

WE GET what we pay for

Sometimes, I drive by a remodeling project on a house and say to myself, "Wow, that is beautiful. Those guys really know what they are doing."

Other times, I drive by a project that is seemingly in the works for months (or years) and say to myself, "Wow, they are taking forever, and what they have done looks awful."

The difference usually has to do with having professionals do the work or relying on a handful of weekend amateurs.



Yes, some of you are quite skilled and can do quality DIY work. Others, like me, put forward a good effort but often end up with a less-than-par result. At some point, though, we all realize when we need to call in the experts.

This month's cover story will appeal to all sides, as we once again interview homeowners who have worked through the remodeling or construction process. They share their experiences, the lessons they learned, and how they might have done things differently.

Meanwhile, one of the common complaints we all hear is the challenge in lining up people to do the work. On occasion, that truly is a problem. More often, though, we simply don't want to pay the costs for quality workmanship — until, of course, we learn that we get what we pay for.

And then the people driving by say, "Wow, they are taking forever, and what they have done looks awful." We hope our efforts in this issue will help you avoid those comments.

Happy remodeling, and thanks for reading. ■

SHANE GOODMAN

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FEATURE



Major overhaul

Dave and Amy Curtis' house on Winwood Drive was built in 1989, and they moved into it in August 2000. After 25 years — and as empty nesters now — the couple was trying to decide if they should downsize and move or remodel and update.

"We love our neighborhood and the mature trees and chose to take on the remodel project," Amy says. "Our challenge was finding a contractor who would be willing to work with us knowing my husband wanted to do a lot of the

The entire main level was outdated with ambered oak everywhere. They knew they



The Curtis family decided it was time to modernize their kitchen and living spaces.

wanted to modernize and refresh all the surfaces. Also, the living room and dining room were not inviting or functional, and were underused spaces.

"We wanted to open up the floor plan more and finish these spaces so we would be drawn to them, and they would become used space," Dave says.

Their plan was total demolition, removing the wall between the kitchen and dining room, and redoing everything in those spaces, as well as the entry hallway, half bath and stairway.

Dave is retired, and he enjoys DIY projects, so they knew he would be doing most of the work.

"I previously had just finished our new



FEATURE



The Culps wanted to update their 1970s splitlevel home and give it a modern vibe.

deck and patio and was ready to move inside to tackle upgrades. Having said that, you still need products, and you need help with certain tasks. Our process was researching online, discuss and use ChatGPT, compare prices and make decisions," Dave says.

They knew the layout changes they wanted to make, and AIM Builders, which has an online gallery, provided ideas. Designer Jill Lampe helped guide them through cabinet selection and many of the paint, finish and furnishing decisions.

They used many other local businesses and



The Culp family enjoys their updated main level, which allows space for their family to gather.

vendors to make their ideas come to reality. Iowa Custom Cabinets built the new kitchen cabinets. Trent Burg, their nephew, and his son installed the cabinets and cabinet trim. They used Midwest Drywall and Plaster to install the new ceiling, while Renewal by Andersen installed six new windows and sliding doors. They also used Flooring America and Iowa Countertops.

Though the project is mostly complete, they are still working on the stairway from the upper level. They also have a large family room with a vaulted ceiling that is connected to the kitchen

that they would like to paint.

The couple advises those taking on a remodel do a lot of research to make sure their vision is realistic. They say AI chat bots are great for providing an existing picture and then showing proposed changes. They also suggest seeking multiple estimates from contractors or providers of materials because price and quality can vary.

"We're really happy with it now," Dave says. "Everything feels much more open and modernized. The dining room and living room definitely feel inviting and usable."

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Justin Krogman 515-318-6307 Get a quote!

FEATURE

Main level redo

Adam and Deb Culp married in 1990 and started looking for homes in Johnston.

"At that time, it's almost like there were no houses available," Deb says. "We drove by this one, and there was a sign in front of this house. It was the first day it went up. I said, 'I love it,' and we made an offer."

The split-level home on 66th Avenue was built in the 1970s, and the couple took on small projects throughout the house over the years. But, two years ago, they decided it was time to make a major change.

"I kept saying, 'I have nine grandkids and three kids with spouses, and I always ended up with the kids in the kitchen and everyone else in the living room,' " Deb says. "We thought maybe we should move. Adam said he thought he could take out the wall between the kitchen and living room and improve the layout."

Adam, a contractor who focuses mainly on basement finishing, started the renovation in September 2023. They knew they wanted an open floor plan and a small addition that included room for a pantry and an intimate back deck. It required taking walls out and gutting everything to the original studs,

all while they were still living in the home.

Since Adam has experience creating and decorating, they incorporated a lot of things he liked. They wanted the space to be light and bright with a lot of windows and sunshine all around. Deb also knew she wanted extra seating room and a calm, neutral space where everyone could gather for family meals and fun.

