

Living

ROOM FOR

improvement

Residents share their home renovation experiences

Crack corn dip
RECIPE

Forsythe attends
C-SPAN conference
EDUCATION

Roberts reflects on 15
years of giving back
GOOD NEIGHBOR



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WELCOME

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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. ■



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ROOM FOR *improvement*

Residents share their home
renovation experiences

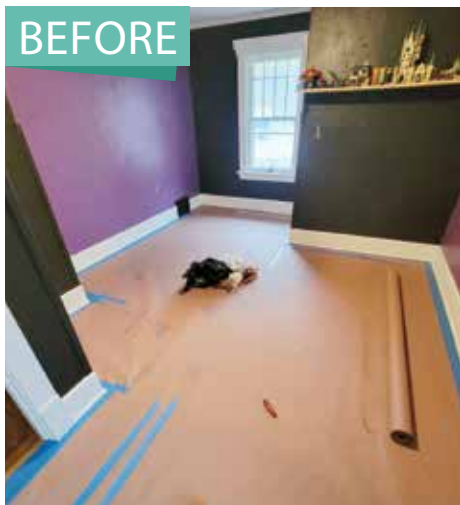
By Ashley Rullestad

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.

Dave and Joann Leto’s three children enjoy spending time in the family’s remodeled kitchen, which provides room for the whole family to hang out together.

FEATURE

BEFORE



Taking a teenager skater bedroom and turning it into a nursery required some thought for the Hinders family.

Making it their own

The Jobe and Sydney Hinders family moved into their home in April 2021. They knew before they purchased it there would be aspects of the home they would want to improve or change all together.

AFTER



The Hinders are happy with their finished boho nursery.

AFTER



“We started with the basics like painting and decorating to make it our own, but we had much bigger plans in mind for the future,” Jobe says. “These bigger projects included finishing our basement, building a nursery and adding some major curb appeal to our unsightly

exterior.”

Jobe had just started a small construction company called We Do Redo, so it was mostly a DIY project to build his business profile. When it came to tasks he was uncertain about, he used his construction connections to gather

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information and ask advice.

ASAP Concrete provided him with the tools and insight necessary to excavate the basement, add drainage tile around the perimeter, and pour the concrete back to finish the floor. Lawrence Construction relocated the water heater, ran all new water lines, and roughed in the electrical and plumbing.

“We roughed in the entire basement, but we only finalized the bedroom for the time being. It was essential to finish the bedroom, as we’re expecting a new bundle of joy and needed to create more space for our family. Upon completion of the basement bedroom, we set our sights on renovating a bedroom upstairs into a nursery.”

They had a blast rebuilding and designing the nursery for their little girl, he says. Though he flew by the seat of his pants with the basement project, his wife was the one with the vision for the nursery: boho chic. Once completed, it became their favorite room in the house.

The Hinders family also added landscaping around the home in a three-phase process. They constructed raised terraces around the

perimeter to help with water drainage, added a large mulch bed and rock patio to address issues they had with dead spots in the yard, and installed a small playset, hammock and two rope swings for their boys. They also built a chipping and putting green to cover the last bit of mud in the yard, added landscaping around it, and built a fence for the pups to enjoy some free time outdoors.

“It’s safe to say, we are extremely happy with the way things turned out and look forward to continuing to finish the remainder of the basement,” Jobe says. “We can’t believe the difference this has made in actually enjoying our space.”

Main floor makeover

Dave and Joann Leto moved into their home in December 2020. They bought the home knowing there were a lot of things they wanted to change and update.

“As we were looking at the home and deciding whether we were going to make an offer, we asked our contractor, Chris Mortale, to walk through the home with us to provide his professional opinion on the house and to

talk through some things we would like to do if we were the owners. Having him provide his input — especially in making sure the home was quality built — was an important part of the process for us.”

In the five years since they have owned the house, they have done quite a bit to change its look and feel, touching much of it inside and out. They painted all the interior woodwork, including the doors and trim, and painted all the walls and ceilings. They removed a double-sided fireplace between the kitchen and living room to open the home and installed a new built-in gas fireplace, custom cabinets and floating shelves in the living room.

In the kitchen, they painted the cabinets, installed new quartz countertops and a tile backsplash, and added a coffee bar. They updated the half bathroom on the main level with new sink and toilet, and added storage, a new cabinet with sink, and changed the overall layout of the mudroom and laundry area.

They added new light fixtures, ceiling fans, and can lights throughout main level of the home. In the sunroom, they added two large windows and a sliding door. Outdoors, they



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FEATURE

BEFORE



The Letos wanted to change the outdated look of their main level.

added a covered deck off the sunroom, a sliding door to the walk-out basement and updated the small deck off the mud room. The front porch received a new stone veneer, and they updated two garage doors.

They had worked with Mortale on their previous home, so it was an easy choice to enlist

AFTER



The Letos are thrilled with the new, modern look of the bathroom and kitchen.

