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## **ADVENTURES** in camping

"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**

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#### **FEATURE**

#### On the road

Donna Kluss and Mike Brinker are longtime campers. They have had their own RV for the last 13 years and enjoy exploring the country in it. This year, however, they are off on a new adventure. They purchased a new RiverStone Legacy fifth wheel and will be living in it as they tour the country beginning this fall. They have sold their house, and the purging of items has begun.

"We love to travel, and the RV was a bucket list item for us," Donna says. "Meeting new people and exploring the U.S. is the best part. There are many things to see and so little time after retirement to get the job done."

Their favorite places to go are in the mountains, so they intend to head west. They plan, at this point, to hit Yellowstone, the Tetons, Idaho, Oregon, California, and then travel down to San Antonio. They plan to be gone through March then set up camp in their spring and summer spot at Cutty's Camping Resort right at home in Grimes.

Living in a house on wheels certainly isn't for everyone, but they are excited for the adventure.

"If someone expressed an interest, I would say go for it. This is our dream to travel, and we have traveled in our previous RV as far as Montana, but this is definitely our biggest adventure yet."



Mike Brinker and Donna Kluss appreciate the conveniences of camping with their RV.





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#### **FEATURE**

#### **Staying close**

Angela and Kevin Graeve started tent camping early in their relationship. After switching to a pop-up camper, they decided to upgrade to a travel trailer when their twin boys, Andrew and Owen, now 10, were younger.

"We bought our camper in 2017," Angela says. "We have always liked the outdoors and knew it would be a good way to have some fun with our boys and make family memories. Other than food, of course, we can keep everything else in the camper and be ready to go whenever we want to venture out, so it's pretty easy to go camping whenever you want to."

Iowa and beyond offer many options for camping, but the family stays local most of the time. Twice a year they get together with a group of friends for a camp out, which are some of their favorite times. They also do a Halloween camping weekend.

"Everyone in the whole campground decorates their campsites, and the kids can trick or treat at the campers. It's a favorite," Angela says.

Angela's two favorite campgrounds are Briggs Woods Park near Webster City and Ledges State Park near Boone, as she prefers a



Camping close to home is an easy getaway for the Graeve family.

more wooded setting, but there are also some fun RV parks in the metro that have pools and other amenities that are a hit with the kids. They have camped at Timberline in Waukee many times, and Kevin even won their contest to name the train ride there.

If you're thinking about getting a recreational vehicle, the Graeves say it is a good idea to do your homework ahead of time. New owners need to know exactly what their tow vehicle can pull, how to manage the tanks, how to perform basic maintenance tasks, and where

to store the RV. They also need to talk to an insurance agent.

Ultimately, though, it's a great way to explore the outdoors and have a ton of fun doing it, they say.

"I love being able to enjoy the outdoors, meet new people, and make memories with my family," Angela says. "The boys love campfires and s'mores, exploring trails and the campgrounds in general, making new friends at the playground, and riding scooters around new places. There's always something to explore."



#### **FEATURE**

#### Family fun

Selena and Randy Barker and their family have been camping for years, first in a tent and pop-up camper, but they purchased an RV in 2022 after their pop-up started leaking.

"Tent and pop-up camping was fun while we were younger, but, as we reached our 50s, we wanted to spend more time enjoying the great outdoors than we did setting up camp," Selena says. "The RV has provided shelter from the elements and comfort of AC and heat. We also have a better bed with memory foam mattress to help us sleep better. The biggest plus of going to an RV is being able to store all of our supplies instead of packing everything for each trip."

They are huge board gamers, so the Barkers have a table to play on inside. They also pack many yard games like horseshoes, croquet, Kan Jam and Yardzee. Their favorite RV perk is the outdoor kitchen. They can open the side of the RV to access a small fridge, storage cabinet and grill. Selena also is glad to have her own bathroom and shower. No more trying to rush to the comfort stations to use their facilities.

The Barkers also like that the RV can sleep up to eight people. The couple's three adult sons and their wives come with them often, and there is plenty of space for them, too.

When it comes to choosing a spot to camp, they have been all over. They enjoy camping locally as much as camping on long road trips. Typically, they try to find spots that are wooded.



Randy and Selena Barker say their trip to Yellowstone was one of their favorites.

Since finding places with lots of trees and hiking trails is usually the goal, Jester Park near Granger and Ledges near Boone are favorite spots for weekend getaways.

Two of the most memorable trips they've taken were Yellowstone and Florida. In 2024, they went with Selena's sister, brother-in-law and dad on an RV road trip to Mount Rushmore, Yellowstone, Deadwood and Devil's Tower.

"Our mom passed away last year, so we planned a trip with our dad to show him our beautiful America," Selena says. "We took 10 days and stayed in all those areas there and back. We had never been to any of those places, so it was a trip of a lifetime. The privilege of an RV road trip is being able to see so much of our gorgeous America and staying in nature as we travel."