"Now we have this peninsula, this 12-foot piece of granite that can fit six or seven chairs around it," she says. "There were a lot of family meals where 14-16 people were sitting for a meal. I wanted to be in the kitchen making the food, and I wanted to still be a part of what was going on, and he made my dream come true. My granddaughter said, 'Nanny, I can't even remember when there was a wall there." "

The Culps recommend, when starting a remodel project, to set a budget. Don't plan your dream job with the idea that it will cost \$12,000 then learn it is really \$40,000. Do the budget first, then figure out what will fit into it.

Also, be mindful of the timeline. If you have trouble making decisions about finishings or decide to go in a different direction, it can cost you time and money.

To the Culps, the end result of their renovation is incredible. Now, they agree they won't move until they aren't able to keep up with all the tasks around the house.

"The family loves it," Deb says. "The two oldest grandkids say, 'It's crazy that everyone wants a giant house. We love the cozy house, and look what you do here.' We are all here, and we are all close, and you don't have to look too hard to find someone to talk to."

A musical addition

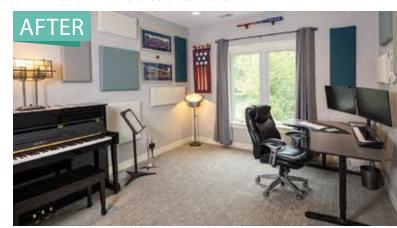
The Strohmaier family moved into their custom-built home 10 years ago, but, at the time, they didn't know what they wanted in the basement, so they left it as one big open room. They finished the space, but it wasn't organized the way they decided they wanted it to be. As a musician and band director in Waukee, Chris knew the space would likely be used for something musical.

"We subdivided it, adding another bedroom and a wine cellar," Chris says. "I use the bedroom as an office and music room now. It is fully soundproofed."

Chris' sister-in-law recommended he hire Silent Rivers, a contractor that



The Strohmaiers included a wine cellar in the renovated basement.



The finished Strohmaier basement includes a music room/office for Chris.



The Strohmaiers wanted to create multiple spaces for their family to best utilize their finished basement.

had remodeled her kitchen several years ago.

The Strohmaiers have some suggestions for those taking on a renovation project. Make sure you take the time to know how you want to use every part of your new space, and over-budget accordingly. Then find people you trust to do the work.

"Now, the space has a great vibe that matches our family perfectly, and the best part is that every part of the basement feels like it has a purpose," Chris says. ■

JOHNSTON FALL 2025



FOR ALL DRAGONS SCHEDULES Schedules are subject to change. Scan for most up-to-date schedules.

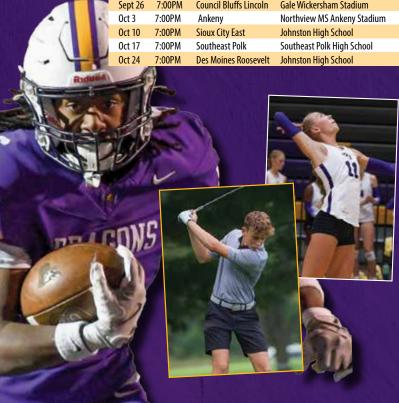


Schedule reflects games not yet played this season from publish date



VARSITY FOOTBALL

DATE	TIME	OPPONENT	LOCATION
Sept 5	7:00PM	Dowling Catholic	Valley Stadium
Sept 12	7:00PM	Ames	Ames High School
Sept 19	7:00PM	Iowa City Liberty	Johnston High School
Sept 26	7:00PM	Council Bluffs Lincoln	Gale Wickersham Stadium
0ct 3	7:00PM	Ankeny	Northview MS Ankeny Stadium
Oct 10	7:00PM	Sioux City East	Johnston High School
0ct 17	7:00PM	Southeast Polk	Southeast Polk High School
0ct 24	7:00PM	Des Moines Roosevelt	Johnston High School
1	0		



VARSITY VOLLEYBALL

DATE	TIME	OPPONENT	LOCATION
Sept 4	7:30PM	Waukee	Johnston High School
Sept 6	9:00AM	Multiple Schools	Solon High School
Sept 9	7:30PM	Waukee Northwest	Northwest High School
Sept 13	9:00AM	Multiple Schools	Cedar Falls High School
Sept 16	7:30PM	Ankeny	Johnston High School
Sept 20	8:30AM	Multiple Schools	Ballard High School
Sept 23	7:30PM	Dowling Catholic	Johnston High School
Sept 30	7:30PM	Valley	Valley High School
0ct 4	8:00AM	Multiple Schools	Urbandale High School
0ct 7	7:30PM	Ankeny Centennial	Johnston High School
Oct 16	7:15PM	Pella	Urbandale High School
Oct 16	7:30PM	Urbandale	Urbandale High School
Oct 18	8:30AM	Multiple Schools	Johnston High School

VARSITY BOYS GOLF

DATE	TIME	OPPONENT	LOCATION
Sept 10	9:00AM	Multiple Schools	Otter Creek Golf Course
Sept 15	10:00AM	Multiple Schools	Veenker Memorial Golf Course
Sept 16	10:00AM	Multiple Schools	Cedar Rapids Country Club
Sept 22	10:00AM	Valley Golf Classic	Willow Creek Golf Course
Sept 23	9:00AM	Tiger Varsity Golf Inv.	Pheasant Ridge Golf Course
Sept 30	8:30AM	Multiple Schools	Jester Park Golf Course