AFTER



his help in the new home. Though the Letos had a lot of ideas for their house, they found working with a professional improved on their own plans.

Remodeling can be a long and cumbersome process, so they say it is important to choose someone you can trust to do the work.

The Letos knew their home would have to accommodate Dave's large extended family for holidays and gatherings. After some thought and a lot of hard work, they say they have a home that does just that.

"We absolutely love our home. It is such a comfortable place for us and our children.



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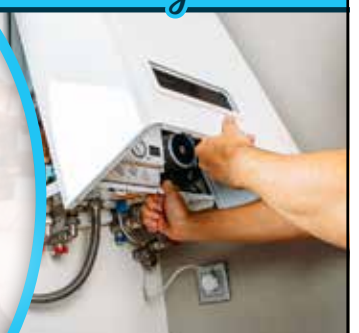
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FEATURE

While we love each room in our home for different reasons, our favorite part of the home is now our covered deck. While we cannot use it all year round, there is nothing better than hanging out on the deck when the weather allows. The sunroom is also a great place for us to hang out with all the windows and beautiful views.”

A new outdoor space

Tom and Becky Blum bought their house in 2005. Part of what attracted them to the space was the “perfect” backyard and what turned out to be the “perfect” neighbors. However, as the years went on, the deck started to show its age. As many homeowners can relate to, it seems other projects always took precedence.

“Over the years, we have done little improvements such as putting in new flooring, replacing kitchen countertops, adding new lighting, and I painted kitchen cabinets and bathroom vanities. The deck was the major outside project that needed to be done,” Becky says.



A new composite deck enhances the Blums’ backyard — providing more opportunities for enjoying the outdoors.



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 Grimes Living magazine. **Your business can be a part of this special salute pages with the purchase of a supporting ad.**

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The Blums’ deck was showing its age.

The final impetus to get it replaced was their daughter Grayson’s graduation party, which they wanted to host outside. Becky went about getting several quotes and ended up using local contractor Luis Martinez to complete the work.

They knew they wanted to replace the old, worn-out wood deck with something sleek, featuring black boards with white rails. They also wanted a material that would last longer than lumber.

“The finished product is great,” Becky says.

Not only did it serve well for the graduation party, but it has provided many entertainment opportunities as well. ■



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FROM school to sidelines

Bott works and lives in Dallas Center.

Staci Bott has called Dallas Center home for just more than three years, but her ties to the community go back even further.

For the past seven years, she has worked as a special education associate at Dallas Center Elementary — a role she finds deeply rewarding. It enables her to work with kids who need extra support to help them grow.

Her job also provides the opportunity to form strong connections with students, teachers and families. And, living just a short walk from the school has made her feel even more rooted.

“Home is within walking distance for work and to the middle school where my son attends,” Bott says — both bonuses in her book. She rents the home from “wonderful people,” and the proximity makes everyday life easier and more enjoyable.

Though she grew up in Maryland, Bott says Dallas Center reminds her of home in the best possible ways.

“I also grew up in a small town,” she shares. “I wanted the same experience for my youngest son.”

That small-town atmosphere — where neighbors look out for one another, where local events draw a crowd, and where the community pool becomes a summertime hub — is exactly what Bott hoped for.

For Bott, the community is all about the people, the pool, the events offered, its close-knit feel, and the fact she can rely on friends

and neighbors if she needs anything.

One of the biggest highlights for her family has been youth sports. Her son plays on a DCG travel baseball team and in basketball in Grimes.

“He plays with many of his friends and classmates,” Bott says. “I feel like it is a very supportive community.”

She’s a frequent presence on the sidelines, cheering from the stands or helping out behind the scenes. Bott gives back however and whenever she can, she shares.

It’s this spirit of connection and mutual support that makes Dallas Center more than just a place to live. It’s truly a place Bott and her son are proud to call home. ■



Staci Bott wanted a small-town life for her son, and Dallas Center offers just that.

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LIBRARY

YOUNGSTER completes 1,000 Books program

Another youngster has completed 1,000 Books Before Kindergarten at Grimes Public Library. The nationwide program is hosted at Grimes Public Library to encourage families to read 1,000 books together before a child reaches kindergarten. It is a fun and free way to start your child on the path to success with prizes at every 100 books. Stop by the library to sign up.



Name: Shay Schlawin

Parents' names: Katie and Blake Schlawin

Age: 3

Favorite book: "Buzz Lightyear"

Favorite animal: Tiger ■

NEWS BRIEF

LEADERSHIP program graduates 2 local long-term care professionals

Fourteen professionals from long-term care organizations across Iowa have completed a year-long executive leadership program through the Iowa Health Care Association (IHCA), designed to strengthen leadership in nursing homes, assisted living programs, care continuum and home care settings. Included were Karla Bicknell and Dawn Hannum, both of whom work at Kennybrook Village in Grimes.

