

CLIVE

AUGUST 2025

Living

MAGAZINE

CAMPING IN STYLE

Residents share the joy
of traveling with the
conveniences.

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RECIPE

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WELCOME

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. ■

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CAMPING IN STYLE

Residents share the joy
of traveling with the
conveniences.

By Sean Dengler

Sitting around a campfire, toasting s'mores, telling stories and visiting with friends and family after a day of enjoying nature and exploring the big outdoors. Ah, the joys of camping! And you don't have to hike into the woods — covered in bug spray — and pitch a tent to partake in the fun. Those who prefer to make the trip with a camper share why they like to have some of the conveniences of home — bed, bathroom, air conditioner and more — on the trip with them.

Bonnie and Dwight Lammers have upgraded several times over the years and now have an RV with multiple slide outs, giving them ample space for spending time with family.

A go anywhere RV

An RV made many experiences possible for Rachel Bryant and her husband, Johnny.

"My husband, Johnny, and I are very outdoorsy people," Bryant says. "We love to camp, hike, canoe/kayak, bird watch, bicycle and explore National Parks. We have used our camper as the primary place to sleep and sometimes as a 'base camp' while we venture on short backpacking overnights."

It has also come in handy for their day jobs.

"We have even worked our jobs remotely from the RV so we could be outdoors all day and enjoy somewhere other than home after working hours," Bryant says. "Having an RV with heating, cooling and plumbing has extended the length of our trips and the seasons we can use it."

When compared to a tent, their RV is leaps and bounds ahead.

"Sleeping in the RV is more comfortable and convenient than in a tent," Bryant says. "Our camper has a wet bath with a shower and toilet. It also has a propane cooking stove, a small refrigerator, hot water, a heater and AC. There have been times when being able to cook indoors is very helpful, away from rain or bugs. We sometimes camp when it is too hot to be comfortable in a tent. We've also camped in the dead of winter, when it is challenging to stay warm enough in a tent."

Like many aspects of this world, COVID changed the Bryants.

"We bought our camper during the early COVID pandemic," Bryant says. "It was great to be able to get away from the house and go on road trips even when rest stops and stores weren't open for bathroom breaks. We could stay anywhere, even when hotels were closed. We don't have to rely on a campground providing toilet or shower facilities. Compared to a hotel, even a site with water, sewer and electric hookup is less expensive."

Their RV gives the Bryants an up-close and personal experience at parks, Bryant says.

"Nearly all the National Parks and many state parks have campgrounds, but only a few have hotels or cabins. You can climb into your bed at night and wake up all within the confines of the park and be fully immersed in the wilderness experience," she says.

Wherever Rachel and Johnny want to go, whether it is to a campground or the rugged wilderness, their RV can manage it.

"Our Braxton Creek Bushwhacker is made for boondocking," Bryant says. "It has a higher wheel clearance, more rugged tires, and the



Their RV allows the Bryants to have some conveniences with them on their trips to national parks and other scenic spots.

ability to run entirely from propane and battery. We have added a set of portable solar panels that can also run everything but the AC. It can go off-road even on rougher gravel or dirt and doesn't require a campground or designated site. It is only 15 feet in total length and is easily towed with a standard gas six-cylinder F-150 on a typical hitch. It fits into a standard parking space or within a tent campsite."

While there have been many benefits to the RV, there can be a few downsides.

"The drawbacks include the fact that we purchased from Braxton Creek when they were still a new company," Bryant says. "Our model is an economic model and has some lower-quality interior finishes. My biggest regret is that it lacks an exterior awning. Because it isn't designed to support an awning structurally, we cannot add one. There are only two small windows and a ceiling exhaust fan. Models with larger windows or more windows are nice for warm days when a breeze is all you need to get cool. The dinette converts to a queen bed. I don't like having to move the bed to switch back to the table and seats, so we rely on eating outside."

These issues have not deterred the Bryants.

