

ANKENY

SEPTEMBER 2025

Living

MAGAZINE

ROOM FOR

improvement

Residents share their home renovation experiences

Crack corn dip
RECIPE

Hudson family hosts
ambassador of Thailand
COMMUNITY

Ankeny Community School
District Foundation turns 25
EDUCATION

PSRST STD
ECRWSS EDDM
U.S. POSTAGE
PAID
BIG GREEN
UMBRELLA MEDIA
RESIDENTIAL CUSTOMER
BIG GREEN
UMBRELLA MEDIA
8101 Birchwood Ct. Ste. D
Johnston, Iowa 50131



**Mark
your
calendar**

Mark your calendar to experience the fun and laughter of Ankeny's premier senior living

Autumn at CopperWood: A Harvest Gathering Thursday, October 2

4:30 p.m. – 6:30 p.m.

Stroll through our beautifully decorated community, enjoy seasonal treats like warm apple cider, caramel apple bites, and harvest cheeses, and take in the welcoming atmosphere that makes CopperWood feel like home. Meet our friendly team, explore our wonderful amenities, and see how we blend comfort, care, community.



Whether you stay for a full tour or just stop in for a cup of cider, we'd love to welcome you.

Bring a friend and join the fun!
RSVPs are appreciated but not required.
Call 515-800-7754 or email eofloy@copperwoodsl.com.

NOW OFFERING Independent Living at CopperWood at Prairie Trail

Welcome to a new kind of Independent Living, where luxury meets lifestyle. Our community is designed for active adults who want more from retirement. Whether you're entertaining, exploring new passions, or relaxing at home, everything you need is right here.

One-bedroom rate starts at \$3,700.

LIVE. CONNECT. RELAX.

- 3 FREE meals per day - a value of \$1,400 per month
- Weekly housekeeping
- Sage & Savory Bistro
- Harvest & Dine Restaurant
- Wellness Center
- Theater, Clubroom, Salon & Barber Shop, and Art Studio
- And much more!

AUTUMN AT COPPERWOOD!

Move-in by November 21*

and receive **\$7,000*** to use
ANY WAY YOU CHOOSE!

Ask about this limited-time Move-In Special today.

* Some exclusions may apply.




CopperWood
AT PRAIRIE TRAIL

2855 SW Vintage Parkway
Ankeny, IA 50023
copperwoodseniorliving.com



Managed by



Independent Living • Assisted Living • Memory Care

WELCOME

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



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

Angela Ossian
Advertising Account Executive
515-953-4822 x307
angela@iowalivingmagazines.com



IOWA
Living
MAGAZINES



Circulation and readership audited
by Circulation Verification Council

BRING YOUR
HOME to LIFE
PROJECTS WITH THIS RATE!

Special Home Equity Loan rate of
5.95% APR*

*"We wanted an outdoor space to relax and gather with our family and friends, and Charter Bank made it happen."
-Andrea H, a Charter Bank customer*



Brian Vahle
VP Market Manager
Ankeny



Brien Scandridge
VP Market Manager
Johnston



Chart Your Success With Us!

Johnston
5526 NW
86th St.
515-331-2265

Grimes
Corner of
Gateway & 1st St.
515-986-2000

Waukee
Downtown
Triangle
515-987-1000

Ankeny
2905 SW
Oralabor Rd.
515-446-2265

www.CharterBanker.com

Member
FDIC

*Annual Percentage Rate for 80% loan-to-value or less, 5-year term with automatic payment from a primary Charter Bank checking account. \$10,000 minimum loan. Rate as of 9/10/25 and subject to change.



ROOM FOR *improvement*

Residents share their
home renovation
experiences



By Ashley Rullestad

Live in a home for a while, and one is likely to start thinking, “If only....” If only the bathroom had a walk-in shower.... If only the kitchen had new cabinets.... If only the old flooring could be replaced.... If only the basement was finished.... If only a room could be added.... If only that longed-for home improvement project could be completed ... then the house would be just right. Residents who have taken the leap from thinking about it to tackling their dream projects share their experiences.

Judie Colyer modernized her 1917 home and give it a “European cottage” feel since she grew up in England. Photo by Todd Rullestad

FEATURE

English cottage in Uptown

Judie Colyer bought her home in Uptown 10 years ago. It had sat on the market for a year and was in rough shape in many ways, but she saw potential in the historic home. Since it was built in 1917, the goal was to modernize the home but maintain its charm. She wanted to create a “European cottage” feel, since she grew up in England.

She decided to completely redo the existing bathroom, gut the kitchen, replace the windows and interior trim, add light fixtures, and make the front porch laundry room into an inviting space.

Colyer's son flips houses, and he had a vision for the old home. She enjoys interior design and used social media for inspiration. Both contributed to the style of the house, which incorporates vintage pieces with fresh, modern colors and textures. Colyer says it is comfy yet not stodgy or dated.

Using the original wood floors and bringing in a period fireplace helped deliver the feel of a cottage. Mixing materials and using pieces that Colyer has collected over time brings interest. Incorporating pieces from her home country of England lent to the design, and she likes that it



The design of Judie Colyer's renovations incorporates vintage pieces with fresh, modern colors and textures. Photo by Todd Rullestad

reflects her heritage.

“My son guided the process, but many volunteers from my church pitched in. I depended on good referrals for any work I needed to hire.”

As part of the renovation, Colyer now has an Airbnb in her home for additional income, and she enjoys meeting people from all over the country and introducing them to Ankeny. She

also hosts people for English teatimes on a donation basis.

“My home is used in great ways for the community,” she says. “My favorite thing is that the house is so old. I love the vaulted ceiling in the kitchen, which we uncovered during the renovation. My son added false beams that look so real. It's a living piece of history.”

PHASE II NOW LEASING



New amenities:

- Garden Beds
- Movie Theater
- Attivo Room

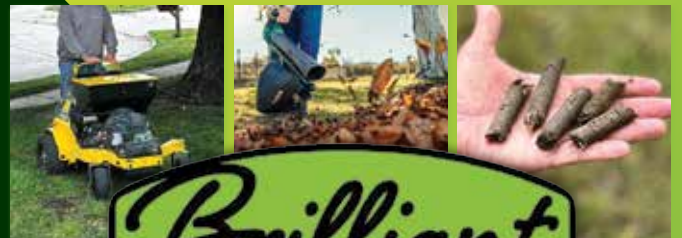
Schedule your tour today to check out our 55+ ACTIVE living community!



Contact Our Team:
515-916-5911
ankenya@attivotrail.com

YOUR LAWN, PROFESSIONALLY PREPPED FOR FALL

From aeration and over-seeding to fall clean-up, Brilliant Borders ensures your property looks its best—now and into spring.



**Brilliant
BORDERS**

Now scheduling fall services.
CALL TODAY! 515-705-6753
Waukee, IA • brilliantborders.com

Ask about our custom holiday lighting packages.

FEATURE

BEFORE



Nancy and Harold Flavell knew when they purchased their home they would finish their basement.

AFTER



The Flavell basement features a comfortable living space, guest room and wine bar.

AFTER



Basement bonanza

When Nancy and Harold Flavell were house hunting in Ankeny in 2017, their real estate agent showed them a townhome in Carmella Villas. The moment they reached the last step to the unfinished basement, Nancy knew that Harold would look no further, as he had already started

planning for its completion.

They spent several years dreaming about the design. Their hand was finally forced after Harold's parents moved in with them in April of 2021, and they decided the basement would be a good place for additional living space. About a year later, they obtained a permit and framing

commenced. However, they decided they would work on the space as time and money allowed.

"We continued working on it with Harold spending much of his time outside of his full-time job completing it," Nancy says. "He did the majority of the design and work himself, contracting out the drywall, plumbing and some

DOES YOUR EXTERIOR NEED A FRESH LOOK?

YOUR EXPERT SOURCE FOR ALL THINGS GARAGE DOOR

REPAIRS • NEW DOORS • OPENERS



VISIT OUR
WEBSITE OR
SHOWROOM TODAY!



GARAGE DOORS WITH CURB APPEAL

CALL US **515-633-2119**

AmegaGarageDoors.com

SALES • SERVICE • PARTS • INSTALLATION

FEATURE

of the electrical.”

