

CLIVE

SEPTEMBER 2025

Living

MAGAZINE

ROOM FOR *improvement*

Residents share their home
renovation experiences

Crack corn dip
RECIPE

Meet Ryan Blankenship
EDUCATION

**Kerton agency finds
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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.
2. Has repetitive, self-destructive behaviors such as hair-pulling or skin-pinching.
3. Withdraws from family, friends or activities.
4. Shows excessive worry about the future or needs constant reassurance.
5. Talks about self-harm or suicide.



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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. ■



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ROOM FOR *improvement*

Residents share their home renovation experiences

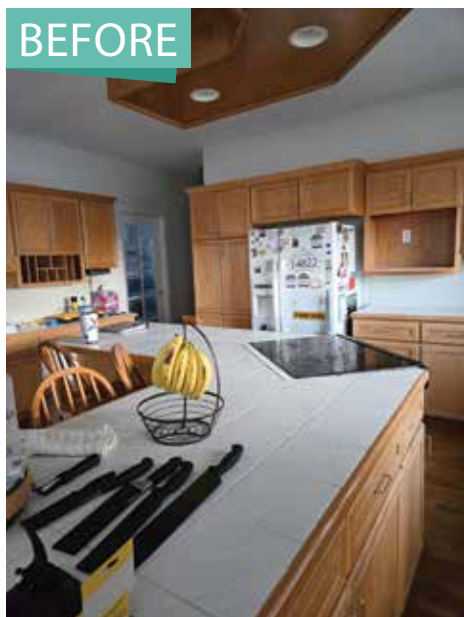
By Sean Dengler

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.

Christine and Peter Bissinger have been remodeling their home gradually over the years since moving into it. Peter’s parents built the home in 1993.

FEATURE

BEFORE



The Bissingers' kitchen went from dated to modern in their renovation.

AFTER



BEFORE



The remodeled bathroom makes Peter Bissinger feel like he lives in an Airbnb, Christine says.

AFTER



From a small plan to a big project

For Christine Bissinger and her husband, Peter, their renovation project started small and soon grew larger.

“Our original plan was to renovate the kitchen and primary bath, but this turned into a makeover of our entire main level,” Christine says.

And the Bissingers are still not done.

“We will continue with a powder room, den and some updates to our dining room.”

Her husband's parents built the house in

1993. Even though Christine and Peter have been in the home while making improvements along the way, it still hadn't felt quite right.

“We had been slowly updating things like the deck, retaining wall and windows but knew we needed to do much more to make it our own,” Christine mentions.

Before they could make these large-scale renovations, they needed other parts of their lives to line up.

“We've been in the home for nine years and dreaming of when we could actually begin

making these big changes,” Christine says.

“Much was dependent on the sale of another property, which we finalized in October of 2024.”

They then started interviewing contractors and hired one in November 2024. On-site work began in February 2025.

Christine says it is difficult to pick what part of their home improvement she likes the most.

“Choosing which improvement we like the most is much like picking which child we like

FEATURE



Rosie and Ryan Fitzgerald didn't just replace their deck. They expanded it to provide additional space for relaxing and entertaining.

most; it just depends on the day," Christine says. "Both the kitchen and primary bath are spectacular, and my husband still feels like he's in a fancy Airbnb."

Christine has advice for those looking at doing a home improvement project.

"The most important part of the home improvement process is beginning with someone you can trust — someone who fully understands your expectations — and always having a contingency budget. Be open to change and ready for the unexpected. Finally,

patience, patience, patience."

When starting a home improvement project, Christine is adamant about not forgetting one step.

"Always make sure to get your 'before' pictures."

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Susan and Bob Downey need more space for hosting their children and grandchildren so are building an addition to their home.

Partnering with the right company

Replacing their deck was not at the top of the list of the updates Rosie and Ryan Fitzgerald wanted to complete when they bought their home. However, they recently realized it was time.

“It was always on our list,” Rosie says. “When we bought our house roughly 10 years ago, it needed to be replaced, but we prioritized the interior first. We should have prioritized it a bit sooner, but when we started having people fall through, it was time to do it.”

Deciding on a company to do the work was the next question for the Fitzgeralds.