The other memorable trip they had was traveling in two RVs with 10 family members

to Florida. They camped at Disney's Fort Wilderness Campgrounds and went to Disney World and Universal Studios. The crew stayed for two weeks and spent five of those days just enjoying the campground.

"They have a swimming pool and a campfire movie and sing-along. The best part of it is we cook at our campsite each night, so it saves us a lot of money," Selena says.

When it comes to picking an RV, the Barkers advise people to think about what their camping goals are and how much space they need.

"They come in all shapes and sizes, so decide how big you need and what's most important," Selena says. "Make sure your vehicle can haul the size you choose. Decide if you will be storing your RV on your driveway and if it's allowed in your city or whether you will be paying to store it at an RV lot. There's a lot to consider, but it's worth it."

#### **TYPES OF RVS**

Class A motorhomes: Largest drivable RVs, often associated with luxury and comfort. Their large bus frames are built on a truck chassis, providing RV manufacturers with the flexibility to make heavier and more spacious RVs.

Class B motorhomes: Smallest drivable RVs on the market. Also called campervans, they are nimble enough to fit in standard parking spaces yet big enough to have small kitchens, a flexible living and sleeping area, and sometimes even toilets and showers.

Class C motorhomes: Built on a van chassis with the living space constructed around the cab. Usually, the signature cabover bed serves as a secondary sleeping space. These small motorhomes transform into comfortable living spaces when parked at the campground — especially those that come with one or more slide outs.

**Fifth wheels:** The largest towable RVs. A fifth wheel connects a pin-box from the

front of the trailer to a u-shaped coupling mounted in a truck bed. Amenities like multiple slide outs, an outdoor kitchen, extendable patio, reclining chairs, office space and a kitchen island help make fifth wheels some of the most comfortable and luxurious trailers.

**Toy haulers:** An RV type all their own because of their garages. Toy haulers have living areas and a multi-purpose utility space designed to carry motorcycles, offroad utility vehicles, kayaks, dirt bikes, or other toys inside of the RV.

**Travel trailers:** The most popular RVs on the market because they are versatile and come in many different lengths and weights. Larger travel trailers may have slide outs and separate living and sleeping quarters and amenities like a bunkhouse or outdoor kitchen. To tow a travel trailer, you must have a tow vehicle with a sufficient tow rating and a hitch installed to connect

the trailer.

**Pop-up campers:** Hybrid RV tents. When the pop-up camper is in camping mode, the tent section of the trailer extends to provide more headroom, sleeping space and zippable sides and windows. People often choose pop-up campers because they are lightweight and easy to tow.

**Tiny travel trailers:** Sometimes called micro trailers, these have small and flexible living spaces. Tiny travel trailers include teardrop, fiberglass, clamshell and some smaller pop-ups. They are lightweight, and smaller SUVs and trucks can tow them.

**Truck campers:** Sit in the bed of a pickup truck, and, because of weight, they almost always require a one-ton or a dually (dual rear-wheel) truck. They range from lightweight with pop-up roof to more luxurious models with slide outs.

Find additional information at www. rvezy.com/blog/rv-types.

# A HARVEST of community spirit

Dallas Center Fall Festival returns Aug. 22-23.

As autumn nears, the city of Dallas Center comes alive with one of its most beloved traditions — the Dallas Center Fall Festival.

Set for Aug. 22-23 at Mound Park, this annual event promises two days filled with the charm of a smalltown celebration.

Friday evening will feature vendors, face painting, a hula hoop dance party, the Ohana Pedal Power Tractor Pull, Scott Amusements Carnival and more.

Early risers can kick off Saturday morning with the

Dallas Center Rotary Club Breakfast at Memorial Hall from 7-9 a.m. Just as the coffee cups are being cleared, the Leonard Moss Memorial Parade will launch at 10 a.m.

Those looking for some morning exercise can sign up for the Dallas Center Fall Festival Road Race 5K, 1 mile and tot trot.

Throughout the day, Mound Park will be packed with activities for every interest. The Car, Truck and Motorcycle Show invites gearheads to admire polished chrome and vintage paint jobs, while home bakers compete in the Pie Baking Contest for bragging rights and a sweet spot in the auction. Creative confections take center stage at the Wonderland Cake Contest, and a separate Wonderland Costume Contest later in the day lets festivalgoers show off their fanciest themed attire.

The pickleball tournament draws both seasoned players and curious newcomers, while the bags tournament keeps the beanbags flying well into the afternoon. For a different twist on "aim and accuracy," there's the quirky Cow Pie Drop, complete with a \$500 cash prize. Fans of Iowa State won't want to miss the Iowa State Tailgate Game and Watch Party, complete with big screens, pop-up tents, games and prizes.