The materials were obtained piece by piece as funds allowed over a seven-year span.

Initially, plans were designed around their daughter potentially moving back in, but she married in 2023 and bought a house with her husband. The following year, they had a son, and Nancy retired to provide daycare. As their grandson grew closer to crawling, it became more urgent to have a larger, safer place to care for him.

Finally, in December of 2024, construction ended, and they at last had a finished living space with a guest bedroom/nursery, luxury bathroom, great room with a pool table, five-zone in-floor electric heating, a wine nook, a storage room, and a workshop for Harold.

“The space serves to host friends and family from out-of-town, a place for Harold to enjoy his breakfast and do his morning Bible study, a great area for our grandson’s daycare, and an amazing amount of storage,” Nancy says. “My favorite part, though, is the adorable wine nook.”

A dream kitchen

Jennifer and Tom Ciha and their three kids are entering their 13th year living in Ankeny, and they definitely feel like they have a strong community here. The family was drawn to their home initially because of the large backyard, the mature trees and the segregated floor plan.

“I didn’t want an open concept floor plan,” Jennifer says. “We love having a formal dining room and eating supper together as a family each evening. We weren’t ever planning on doing a major remodel; however, over time, multiple things in our kitchen broke, including six cupboards or drawers, the patio door and several appliances.”

BEFORE



The Ciha family decided to update their 1980s kitchen when it kept giving them problems.

They still weren’t sure a remodel of the dated 1980s kitchen was in their future. In fact, during Christmas break of 2023, they moved the fridge only to discover that it was leaking in several places. In a moment of frustration, Tom said they should just redo the kitchen.

“A flat, quick ‘absolutely not’ was my reply,” Jennifer says. “I didn’t want to spend all that money only to put a Band-Aid on top of this old space. Well, eight hours later, I had drawn up floor plans to scale of what my dream kitchen would look like if I could change things. We continued to work on plans, finding inspiration on Pinterest and thinking over the project for the next year.”

They finally determined that it was time to make the kitchen the one of their dreams. Jennifer worked closely with Morgan Vigon at the company My Contractor to bring her vision to life. They decided to completely gut the space. They relocated every appliance, created a 5-foot-long pantry and appliance garage, and added an 8-foot island. Taking down the outdated bulkhead and installing recessed lighting opened the space and created a clean slate.

35 YEARS OF SERVING ANKENY & DES MOINES METRO AREA!

2 Days ONLY!

FALL SALE

Friday, Sept. 26 & Saturday, Sept. 27

40% OFF

All Live Goods*
Trees, Shrubs & Perennials

FREE ESTIMATES!
FREE DELIVERY
in Ankeny with purchase over \$350

10% OFF ALL MATERIALS
Rock, Mulch, Soil, Compost, Edging, Wall Stone & Pavers*

10% OFF BBQ
Grills, Smokers, Lump Charcoal, Wood, Accessories, Sauces and Rubs

HUGE SELECTION TO CHOOSE FROM IN OUR 5 ACRE NURSERY



FREE BBQ LUNCH
Saturday
11:30-1PM

TNT LANDSCAPING



(515) 965-1206 • 1313 SW Ordinance Road, Ankeny

www.tntlandscaping.com

*No warranty. In-stock only.

GRILLS & SMOKERS

Plus accessories, spices, rubs, sauces & more!

www.hawgeyesbbq.com

FEATURE

When they started searching for a contractor, their neighbors suggested Richard Taylor from Tailored Homes, who designed a few custom pieces for the project, such as the island support and hood vent, which elevate the functionality and beauty of the space.

In creating their kitchen, they paid close attention to details, such as making sure the panel dishwasher can be opened at the same time as the plate drawer. Even the vein lines on the quartz countertop were carefully planned with Rowat Cut Stone and Marble Co.

The project also included updating the bathroom. They gave the space a new vanity and fixtures then added a simple piece of trim and two-tone color scheme for interest.

“Several key design features help to seamlessly merge the new kitchen with the existing home elements, such as the stained oak trim on the custom vent hood,” Jennifer says. “The kitchen feels like such a natural extension of the home that we often forget what it once looked like.”

Now the entire family enjoys it. The flow is an improvement over the previous U-shaped kitchen, she says. They can dish up dinner plates on the island before heading into the dining room for a family meal. Neighbors and friends pull up a stool at the end of the island to chat

AFTER



Jennifer Ciha likes how seamlessly her new kitchen blends into the surrounding rooms.

while Jennifer cooks. The cooking workload has been dramatically improved.

“While the kitchen is absolutely stunning, it’s also a workhorse,” Jennifer says. “On any given day, there is fresh bread baking in the bread maker, always clean dishes on the counter and dirty ones filling the sink, new recipes floating about just waiting to be tried, and delicious aromas emerging from one of the three oven racks.”

Jennifer encourages others to take their time and do research if they are going to devote the time and money to a remodel.

“Make sure you love the design before you get started,” she says.

“I hope our design will inspire homeowners to make their space functional for their family. It takes time and flexibility to do a huge remodel, but keep your end goal in mind, and you’ll get there,” she says. ■

Home Improvement = NEW FLOORING!

**ONE
STOP SHOP**
for ANY room
in the house!

**Upgrade Your Floors Now,
Pay Later!**

**12 Month Interest Free
Financing Available!**

Visit our website for details and restrictions.

**Carpet • Hardwood • Laminate
Tile • Luxury vinyl • Vinyl
Natural stone • Pet Friendly**



Come check out our *HUGE* showroom!

4925 NW JOHNSTON DRIVE, JOHNSTON

515-508-0024 ★ www.theflooringguysdsm.com

Family-owned, local business operating since 1999.

IS YOUR pet suffering from seasonal allergies?

Fall in Iowa is one of the best times of year — crisp mornings, colorful leaves and pumpkin spice everywhere. But, along with all the cozy vibes comes something less pleasant: allergies. This season, our exam rooms are full of itchy pets, and allergy medications have been flying off the shelves.



What are they allergic to? Dogs and cats can react to many of the same allergens we do: ragweed pollen, mold from damp leaves, and even dust mites that stir up when the heat first comes on. Fleas are another big culprit. For allergic pets, even one bite can set off days of scratching and misery.

And it's not just during the fall when allergies arise; we typically see them flare in spring and fall, when plants are blooming and pollinating and mold counts are high, but we can see allergies any time of year, depending on what specifically the pet is allergic to.

Signs your pet might have allergies

Unlike people, pets don't usually show allergies with sneezing and runny noses. Their symptoms often show up on the skin. Common signs include: nonstop scratching or chewing at the skin; licking or biting paws (sometimes leaving orange or brown staining on the fur); red, irritated ears or frequent ear infections; bald spots or "hot spots" from scratching; and itchy, watery or red eyes.

Why a vet visit matters

Here's the tricky part: pet allergies can look a lot like other problems such as parasites, infections or food sensitivities, or may be a combination. That's why a veterinary exam is the best first step. Your veterinary team can sort out the cause, treat any secondary infections, and create a plan to keep your pet comfortable.

The foundation to a good plan often includes:

- Fast-acting medications to calm itching and inflammation.
- Prescription shampoos and ear treatments to stop irritation before it spirals.

• Long-term allergy management, including testing and targeted therapies for chronic cases.

Getting ahead of allergies not only helps your pet feel better now, it also prevents a frustrating cycle of scratching, infection and repeat visits later. Once your pet has the right treatment plan, you can boost their comfort with simple habits at home:

- Wipe paws and coats after walks to reduce pollen and mold.
- Wash bedding often to cut down on allergens.
- Continue flea/tick prevention, even in cooler months.
- Bathe your pet weekly with a gentle, pet-safe shampoo, such as aloe/oatmeal, to help further remove allergens.

If your furry kiddo seems itchy this fall, call your veterinarian. With prompt care, they will be back to enjoying the season right alongside you. ■

Information provided by Dr. Amanda Gigler, Ankeny Animal & Avian Clinic, 742 S. Ankeny Blvd., Ankeny, 515-964-7387, amandagigler@ankenyanimal.com

YOUR PARTNER IN PET CARE

FOR OVER 50 YEARS

Dogs • Cats • Birds • Small Mammals

- The *only* locally-owned Fear Free Certified Practice in the metro.
- Voted Ankeny's Best Vet Clinic for 14 years
- Exceptional customer service
- Personalized patient care
- Fear Free grooming
- Feline Friendly Practice

**RECEIVE \$35 OFF
YOUR FIRST VISIT!**

Mention this ad to receive discount. For new clients only.

