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Dream

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Tyler Anderson

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WELCOME

LAWN striping

I vividly remember the pride that Jolene and I had in owning our first home. That was more than 30 years ago, but, in many ways, it still feels like yesterday.

One of the most satisfying aspects of home ownership, at least for us, was having a yard to care for. We couldn't wait to mow our own lawn, do our own landscaping, plant our own trees, etc. It was a matter of pride, and we enjoyed it. It was also a time before becoming parents when we had more



hours and more energy to devote to such things. What we didn't have back then were two dimes to rub together, and that's why we begged and borrowed from family members for used mowers and used trimmers and all the other stuff necessary to take care of a lawn.

I remember when I decided I should apply fertilizer to our lawn. This was new to me, as my frugal parents never spent their hard-earned money on such frivolous things. Mom simply had my siblings and me pull weeds by hand. But, as a first-time homeowner, I wanted my lawn to look nice. So, I bought the fertilizer and the spreader and I went to work, making paths throughout my yard like the instructions said to do. What I didn't do was have the dial set to the right number for my fertilizer spreader, and I burned my entire yard with stripes. This was obviously not what I had hoped for, but it did provide fodder for some good-natured ribbing from my neighbors during the years that followed. I gladly gave that fertilizer spreader to my sister-in-law, and I hired a company to do the fertilization from that point forward. And, in time, my lawn took shape - just in time to sell the property and start all over again at our new home.

Today, I still enjoy taking care of my yard — mowing, trimming, gardening, mulching, landscaping, tree trimming — and I am even fertilizing again. But, as I have aged, these tasks became overwhelming, especially when doubled. A few years ago, Jolene and I bought a home on a nearby lake, which meant we now had two properties to care for. It didn't take long before we realized the benefits in owning a townhome and having those yard tasks handled by someone else. I continue to get my fill of yard maintenance enjoyment at our lake home, but I do smile when watching the pros take care of our townhome property. And, thankfully, neither place has lawn stripes burned into the yards.

Dan Juffer

Executive

515-953-4822 ext. 303

Thanks for reading.

SHANE GOODMAN

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FEATURE

Dream

Residents share how they make the best of their outdoor spaces.

By Ashley Rullestad

Give 10 people the blank slate of a spacious yard, and you are likely to see those yards evolve into 10 different visions. Some will be a fenced-in oasis for dogs and kids to run, roll and play. Others will have pools and fire pits for summer fun. A few may even feature makeshift ballfields, sledding hills, playgrounds or ponds. And most all will provide a scenic setting for enjoying sunrises and sunsets. Whatever the vision, area residents share how their outdoor spaces have become their dream yards.

Bob and Fay Link have a friendly competition with the neighbors staying ahead of each other on lawn care. Photo by Todd Rullestad

FEATURE

Lawn competition

Bob and Fay Link purchased their home in Dallas Center in 2016. Though they liked the property, they also knew they wanted to make some changes to improve it. Bob grew up helping his grandpa with the lawn, so he is particular about his own.

"My grandfather had an amazing yard, and I'd help him when I was little. He had this big ravine, and they'd dump the grass back there, and I thought it was the coolest thing ever. When I was a little tyke, I wanted to dump the grass. His neighbors had a 'yard of the week' award, and he always won. I flipped some houses, and we moved a lot, and one thing that makes your house look more expensive is a really nice yard."

When they moved in, they removed a half dozen trees and replanted a half dozen more. Now they have a beautiful weeping willow in the front yard and a couple of fantastic trees on the south side of the yard. There is an oak tree on the property as well. The Links had a local contractor level the yard, take out the old garage, and add additional dirt around the new garage so Links could do more landscaping.

The couple also hired a local lawn care specialist because the property was filled with creeping Charlie and clover. Bob put down new grass seed to get to where they are today. He prefers to do his own fertilizing to keep his grass green, and he likes to keep the sidewalks edged and plant flowers around the property. The Links have landscaped around the entire property including the house and new garage, and now they use roughly 20 bags of mulch each year keeping it maintained.

Bob likes to mow regularly and has been known to mow in December. He makes a point to beat his neighbor to be first to mow in the spring.

"This neighborhood is a little competitive," Bob says. "If I mow, the neighbors mow. Next door, they mow twice a week. Everyone is always one-upping each other around here. The other guy has a beautiful lawn, too, and I thought his was better than mine, but then I mowed his and nah, his isn't better. We really enjoy our yard and are very competitive with our neighbors on keeping up with the beauty of each other's properties."

The yard also shows off a few interesting

things about the old property. One is that the yard has a sidewalk to nowhere. It goes all the way around the house and into the backyard about 50 feet, and Bob has put a shed there. The story is that, in the early in the 1900s, a hired man's house was there.

Another unique fact is the Links have a hitching post in the backyard from when people use to ride horses to visit. They also have an outhouse hidden among the trees in the back.

The backyard has lots of shade from the mature trees that remain on the property, allowing for fun backyard activities. Sunday nights are known for family and friend get togethers with games like Wiffle ball, baseball, can jam, basketball, ladder ball, football, bags and others depending on the season. They also have been known to set up a pitcher's mound for practicing.

