

# The Entire

# Mortgage Process In One App

Apply for a home loan from Bank lowa through the convenience of our Mobile Mortgage app.



- Calculate payments easily
- Securely scan & upload docs from your phone
- Message your loan officer instantly
- Get updates as you go

Download & find a Local lender today!









#### **WELCOME**

#### **ADVENTURES** in

"Sorry, folks. Park's closed. The moose out front should have told you."

Those lines from actor John Candy in the 1983 hit movie "National Lampoon's Vacation" were echoing in my brain as we pulled away from Mahoney State Park in Nebraska a few decades ago. Jolene and I drove about an hour to this campsite with our three young daughters, all packed in a minivan with a large tent, sleeping bags and more camping gear than any family could ever need.



But, I didn't make reservations, and the campsite was full. It was after 7 p.m. on a Friday night, and, one way or another, we were going camping. I asked the friendly guard at the gate if he could recommended another campground. He suggested one just down the road, and we immediately trucked the minivan to it.

We were in luck, as this campground had a few open spots. We all smiled as we pulled up to our site, only to open the doors and hear the deafening roar of stock car engines coming from a nearby race track. It wasn't the peaceful evening around the campfire we envisioned, but we made the best of it and pitched our tent, filled our air mattresses and rolled out the sleeping bags.

Eventually, the races ended — just in time for the rain to start. We huddled together as the wind whipped our tent around and the rain seeped inside. In time, we fell asleep, only to be awakened by the cold rain that flowed over our now-deflated air mattresses and into our sleeping bags. So, at midnight, I hastily packed up the family and our soaking-wet belongings and took the drive back home.

That was the end of our tent-camping adventures. Not too much later, we bought a pop-up camper. Then, we sold that and upgraded to a travel trailer. Then, we sold that and purchased a different travel trailer. Then, we sold that and dished out for a class C motorhome, which we still have today — along with that same aforementioned tent. With all the kids out of the house today, neither one gets used much now, but we still have many wonderful memories of RV camping and one not-so-wonderful memory in a tent.

In this month's magazine, we share the stories of local residents who are enjoying life in their RVs and creating camping adventures. You can bet that they make campground reservations in advance.

Thanks for reading. ■

#### **SHANE GOODMAN**

President and Publisher Big Green Umbrella Media shane@dmcityview.com 515-953-4822, ext. 305



Tammy Pearson 515-953-4822 ext. 302 ammy@iowalivingmagazines.com

Martha Munro Advertising Account Executive 515-953-4822 ext. 314 martha@iowalivingmagazines.com







Circulation and readership audited by Circulation



Independent and assisted living apartments are now available at two of lowa's finest senior living communities — Walnut Ridge in Clive, Iowa and Mill Pond in Ankeny, Iowa. Start your journey toward a supportive lifestyle in a Presbyterian Homes & Services senior living community, today!

#### **Walnut Ridge**



Newly renovated apartments | Refreshed common areas | Updated amenities

For more details, scan the QR code, visit walnut-ridge.seniorliving-phs.com or call 515-457-1111.

#### Mill Pond



Beautiful grounds | On-site rehab services Private movie theater

For more details, scan the QR code, visit mill-pond.seniorliving-phs.com or call 515-964-2273.



freedom to live well\*

Senior Apartments | Assisted Living Memory Care | Long Term Care

Equal housing opportunity. All faiths welcome. © 2025 Presbyterian Homes and Services





Peggy and Randy Kellar's new camper was delivered in late July. They like how camping offers the comforts of home when traveling.

#### Stepping up

When Randy and Peggy Kellar of West Des Moines first camped, it was in a small tent. Over the years, the tent got bigger. Then, they purchased a pickup camper and, after that, another RV or two. This July, they took possession of a new camper.

Their current RV contains a toy hauler, which includes room for their motorcycle and other large supplies, such as a smoker and grill.

"If we don't take the motorcycle, then we have more room for shopping," Peggy laughs.

Randy pulls the RV with his Chevy Silverado 3500 Dual High Country, which is designed for hauling heavy loads. The camper weighs nearly 18,000 pounds - and that's without fluids or other cargo.

Peggy says she and Randy were originally boating enthusiasts.

"We used to have a boat with a camper. We got past the boating phase and more into the camping family," she explains.

When Randy served in the military, he lived in the RV. After he retired, a contract job took him and the camper to Andrews Air Force Base. The camper felt like home.

"Others were deployed, too," he says. "That's when I started using a smoker and Blackstone griddle, and we'd have cookouts together. It was like a family away from home."

One of the pair's favorite local spots to camp is Timberline Campground in Waukee. They've reserved the same spot for three major summer holidays.

Peggy says they like to camp close to home.

"My mom loved to camp," she says. "I could go and get my mom and take her back home for the day."

Peggy grew up camping and says her family camped at Cutty's Camping Resort the first weekend it opened. She ended up working there as a teenager.

"It was a place to get away from home, but close enough to get home."

While camping at Timberline, they bring outdoor decorations, such as plants, tiki torches, flags and decorative lights. Returning campers gather with old friends, which is part of the allure of camping.

Randy is known for his skill in backing up RVs, and he assists other campers. One time they arrived 15 minutes early to a campsite and a motorhome was in their spot. An elderly couple could not get their slides back into the camper.

"I fixed it for them. People pitch in and help. I once backed in seven different trailers at one campground," he says.

Their current camper is 41 feet long, and the new one will be 44 feet long. Maneuvering such a long RV can be a challenge, but Randy says he has mastered wide turns with ease. With a 13.5-foot-tall vehicle, the GPS reroutes them when a low bridge is coming up.

One feature they like is the automatic leveling of the camper. It detects uneven ground and adjusts the camper accordingly with a push of a button.

"It takes away a lot of headaches and bickering," Randy explains.

