

CLIVE

OCTOBER 2025

INSIDE: HOW-TO GUIDE

Learn from local industry experts

Living

RESIDENTS' CHOICE AWARDS

Northwest Metro residents share their favorites.

Creamy tomato soup
RECIPE

Drumming up the next generation
EDUCATION

Book donation raises disability awareness
COMMUNITY



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WELCOME

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Residents' Choice. Those two simple words have a lot of meaning to those who are recognized and those who seek out the people, businesses, places and events that are honored.

Yes, we have once again compiled the results of our local Residents' Choice poll, the only one of its kind. It is truly unique in two significant ways.

First, our poll is mailed to every residential household in the pages of this magazine with a link to an open website. That makes the poll available to every single resident. No exclusions.

Second, our poll has open-ended questions, which means we don't load the ballots with pre-determined answers to try to sway it in a certain way. The results are what they are. You will likely agree with some of them, and you will disagree with others — kind of like political elections. But, in this poll, all who are recognized are winners, and the end result is a great positive for all involved.

Readers of this publication have proven to seek out the winners and spend their time, energy and money with them. The poll results have become a customized search engine of sorts, providing valuable information on the choices of local residents in a variety of categories that are important to them.

Those who have been chosen tell me how much of an impact this directly has on them, their businesses and their organizations. Being recognized for positive contributions is seemingly always great, but when it helps create commerce, it is even better — and this Residents' Choice poll is a commerce-creating machine.

Other organizations are continuing to try to implement polls like ours, but none have the reach and credibility that ours has. You can't blame others for trying to imitate what we do, but you can question how they implement their polls and how many people actually vote in them.

Meanwhile, I thank all of you who took the time to vote in this year's Residents' Choice poll. Your votes do make an incredible difference. And, if you didn't vote, well, there is always next year.

Thanks for reading. ■

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RESIDENTS' CHOICE AWARDS

Northwest Metro residents share their favorites.

Residents in the Northwest Metro communities of Grimes, Dallas Center, Johnston, Urbandale and Clive have again weighed in on their favorite businesses, people, events and places in the latest Residents' Choice poll. The poll results share residents' top three choices in dozens of categories, many of which are extremely competitive with only a handful of votes separating the winner from the runners up. Consequently, we view them all as winners. They have captured the favor of people who live in the Northwest Metro area and who know the businesses, people, events and places of the area best.

Some winners are repeating at the top of their categories. Their supporters have proven to be a loyal bunch. Others are new to the awards list, showing they have made a good impression over the last year and are building up a strong following as well.

If you aren't familiar with any of the top three, give those businesses, events and places a visit and find out why they are residents' favorites. And, if you didn't vote this year, be sure to do so next time. It may be your vote that makes a difference and lifts one of your favorites into the top tier of the Residents' Choice poll.



Owners Laura and Maddie Riegel of Glazed Expressions, a residents' choice for favorite mom/child date spot.

Johnston, Grimes, Dallas Center, Urbandale and Clive Residents' Choice for Favorite Northwest Metro...

(Please note: Runners up are listed in alphabetical order.)

Restaurant: Trostel's Greenbriar Restaurant and Bar

Runners up: Destination Grille; The Urban Grill

Restaurant for Dessert: Trostel's Greenbriar Restaurant and Bar

Runners up: Heavenly Delights; Van Dee's Ice Cream Shoppe

Coffee Shop: Starbucks

Runners up: Friedrichs Coffee; Lightbrite Coffee Roasters

Restaurant for Breakfast: Cozy Cafe

Runners up: 100th St. Corner Café; Perkins Restaurant and Bakery

Restaurant for Lunch: Trostel's Greenbriar Restaurant and Bar

Runners up: Charlotte's Kitchen; Palmer's Deli

Restaurant for Dinner: Trostel's Greenbriar Restaurant and Bar

Runners up: Destination Grille; The Urban Grill

Place for Ice Cream: Van Dee's Ice Cream Shoppe

Runners up: Al's Dairy Freeze; Heavenly Delights

Pizza Establishment: Pagliai's Pizza

Runners up: Casey's; Pepp's Pizzeria

Bar: Doc's Lounge

Runners up: Pour Choices Neighborhood Bar; Stevie C's

Catering Company: Cyd's Catering

Runners up: Trostel's Greenbriar Restaurant and Bar; Hy-Vee Catering

Server/Bartender: Heather Loops, Trostel's Greenbriar Restaurant and Bar

Runners up: Cyrena Eischeid, The Cork 50131; Mary Ann Lee, Doc's Lounge

Auto Service: FinishLine Auto Works

Runners up: Christian Brothers Automotive; Shade Tree Auto



Staff of Christian Brothers Automotive, one of residents' choices for favorite auto repair shop.