“We reached out to several contractors,” Rosie, who serves on the city of Clive’s Board of Adjustments, says.

The couple decided, if they were going to replace the deck, they would do it right.

“We didn’t do just a small deck. We did a pretty large deck with a covered fireplace,” Rosie says, adding that they had a vision for the project, which was modified after the contractor made suggestions the Fitzgeralds hadn’t thought about.

The new deck means new possibilities. The additional space makes entertaining easier, Rosie says.

“We’ve had parties where we’ve had 30 people out in our backyard, and it doesn’t even feel congested,” she says.

For those looking to go down the path of a home improvement project, Rosie has advice.

“Having a vision of what you want is key, but then also being able to communicate it,” she says. “Sometimes, people are scared to speak up to contractors or to home improvement companies about what their real wants are or if they have something that they’re questioning. Sometimes, I think people are scared to speak up and ask.”

However, as Rosie points out, “The contractor can’t read your mind. You have to be able to have those open, honest conversations.”

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Creating room

Making space for family is the main reason Susan and Bob Downey are adding on to their home. The couple lives in a two-story home with a walkout basement.

“On the main floor and in the basement, we’re putting on a 12-by-30 addition,” Susan says.

With seven children and 10 grandkids, the couple needed more space for family gatherings.

“We try to have a weekly family meal, not always here, but a lot of times,” Susan says. “The holidays are here, and we just couldn’t all fit in the living room. We needed a family room and a bigger eating section so more of us could eat in the same room.”

Susan is especially excited about updating the kitchen.

“I’m getting new cupboards, new countertop and new floor,” she says. “The kitchen will stay the same size. The whole thing is just going to be very exciting and excellent for our family.”

In addition to these benefits, Susan is looking forward to the upgraded fireplace.

“It’s going to be larger than the one we have,” Susan says. “We’ve always loved



Susan Downey is especially looking forward to the kitchen remodel that will go along with the addition to the house.

Colorado and the feel of a wood-burning fireplace.”

Thanks to Bob’s background as an engineer, the couple is doing the home improvement process slightly differently than might be typical.

“We don’t have an architect on the job,” Bob says. “For most people, I would say having an architect would be helpful. It costs more money, but, because I’m an engineer and our contractor and his brother have been designing their own houses for a long time, I felt comfortable doing

this. So far, I don’t have any critical complaints on anything, but there’s a lot of questions that keep coming up that would’ve been answered if you had an architect.”

The Downeys have advice for others who are looking at doing their own home improvement project.

“There are a lot of things to think through,” Susan says. “Talk to other people who have done these kinds of things before. Get contractors that you really trust. They’ll just kind of walk you through it.” ■

RECIPE

By Jolene Goodman

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!



STATE FAIR is over... back to the books

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



1. Review your retirement accounts: This year has been one filled with volatility, and your lifesavings most certainly were affected. Have you reviewed your investment design? Your investment portfolios should have transitioned away from treasuries and bonds earlier this year, and with the FED meeting in September, we are likely to see another round of market changes due to interest rate considerations. Also, consider whether a ROTH IRA contribution may be best. The tax environment in retirement is still something to be aware of. If you're already retired and drawing from your retirement accounts, be sure to calculate your Required Minimum Distributions (RMDs). Missing an RMD can result in hefty penalties, so it's important to stay on track, especially if you have multiple accounts. One of the most common errors we have experienced is someone pulling the correct amount out of their accounts...but from the wrong account 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.

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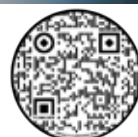
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CHANGES to the Iowa ABLÉ account program

There are exciting new changes to the Iowa ABLÉ account program that help individuals with a disability make self-directed investments and purchases.

The Achieving a Better Life Experience Act (ABLE) is a way to save money for expenses related to a disability. It is similar to (and is part of the federal statute for) 529 college-savings plans. An ABLÉ account allows individuals with disabilities to fund accounts with their own resources. Others, such as family members, can also contribute to the account. The minimum contribution limit to an ABLÉ account was recently reduced to \$1, effective immediately, making it easier for eligible individuals to start saving.