"We have a great backyard, and the trees and poles make great bases and football end zones. The side yard is great for volleyball and badminton. On the other side of our house, we have campfires in our fire pit and roast s'mores with friends and family. We love the yard and love living in Dallas Center."

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FEATURE



The Stevens family enjoys their large, wooded lot.



Ruth Stevens has turned their large lot into a garden oasis.

Garden delights

Ruth Stevens and her family moved into their home in Grimes in 2005. What attracted them to the property was the huge lot and privacy it provides.

"We love the privacy that a 2-acre lot provides. It includes a wonderful, wooded area in back, which makes it more unique," she says.

Ruth has enhanced the large grassy area with many flower beds and a small vegetable garden. She has been a Master Gardener for more than 25 years and enjoys applying what she has learned in her yard. Ruth says she was honored to be included in the Polk County

Master Gardener Garden Tour last summer. She keeps up with the maintenance by doing a little bit every day. She says she rarely goes outside without pulling a weed or two - or more.

The family does all the yard work themselves except for fertilizer and weed





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The Foulk yard is a place to play games and make memories.

applications. They even put in the retaining walls, raised garden beds and a brick patio. The rain has helped the grass this year, but she admits it is a constant battle with the poor soil.

"When we moved in, there were some foundation plantings but not much more. Now we love the way our yard and gardens look, but they do take work. We enjoy having family and friends over for bonfires in the woods and cookouts on the patio. It's a lovely space to enjoy."

Yard of dreams

Jason and Rhiannon Foulk and their kids, Ryder, 12; Eli, 11; and Myles, 5; have been in Grimes since 2015. For them, a nice yard is a way to create family memories.

"Seeing the fresh lines after mowing is very satisfying. The soft, cool touch of walking through it on a summer night is therapeutic. As far as activities, we do really anything. We view it as a space to make lifetime memories," Rhiannon says.

The Foulks have three active boys who spend a lot of time in the yard playing baseball, football and essentially anything competitive, so having a nice space for them to enjoy is important. The family also recently used a local company to complete an addition that included a concrete patio off the deck, which has made the backyard even more enticing.

To keep the lawn looking nice, they use a local company for specialized lawn applications.

"From there, it's staying up on watering and maintenance. Anyone can do it. It just takes some time and money — and energy," Jason says. ■



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FAITH, family and fight

Constanzo faces breast cancer ... again.

Vickie Constanzo is no stranger to strength. In 2006, she was diagnosed with breast cancer in her right breast, underwent four rounds of

chemotherapy and five years of oral medication, and emerged a survivor. For nearly two decades, she lived cancer-free, but, in April 2025, her journey took an unexpected turn.

"I was traveling a lot on cruises, and I felt tired and sick," Constanzo says. "I felt off."

Her primary care doctor recommended a bilateral MRI to rule out anything serious. Constanzo remembers feeling overwhelmed in the MRI machine. Memories of her first cancer diagnosis came rushing back.

"I broke down and cried," she says. "So many emotions happened."

The next day, she was called in for an ultrasound at Iowa Radiology. A suspicious lump was found in her left breast, and, that evening, the results of a biopsy confirmed it: breast cancer had returned.

This time, it was triple-negative and stage 1A, which is a rare but aggressive form.

"Shocked and scared are the words," Constanzo says. "Our whole world changed from one phone call."

The diagnosis meant canceling an upcoming European cruise with lifelong friends and rearranging life around appointments and treatment.

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But Constanzo quickly shifted into action mode, thanks in part to her daughter, Jessica, a doctor at MercyOne in Cedar Rapids.

"She was able to make phone calls on my behalf to get surgery so quickly — and the best," Constanzo says.

On May 28, she underwent a lumpectomy in Cedar Rapids, performed by "one of the best surgeons in the world."

by "one of the best surgeons in the world." Constanzo is now receiving chemotherapy at Mission Blood in Waukee, followed by radiation. Her



Vickie Constanzo is facing her second battle with cancer after having been cancer free for nearly 20 years.

treatment began June 4, and she's also using Arctic Cold Capping, a scalp-cooling method that may help reduce hair loss during chemotherapy.

Even with a second diagnosis, Constanzo is determined to find light in the journey. Her daughters, Kara and Jessica, are by her side, as are her grandchildren and husband, Danny.

Her other source of strength? Volunteering. Just before her diagnosis, Constanzo was assisting with synchronized swimming — a passion that brought her joy and purpose. Even after her surgery, she returned to the pool to help with the Waukee Wavettes' first-ever synchronized swim show.

"I was sore; however, it was my happy place," she says.

Through it all, Constanzo has become an advocate for early detection, especially for women with dense breast tissue.

"Mammograms are essential every year," she says.

She encourages others to push for additional screening tools like ultrasounds, Invenia ABUS and MRI when necessary. She also emphasizes the importance of listening to your body.

"Be your own advocate," she says.

As she continues treatment, Constanzo remains focused on her faith and the love surrounding her.

"My journey isn't over," she says. "This is just temporary. I know there will be bad days ahead, but I'm so blessed I have family and friends to lean on, to pray with, and to pick me back up."



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NEWS BRIEF

THE IOWA Clinic expands dermatology services

Grimes location to provide dermatology care.