Auto Body Shop: FinishLine Body & Paint

Runners up: Graham Collision; Minor Wreck Express

Car Dealership: Willis Auto Campus

Runners up: Bob Brown; Toyota of Des Moines

Auto Parts Store: O'Reilly Auto Parts

Runners up: AutoZone Auto Parts; NAPA Auto Parts

Preschool/Daycare: Generation Next Child Development Center and Preschool

Runners up: Johnston KinderCare; Loving Arms Children's Center

Nonprofit: Johnston Partnership

Runners up: Goodwill of Central Iowa; Urbandale Food Pantry

School: Johnston High School

Runners up: Beaver Creek Elementary; Des Moines Christian School

Park: Terra Park

Runners up: Dewey Park; Walker Johnston Park

Community Festival or Event: Johnston Green Days

Runners up: Grimes Governors Days; Urbandale 4th of July Celebration

Church: Lutheran Church of Hope

Runners up: New Hope Assembly of God; Summitcreek Church

Pastor: Jeremy Carr, NorthPoint Church

Runners up: Andy Hermanson, Lutheran Church of Hope; Mike Housholder, Lutheran Church of Hope

Chamber of Commerce: Johnston Chamber of Commerce

Runners up: Grimes Chamber & Economic Development; Urbandale Chamber of Commerce

Grocery Store: Fareway

Runners up: Aldi; Hy-Vee

Boutique: Purple Poppy Boutique

Runners up: Charlie Rae's; Styled. by JJ

Retail Store: Purple Poppy Boutique

Runners up: Styled. by JJ; Target

Thrift Store: Many Hands Thrift Market

Runners up: Goodwill of Central Iowa; Stuff Etc

Home Improvement Retail Store: Menards

Runners up: Johnston Ace Hardware; The Home Depot

Liquor Store: Hy-Vee Wine and Spirits

Runners up: Fareway; Grimes Liquor Shop

FEATURE

Nursery or Garden Center: Canoyer Garden Center

Runners up: Piney Ridge Greenhouse; Earl May Nursery and Garden Center

Place to Purchase a Gift for a Man: The Home Depot

Runners up: Menards; Target

Place to Purchase a Gift for a Woman: Purple Poppy Boutique

Runners up: Charlie Rae's; Styled. by JJ

Dad/Child Date Spot: The Little Gym of Johnston

Runners up: Climb Iowa; Terra Park

Mom/Child Date Spot: The Little Gym of Johnston

Runners up: Artfull – An Art and Craft Playground; Glazed Expressions

Place to Take Your Mom and Dad: Trostel's Greenbriar Restaurant and Bar

Runners up: Destination Grille; The Cork 50131

Place to Take Your Kids or Grandkids: The Little Gym of Johnston

Runners up: Sky Zone Trampoline Park; Grimes Waterworks Park Splash Pad

Place for Children's Birthday Parties: The Little Gym of Johnston

Runners up: Emerge Academy; Sky Zone Trampoline Park

Golf Course: Jester Park Golf Course

Runners up: Beaver Creek Golf Club; Hyperion Field Club

Hair Salon: Art of Life Salon & Spa

Runners up: Pure Salon Aveda; Talking Heads Salon

Health Clinic: MercyOne

Runners up: The Iowa Clinic; UnityPoint

Dental Office: Grove and Platt Dental Associates

Runners up: Furrow Family Dentistry; The Dental Studio of Iowa

Orthodontist Office: Mann Orthodontics

Runners up: Iowa Orthodontic Solutions; Stork Orthodontics

Mental Health Services: Pink Couch Wellness

Runners up: Clive Behavioral Health; Family Legacy Counseling

Chiropractic Office: Herrmann Family Chiropractic

Runners up: Impact Health Institute; Kleckner Chiropractic Clinic

Vision Care: Lifetime Vision

Runners up: Precision Family Eyecare; Total Family Eye Care

Health Club or Gym: Life Time

Runners up: Emerge Academy; Planet Fitness

Pharmacy: Hy-Vee Pharmacy

Runners up: Medicap Pharmacy; Walgreens Pharmacy