**PAYMENT OPTIONS
AVAILABLE**



GET TO KNOW YOUR LOCAL VET

Dr. Abbey Bos

1. How long have you been a veterinarian? Where did you go to school?

I have been a veterinarian for a little over a year! I attended Iowa State University College of Veterinary Medicine.

2. Do you have a special area of interest?

I have a special interest in exotic small mammals and birds!

3. What's one tip you wish every pet owner knew?

An overweight dog has a reduced lifespan by 2.5 years on average. So it's very important to talk to your veterinarian about an appropriate diet for your pet.

4. What's a fun fact about you most people don't know?

I really like disco music!

5. I got a new pet. What do I need to do next?

Get pet insurance! The earlier you get it, the more likely your insurance will cover the cost of treatment when your pet gets sick. Pet insurance can save your pet's life.



**ANKENY ANIMAL
AND AVIAN CLINIC**

NOW OFFERING WELLNESS PLANS

742 S ANKENY BLVD, ANKENY

www.ankenyvets.com (515) 964-7387

Experience senior living
at it's finest



Walnut Ridge | Mill Pond

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

Walnut Ridge



Newly renovated apartments | Refreshed common areas | Updated amenities

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

Mill Pond



Beautiful grounds | On-site rehab services Private movie theater

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



Senior Apartments | Assisted Living
Memory Care | Long Term Care

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

LIBRARY

By Library Staff

CELEBRATE National Library Card Sign-Up Month

September is National Library Card Sign-Up Month. With endless possibilities to learn, imagine and connect at the Ankeny Kirkendall Public Library, we encourage all Ankeny residents to get a library card.

This year's theme, "One Card, Endless Possibilities," is a reminder that libraries are for everyone — no matter your age, background or goals. Whether you're diving into a new hobby, searching for your next great read, brushing up on tech skills, or helping your child succeed in school, it all starts with a library card.

This summer, we registered more than 1,200 new library cards, and we're excited to keep the momentum going into the fall. Our goal is 400 new accounts in September, and, to celebrate, we're hosting a gift card giveaway. Each new account opened during September will be entered into a drawing for a Target gift card. Drawings will be held weekly on Tuesdays, beginning Sept. 8.

Sign up for a new card at the Circulation Desk or the Children's Desk near the play nook. Learn more at www.ankenyiowa.gov/264/Get-a-Library-Card. ■

Ankeny Kirkendall Public Library

1250 S.W. District Drive

515-965-6460

www.ankenyiowa.gov/library

Monday - Thursday: 9 a.m. to 8 p.m.

Friday and Saturday: 9 a.m. to 5 p.m.

Sunday: 1-5 p.m.



A grateful nation thanks its veterans for their service and sacrifices each **NOVEMBER** in honor of Veterans Day. We would like to recognize some of these local heroes in the November issue of Ankeny Living magazine. **Your business can be a part of this special salute pages with the purchase of a supporting ad.**



HURRY!
Reserve
your space
by Nov. 5!



TO RESERVE YOUR SPACE, CALL
ANGELA OSSIAN
at 515-953-4822 x307
or angela@iowalivingmagazines.com



EVENTS IN THE AREA

Check for cancellations

Note about calendar events: This magazine is delivered the third Thursday of each month. Calendar items included are events happening after the delivery date and extend into the following month. If you receive and read your magazine upon delivery, you will not miss out on any calendar items.

Upcoming in Ankeny Living magazine:

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.

Family Fun Night at Edencrest at Siena Hills

Sept. 26, 5:30-7:30 p.m.

Edencrest at Siena Hills, 455 S.W. Ankeny Road, Ankeny

Summer is all about having fun, and the staff at Edencrest at Siena Hills knows how to have fun. They invite the public to enjoy food, live entertainment, kids' activities and ice cream.

Acoustics Live in The District

Every Thursday through September, 5:30-8:30 p.m.

The District at Prairie Trail, S.W. District Drive, Ankeny

Enjoy live acoustic sets from your favorite local artists on the patios of your favorite District restaurants, rotating weekly for the perfect summer vibe. Check social media for lineup and patio locations each week.

Ankeny Art Center Art Classes and Workshops

1520 S.W. Ordinance Road, Ankeny

- Kids Fall Classes: Saturdays, Oct. 4-25.
- Grades K-4: Pottery Sculpture, 9-10 a.m.; Art Exploration, 10-11 a.m.
- Grades 5-8: Pottery Wheel, 9-11 a.m.; Drawing, 11 a.m. to noon

See all classes and register at ww.ankenyardcenter.org.

Passion Studios free introductory session

Oct. 10 and 25, Nov. 7 and 14, 6:30 p.m.

Passion Studios, 114 N.W. Fifth St., Suite 203, Ankeny

Have you always wanted to play an instrument? Students at Passion Studios learn in two to three months what takes traditional lessons two or more years to learn. Attend a 45-minute session to learn more about their methods, see a sample lesson in action and get answers for any questions you may have. You'll also tour the studio, meet the staff, and hear their personal story. Register online at <https://passionstudios.opus1.io/w/register>.

Oktoberfest in The District

Friday, Sept. 26, and Saturday, Sept. 27

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=oddttdtcreator.

'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.



Ankeny Lions Club Pancake Breakfast

Oct. 4, 7-11 a.m.

Ankeny First United Methodist Church, 206 S.W. Walnut St.

Enjoy the Lions Club's pancake breakfast for a freewill donation.

Uptown's Farmers Market

Saturdays in September, 8 a.m. to noon

Ankeny Market & Pavilion Park, 715 W. First St.

The Farmers Market season is wrapping up. It is open every Saturday through Sept. 27. Support local vendors featuring a variety of produce and items. ■

◆ WE MUST FIRST WALK BEFORE WE CAN FLY ◆

GIVE YOUR LITTLE ONES
THE
Joy of Dance

Our classes build confidence, creativity and friendships. Perfect for ages 3-6.

Claim your FREE TRIAL CLASS, email today!

VIEW OUR SCHEDULE HERE! ►►

 **Proud To Be Locally Owned & Operated!**
Our 20th year is the perfect time to join us for a year full of celebrating, joy, and dance magic!
Email us today to set up a free trial class!
encoremisseevie@gmail.com

801 S. Ankeny Blvd, Ankeny • 515.974.4074 • leda.com





Partnering throughout the years to help reach your financial goals.

Let's map out your future together.



Jakeb Bakken
CFP®, AAMS®
Financial Advisor
917 E. 1st St.
Schneider's Square, Ste D
Ankeny, IA 50021
515-964-0808



Justin Bjerke
CFP®, ChFC®, AAMS™,
CRPC™, CRPS™, AAFP®
Financial Advisor
2575 N. Ankeny Blvd. Ste 217
Ankeny, IA 50023
515-965-7582



Luke A Boyd
CFP®, AAMS®
Financial Advisor
1200 SW State St. Ste B
Ankeny IA 50023
515-964-2089



Curt Brooks
AAMS®
Financial Advisor
3720 N Ankeny Blvd. Ste 102
Ankeny, IA 50023
515-964-4949



Ryleah Cross
CFP®
Financial Advisor
1255 N. Ankeny Blvd.
Ste 102
Ankeny, IA 50023
515-964-4404



Mark Ellison
AAMS®
Financial Advisor
2505 SW White Birch Dr. Ste I
Ankeny, IA 50023
515-965-2473



Brian D. Herbel
CFP®, CLU®, AAMS™,
CKA®
Financial Advisor
3606 NE Otterview Cir. Ste 101
Ankeny, IA 50021
515-964-1010



Brandt R Hockman
AAMS®, CRPC™, CFP®
Financial Advisor
1610 SW Main St. Ste 206
Ankeny, IA 50023
515-446-2193



Stacey S. Koeppen
CFP®
Financial Advisor
1210 NW 18th St. Ste 120
Ankeny, IA 50023
515-965-7853



Tam Le
Financial Advisor
303 SW Walnut St.
Ankeny, IA 50023
515-964-2323



Kent Patterson
RICP®, AAMS™
Financial Advisor
2005 S. Ankeny Blvd. Ste 500
Ankeny, IA 50023
515-965-6901



Graciela Van Wyk
Financial Advisor
1255 N. Ankeny Blvd.
Ste. 102
Ankeny, IA 50023
515-964-4404
Hablo Español



Allison Ver Steegt
CFP®, ChFC®, CRPC™
Financial Advisor
215 NW 18th St. Ste 103
Ankeny, IA 50023
515-964-2122

www.edwardjones.com
Member SIPC

INVESTMENT

By Luke Boyd

LET A financial advisor help plan for life's curveballs

No matter what stage of your life you're in — caring for children, working toward retirement or planning your legacy — unforeseen events like a job loss, a major illness or even a stock market drop could derail what you're working so hard to achieve financially.