Families will find plenty to keep the kids entertained, from a Mini Cow Meetup where little ones can take photos and snuggle with farm animals, to the Mad Hatter Tea Party offering tea, cookies, croquet and Wonderlandthemed photo ops. Live music and street dance featuring Cardinal Sound will happen from 7-9 p.m. And the lip-sync contest at 6 p.m. will be a fun way to spend time before the evening ends with fireworks.

Carnival tickets are available in advance at a discount, with rides and attractions running all weekend long. Handicap parking is conveniently located in the north Mound Park lot, and vendor booths offer everything from handmade crafts to festival treats.

The Fall Festival has deep roots in the community. What began under the direction of the Chamber of Commerce has been nurtured for the past two decades by Dallas Center Celebrations, Inc., a dedicated volunteer group committed to keeping the joy of this tradition alive.

For more information and registration links, visit www.dallascentercelebrations.com.





Dallas Center Fall Festival features family fun including a carnival.



The pie-eating contest is among the activities planned.



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# **HOW TO CHOOSE A FINANCIAL ADVISER**

Choosing a financial adviser is a critical step toward achieving your financial goals, whether that is saving for retirement, investing wisely or managing debt. With so many professionals offering advice, it is essential to find someone who aligns with your needs, values and financial situation. Here's how to choose a financial adviser wisely.

#### 1. IDENTIFY YOUR FINANCIAL GOALS

Before reaching out to any adviser, clarify what you need help with. Are you planning for retirement? Looking to grow your investments? Need help with budgeting or debt management? Different advisers specialize in different areas, so knowing your goals will help narrow your search.

#### 2. UNDERSTAND THE TYPES OF ADVISERS

There are several types of financial advisers, including:

 Certified Financial Planners (CFPs): They offer broad financial planning services and are held to strict ethical and educational

standards.

• Investment Advisers: They focus on only managing investment portfolios.

### 3. CHECK CREDENTIALS AND FIDUCIARY

Always verify an adviser's credentials. Look for designations such as CFP, CFA (Chartered Financial Analyst) or CPA (Certified Public Accountant) with a specialization in personal finance. Importantly, ask whether they are a fiduciary — meaning they are legally obligated to act in your best interest. Not all financial professionals are fiduciaries, and some may be incentivized to sell products that may not be ideal for you.

#### 4. UNDERSTAND THEIR FEE STRUCTURE

Financial advisers charge in various ways:

- Fee-only: Paid directly by the client, not by commissions.
- Fee-based: A combination of fees and commissions.
- Commission-based: Earn money by selling financial products.

Make sure you understand how your adviser is compensated and what services are included.

#### **5. ASK QUESTIONS AND TRUST YOUR INSTINCTS**

Meet with potential advisers before making a decision. Ask about their experience, typical clients, investment philosophy and how they tailor advice. A good adviser should communicate clearly, listen to your concerns, and provide answers you understand.

#### **6. REVIEW AND MONITOR**

Even after hiring an adviser, periodically review their performance and your financial progress. Your needs may change, and it is important your adviser adapts with you. To find a reliable financial advisor, start by asking your friends and family for suggestions. By doing your homework and asking the right questions, you can find a financial adviser who supports your financial well-being for years to come. ■

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# HOW TO CHOOSE GARAGE DOORS

Garage doors are often an afterthought to homeowners — but they shouldn't be. Garage doors are the first thing most notice about a home, so when it comes to choosing them for a new home or replacing them, significant thought and research should take place. If your garage faces the front of the house, a new door could dramatically improve your curb appeal and change the overall look of your home. If you're selling, worn, dated doors tend to say a lot about the condition of the rest of the home. A garage door is also an excellent security asset for your home, allowing you to secure your vehicle inside. If you're thinking about installing a new garage door, you may be surprised

at just how many options are on the market — and how affordably they can be installed.

#### **THE LOOK**

Garage doors have seen an explosion in styles, materials and colors that are designed to match the architecture of any home, from rural barns to craftsman bungalows or sleek urban getaways. So if you thought your choices were limited to simple sheet metal styles, think again. You should also pay close attention to the materials. Today's garage doors can be made from expensive hardwoods, textured vinyl, fiberglass or basic aluminum, all of which will have a big impact on the look

and longevity of your doors. Pay close attention to the maintenance needs of whatever material you choose. Some will hold their color longer than others, and real wood doors can require regular staining and sealing every few years to keep them looking spectacular.

#### **INSULATION**

Depending on climate, the insulation of your garage door can be an important factor to help reduce your energy bills. This is especially important in heated garages. But even an insulated door on unheated garages can make a positive impact on your energy usage if it can keep the hot and cold weather away from the interior of your house.



# HOW TO PICK THE RIGHT FALL ACTIVITY FOR YOUR CHILD

As routines return and cooler weather rolls in, many families are looking for the right activity to keep their kids active, learning and having fun this fall. But with options ranging from toddler music classes to team sports, how do you choose the one that fits? Here is how to find a fall program your child will actually enjoy, and stick with, no matter their age.