Their new camper will have five slides, which offer extra space when parked. A fireplace for cold evenings, large-screen TVs, stereo surround and a full-sized refrigerator



Randy and Peggy Kellar's toy hauler provides space to store their motorcycle.

are highlights. Two air-conditioning units cool both the front and back bedroom more efficiently. Their new camper will have an independent suspension for a smoother pull.

One — actually two — other reasons they prefer camping is because of their dogs, Saki and Taka. Both are Akito rescue dogs that accompany them on outings.

After researching the best driving route, Randy added an extra fuel tank to the truck so they can drive up to six hours without stopping

"We don't want to pull into a truck stop.

#### **FEATURE**

It's just easier to stop at a rest area than a truck stop," Randy explains.

Now that Peggy has retired from her job, she says she is ready to travel more. They've camped at spots in Tennessee, Florida, the Grand Canyon, Mount Rushmore and others.

"It's nice she's retired, and we don't have to jam everything in a few weeks' time," Randy says.

"He's been everywhere for the military. However, I haven't seen a lot of the country, so now it's my turn," Peggy says.

The couple is looking forward to their new Riverstone camper, which is a notch above their current one. They even toured the facility where Riverstone is built.

Randy likes how camping offers the ability to travel with the comforts of home. Both agree that they are "glampers" (glamorous campers).

"We definitely lean toward the glamping side," Peggy laughs.

#### A mini vacation

As a child, Tegwyn Smith looked forward to her favorite pastime with her grandparents: camping. She and her cousins would hang out with aunts, uncles and grandparents, exploring nature at campgrounds. With such fond memories, she wanted to start her own traditions as an adult and, soon, with their grandchild.

"I love camping," she says. "It's in my blood."

Her husband, John, grew up on a farm and tent camped, which is how the two started camping. Later, the pair "graduated" to a popup camper.

The pop-up camper served them well with their own kids for short weekends and while the kids participated in the Dallas County Fair.

Yet, there were a few downsides. If it rained, there were several steps to drying off the pop-up camper — and it did not have air conditioning.

After Tegwyn and John's kids moved out of the house, they thought a camper with more comforts would be ideal.

"I'm too old to sleep on the ground," she says. "I like a bed and air conditioning."

In 2022, they purchased a Coleman Lantern 28-foot travel trailer, which includes both air-conditioning and heat.

"I've been wanting one forever. I finally wore him down," she laughs as John nods his head.

John made sure their vehicle could pull more than 6,000 pounds — without water. The



"We have a checklist of safety before we hitch it up and go," John says. "Newer pickup trucks have the safety checklist built in."

The Smiths have discovered camping spots within about an hour's drive of their West Des Moines home. Parks such as Jester Park, Springbrook and Ledges are a few favorites.

"We haven't ventured very far yet," John explains. "We plan to go further when we get older and retire."

If they want to get into popular campgrounds, most open for reservations online on Jan. 1.

"During the pandemic, a lot of people bought campers. It is hard to find a spot, so you must start early looking to reserve a campsite," she explains.

Tegwyn recalls that, when her grandparents wanted a camping spot, they would simply go out on a Wednesday and then set up a tent to reserve a spot. They would return two days later with the camper. There wasn't a reservation system, as it was first-come, first-served.

"It's a lot easier now. There's pictures of spots to know exactly what you're getting," she says. "You can reserve near trees or water. Back when my grandparents camped, they couldn't reserve spots."

The Iowa State Fairgrounds campground is a popular spot for some of their friends, yet John feels it's too crowded, and the steep hills mean stabilizers are needed to level out the camper.

"There are so many differences in

campgrounds. Some are so close together, but some have a lot of space. We don't want to feel like we're on top of another camper."

The couple realizes that camping is just like any other hobby, where you can spend as much or as little as you want.

"There are camping supply websites that say you just can't live without certain items," Tegwyn says. "I saved a lot of my camping gear from our first camper, plus I have some of my grandparents' items."

John's "must have" items include a surge protector and a water pressure regulator to protect the camper during adverse weather conditions.

"We always pay attention to the weather. It rains, we put away our awning so the wind doesn't take it."

During the Iowa State Cyclones football season, they will often set up the camper for away games and watch the game on a TV outside.

"It's kind of like tailgating, and it gives us something to do on weekends," Tegwyn says.

The couple enjoys hiking, nature and sitting by the fire. They cook food on campfires or the Blackstone griddle.

"It's fun. It's nice to get away. It's like a mini vacation and a change of scenery," Tegwyn says. ■

# **WDM** Public Library breaking records

We rounded out the end of our fiscal year in June 2025. Looking back on the year, we wanted to share some of the highlights, including all of the fabulous things we were able to accomplish with the help of our dedicated patrons.

Our event attendance skyrocketed to 53,849 attendees; we hit the exciting milestone of one year with our fearless leader and director, Traci, on staff; and our Words



on Wheels truck continued to make hundreds of stops around West Des Moines and expanded our reach.

If you'd like to read the full FY2025 Annual Report, you can do that by visiting our website at wdmlibrary. org/about/board or by scanning the QR code.



**West Des Moines** 

**Public Library** 

West Des Moines

www.wdmlibrary.org 515-222-3400

4000 Mills Civic Parkway,

Monday - Thursday, 9 a.m.

to 9 p.m.; Friday, 9 a.m. to

6 p.m.; Saturday, 10 a.m. to 4 p.m.; Sunday, closed

#### **UPCOMING EVENTS**

Register at wdmlibrary.org/events.

Welcome to Medicare, Monday, Aug. **18, 5:30-7 p.m.** (Adults). Join us for a free Welcome to Medicare seminar alongside the state of Iowa's Senior Health Insurance Information Program (SHIIP). Registration is requested.

#### Swedish Death Cleaning 101, Tuesday, Aug. 19, 7-8 p.m. (Adults). Swedish

death cleaning is the thoughtful and effective method of organizing and decluttering. People of all ages and life stages can use these techniques to calm the clutter chaos in their lives. Registration required.