With your future at stake, you may want to get guidance from a financial professional who can develop a personalized financial strategy to help you navigate life's curveballs. Here are specific ways a financial advisor can help.

- **Create a customized long-term strategy.** This is the first step to weather unforeseen events. You may have several long-term investing goals — your retirement, your child's education or perhaps a dream vacation. A financial advisor can help you build a strategy specific to your goals and risk tolerance.

- **Set realistic expectations.** Successful investing requires discipline and patience — most individual investors make their money over time, not overnight. Start by setting realistic timelines to reach each of your goals. And don't be surprised if you need to make trade-offs, like working an extra year to help fund your retirement dream home. It's realistic to expect you'll hit some bumps in the road. A financial advisor can help you keep your emotions in check no matter what comes your way and stay focused on the long term, knowing you have a customized strategy in place.

- **Diversify your investments.** The foundation for your portfolio is your asset allocation, or how you divide your assets among stocks, bonds, cash and other investments. Different investments behave differently in various market conditions, so maintaining a good mix can help better weather market fluctuations than putting "all your eggs in one basket." All investments do carry risk, and asset allocation doesn't ensure a profit or protect against loss in a declining market.

- **Keep a long-term outlook.** It's easy to become distracted by the latest headline, expert prediction or market swing. However, if these events don't change your long-term outlook, there probably isn't a reason to make changes to your strategy. In fact, these declines often present good opportunities if you're a long-term investor, so use them to your advantage — your financial advisor can show you how.

- **Keep your emergency savings well-funded.** This is your "rainy day" fund, and an unexpected event may constitute a rainy day. For most people, maintaining three to six months of total expenses in emergency savings is appropriate. The specific amount depends on factors like your risk of unexpected expenses or temporary loss of income, and how much you value being confident that you can weather financial emergencies.

Unexpected events are part of life. You can't predict them, but you can prepare for them. No matter what is going on around you, having a professional by your side can help set you up to navigate them confidently. ■

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor. Member SIPC. Information provided by Luke A. Boyd, CFP®, AAMS®, Financial Advisor, 1200 S.W. State St., Suite B, Ankeny IA 50023, 515-964-2089.

LOVE: Relational through faith

I acknowledge that the word “faith” means something different to everyone. For those of you reading this column for the first time, I write this column from a protestant Christian perspective. Last month, I shared that I would use the next few months of this column to offer simple suggestions about how one might engage the topic of “faith” — perhaps for the first time. I shared insights last month about what it might mean to TRUST as a foundation for “faith.”



This month, my prayer is that you will be encouraged or even startled to know how much you are loved. I have experienced the transforming power of God’s love. I completely trust — in my innermost being — that God loves us. I have been informed through the Bible and through the real work of God in my life that God’s love is what propels me forward every day. God’s love offers me purpose, meaning and new life. I can feel it. God’s love for us is not predicated on good behavior or good deeds but simply offered to us in mercy and grace.

I think of God’s love a bit like how I feel love as a parent. There is nothing my (nearly adult) kids could ever do to stop me from loving them. Have I ever been disappointed in a decision they have made or angry about something they have said or done? Sure. But never have I ever stopped loving them. Beyond this life itself, I am confident my love for them will endure. They will always be precious to me. I don’t know how to describe the depth of love I feel for them... they will always be mine.

I think I have the ability to love in that manner because it is the manner in which I was made and am loved — by God. Has God ever been disappointed in a decision I have made or angry about something I have said or done? Yup. But God has never stopped loving me (us). Beyond this life itself, I am confident God’s love for us will endure. We are precious to God. I don’t know if I have words to describe the depth of love I feel from God.

“Faith” is somehow more than trusting that God exists. “Faith” has necessary expressions in response because it is deeply relational. God offers us love, and, as we learn to receive it, we get to grow in our relationship — with God and with love. To trust in God, to have “faith,” allows me to discover that I receive love which is not predicated on my actions but offered in grace.

Without regard to your experience with “faith,” I encourage you to consider praying, “God, allow me to know and be transformed by your love.”

God loves you. What comes next is our opportunity to show others what it feels like to be loved... by loving them as well. (But, since I’m at the word limit for this column, see you next month.) ■

Information provided by John Wagner, campus pastor,
Christian Life Center, Ankeny First United Methodist Church,
john.wagner@ankenyfirst.org.

@first

Ankeny First United Methodist Church



WORSHIP



CONNECT



RESPOND

we invite you to
COME WITH US
as we learn
about following
JESUS together!

worship with us
ONLINE



God - Let your light shine through me
so that others can know you.

www.ankenyfirst.org

UNIQUE program offers senior living alternative

Michael has lived in his than 40 years. Now 79, he the next stage of life will it comes to his health and

Unlike some of his have relocated to senior Michael hopes to remain enjoys his neighborhood, of independence his home 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 later.



Ankeny house for more often thinks about what bring — especially when living arrangements, longtime friends who living communities, right where he is. He his garden and the sense provides him. Still, he

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.

YOUR BUSINESS + OUR GAME PLAN = A WINNING TEAM!

From expert advice to custom solutions, our banking coaches are here for every play.

MEET THE TEAM THAT'S READY TO HELP YOU TACKLE YOUR FINANCIAL GAME PLAN!