#### WHAT YOU WANT THEM TO LEARN

The best programs meet kids at their level and help them grow — whether that means building strength and coordination, preparing for school routines, or learning how to make friends. Look for activities that support real-life skills in a fun, age-appropriate way.

#### **CHOOSE PROGRESS OVER PRESSURE**

Not every child thrives in a competitive setting. Programs that emphasize personal growth and celebrate

effort over outcomes help kids build confidence, stay curious, and try new things without fear of failure.

#### **MAKE FUN THE PRIORITY**

If your child isn't having fun, it won't stick. The right activity should feel like the highlight of their week, not another thing to check off the list. Pay attention to the environment: Is it warm and welcoming? Do the teachers or coaches match your child's energy and bring out their best? Does your child ask when they get to go back?

#### **CHOOSE SOMETHING THAT HELPS** THEM CONNECT

Kids need more than exercise; they need connection. The right activity gives them a chance to make friends, practice kindness, take turns and be part of a group. Look for classes that foster real interaction with both peers and

positive adult role models. These early social experiences help kids feel seen, supported and part of something bigger.

#### DO YOUR HOMEWORK (AND A TEST RUN)

Before committing, ask other parents what their kids genuinely love and what they've outgrown or avoided. Read Google reviews, check local parent groups and, most importantly, try a class yourself. A trial session is the best way to see if the environment feels right, the instructors are engaged, and your child leaves smiling and asking to come back.

The best fall activity isn't just a way to fill time, it is something that helps your child grow, connect and feel genuinely excited to return each week. When you find the right fit, it shows in their smile, their stories on the car ride home, and the way they count down the days until they get to go back. ■



# HOW TO SELL YOUR HOME FAST

Everyone with a home on the market wants their property to sell fast and for the highest price possible. It not only means money in your pocket, but also speeds up the move into your new home — not to mention the relief of not having to keep your place in tip-top shape every day.

However, the quick sale doesn't always happen due to timing, market fluctuations and the condition and attractiveness of your home. But there are some time-tested steps you can take that will make it much easier to see a "sold" sign in your front yard quickly.

**PRICING:** The most important step is to price your home correctly at the outset. Price it too low, and you'll leave money on the table. Price it too high, though, and your home will take longer to sell. To hit the pricing bull's eye, you've got to know what is comparable in your

market. An appraiser can pull data about recent comps, typically from the last six months, for sales of homes that are similar to yours. The closer your price is to homes that are actually selling, the more likely you are to get a quick sale.

**STAGING:** Staging your home is sometimes thought of as an elaborate process that involves redecorating and renting beautiful furniture to make your interior look its best, but it doesn't always have to be that intense. Staging is about presenting your home in the most appealing way possible. The goal is to get buyers to imagine putting their own things in your home, so basic steps like clearing out clutter and removing your personal photos can help their imagination go to work.

**PHOTOGRAPHY:** For most buyers, the first impression of your house won't be made in person. It will be made through

photos of your home they see online or in print ads. That's why it's critical to have good, quality photographs of your home. In some markets, that might mean having a professional photographer shoot images of your home when it's staged at its best. The more clear, well-lit pictures that show off the beauty and features of your home, the more buyers are likely to take the next step and schedule a showing.

FIX IT UP: Finally, you have to pay attention to details to make sure your home is in top shape cosmetically. You'll want to make sure the gardens, flower beds and other landscaping are neat, clean and free of weeds. You should also make a checklist of simple handyman tasks to complete, like replacing burnedout light bulbs, making sure doors and hinges shut properly, and removing stains from your carpet. ■







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#### VARSITY FOOTBALL

	DATE	OPPONENT	TIME	LOCATION
	8/29/25	@ Urbandale	7:00 PM	Urbandale HS
	9/5/25	vs Ottumwa	7:00 PM	DCG Stadium
	9/12/25	vs Dowling Catholic	7:00 PM	DCG Stadium
	9/19/25	@ DM Roosevelt	7:00 PM	Mediacom Stadium
	9/26/25	vs Waukee	7:00 PM	DCG Stadium
	10/3/25	@ Waterloo West	7:30 PM	Memorial Stadium Field
	10/10/25	@ Marshalltown	7:00 PM	Marshalltown HS
	10/17/25	vs Ames	7:00 PM	DCG Stadium
	10/24/25	@ CR Kennedy	7:00 PM	Kingston Stadium



#### **VARSITY VOLLEYBALL**

DATE	OPPONENT	TIME	LOCATION
8/26/25	Multiple	5:00 PM	DCG Meadows
8/30/25	Multiple	9:00 AM	Unity Christian HS
9/9/25	vs Indianola	7:15 PM	DCG Meadows
9/11/25	@ ADM	7:15 PM	ADM HS
9/13/25	Multiple	8:00 AM	SEP HS
9/16/25	vs Pella Christian	7:15 PM	DCG Meadows
9/20/25	Multiple	9:00 AM	Benton HS
9/23/25	@ Norwalk	7:15 PM	Norwalk HS
9/27/25	DCG Meadows	8:30 AM	Nevada HS
9/30/25	vs Pella	7:15 PM	DCG Meadows
10/4/25	DCG Meadows	8:00 AM	Urbandale HS
10/7/25	@ Oskaloosa	7:15 PM	Oskaloosa HS
10/9/25	@ Ames	7:15 PM	Ames HS
10/14/25	@ Newton	7:15 PM	Newton HS