The Iowa Clinic announces the expansion of its dermatology services to its Grimes location, enhancing access to high-quality skin care for the rapidly growing community. The new space opened its doors on July 2 at 825 N.E. Gateway Drive.

The Iowa Clinic's Grimes location, which currently offers family medicine and pediatrics, is expanding to include general dermatology services. This addition will provide patients with access to comprehensive skin care, including skin cancer screenings and treatment for common conditions such as eczema, rosacea, acne, psoriasis, moles and rashes.

"We are excited to bring dermatology to our Grimes location," says Laurel Stephens, dermatology practice manager at The Iowa Clinic. "It means our patients can get expert skin care alongside their regular health appointments. Through coordinated care, we work closely with primary care and other specialists to ensure that treatments are seamless, coordinated and convenient."

In addition to expanding dermatology services, the Grimes clinic welcomes Dr. Shauna Baker to its pediatrics department. Her arrival reflects The Iowa Clinic's ongoing commitment to growing with the needs of Grimes and providing comprehensive, coordinated care for all patients under one roof.

Leading the dermatology services at The Iowa Clinic's Grimes location is Paul Otteson, PA-C, a skilled and compassionate provider with more than 10 years of experience. Paul brings a strong background in medical dermatology and a passion for helping patients better understand and care for their skin. He believes that the skin offers unique insight into overall health and values the opportunity to make a visible, positive impact on his patients' lives.

LIBRARY 1,000 Books Before Kindergarten

Another youngster has completed the 1,000 Books Before Kindergarten program at Grimes Public Library. This is a nationwide program hosted at Grimes Public Library to encourage families to read 1,000 books together before a child reaches kindergarten.



Kynlee Broekemeier

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.

Name: Kynlee Broekemeier Parents: Joey and Kim Broekemeier Age: 5 Favorite book: All the books! Favorite animal: Cheetah ■



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Make your voice be heard and cast your votes in the 2025 Northwest Metro Residents' Choice Poll. This contest is being hosted by Iowa Living magazines, and the results will publish in our Grimes/Dallas Center, Johnston, Clive and Urbandale October editions. You can vote in one or every category, or anywhere in between.

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See rules and vote at www.iowalivingmagazines.com/residentspoll. One vote per resident, please.

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- Restaurant for Breakfast
- Restaurant for Lunch
- Restaurant for Dinner
- Restaurant for Dessert
- Place for Ice Cream
- Pizza Establishment
- Bar
- Coffee Shop
- Catering Company
- Server/Bartender

AUTOMOTIVE

- Auto Service
- Auto Body Shop
- Car Dealership
- Auto Parts Store

COMMUNITY

- Preschool/Daycare
- Nonprofit
- School (name of building)
- Park
- Community Festival or Event Mental Health Services
- Church
- Pastor
- Chamber of Commerce

SHOPPING

- Grocery Store
- Boutique
- Retail Store
- Thrift Store
- Home Improvement Retail Store
- Liquor Store
- Nursery or Garden Center
- Place to Purchase a Gift for a Man
- Place to Purchase a Gift for a Woman Law Firm

ENTERTAINMENT

- Dad/Child Date Spot
- Mom/Child Date Spot
- Place to Take Your Mom and Dad
- Place to Take Your Kids or Grandkids
- Place for Children's Birthday Parties
- Golf Course

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RIME

Grimes/Dallas Center Living magazine salutes locally owned businesses. When you patronize these establishments, you are greeted by neighbors and friends people who live in the community and invest in their livelihood here. They support local causes, are involved in area activities, and are dedicated to the success of the the town they live in. And, more of the money you spend at locally owned businesses stays in the community. Thank you, local business owners, for helping to make the community a wonderful place to live.



DEAVER ELECTRIC

OWNER: Travis Deaver ADDRESS: 2800 S.E. Destination Drive, Suite F, Grimes PHONE: 515-202-9481 WEBSITE: deaverelectricinc.com





Founded in 2004 by Travis Deaver, Deaver Electric began as a one-man operation with a simple mission: provide honest, high-quality electrical work. Travis, who took over the trade from his father Scott Deaver — a lifelong electrician — started his apprenticeship right out of high school. After earning his Journeyman license, he was inspired to launch a company built on professionalism, transparency, and respect.

Today, Deaver Electric has grown to a team of 21, including 20 licensed electricians and one dedicated administrator. Headquartered in Grimes, the company proudly serves residential, commercial, and industrial customers across the region. Whether it's fixing a single outlet or wiring an entire warehouse, no job is too big or small. Deaver Electric prides itself on fair pricing, clear communication, and no-pressure service. Free estimates are offered for every job to ensure full transparency. Their locally rooted approach means strong relationships with customers and a deep commitment to community values.

With a state-approved in-house apprenticeship program, the company is shaping the next generation of electricians focusing on growth, teamwork, and continuous learning. As DCG alumni, Travis and his team are proud to give back to the Grimes community.

After 21 strong years, Deaver Electric is just getting started. Here's to another 20 years of service done right!