The 2024-2025 Executive Health Care Leadership Institute wrapped up in July with a graduation ceremony and final project presentations in West Des Moines. The program helps rising leaders in long-term care develop key skills in management, communication, workforce development and quality improvement, while fostering confidence and collaboration across care settings.

"This program supports the next generation of long-term care leaders who are committed to delivering high-quality care for older Iowans," said IHCA Vice President of Regulatory Affairs Brenda Irlbeck. "Each graduate brings new energy, insight and dedication to our field. Their impact will be felt in communities across the state."

Throughout the year, participants took part in both virtual and in-person sessions covering topics such as mission-driven leadership, building trust within teams and leading quality improvement projects. ■

EDUCATION

By Ashley Rullestad

MEET Gena Pierce

Teaching transitional kindergarten at DCG is her jam.



Gena Pierce plans fun activities with her transitional kindergarten students.

Gena Pierce just completed her 14th year at Dallas Center Grimes, and this year begins her 12th year teaching transitional kindergarten at the district. The program is for children who are old enough to attend kindergarten but may need another year to grow academically or socially to be developmentally ready for traditional kindergarten. The class works on social skills, classroom routines, and academics based on Iowa Core at the kindergarten level, but at a slower pace.

Any student needing more confidence in any area could benefit from this extra year. Classes are smaller, allowing for more personalized instruction. Students are encouraged to reach the high expectations Pierce has for them with lots of support.

"Being 5 doesn't guarantee that a student is automatically ready for kindergarten. Every child develops at their own pace and aren't necessarily ready just because they hit a certain age," Pierce says, adding that she enjoys getting to know each child, what they are interested in, and what motivates them to enjoy learning.

"Seeing a student arrive with a big grin on their face and ready to learn is the best feeling in the world," she says. "I love the hugs when they feel supported and cared about as well as the times when they teach me something new. I also enjoy a high five or knuckles when they have completed a difficult task or accomplished a goal they have been working on."

Her little learners have fun while working on developing new skills. In the second half of the year, themed dress-up days are held. In April, wind-up chicken races included any teacher who walked by. The students cheered for one another as they worked on good sportsmanship.

School should be a time of growth both academically and socially, Pierce says, adding that students are learning what is appropriate for their age. With her support, they are encouraged to try to learn new ideas with a growth mindset.

"This extra year can support students who aren't developmentally ready for traditional kindergarten and give them a stronger start to their school career. Taking an extra year if your child is not ready to jump into the full rigor of kindergarten is a great way to help support them and to start their educational journey with confidence and a love for learning." ■

How to Ease Back-to-school Anxiety



1. Provide a safe space for children to share feelings.

Create regular one on one times with little distraction. Creative activities like playing and drawing in a low-key environment will encourage children to express their feelings to you.

2. Listen, listen, listen.

Let your child lead conversations. Resist the urge to do all the talking. When it is your turn to talk, remain calm and speak kindly and reassuringly.

3. Recognize that anxiety is normal.

Let your child know that being anxious or nervous is something that everyone goes through from time to time. Remind children that when they have a problem you are there to help.

4. Encourage kids to pace themselves.

Some teenagers particularly can become overextended. Encourage them to slow down and teach time management skills at an early age.

5. Maintain a normal daily routine.

Aim for your children to wake up and go to bed at the same time each day. Stay hydrated and keep up with a healthy diet. Encourage daily physical activity outside of school.

Consult your pediatrician if your child shows any of the following behaviors:

1. Has a significant change in sleep or eating habits.
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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!



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SERVING up community

Roberts reflects on 15 years of giving back.

Ryan Roberts has called Grimes home for 16 years — and, for 15 of those, he's been an active volunteer making a difference in the community.



Roberts has served on the Grimes Chamber Board of Directors for six years, been involved with the Lions Club for eight years, volunteered on the Governors Days committee for a decade, and spent four years with the Booster Club, including two years on its executive committee.

This year, he's taking his involvement even further as president of the Booster Club, while also serving as its facilities coordinator and grill master.

"I take the time to volunteer because I love to be a part of helping out, making Grimes a better place to live and just being a part of the change," Roberts shares. "It's a really good feeling knowing that you help be a part of something and just putting a smile on people's faces. It's fun to sit back and look at the things that you have helped with throughout the years."

One of Roberts' favorite volunteer memories comes from running the grill at home football games.

"I have an amazing crew that helps me every game and just makes it a blast to be there," he says. "Also a good feeling is when people tell you how much they enjoy the food that you're cooking."

Another standout memory is volunteering at the Governors Days beer tent.

"The group of guys that helps out over there are truly amazing and would do anything for anybody," Roberts says. "Those are the type of people that I love to associate with."

For Roberts, volunteering is about giving his time and talents, yes, but it's also about connection and fulfillment.