"To make up for the lack of awning and the



Rachel Bryant and her husband, Johnny, often use their RV as a base camp when exploring the great outdoors.

restricted view, we have purchased a screen tent with optional wind/rain panels," Bryant says. "It solves the problems of wanting to eat with a view and wanting a shady spot or sheltered place that isn't inside."

This Bushwhacker has led to fun



Having a larger camper allows the Lammers to store the necessities so they don't need to pack everything before heading out.

adventures.

"We have visited Moab and Arches National Park, Big Bend National Park and Sand Dunes National Park with our trailer," Bryant says.

"The trip to Moab and Arches was our first big trip with the RV. We camped near the park for six nights and covered nearly 80 miles of hiking trails."

The RV has also allowed them to visit other remote locations.

"We've also spent eight days working remotely from a campground along the north shore of Lake Superior in Minnesota," Bryant says. "And, one year, we camped in northern Minnesota in January in negative 20 degrees overnight temperatures and stayed at a cozy 40 degrees in the camper between snowshoeing excursions."

The convenience of the RV makes spur-of-the-moment trips possible.

"It is so easy to pack and hitch up that we have decided several times on Friday morning to drive off to a camping spot for a spontaneous weekend," she says.

Enjoying the relaxing life

Working up to owning a motorhome was a gradual process for Bonnie and Dwight Lammers.

"We started out in a tent," Bonnie Lammers says. "Then we graduated to a pop-up and then we're big time — we had a trailer. Then we got a motorhome, and then we got a bigger motorhome. It just kept going."

The push to get a motorhome provided a nice relief to their busy lives, she says.

"We owned our own businesses," Lammers

mentions. "It was a good thing to just jump into and take off. You don't have to pack a bunch of stuff up."

With her and her husband being former trucking business owners, Lammers says she prefers her own place when compared to staying in a tent or a hotel.

"I like my own dirt for one thing," she says. "I like to be in my own cleanliness."

Staying in their own place has also led to great experiences at the campgrounds.

"The people in campgrounds are just great," Lammers says. "It's relaxing, and we build fires. We just like it."

Lammers also listed numerous benefits of the motorhome like the bath and a half, full-sized refrigerator, plenty of kitchen space and tile floors. The motorhome also has four slide-outs to provide plenty of space while enjoying the memories made along the way.

One of their favorite places was an RV camping ground in Naples, Florida.

"It had a nine-hole golf course, and it had a nice lake," she says. "It wasn't very far from downtown Naples where we could eat and shop. Our trips to Naples will probably always be the best."

This year they decided to spend six months at Latitudes RV Resort in Woodward. The resort's location makes it worth it.

"We're not far from home. We can go home, doctor's appointments, and then you come here and you're in the country," Lammers says.

Bonnie and Dwight also benefit from having a place to store their motorhome.

"Usually, you have to winterize what you have," she says. "The motorhome we have now,



The interior of the Lammers' RV is spacious and luxurious.

we've had for 16 years, and it's never been out for a winter. We store it in a heated place so it's all ready to go. If we decide we want to go somewhere in the middle of the winter, we can just go get it."

What makes the experience of camping with their motorhome so special is they get to spend it with their family.

"Our kids like to camp," Lammers says.

"Our kids have their trailer right beside our motorhome, so we enjoy the kids a lot. It's a good time to be with them because they both still work. When they get a couple of days, long weekends or something, they come and be with us." ■

ESTATE planning and divorce

Divorce is never easy. Even the most amicable separation has many emotional elements and practical problems. One of the last things you think about is your estate planning. But, after a divorce, you should update your estate plan.



Your last will and testament or revocable trust nominates someone to settle your estate, provides how assets should be distributed, and nominates a guardian for minor children. You may have other estate-planning concerns, like long-term management of assets through a trust or provisions for children with special needs.

In Iowa, divorce generally revokes all provisions in favor of an ex-spouse. The ex-spouse will not inherit through your will or trust. Iowa law also automatically

voids beneficiary designations on retirement accounts, life insurance and other investments.

