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JULY 2025

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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.

Thanks for reading. ■

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Dream YARDS

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

By Sean Dengler

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.

Ryan Greenleaf and his wife, Joy, enjoy their spacious yard, which includes some timber and room for chickens — as well as space for the dog and kids to run and play.

Connecting with nature and history

Craig Helm's yard is more than a typical yard.

"What makes my yard special is its natural beauty and the thoughtful balance between the lawn and my many gardens. I see the lawn as the backdrop that enhances the gardens, and I work to ensure that they complement and support each other visually and ecologically."

It is a place Helm loves and enjoys.

"It's truly my happy place. I blend lawn space with native and select non-native plants, always choosing varieties that attract pollinators, songbirds and hummingbirds. Every plant serves a purpose in creating a vibrant, living landscape."

Keeping his lawn healthy requires different tactics.

"I focus on strengthening the plants I want, so they can naturally outcompete unwanted weeds," Helm says. "I mainly use organic fertilizers and compost to encourage healthy growth in both the lawn and the gardens."

"I'm not a purist, though," he adds. "If something tough like thistle pops up, I'm not above using a targeted treatment like Roundup. But, overall, by prioritizing the health of the desirable plants, I'm also supporting a thriving environment for bees, butterflies and birds."

"My secret weapon? Aquarium water. When I clean my tank, I mix the nutrient-rich water with used coffee grounds and a bit of fresh water. It's like liquid gold for the plants. They absolutely love it."

Helm appreciates what his yard has to offer.

"Just yesterday, I counted over 30 songbirds, 10 species of butterflies, and many types of bees while sitting on the deck. That kind of experience reminds me how magical the space really is."

The space is also enjoyed by Helm's two dogs.

"My two great Pyrenees mixes love running around, playing ball, sniffing flowers, and yes, even chasing bees."

While his two pooches, Stella and Athena, enjoy the yard, Helm also connects with his heritage.

"One of my most cherished memories is when we transplanted our generational peonies throughout the garden," Helm mentioned. "These heirloom flowers have been passed down for generations, starting with my great-great-grandmother, according to family lore. The peonies originally came from my great-great-grandmother, Catherina, who lived in St. Mary's, Iowa. She gave some of the transplants to her daughter — my great-grandmother, Rosa —



Craig Helm's great Pyrenees mixes enjoy exploring the yard and its wildlife.

who later moved to Zap, North Dakota. Rosa passed them down to her daughter, Violet — my grandmother — who lived on the south side of Des Moines. Violet then gave some of the transplants to me. The original peonies can still be seen in a cemetery in St. Mary's, Iowa. Every time they bloom, I feel deeply connected to the women in my family who cared for them before me."

This yard also provides stress relief.

"Lawns and gardens are incredibly therapeutic," Helm says. "In today's fast-paced, digital world, having a place where you can slow down, reconnect with nature, and focus on your mind, body and spirit is priceless. The effort you put into your yard always gives back tenfold in peace, beauty and personal renewal."

Helm sees his yard as a sanctuary, both for himself and for the birds, bees and butterflies.

"It's a space where I can deepen my connection to nature. The work I put into the garden, though physical, is surprisingly calming. It helps me unwind from the stress of my job and shift my focus from deadlines to growth, from pressure to beauty," he says. "As I care for the garden, it quietly takes care of me in return."

Helm enjoys various aspects of his yard.

"One of my favorite parts of the garden is the variety of flowers I've carefully blended



Craig Helm, left, and his husband, Jason Rosa, enjoy the vibrant landscape of their yard.

throughout the yard," he says. "Each bloom adds its own color, texture and rhythm, creating a space that feels alive and ever changing."

Helm encourages others to discover the joy of a well-kept yard.

"Just get out there and enjoy your garden — create your own happy place," he says. "Start small. My very first garden was just a 3- by 3-foot plot that I called my 'learning garden.' It was simple, but it sparked a lifelong passion. Be inspired, get your hands dirty, and grow something wonderful."

Enjoying each section

Ryan Greenleaf is proud to have created different vibes in various sections of his yard, including a Colorado-feeling hardwood back 40 where chickens have lived.