REAL ESTATE EXCHANGE

OWNER: Dee Davis ADDRESS: 250 W. 1st St., Suite F, Grimes PHONE: 515-393-4688 WEBSITE: exchange.realestate



Locally owned

In 2020, Dee Davis purchased the FSBOhomes.com franchise serving central Iowa, originally founded in Urbandale in 2014. Recently, the business underwent a complete rebranding and is now proudly known as Real Estate Exchange.

Real Estate Exchange is a real estate marketing company dedicated to helping residential home sellers connect with buyers efficiently and affordably. The company partners with a team of local professionals — including a photographer, appraiser, and home inspector — to ensure every home is priced right and market-ready before being placed on the market. A licensed attorney is also part of the process, managing all closing documents for both parties, adding peace of mind to every transaction.

What sets Real Estate Exchange apart is its flat listing fee, which helps sellers save thousands compared to traditional real estate commissions. "We love working with our sellers to make the most of their home sale," said Davis.

In November 2024, the company relocated from Ankeny to Grimes to better serve the growing Des Moines metro area. The move offers improved accessibility and positions Real Estate Exchange to continue offering exceptional service across central Iowa.

Whether you're buying or selling, Real Estate Exchange is reshaping how Iowans experience real estate — one smart sale at a time.



CABINETS BY DESIGN

OWNER: Peggy Triggs ADDRESS: 3350 SE Crossroads Dr. Grimes PHONE: 515-986-3493 WEBSITE: cabinetsbydesigniowa.com





After over 30 years in the kitchen and bath industry, Peggy Triggs launched Cabinets by Design in the fall of 2012, bringing decades of experience and passion to Grimes, Iowa. Peggy's roots in the industry run deep—she began as a "gopher" for her father's cabinetry and appliance store in northwest Iowa. What started as helping during school breaks turned into a lifelong career after attending a kitchen and bath design course at her father's urging.

Since then, Peggy has embraced her role in a once male-dominated field, witnessing and contributing to the industry's growth for over 44 years. Cabinets by Design offers a curated showroom featuring semi and custom cabinetry, decorative hardware, and countertops—all crafted to elevate both function and style. Partnering with designers and contractors, the business ensures a streamlined, stress-free process for homeowners. Known for using trusted manufacturers, they deliver high-quality products at competitive prices and adapt to a range of budgets without sacrificing quality.

The company's foundation is built on personal relationships, community support, and customer referrals. "It's always an honor when clients return or refer us," Peggy shares. With a versatile portfolio and a commitment to excellence, Cabinets by Design continues to create stunning spaces that reflect each client's unique lifestyle.



CORNERSTONE ROOFING & EXTERIORS

OWNER: Mark and Miranda Paup ADDRESS: 904 NE. Main Street PHONE: 515-421-8645 WEBSITE: cornerstoneroofingexteriors.com



Locally owned

Cornerstone Roofing & Exteriors is the newest sister company of Golden Rule Plumbing, Heating, Cooling, and Electrical, proudly bringing over 25 years of trusted service, experience, and craftsmanship to roofing and exterior home care. Built on Golden Rule's strong foundation of integrity, proven processes, and commitment to excellence, Cornerstone delivers expert workmanship, 5-star service, and a customer-first approach that prioritizes your needs every step of the way. Their services are designed to help protect, maintain, and improve your home's exterior all year round.

As proud members of the Roofing and Solar Reform Alliance, Cornerstone is committed to raising industry standards, increasing transparency, and fostering trust within the roofing and solar community. Their mission is rooted in strong values and a genuine care for their customers, offering honest advice, stress-free service, and true support—whether or not you ultimately choose to work with them.

Cornerstone is especially honored to serve the Grimes community, which has supported Golden Rule for more than two decades. This exciting new chapter marks the expansion of the Golden Rule experience, now extending the same dependable, high-quality service into roofing and exteriors.

To our loyal customers: thank you for your continued trust. Cornerstone Roofing & Exteriors looks forward to growing with you and delivering peace of mind for many years to come.



PRAIRIE VIEW ANIMAL HOSPITAL

OWNER: Dr. Lisa Thilges ADDRESS: 1830 SE Princeton Ste A,Grimes PHONE: (515) 986-2841 WEBSITE: prairieviewah.com



Locally owned

Prairie View Animal Hospital opened its doors in November 2013, founded by husband and wife duo Lisa and Dave Thilges. Lisa, a lifelong animal lover and veterinarian, was driven by a desire to give a voice to animals and provide judgment-free support to their owners. Dave serves as the hospital's practice manager, ensuring smooth operations behind the scenes.

What began as a team of three has now grown to 15 skilled professionals. Prairie View offers comprehensive veterinary services—from routine wellness exams, vaccinations, and nail trims to advanced orthopedic and exotic pet surgeries. With in-house labs powered by artificial intelligence, ultrasound, and a full-service pharmacy (both in-house and online), they tailor every treatment to the unique needs of each pet. The entire staff is Fear-Free Certified, meaning they're specially trained to make visits stress-free using gentle handling and calming techniques.

Remaining proudly independent amid a wave of corporate buyouts, Prairie View prioritizes relationships over profits. Clients aren't just customers—they're family. "Our clients are our neighbors and friends. We're honored to care for the pets that make this community feel like home. Our mission is to educate our clients so that they may make informed decisions for their pets.", says Dr. Lisa Thilges.