Outreach: Valley Junction Farmers Market, Thursday, Aug. 28, 4-8 p.m. (All Ages). Valley Junction, 137 Fifth St. Our Words on Wheels truck will be at the Valley Junction Farmers Market to make library cards, check out books, and more.

Final Friday Fiber Club, Friday, Aug. 29, 10-11:30 a.m. (Adults). Final Friday Fiber Club is an informal opportunity to get together with other fiber artists to make new friends while creating your own handmade masterpieces. Registration required.



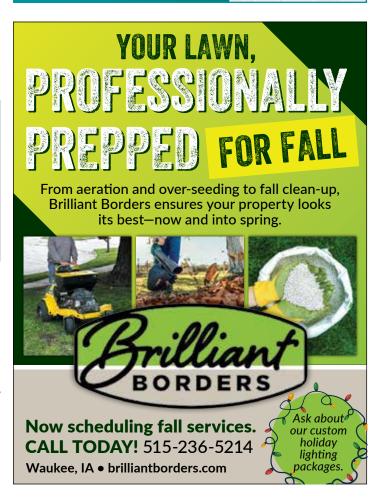


For Any Occasion!

Veteran Owned

Norwalk, Iowa 50211

bellflowerfloristandgifts.com



# **HOSPICE** care focuses on quality of time spent together

For James' family, early fall had always meant tradition - a time to slow down, take in the changing colors, and gather for their annual apple orchard trip.

But last year was different. James's health was declining after a long journey with heart failure and COPD. Though he still looked forward to time with his family, he and his wife, Denise, weren't sure how he could fully take part in the outings they had always enjoyed.

Support from an in-home hospice team helped shift the focus from what James couldn't do to what he still could, giving the family space to create meaningful moments in a season they all cherished.

"Hospice began caring for James in late August," Denise recalls. "They helped manage his symptoms, and he was able to join us at the orchard one last time. That afternoon was

something special — peaceful, joyful. A real memory."

When you're exploring hospice care for someone you love, it may feel difficult to associate it with the idea of living. But that's exactly what hospice is meant to support: living well, with dignity and comfort, even as health declines.

Hospice care isn't one-size-fits-all. It can be provided at home, on a dedicated hospice campus, or as part of a blended approach — and the right option depends on your family's unique situation.

Whatever model you consider, an important question to ask is: "How can the care I'm looking for help my loved one live more fully during this time?"

Many people are surprised to learn that hospice can begin earlier than they think — as soon as a person is diagnosed with a life-limiting illness. Studies show that individuals who receive hospice care early experience greater comfort and improved quality of life. In fact, 80% of Americans say they would prefer to die at home, yet only about 30% do - and hospice can help

close that gap.

If you're supporting a loved one through serious illness, think about how you want the two of you to spend time together. Hospice providers often deliver care right in the home, helping preserve daily routines while supporting the person and their family.

Reaching out to a hospice team can feel daunting, but please keep in mind that compassionate, expert care can ease the burden and help families create moments of connection — especially during cherished seasonal traditions.

"Once hospice was involved, we could focus on the time we had," Denise says. "We didn't know how much we were holding until we could let go of the stress. That fall was a gift."

Aaron Wheeler is Vice President of Home and Community-Based Services for WesleyLife, which provides health and well-being services, including WellAhead — A WesleyLife Well-Being Experience, a CC@H offering. To learn more, visit wesleylife.org/wellahead.

#### RECIPE

By Jolene Goodman

## MOM'S Chicken Salad

Lately, I've been hooked on chicken salad making a fresh batch every week for quick, satisfying lunches and the occasional no-fuss dinner. It is incredibly convenient to have a flavorful, ready-to-eat meal waiting in the fridge. I love its versatility, too, as it is perfect to pile on toast, toss over greens, or simply enjoy by the spoonful.



This version (I can't really call it a recipe) is more of a method passed down from my mother. She never measured anything, but just added a bit of this and a scoop of that, adjusting as she tasted. I have kept that spirit but added a few of my own touches along the way. I sometimes swap out the mayo for Greek yogurt, skip the onions (some family members are not fans), and change up the nuts depending on what I have on hand. I also ditched the sugar in favor of honey or a splash of lemon juice for brightness. Personally, I leave out mustard — but if you love that tangy kick, try stirring in a tablespoon of Dijon for a bold, earthy note.

It's a flexible formula that can be adjusted to your tastes and your family's. Enjoy! ■

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

#### Lois' Chicken Salad

#### **Ingredients:**

- · 3 cups chicken, diced
- 1/2-1 cup celery, diced
- 1/4-1/2 cup onion, minced (optional)
- ½-1 cup of red grapes, cut in half (or use mandarin oranges)
- 1/4-3/4 cup pecans, chopped (or use walnuts or almonds)
- 2 tablespoons honey (or a splash of lemon juice)
- 1-1/4 cup mayonnaise (or lowfat Greek yogurt), add more if needed
- ¼ teaspoon garlic powder
- 1/4 teaspoon pepper
- 1/2 teaspoon salt



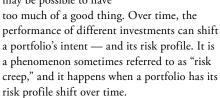
#### Directions

• Add first five ingredients to a medium-sized bowl. In a smaller bowl, combine the last 5 ingredients and add to the first bowl. Mix. Chill for one to two hours so flavors blend. Enjoy on bread, toast, bed of greens or on its own. Makes six to eight servings.

# **REBALANCING** your portfolio

Everyone loves a winner. If an investment is successful, most people naturally want to stick with it. But is that the best approach?

It may sound counterintuitive, but it may be possible to have



When deciding how to allocate investments, many start by taking into account their time horizon, risk tolerance and specific goals. Next, individual investments are selected that pursue the overall objective. If all the investments selected had the same return, that balance that allocation — would remain steady for a period of time. But if the investments have varying returns over time, the portfolio may bear little resemblance to its original allocation.