“One of the highlights that drew us to our home was being on a cul-de-sac with a semi-wooded backyard,” Greenleaf says. “I’ve always enjoyed creating feelings of space within a home, and the backyard is no exception. We have a wooded area with a chicken run — currently no chickens, though, as a coon got them last year, but we are planning on a new flock soonish.”

He also enjoys nature.

“In another section of the yard, we have a row of mature 40-foot white pines, which give a feel and smell of Colorado and look beautiful with snow during the winter,” Greenleaf says, adding, “In another section of the yard, we have our garden, where we grow blueberries, raspberries, asparagus, peas, potatoes, garlic, tomatoes, onions, carrots and peppers.”

They have also planted pear, peach and apple trees in their yard. While the apple tree was planted just a couple years ago, it is producing a single apple this year. Fortunately, Greenleaf is expecting a bountiful pear and peach harvest. Whether it is the garden or trees, he and his family like the space. While it provides privacy, they also enjoy the openness of the yard.

“The rest of the yard is open grass for our kids to run around and play in the inflatable water slide, soccer, etc.,” Greenleaf says. “I’m a big fan of planting things that come up again every year or do not require constant care, probably due to the stage of life I’m in. You won’t find any type of plant in my yard that doesn’t provide food to eat or privacy. It’s my little slice of country in town.”

One part of his yard that Greenleaf is especially proud of is the 10-foot windmill he made.

“Highlight for the backyard is my windmill. I just love sitting on the porch, just watching the windmill,” he says.

When the derecho wreaked havoc on one of his tall pine trees, Greenleaf made the most of this opportunity by creating a wood sculpture from a blown down tree in addition to opening his yard to a new opportunity.

“This was before the garden, and this is what created enough light for us to put a garden here,” he says.

This wonderful yard has created memories



Ryan Greenleaf enjoys keeping his lawn lush and green.



with Greenleaf’s daughters including teachable moments about what fruits and vegetables can be produced — as well as a few eggs.

“My youngest loves to go in the garden,” Greenleaf says. “We’ll just take a bottle of ranch with us, and she’ll eat broccoli and ranch.”

He says it is important to make use of one’s yard.

“No matter the size or diversity of one’s backyard, I feel every backyard has huge potential to become another room or getaway spot,” Greenleaf says.

To maintain a healthy lawn, Greenleaf fertilizes and uses weed prevention sprays. He also signed up for the Clive Soil Quality

Restoration Program this fall. Creating the yard of his dreams took hard work. He bought a woodchipper, cut down the brush, surveyed the property, and built a fence enclosing his backyard paradise. None of this happened overnight, but it was worth it, he says.

“I’m a guy who loves projects,” Greenleaf says. “It just builds upon itself. Every property we’ve lived at, I’ve always planted a fruit tree, but we’ve never stayed long enough to get the fruit. We’re actually getting to bear our fruit here, and I’m a huge believer in trees that just keep producing each year. I just love coming out in August and eating a fresh pear off the tree. It just means so much to me.” ■

MISTAKES to avoid when creating an estate plan

When it comes to making an estate plan, many people are not as diligent as they should be. Because your plan determines how your assets will be transferred at your death, it is important to have your affairs in order. Here are some common mistakes to avoid when creating your estate plan:



Not having an estate plan.

The most common estate planning mistake is not having a plan at all. While nobody likes to think about it, death is unavoidable and inevitable. Setting out your strategy is one of the most important things a person can do. Preparation will ensure that your personal and financial affairs will be handled properly. Your family will thank you; no client has ever

said they wished their parents had done less to prepare.

Doing your estate plan yourself.

A common thought is that attorneys are expensive; you're right. Estate plans can be complicated documents. While you could write your own will or use a generic template, that is very risky. These poorly drafted documents could potentially be expensive for you or your heirs to fix. Homemade documents may not be enforceable at all, meaning your assets would pass according to the intestacy statutes and NOT how you directed. Play it safe and find an attorney you trust to advise you on what planning opportunities are available to you.

Not planning for disability.

A proper, well-drafted estate plan will not only specify what happens to your assets when you die, but also for what happens in the event that you become incapacitated. It is important

to have both general and financial power of attorney documents in your estate plan. These documents appoint someone you trust to act on your behalf in the event you cannot act for yourself.