"It's very rewarding," he says. "It feels good, and it's fun to give back whenever you can. I would encourage everybody to volunteer for something just once in their life. The feeling and the gratitude that you get from that is priceless. Going above and beyond to help others or a community is probably one of the best feelings you could ever have."

In the end, his philosophy is simple:

"Giving back to the community is a huge part of who I am and what I love to do," Roberts says. ■



Tim Short of Edward Jones presents the Good Neighbor certificate to Ryan Roberts.

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HIGHLIGHTS of the One Big Beautiful Bill Act

The One Big Beautiful Bill Act (OBBBA) introduces major updates that impact nearly everyone. The law makes permanent updates to key provisions of the Tax Cuts and Jobs Act while adding new ways to save for education, retirement and long-term financial security. Some key takeaways are:



contribution at birth (born in 2025); up to \$5,000 in annual contributions allowed; withdrawals restricted until age 18, then follow Traditional IRA rules. 529 Education Savings Plans: Expanded to cover up to \$20,000 from \$10,000 per year in K-12 expenses, apprenticeship programs, educational therapy and post-secondary certifications.

For retirees and older adults: Enhanced standard deduction in addition to existing standard deduction through 2029 for those 65-plus: \$6,000 for single filers and \$12,000 for joint filers.

For working adults: Temporary deductions for tax years 2025-2028 for tipped workers and those eligible for overtime pay. May deduct qualified tips received in occupations that are listed by the IRS as “customarily and regularly receiving tips.” May deduct the overtime pay that exceeds their regular rate of pay. Deductions are subject to income phaseouts and caps: deduction cap: \$12,500 (single) or \$25,000 (married), phaseout: \$150,000 (single) or \$300,000 (married).

For all taxpayers: SALT (state and local tax) deduction increased from \$10,000 to \$40,000 through 2029. Estate and gift tax exclusions rise in 2026 to \$15 million per individual/\$30 million per couple.

The OBBBA creates new opportunities to reduce taxes, save more effectively for education and retirement, and distribute wealth to future generations. Whether you are a parent looking to invest in your child’s future, a retiree planning for financial security, or a worker looking to maximize deductions, these changes can have a direct impact on you.

You bank can guide you through these updates, ensuring that your financial plan is structured to support your long-term goals. ■

Tax provisions from TCJA made permanent:

Without the OBBBA, the following would have expired in tax year 2025: Lower individual income tax rates — extended with no expiration. Increased standard deductions.

For families and education: Child Tax Credit: Permanently extended with a maximum of \$2,200 per child beginning in 2025. Child & Dependent Care Credit: Expanded from 35% to 50% of qualifying expenses with a floor of 20%. Starter IRAs for children (under 18 and not working): \$1,000 government

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

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FURNACE
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EDUCATION

By Ashley Rullestad

MEET Katy Forsythe

One of 30 middle and high school educators selected to attend C-SPAN conference

Katy Forsythe, a social studies teacher at DCG, attended C-SPAN's Summer Educators' Conference. The conference is designed to educate teachers about the network's resources and how to incorporate the materials into their teaching practices. Forsythe was one of 30 middle and high school educators from across the nation selected to attend the conference in July.

The conference provides educators with the opportunity to explore the free curricular offerings available digitally by C-SPAN

Classroom, including lesson plans, bell ringers, current events videos, Classroom Deliberations, On This Day in History events, Constitution Clips and StudentCam, C-SPAN's annual documentary competition for students in grades 6-12. Participants also heard from speakers and discovered how to search, clip and share videos from 300,000 hours in C-SPAN's Video Library as they work to create engaging learning experiences for their students.

"I heard about this conference through other members of my graduate program," Forsythe says. "Applications open mid-February and center around how applicants envision their students benefitting from the conference. While in Washington, D.C., we had the opportunity to tour C-SPAN's studios, the U.S Capitol, and visit The People's House Interactive Experience. I am especially excited to tell my students about C-SPAN's StudentCam Documentary Competition."

Forsythe started her career student teaching at DCG High School in the spring of 2019 and then taught eighth-grade American history for five years at Norwalk before returning to the district. She graduated from Drake University with a bachelor's degree in secondary education and endorsements in all social studies and talented and gifted. She begins her second year teaching western civilization and American government at DCG high school this fall.

"I love getting to work with kids who are beginning and ending their high school experiences," she says. "There is a lot of space for growth during such big transitions. I appreciate the level of support teachers here receive from other staff, administrators and the community."

In addition to teaching, Forsythe is also beginning work to support Mount Vernon's GWT1250, a nation-wide teacher professional development program, for 2026. Mount Vernon is known for its summer residential program, the George Washington Teacher Institute, so she is looking to expand access to a shortened version of the learning experience by bringing it closer to home for fellow Iowa teachers.

"Educators: Look for a GWT1250 workshop coming to Iowa next year," she says. ■



Katy Forsythe attended the C-SPAN conference for educators in Washington, D.C., over the summer.