#### **VARSITY CROSS COUNTRY - GIRLS**

DATE	TIME	LOCATION
9/2/25	4:30 PM	DCG Middle School
9/11/25	4:00 PM	Marshalltown Comm College
9/23/25	5:00 PM	Maytag Park
9/23/25	6:00 PM	Maytag Park
10/2/25	5:30 PM	SEP
10/9/25	5:25 PM	Lakeside Golf Course
10/14/25	4:30 PM	Pickard Park



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# 

# FALL SPORTS SCHEDULES 2025

# MUSTANG

DATE

8/26

9/2/25

9/11/25

9/16/25

9/20/25

10/2/25

10/9/25

10/14/25

#### **VARSITY TENNIS - GIRLS** OPPONENT(S) DATE TIME LOCATION 8/14/25 vs Pella 4:15 PM DCG Oak View 8/18/25 @ Pella Christian 4:15 PM Pella Christian HS DCG Oak View 8/20/25 vs Boone and SEP 10:00 AM DCG Oak View 8/20/25 vs Boone and SEP 1:00 PM 8/22/25 Multiple 1:00 PM DCT Oak View 8/25/25 @ Norwalk 4:15 PM Norwalk MS vs Indianola DCG Oak View 8/28/25 4:15 PM 9/2/25 North Polk HS @ North Polk 4:00 PM 9/4/25 @ Oskaloosa 4:15 PM Oskaloosa HS vs Newton 4:15 PM DCG Oak View 9/8/25 9/11/25 Multiple **TBD** Indianola HS Multiple Johnston HS

9:00 AM

VARSITY GOLF - BOYS					
DATE	OPPONENT	T(S)	TIME LOCATION		
8/18/25	Multiple	12:00 PM	Briarwood Club of Ankeny		
8/20/25	@ Norwalk	1:00 PM	Willow Creek Golf Course		
8/27/25	Multiple	9:00 AM	Jester Park Golf Course		
8/28/25	Multiple	10:00 AM	The Legacy Golf Club		
9/2/25	Multiple	10:00 AM	Fort Dodge Country Club		
9/3/25	Multiple	9:00 AM	Otter Creek Golf Course		
9/9/25	Multiple	12:00 PM	Ottumwa Golf and Social Club		
9/15/25	Multiple	10:00 AM	Veenker Memorial Golf Course		
9/18/25	Multiple	10:00 AM	Elmwood Country Club		
9/22/25	Multiple	10:30 AM	Indianola Country Club		
9/29/25	Multiple	10:00 AM	Cedar Creek Golf Course		
10/3/25	Multiple	10:00 AM	Indianola Country Club		

	10/ 14/ 23	4.30 FM	rickala raik	
		5.5		

**VARSITY CROSS COUNTRY - BOYS** 

**LOCATION** 

**DMACC** Ankeny

DCG Middle School

Valley Southwoods

Lakeside Golf Course

Central College

Pickard Park

SEP

Marshalltown Comm College

TIME

7 PM

4:30 PM

4:00 PM

6:05 PM

9:00 AM

6:00 PM

5:55 PM

4:30 PM



9/12/25

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# THE UNIQUE value of personalization in financial planning: human advisors vs Al

Artificial intelligence (AI) is becoming a powerful tool in many areas of life, and financial planning is no exception. While there is a growing sense that technology can fulfill all financial needs, it is crucial to



recognize that AI, despite its lightning-fast data processing capabilities, cannot offer the personal understanding that a dedicated financial advisor provides.

Effective financial planning and investment management goes beyond the numbers, it must be built around your unique needs, values, risk tolerance, time horizon, stage of life, and goals. These elements must work together in a plan that is flexible and prioritizes your individual values. AI, however, is data-driven; it analyzes numbers, patterns, and probabilities which can overlook the critical aspect of personalization. It lacks the ability to navigate emotional complexities

of financial decisions or manage intricate tax strategies and estate planning concerns, all of which play a huge role in long-term financial planning.

The collaborative approach offered by financial advisors is invaluable. A financial advisor works as the quarterback of your financial team, ensuring every piece of your plan works together. Your financial advisor will refer you to a CPA if tax issues may arise or bring in an estate attorney when you need to update your

While AI is a beneficial resource for financial advisors by streamlining workflows, enhancing data analysis, predicting trends, optimizing portfolios, and performing calculations; its primary strength lies in efficiency. This allows advisors to focus more on strategic financial planning and building strong client relationships.