Failing to update your plan.

Once you have an estate plan in place, it is important to keep it up to date. Laws are always changing. A life event could greatly affect your estate plan. It is important to review your estate plan frequently to ensure your assets are transferring in the way you wish.

To ensure that you're not making these common estate-planning mistakes, seek out an attorney who specializes in estate planning to give you practical advice and competent guidance. ■

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

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INVESTMENT

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.

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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.



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SURVIVING and thriving

Crowdis faces cancer head on.

Kim Crowdis is still fighting cancer after being diagnosed following a mammogram this past December. This led to a biopsy on Jan. 9. The next day, she received a call telling her it was cancer.

“That’s kind of a whirlwind when you find out,” Crowdis says. “You’re kind of like, ‘Huh? That’s not what I was hoping to hear.’”

After surgery to remove the lump and a follow up surgery to get rid of the rest of the cancer cells at the end of January and beginning of February, Crowdis had her chemotherapy port installed on March 3, followed by her first chemotherapy treatment on March 6.

These every-three-week treatments also involve immunotherapy. While chemo kills cancer cells, immunotherapy helps the immune system prevent the cancer from growing back. Immunotherapy goes on for a year, but Crowdis had her last chemo treatment June 19. Following all of her treatments, she says she will have an 87% chance of being cancer free for 20-plus years. She says it was helpful to go through Mission Cancer + Blood for care.

“They’ve been great there,” she says. “I can’t say enough good things about everybody

I’ve encountered at Mission Cancer. I love my oncologist and his PA. They are wonderful people.”

Another organization that helped was Can Do Cancer, which matched Crowdis up with a “cancer buddy.”

“It’s nice to know I have someone that I can text and be like, ‘Hey, I’m having this problem. Did you have this?’ She’s like, ‘Oh yes, this happened, and this is what I did.’”

Can Do Cancer provides additional support as well.

“Can Do Cancer sent me a care box,” she says. “It had a journal and pens and homemade cards from some kids at an elementary school that said, ‘Get well soon,’ a handmade head covering since I don’t have hair, gift cards for restaurants for my husband and I to get dinner on chemo days... There was stuff in there from Mary Kay, lotions, chapstick. I mean, phenomenal. I opened the box and started crying.”

Crowdis also appreciates all the help she received from the nurses, especially Lydia, her tribe, and her family, including her husband, who gets her mashed potatoes when she is craving



Kim Crowdis had the support of her sister and many others during her cancer treatment.

them.

She stresses the importance of staying current on mammograms.

“If I would have not found this on a mammogram, it would have taken four years to be able to feel that outside,” she says. “And, by then, I would’ve been a stage four because it would have spread to other things.” ■

NEWS BRIEFS

NEW battery drop-off location in Clive

The city of Clive announced a new battery drop-off container is now available in the entryway at the Clive Public Safety Center, 8800 Hickman Road. This convenient location provides residents with a free and easy way to safely dispose of batteries and small rechargeable electronics.

Place each battery in a bag provided at the drop-off container then insert the bagged battery into the labeled slot.

Accepted are household batteries (AA, AAA, C, D, 9V and button batteries); batteries from power tools; and laptops, tablets, cell phones and other rechargeable electronics.

If you have larger batteries, bulk electronics or need doorstep pickup, visit Metro Waste Authority’s website for additional safe disposal options at whereitshouldgo.com/batteries.

Once collected, batteries and electronics are taken to Metro Hazardous Waste Drop-Off in Bondurant, where they are sorted, refurbished, or properly recycled. ■

GROUNDBREAKING held for Linnan Park construction

The city of Clive held the Linnan Park groundbreaking ceremony July 1. The \$5 million project includes a new playground, a new shelter, the City’s first spray ground, relocated futsal and basketball courts, and open space. An ice cream social followed the ceremony.

“Linnan Park is one of the most beloved parks in Clive,” said Mayor John Edwards. “This project is special because members of the community selected the park’s features and voted for the final playground design. That involvement should help give our residents a special connection to the renovated park and their community.”