PATRICK ROMIG
Market President
NMLS #1200065



SCOTT HENRY
SVP Senior
Loan Officer



JON T. OLLENDICK
SVP Mortgage Banking
NMLS #488066



ANDY SCHNURR
Branch Manager
NMLS #552735



MIKE SMITH
SVP Treasury
Management

ANKENY

2010 N. Ankeny Blvd.
Ankeny, IA 50023

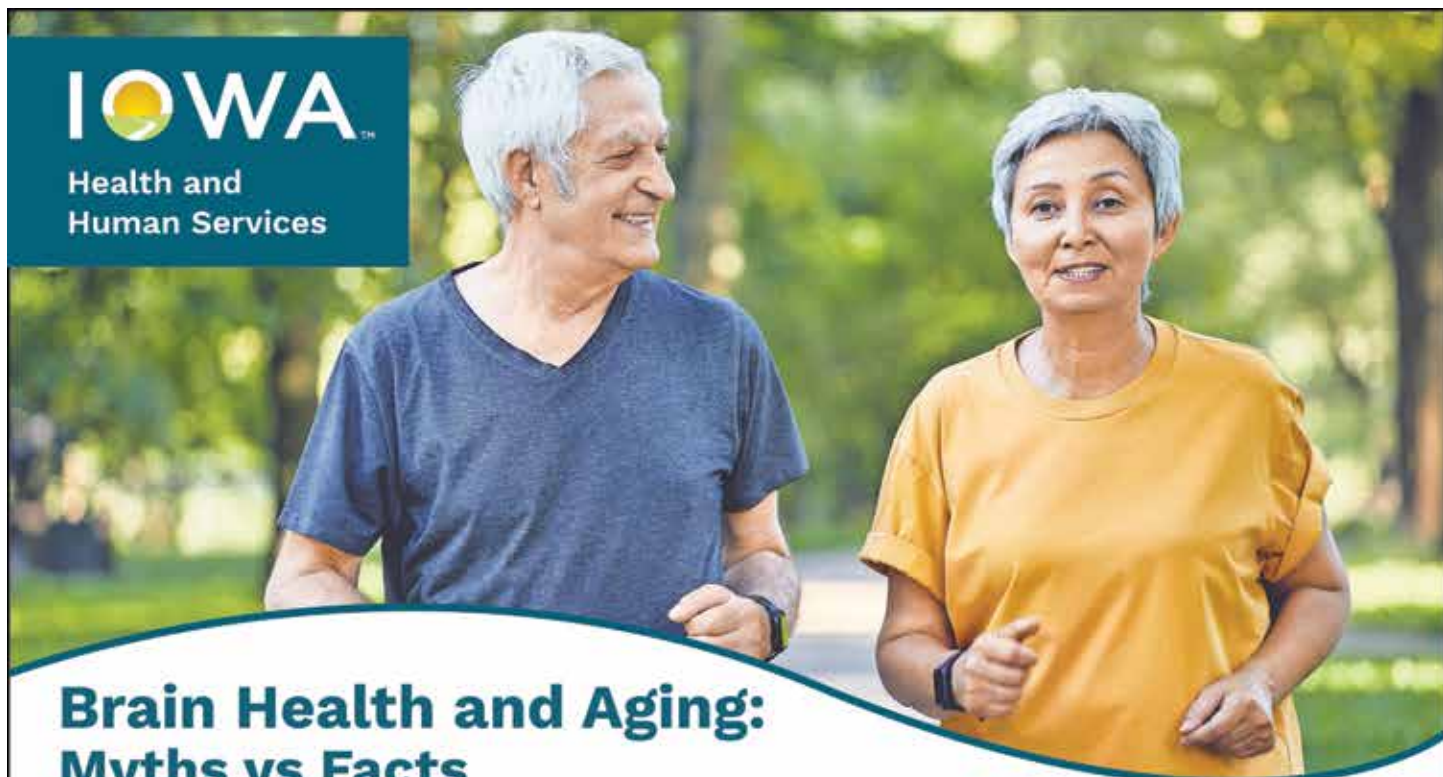
AMES / ANKENY / CARROLL / COON RAPIDS / COUNCIL BLUFFS / FORT DODGE
HOLSTEIN / JEWELL / NEVADA / OMAHA / POCAHONTAS / SIOUX CITY / WEBSTER CITY

Availa  Bank

BANKING IN IOWA SINCE 1870.

Visit us at availa.bank.





Brain Health and Aging: Myths vs Facts

MYTH

I have to see a specialist to
get diagnosed with Alzheimer's

FACT

Most primary care doctors can assess whether a person might have Alzheimer's disease or related dementias (ADRD). They can do cognitive screenings, some even offer biomarker testing. They may refer you to a specialist or a diagnostic clinic, but starting with your family doctor is always a great first step. You can also get a screening done at your free Annual Medicare Wellness Visit.

MYTH

I can't prevent or treat Alzheimer's

FACT

Research shows that up to 45% of dementia cases can be avoided by making positive lifestyle changes. These include managing your blood pressure, exercising, eating right, keeping your brain active and staying social. And now there are new medications that can slow Alzheimer's disease if caught in the early stages.

MYTH

There are no resources near me to
help with dementia caregiving

FACT

The Iowa HHS ADRD Program has a wealth of resources online from partner organizations all around Iowa. There is a thorough Dementia Resource Guide, a State Strategic Plan, options for caregiver support, the latest on research, local programs, training for professional workers and more.

If you or a loved one has been diagnosed with Alzheimer's or other dementias, you are not alone. The ADRD Program at Iowa HHS wants to help get you connected to the resources you need.

Scan the QR code to visit
our website and get the
latest information.



ACSD Foundation turns 25

Support the organization with an anniversary gift to help Ankeny teachers and students.

The Ankeny Community School District Foundation, a nonprofit organization dedicated to enhancing educational opportunities for ACSD students, is turning 25 this year. The foundation provides funding and grants to support innovative and impactful programs, projects and resources that are not covered by the regular school budget, aiming to enrich the learning experience for all students in the district.



Terrace students enjoy bikes provided by the Ankeny School Foundation.

Established in October 2000, the Foundation supports and enhances educational opportunities at ACSD. It is the only community volunteer organization that serves all schools in the district and provides a way for the community to support all educators, volunteers and students. For 25 years, the Ankeny Community School District Foundation has been dedicated to furthering educational excellence and expanding opportunities for students across the district.

For those interested in securing funding, grant applications are open now and will be accepted through Oct. 1. Ankeny School Foundation board members will review and score each application individually, and the highest scoring applicants are eligible for funding. Teacher grants have a maximum award of \$1,000 and student club and organization grants have a maximum award of \$500.

In addition to its usual operations, this year, Foundation leaders invite the community to be part of its "25 for 25" campaign in 2025. They are asking Ankeny supporters to consider the following:

- Donate \$25 (or more) for 25 years. This is a simple way to honor this milestone and help expand opportunities for students.
- Become a Legacy Donor with a special anniversary gift of \$250, \$2,500, or more to sustain the Foundation's mission for the future.
- Sponsor an event and showcase your support for education in the community.
- Partner with ACSDF through in-kind contributions, employer matching, or volunteer opportunities.

For 25 years, the Foundation has invested in Ankeny students. Now is the time to shape the future together. In the past, ACSDF grants have funded everything from books to sensory bins, STEM supplies, classroom technology, student club supplies and more. Ankeny Community School District Foundation has been able to award more than \$690,000 in grants since its inception in 2000.

To learn more or donate, visit ankenyschoolfoundation.org. ■



Join the Ankeny Art Center in our biggest fundraiser of the year! We're celebrating our 44th year of talented local makers, crafts, treats, and holiday magic- don't miss out!

Saturday, November 1st
9:00am - 3:00pm

IMPORTANT UPDATE
FOR SHOPPERS

We have a LOCATION CHANGE!

Prairie Trail Sports Complex
2250 SW Vintage Pkwy
Ankeny, IA 50023



**ANKENY
ART
CENTER**

1520 SW Ordinance Rd., Ankeny, IA 50023
Hours: Tuesday - Saturday: 11am - 4pm
Thursday: 11am - 7pm • Sunday and Monday: Closed

www.ankenyartcenter.org

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 diced
- 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!



YOUR TRUSTED, LOCAL HVAC EXPERTS

Providing comfortable homes for Central Iowans for over 40 years

At Thrasher Service, our goal is to provide our customers with the best indoor air quality for their homes with professional, prompt service at an affordable price.



515.262.2229 WWW.THRASHERSERVICE.COM

- Furnace replacement
- Furnace repair
- Plumbing service
- Qualified & trained technicians
- Friendly staff!

24 HOUR SERVICE

SCHEDULE YOUR

\$125

FURNACE
INSPECTION & TUNE UP

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.

BRIDGING the gap

Hudson family hosts ambassador of Thailand.

When Ankeny's Suthiphon “Sue” Hudson was approached about the possibility of facilitating a visit from an important foreign dignitary earlier this year, she jumped at the opportunity.

Hudson, her husband, Matt, and their children, Jasmine, Lake and Jayden, soon found themselves in the presence of His Excellency Dr. Suriya Chindawongse, Ambassador of Thailand to the United States, on his trip to Iowa. Naturally, they were excited.

“This would be his first official trip to our state,” Hudson, the president of the Thai Association of Iowa, says. “It was an incredible honor — and a rare opportunity — to host someone of his stature and to represent both countries I love and call home.”

Dr. Chindawongse serves as the official representative of Thailand in the United States, building and strengthening diplomatic, economic and cultural relationships between the two nations, Hudson says. His work includes fostering trade partnerships, supporting Thai citizens living in the U.S., and promoting Thailand's culture, tourism and global interests.

The visit began with a meeting with the mayor of Ankeny and representatives from the Ankeny Chamber of Commerce to introduce the ambassador to the community. The group then visited local farms to give Chindawongse a first-hand look at Iowa cornfields and production methods.

“We also met with agricultural experts and business leaders to discuss supply chains, logistics and export capabilities,” Hudson says.

Thailand is currently exploring new opportunities to import U.S. agricultural products, and Iowa is a natural fit because of its world-class corn production, Hudson says. The ambassador's visit was focused on learning more about Iowa's agricultural industry, meeting local leaders, and beginning discussions about potential corn export partnerships.