Financial advisors play a critical role in navigating the emotional and personal challenges that can influence financial decisions, such as market fluctuations, the loss of a loved one.

unexpected health issues, or other unforeseen events. During such times, individuals require more than an algorithm; they seek trusted guidance and meaningful conversations with someone who truly comprehends their situation.

AI has a place in financial planning, but it is not a substitute for the personalized relationship you get when you have a financial advisor.

Before you rely heavily on AI for your financial needs, consider whether it can truly understand your individual situation. At City State Bank, our team of financial advisors is committed to placing you at the center of your financial journey, ensuring that your plan aligns with your specific goals and values.

For more information, please contact Bryce Block or Wade Lawrence with City State Bank Trust & Investments at 515-986-2265. Not FDIC insured. Not deposits or other obligations of the bank and are not guaranteed by the bank. Are subject to investment risk, including possible loss of principal. City State Bank does not provide tax or legal advice. Each taxpayer should seek independent advice from a tax professional. These materials are based upon publicly available information that may change at any time without notice.

### 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
- ½-1 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
- ¼ teaspoon pepper
- ½ 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.

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#### **Grimes Storehouse Fall Celebration**

Sept. 20, 6-9 p.m. Grimes Public Library, 200 N.E. Beaverbrooke Blvd., Grimes

This event benefits the Grimes Storehouse and features music by Andrew Hoyt, drinks and food. Ticket sales are coming soon.

#### First Presbyterian Church events

410 S.E. Third St., Grimes

- Blessing of the Animals. Sunday, Sept. 14, 2 p.m. Join in to celebrate and bless furry family members. There will be treats, certificates and lots of fun. All creatures great and small are welcome.
- Harvest Home Fundraiser Dinner. Sunday, Oct. 12, 4:30-7 p.m. Turkey and dressing, mashed potatoes and gravy, green beans, cranberry sauce, rolls and pumpkin pie will be included. Drive-thru only, freewill offering.

#### **Martini Fest**

Friday, Sept. 19, 5-9 p.m. West Glen Town Center

CITYVIEW is bringing MartiniFest back to West Glen Town Center. For a ticket price of \$25 (tickets will be \$35 at the event), attendees will receive 10 tickets that can be redeemed at each participating stop for a sample-size martini. Reserve your tickets at www. eventbrite.com/e/cityview-martini-fest-2025-tickets-1291852588869 now so you can avoid registration lines at the event.

#### **Rhythms of Grace volunteer orientation**

First Monday of each month, 5:30 p.m. Rhythms of Grace, 23625 River Heights Drive, Dallas Center

As a reminder, Rhythms of Grace offers a one-hour orientation each month for all who would like to learn more about the organization before committing to a volunteer application, background check and training. Become barn buddies or sidewalkers and gain new horsemanship skills as horse leaders and help change the lives of those with special needs.

#### The World Food & Music Festival

Friday, Aug. 22, to Sunday, Aug. 24 Western Gateway Park, 1205 Locust St., Des Moines

The World Food & Music Festival has announced its 2025 programming. Festival attendees can look forward to more than 50 food vendors representing 25 countries and culinary regions. In addition, enjoy a wide range of live music, activities, cooking demonstrations, unique merchants, nonprofit organizations and more. The Main Stage, sponsored by Prairie Meadows, will feature headlining acts Dirty Rotten Scoundrels on Friday night and Son Peruchos on Saturday night. For more information, visit www.dsmpartnership.com/worldfoodandmusicfestival.



Jennifer Grove, D.D.S., P.C. • Matthew Platt, D.D.S., P.C. Austin Tysklind, D.D.S. • Shana Howard, D.D.S.

#### 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.



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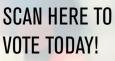
Includes Grimes, Dallas Center, Johnston, Clive and Urbandale

We all have our favorite local people, places and things. And now it's time to share your choices and honor those who deserve the recognition.

Make your voice be heard and cast your votes in the 2025 Northwest Metro Residents' Choice Poll. This contest is being hosted by lowa 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/residentspoll. One vote per resident, please.







#### **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)
- Community Festival or Event
   Mental Health Services
- Church
- Pastor
- Chamber of Commerce

#### **SHOPPING**

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

#### **ENTERTAINMENT**

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

#### **HEALTH/BEAUTY**

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

#### **HEALTH/BEAUTY**

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

#### OTHER PROFESSIONAL SERVICES

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- Accounting Firm
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- Dog Groomer
- 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
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# \$6,000 tax bonus spin

The new tax law allows for some people over age 65 to claim an additional deduction from their income before calculating taxes. This is called an "above the line" deduction. If it were a "below the line" deduction, you would first calculate your tax and then take a deduction from what you owed. Not how they did it. Here is how it works.