FITNESS

By Haley Powers-Risdal

Q: Is AI your one-stop shop for your fitness goals?

A: Artificial intelligence has revolutionized fitness planning. From smart apps that create custom workout routines to virtual trainers that offer real-time feedback, AI has made it easier than ever to access personalized fitness programs. These tools can analyze your goals, fitness level, and even biometrics to generate efficient routines that evolve with you. But there is one thing AI can't do: make you show up.

While AI provides structure, it lacks accountability. The motivation to press "start" on your workout still must come from you. Skipping a session does not disappoint a machine, but it might disappoint a real-life trainer. That is where the human element still matters.

A personal trainer offers more than just a plan. They push you past your comfort zone, notice your form in real time, and adjust workouts based on how you're feeling that day. They can recognize mental fatigue, injury risk, or moments when encouragement matters most. Simply put: A trainer makes the experience personal and human.

AI is a powerful tool to assist in your fitness journey, but it is not a substitute for discipline, accountability or genuine human support. A great trainer combines science, motivation and empathy, things AI has not mastered yet. If you are serious about results, don't just download an app. Consider working with someone who will not let you quit. ■



Information provided by Haley Powers-Risdal, certified personal trainer/head coach at Anytime Fitness 255 S.W. Brookside Drive, 515-300-9262, GrimesIA@anytimefitness.com.



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EVENTS IN THE AREA

Be sure to 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.

Coming up in Grimes Living:

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.

Fall Celebration

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

Live music, drinks and food
benefiting the Grimes Storehouse.
Featuring music by Andrew Hoyt.

Harvest Home Drive-Thru Dinner

Sunday, Oct. 12, 4:30-7 p.m.
First Presbyterian Church,
410 S.E. Third St., Grimes

The menu includes turkey and
dressing, mashed potatoes and gravy, green
beans, cranberry sauce, rolls and pumpkin
pie. Drive-thru only, freewill offering.

Rock Around the Clock Concert

Sept. 26, 6:30-8 p.m.
Heritage Park, 1055 N.E.
Beaverbrooke Blvd.,
Grimes

Enjoy a free concert by The
Unfortunate Sons at Heritage
Park. Admission is a donation
of a nonperishable food item,
or a monetary donation is
welcome. The park opens at
5:30 p.m. before the concert.

Fishing in Grimes

Fishing is allowed in the public ponds in
Grimes. The DNR frequently restocks the
public ponds with largemouth bass, bluegills and
channel catfish. Before you grab your pole and
head out, make sure you brush up on these rules.

Anyone over the age of 16 needs a fishing
license. These are available at iowa.dnr.gov. These
ponds follow the statewide harvest regulations.
That means you can keep up to three largemouth
bass (must be 15 inches), 25 bluegills, and eight
channel catfish. To find a public pond, including
the type of fish stocked, visit iowa.dnr.gov.

Battery and Electronics Recycling

Did you know that it only takes one battery to spark a
fire? Batteries are dangerous in your garbage or recycling.
That's why the city has partnered with Metro Waste
Authority to introduce a free and convenient battery drop-off
in the Grimes community. These drop-offs accept alkaline
batteries, button batteries, electronics with rechargeable
batteries, other electronics and cords. The drop-off box is at
Grimes City Hall, 101 N.E. Harvey St., and is open Monday
through Friday from 8 a.m. to 4:30 p.m.

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EVENTS IN THE AREA

Be sure to check for cancellations.

Rhythms of Grace volunteer orientation

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

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

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.

To submit calendar items for consideration, send to tammy@iowalivingmagazines.com.

Fall Festival

Oct. 11, 10 a.m. to 2 p.m.
South Sports Complex

Grimes Parks and Recreation and the Polk County Sheriff's Office are teaming up once again to host the annual Fall Festival. The festival will be packed with fun activities and booths for kids of all ages, including the Candy Crawl. There will be food trucks, local vendors, games, bounce houses and much more. Costumes are highly encouraged. Free event, food and beverages at additional cost

Grimes Trunk or Treat

Oct. 19, 2-4 p.m.
South Sports Complex

Head to the South Sports Complex to enjoy early trick-or-treat fun. Local businesses and city officials will have cars decked out for the holiday and will be handing out candy.

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. Reserve your tickets at martinifest.dmcityview.com now so you can avoid registration lines at the event. ■



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Assumption Book Club

9am – 10:30am Saturday, Sept. 20th & October 18th

"She Shall be Called Women"

Sept. 8th – Nov. 3rd Monday Nights, 6:30pm

"That Man is You"

Sept. 9th – Nov. 25th, Tuesday Nights, 5 & 8pm

Baptismal Prep Class

Sunday, Sept. 14th & Nov. 16th, 1pm

Adoration/Benediction

Sept. 16th, October 7th & Nov. 4th, 6pm.