The account can be used to supplement, but not supplant, benefits received through



other government programs like Medicaid and SSI. Money from an ABLÉ account can be used to pay for education, transportation, health services and employment-related expenses. Additionally, unlike some Medicaid trusts, funds from an ABLÉ account can be used for housing and basic living expenses. The beneficiary is allowed to have direct access to the money.

Other Medicaid trusts, such as a Special Needs Trust, do not allow funds to pay for funeral or burial expenses after an individual dies. Money in an ABLÉ account can be used to pay for funeral and burial expenses.

Account owners and members of their support system now have the opportunity to transfer funds from a Medicaid SNT into an ABLÉ account. This allows more flexibility when it comes to how assets are used.

Another advantage of an ABLÉ account is that most Medicaid trusts contain mandatory provisions subjecting any money remaining

in the account after death to Medicaid recapture by the State. In Iowa, the Department of Health and Human Services is not permitted to recover money in an ABLÉ account and remaining funds can pass to a named beneficiary.

Currently, to be eligible for an ABLÉ account, an individual must be disabled, and the disability occurred before the age of 26. However, recent changes to the law will raise the age limit to individuals found disabled up to 46 years old. The new law goes into effect Jan. 1, 2026.

If you have questions about how an ABLÉ account can complement your estate planning, contact an attorney who specializes in estate planning for individuals with disabilities. ■

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

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PLAN AHEAD

By Scott Eriksen

GET your funeral arrangements done now

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

We hear it all the time: “I am so glad to have this taken care of.” I can certainly tell you that no one ever regrets that their loved one planned ahead when the time comes that the services of a funeral home are needed.

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

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

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

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

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



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HEALTH

By Annette Smith

FALLS aren't a concern just for seniors

When most people hear the word “falls,” they immediately think of older adults. While it is true that fall risk increases with age, balance issues can affect people at any stage of life. Even younger, active individuals may notice moments of unsteadiness — like tripping on uneven ground, feeling off-balance in dim lighting, or experiencing sudden dizziness or vertigo. These are all signs that your body's balance system may need some extra care.

Our ability to stay steady depends on three main systems working together: vision, the inner ear (vestibular system) and the strength and coordination of our muscles and joints. If one of these systems is impaired, your balance can suffer. For example, vision changes, ear infections or even weak core and leg muscles may increase your risk of stumbling or falling.

The good news is that balance can be improved with practice, just like strength or flexibility. Simple exercises — such as standing on one foot, walking heel-to-toe, or practicing gentle head movements — can strengthen your stability. These activities train your body to respond better in daily situations, helping to reduce fall risk. By paying attention to your balance now, you'll be investing in your safety and confidence for the future. ■

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



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KERTON agency finds joy in giving back

Individually and as a team, group gives year-round.

It is well known that the Des Moines metro area is a major national hub in the insurance industry. But, for the Kelli Kerton State Farm agency in Clive, giving back is just as much a priority as the bottom line.

Kerton works to foster that perspective in her family and in her workplace.

"I contracted in 2022 and opened the office then. We've been doing things to give back since we opened the office. We do Meals from the Heartland, and I volunteer with Blank Children's Hospital," Kerton says.

Kerton's agency sponsors Clive's Food Truck Fridays as a way to encourage fellowship and fun in the community.

"We try to be big in giving back to the community. Servant leadership is a huge part of my life and how I build my agency," Kerton says. "The Food Truck Friday fits right into that because we like to partner with our area chambers of commerce."

The Kerton agency includes Kelli and five staff members at the Clive office. She encourages her staff to participate in giving back individually and as a team.

"I give my staff volunteer time off. They get so many hours. The



Daniel Timmons of Edward Jones presents the Neighbor Spotlight certificate to Kelli Kerton.

reason for that is, I'm passionate about giving back to others," Kerton says. "I love Meals from the Heartland; I love Special Olympics and Blank Children's Hospital, but that doesn't mean that's what another person may be passionate about."

Kerton and her staff maintain a year-round schedule of giving back, both individually and as a team.

"We collect and donate school supplies in the fall. We participate with Clive in the Halloween business trick-or-treat, then we roll right into giving pies and gathering food for Thanksgiving, and then we give coats in December and January," Kerton says. "What we do every day is very rewarding."