Rebalancing is the process of restoring a portfolio to its original risk profile.1 There are two ways to rebalance a portfolio.

The first is to use new money. When adding money to a portfolio, allocate these new funds to those assets or asset classes that have fallen. For example, if bonds have fallen from 40% of a portfolio to 30%, consider purchasing enough bonds to return them to their original 40% allocation. Asset allocation and diversification are investment principles designed to manage risk. However, they do not guarantee against a

The second way of rebalancing is to sell enough of the "winners" to buy more underperforming assets. Ironically, this type of rebalancing actually forces you to buy low and

Periodically rebalancing your portfolio to match your desired risk tolerance is a sound practice regardless of the market conditions. One approach is to set a specific time each year to schedule an appointment to review your portfolio and determine if adjustments are appropriate.

Over time, market conditions can change the risk profile of an investment portfolio. For example, consider a hypothetical portfolio that was 50% invested in bonds, 10% in treasuries, and 40% in equity. Over the course of a few years, if the stock portion of the portfolio outperformed the other assets, the hypothetical portfolio may no longer reflect the initial allocation. An adjustment may be needed to reflect the original risk profile. Keep in mind that investing involves risks, and investment decisions should be based on your own goals, time horizon, and tolerance for risk. The return and principal value of investments will fluctuate as market conditions change. When sold, investments may be worth more or less than their original cost. This is a hypothetical example used for illustrative purposes only. It is not representative of any specific investment or combination of investments. ■

Information provided by Travis Gaule, founding partner/financial advisor, Trust Bridge Wealth Advisors, 4090 Westown Parkway, Suite 108, West Des Moines, IA 50266, 515-207-4346.



# **Every Champion** Has a Coach.

SO SHOULD YOUR FINANCES.

At Trust Bridge Wealth advisors, we serve as your dedicated coach, guiding you through the complexities of wealth management with purpose and a steadfast commitment to your long-term confidence.



Travis Gaule Founding Partner/Wealth Advisor 515.207.4346 • Travis@TrustBridgeWA.com



TrustBridgeWA.com 4090 Westown Pkwy, Suite 108, West Des Moines



**Trust Bridge WEALTH ADVISORS** 

Securities and advisory services offered through LPL Financial (LPL), a registered investment advisor and broker/dealer (member FINRA/SIPC).

#### **TOO HOT** to handle

#### Protecting your pets from summer heat

Summer is here, and while you're sipping iced coffee and basking in the sunshine, your pet may be secretly plotting to move into your fridge. Sure, sunny days are great for adventures, but they also bring serious heat hazards



for our furry (and sometimes scaly or feathered) family members.

Pets can't throw on a tank top or crank up the AC. Dogs, for example, don't sweat like we do. They cool off by panting and hoping for the best. When temperatures rise too high, heatstroke can set in fast, and it's no joke. It can be life-threatening and calls for immediate veterinary care.

#### How to spot a "hot dog" (or cat)

Keep an eye out for: excessive panting (like they just ran a marathon...on lava); drooling like a

St. Bernard at a BBQ; lethargy or confusion ("Why am I in the bathtub?"); bright red or ghostly pale gums; vomiting, diarrhea or collapse.

If your pet starts showing these signs, move them to a cool area ASAP, offer water, and call your vet. (Yes, even if they say they're "fine." Pets lie.)

#### Hot-weather hazards that sneak up on you

- Cars = Ovens: Even on a "mild" day, your car turns into a toaster in minutes. Don't risk it not even for that iced latte.
- Sidewalks of Doom: Pavement can hit 140 degrees F under the summer sun. If you wouldn't walk barefoot, neither should your dog. (Paw burn is real.)
- Midday Mayhem: Walks or zoomies should happen early morning or late evening. Between 10 a.m. and 4 p.m.? That's Netflixand-fan time.

#### Who's most at risk?

Flat-faced breeds (bulldogs, pugs), senior citizens (in fur coats), chubby buddies, and pets with medical conditions don't handle heat well. Keep an extra eye on them. They won't ask for help but may look like melting popsicles.

#### How to keep your cool (literally)

Walk when it's cooler, not when it's convenient. Water, water, water — indoors, outdoors, on walks. Shade is your friend. So are fans and cooling mats. Never leave pets unattended in cars.

Your pets don't ask for much — just food, belly rubs and not to become a puddle on the pavement. So, this summer, beat the heat together. Your pets will thank you (probably with tail wags or awkwardly intense stares).

Information provided by Sam Patterson, Operations Director, Iowa Veterinary Specialties, 24/7 emergency hospital for pets, 6110 Creston Ave., Des Moines, 515-280-3100. Sources: American Veterinary Medical Association (AVMA): Heatstroke in Pets; ASPCA: Summer Safety Tips.



#### **EVENTS IN THE AREA**

Check for cancellations

#### Upcoming in the West Des **Moines / Jordan Creek Living** magazine:

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.

Costume Creations: Halloween fun is quickly approaching! If you forgo the off-the-rack costumes for something more creative, we want to hear from you. Tell us about your costume creations and the fun you had making them. Email tammy@iowalivingmagazines.com with your stories.

#### **Mentoring for Women**

Friday, Sept. 19, 8 a.m. to 3:30 p.m. West Des Moines Marriott, 1250 Jordan Creek Parkway

This event features a full day of connection and growth, beginning with check-in, breakfast and networking, followed by a welcome session. Attendees will then participate in three morning mentor sessions then enjoy lunch and a keynote speaker. The day concludes with three additional mentor sessions. For more information and registration, visit https:// wdmchamber.org/mentoring-for-women.