Rosary Every Tuesday Evening

7:30pm with Adoration to follow

K of C Softball Game against Madrid Knights

Sept. 27, 6:30pm @ Centennial Park in Granger

NCYC - Event

October 11th, Check our website for more information.

K of C Pancake Breakfast

October 12th & Nov. 16th, 9am – 11am

Free Will Donation

Trunk or Treat Event Oct. 26th, 12 - 2pm

All Saints Mass Nov. 1st, 8am

All Souls Mass Nov. 1st & 2nd, 5pm, 9am & 5pm

Daylight Savings Nov. 2nd (Fall Back)

El Salvador Trip with Deligation

Nov. 10th – 17th, Call the Parish for more info.

Holiday Vendor Fair Dec. 6th, 9am – 1pm

Visit website to enter for a vendor spot.

Picture with Santa 9am – 11am



1st Saturday of the Month morning Mass at 8am

MASS TIMES: Monday-Friday: 8am | Saturday: 5pm | Sunday: 9am & 5pm

RECONCILIATION: Saturdays at 4pm

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LEGAL

By Cynthia P. Letsch, JD, CMP

529 Flexibility

Many of us are familiar with the benefits of establishing a 529 plan for our children and/or grandchildren in hopes of having a way to fund the costs of college in the future. The new tax law has increased the flexibility of the 529 plan. This is great news, especially for folks who have funded a 529 plan for a child, later to learn the child has developed a disability and will likely not be going to college. Not to fret. There are a few more options now available.



One feature of a 529 plan is that the money in the plan does not count as an asset for the person with the disability, so it has no effect on his or her eligibility for government benefits.

In lieu of paying for college tuition, dorm fees, books, etc., here are some additional thoughts:

Maybe college is not in the cards, but a trade school is? Welding, mechanics, cosmetology, getting a CDL, and various other types of “trade” education are now qualified expenses.

K-12 allowed expenses, including textbooks, workbooks, digital learning tools and other devices, tutoring services, online education options, and “educational therapies,” which appears to have an expanding definition, are expanded to \$20,000 per year (starting in 2026).

Money can move from the 529 plan to an IABLE account (which is also a type of 529 plan) without penalty or tax consequences. From there, money can be used to pay for nearly anything the person might want or need, without tax or penalty. (There is an annual limit to how much an IABLE account can receive in a calendar year, and if the account grows to over \$100,000, there will be a Medicaid issue.)

Additional things to keep in mind:

In some cases, the beneficiary must meet the legal definition of disabled.

There are specific rules associated with each different category of expense, and you should visit with a knowledgeable advisor before taking a distribution from a 529 plan.

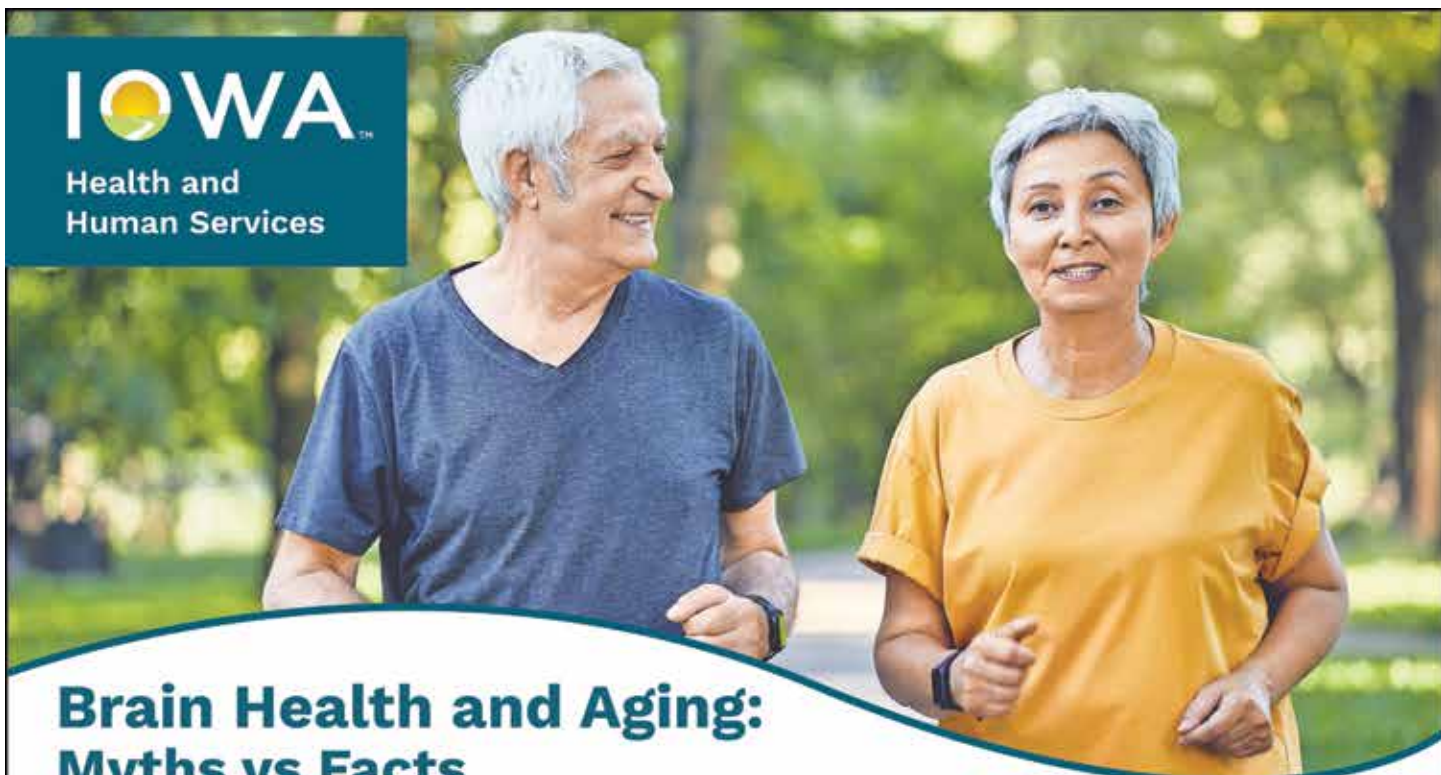
Money left in a 529 plan at the death of the beneficiary is NOT subject to estate recovery for government benefits paid on behalf of a person with a disability and CAN be transferred to another qualified beneficiary. Win win.