Helping people is what makes Kerton feel good, whether it be through insurance services or through volunteerism. She recalls a particularly memorable event during last year's holiday season.

"We did presents, like a giving tree. We ended up giving 112 families some gifts at the holidays," she says. "This one just rocked our world."

Kerton has a mantra which she learned from her father.

"Every day I try to 'PMS.' That means to grow 'Physically, Mentally and Spiritually.' I got that from my dad. He was a high school strength coach, and he would say it to the boys. They always remembered that," Kerton says.

"At the end of the day, helping people makes me so happy, I have been blessed to use the State Farm platform to grow an agency, to then pour back into the community," Kerton says. "My dream is to be a professional volunteer." ■

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EVENTS IN THE AREA

Be sure to check for cancellations.

Note about calendar events: This magazine is delivered the fourth 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.



Business Trick or Treat

Oct. 16, 5-7 p.m.

Campbell Park, 12385 Woodlands Parkway, Clive

Enjoy costumes, candy and fun. Clive Chamber members wishing to set up a booth should contact the chamber by Wednesday, Oct. 8.

Family Sing Along

Thursdays, Oct. 23, Nov. 20, Dec. 18, 6:15-7 p.m.

Clive Public Library Greenbelt Room

Explore music together in a relaxed playful setting. This is a 45-minute educationally based program taught by local instructor and guitarist Denise Forney. Classes include exposure to a variety of early music concepts, singing, finger plays, dancing, fun props, instrument play and tips to take home. For more information, contact Dee at dshalondeur@cityofclive.com. Ages 0-7 (with a caregiver, siblings welcome). No registration required.

NAMIWalks Iowa

Saturday, Sept. 27, check-in at 8:30 a.m., program at 10 a.m., walk at 10:30 a.m.

Terra Park, 6400 Pioneer Parkway, Johnston

If you care about moving the needle of mental wellness in our community and beyond, you are welcome to NAMIWalks. NAMI Iowa provides free, top-rated programs, life-saving support, education, guidance and the power to turn up the volume on advocacy and awareness. Register at www.namiwalks.org/iowa?eType=EmailBlastContent&eId=a4c96b4c-4f4b-464a-a588-4b0dbf463d5e&language=en.

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 participants focus on what to look for in terms of their surroundings so they can get themselves 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.

Yoga Happy Hour

Fridays, Oct. 3 and 17, Nov. 7 and 21, Dec. 5 and 19, 4:30-5:30 p.m.

Harbach Center Community Room

It's time to slide into the weekend with a gentle hour of yoga guided by Jenna Schissel, mental health therapist and certified yoga therapist. Join us on the first and third Friday of each month. No prior yoga experience is required to enjoy this free class focused on stress relief and relaxation. It is strongly recommended that you bring your own yoga mat or large towel to participate, along with some water. If you've ever been curious about yoga, this class is for you. Contact tnelson@cityofclive.com with questions. Ages 19 and older. No registration required.



Leprechaun Bags Tournament

Saturday, Oct. 11, 11 a.m.

Sully's Irish Pub, 860 First St., West Des Moines

The Friendly Sons of St. Patrick of Central Iowa present the Leprechaun Bags Tournament.

Registration begins at 11 a.m. Play starts at noon. \$30 per two-person team. Cash payouts for top three teams.

Visit www.friendlysonsiowa.com for details.



Guided Tour: Blue Star Welcome Week

Saturday, Sept. 27, 1-2 p.m.

Des Moines Art Center, 4700 Grand Ave., Des Moines

In celebration of Blue Star Welcome Week, the Art Center is offering a free guided tour titled "Sailor, Soldier, Airman, Artist." This themed tour asks the question, "How did the military experience influence mid-century modern artists?" with artist features such as Ellsworth Kelly (WWII), Sam Francis (WWII), or b. Robert Moore (son of a Vietnam veteran).

The Des Moines Art Center is a Blue Star Museum, offering free admission every day to everyone. Hosting this guided tour during Blue Star Welcome Week, seeks to build support for the 600,000 military families who move to new communities each year. All military personnel and family members are invited to attend, whether new to the Des Moines community or not, to enjoy an afternoon at the Art Center.