At Prairie View Animal Hospital, every wag, purr, and pawprint matters.

Locallyowned

MR CONCRETE SOLUTIONS

OWNERS: Bill and Mitch Reed PHONE: Bill 515-205-6437 | Mitch 515-783-6909 WEBSITE: mrconcreteiowa.com

Formerly known as Grimes Concrete, our company has proudly served homeowners and businesses across Iowa for over a decade. What began as a small, family-run operation focused on flatwork—such as patios and driveways—has since grown into MR Concrete Solutions LLC under the leadership of Mitchell Reed (MR). After founder Bill Reed stepped aside, Mitchell took the reins, bringing fresh energy and vision while upholding the core values that built our reputation: quality craftsmanship, dependable service, and a strong connection to the community.

Today, our capabilities extend well beyond traditional flatwork. MR Concrete Solutions LLC offers a comprehensive range of concrete services tailored to both residential and commercial clients. Our offerings include:

- In-ground swimming pools
- Concrete retaining walls
- Footings and foundation walls for new construction and additions
- Decorative stamped patios
- Parking lots
- · Concrete floors for steel buildings and industrial spaces

We operate with a skilled, seasonal crew of seven core team members. For larger-scale commercial projects, we seamlessly scale our workforce by partnering with a reliable network of subcontractors and industry professionals. Based in Grimes, Iowa, we typically serve clients within a 100-mile radius, but our reputation for excellence has taken us as far as the Ozarks for major installations.

In recent years, we have also expanded into snow remediation services. Our growing fleet now includes up to 10 snow plows and salt spreader units. We've deployed our team to assist in cities like New Orleans, Galveston, Texas, and Kansas City helping communities stay safe and operational during severe winter weather events.

Our roots in Grimes are deep and meaningful. The Reed family has called this town home since 1991. Mitchell's mother, Mrs. Reed, dedicated over 30 years to teaching in the DCG school district, while Bill Reed built a respected career as an insurance broker. That same sense of service and commitment is reflected in how we run our business: focused on people, built on trust, and driven by results.

At MR Concrete Solutions, we're not looking to reinvent the wheel—we're simply committed to doing things the right way. We aim to grow thoughtfully, deliver excellence in every

project, and stand firmly behind our work. We are truly grateful for the continued support of our customers, neighbors, and partners across Iowa and beyond.



RECIPE By Jolene Goodman

BROCCOLI and friends salad

Step aside, "Trees and Raisins." It's 2025, and there is a new salad in town. The Broccoli and Friends Salad is bursting with flavor and packed with nutrients, making it a fresh favorite you will want to hang on to.



Salads and slaws have come a long way in the past 75 years. I'll admit, I

wasn't a fan growing up, but now they are the dishes I look forward to most at potlucks. Add some cubed chicken or a piece of salmon, and you have got a light, satisfying meal.

These days, salads are more versatile than ever, thanks to healthier, more creative dressing options ranging from various oils and vinegars to honey, mustard, maple syrup, Greek yogurt, fat-free sour cream and soy sauce. To lighten this recipe, try swapping the mayo for Greek yogurt and cutting the sugar to half a cup. You will still get all the flavor with fewer calories.

Whip up a batch this weekend. You will be glad you did. 🔳

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

Broccoli and friends salad

Recipe courtesy of "Cookin' Savvy" Servings: 4-6

Ingredients:

- 2 medium heads broccoli
- 2 apples
- lemon juice
- 1 carrot
- 1 cup blueberries
- 1 cup dried cranberries
- 1 cup sunflower seeds
- 1 cup pecans
- 1 package (2 1/2 ounces) real bacon pieces

Dressing:

- 1 cup mayonnaise
- 1/3 cup milk
- 1/3 cup apple cider vinegar
- 2 tablespoons poppy seeds

Directions

- · Coarsely chop broccoli and place in large bowl.
- · Coarsely chop apples and brush with



lemon juice to prevent browning; add to bowl.

- Shred carrot and add to bowl with blueberries, cranberries, sunflower seeds, pecans and bacon.
- To make dressing: Mix mayonnaise, milk, apple cider vinegar, sugar and poppy seeds. Pour over broccoli salad and mix well.



FINANCE By Bryce Block

LEGACY planning

Should you gift during life or after death?

You may be considering how best to leave behind a legacy through gifting while you are still alive or waiting until after your death. Each option comes with its own financial, emotional and tax-related considerations.



The IRS allows individuals to give up to \$19,000 per person (\$38,000 for married couples) annually without triggering gift taxes in 2025. This annual exclusion can be used with multiple

recipients, and it resets annually. Gifts exceeding this threshold may require you to file a gift tax return and will count against your lifetime gift and estate tax exemption of \$13.99 million in 2025. Recipients of the gift typically do not owe any taxes.

Benefits of gifting while living

• See the impact firsthand for those that mean the most to you.

• Reduce estate taxes: Gifting reduces the size of your estate, which may help avoid or reduce estate taxes especially for high-net-worth individuals.

• Qualified charitable distributions: Gifting from an IRA to charity, this amount is in addition to the annual gift exclusion (\$108,000 for 2025).