#### **Jordan House Tours**

Fridays and Sundays, 11 a.m. and 1:30 p.m. Jordan House Museum, 2001 Fuller Road, West Des Moines

Weekly guided tours are offered at the Jordan House. The cut off for purchasing tickets is noon Thursday for Friday tours and noon Friday for Sunday tours. If you have missed that cutoff, call 515-225-1286 to find out if walk-up tickets are available. To reserve a ticket, see the schedule and links at www.wdmhs. org/openhousevisit/. All tours will be guided by a docent. Arrive at the Jordan House Museum at least 10 minutes before the tour begins. The tour will involve taking stairs to the basement and the second floor, as well as walking and standing for at least one hour. If you have a group of eight or more, call to schedule a private tour.

#### Yoga in the Park

Saturdays, Sept. 13, Oct. 11, 9-10 a.m. Railroad Park Stage, 425 Railroad Ave., West Des Moines

Yoga in the Park offers a unique blend of tranquility and community, set against the backdrop of Historic Valley Junction. Led by local yoga instructor Lindsay Bordwell, each session is designed to harmonize your energy and enhance your practice, whether you're a beginner or a seasoned yogi. Share this journey with like-minded individuals, creating bonds that transcend the mat.

#### **Heritage Jubilee**

Saturday, Oct. 11, 1-4 p.m. Historic Jordan House, 2001 Fuller Road, West Des Moines

Step back in time at the Jordan House Heritage Jubilee. Enjoy a good, old-fashioned party at the historic Jordan House to celebrate its 175th anniversary. Find out more at www. wdmhs.org/jordan-house-heritage-jubilee.

#### Vintage, Thrifted and Handmade Fair

Sunday, Sept. 7, 10 a.m. to 5 p.m. 100-200 blocks of Fifth St., West Des Moines

Antiques and vintage shops, along with antique and art vendor fairs, have a long history in Valley Junction. The Historic Valley Junction Foundation brings Valley Junction's new vendor fair following in the district's antique and vintage tradition. Valley Junction Vintage, Thrifted and Handmade is a new vendor show highlighting vintage home decor and clothing, unique thrifted finds, and local handmade items from Iowa business owners. This show includes 50-plus vendors and food trucks.

#### Halfway to St. Pat's **Charity Car Show**

Sunday, Sept. 14 Charlie's Filling Station, 305 Grand Ave., West Des Moines www.friendlysonsiowa.com

The Friendly Sons of St. Patrick are holding a fundraising car show to benefit the St. Patrick's Day Parade. Bring your classic or unique vehicle. Registration is 11 a.m. until 1 p.m. Trophies will be awarded at 3 p.m. Vendors and food will be available. ■



#### Butcher's Classic Pack SAVE 57%

4 Butcher's Cut Filet Mignons (5 oz.)

- 4 Air-Chilled Boneless Chicken Breasts (5 oz.)
- 4 **Pure**Ground® Filet Mignon Burgers (6 oz.)
- Gourmet Jumbo Franks (3 oz.)
- 4 Individual Scalloped Potatoes (3.8 oz.)
- Caramel Apple Tartlets (4 oz.)
- Omaha Steaks Seasoning (3 oz.)
- 8 FREE Omaha Steaks Burgers (4 oz.)

78237XDS separately \$300.93 SPECIAL INTRODUCTORY PRICE



OmahaSteaks.com/ClassicPack7199 | 1.833.897.4133 Ask for your FREE burgers with offer 78237XDS

Savings shown over aggregated single item base price. 8 free 4 oz. burgers will be sent to each shipping address that includes 78237. Limit 2. Standard S&H added per address. While supplies last. Items may be substituted due to inventory limitations. Some products may not be available for sale in varea. Sales are subject to OmahaSteaks.com/terms-of-use. Expires 12/31/25. 24M7165 | Omaha Steaks, LLC



#### **HEALTH**

By Ashley Powell

#### **GETTING** started with THC and CBD

Summer can be a whirlwind — travel, long days, changing routines and the back-to-school hustle. Hempderived products offer a natural way to stay balanced and feel your best, no matter what the season brings.



THC and CBD come in convenient forms like gummies, chocolates and seltzers, making it easy to find something that fits your lifestyle. Whether you are managing daily stress, body discomfort or restless nights, there is a product tailored to help. Many options offer low, consistent doses so you can ease in and find what works for you.

Online shopping can be hit or miss when it comes to quality, dosing and guidance. That is why visiting a local CBD store makes such a difference. You will get access to lab-tested products, real-time answers, and personalized recommendations based on your needs and experience level.

For daytime support, CBD-dominant products may promote calm focus without any high. Need help winding down or sleeping better? Try blends that include THC, CBN or a balanced 1:1 ratio of CBD and THC.

Most hemp products are travel-friendly and discreet — perfect for road trips, lake days or simply relaxing at home. But the best way to start? Visit a trusted local CBD store and talk with a certified hemp consultant. They will help guide you toward products that fit your goals — no guesswork, no pressure.

Information provided by Ashley Powell, CBD American Shaman, 800 S. 50th St., No. 106, West Des Moines, 515-380-5251, and 3418 Eighth St. S.W., No. 3, Altoona, 515-967-4036.



#### WELLNESS

By Viktor Vali

#### **BENEFITS** of optimal testosterone levels

Understanding optimal levels involves recognizing the distinction between "normal" and "optimal" ranges. While a "normal" testosterone level is often defined by a broad range, the optimal level is what allows a man to feel his best and achieve peak health and vitality.

Most medical professionals consider a testosterone level between 300-1,000 as "normal" for adult men. However, this range doesn't necessarily equate to optimal health. The optimal level may be far higher. Men with testosterone levels below 600 have a greater risk of death from all causes.

Several factors influence optimal testosterone levels, including age, overall health and individual goals. Maintaining optimal levels can lead to increased vitality, improved mental clarity, enhanced physical performance, and a revitalized sense of well-being.