Archives Across America: Unlocking Genealogy Resources

Saturday, Oct. 18, 9 a.m.

Iowa Genealogical Society Library, 628 E. Grand Ave., Des Moines

The Iowa Genealogical Society will host this one-day conference at the IGS Library and via Zoom. Featured speaker Tina Beaird will present on the Library of Congress, the National Personnel Records Center, the U.S. National Archives, and Midwest repositories. Registration is \$70 for members and \$90 for non-members. Details at www.iowagenealogy.org. ■

MEET Ryan Blankenship

Building relationships through computer science

Ryan Blankenship is in his 13th year of teaching at Shuler Elementary School — the first and only school in which he has worked at. He taught kindergarten for three years, third grade for seven years, and now teaches computer science.

“I wanted to be a teacher my whole life,” he says. “I had two brothers six and ten years younger than me. I’d always ‘play school’ with them. In high school, I mentored students younger than me.”

After high school, Blankenship attended the University of Northern Iowa, then he headed to Shuler Elementary to work as a special education associate for a year. While teaching kindergarten and third grade, he enjoyed every technology opportunity with his students that came his way. When the position opened last year for a computer science teacher, he applied for it and landed the job.

Blankenship says most days he gets to work with one section of each grade level.

“I teach district implemented standards,” he shares. “The students learn programming and coding with a variety of robots. I also use Scratch and Code.org to help the students learn and practice coding.”

Last year, Blankenship chose a group of his fifth graders to become a student tech squad.

“They help me with issues with iPads around the building,” he explains. “These students are some of the first people teachers invite into the classrooms to help with different projects. I am excited to do that again this year.”

One of the challenges Blankenship faces as a computer science teacher is common in many fields that are technology centered.

“In typical life in computer science, it is challenging when technology is not working, iPads are dead, or robots are malfunctioning,” he shares. “Both I and my students have to learn to pivot as things come up and find ways to problem solve.”

Despite technological challenges, Blankenship has many wonderful memories that stand out in his time as a computer science teacher last year. He appreciates the chance to develop relationships in the building instead of just in a single classroom.

Blankenship has recently finished his computer science endorsement.

“I took classes with several other teachers in our district to help others incorporate technology more in the classroom and use it with their students,” he says. “I have a passion for it, and when you enjoy what you do, the students feed off of that.”

Blankenship likes helping students develop their computer science skills because so many jobs in the workforce require some level of knowledge regarding computers and technology, and he seeks to help prepare them for that, even at a young age.

For community members who are considering entering the field of education, Blankenship offers this advice: “Make sure that teaching is something you are truly passionate about because it can sometimes be a lot to handle on a day-to-day basis, and make sure you enjoy working with others and with students. Get as much experience as you can beforehand, take classes, and broaden your knowledge in as many areas as you can.” ■



Ryan Blankenship is in his 13th year of teaching at Shuler Elementary School.

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CITYVIEW SENIORVIEW *Iowa Living* MAGAZINE

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.



Cassandra Haller



Olga Dobbins Oliver

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

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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.



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GOLF Par Tee

The West Metro Golf Par Tee was held Aug. 28 at Beaver Creek Golf Course.



Travis Gaule, Maddie Starman, Rob Grove and Mason Brown



Mark Courter, David Russell, Laura Todd, Kris Howard and Debborah Harp



Jeff Harder and Shane Brinx



Ryan Mehalovich and Ross Haeberle



Dave Lewis and Steve Camerona



Matt Janssen and Ben Chambers



Tim Smith and Rich Stricklin



Daniel Timmons and Jeff Lohmeier



JD Goode and Jake Reed



Beverly Sherlock and Cathy West



Jill Havick and Linda Winget

FOOD TRUCK Friday

Food Truck Friday at
Campbell Park on Sept. 5.