Potential downfalls of gifting while living

• Your needs must come first: Gifting too much can leave you at risk of outliving your money.

• Medicaid implications: Gifting can impact eligibility for Medicaid benefits, especially within the five-year lookback period.

Inheritance after death impacts

• Retain financial control: Maintain access to all your resources in case of unforeseen expenses.

• Use of trusts: Distribute assets on your terms, avoid probate, and ensure responsible use.

• Stepped-up basis: Beneficiaries inheriting appreciated assets receive a stepped-up cost basis, which can reduce capital gains tax liability in the future if they sell.

• Tax planning opportunities: Proper planning can reduce estate tax liability.

Gifting while living offers emotional and strategic advantages, while inheritance ensures stability and long-term control. Combining both strategies can offer the best of both worlds by assisting loved ones now and providing additional security after your death. There are many complexities of estate and gift planning, and it is essential to consult with your financial advisor to see what may be best for you.

City State Bank's Trust & Investments Department works with a team of experts, and we are here to help with your estate and gift planning needs. 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.

Us at SSUIM

Adoration/Benediction 3rd Tuesday of every month at 6pm Walkers Monday 9am-12pm & Friday 12-2pm

Pickleball Tuesday, Wednesday and Friday's 8:30-11am \$2 to play each day

Rosary every Tuesday at 7:30pm for the sick

Mat Pilates with Haley Manning Thursday's 6am & 9am (Assumption gym)

Bags Tournament hosted by NCYC group July 20th. Register the day of

> K of C Pancake Breakfast 10-11am on Sunday, July 20th

Homemade Cinnamon Rolls, Pizza Burgers August 1. CWC will be serving lunch during 141 Garage Sales

Garage Sale hosted by our NCYC group August 1 and 2. In front of the School grounds for the 141 Garage Sale

Celebration of Dcn. Tom Schenk's 15th Anniversary of his Deaconate August 16. Mass at 5pm followed with a dinner

K of C Pancake Breakfast for Granger Days. August 23 8am-10am in gym

NCYC Garbage Can Clean Out September 7. Parking lot of church

Adult Faith Bible Study on the Prophets Starting September 8-November 12. Mondays (8:30am) & Wednesday (5pm or 7pm)

Baptismal Prep Class September 14 at 1pm





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EVENTS IN THE AREA

Be sure to check for cancellations.

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 Grimes community. These drop-offs accept alkaline batteries, button batteries, electronics with rechargeable batteries, other electronics, and cords. The dropoff box is at Grimes City Hall, 101 N.E. Harvey St., and is open Monday through Friday from 8 a.m. to 4:30 p.m.

First Presbyterian Church events

410 S.E. Third St., Grimes

• 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. A bake sale will also be held and lunch will be for sale.

• Blessing of the Animals. Sunday, Sept. 14, 2 p.m. Join us as we celebrate and bless our furry family members. We will have treats, certificates and lots of fun. All creatures great and small are welcome.

• Harvest Home Fundraiser Dinner. Sunday, Oct. 12, 4:30-7 p.m. Turkey and dressing, mashed potatoes and gravy, green beans, cranberry sauce, rolls and pumpkin pie will be included. Drive-thru only, freewill offering.

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 or sidewalkers and gain new horsemanship skills as horse leaders and help change the lives of those with special needs.

Movies at Heritage Aug. 7 and Aug. 14

Heritage Park, 1055 N.E. Beaverbrooke Blvd., Grimes

Free movies at Heritage are back. Activities start at 6 p.m., and the movie will begin at 7 p.m. Movies are shown on a special outdoor screen that has a perfect picture (even in daylight) so you won't miss a second of the movie. The Aug. 7 show is "A Minecraft Movie" and Aug. 14 is "Wicked."

Waukee Arts Festival

July 18-19

Centennial Park, 1255 Warrior Lane, Waukee

Visit 140 vendor booths in the largest Waukee Arts Festival to date. Food and beverage trucks, The Waukee Fine Arts Footrace and numerous live bands are planned. For a full schedule of events, list of artists and festival updates, visit www.waukeeartsfestival.org.

Healthy Kids Iowa Starts With Healthy hoices

Healthy Kids Iowa

Learn more and find a Healthy Kids participating pantry near you.





EVENTS IN THE AREA

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

Be sure to check for cancellations.

Beats and Eats

July 17 and 24 Ankeny Market & Pavillion, 715 W. First St., Ankeny

Enjoy this fun summertime event featuring food trucks, live music, activities, yard games, the Uptown train and more. On July 17, enjoy music by Cover That and food trucks Main Street Cafe, Nina's Tacos, Pho All Seasons, Sweet Swirls and Lucky Wife. Activities will include Hock Farms petting zoo, Pink Stew balloon twist, spin art and a parkour obstacle course. Enjoy The Get Down Band on July 24 and food from Loudi's, Flame, Outside Scoop and Lucky Wife. Activities include axe throw inflatable, basketball inflatable, K Brede Art face paint and a parkour obstacle course. Beats & Eats is a free community event produced by the City of Ankeny Parks & Recreation Department and sponsored by Uptown Ankeny. Food trucks and entertainment are subject to change. For more information, visit www. ankenyiowa.gov/eats.