Photos by Johnston High School Yearbook Staff



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VARSITY G/B CROSS COUNTRY

DATE	TIME	OPPONENT	LOCATION
Sept 6	8:00AM	Multiple Schools	Crow Creek Park
Sept 11	4:00PM	Bobcat Invite	Marshalltown Community College
Sept 16	5:45/6:05PM	Tom Karpan Invite	Valley Southwoods
Sept 26	8:00AM	Rim Rock	Rim Rock Farm, KC
Oct 2	5:30PM	Intra Squad	Johnston High School
0ct 9	5:25/5:55PM	Multiple Schools	Lakeside Municipal Golf Course

VARSITY GIRLS TENNIS

DATE	TIME	OPPONENT	LOCATION
Apr 14	12:00PM	Multiple Schools	Briarwood Golf Course
Apr 16	9:00AM	Multiple Schools	Jester Park Golf Course
Apr 21	10:00AM	Multiple Schools	Willow Creek Golf Course
Apr 23	3:30PM	Multiple Schools	The Legacy Golf Club
Apr 24	12:00PM	Multiple Schools	Glynns Creek Golf Course
Apr 29	11:00AM	Multiple Schools	Hunter's Ridge Golf Course
Apr 30	9:00AM	Multiple Schools	Jester Park Golf Course
May 5	9:00AM	Multiple Schools	Jester Park Golf Course
May 7	3:30PM	Multiple Schools	Urbandale Golf & Country Club



VARSITY GIRLS SWIM/DIVE

DATE	TIME	OPPONENT	LOCATION
Sept 9	5:30PM	Waukee Northwest	Summit Middle School
Sept 16	5:30PM	Southeast Polk	Summit Middle School
Sept 20	9:30AM	Bobcat Invite	Marshalltown High School Pool
Sept 23	5:30PM	Waukee	Summit Middle School
Sept 27	9:00AM	Cougar Invitational	Kennedy High School Cougar Pool
Sept 30	5:30PM	Ankeny	Summit Middle School
0ct 7	5:30PM	Valley	Valley High School
Oct 11	8:30AM	Johnston Invitational	Summit Middle School
Oct 14	5:30PM	Dowling Catholic	Dowling Catholic High School







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A LUCKY move to Johnston

Doyle appreciates her new community.



School, where they enjoy a big backyard and being close to amenities.

It was Friday the 13th when Karen Doyle and her blended family moved to Johnston something they consider lucky.

They had been exploring areas around Johnston, Grimes and Urbandale and ultimately settled on Ridgedale Heights just north of Johnston High School.

"This location offered a view of the prairie between the school and our house, along with proximity to numerous amenities," Doyle explains.

Doyle works remotely for a clinic system and is currently pursuing her nurse practitioner degree. Her husband works for the city of West Des Moines. With their careers rooted in the metro, they knew they needed to find a home in the area. Doyle had previously lived in Nevada, Iowa, and her husband in Urbandale, so Johnston offered a convenient midpoint that also met their family's needs.

With a special needs child who attended ChildServe in Ames and has now transitioned to Johnston ChildServe, along with four other children, the family prioritized being close to



parks and schools.

They built their home to meet their family's needs, and some of their favorite features include the backyard view and the open floor

"We have friendly neighbors who have been very welcoming," Doyle adds. "One neighbor baked and brought us cookies, and they've been kind of a resource for us when we have a question."

Since moving to town, Doyle has found Johnston lives up to its reputation for supporting children with special needs, as well as offering excellent quality of life, safe neighborhoods, strong schools and a familyfriendly atmosphere.

Having been active in the PTA and school volunteer efforts in Nevada, Doyle is looking forward to getting involved in organizations closer to her new home.

"It was a big adjustment moving for me, coming from a much smaller community, and I had lived there since graduating from college 18 years ago," she shares. "My children had only been in a smaller school system, so it will be an adjustment for them, but I have heard great things about Johnston schools."

For Doyle, the move may have been a big change, but it's already starting to feel like home.

THE IMPORTANCE of the Annual Notice of Change in the Medicare market

Each year, millions of Medicare beneficiaries across the United States receive a document known as the Annual Notice of Change (ANOC). Though it may seem routine, the ANOC is a critical communication that can significantly impact a beneficiary's healthcare coverage and financial planning. Issued by Medicare Advantage (Part C) and Medicare Part D (prescription drug) plans, the ANOC outlines upcoming changes to the plan's costs, benefits and coverage for the next calendar year.



The ANOC is typically mailed to plan members by Sept. 30. Its primary purpose is to give beneficiaries enough time to review and evaluate any changes before the Medicare Annual Election Period, which runs from Oct. 15 to Dec. 7. During this period, individuals can switch plans, drop coverage, or make other changes to ensure their health and financial needs are met in the upcoming year.

Understanding the details in the ANOC is vital. It includes key information such as changes in monthly premiums, deductibles, copayments, drug formularies, provider networks and out-of-pocket limits. Even minor adjustments can have major consequences — like a favorite doctor no longer being in-network or a prescription drug moving to a higher tier with increased costs. Beneficiaries who overlook these changes may find themselves surprised by higher expenses or reduced access to care.