However, this may mean that your assets will pass to a secondary beneficiary or to your estate. If the beneficiary is cancelled, you should update beneficiary designations. This will prevent the asset holder from mistakenly sending benefits to your ex-spouse. For annuities, if the payments have irrevocably commenced, they will continue to be distributed to the former spouse.

If your spouse is listed as your agent under a financial power of attorney, the agency terminates as soon as the divorce action is filed. For a health care directive, the spouse's authority is revoked upon the entry of the divorce decree. Your spouse will still be your health care proxy during the divorce proceedings.

Even though the law automatically puts some protections in place, you still need to

update your estate planning. You should make changes in your powers of attorney as soon as possible so that you don't give financial authority or medical decision-making rights to your soon-to-be former partner.

If you want assets to pass directly to a beneficiary, and not into your estate, you should designate a new beneficiary. Joint tenancy property should be addressed. So should guardianship of minor children. Even if your ex-spouse would be the custodial parent if you die, you may want to put someone else in charge of the money you leave to your children.

Consult with an experienced attorney to discuss how your divorce changes your estate plan. Drafting new documents to reflect your wishes will give you peace of mind as you start a new chapter in your life. ■

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

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CLIVE teen receives honors

Carson Klein, a 17-year-old senior from Clive, recently received several top academic and service honors over the summer.

In May, Carson represented Dowling Catholic High School at the 2025 United States Academic Decathlon Nation Finals held in Des Moines for the first time in 35 years. He won the National Championship (gold medal) in literature and came in third place (bronze medal) in art. He placed fifth overall with more than 700 of the nation's most accomplished high school scholars competing on the national stage.

In July, Carson was one of more than 200 participants in Boys State. The American Legion of Iowa Boys State is a week-long, hands-on youth civics leadership experience in the operation of the democratic form of government held at Camp Dodge. He was elected state treasurer and was selected as the outstanding Citizen of the Year. This award came with a \$6,000 college scholarship.

"Both of these were tremendous experiences, and I am deeply thankful to both my teammates, coaches and Boys State citizens," Carson says. "I am also very grateful to the American Legion for sponsoring Boys State and my scholarship; their support made this great training possible."

Carson is the son of Clive City Councilmember Eric Klein and Kennetha Klein. He is going into his senior year at Dowling Catholic High School where he is on the Presidential Honor Roll and is a student ambassador, peer tutor and class treasurer. He is interested in pursuing a degree in aerospace engineering in college. ■



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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 interest-bearing 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@rundahlfinancial.com, www.rundahlfinancialconsultants.com.

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
- ¼-½ cup onion, minced (optional)
- ½-1 cup of red grapes, cut in half (or use mandarin oranges)
- ¼-¾ cup pecans, chopped (or use walnuts or almonds)
- 2 tablespoons honey (or a splash of lemon juice)
- 1-1/4 cup mayonnaise (or low-fat 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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LEARNING never ends for McMains

Former educator keeps teaching through volunteerism.

Like many others, Candy McMains found a well-deserved retirement left her with time that needed to be filled. As a teacher, it was only natural that she would choose to continue learning and helping others learn.

The motto “Knowledge is Power” is a firm belief of McMains’. During her career as a teacher, she kept a sign displaying that motto on her classroom door. And, after more than 50 years of teaching, McMains continues to live out that motto of lifelong learning.

“I retired after 40 years, but I still sub occasionally,” she says. “When I retired, after spending my teaching career in fourth and sixth grades at Rex Mathes and Hillside, I knew I had to find new ways to engage with my community. At first, it was long-term subbing. As time went by, I added my most impactful and relevant pursuit of joining Table 11 for Bible study at Lutheran Church of Hope.”

McMains joined the Clive Book Club and the Des Moines Newcomers Compass Club. She later accepted an invitation to lead sessions to teach 20 residents of Deerfield retirement community in how to play Mah Jongg.