Money left in an IABLE account cannot be withdrawn and distributed to anyone else. Generally, it stays in the plan to benefit others who have a disability. ■

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



Health and
Human Services



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.



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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 lifelines 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 number.

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@rundahlfinancial.com, www.rundahlfinancialconsultants.com.

FALL in Grimes

A season full of energy

2025 has been an interesting year to say the least, and I think we can all agree it has been anything but slow. It seems like only yesterday we were in the dog days of summer, school was right around the corner, and the air conditioner was working overtime. Now, it's time for hoodies, pumpkin-spiced everything, and fall sports that fill our nights and weekends.

While fall is one of my favorite times of year, it also comes with a reminder that winter, and that dreaded four-letter word — “snow” — isn't far behind. In the construction world, that first burst of cool air is usually a signal: The countdown to the last good weather days has begun. The scramble to get as much done before the bad weather hits is on. Activity always picks up as people rush to finish projects before the snow flies. Hopefully, that same burst of cool air inspires the people of Grimes to get out and enjoy everything our community has to offer.

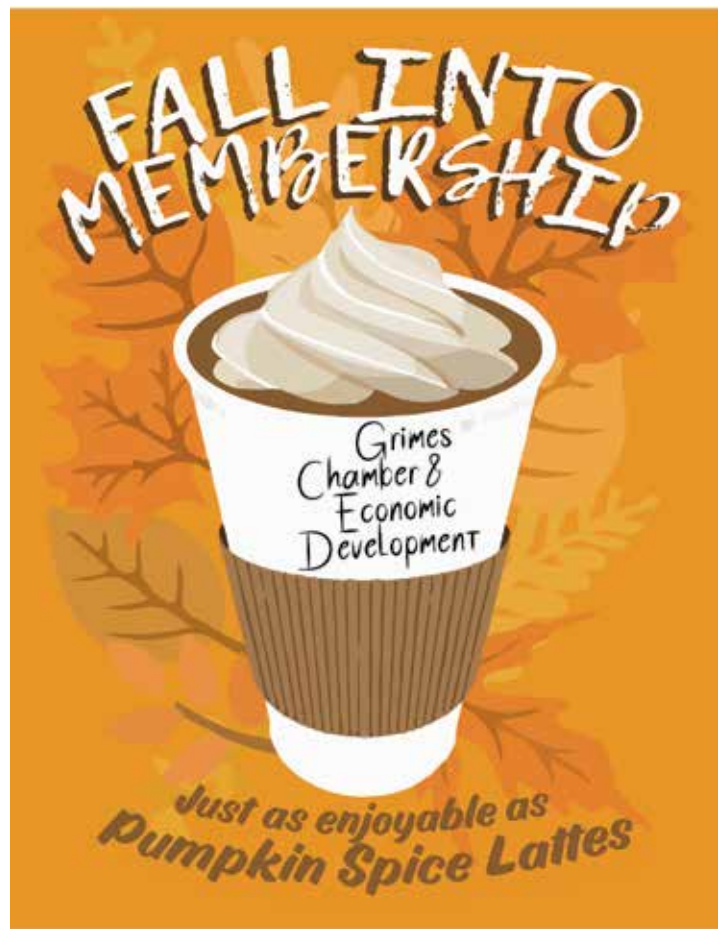
Grimes is a community that is growing rapidly, and while summer already gave us plenty to enjoy, even more is on the way. The Grimes Chamber & Economic Development, along with the city of Grimes, has put together an incredible fall/winter slate of events for residents and visitors alike. The city has even published a full Fall/Winter Guide on their website. Here's just a sample of what is ahead this fall:

- Rock Around the Clock Concert Series – Sept. 12, 19 and 26
- Grimes Fall Festival – Oct. 11
- Grimes Truck or Treat – Oct. 19
- Grimes Economic Development Bus Tour – Oct. 23
- Community Trick-or-Treat Night – Oct. 31
- Grimes Holiday Celebration – Dec. 7

These are just a few highlights. There are plenty of other opportunities to get involved, whether as a participant or volunteer. A quick search online will connect you with all the details you need.