For insurance agents, healthcare providers and advocates working within the Medicare market, the ANOC provides an important touchpoint to engage with clients. It is an opportunity to proactively educate and assist beneficiaries in evaluating whether their current plan still meets their needs or if switching plans might be beneficial. It also helps reduce confusion and prevent coverage gaps caused by misunderstanding or missed deadlines.

Moreover, the ANOC enhances transparency and reinforces accountability among Medicare Advantage and Part D plan providers. It ensures that enrollees are not left in the dark about upcoming changes, promoting informed decision-making and fostering trust in the Medicare system.

The Annual Notice of Change plays a pivotal role in the Medicare market by empowering beneficiaries to make informed decisions about their healthcare coverage. Whether it prompts a change in plan or confirms that no action is needed, the ANOC helps individuals prepare for the year ahead and avoid unexpected disruptions in care. Staying informed and acting during the enrollment window ensures beneficiaries get the most from their Medicare benefits — both in quality and cost.

Insurance companies may not offer every plan available in your area. Any information they provide may be limited to those plans they do offer in your area. Contact Medicare.gov or 1-800-MEDICARE to get information on all your options.

Information provided by Janis Van Ahn, Health Insurance Advisor LLC, 5870 Merle Hay Road, Suite A, Johnston, 515-225-9994, jvanahn@health-insadvisor.com.







CRACK corn dip

There's something special about recipes that come from family, and my daughter, Samantha, has a corn dip that fits the bill, especially when made with fresh Iowa sweet corn. There is nothing quite like the flavor of corn picked at its peak crisp, juicy and naturally sweet.



Every summer, when the corn stands start popping up around town, we know it is time to whip up a big bowl of her famous dip. It is creamy and a little cheesy with just the right amount of spice, and that fresh sweet corn takes it to the next level. Whether we are hosting friends, heading to a potluck or just craving a snack on a hot afternoon, this dip is a hit. Served with tortilla chips or fresh veggies, it disappears quickly. I like that it has become part of our summer tradition, and now we're sharing it with you, straight from our kitchen and Iowa's golden fields. ■

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

Crack corn dip

Ingredients:

- 5.25 cups of fresh corn plus 1/2 each red and green pepper, finely diced (for the off-season use 3-15 oz cans fiesta corn or Mexicorn, drained)
- 1 can Rotel, 10 oz (reg or hot), drained
- 1 can jalapenos, 6 oz, drained and
- 1/2 cup green onions, sliced (5 stalks), optional
- 2 cups cheddar, shredded
- 1 cup sour cream
- 1 cup mayonnaise
- · Salt and pepper to taste
- Pinch of sugar
- · Handful fresh cilantro leaves, chopped

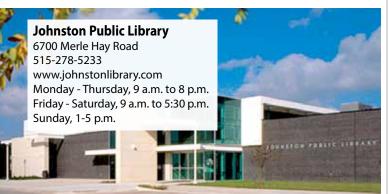


Directions

 Mix all the ingredients excluding bell peppers in a bowl. Refrigerator for 3-4 hours before serving. The dip will thicken as it sits in the fridge. Add peppers right before serving. Enjoy!



FALL in love with the library



The kids are back in school, the weather is cooling down, and football season is here. As the fall vibes settle in, Johnston Public Library is the perfect place to spend some time — whether you're volunteering, exploring history, boosting your financial know-how or joining a new club. Read on for all the details.

VolunTEENS is starting up again in September. Students in grades 8-12 can meet at the library on the first and third weekends of the month from 2-5 p.m. to help prepare activities for library programs and assist with various library tasks. This month, VolunTEENS falls on Sept. 6 and 20. Registration isn't required; however, teens who register once will be added to the 2025-2026 school year's VolunTEENS email list.

Join educator Brad Wilkening for Lessons of the Holocaust on Wednesday, Sept. 17 from 6-7:30 p.m. Through historical accounts and survivors' stories, Brad will explore the enduring relevance of the Holocaust and how its lessons can inspire us to foster greater compassion and kindness in today's world.

Interested in building confidence through financial literacy? Join Financial Planner Shalini Babu of Prudential Advisors for Women and Money on Thursday, Sept. 18, from 6:30-7:30 p.m. Shalini will share practical strategies to help women make informed decisions, achieve goals and take control of their financial futures. No registration required.

Beginning Sept. 22, the Pokémon fanatic in your house can hang out at JPL's Pokémon Kids Club. The club is for kids in grades 3-5 and will meet every fourth Monday of the month from 4-5 p.m. Meetings will include Pokémon trivia and games as well as a chance to win cards. We will allow card trading but ask that kids come with their cards in a case or box with their name on it. Registration is required for club members.

Thinking about buying your first home? Fall is a great time to get started. Join Mortgage Loan Officer Matt Nolan and Realtor Pete Jones for their First-Time Homebuyer Class on Wednesday, Sept. 24 at 6 p.m. They'll walk you through the entire process — from financing to closing — and answer all your home-buying questions. Registration is appreciated but not required for this no-pressure event.