Cosmetic Services: Central Iowa Dermatology

Runners up: 515 Wellness and Aesthetics; SOMA Cosmetic Surgery & Aesthetics

Physical Therapy: Athletico Physical Therapy

Runners up: DMOS; Elevate Physical Therapy and Sports Medicine

Dance Studio: Inspiring Dance

Runners up: Dance Vision; Eshanjali Dance Academy

Gymnastics Studio: The Little Gym of Johnston

Runners up: Emerge Academy; Mid Iowa Gymnastics

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FEATURE

Tumbling Studio: The Little Gym of Johnston

Runners up: Emerge Academy; Tribe Athletics

Financial Planner: Loren Merkle, Merkle Retirement Planning

Runners up: McGill Junge Wealth Management; Sharon Vickery, Edward Jones

Law Firm: Letsch Law Firm

Runners up: Abendroth Russell Barnett Law Firm; Brown, Fagen and Rouse

Accounting Firm: ThornTree CPA Services

Runners up: Ann M Hartz, CPA and Associates; Welgaard CPAs and Advisors

Veterinarian: Prairie View Animal Hospital

Runners up: Value Vet; Westfield Veterinary Hospital

Dog Groomer: Clean and Breezy

Runners up: Bark Shop; Woof Pack Resort & Spa

Pet Care: Woof Pack Resort & Spa

Runners up: Dog Days and Cat Naps; Dogwoods Lodge

Lawn Care Business: Finer Cuts Lawn Care

Runners up: Kaldenberg's PBS Landscaping & Lawn Care; Nate's Lawn Care

Landscaping Company: Kaldenberg's PBS Landscaping & Lawn Care

Runners up: Kleener Image; Mhuka Designs

Heating and Cooling Business: Golden Rule Plumbing, Heating, Cooling, Electrical

Runners up: Kohles & Bach Heating & Cooling; Heartland Heating & Cooling



Graham Collision was voted one of residents' favorite places for auto body repairs.



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FEATURE

Electrical Business: Deaver Electric

Runners up: ARC Electric; Golden Rule Plumbing, Heating, Cooling, Electrical

Plumbing Company: Golden Rule

Plumbing, Heating, Cooling, Electrical
Runners up: Herr Plumbing; Roto-Rooter

Senior Living Establishment: Brio of Johnston Senior Living Community

Runners up: Bishop Drumm Retirement Center; Edencrest at Green Meadows

Insurance Company: Health Insurance Advisor, LLC

Runners up: Andrea Sabus, State Farm Insurance; Glenn Waterhouse III, State Farm Insurance

Realtor: Joleen Roskamp, RE/MAX Precision

Runners up: Casee Woodley, RE/MAX Precision; Nichole Rector, Legacy Realty of Iowa



Clive Behavior Health is one of residents' favorite places for mental health services.

Bank/Credit Union: Veridian Credit Union

Runners up: Charter Bank; Community Choice Credit Union

Photographer: Carlye Bishop Photography

Runners up: Jordan Sandquist Creative; Lens Art Photography by Larry Trager

Place for Guests to Stay: Hilton Garden Inn

Runners up: Holiday Inn & Suites Des Moines-Northwest; Stoney Creek Hotel and Conference Center

Exterior Contractor (siding, roofing, windows, doors): Sonntag Roofing

Runners up: Buresh Home Solutions, Inc.; Right Roofing and Siding

Pest Control: Preferred Pest Control

Runners up: Diam Pest Control; Janssen Pest Solutions

Tree Service: MJ's Tree Service

Runners up: Beaver Tree Service; The Tree Doctor ■

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CREAMY tomato soup is rich with sun-ripened flavor

There is something special about cooking with ingredients grown from your own backyard. Recently, I was watching our grandson at my daughter and son-in-law's house. He and I ventured outside to check on their garden and discovered a bumper crop of tomatoes.