“This could be a significant opportunity for Iowa farmers, bringing global attention to the quality and reliability of our crops,” she says.

Hudson says a moment she'll remember most was seeing Iowa through the ambassador's eyes.

“The pride in our agriculture, the warmth of our people, and the genuine opportunities for global connection,” she says. “I was reminded that, even though our cultures are different, we share common values of hard work, family and community. Hosting the ambassador was more than a diplomatic visit — it was a bridge between two worlds. I'm proud to represent both countries I love and call home and to help open doors for future collaborations that could benefit Iowa farmers and the people of Thailand.” ■



Ankeny's Suthiphon “Sue” Hudson (right) recently played host to Dr. Suriya Chindawongse, Ambassador of Thailand to the United States.

PLAN AHEAD FOR
PEACE of MIND

One of our five Advanced Planning consultants will take you every step of the process to lessen the emotional stress when the need arises.

Scott Eriksen Dave Cortner Kathy Dunbar Robert Christensen Sarah Masteller

Contact Hamilton's to start your plan.
www.HamiltonsFuneralHome.com 515-243-5221

HAMILTON'S
FUNERAL & AFTER LIFE SERVICES

6 Area Locations • Funerals • Cremation • Advanced Planning
Academy of Grief & Loss • Pet Services • Memorial Gift Shop

MEDICARE replacement plans

Why seniors must be cautious.

Medicare Advantage plans, often marketed as Medicare replacement plans, are increasingly popular among elderly individuals due to promises of lower costs and extra benefits like dental and vision coverage. These private insurance plans also frequently claim that seniors can continue seeing their trusted doctors. However, the reality can be far less straightforward, and elderly individuals must exercise caution when considering these plans to avoid losing access to their preferred healthcare providers.

Unlike traditional Medicare, which allows beneficiaries to visit any doctor accepting Medicare, Medicare Advantage plans typically operate within restricted networks, such as HMOs or PPOs. These networks include only providers contracted with the plan's insurance company. If a senior's doctor or hospital is not in-network, they may face high out-of-network costs or be unable to see them at all. This can disrupt long-standing patient-doctor relationships, which are critical for elderly individuals, especially those with chronic conditions requiring consistent care. Losing access to a familiar physician who understands a patient's medical history can compromise treatment quality and overall well-being.

Marketing for Medicare Advantage plans often emphasizes the ability to "keep your doctor" while downplaying network limitations. This can mislead seniors, who may not realize their providers are out-of-network until after enrollment. The resulting need to switch doctors or pay steep fees can be particularly challenging for elderly individuals navigating complex healthcare systems. Additionally, these plans may require pre-authorizations or referrals for specialists, creating delays and barriers to care that traditional Medicare typically avoids. For seniors with complex health needs, these restrictions can significantly hinder access to timely treatment.

To protect themselves, elderly individuals should take proactive steps before enrolling in a Medicare Advantage plan. They should confirm whether their current doctors and hospitals are in-network by reviewing the plan's provider directory or contacting their providers directly. It's also essential to examine the plan's coverage details, including out-of-network costs, copays and authorization requirements. Consulting a Medicare counselor or the State Health Insurance Assistance Program (SHIP) can provide valuable guidance in understanding these nuances.

While Medicare Advantage plans can offer cost savings and additional benefits, they are not suitable for everyone. Elderly individuals must carefully verify network coverage to ensure they can maintain access to their trusted doctors. By researching thoroughly and seeking expert advice, seniors can make informed decisions that prioritize their healthcare needs and avoid unexpected disruptions in care. ■

Information provided by Christopher M. Renze, D.C., D.I.B.C.N., of Renze Chiropractic Clinic, P.C. For more information, visit www.renzechiro.com or call the office at 965-3844.

CARE FOR THE ENTIRE FAMILY!

- Neck & Back Pain
- Sprain / Strain Injuries
- Headaches / Migraines
- Sports & Auto Injuries
- Food Sensitivity Testing FOODSAFE^{Energy Test}
- ChiroThin Weight Loss Program

IS BACK OR NECK PAIN IMPACTING YOUR LIFE?

- Degenerative & Herniated Discs
- Radiculopathy
- Sciatica
- Bulging Discs
- Facet Joint Syndrome

PALMER ADJUSTING TECHNIQUES

- Traditional Manipulation
- Thompson Drop Technique
- Activator Method
- Cox Flexion Distraction
- SpineMed Decompression Therapy



**New Patients
Always Welcomed!**

Christopher M. Renze DC, DIBCN
Palmer Graduate
Board-Certified Chiropractic Neurologist
Serving Ankeny for 23 years

WWW.RENZECHIRO.COM

925 E. 1st Street, Suite L, Ankeny 515-965-3844

Most Insurances Accepted. Pay as you go. No long-term contracts or treatment plans.



**SPARTAN ARMS
AND AMMO**
ANKENY, IOWA

WWW.SPARTANARMSIOWA.COM

Chris Renze, Owner/FFL

BY APPOINTMENT ONLY

Text: 515-350-5268

Private & Confidential Firearms Sales

WHERE healing begins

Restoring relationships in later life

Time is a powerful teacher. It softens what once felt sharp and reveals what truly matters. As we grow older, many people find that it also brings certain painful questions to the surface. One of the most common is this: Is it too late to heal what has been broken?



The truth is that few people reach their later years without relational wounds. Maybe it was a falling out with a sibling that was never resolved. Maybe it's the ache of distance with a son or daughter. Maybe it is something smaller that grew into something bigger over time. These fractures may not always be visible from the outside, but they are often carried quietly just beneath the surface.

For some, the idea of reconciliation may not even feel welcome. Maybe you have made peace with the distance, or the hurt still runs deep.

Maybe you have convinced yourself it would not change anything. These feelings are real, and they deserve to be acknowledged.

Reconciliation is not always easy, and it is not always possible. But healing can still happen, even if the other person never meets you in it. Sometimes, the greatest relief is not in rebuilding the relationship, but in releasing the weight of what you have carried.

Sometimes healing begins with a simple act. Making a call. Writing a letter. Choosing to forgive, even if the other person never says they're sorry. Reconciliation often starts not with the other person changing, but with us deciding to let go of the need to be right and choosing instead to be whole.

We were not made to carry bitterness forever. We were created for relationships: for honest conversation, shared burdens and restored connection. When that connection is broken, we often carry the weight of it not just in our hearts, but in our bodies. Relational stress can wear us down over time, showing up as tension, fatigue

or a heaviness we cannot quite name.

However, just as broken relationships can leave a mark, restored ones can bring healing. Reconciliation does not just ease the mind; it brings peace and a kind of relief that can settle deep into the soul. While we cannot change the past, we can choose how we move forward.

If you find yourself thinking about a relationship that still feels unsettled, maybe this season is an invitation. Not to fix everything, but to begin. Maybe your words, spoken in love and humility, could open the door to something new.

The last chapter of life is not just about reflection; it is also about redemption. Healing is not always easy, but it often begins with one simple choice: to reach rather than retreat.

Because it is never too late to begin again. ■

Information provided by Erik Ofloy, Sales and Marketing Director at CopperWood at Prairie Trail, 2855 S.W. Vintage Parkway, Ankeny, IA 50023, 515-425-3262, eofloy@copperwoodsl.com.

Spirits in the Gardens

October 10-12, 2025

1,000+ Jack-O-Lanterns

Candy · Activities · Chemistry Shows

at Reiman Gardens
in Ames, IA (by Jack Trice Stadium)

sponsored by

DISCOVER AMES
Community Grant PROGRAM

More info

www.reimangardens.com/spirits

Vein Clinic Now Seeing Patients in Ankeny



Dr. Salti, McFarland Clinic Vein Specialist, offers minimally invasive treatment to varicose and spider veins. **No referral needed.**

TO SCHEDULE:

CALL 515-956-4158

LEARN MORE AT:

McFarlandClinic.com/vein

Comprehensive evaluation & treatments

- Do you have spider or varicose veins?
- Do you experience leg pain, leg discomfort, swelling, achy, heavy, throbbing, or cramping legs?
- Medical and cosmetic treatments

McFarland Clinic Specialty Clinic
1605 SE Delaware, Suite L
Ankeny, IA 50021

McFarland Clinic
Extraordinary Care, Every Day

WE SALUTE OUR ANKENY FIRE DEPARTMENT



THANK YOU FOR YOUR SERVICE!