If you are single with a gross income under \$75,000 a year, you will qualify for the entire \$6,000 deduction (which they are calling a "bonus deduction"). As your gross income increases, the bonus is phased out in 6% increments, reaching \$0 at \$150,000 gross income.

For a married couple, if both are older than 65, the bonus is \$6,000 per person if your gross income is \$150,000 or less, phasing out to \$0 deduction once your combined gross income hits \$250,000 (not twice the single limit, which would be \$300,000. Some people refer to this as the "marriage penalty").

This bonus deduction is temporary, applying to income received in 2025 through 2028. Also, it is on top of other deductions that are available to people older than 65. A single filer gets a \$2,000 deduction. Married filers get only \$1,600 per person over the age of 65, another marriage penalty.

The standard deduction is at \$15,000 per person, married or single. Plus a potential \$3,200 if you are both older than 65, and an additional \$12,000 if your combined income is \$150,000 or less, which makes a total maximum deduction of \$45,200.

In practical terms, the math works this way: Gross income (A) minus allowed deductions (B) equals income subject to being taxed (C). A-B=C. It does not mean that, if you owe \$10,000 in taxes that you can reduce it to \$4,000 because of the "bonus," or, if you owe \$2,000, you get a \$4,000 bonus refund.

Example: Your income is \$45,000, your spouse's income is \$32,000, for a total of \$77,000 gross income. \$77,000 - \$45,200 = \$31,800 taxable income, which would put you in the 12% tax bracket, or a tax of \$3,816.

The \$6,000 "bonus deduction" translates to a maximum \$720 each in tax savings (\$6,000 x 12%). They could have just been straight forward and said, "some people will qualify for up to \$720 in tax savings." But, I suppose that does not carry the same appeal and excitement as "\$6,000 bonus!" It's all in how you spin

Information provided by Cynthia P. Letsch, JD, CMP, Letsch Law Firm, 112 N.E. Ewing St., Suite D, Grimes, 515-986-2810, www.LetschLawFirm.com.



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# **GOVERNMENT** policy can affect retirement planning

The "One Big Beautiful Bill" Act, signed into law on July 4, is one of the most sweeping economic overhauls in recent history. Whether you're a working parent, a retiree, or a small business owner, this legislation is likely to affect your household budget, tax strategy and long-term financial planning.



At the heart of the law is an extension of the 2017 tax cuts, now made permanent. This extension will create certainty for many as the discussion of qualified retirement funds and their taxation in the future has created much doubt and urgency to timely tax planning. This legislation includes lower income tax rates, an expanded standard deduction including a \$6,000 per person additional deduction for those over 65, and a boost to the Child Tax Credit increasing from \$2,000 to \$2,200 per child starting in 2025. A new rule also disqualifies children and parents without Social Security numbers, which will particularly impact mixed-status households.

One of the most talked-about features of the bill is the introduction of "Trump Accounts" — a \$1,000 tax-deferred investment account automatically opened for every child born between 2025 and 2028. These accounts are invested in a U.S. stock index fund and roll into a traditional IRA when the child turns 18. Parents can contribute up to \$5,000 annually, and employers may add an additional \$2,500 per year. For families focused on building generational wealth or setting their children up for a strong financial future, these accounts present a unique new saving tool.

To balance the cost of tax relief and new programs, the law makes deep cuts to Medicaid and food assistance programs. Medicaid faces more than \$900 billion in reductions over the next decade, and new work requirements could result in millions losing coverage. For those in rural areas, where hospitals often rely on Medicaid funding, this could lead to service reductions or even closures.

The bill also shifts national energy priorities, expanding oil, gas and coal development on federal lands while reducing credits and deductions of clean energy choices. If your investment portfolio includes renewable energy or ESG-focused holdings, these changes could impact long-term performance and risk profiles. In the effort of balanced investment portfolio design that has leaned on energy primary and subsidiary companies for nearly a decade, a transition to different investment holdings will need to be considered.

Finally, the law raises the debt ceiling and is projected to add between \$3 and \$5 trillion to the national deficit. All this said, and awaiting announcements from the FED on interest rate considerations in September, we hold our breath on the short-term outlook to borrowing and interestbearing investments, in whole.

The bottom line? The "One Big Beautiful Bill" offers answers to concerning questions about taxes and brings forward concerns to the "Main Street" effect on the short-term economy. As we have recently announced in our office, "Taxes were on sale" the last few years... now the "sale has been extended." If you haven't reviewed your financial strategy recently, now is the time. Enjoy the rest of the summer. ■

Information provided by Daniel Rundahl, Financial Advisor, Rundahl Financial Consultants, 8230 Hickman Road, Suite 300, Clive, 515-727-1701, drundahl@ rundahlfinanical.com, www.rundahlfinancialconsultants.com.

# **ALL ABOUT** the students

Caddell is active with the booster club and education foundation.

This past June, Robin Caddell officially stepped into her new role as vice president of the DCG Booster Club.