Linnan Park was originally dedicated in 1970, and this will be the first major rebuild since its initial construction. During the project’s development, residents provided feedback on their favorite park features and voted for the final playground

design. The project is part of Clive’s strategic plan to revitalize the 86th Street neighborhood and update one of the city’s busiest parks. The project will also update stormwater infrastructure to infiltrate rainwater runoff. Construction is expected to be completed in summer 2026.

During the Linnan Park construction, residents can use the playground at Crestview School of Inquiry, George Lundberg Park, and a temporary park set up on open land along 78th Street north of University Boulevard this summer. The park will have play equipment, soccer fields, community gardens, walking trails and sand volleyball courts. Learn more about the temporary park at cityofclive.com/78thStreetPark.

Visit cityofclive.com/linnanparkredesign for updates on the Linnan Park reconstruction project. ■

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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.

HURRY! POLL CLOSES AUG. 29, 2025.

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

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FOOD AND DRINK

- Restaurant
- 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
- 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

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

HEALTH/BEAUTY

- Hair Salon
- Health Clinic
- Dental Office
- Orthodontist Office
- Mental Health Services
- Chiropractic Office
- Vision Care
- Health Club or Gym
- Pharmacy

HEALTH/BEAUTY

- Cosmetic Services
- Physical Therapy
- Dance Studio
- Gymnastics Studio
- Tumbling Studio

OTHER PROFESSIONAL SERVICES

- Financial Planner
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- Accounting Firm
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- Pet Care
- Lawn Care Business
- Landscaping Company
- Heating and Cooling Business
- Electrical Business
- Plumbing Company
- Senior Living Establishment
- Insurance Company
- Realtor
- Bank/Credit Union
- Photographer
- Place for Guests to Stay
- Home Building/Remodeling Contractor
- Exterior Contractor (siding, roofing, windows, doors)
- Pest Control
- Tree Service

BANKERS TRUST invests in volunteerism

Employees encouraged, rewarded for giving time to good causes.

As a company, Bankers Trust believes in giving back to the community, and it comes through in real-world actions. Hilary Ortmann, community relations and public relations specialist, shares how the company makes the community a priority.

“Community is one of our core values and is a commitment we live out every day. Our team members take an active role in that, not only through banking and lending, but also by rolling up our sleeves and getting involved,” Ortmann says. “We annually donate \$1 million to more than 200 local charitable organizations, and, in 2024, our team members collectively volunteered 14,000 hours.”

The Clive branch of Bankers Trust, at 11111 University Ave., is one of 12 central Iowa locations of Bankers Trust. Ortmann shares some of the individual volunteerism done by Bankers Trust employees in and around Clive.

“The Bankers Trust Clive team enjoys volunteering together at many community events, including the Clive Festival, CelebrAsian, Juneteenth, the Latino Heritage Festival, and the World Food & Music Festival,” Ortmann says. “Employees are also encouraged to volunteer individually with organizations supporting causes we are passionate about. We



Daniel Timmons of Edward Jones presents the Neighbor Spotlight certificate to staff at Bankers Trust. From left: Katie Hart, Emily Abbas, Chris Beener, Daniel Timmons, Kristie Guzinski and Jody Huerkamp.

have team members who volunteer weekly to read with students for the Everybody Wins Iowa Power Read Program and another is heavily involved with the John Stoddard Cancer Center and serves on their advisory board.”

The bank’s employees also enjoy volunteering in a group.

“The Clive team participates in company-wide group volunteering activities such as making T-shirt bags for Families Forward’s Bidwell Pantry and collecting books for the United Way of Central Iowa’s Stuff the Bus book drive,” Ortmann says. “We also enjoy adopting a local family during the holidays each year.”

Ortmann outlines some of the ways the bank encourages volunteerism.

“We provide Volunteer Time Off so employees can get involved in causes important to them, and many of our team members go a step further by serving on nonprofit boards and committees,” Ortmann says. “Our top volunteers are recognized annually through Employee Volunteer Awards. Team members who volunteer more than 100 hours receive special recognition. And all volunteers are recognized quarterly internally. We set a goal for each team member to volunteer at least 30 hours each year, and those who do are included in our Volunteer Honor Roll and receive a prize.”