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."

• July 21, 7 p.m. Woodlands Creek, 12675 Woodlands Parkway, Clive

• July 28, 7 p.m. Copper Shores Village, 1500 Edgewater Drive, Pleasant Hill

• Aug. 4, 6:30 p.m. Rieman Music, 6501 Douglas, Urbandale

• Aug. 9, 11 a.m. Iowa State Fair, Knapp Stage

Music in the Garden Series

July 24 and 31 and Aug. 7 Greater Des Moines Botanical Garden, 909 Robert D. Ray Drive, Des Moines www.dmbotanicalgarden.com

Enjoy live music in the beautiful setting of the Greater Des Moines Botanical Garden. Upcoming concerts are: July 24: The Crowfoot Rakes; July 31: Mango Soul; Aug. 7: Diplomats of Solid Sound. Doors open at 6 p.m. and concerts start at 6:30 p.m.



CITYVIEW Summer Stir 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/. ■

DMPA Free Outdoor Family Events

Various dates and parks

Des Moines Performing Arts announced the engagements headed to Des Moines as part of 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.

- July 21-22: Dupont Brass, parks across the metro
- Aug. 13: Storytime Under the Green Umbrella, Cowles Commons
- 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.

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LEGAL By Cynthia P. Letsch, JD, CMP

3 LEGAL changes that may affect you

The legislative session is over. What changed?

In divorce proceedings, it is often common for the custodial parent to request that the other parent be required to provide support for the child's college costs. Judges no longer have the authority to require a parent, custodial or not, to pay for a child's education past high school. (The federal rules did not change. The FAFSA form still requires parents' financial information and will base eligibility on the parents' financial status, regardless of whether the parents agree to help pay for college.)



A win for free speech. Iowa's Free Speech law now contains an anti-SLAPP (strategic lawsuits against public participation) protection. The purpose of a SLAPP-based lawsuit is often not to win on the merits of the case, but to cause the other side high legal fees while defending itself for something they had a right to do, such as demonstrating or protesting, whether in person or in writing. Thus, people afraid of being sued will refrain from speaking out against something they disapprove of, even though they have a right to do that. It is a terrible form of legal intimidation that infringes on our constitutional rights of free speech. If you are sued, and you successfully claim protection under the anti-SLAPP rules, the other side can be required to pay your legal expenses.

Each month, the Court of Appeals issues its new rulings whereof an average of 75% of cases are an appeal of termination of parental rights. Very sad. IHHS departmental procedures often require parents to participate in counseling, substance abuse programs, multiple departmental meetings, etc. all during the workday, without regard for the parent's ability to obtain transportation, arrange for time off from work, childcare for other children, etc. Thus, it can be very challenging for a person whose child has been removed by the state to meet all the department's requirements to regain custody. Previously, if a parent failed (whether intentional or not) to comply with a court order or a departmental procedure, the state could cut off all contact with the child, thus very quickly leading to a termination of parental rights due to lack of contact. The new law requires that continued contact must be allowed unless the state proves that continued contact (supervised or not) poses serious risk of physical or emotional harm to the child.

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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By Daniel Rundahl

CELEBRATE freedom — and secure your financial future

July is a month that stirs deep emotions for many of us. As we celebrate Independence Day, we reflect on the freedoms we enjoy, and, for those in your late 50s, 60s or early 70s, one of the most important freedoms we seek is financial independence.

Whether you're approaching retirement, newly retired, or well into your golden years, July is the perfect time to take stock of where you are financially and ensure that your retirement years are as rewarding and worry-free as possible.



The mid-year financial review: We're halfway through 2025 — a great time to revisit your financial goals. Ask yourself: Are my retirement income sources (Social Security, pensions, IRAs, investments) supporting my lifestyle? Do I need to adjust my withdrawal strategy? Have I reviewed my required minimum distributions (RMDs) and what its requirements do to my Medicare premiums in the future? Have I "protected" the plan adequately with proper health, long-term care, or life insurance? A mid-year financial review can reveal small tweaks that lead to greater peace of mind.

Rethink retirement spending: The early years of retirement can sometimes lead to overspending, especially as we enjoy more free time. If you've recently retired or adjusted your work schedule, it's important to monitor your spending to avoid dipping too heavily into your savings early on. Now is a good time to revisit your budget. Are there consistent expenses you no longer need — like commuting costs or work-related clothing? Are you planning for larger expenses like travel or home improvements later this year? A clear plan ensures you stay in control.

Tax planning — **retirement style:** For many retirees, taxes don't end with work. In fact, tax planning becomes more important than ever. If you're older than 59½ and withdrawing from IRAs or 401(k)s, be strategic to avoid pushing yourself into a higher tax bracket. Additionally, those age 73 and older must take RMDs. Make sure you understand the rules, and the timing, so you don't face avoidable penalties. July is a great month to meet with your financial advisor to ensure your plan remains tax efficient.

Reevaluate risk: Your investment portfolio should reflect your current lifestyle, risk tolerance and time horizon. July offers a great opportunity to ensure your mix of stocks, bonds and other assets is appropriate for your stage of life. If the recent market volatility has made you uneasy, it may be time to reallocate your investments for more stability — without sacrificing your long-term goals.