For men experiencing symptoms of low testosterone, testosterone replacement therapy (TRT) may be considered. The decision to start TRT depends on the outcome of an assessment, including blood tests, with a

TRT isn't a one-size-fits-all solution, and ongoing monitoring is crucial. Blood tests are essential to ensure treatment is optimized to keep you as free as possible from symptoms and side effects of "low T." ■

Information provided by Viktor Vail, owner, 4 Ever Young, 1180 S.E. University Ave., Waukee, 515-304-2324, www.4everyoungantiaging.com

Look Your Best. Feel Your Best. 1180 SE University Ave, Waukee • 515.304.2324

# **FARLEY** finds her niche as a volunteer

Mary's Meals provides meaning and purpose.

When Denise Farley of West Des Moines retired in 2023, she searched for something that would provide meaning and purpose at this new life

Farley found a niche with the non-profit Mary's Meals. Mary's Meals provides food to kids in Africa at their place of education and was established in 2002. Kids must attend school to obtain the food.

Farley met the director and founder of Mary's Meals, Magnus MacFarlane-Barrow, who was named TIME Magazine's 100 Most Influential People in the World for 2015.

MacFarlane-Barrow wanted to tap into Farley's expertise to develop a strategy to get more ambassadors to spread the word about Mary's Meals and to boost fundraising efforts.

As a longtime telecommunications expert, with leadership and strategic skills, several of her plans have been successful. At Christmas time at St. Francis of Assisi, she developed a QR code with Mary's Meals info, asking for a donation of \$25.25 — the cost to feed a child for an entire year in Africa. She's also ramped up publicity for a concert at Jasper Winery on Aug. 28.

She says the concept of Mary's Meals is what attracted her to help with the non-profit.

"You're helping children. For kids to receive food, they go to school. It's a successful model. In turn, education helps families out of poverty,"

She also researched the amount of money that goes toward administrative fees and discovered it is minimal.

"That appeals to me as to where the need is and where the money goes. From a finance background, it made sense to me to see how successful it is," she explains.

Farley visited Medjugorje in Bosnia-Herzegovina to meet the people who established Mary's Meals. "Magnus has won awards. He spoke

at the Vatican Summit on Children's Rights this year," she explains. "Others have suggested he change the model, but he doesn't because it works. Funding feeds children."

As she is using her leadership, coaching and development skills, she's discovered new purpose.

"The organization appreciates and is overjoyed with my expertise. You feel good about yourself. It's a winwin," she reflects.

She also volunteers because of her own child and realizes the importance of education.

"Our son had opportunities by attending a great school. As a result, he's doing well," Farley reflects. "If we can help others achieve goals, it helps throughout the world."



Denise Farley has found a way to use her expertise in her retirement for a good cause: Mary's Meals.

She invites the public to a free family-friendly concert sponsored by Heartland for Kids, a Benefit Concert for Mary's Meals at Jasper Winery on Aug. 28. It features Phoenix Mendoza and Josh Leo. For more information on Mary's Meals, visit www.heartlandforkids.com. ■

#### **NEWS BRIEF**

# **RELATIONSHIP** manager joins Bank lowa

Bank Iowa announced the addition of team member Joseph Beedon as its newest relationship manager in the \$2 billion community bank's West Des Moines location, where he will be focused primarily on commercial lending.

Beedon comes to Bank Iowa after an 11-year tenure at First Interstate Bank where he held several roles, most recently serving as a commercial relationship manager for seven years. He brings nearly 30 years of experience in sales and client service, with a career spanning both the banking and pharmaceutical industries.

Although born in the Midwest, Beedon grew up in southern California, and later, Yuma, Arizona. He holds a bachelor's degree from the University of Oklahoma.

A lifelong volunteer, Beedon has contributed many hours to several well-known local and national organizations, including Meals from the Heartland, Greater Des Moines Habitat for Humanity, Meals on Wheels, United Way and Easter Seals. He also served on several local committees and boards for groups including the Pivotal Business Partners,

Valley High School Drama Committee and the Heartland Youth Choir.

Bank Iowa President/CEO Jim Plagge welcomed Beedon to the team in May. "Joseph's decades of experience in clientfocused roles, coupled with his clear commitment to the community, make him a perfect fit for Bank Iowa's values," he said. "He exemplifies what it means to be people-centered, and we're confident team members and clients alike will benefit from his relationship-first approach to community banking." ■

# **WHAT IS** a revocable living trust?

A revocable living trust is an estate-planning document that manages your assets. A trust is a good option for transferring inheritance. After death, a trust avoids probate, protects the privacy of the beneficiaries, and minimizes estate taxes.



But what about during your lifetime? A properly drafted trust allows you to own, invest and spend your assets as you see fit with few, if any, restrictions. But to accomplish that, trusts require more work upfront to create. You will need to retitle key assets. You will also need to transfer real estate to your trust.

#### Can I sell my home if it is in a trust?

Yes, you can still sell your house. In general, a revocable living trust will allow you the flexibility to move assets in and out of it. This includes real estate. There is nothing in a trust preventing you from selling the home that you

#### Do I have to worry about the due-on-sale clause in my mortgage?

No, the transfer to a trust does not trigger your mortgage's due-on-sale clause. If you have a loan against your home, it is probable that the mortgage document contains a provision that if you sell the real estate, the entire loan becomes due. But there is a federal statute -12 U.S. Code § 1701j-3(d)(8) - that contains a preemption of due-on-sale prohibitions. A transfer to a revocable living trust is specifically excluded from title transfers that trigger the due-on-sale clause.

