims to offer stable, long-term accommodation to 40 individuals who are currently experiencing homelessness. By leveraging funds from the American Rescue Plan Act (ARPA), Polk County has played a pivotal role in bringing this project to fruition. These efforts not only provide residents with much-needed housing but also offer a pathway toward enhanced independence and overall well-being.



Polk County and Ankeny Inaugurate Fourmile Creek Wetland Project

The Fourmile Creek Watershed Management Authority proudly dedicated the Creekview Stormwater Wetland, a landmark collaborative initiative between Polk County and the City of Ankeny. This ambitious project introduces a vast stormwater wetland meticulously crafted to manage urban runoff from approximately 423 acres of pre-regulation developments. Spanning 15 acres, the wetland incorporates key design features, including a precisely sized forebay, intricate micro-topography, and an innovative stream diversion structure. The dedication ceremony offered attendees a unique perspective with a hayrack ride tour, providing an up-close look at the transformational new wetland.



Open House Held for Center at Sixth Development

Polk County Board Chair Matt McCoy had the honor of speaking at the unveiling of the Center at Sixth Development, located along the vibrant 6th Ave. corridor in Des Moines. Proudly backed by Polk County's funding, this unique development aims to empower local minority entrepreneurs. The 9,000-square-foot space will blend innovation and community by offering live/work units alongside a dynamic mixed-use incubator tailored for local artists, chefs, and retailers. This groundbreaking project is poised to serve as a catalyst for revitalizing Des Moines' 6th Avenue corridor, fostering growth and opportunity in the area.



Polk County Gifts Adaptive Bikes to Ankeny Schools

Polk County Supervisor Mark Holm proudly awarded a Polk County Community Betterment Grant to Ankeny High School, marking a significant step towards inclusivity. The grant will fund the introduction of adaptive bikes, designed to empower students who are wheelchair-bound or have other special needs, enabling their active participation in school activities. This initiative underscores a commitment to ensuring accessibility and inclusivity for all students, fostering a more supportive and engaging educational environment.



Character Counts Expansion Supported by Community Funding

Polk County Supervisors are thrilled to back the expansion of the Character Counts initiative, made achievable through generous grants and support from local organizations such as Prairie Meadows and Polk County. This expansion aims to extend the program's influence, reaching more than 30% of classrooms statewide. The program offers early childhood kits centered around the six pillars of character, provided at no cost to classrooms. These kits include comprehensive lesson plans, family guides, music, and posters. Educators can benefit from on-site training at the Robert D. and Billie Ray Center at Drake University or participate in convenient webinars, ensuring impactful and widespread character education.



'JUST ask Tammy'

Warren's mission is to meet the needs she sees.

Tammy Warren has a lot of love for the community she has been part of since moving to town in eighth grade. Her four kids all graduated from Dallas Center-Grimes schools, giving her and her husband, James, even more appreciation for it.



So, this past spring, when she posted in the Grimes Community Facebook group about the WellServe Giving Closet — part of her work at WellServe Health — and its need for donations, she knew the community would step up, especially with the timing around the Grimes city-wide garage sales and spring clean-up.

"I offered to come pick up garage sale leftovers to make it easier on them," Warren shares. "It blew up. The generosity of Grimes kept my inbox full, along with my trunk, living room, porch and dining room. I spent the weekend of the garage sales going house to house and collecting items. I also had people dropping things off on my porch."

Warren quickly realized she had far more than the small Giving Closet could hold, so she started figuring out where else the items could go while still serving the same purpose.

"I have a very large resource list for my job, and I started calling other clothing closets," she says. "Every day since the Grimes clean-up, I have taken a carload somewhere else that will use the items in the way they were



Tim Short of Edward Jones presents the Good Neighbor certificate to Tammy Warren.

intended when someone donated them."

Warren personally sorted through every donation and bagged them for delivery to organizations in need. A few local groups that benefited include the Johnston Partnership Clothing Closet, Hope Ministries, Zion Lutheran Church Clothing Closet, TAKE (The Ankeny Klothing Exchange) and more.

Why did Warren take the time to do all this?

"I get to see the difference it makes for my clients," she says. "I am able to see how much a small item someone like me can take for granted can totally benefit someone else."

When she started working at WellServe Health, which provides home-based rehabilitation services in the Des Moines area, she took clients to food banks, where most of the available food was canned goods.