L to R: Dan Schellhase, Melissa Kilgore, Zella Berry, Amanda Swanson, Jake Beach, Kyle Dykstra, Jeff Wells, Cory Brooks, Mark Voyek, Parker Caskey, Vance Swisher, Austin Henry, Colton Rinehart, Jenna Sherzan, Brian Hanson, Cole White, Adam Whisler, Taylor Hasken, Rob Chiappano.

THANK YOU
Firefighters
LUKE BROTHERS
FLOORING
102 SE 3rd St., Ankeny • 515.517.2924
LUKEBROTHERSFLOORCOVERING.COM

THANK YOU FOR
YOUR SERVICE!
ankeney
REAL ESTATE GROUP
WWW.LIVEANKENY.COM

THANK YOU TO OUR
FIREFIGHTERS!
 Your CBD Store®
515-964-9862
2732 SE Delaware Ave, Ste.160, Ankeny


Thank You!
**FOREFRONT
DERMATOLOGY®**
www.forefrontderm.com
Nicole Fisher PA-C | 515-964-5503
2785 N. Ankeny Blvd, Ste. 24

**THANK YOU
FIREFIGHTERS!**
Cody VerHuel, Agent
207 NE Delaware Ave. Ste 24
Bus: 515-499-9047
www.ankenysf.com 

Locally owned
and operated!
Call Juli Accola today
515.964.5229
juli@ankenysanitation.com

ANKENY SANITATION, INC.
www.ankenysanitation.com

THANK YOU TO
OUR FIREFIGHTERS!
 **ANKENY**
FAMILY COUNSELING
515-508-1150 • BOOK NOW!
ankenysanitation.com 

 **THANK
YOU FOR
YOUR
SERVICE!**
INCORE
DANCE ACADEMY
ANKENY, IOWA
801 S. Ankeny Blvd • 515.974.4074

 **HONORING THE
HEROES WHO
PROTECT OUR
COMMUNITY!**

REVOCABLE living trusts and home ownership

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

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

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

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

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

No, the transfer to a trust does not trigger your mortgage's due-on-



sale clause. If you have a loan against your home, it is probable that the mortgage document contains a provision that if you sell the real estate, the entire loan becomes due. But there is a federal statute – 12 U.S. Code § 1701j-3(d)(8) – that contains a preemption of due-on-sale prohibitions. A transfer to a revocable living trust is specifically excluded from title transfers that trigger the due-on-sale clause.

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

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

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

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

IT'S YOUR TIME.

ENJOY IT MORE WITH PEACE OF MIND.

SUPERIOR SERVICE.
LEGAL SOLUTIONS.

FOR 38 YEARS



EXPERIENCED ATTORNEYS — SINCE 1987 —

Wills, Trusts, & Estate Planning ■ Residential Real Estate
Probate & Estate Administration ■ Social Security Disability
Business Formation & Planning ■ Medicaid & Asset Protection



ABENDROTH RUSSELL
BARNETT LAW FIRM
ESTABLISHED IN 1987

ATTORNEYS WHO SPECIALIZE IN YOU

2560 73rd St., Urbandale ■ 515.278.0623 ■ www.ARPCLaw.com



A SAFE CAR SHOULDN'T BREAK THE BANK.

FIX NOW. PAY LATER.



WE GET IT—CAR REPAIRS ALWAYS SEEM TO HIT AT THE WORST TIME. THAT'S WHY SHADE TREE AUTO OFFERS EASY FINANCING THROUGH TRUSTED PROVIDERS.

- APPLY ONLINE IN MINUTES
- NO PRESSURE. NO GIMMICKS.
- GET BACK ON THE ROAD WITH CONFIDENCE

URBANDALE

📍 515.512.1095

ANKENY

📍 515.964.9492

GRIMES

📍 515.986.5241



www.shadetreeauto.biz

WHEN to spend your emergency fund

An emergency fund is a savings account that serves as a financial safety net for emergencies. But what qualifies as an emergency can vary from person to person. To help determine whether it is appropriate to dip into your emergency savings, ask yourself three questions: Is the expense necessary? Is it unexpected? Is it urgent? If the answer is “yes” to all three, it is likely a valid reason to use your emergency fund.

Necessary expenses

Necessary expenses are the essentials: housing, utilities, food and transportation. If you have lost your job or experienced a sudden drop in income, your emergency fund can help cover these basic needs.

That said, it is wise to reduce these expenses where possible. Consider cutting out discretionary spending like eating out, entertainment, etc. This approach can help stretch your emergency fund, especially if your financial hardship may last a while.



Mindy Selix



Yvonne Silvers

Unexpected expenses

Even with a solid budget, life throws curveballs. Common unexpected expenses include: major car repairs or accidents, medical emergencies, urgent home repairs, unplanned but essential travel. These are exactly the types of situations your emergency fund is meant to cover.

Urgent expenses

If an expense cannot be delayed without serious consequences — and it is also necessary and unexpected — it is likely a good reason to use your emergency fund. Examples include a furnace breaking down in the middle of winter or a plumbing issue causing damage to your home.

Rebuild your emergency fund

Once you have used your emergency fund, make a plan to rebuild it. A good rule of thumb is to save enough to cover six months of take-home pay. Start small if needed, but saving consistently is key. Need help getting started? Speak with a banker for more details. ■

Information provided by Mindy Selix, 515-222-2017, mselix@bankerstrust.com, NMLS ID#: 571223 and Yvonne Silvers, 515-222-2005, ysilvers@bankerstrust.com, NMLS ID#: 571224, 1925 N. Ankeny Blvd. Ankeny.

OFFER EXTENDED



when you open a primary checking account by October 31, 2025*



Scan the QR code or
stop by your local
branch to get started.

*To be eligible for the bonus, you must open a primary checking account which constitutes as a BreakFree Checking Plus or Direct Checking Plus account ("Bonus Account") in person at a branch with a minimum opening deposit of \$25. To qualify for the bonus, the following transactions must post and settle through the Bonus Account within 60 days from the date of its opening:

1) 25 debit transactions. A "debit transaction" for the purpose of this section means a debit to your Bonus Account that originated from an ACH, Bankers Trust bill payment, drafting checks, or use of your debit card as a method of payment or purchase. A "debit transaction" does not include debits to your Bonus Account that originated from ATM withdrawals or other debits to your Bonus Account; and,

2) 2 direct deposits (ACH credits) or Express Deposits (aka mobile deposits) of at least \$200 each. A "deposit" for the purposes of this section does not include ATM deposits, deposits made in person, account-to-account transfers, or other deposits to your Bonus Account.

In addition, bonus eligibility will be verified 60 days after the Bonus Account's opening. Bonus will only be credited if the account is currently in an open status with a positive balance. Should you have met all eligibility requirements and are not subject to the limitations and exclusions contained herein, the bonus will be credited to the Bonus Account within 75 days of its opening. Limit one bonus per household. Offer not available to existing Bankers Trust checking customers or those that have had a checking account with Bankers Trust within six months of Bonus Account opening. Employees of Bankers Trust and/or its affiliates are not eligible for bonus. Offer available through October 31, 2025. Early closing fee of \$400 will be charged if your Bonus Account is closed within 12 months of opening. Annual Percentage Yield (APY) on BreakFree Checking Plus is 0.60% for balances less than \$5,000.00 and 0.55% for balances \$5,000.00 and over, effective September 1, 2025, and subject to change without notice. Fees may reduce earnings. Rate may change after the account is opened.



Bankers Trust
Member FDIC

A MESSAGE from the new executive director

I am deeply honored to serve as the new executive director for the Ankeny Area Chamber of Commerce. We are lucky to have a great team, board of directors, and members that keep our organization strong. My focus will be strengthening membership values, engagement, and providing exceptional service to our members. My vision for the chamber is continued growth while maintaining membership and the quality of the values we provide.