“I’ve had a really fun time this month. Being at the Deerfield facility



and doing the Mah Jongg has been a lot of fun,” McMains says. “It’s so important as seniors to have community, and I look forward to my weeks because they are full of activities.”

McMains has also found a niche in teaching others about technology.

“I’ve always embraced the fun and excitement I found in technology. For several years, I have taught seniors about their smartphones, and there’s another session starting Sept. 8 at the Clive Library,” McMains says. “What used to be two sessions branched out to three and now four with the addition of Artificial Intelligence (AI).”

AI is such a rapidly evolving topic that McMains has agreed to also facilitate a monthly discussion on the topic.

“The information is coming out so quickly. It would be nice if we had a place to come together and chat about what are some things that are coming out. That was the impetus for this,” McMains says. “So, at the Clive Library, we are scheduling a monthly roundtable discussion of AI articles and information brought in by participants. It will be informal, unscripted, and will be open to all. Hopefully, it will be enlightening, and the power of our learning will squelch some anxieties as well as spur future study.”

The initial AI roundtable session is just around the corner.

“Stop in on the first Wednesday of the month 2-3:30 p.m. at the Clive Library starting Sept. 3,” McMains says. “Call the library to register. It’s free.”

McMains thrives on fun and fellowship, and she encourages others to join.

“As I used to tell my classes, ‘If I’m not having fun learning along with you, then let’s change it up,’ ” McMains says. “If you need more friendship, community and knowledge in your adult journey, stop by the Clive Library for some inspiration.”

Although McMains is technically retired, she has no plans to just sit around and watch the world go by.

“I share things with my grandkids, and I share things with my son. I feel like we’re on an even plain. It’s important to be aware of what’s going on. I’m 76, but I’m still physically active,” McMains says. “I’ve never been afraid of change. I enjoy being creative, and I still enjoy the research and education part of it.” ■



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EVENTS IN THE AREA

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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.

Food Truck Fridays

5:30-8 p.m.

Campbell Park, 12385 Woodlands Parkway, Clive

Satisfy your food cravings with the best of street eats and local live music — a can't-miss community event. Bring the family to Campbell Park in Clive for food, fun and free live music. Campbell Park is now a cashless facility. Payment methods for beverage purchases at Campbell Park concession stand: Visa, Mastercard, Discover, American Express, Apple Pay, Google Pay. Most food trucks still accept cash and cards. For details, visit www.cityofclive.com/parkandrecreation/programs_and_events/food_truck_fridays/index.php

- Friday, Sept. 5: Brian Herrin Trio
- Friday, Sept. 12: The Sheet

Martini Fest

Friday, Sept. 19,
5-9 p.m.

West Glen Town
Center

CITYVIEW is bringing Martini Fest 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 martini stop for a sample-size martini. Locations include nightclubs and restaurants at West Glen Town Center. Reserve your tickets at www.eventbrite.com/e/cityview-martini-fest-2025-tickets-1291852588869 now so you can avoid registration lines at the event.



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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.



Business Trick or Treat

Oct. 16, 5-7 p.m.

Campbell Park, 12385 Woodlands
Parkway, Clive

Costumes, candy and fun can be found at the Business Trick or Treat. All ghosts and goblins are invited to enjoy an evening of free trick or treating and to meet some of the amazing businesses in the community. Kids can wear a costume and collect yummy treats from local businesses.



Edencrest at Kettlestone Health Fair Lunch & Learn

Thursday, Sept. 18, noon to 3 p.m.

805 S.E. Tallgrass Lane, Waukee

Join an afternoon of connection, care and community at Edencrest at Kettlestone. Enjoy a complimentary lunch prepared by the Kettlestone culinary team, connect with the leadership team and learn about Kettlestone. Plus, explore wellness with free health screenings, expert-led education on physical and occupational therapy, neuropathy treatments, exercise tips, and exciting new approaches to senior care. Ask questions, gather resources, and walk away empowered. RSVP by Sept. 15 to christina.jones@edencrestliving.com.