Charlotte Saliers, Kendal Bartlett, Maddie Bartlett, Grace Saliers and Misty Marlow with Andrew Peschong State Farm



Kip Deemer, Nathan Miner and TJ Kraft



Tony Foxhoven and Aenea Foxhoven



Esma Omar and Aaron Urich



Matt Ferris, Chris Jones, Jesse Rittenhouse, Shelease Rittenhouse and Allison Cutler with Walter Roofing



Carrie Thomas and Josh Thomas



Amy Vento and Dillon Vento



Randy Jones and Barb Jones



Kristy Schmidt and Pete DeKock



Joe Nielsen and Katie Nielsen



Tucker Olson and Janey Hecht Schmaus

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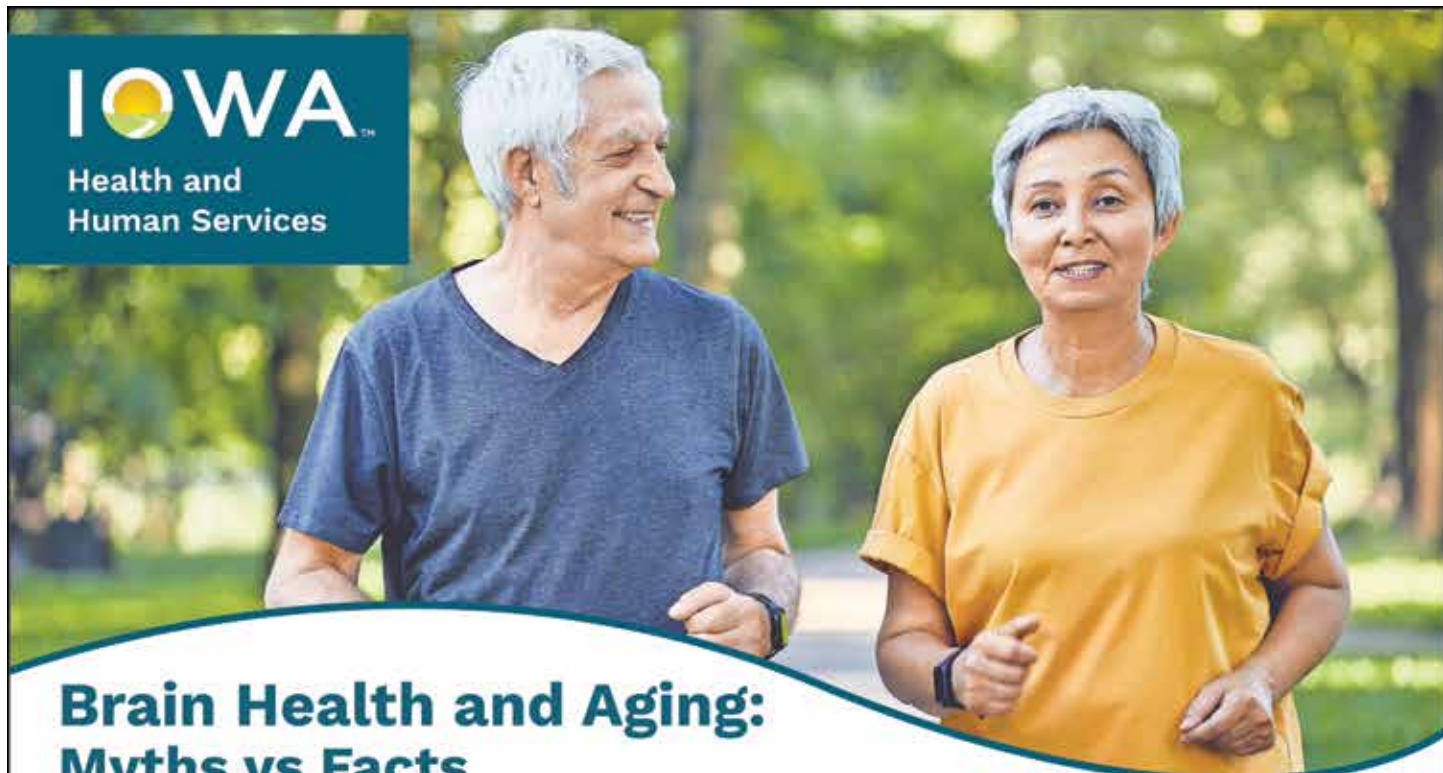
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MYTH

I have to see a specialist to
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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.

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