"I had a client who didn't have a can opener, so they had no way to even open the food they were receiving," Warren says. "That was a huge eye-opener."

Now, she tells people to throw in a hand can opener with food donations.

The WellServe Giving Closet was created in part because her boss saw that gift in her.

Having worked as a daycare provider in Grimes for many years, Warren had built a wide network of friends. Whenever a client at WellServe had a need, she'd post on Facebook to see if someone could help.

"Every single thing I would ask for, someone always was able to find and help," she says. "Then my coworkers began to say, 'Just ask Tammy, and she might know someone who can help,' when they had a client in need. My boss saw this and said we might as well have a place where our clients could go to get things."

Warren told him she'd always wanted to run something like that, and he got her a storage unit where she started the WellServe Giving Closet.

"It's small and currently only helps our clients in our company, but I would love for it to become something bigger one day," she says. "I just want to thank the community for all the donations and generosity. It really has helped a lot of our clients and many other places as well." ■

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WHY COMMUNITY events matter — and who makes them happen in Grimes

At Grimes Chamber & Economic Development, our purpose is simple but powerful: to support local businesses while strengthening the entire Grimes community. With more than 300 member businesses and organizations, we serve as a connector, a convener and a champion for economic vitality and community engagement.

A big part of that mission comes to life through the public events we help lead each year. From Governors Days, our community's signature summer celebration, to the festive Annual Holiday Celebration and the bustling eXpo business showcase, these events bring people together, support local commerce, and create lasting memories. These moments don't happen by chance. They're made possible by our members, volunteers, sponsors and our friends at the city of Grimes, who serve as trusted partners in building a better community.

We are especially grateful for what we like to call our quiet superheroes. These are the individuals and organizations who give generously of their time, talent and resources, often behind the scenes. Whether they're organizing logistics, sponsoring an event, setting up tables, or lending expertise, these quiet superheroes are the reason our work is possible. And they deserve more thanks than we can give in a single article. So here it is again: THANK YOU!

Grimes Chamber & Economic Development also works year-round to elevate and advocate for the local business community. We promote shopping local, offer educational and networking opportunities, and engage with policymakers at the local, state and federal levels on issues that matter to our members. From ribbon cuttings to legislative roundtables, we are here to help businesses grow and thrive.

But building a vibrant community isn't something we do alone. We're proud to stand alongside many other organizations doing good work in Grimes. Events led by the Grimes Lions Club, Rotary Club of West Polk County, Grimes Farmers Market, local churches, schools and area nonprofits all play a vital role in strengthening the social fabric of our city. We encourage everyone to attend, support and volunteer at these community events because they matter.

We're continually humbled by the support of our members and partners. Their investment — financial, relational and operational — is the backbone of everything we do. Once again, to those quiet superheroes who give selflessly, consistently and without fanfare: THANK YOU! Your impact is real and deeply appreciated.

We invite all residents of Grimes to get involved. Attend a community event. Support local business. Lend a hand. Cheer for your neighbors. These small acts, multiplied across a community, create something truly special.

Because, when a community comes together, not just for a weekend, but throughout the year, it becomes more than a place to live. It becomes a place to belong. And that's what we're building together in Grimes. #lovegrimes ■

Information provided by Brian W. Buethe, President | CEO, Grimes Chamber & Economic Development, www.GrimesIowa.com



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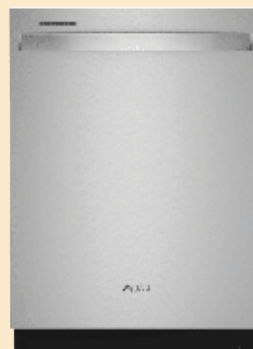
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MVW6230RHW

MED6230RHW

Washer New
4.7 CU FT. Deep Wash option

Electric dryer
7.4 CU FT. Hamper door

*Must purchase pair



MVWP586GW

3.5 CU FT. Power Wash Cycle. Commercial Grade Residential Washer.



MEDP586KW

7.4 CU FT. Commercial Grade Residential Dryer. Wrinkle Control.

*Must purchase pair



MDB4949SKZ

Dual Power Filtration. PowerBlast® cycle. Heated Dry. Touch controls. Fingerprint resistant stainless steel.

*PICK UP PRICING, DELIVERY EXTRA

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