'Blithe Spirit'

Oct. 3-12

Ankeny Community Theatre, 1932 S.W. Third St., Ankeny

"Blithe Spirit," by Noël Coward, will be presented by Ankeny Community Theatre. This comedy is perfect for the Halloween season. When a group of friends hosts a seance that goes wrong, Charles' first wife comes back to haunt him and his new wife with hysterical results. Tickets available at ankenycommunitytheatre.com.



Oktoberfest in The District

Friday, Sept. 26, and Saturday, Sept. 27
The District at Prairie Trail, S.W. District
Drive, Ankeny

Raise your steins and don your lederhosen for two unforgettable days of festive fun at the 21st Annual Oktoberfest, now at The District at Prairie Trail in Ankeny. Experience the heart of Bavarian tradition with authentic German food, lively polka music, traditional beer hall games, and, of course, plenty of beer to go around. This two-day celebration offers something for everyone, from classic stein-holding contests and live music to delicious bratwursts and pretzels straight from the grill. For tickets, visit www.eventbrite.com/e/21st-annual-des-moines-oktoberfest-tickets-1488793063129?aff=oddtcreator. ■



SURVIVING and thriving

Mall shares his story of battling cancer.

Steve Mall had been having trouble with his throat. After going to the doctor to figure out why, he was diagnosed with cancer. That was 2023, and he was 58.

"I had a hard time breathing, so I just went to the hospital," he says. "They got me in, and then they checked. I did have strep, but they also did a scan. They said I had a large mass in my throat. They sent me to Iowa City. That's where they diagnosed it as cancer."

After a couple of surgeries and an aborted third one due to the cancer metastasizing and spreading to his lymph nodes, plans were adjusted.

"That's when my journey started with 35 radiation treatments and the six weeks of chemo,"

Mall says. "Good news is they did get the cancer finally. The bad news is I'm dealing with all the side effects from the radiation and chemo. I don't wish it on anybody, but I'm thankful for every day and look at life a lot different."

Mall also had a feeding tube for almost two years.

"I couldn't swallow anything, hardly at all," he says. "Where the radiation was, it messed up my swallowing mechanisms and everything. I had so much scar tissue from radiation."

This led to Mall to finding Above + Beyond Cancer after talking with a chemo nurse who suggested he take a spin class with Dr. Richard Deming.

"I started doing the spin classes and found just talking to other people that have been through similar things helped," Mall says. "Above + Beyond Cancer and Dr. Deming's message is to learn to maintain a healthier, happier lifestyle. It just really clicked with me, and now I have so many great friends with them. It's just an inspiration for me, and I have a totally different look on life and want to maintain a healthier and happier lifestyle."

Being positive is important.

"Just having a positive attitude helps," Mall says. "During my chemo treatments, somebody gave me a rock. It said, 'Tough times never last, tough people do.'"

Through this process, he has learned more about himself.

"I'm a fighter and learned just never to give up," Mall says. "I have faith. Faith is important, too, and that helps. Whatever I can do to help other people get through it and understand and keep the fight going, that's important because I think that's a huge, huge part of winning." ■



During his battle with cancer, Steve Mall learned to embrace the philosophy of living a happy and healthy lifestyle.

MEET Brianna Davitt

Finding fulfillment in teaching

Brianna Davitt is heading into her sixth year of teaching kindergarten at Shuler Elementary School. Before she was a teacher, she was in a much different field of work.

"I was in marketing at Two Rivers Marketing in downtown Des Moines," she explains. "It was a great job, but I felt something was missing. I remembered I loved 'playing school' with my siblings and began to think teaching might be the right path for me. I started by teaching Powerlife yoga, then swimming, and discovered how much joy I found in teaching. That led me back to Drake University to earn my master's degree in early childhood education with a focus on reading."