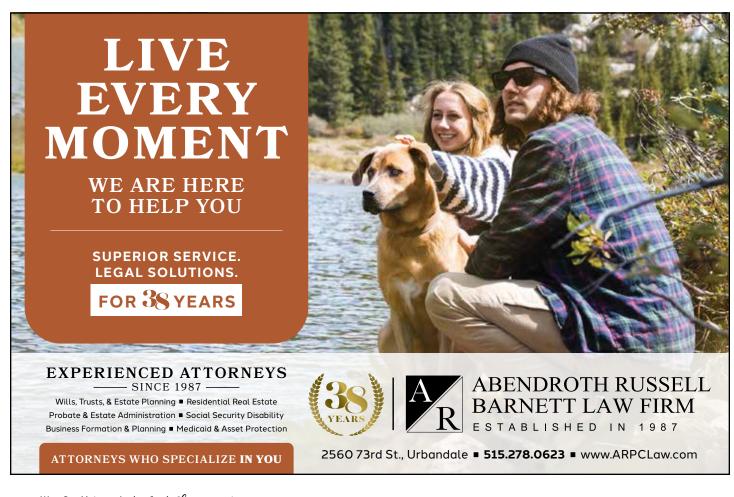
#### If I refinance my home, will I have to take it out of the trust?

Maybe. A revocable trust can give the trustee

the ability to borrow against the home owned by the trust. However, some lenders have a policy of not making loans to a trust. This comes up frequently with home equity loans or home equity lines of credit (HELOC). In that situation, you may need to deed the property from the trust back to yourself. Remember to re-convey the home to the trust after the loan is completed.

A revocable living trust shouldn't be a burden. It should be a device that you use for your benefit to ensure that your assets are managed according to your wishes. If you have questions about how a trusts work, contact an attorney who specializes in estate planning.

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



# **BRINGING** the past to life

#### Dannels makes local history fun

A little more than four years ago, Sarah Dannels made the move from Cleveland, Ohio, to West Des Moines. But she has lived in a variety of states including Illinois, Oklahoma and Texas.



Along the way, she discovered a love for learning the local history of each place she has called home.

"I especially love quirky and fun facts," she says.

For example, Dannels shares that, during the Victorian Era (early 1840s to early 1900s), people were fascinated with taxidermy, and it became a popular hobby often displayed in homes.

"Elaborate and often morbid scenes were created," she explains. "Imagine kittens having a tea party."

That interest in history led Dannels to begin volunteering with the West Des Moines Historical Society. She serves as a docent at the Jordan House Museum and leads Schoolhouse Storytime at Bennett School.

"I really enjoy meeting new people and sharing history with them," she says. "We have visitors from all over the country and world at the Jordan House. I often learn something from them during a tour."

Storytime at the school is an especially natural fit for Dannels.

"Teaching and working with children is a passion of mine," she says. "As a former kindergarten teacher, I have a great time reading, singing and dancing with the kids at storytime."

One of her favorite memories from the Jordan House? The time someone planted a mannequin head in a chair in the parlor to spook her as she set up for a tour.

"There are really so many great moments," she adds. "Our guests are the best."

Throughout her life, Dannels has made giving back a priority.

"My parents were very involved in our community when I was growing up, so it was always something I wanted to do as well," she shares. "I've volunteered in many capacities. Some of my more interesting positions were candy striper at a hospital and scaring people at a Jaycee's haunted house."

She encourages others to volunteer because so many organizations rely on people's time and gifts to stay afloat.

"It's a good way to share talent with others and really a lot of fun," she says. "I feel I take away more from the experience than I give."

Dannels gave a special plug for the Jordan House, noting it is listed on the National Register of Historic Places and is a member of the National Underground Railroad Network to Freedom Program. Tours are offered Fridays and Sundays at 11 a.m. and 1:30 p.m. Visit wdmhs.org to register for a tour or for more information and a list of fun events.

#### Do you know a neighbor who deserves recognition?

Nominate him or her at tammy@iowalivingmagazines.com.



Ryan Mehalovich of Edward Jones presents the Neighbor Spotlight certificate to Sarah Dannels.



## **ANTICIPATORY** grief

Anticipatory grief is the kind of grief that occurs before a death. While this is our body's way of preparing for the loss, it does not necessarily mean that the grief experienced when the death does occur will be easier. For some, it might still feel surreal or even shocking when the death finally occurs because it has been long-anticipated. That long period of anticipation may lead to heightened anxiety for some. For others, the time to prepare makes the death feel less impactful when it does occur.



It is important to remember that grief reactions are highly individual and vary for each loss experienced. Feelings that may be more pronounced include anxiety and guilt. There may be additional layers added to grief, like the emotional toll of being a caretaker. And there are many secondary losses grieved along the way, like changes in abilities and cognition.

A few tips for coping with anticipatory grief: Give yourself permission to feel whatever you are feeling, especially contradictory feelings. Take care of yourself and find adaptive coping strategies that work for you. Seek out support and respite when you need it. Be as present as possible with the person who is dying and utilize this time for memory making and

It is easy to forget that dying is actually very hard work. Being present to someone doing the hard work of dying can be a powerful experience.

Information provided by Buffy Peters, Director of Hamilton's Academy of Grief & Loss, 3601 Westown Parkway, West Des Moines, IA 50266, 515-697-3666. For more information, resources or support visit: www.HamiltonsFuneralHome. com/academy-of-grief-and-loss.



# **MEET** Holly McFarland

Former student returns to teach at St. Francis of Assisi.

A former student at St. Francis of Assisi has returned to the school — this time as a teacher.

Holly McFarland is in her 10th year of teaching seventhgrade reading and writing at St. Francis of Assisi, a private Catholic school in West Des Moines. She says her return was a "full circle" moment.

"There's a lot of the same teachers working here. It was strange at first. It took three



Holly McFarland with son Matthew.

years to start feeling like a coworker and not a student," she explains.

McFarland grew up with teachers in her family and recalls helping her grandma set up the bulletin board in her classroom. She thought she might want to pursue a professional dancing career instead.

She began a dual major at the University of Iowa until she met her husband, Steven, at college.

"The family I wanted and that lifestyle was more conducive to my life as a teacher," she explains.

McFarland continues to teach dance classes outside of school. She also performed as Clara's mom in the Nutcracker Ballet. Students overlap in both the classroom and the dance studio. She is also a cheerleading coach at St. Francis and enjoys getting to know her students better through coaching.