If you're looking for something fun to do on a "no school" day, then head over to the library for Storybook BINGO on Monday, Sept. 29, from 11 a.m. to noon. Find famous book characters in the correct places on your card, and you may be a winner. This program is recommended for kids in grades K-6. No registration required.

More information about all events and resources at Johnston Public Library can be found online at www.johnstonlibrary.com or by calling the library at 515-278-5233. ■

PLAN AHEAD By Scott Eriksen

GET your funeral arrangements done now

The fair is over, and the kids and grandkids are back to school. Life is back on schedule, and it feels good. Now that things are "back to normal," it is time to get those things done that you have put off these past few months. One of those things might be addressing your final arrangements.

We hear it all the time: "I am so glad to have this taken care of." I can certainly tell you that no one ever regrets that their loved one planned ahead when



the time comes that the services of a funeral home are needed. Planning your final arrangements begins with a simple conversation and can be a pleasant process. Planning ahead also allows you time to give the thoughtful consideration that these important decisions deserve.

There are many options to think about when addressing your final arrangements, and there are even prepayment options available to those who wish to have their final financial obligations handled in advance.

An advanced planning consultant can walk you through these choices and options.

Make it a goal to get this off your "to-do" list before the snow flies... or you fly south for the winter. Reach out to your funeral home of choice and schedule a meeting to get your prearrangements in place. You will be glad you did. ■

Information provided by Scott Eriksen, Director of Hamilton's Advanced Planning, Hamilton's Funeral Home, 605 Lyon St., Des Moines, 515-697-3670, www.HamiltonsFuneralHome.com.







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Respond to the Special Census or join as a Census worker

The U.S. Census Bureau is hiring Field Representatives at a rate of \$25.50 per hour to assist with the Special Census. To apply, you must be at least 18 years old and a U.S. citizen.

Learn more and apply today at www.cityofjohnston.com/Census.

Census workers have begun going door-to-door to ensure that all residents are counted. If they stop by your home, please take a few minutes to speak with them. They will only visit if you have not completed the online Census form.

City Office Building closures on September 5

City Hall, Public Works, and the Johnston Public Library will close at noon on Friday, September 5; the Public Safety Building will be closed from 11:45 a.m. to 2:00 p.m. for a public service event. The Public Safety Building will reopen at 2:00 p.m.

Johnston Homecoming Parade is September 18

The Johnston Community School District's homecoming parade is scheduled for Thursday, September 18, at 6:00 p.m. The northbound lane of Pioneer Parkway will be closed from 4:00 to 8:00 p.m. from Greendale Road to NW 62nd Avenue. Access to Hy-Vee along Greendale Road will be limited during staging until the parade route has passed. However, southbound traffic on Pioneer Parkway will remain open.



Columbine Drive will be closed, but Public Works crews will be present to assist with access as needed. Once the parade crosses NW 62nd Avenue into the Johnston Middle School parking lot, the east and westbound lanes will be closed to through traffic.

Trick-or-Treat with First Responders on October 22

Mark your calendars for Wednesday, October 22, at Fire Station 38, located at 10225 NW 62nd Avenue. Come join the fun, from 5:30 to 7:00 p.m., and go trick-or-treating with our Police and Fire Department members! They'll be giving out treats and you can check out a fire engine, ambulance, and squad car.

Kids are encouraged to wear their Halloween costumes! You can park at the Bridge Church, which is just east of the Fire Station. The Bridge will also have some fun activities and candy for the kids.

This is a great opportunity to meet and chat with our Police Officers and Firefighters while having a good time!



Take advantage of Electronics Recycling Day on October 4

Join us for an electronics recycling event on Saturday, October 4, from 10:00 a.m. to 2:00 p.m. This event is being held in partnership with Electronic Asset Security at the Johnston City Hall East Parking Lot.

You can recycle most electronics for free, but there are some exceptions for CRTs, televisions, and certain types of batteries. To get more details about pricing and which items can be recycled, check

out the Electronic Asset Security website. They are the only R2v3 certified recycler in lowa, which means they ensure that all electronics are disposed of safely and securely.

Scan the QR code to learn more about this event!









Compost It! Season ends the first week in December

Get ready for fall! The Compost It! season in Johnston ends on Monday, December 1 and Tuesday, December 2. The final collection will take place on your regular collection day.

Visit www.mwatoday.com for more details on what you can compost before the season ends.



Upcoming Community Events

- Homecoming Parade, Thursday, September 18, 6:00 p.m.
- Movie on the Yard, Lilo & Stitch (2025), Thursday, September 18, at dusk
- Sounds of Summer at the Yard, The Pork Tornadoes, Saturday, September 27, 7:00-10:00 p.m.
- Electronics Recycling Day, Satruday, October 4, East parking lot of City Hall, 10:00 a.m.-2:00 p.m.
- Trick-or-Treat with First Responders, Wednesday, October 22, Fire Station 38, 10225 NW 62nd Avenue, 5:30-7:00 p.m.
- Drug Take-Back Day, Saturday, October 25, Public Safety Building, 10:00 a.m.-2:00 p.m.
- Halloween, Friday, Friday, October 31, from 6 to 8 p.m.
- Tree Branch & Tire Cleanup, Thursday, November 13 Saturday, November 15
- Holidays at the Town Center, Saturday, December 6, 4:00-6:00 p.m.