I began my career with the chamber as the director of membership in July 2019, starting the week of Ankeny Chamber SummerFest. I was thrown into helping wherever and whenever needed, and I loved every minute of it. Over time, I developed great relationships with chamber members, the board of directors, ambassadors and staff, and really felt I found the perfect role for me. My experience working with our Total Resource Campaign led me to the promotion of senior director of memberships and partnerships, where I oversaw all sponsorships and worked closely with volunteers who helped with this campaign. Through my time with the chamber, I have sat on many committees in a leadership role, graduated from the Ankeny Leadership Institution, received a certificate from the U.S. Chamber of Commerce in organization management, and completed ActionCOACH Vanguard's Management masterclass. All these amazing opportunities led me to where I am today.

I grew up in Ankeny, graduating from high school in 2003. Ankeny, as we all know, has grown throughout the years. However, there is still a hometown feel, and some things are the same as when I moved to Ankeny in 1993. I love the "old" and "new" things that Ankeny offers. I am truly proud to say I grew up in Ankeny.

Whether you live in Ankeny and work outside of town or commute to Ankeny to work, Ankeny is a thriving community for both work and play. We have members from out of town and even out of the state, because they, too, see the value in belonging to a robust community. Our members have great stories, and I enjoy the time I get to spend one on one with them to learn about their work passions.

Thank you to our members for allowing us to promote and support your business. We hope you find the value in your membership, and we want to know your success stories and be a place that can help when needed. We are here for you, and grateful to be a part of your journey.

To the community and city leaders, thank you for offering your time and dedication to Ankeny. We need people like you for the good of Ankeny and the business public.

Thank you to the chamber board of directors, ambassadors, and those who sit on our committees. I applaud you for offering your time and talent to enhance the experiences that are provided to our members. A special thank you to Trent Murphy, who graciously acted as our interim CEO.

Last, but certainly not least, to my staff, Diane Weber, Mackenzie Cowden and Sharlyn Estrem, thank you for making the Ankeny Area Chamber a place not only to work, but a place to call home. Without your drive to put our members first and passion for the chamber community, we would not be as successful as we are. You all inspire me to be a great leader, and I am excited for what is next to come. ■

Information provided by Jamie Anderson, Executive Director, Ankeny Area Chamber of Commerce, 1360 S.W. Park Square Drive, Suites 104, 106 & 108, Ankeny, 515- 964-0685, www.ankeny.org.



Sign Up to
Receive our
Communications



ANKENY
area chamber of commerce

1360 SW Park Square Dr, Suite 104
(515) 964-0685 | www.ankeny.org



View Our
Calendar for All
Events & Details

Congratulations

New Executive Director!

Jamie Anderson 10M

Jamie has been an integral part of the Chamber since 2019, previously serving as Sr. Director of Membership & Partnerships.



LGL
LAW OFFICES
LAWRENCE, GUNTER & STROH, P.C.
210 NE Delaware Ave.
Suite 200

Come Connect With Us!

Join Us
TUESDAY

SEPTEMBER 23
7:30 - 9:00 AM

REGISTRATION NOT REQUIRED

Coffee & Cards

BUSINESS
after hours

CABARET
SPORTS BAR
AND GRILLE

Networking on Tap

OCT 9 THURS

4:00 - 5:30 PM
Cabaret Sports Bar & Grille
2785 N. Ankeny Blvd., Suite 18,

REGISTRATION NOT REQUIRED

FREE ADMISSION

SAVE THE DATE!
THURSDAY, NOV. 6TH
@ THE FFA ENRICHMENT CENTER
4:00-7:00PM

discOvery ankeny
Presenting Sponsor
B&G
B&G Foods, Inc.

Join Us In Discovering What Ankeny Has To Offer!

INVESTOR MEMBERS







TIER3 TECHNOLOGY

PREMIER MEMBERS







Availa Bank

JOHN DEERE

ankeny REAL ESTATE GROUP | lpt

Bankers Trust.

LGL LAW OFFICES

Independence Village SENIOR LIVING

OUT & ABOUT



Ben Hayes and Dani Chrisco at Business After Hours hosted by Charter Bank at 2905 S.W. Oralabor Road, Ankeny, on Aug. 14.



Teresa Davis, Matti Davis, Bill Edward and Greg Grote at Business After Hours hosted by Charter Bank at 2905 S.W. Oralabor Road, Ankeny, on Aug. 14.



Conner Raes, David Elliott, Melanie Jacobs and Nate Schweers at Business After Hours hosted by Charter Bank at 2905 S.W. Oralabor Road, Ankeny, on Aug. 14.



Haydis Jusic, AJ Dedic and Brian Vahle at Business After Hours hosted by Charter Bank at 2905 S.W. Oralabor Road, Ankeny, on Aug. 14.



Shey Moore and Mike Shepherd at Business After Hours hosted by Charter Bank at 2905 S.W. Oralabor Road, Ankeny, on Aug. 14.



David Elliott and Randy Larsen at Business After Hours hosted by Charter Bank at 2905 S.W. Oralabor Road, Ankeny, on Aug. 14.



Chris Krohn and Kyle Rasmussen at Lattes & Leads, sponsored by The District and held at The Clubhouse at Talons, on Aug. 26.



Sophia Cupp and Jenna Smyth at Lattes & Leads, sponsored by The District and held at The Clubhouse at Talons, on Aug. 26.



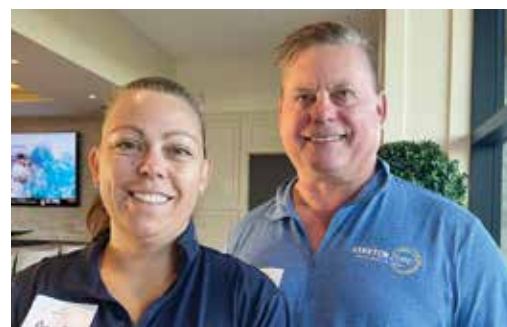
Michele Cheek and Mak Noltensmeier at Lattes & Leads, sponsored by The District and held at The Clubhouse at Talons, on Aug. 26.



Rylee Peterson, Allyson Senter and Mike Shepard at Lattes & Leads, sponsored by The District and held at The Clubhouse at Talons, on Aug. 26.



David Elliott, Maggie Pfortz and Ashley Johnson at Lattes & Leads, sponsored by The District and held at The Clubhouse at Talons, on Aug. 26.



Angie and Rod Rippin at Lattes & Leads, sponsored by The District and held at The Clubhouse at Talons, on Aug. 26.



Live well, age well, and handle the *what-ifs* right at home.

WellAhead is an innovative membership program designed to enhance independence and well-being for those who intend to live at home as they age. WellAhead handles the major worry, ensuring your access to long-term care and covering the majority of its primary costs from Day One. As a member, you'll benefit from a personal well-being coach, care coordination, and a variety of services to empower and enthusiastically enable your choice to live safely, healthfully, and independently in your own home.

To learn more about WellAhead or RSVP for an upcoming seminar, call (515) 400-4715 or use this QR code.



Why WellAhead?



Remain at Home



Protect Your Assets



Maximize Your Well-Being



Plan for Future Health Needs

(515) 400-4715 | wesleylife.org/wellahead

This institution is an equal opportunity provider and employer.

Transform Your House into the Home You've Always Dreamed Of!

Book a Project by December 1st
And Receive \$2,000 OFF!

Your total project cost of \$50,000 or more!



Luke Reese, Owner

*20 Years of
Experience & Trust!*



515-201-8944



www.reesebuilders.com



info@reesebuilders.com



**Central Iowa's Premier
Kitchen & Home Remodelers**

Experts in Custom Woodworking & Trim Carpentry.

Start Your Remodel Today!

"Luke and his team came through for us with a beautiful family room addition. They finished the project before others could even get started. The attention to detail and progress updates throughout made the process smooth. We couldn't be happier—thank you Luke, Jeff, and team!"

Dusty - Indianola

"Reese Builders has been fantastic to work with, from my very first phone call to inquire about our project to the finishing touches on our remodel. We're so happy with how our kitchen and half bath turned out. It was our first remodel project, and Reese made it all run so smoothly. We will definitely be using them for future projects."

Kristine - Wauke

*Don't just take their word for it
See Our Work For Yourself!*