Her favorite aspect of teaching kindergarten is the growth she witnesses in her students from the beginning to the end of the school year.

"The cute, shy kids at Meet the Teacher night are not the same kids at the end of the school year," she states.

Beyond academic growth and progressing from learning letter sounds to reading at the end of the year, she appreciates the social growth she observes in her students, as well.

"During our morning class meetings we have 'Share Time,' " Davitt says. "Each student takes a turn sharing whatever they'd like, and then their classmates get to ask them two questions."

This practice helps the students develop communication and social skills that will benefit them throughout their lives.

Davitt shares that her oldest child just finished kindergarten and that watching her own child's growth in kindergarten has given her a new perspective and highlights the importance of what kindergarten teachers do. Some of her many goals are to help motivate students to enjoy coming to school and setting them up for whatever they will do in the future. Her greatest challenge is also something she enjoys.

"Every child learns differently," she shares. "I must adapt how I teach to make sure each student gets the type of learning they need. Sometimes I plan a lesson then realize afterward that some students didn't quite grasp the material, so I have to find a new way to teach it."

She says that the things kindergarteners say are a hoot.

"Last year, one of my students would always come tell me a joke whenever he'd come in the classroom. I love making connections with my students like that," she says. "I also love the 'Clap Out' tradition for fifth graders as they leave Shuler for the last time. Last year was especially meaningful because I got to see the very first group I taught get clapped out alongside our newest kindergarteners."

Davitt says that becoming a teacher has been one of the most rewarding changes she has made in her life.

"Teaching is definitely a challenging profession in many ways, but it is also one of the most impactful jobs when it comes to shaping kids," she says. "We need great teachers to help make the world a better place. Even with the challenges, my advice is: Go for it." ■



Brianna Davitt made a career change when she felt something was "missing."

11 FAQs when buying your first home

Buying your first home is an exciting milestone, but it can feel overwhelming. If you are unfamiliar with the process, doing some research is a great place to start. Here are answers to common questions first-time buyers often ask.

Do I need a Realtor® to buy a home?

A Realtor® isn't required but can be very helpful. They guide you through searching, inspections, negotiations and closing.

How do I determine my home buying budget?

Lenders assess your income, down payment and debt. A good starting point is your debt-to-income (DTI) ratio — calculated by dividing your monthly mortgage by your pre-tax income.

Are there hidden costs when buying a home?

Yes. Once you own a home, you're



Cassandra Haller



Olga Dobbins Oliver

responsible for maintenance, property taxes and potential HOA fees. Factor these into your budget.

How do I choose the right mortgage lender?

Choose a lender who communicates clearly, offers personalized service, and helps you find the best financing options.

What's covered in a mortgage prequalification meeting?

A lender will review your credit, income sources, loan options and rates. Most sellers require a prequalification letter before accepting an offer.

What's the difference between a 15-year and 30-year mortgage?

A 15-year mortgage is paid off faster and typically has lower interest rates but higher monthly payments. A 30-year mortgage spreads payments out, making them more affordable each month.

Fixed-rate vs. adjustable-rate mortgage?

A fixed-rate loan has the same interest rate for the life of the loan. An adjustable-rate loan's rate changes over time. Fixed rates are often preferred in volatile or low-rate markets.

What is an escrow account and escrow analysis?

An escrow account helps ensure timely payment of property taxes and homeowners

insurance. An annual escrow analysis adjusts for changes in these costs.

What is a homestead credit, and do I qualify?

This tax credit reduces your property taxes. Eligibility varies by state, but many have minimal requirements to qualify.

Should I waive a home inspection to strengthen my offer?

Skipping the inspection can be risky. While it may make your offer more competitive, it exposes you to hidden repair costs. A Realtor® can suggest safer ways to strengthen your offer.

Can I build my dream home instead of buying?

Yes. In tight markets, many buyers choose to build to get exactly what they want.