Battery drop-off available at the library

Safely dispose of household batteries and small rechargeable electronics during library business hours.

- Household batteries (AA, AAA, C, D, 9V, button batteries)
- Batteries from power tools
- Small rechargeable electronics like laptops, tablets, and cell phones



MEET Jessica Dowell

At home in the classroom

Jessica Dowell is officially in her 19th year in the classroom. Since 2007, she has been at Johnston High School, where she teaches social studies. Her husband, Jesse, also works at the school as an AP psychology teacher.

Dowell was originally drawn to Johnston because, at the time, it was a fast-growing district, and she was excited about the opportunities that growth could bring.

For her, the best part of teaching has always been the students.

"I love seeing the academic and personal growth that students make over the course of the year," she says. "I have so many students who stop back by my room at the end of their senior year to celebrate their accomplishments, whether it's earning their high school diploma when they struggled with academics early on, or receiving special recognition in a specific industry. Seeing the progress that students make over the short



Among the honors Jessical Dowell has received was being named 2025 Iowa History Teacher of the Year by the Gilder Lehrman Institute.

time that we have to support them is a truly wonderful experience."

That passion for teaching was planted early.

"My favorite game to play as a kid was 'school,' and I loved collecting old school supplies to run my own classroom," she recalls.

When she was in fifth grade, Dowell's teacher created a Civil War unit that wove history into every subject. Fractions in math? The class calculated the proportion of students who would sit on the "North" and "South" sides of the room based on population at the outbreak of the war. PE? The teacher convinced the PE instructor to do a baseball unit with Civil War-era rules.

"It was so creative and interactive, and I couldn't help but fall in love with history," Dowell shares.

She went on to earn her bachelor's degree in history education from the University of Northern Iowa, a master's in educational technology from Boise State University, and, just last year, a master's degree in constitutional studies and modern American history from the University of Nebraska-Kearney.

Now, after 19 years of teaching, Dowell has built a lifetime of memories. She recalls a student who struggled early in high school but later thrived in the culinary program.

"When he graduated, he stopped by my classroom to tell me that he had graduated and was headed to DMACC for their culinary program with a focus on fusion foods because of the exposure to different cultures he'd gotten in my world history course," Dowell says.

A few summers ago, while in Washington, D.C., she also had the chance to reconnect with former students studying in the area.

"It was a great experience and included a once-in-a-lifetime opportunity to tour the White House on short notice," Dowell says. "It was great to not only tour the White House, but also to see former students out in the world doing great things."

Dowell was awarded the James Madison Memorial Fellowship in 2019, another career highlight. And, most recently, she received word that she had been nominated by a former student and selected as the 2025 Iowa History Teacher of the Year by the Gilder Lehrman Institute. ■









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INVESTMENT By Daniel Rundahl

STATE FAIR is over... back to the books

Once the State Fair has ended, and the animals have left the barn, we prepare for the routine of going back to school, preparing the boat for winter and organizing our life for the holidays. As the leaves begin to change and temperatures drop, fall is the perfect time to evaluate your financial situation and plan ahead. Now is a key window to make smart decisions that can reduce tax burdens, improve savings, and prepare for the upcoming holiday season. Here are some practical financial tips to be considering.



- 1. Review your retirement accounts: This year has been one filled with volatility, and your lifesavings most certainly were affected. Have you reviewed your investment design? Your investment portfolios should have transitioned away from treasuries and bonds earlier this year, and with the FED meeting in September, we are likely to see another round of market changes due to interest rate considerations. Also, consider whether a ROTH IRA contribution may be best. The tax environment in retirement is still something to be aware of. If you're already retired and drawing from your retirement accounts, be sure to calculate your Required Minimum Distributions (RMDs). Missing an RMD can result in hefty penalties, so it's important to stay on track, especially if you have multiple accounts. One of the most common errors we have experienced is someone pulling the correct amount out of their accounts...but from the wrong account
- 2. Assess health care and Medicare plans: Open enrollment for Medicare typically runs from Oct. 15 to Dec. 7. This period is crucial for evaluating whether your current plan still meets your needs. Review your health care coverage, including prescription drug plans, to see if any changes are necessary. Even if you're satisfied with your current plan, comparing options could help you find better coverage or save money. Approaching 65? Make sure you have initiated the conversation with your financial advisor on these health insurance needs.
- 3. Plan for holiday spending: The holidays can be a joyful and expensive — time of year. Creating a holiday budget now can help you avoid overspending. Make a list of expected expenses, including gifts, travel, food and decorations. Consider using cash or a debit card to avoid racking up credit card debt that can follow you into the new year. I know that many of our clients earmark their RMDs for assisting with this expense at this time of year.
- 4. Evaluate your estate and legal documents: Fall is a good reminder to revisit your estate planning documents. Do you have a will, power of attorney, and health care directive in place? Have there been any major life changes that might affect your beneficiaries or plans? Keeping these documents up to date ensures your wishes are clear and legally protected.