She says she chose to teach English because she enjoys reading and writing. Originally, she was going to teach elementary school, but she took a job in middle school and ended up enjoying working with seventh graders.

"They have the hardest time of their lives as they're starting to figure out who they are and what they want to be," she reflects.

Since her classes are required subjects, some students may struggle.

"For some, I'm their least favorite subject. I'm trying to get over the hump. It's not instant gratification, and it takes time," she says. "I try to teach them to slow down to analyze text. When you have a test, it's either right or wrong. There's more than one way to write about something instead of checking a box. I teach them that it can be fun and creative."

She says differences between public and Catholic schools may include different expectations and daily routines.

"At our school, homework is required to build study habits. We try to hold expectations for students to succeed in the Dowling (High School) environment," McFarland says. "We also start and end of the day with prayer and have mass weekly."

She says her fellow teachers are hard-working and dedicated.

"They would do anything for anybody. Being a teacher is an investment of our heart and soul," she reflects. "I don't think people realize what we do for the kids in this community. We're trying to make the world a better place."

McFarland likes to teach because of the students' personalities and growth.

"At the end of the year, I have completely different kids," she says. "I love unlocking their brain, especially when they go through class and they realize that they can do something that they never thought they could." ■

www.iowalivingmagazines.com

# **OUT & ABOUT RIBBON** Cutting

West Des Moines Chamber of Commerce hosted a ribbon cutting for Renewed Strength Counseling, 2110 Westown Parkway, Suite 314, July 29.





Megan Culver, Lauren Watson and Alexandra Hoff



Elise Hill and Mary Doherty



David Zanders and David Carlson



Elise Hill and Emily Gonzalez



Karen Doherty and Janet Doherty



Allison Barnes and Connie Blodgett



Val Marlow and Dani Musselman



Brian Doherty and Robert Doherty

#### **OUT & ABOUT**



West Des Moines Chamber of Commerce hosted a ribbon cutting for Health Tech Associates, 1441 29th St., Suite 303, on July 14.



Krista Harker, Terri Fazio, Tanya Comer, Megan Herrick, Autumn Mcilrath and Sarah Sahl at the West Des Moines Chamber of Commerce ribbon cutting for Health Tech Associates.



Katherine Harrington and Frank Hanson at the West Des Moines Chamber of Commerce ribbon cutting for Health Tech Associates.



Everett Mullican and Jake Francis at the West Des Moines Chamber of Commerce ribbon cutting for Health Tech Associates.



Charity Baird and Allison Barnes at the West Des Moines Chamber of Commerce ribbon cutting for Health Tech Associates.



West Des Moines Chamber of Commerce hosted a ribbon cutting for Prairie Path Insurance, 1601 W. Lakes Parkway, Suite 210, July 28.



Connie Blodgett, Lauren Watson and Matt Davidson at the West Des Moines Chamber of Commerce ribbon cutting for Prairie Path Insurance.



April Pannell and David Zanders at the West Des Moines Chamber of Commerce ribbon cutting for Prairie Path Insurance.



Katherine Harrington and Aly Davis at the West Des Moines Chamber of Commerce ribbon cutting for Prairie Path Insurance.



Sean Presnall and Justin Appenzeller at the West Des Moines Chamber of Commerce ribbon cutting for Prairie Path Insurance.







# Highest Honors for Jennine Care

WesleyLife Hospice has been awarded the industry's highest-level militaryrelated designation: Level 5 partner of We Honor Veterans.

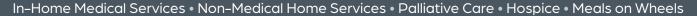
We Honor Veterans assists WesleyLife Hospice in providing the highest-quality end-of-life care to the veterans served by the team. It also expands training for hospice volunteers, including volunteers with military experience who can then create meaningful veteranto-veteran connections.

For more information about WesleyLife Hospice, the Des Moines area's only Level 5 partner, visit wesleylife.org/hospice.











# BACK CHOOL SALE

**PRICES GOOD AUG. 1-31, 2025** 

Whirlpool®

<sup>\$</sup>2,199

<sup>\$</sup>1,599



WDTA50SAKZ

Dishwasher with stainless steel tub. 3 rack. Adjustable middle rack. 47DBA. Fingerprint resistant



#### Whirlpool Washer: 4.7-4.8 cu ft

- 2 in 1 Removable Agitator
- Built-In Water Faucet
- Deep Water Wash Option
- Presoak Option WTW5057LW

#### Whirlpool Dryer: 7.0 cu ft

Top load electric moisture sensing dryer with steam & wrinkle shield WED5050LW

\*PRICE FOR PAIR ONLY



WRMF3636RZ

Maximum ice capacity, Exterior ice & water, Refrigerated exterior drawer



WSIS5030R7

Induction slide-in range. Air fry. Griddle zone. 6.4 cu ft oven.

#### $$1,049_{EACH}$ MAYTAG \$1,049 EACH

<sup>\$</sup>699

\$1,099

#### 5 YEAR PEACE OF MIND • 5 YEARS PARTS + LABOR



Washer New 4.7 CU FT. Deep Wash option

Electric dryer 7.4 CU FT. Hamper door

\*Must purchase pair



MVWP586GW 3.5 CU FT. Power Wash Cycle. Commercial Grade Residential Washer. 7.4 CU FT. Commercial Grade Residential Dryer. Wrinkle Control.

\*Must purchase pair



MDB4949SKZ

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



MRT711SMFZ

33-Inch Wide Top Freezer Refrigerator With Evenair™ Cooling Tower- 21 Cu. Ft.

\*PICK UP PRICING. DELIVERY EXTRA!

916 Main Street, Adel Mon-Fri 8-5, Saturday 8-2

515-993-4287



www.adelwintersettv.com

Alwaysia good time to shop local!

224 Highway 92, Winterset Mon-Fri 9-5, Saturday 9-2

515-462-2939