Buying a home is a big step, but help is available. Contact a mortgage loan originator to begin your journey. ■

Information provided by Cassandra Haller, VP, Mortgage Loan Originator, NMLS #681625, 11111 University Ave., Clive, Desk: 515-222-2001, Cell: 515-707-6461; and Olga Dobbins Oliver, NMLS ID#: 571175, Office: 515-222-2009, odobbins@bankerstrust.com, West Des Moines Branch, 620 S. 60th St., West Des Moines, IA 50266.

Your Mortgage Professionals

Whether you are a seasoned homebuyer or looking to buy your first home, Bankers Trust Loan Originators are here to help you take the next step. Our local team offers personalized financing solutions to fit your needs for your homeownership journey.



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PLAN AHEAD By Buffy Peters

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 reminiscing.

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.



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WELLNESS By Annette Smith

LIVING with dizziness, imbalance and visual sensitivity?

If you have spent years dealing with dizziness, unsteadiness, or visual sensitivity and haven't found answers, you're not alone. These symptoms are often dismissed, misdiagnosed or treated in isolation. But they can stem from complex issues involving the inner ear (vestibular system), eyes, neck and brain. A skilled physical therapist trained in vestibular rehabilitation can play a vital role in uncovering the root causes and guiding recovery.



Vestibular physical therapists perform detailed evaluations that go far beyond routine balance or neurological checks. They assess how your inner ear, vision and body work together to maintain stability and orientation. This includes testing eye movements, balance reactions, posture, and head/neck coordination.

Over time, your brain may compensate poorly for a vestibular issue, leading to chronic symptoms like motion sensitivity, foggy in busy environments, or difficulty walking in the dark. A targeted therapy plan can retrain the brain and body to work together again.

Even if you have had symptoms for years, it's not too late. With the right approach, many patients see significant improvements in stability, confidence and quality of life. If this sounds familiar, consider seeking out a physical therapist who specializes in vestibular rehabilitation. ■

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

AM Connections

Clive AM Connections was held at Walnut Ridge, 1701 Campus Drive, Clive, on Aug. 6.



Chad Aguiniga and John Palmer



Jocelyn Severn and Heidi Koll



Mindy Jansen, Becky Britton and Nikki Nigg



Mike Weiland and Rachel Muhs



Keith Piscitello and Edye Beckerman



Eric Klein and Zach Schwager



Chris Koll and Ben Chambers



Connor Buchannan and Rachel Muhs



Chris Jones and Ben Chambers



Lu Anne Gafford and Kristen Weiland



Cinnamon Rost, Edye Beckerman and Eric Klein



Jason Krull and Chris Koll at the Clive AM Connections held at Walnut Ridge on Aug. 6.



Allison Carson and Ron Guilloz at the Clive AM Connections held at Walnut Ridge on Aug. 6.



Ron Guilloz and Scott Nelson at the Clive PM Exchange at Your Private Bar Events Venue on July 16.



Eileen Van Kooten-Schmitt and Olivia Schmitt at the Clive PM Exchange at Your Private Bar Events Venue on July 16.



Chris Stuben and Rod Fox at the Clive PM Exchange at Your Private Bar Events Venue on July 16.



Mike Weiland and Sue Bennett at the Clive PM Exchange at Your Private Bar Events Venue on July 16.



Jason Krull, Ben Chambers, Gage Pauley and Eric Klein at the Clive PM Exchange at Your Private Bar Events Venue on July 16.



Breanne Neel, Andrew Pauley and Jocelyn Severin at the Clive PM Exchange at Your Private Bar Events Venue on July 16.



Lauren Pearson and Cindy Whalen at the Clive City Hall Complex on Aug. 8.



James Kuzhikandathil and Dennis Harker at the Clive City Hall Complex on Aug. 8.



Olivia Schmitt and Maritza Alarcon at the Clive City Hall Complex on Aug. 8.



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