Consider meeting with your financial advisor or attorney to ensure everything is in order, especially if it has been a few years since your last review.

By taking proactive steps this fall, you can strengthen your financial well-being and enjoy the season with peace of mind. A little planning now can lead to a more secure and stress-free winter.

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.

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UNIQUE program offers senior living alternative

Michael has lived in his Ankeny house for more than 40 years. Now 79, he often thinks about what the next stage of life will bring — especially when it comes to his health and living arrangements.

Unlike some of his longtime friends who have relocated to senior living communities, Michael hopes to remain right where he is. He enjoys his neighborhood, his garden and the sense of independence his home provides him. Still, he



worries about what will happen if he needs support in the future. His nearest family member lives several hours away, and he doesn't want to place unexpected burdens on her.

Michael's concerns are common. The idea of "aging in place" sounds appealing, but it can be complicated. Chronic health needs can make independent living unsafe, and 24/7 in-home care can become just as costly as moving to a senior living community.

So, what options exist for people who want to stay home but also want peace of mind about the future?

One solution is a Continuing Care at Home (CC@H) membership. These programs are designed to support older adults' well-being at home while also helping them plan financially for care needs that may arise

If you're exploring CC@H options, here are some important questions to keep in mind:

Do you know what's included? Strong programs provide not only health and wellness services to help you remain independent, but also financial coverage for potential long-term care.

Is personalized support available? Research shows that people who receive encouragement from a coach or advocate are more likely to maintain healthier habits and meet their goals.

What are the care pathways? A comprehensive program should cover both in-home care and access to care in a community setting if needed. Make sure you're comfortable with the provider's reputation and outcomes in both areas.

Choosing the right CC@H program should feel like choosing a plan that was created with your needs in mind. The right fit can help you protect both your health and your finances — and give you confidence about what's ahead. So, ask all your questions, and make sure you are satisfied with the answers.

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





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UPDATING an estate plan after 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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EVENTS IN THE AREA

Be sure to check for cancelations

Yoga by the Lake

Various Saturdays, through Oct. 11, 8 a.m.

Terra Lake, by the amphitheater, 6400 Pioneer Parkway

Enjoy a refreshing hour of yoga led by Ignit Yoga Instructor Natalie Henricksen. Experience the tranquility of the lake and the vibrant colors of fall as you enhance your well-being in a serene outdoor setting. Bring a yoga mat, water bottle, and any additional items to ensure your comfort during the class. This event is free and open to all levels. Dates are Sept. 6 13, 20, 27; Oct. 4, 11.

Movies on the Yard

Thursday, Sept. 18, 8:45 p.m. The Yard, 6245 Merle Hay Road

Enjoy the final Movie on the Yard for the season. The movie will begin at dusk (approximately 8:45 p.m.), so bring a blanket or lawn chair, round up your favorite people, and settle in for a fun, family-friendly evening. Admission is free, and all are welcome. It's the perfect way to cross something off your summer bucket list. Movie will be "Lilo and Stitch."

Tunes at Twilight Thursday Concert Series

Thursday Sept. 11, 7:30-9 p.m. The Yard, 6245 Merle Hay Road Damon Dotson will perform for the final Tunes at Twilight of the season.

Farmers Market

Tuesdays, until Sept. 30, 4-7 p.m. Johnston Town Center, 6245 Merle Hay Road

Enjoy a variety of vendors, live music and food trucks.

Gold Star Military Museum events

Camp Dodge, 7105 N.W. 70th Ave., Johnston

The public is invited to upcoming events at the Gold Star Military Museum. The museum will host a U.S. Military 250th Birthday Celebration at the Freedom Center, Building S-70, Saturday, Sept. 20, 4-7 p.m. Visitors can expect refreshments, historic military vehicles, reenactors and displays of period uniforms, museum experts, the Iowa Military Veterans Band, and more.

Author Jeff Kluever will discuss his new book, "Marching Home," Saturday, Oct. 4, at 11 a.m. at the museum.

Sounds of Summer Saturday Concert Series

Sept. 27, 7-10 p.m. The Yard, 6245 Merle Hay Road

Tickets, which include one drink are \$6, or \$22 for four tickets. The Pork Tornadoes perform.

Johnston Lions Club Bingo

Sept. 11, Oct. 9, Nov. 13, 6-8 p.m. Lions Club House, 6501 Merle Hav Road

Enjoy great bingo prizes and plenty of fun.







EVENTS IN THE AREA

Be sure to check for cancelations

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 martinifest.dmcityview.com now so you can avoid registration lines at the event.

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.

Self-Defense Class

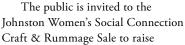
Tuesday, Oct. 7, 6 p.m.