Ortmann notes that the employees enjoy looking like a team while serving.

“Our team loves interacting with community members while we’re volunteering. You’ll find us wearing our blue Bankers Trust Difference Maker T-shirts, which are always a conversation starter, and we almost always have someone approach us and say, ‘That’s my bank,’ which makes us proud,” Ortmann says.

Chris Beener, branch manager of Bankers Trust in Clive, shares how the volunteering creates a “win-win” situation.

“Team-based volunteering not only strengthens our community, but it also reinforces collaboration and enhances our workplace culture,” Beener says. “I’m proud to work at Bankers Trust, where we are encouraged to give back to the Clive community.” ■

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EVENTS IN THE AREA

Be sure to check for cancelations.

Coming up in the Clive Living magazine:

RV Camping: Do you enjoy packing up the RV and heading out on the open road for vacation? Share with us why you think RVing is the way to go and the adventures you've discovered. Email tammy@iowalivingmagazines.com with your stories.

Home Improvement: Our annual Home Improvement issue in which we share residents' stories about their remodeling projects is coming up. Please share your stories about the work you have done on your home and how it has changed your use of the space and enjoyment of your home. Email tammy@iowalivingmagazines.com with your stories.

Clive Aquatic Center events

1801 N.W. 114th St., Clive

The pool will be open its regular hours, 11:30 a.m. to 6 p.m. for open swim. All hours are weather permitting. A special event, the Pancake Paddle, is Saturday, Aug. 2, 8-11 a.m. Register at <https://cityofclive.activityreg.com/selectActivity>.

Clothing drive

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

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

Donations can be dropped off:

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

The Food Pantry and Clothes Closet are open: Monday, 4-7 p.m., and Friday, 9 a.m. to noon.

The Medical Clinic hours are:

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

Clive Public Library events

1900 NW 114th St., Clive

- Let's Play Mah Jongg: For adults. Mondays, 10 a.m. to noon, and Thursdays, 12:30-2:30 p.m.
- Back to School Festival: All ages, Friday, Aug. 8, 3-5 p.m.
- Bingo for Seniors: Tuesday, Aug. 12, 1-2 p.m.
- Saturday Stories: Ages 0-7, Saturday, Aug. 16, 9:30-10 a.m.
- Family Sing Along: Ages 0-7 and families, Thursday, Aug. 21, 6:15-7 p.m.

Spring and Summer Program Registration

Visit www.cityofclive.com/parkandrecreation/ for all the spring and summer program options and to register.

Fun, Sun and Splash Summer Camps

Includes field trips. Visit www.cityofclive.com/parkandrecreation/programs_and_events/fun_sun_and_splash.php for information and registration. ■

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EDUCATION

By Rachel Harrington

MEET Mara Phillips

For the love of kids

Since she was a little girl, Mara Phillips enjoyed school. As a child, she would “play school,” set up imaginary classrooms, and pretend to teach.

“In second grade, I said I’d be a teacher,” Phillips recalls. “I knew what I wanted to do from a young age.”

And she remained true to her childhood dream. Phillips attended the University of Iowa and earned a degree in education.

She began her education career as an elementary classroom teacher in the Des Moines public schools at Oak Park Elementary. She moved locations and taught at Clive Learning Academy and later at Waukee at Brookview Elementary and Shuler Elementary. Between the educational institutions, she was an elementary classroom teacher for seven years, a middle school math teacher for two years, a math interventionist for three years, and has now spent one year as an instructional coach.

She made the move to Shuler for several reasons, the first of which was her children would be in third grade and kindergarten at Shuler Elementary. The same position she held at Brookview Elementary opened up at Shuler, and she liked the idea of being in the same building as her own children.

“That was the main reason,” Phillips laughs. “However, I had heard great things about Shuler. Getting to be in the same school as my kids is a pretty special opportunity. My boys love that I will be there, too. Hopefully, they will feel the same way when they are fifth graders.”

As an instructional coach, Phillips gets to work with students and teachers.

“I work with students who may need a little extra support or challenge, and I support teachers in helping students reach academic goals,” she shares. “I also lead our professional development at Shuler per the district standards.”