"My family has always been active in school activities

— I have a sophomore and

eighth grader — and so I feel a natural connection to this organization," she explains. "Our student athletes work very hard in their training and practice, and to be able to support them by providing first-class training facilities, equipment, uniforms, etc., is a great feeling."

Caddell says there is something truly special about DCG — something made possible only through the dedication of the volunteers who came before her and those who will follow.

"I'm very excited about the opportunity I've been offered to continue to build on the legacy of the DCG Booster Club and to engage more with the community and the district in this role," she says.

Outside of the Booster Club, Caddell stays busy with the DCG Education Foundation, where she assists with marketing, event planning and scholarship fundraising.

"The DCG scholarship programs are amazing and a great way to 'pay it forward' to future generations," she says. "Having received scholarships when I went to college, I'm very happy to support DCG's students in this way as well."

Caddell also volunteers with her church, St. Francis of Assisi in West Des Moines, where she serves as a small group leader for the middle school youth group.

Her passion for giving back was sparked in childhood, growing up in a small town where she learned that many hands make light work. She hopes to spread that lesson to her own kids.

"I want to set a good example for my children that giving back is something we should all do when we can," she says. "I love getting to know more faces in our community and helping to spread the word about upcoming events and opportunities to make an impact. With my marketing background, I can contribute my skills, and I love spreading the word, telling stories of need and impact, and engaging others to get involved."

One of her favorite events each year is Senior Awards Night in May, when the DCG Education Foundation awards scholarships.

"Hearing the stories of why sponsors offer their scholarships and watching the seniors learn that someone out there believes in them is simply joyful," she says. "It fills my bucket and keeps me coming back to volunteer each year."

As the Booster Club enters a new chapter, Caddell encourages others to step up and get involved.

"We've had several parents graduate students and leave the organization over the past few years, and we need to re-build our bench of volunteers," she explains. "If you have a student athlete at DCG, I encourage you to reach out and ask about how you could be involved. We have both shortterm and long-term commitments and can work within your schedule. It's a terrific organization, and we're open to ideas, feedback, all of it." ■



Tim Short of Edward Jones presents the Good Neighbor certificate to Robin Caddell.



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# WHERE ART meets purpose in Grimes

In the heart of Grimes, a new public space is reshaping how the community gathers, reflects and connects. Adjacent to the Grimes Public Library and framed by a tranquil pond and public trail, a newly constructed amphitheater and inspiring public art installation have taken root, creating a place where beauty, meaning and civic pride come



This new amenity is the result of a strong partnership between the Rotary Club of West Polk County and the city of Grimes, both of which share a vision for enhancing quality of life and strengthening community bonds. The Liberty Amphitheater, designed by Bolten & Menk and constructed by Concrete Connection, provides a flexible outdoor venue ideal for concerts, performances and community gatherings. Nearby, a powerful public art piece called the Allegiant Sentinels Veterans Art Exhibit honors military veterans, past and present, while also encouraging future generations to consider the importance of public service.

The art installation, thoughtfully curated through the guidance of Group Creatives, was brought to life through a collaborative process that ensured the final piece would align with the community's vision and values. The artwork does more than decorate. It stands as a symbol of gratitude and civic responsibility, deeply rooted in the character of Grimes.

The site will be actively programmed by Grimes Parks and Recreation and the Grimes Public Library, ensuring it remains a lively and welcoming destination. Ongoing maintenance will be provided by Grimes Public Works and Parks staff, helping preserve its beauty for years to come.

This project was made possible by multiple funding partners, including a cultural grant from BRAVO Greater Des Moines, of which the city of Grimes is a proud member. The Rotary Club of West Polk County raised funds for years via their public events and with the generosity of many corporate sponsors. The combined efforts of public, private and nonprofit partners reflect what's possible when a community rallies around a shared goal.

Grimes Chamber & Economic Development is proud to support this addition to our city. Public investments like this benefit everyone, from families and visitors to our local business community. They enrich our shared spaces, strengthen civic pride, and enhance the overall appeal of Grimes as a great place to live, work and visit.

To learn more, visit wpcrotary.org, grimesiowa.gov, or groupcreatives.com/grimes-allegiant-sentinels. #lovegrimes. ■

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

# **OUT & ABOUT**

# **RIBBON** cutting

Grimes Chamber held a ribbon cutting for KHI Solutions, 3100 S.E. Grimes Blvd., Suite 600, on Aug. 5.





KHI Solutions staff



Misty Bethel and Janey Hecht Schmaus Ann Hudson and Bobbi Segura





Dan Bethel and Jake Anderson



**Kyle and Scott Cline** 



Christy Cline and Karen Tisinger

# **OUT & ABOUT**

# **GOVERNORS** Day Parade

Grimes Governors Day Parade was held on June 7.



**Grimes Public Library** 



St. Francis Veterinary Care



Pink Couch Wellness



DCG Education Foundation



Shawner Design



Uptown Bar and Grill



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