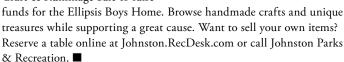
West Des Moines Elks Lodge, 2060 N.W. 94th St., Clive

The West Des Moines Elks Lodge in Clive is hosting a self-defense class taught by Blackbelt Hall of Fame inductee Ray Boyer. This event is free and open to the public. This class will help you focus on what to look for in terms of your surroundings so you can get yourself out of a potentially threatening situation. Boyer says learning the signs that something is not quite right and avoiding a situation altogether is key to self-defense. He will also teach participants some simple self-defense techniques to help get out of a situation if they are attacked.

Craft & Rummage Sale

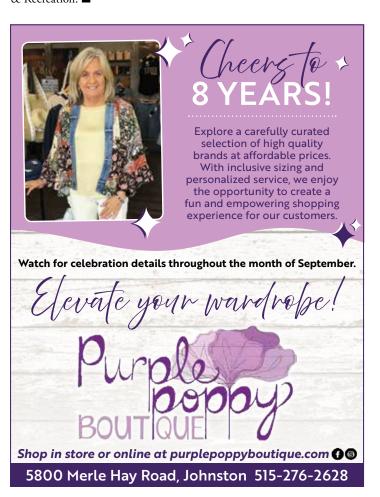
Thursday, Oct. 2, and Friday, Oct. 3, 10 a.m. to 2 p.m. **Crown Point Community** Center, 6300 Pioneer Parkway







andrea@iowalivingmagazines.com



LIONS celebrate 80 years

This year, the Johnston Lions Club has been celebrating its first meeting of 39 charter members in the old high school gymnasium. That was on Jan. 29, 1945. To give this some perspective, let us look at what was happening in the world 80 years ago. World War II was going on with the U.S. fighting in the Pacific with Emperor Hirohito and the Imperial Japanese Army and Navy. At the same time, the United States and its allies were fighting Adolf Hitler, the dictator of Nazi Germany.

The United States had survived the Great Depression, a severe worldwide economic spiral that had lasted for a decade. A war started in Europe when Nazis invaded Poland. The U.S. stayed out of the war until Japan attacked Pearl Harbor in Hawaii, Dec. 7, 1941. Germany and Italy then declared war on the U.S., and World War II began. 1945 brought the end of war, beginning with the Allied invasion of Normandy beaches in France and the dropping of atomic bombs on Hiroshima and Nagasaki in Japan.

During the The Great Depression, there was widespread joblessness and financial losses.



The Johnston Lions Club has served the community for eight decades and continues to be active.

The war brought unity to the country. People supported the troops in many ways. Sugar and rubber that grew in war-torn countries were rationed. Tires were scarce, and driving was minimized. Women stepped up to do "men's jobs." Entertainment was provided by radio programs or movies. Television had not yet been invented. The first computer was built in 1945.

Possibly, with all this history of the time, the charter members were motivated to roll up

their sleeves and get busy. Ben Dewey, the Polk County Supervisor for northwest Polk County, who lived in Johnston, had many projects that needed work, and his co-members were ready. This was 24 years before Johnston was incorporated as a city.

"We Serve" is the motto of Lions Club worldwide. After 80 years of serving the community, the Johnston Lions Club is looking forward to many more years of serving.

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OUT & ABOUT



The Johnston Chamber held a ribbon cutting Aug. 5 for Impact Health Institute, 5619 N.W. 86th St., Suite 500, in Johnston.



Dylan Baker, owner of Impact Health Institute, with Dan Fitzgerald, Johnston Chamber president, at the ribbon cutting Aug. 5 for the business.



Johnston and Clive chambers of commerce held a ribbon cutting for the new Johnston office of Jocelyn Severin - Farmers Insurance on Aug. 20.



Jocelyn Severin and Samantha Howell at the Aug. 20 Johnston Chamber ribbon cutting for Jocelyn Severin - Farmers Insurance.



Brenda Ballard and Tiffany Nielsen at the Aug. 20 Johnston Chamber ribbon cutting for Jocelyn Severin - Farmers Insurance.



Elizabeth VanGundy and Chris Jones at the Aug. 20 Johnston Chamber ribbon cutting for Jocelyn Severin - Farmers Insurance.



Brandon Thompson and Mark Johnson at the Aug. 20 Johnston Chamber ribbon cutting for Jocelyn Severin - Farmers Insurance.



Brenda Ballard and Alondra Miranda hold an adorable baby goat at Bishop Drumm's "State Fair Day" on Aug. 6.



Alexa Nation, holding a 21-dayold piglet, and Logan Nation at Bishop Drumm's "State Fair Day" on Aug. 6.



Dorothy Schmitz and Meg Anderson enjoy corn dogs at Bishop Drumm's "State Fair Day" on Aug. 6.



Karen Evans holds a super soft bunny at Bishop Drumm's "State Fair Day" on Aug. 6.

OUT & ABOUT

FARMERS Market

The Johnston Farmers Market was July 22 at Johnston Town Center.



Blake Allen and Sandra Sanabria



Denise Francois and Don Francois



Mia Huffman and Soren Miller, front, and Mandi Kohn, Blake Zaffke, Myla Huffman and Alleigh Zaffke, back.



Brock Peterson



Lisa Frances



Joe Demerath



Cameron King



Autumn Wolter and Ashley Snider



Calvin Wineland and Charlene Wineland

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