When she works with teachers, sometimes she reaches out to them, and sometimes they reach out to her.

“We talk through a coaching cycle,” Phillips says. “We create goals for students and develop plans to support them, working together to provide support for students who need additional teaching time. Sometimes I co-teach, sometimes I observe the teachers, and sometimes they observe me. I also help with assessing the students, gathering data to see if a particular intervention is working. We then continue the plan, adjusting as needed, as long as necessary to meet our goals.”

“My greatest challenge this year was both a challenge and a blessing,” she remarks. “There was a lot of ‘new’ all at the same time as I figured out my new role and the new team at the school.”

Phillips’ favorite aspects of her current role include getting to work with all the students and all the teachers, and not just a single classroom of students.

“It’s a different kind of special than having one classroom of students you get to know well,” she explains.

She gets to have a common link with students and teachers, using examples of what worked and didn’t work for others as tools to assist developing new plans. She also enjoys getting to see the students’ growth. ■



Mara Phillips is the instructional coach at Shuler Elementary, where her kids attend school.

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The differences between money market accounts and money market funds

Money market account:

- Offered at a bank or credit union
- Considered low risk, as the principal is protected by deposit insurance (e.g. FDIC or NCUA insurance funds)
- Easy access to funds, often with check-writing and debit card privileges

- Money is held as a deposit, not an investment
- Typically offer higher interest rates than regular savings accounts, but generally lower than money market funds
- May have monthly fees, which can typically be waived by meeting minimum balance requirements

Money market fund:

- Offered at brokerage firms and fund companies
- Not deposit-insured, but may be covered by SIPC (Securities Investor Protection Corporation) when held in a brokerage account
- Considered low risk but not risk-free as the value of the fund can fluctuate
- Funds are accessed by selling shares, which may take a day or two to process
- Money is invested in short-term, low-risk securities

- Generally, offer higher returns than money market accounts, but also come with some risk
- May have expense ratios, which are fees charged to manage the fund

Which option is right for you?

A money market account works well if you are seeking the security of deposit insurance and consistent interest rates, especially for emergency funds.

Money market funds work well if you are seeking to capitalize on investment or market opportunities with somewhat higher risk.

To learn more about a money market account, speak with a banker or financial advisor today. ■

Information provided by Melissa Zanders, AVP, Private Banking Officer, Clive branch, 515-245-5623, MZanders@BankersTrust.com, 11111 University Ave, Clive.



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PLAN AHEAD

By **Sasha Mudlaff**
and **Holly Peterson Miller**

THANK YOU, Mom and Dad

Our mother died a few years ago after struggling through the late stages of Alzheimer's disease. Honoring her during this stressful time was our family's ultimate goal. And, then again, when she died, we wanted to honor her life in the best way we could. Well, we can tell you firsthand that having her preplanned funeral in place was extremely valuable in helping us achieve our goal. All of the information surrounding her death, visitation, service and burial were organized in a preplanning file at the funeral home. Knowing her wishes, having merchandise selections already made, having the details about what would be in her obituary already written down and having the information for the death certificate already recorded all helped to make the process of funeral arrangements so much easier for our family.

Since that time, our dad has been "tweaking" his own preplan, which is currently in place at the funeral home — and for that we are so thankful. While we certainly don't wish for his death any time soon, we are grateful that his thoughts and wishes are safely in a file at the funeral home so that, when that time comes, and our heads are spinning with grief, we won't have to wonder or guess — we will know exactly how best to honor him.

Thank you, Mom and Dad, for this gift. With love from your daughters. ■

Information provided by Sasha Mudlaff and Holly Peterson Miller, family owners, Hamilton's Funeral Home, 605 Lyon St., Des Moines, IA 50309, 515-243-5221.



WELLNESS

By **Annette Smith**

CONCUSSIONS: the symptoms no one talks about

When people hear "concussion," they often picture a sports injury, but the reality is, concussions can result from everyday mishaps: a car accident, a slip on the ice or even hitting your head on a cabinet. While symptoms like headaches, dizziness and nausea are commonly discussed, others often go unnoticed: mental fog, trouble concentrating, neck pain, fatigue or even a general sense of "not feeling right."