Celebrate your progress: Too often, we dwell only on what's left to do, instead of appreciating how far we've come. If you've reached a point of financial stability, paid off a mortgage, or comfortably entered retirement, pause and celebrate. These are major accomplishments.

The freedom you've earned: As we raise our flags and enjoy summer traditions, let us also honor the financial freedom we've worked so hard to achieve. Whether you are still planning or fully retired, July is a great reminder to live intentionally — and financially prepared.

Remember: Your financial independence is something worth celebrating every day.

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.

GOOD NEIGHBOR By Lindsey Giardino

ALTO-KINTIGH brings passion to volunteerism

Dedicating time to causes that move her

Melissa Alto-Kintigh spends much of her time in volunteer mode and her efforts make a big impact on the Grimes community.



She recently stepped

into a new leadership role as president of the Friends of the Grimes Public Library and just wrapped up her first Governors Days bingo fundraiser in that position.

"I am wowed by the number of volunteers, donors and supporters who showed up for this event," she shares. "We really have an amazing and supportive community."

Alto-Kintigh got involved with the Friends group because she is passionate about both equity and literacy. That same passion fuels her work as a volunteer with the Everybody Wins! Iowa marketing committee — an organization focused on boosting children's success in school and life through one-on-one reading and mentoring.

She is also active with the Grimes Storehouse Pantry, serving on its community outreach committee and focusing on food security. On top of that, she finds time to support Bailing Out Benji, a national nonprofit committed to ending the puppy mill industry.

"Animal advocacy is near and dear to my heart, as I have three puppy mill survivors in my home," she says.

All these causes are deeply personal to Alto-Kintigh, and that's what drives her to make time for each organization.

"I have around 20 years of marketing and design experience, so I try to offer that up to causes I support, as I know marketing and design are costly, and it can be difficult to find experienced volunteers," she says.

She also understands how important volunteers are, especially now.

"Every single organization I work with has faced budget cuts, so volunteers are essential to help fill gaps," she says. "Volunteering doesn't need to look like an ongoing commitment; it can simply be a one-time shift at an event."

Whenever she can, Alto-Kintigh involves her husband and son in her volunteer work.

"No matter what type of volunteer experience you choose, know that you are making a difference in the community, and your time and talents are appreciated," she says.

She encourages others to explore opportunities to get involved with any of the four organizations she's passionate about.

"Please visit their websites to learn more about how you can get involved," she says. ■

Do you know a Good Neighbor who deserves recognition?

Nominate by emailing tammy@iowalivingmagazines.com.



Tim Short of Edward Jones presents the Good Neighbor certificate to Melissa Alto-Kintigh.



Happy Happy Summer!

Enjoy making new memories.



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CHAMBER By Andy Stoecken

WHERE DID the summer go?

Didn't school just get out? Isn't the Iowa State Fair only a few weeks away? The 4th of July is over? Is it too early to start a countdown to football season? Did Governors Days really happen over a month ago? How much longer before the kids go back to school?



It seems like, as soon as summer gets started, it ends just as fast. One minute we're putting backpacks away and celebrating the end of the school year, and, the next, we're seeing back-to-school sales and starting to think about fall sports schedules.

Part of the reason summer slips by so quickly is its incredibly fast-paced nature. If you're anything like our family, summer becomes a whirlwind of baseball tournaments, road trips, family get-togethers and endless late nights outside. We sit down in May and plan out the perfect summer - a bucket list full of lake days, amusement parks, ice cream stops and quiet evenings on the porch - but, somehow, the calendar fills up, the weekends fly by, and we realize we've only checked off a few of the things we'd hoped to do.

It's a season that somehow feels both relaxing and exhausting. The longer days encourage us to squeeze in "just one more" activity before sunset, but, by the end of July, we're left wondering how it all passed in such a blur. Maybe that's the charm and the challenge of summer — it's fleeting, unpredictable and crammed full of memories in the making.

Still, maybe that's what makes summer so special. It doesn't last forever, which makes us value each golden hour a little more. Every popsicle, every impromptu splash in the pool, every backyard s'more feels like something to hold on to tightly. So, even if we didn't make it to every event or cross off every item on our list, the moments we did have - big and small — add up to a summer well spent.

Be thankful Grimes, there is still so much to do locally and in the region. There is still time. Time for one more picnic. One more trip to the splashpad. One more visit to the pool. One more Saturday morning at the farmer's market. One more visit to the library. Another chance to grab an ice-cream cone. One final trip to see the I-Cubs. Summer may be speeding by, but it's not over just yet.

Information provided by Andy Stoecken - Septagon Construction | 2025 Board Chair | Grimes Chamber and **Economic Development**

OUT & ABOUT

GOVERNORS Day Parade

Grimes Governors Day Parade was held on June 7.



Crossroads Community Church



Grimes Farrell's Extreme Body Shaping



Raccoon Valley Bank



School of Rock



Grimes Storehouse Food Pantry



Julie Quandt, realtor, RE/MAX Precision



Wet Willy's



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OUT & ABOUT

GOVERNORS Day Parade

Grimes Governors Day Parade was held on June 7.



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