So, grab your favorite hoodie, a cup of coffee (or bowl of soup), and get ready to enjoy all your favorite fall traditions right here in Grimes. ■

Information provided by Andy Stoecken, Septagon Construction, Board Chair Grimes Chamber & Economic Development 2025.



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25TH Anniversary

Charter Bank celebrated its 25th Anniversary in Grimes on Sept. 4.



Linda Gerrad and Diana Cervetti



Cover That, a local Des Moines band, performed during the event.



Nick Overton and Greg Overton



Bob Bradshaw and Kathie Bradshaw



BJ and CoCo Bradshaw



Shelli Morris and Rod Morris



Brian Nockels and Dana Nockels



Ysabela Alvarez and Sarah Wood



Cara Koester and John Koester

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FINANCIAL

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DCG Cheerleaders

DCG Cheerleaders at a home varsity football game on Sept. 5.



Emma Suljic



Saydee Jackson



Elana Hamp



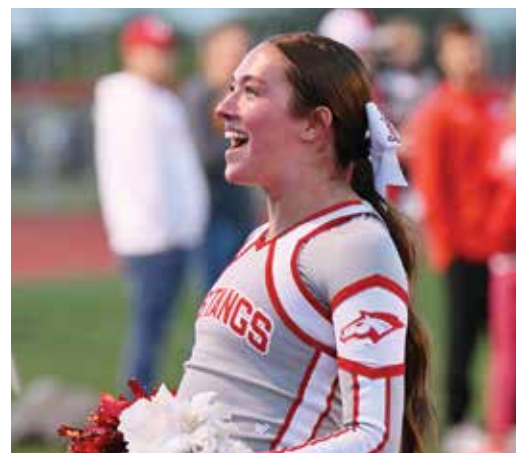
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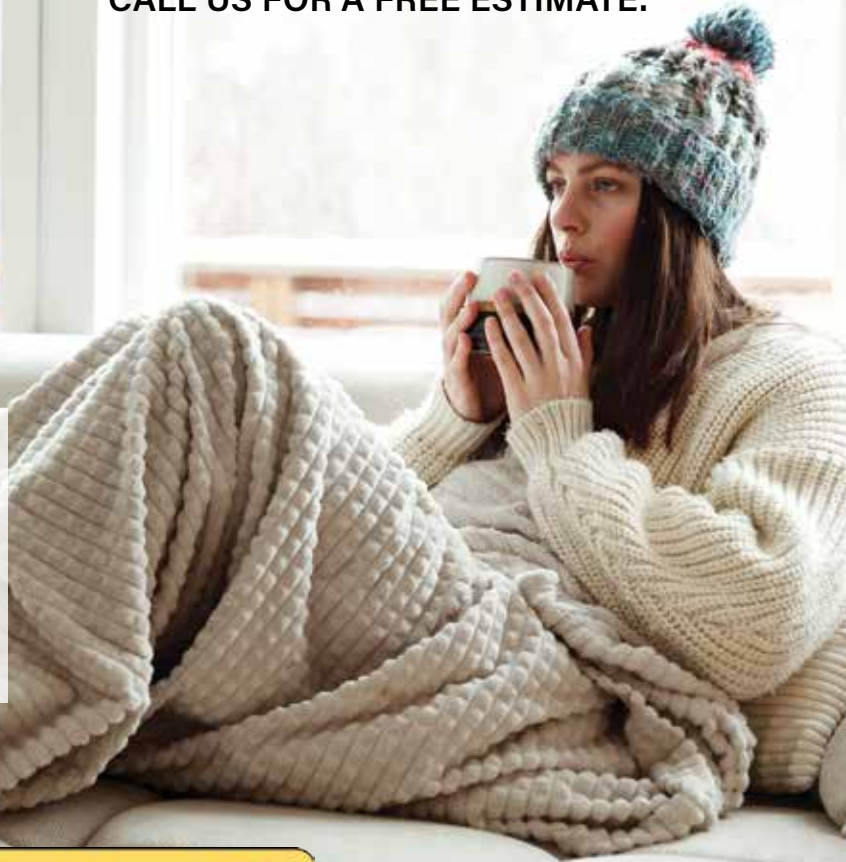
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