What many do not realize is that these symptoms can linger for weeks — or even months — after the initial injury. Why? Because concussion recovery involves more than just the brain. The neck, the eyes and the vestibular system (the inner ear's balance mechanism) all play an essential role in how we process movement and information. When one or more of these systems is out of sync, symptoms can persist or worsen with activity, screen time or stress.

Fortunately, a growing body of research supports the use of targeted rehabilitation to help address post-concussion symptoms. Treatment may involve vestibular therapy, visual-motor exercises or gentle movement strategies to restore balance, coordination and focus. If symptoms linger, consulting with a healthcare professional experienced in concussion management can help guide a safer, more complete recovery. ■

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



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OUT & ABOUT



A ribbon cutting was held for Tasty Tacos, 2249 N.W. 86th St., Clive, on Wednesday, June 18.



Josh Mosqueda, Matt Blair, Jenni Gardner, Linda Mosqueda-Blair, Kari Lopez, Ashley Lopez and Jessica Helm at the ribbon cutting for Tasty Tacos June 18.



Jeff Vandersluis, Bea Vasquez and Lori Oakland at the ribbon cutting for Tasty Tacos June 18.



Ben Cahil at the ribbon cutting for Tasty Tacos June 18.



Nikki Nigg and Eric Klein at the ribbon cutting for Tasty Tacos June 18.



Edye and Wendy Beckerman at the ribbon cutting for Tasty Tacos June 18.



Palmer Hayes and Mindy Jansen at the ribbon cutting for Tasty Tacos June 18.



Lu Ann Gafford, Ben Chambers and Tom Hunt at the ribbon cutting for Tasty Tacos June 18.



Liam Andrews, Nicky Reddin and Wyatt Grogan on duty at the Clive Aquatic Center Tuesday, July 8.



Bella Hager and Theo Nixon on duty at the Clive Aquatic Center Tuesday, July 8.



Finley Vallas on duty at the Clive Aquatic Center Tuesday, July 8.

OUT & ABOUT



Calvin Braaten and Isabella Stevens on duty at the Clive Aquatic Center Tuesday, July 8.



Katelyn Hughell, Lilly Timm and Aubrey Braaten on duty at the Clive Aquatic Center Tuesday, July 8.



Maddie Waller on duty at the Clive Aquatic Center Tuesday, July 8.



Tyler Kammerman and Tasha Burrell at the Clive AM Exchange on Tuesday, June 17, at vVid Wellness + Aesthetics.



Olivia Schmitt and Nikki Nigg at the Clive AM Exchange on Tuesday, June 17, at vVid Wellness + Aesthetics.



Jennifer Highland and Dawn Blackburn at the Clive AM Exchange on Tuesday, June 17, at vVid Wellness + Aesthetics.



Hope Boyd, Alexa Prohaska and Kathy Howley at the Clive AM Exchange on Tuesday, June 17, at vVid Wellness + Aesthetics.



Amanda Kramme and Kristen Shelton at the Clive AM Exchange on Tuesday, June 17, at vVid Wellness + Aesthetics.



Rob Grove and Connor Buchannan at the Clive AM Exchange on Tuesday, June 17, at vVid Wellness + Aesthetics.



Jason Krull and Ben Chambers at the Clive AM Exchange on Tuesday, June 17, at vVid Wellness + Aesthetics.



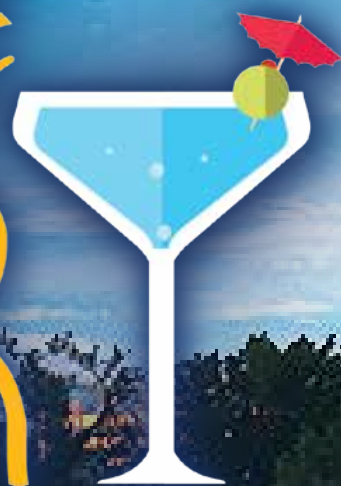
Mike Weiland and Chris Jones at the Clive AM Exchange on Tuesday, June 17, at vVid Wellness + Aesthetics.



Mike Earp and Zachary Schwager at the Clive AM Exchange on Tuesday, June 17, at vVid Wellness + Aesthetics.

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