Since the weather was cool, I decided that a batch of tomato soup for dinner would serve the harvest well. Our grandson, just 8 months old, is already a curious observer in the kitchen. He keeps me company from his high chair, happily armed with a dozen measuring cups to toss and a few snacks to keep him content. This creamy tomato soup, made with an abundance of fresh-picked tomatoes and a blend of herbs, is rich with sun-ripened flavor. Paired with a golden, melty grilled cheese on homemade sourdough, it was the perfect fall dinner — simple, cozy and made even sweeter by sharing it together with my grandson. ■

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

Creamy tomato soup

Total time: 45 minutes

Servings: 4

Ingredients:

- 1 medium onion, chopped
- 3-4 garlic cloves, minced
- 2 tablespoons olive or avocado oil
- 2 pounds fresh tomatoes (about 6 large), blanched, skins off and chopped
- 2 cups chicken broth (low sodium preferred)
- 1/3 cup Parmesan cheese, grated
- 1/2 -3/4 cup heavy (whipping) cream
- 2 tablespoons honey
- Salt and pepper, basil, oregano — more of everything than you think
- Pinch of rosemary
- Fresh basil or parsley (optional, for garnish)

Directions

- Heat oil over medium heat. Add onion and sauté for about 5 minutes until soft.
- Add garlic and cook all for 2 more minutes.
- Add tomatoes and cook for 10 minutes.



- Add chicken broth and bring to a boil. Reduce heat and simmer for 20 minutes, uncovered. Stir occasionally.
- Blend until smooth by using an immersion blender and scooping the mixture into a traditional blender. Return soup to the pan.
- Add whipping cream and honey and stir. Season with salt, pepper, basil, oregano and other herbs of choice.
- Simmer for 5 more minutes.
- Serve immediately. Garnish with fresh basil or parsley. This pairs well with a grilled cheese sandwich on sourdough bread. Enjoy!

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HOW-TO

GUIDE

HOW TO **CHOOSE GARAGE DOORS**

Garage doors are often an afterthought to homeowners — but they shouldn't be. Garage doors are the first thing most notice about a home, so when it comes to choosing them for a new home or replacing them, significant thought and research should take place. If your garage faces the front of the house, a new door could dramatically improve your curb appeal and change the overall look of your home. If you're selling, worn, dated doors tend to say a lot about the condition of the rest of the home. A garage door is also an excellent security asset for your home, allowing you to secure your vehicle inside. If you're thinking about installing a new garage door, you may be surprised at just how many options are on the market — and how affordably they can be installed.

THE LOOK

Garage doors have seen an explosion in styles, materials and colors that are designed to match the architecture of any home, from rural barns to craftsman bungalows or sleek

urban getaways. So if you thought your choices were limited to simple sheet metal styles, think again. You should also pay close attention to the materials. Today's garage doors can be made from expensive hardwoods, textured vinyl, fiberglass or basic aluminum, all of which will have a big impact on the look and longevity of your doors. Pay close attention to the maintenance needs of whatever material you choose. Some will hold their color longer than others, and real wood doors can require regular staining and sealing every few years to keep them looking spectacular.

INSULATION

Depending on climate, the insulation of your garage door can be an important factor to help reduce your energy bills. This is especially important in heated garages. But even an insulated door on unheated garages can make a positive impact on your energy usage if it can keep the hot and cold weather away from the interior of your house. ■

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HOW TO CHOOSE THE RIGHT PODIATRIST

When foot or ankle pain begins to impact your quality of life, choosing the right podiatrist is one of the most important steps in your recovery. Whether you are facing a bunion, heel pain, sports injury or chronic discomfort, the expertise and approach of your provider will significantly influence your outcome.

CREDENTIALS AND CLINICAL EXPERTISE

Start by verifying board certification through the American Board of Foot and Ankle Surgery (ABFAS). This distinction signals that your podiatric surgeon has met nationally recognized standards for education, surgical training and professional performance. Doctors of Podiatric Medicine (DPMs) complete four years of medical school focused on the full body — with a strong emphasis on lower extremity anatomy — followed by at several years of intensive residency training in foot and ankle medicine and surgery. In fact, they typically perform

more foot and ankle procedures during training than any other medical specialty.

GO BEYOND WORD OF MOUTH

Recommendations from friends, family or your primary care doctor are a great starting point, but do not stop there. Take time to explore the podiatrist's website. You can learn a great deal about their background, areas of specialization, and the clinic's overall philosophy of care. Are they publishing research or contributing to medical education? If so, it often indicates a commitment to innovation and advancing the field. Patient reviews are also valuable — they offer real insight into what it is like to be under that provider's care.

MODERN TREATMENTS AND MEANINGFUL COMMUNICATION

The best podiatrists stay current with evidence-based, state-of-the-art treatments like Lapiplasty® for bunions

or laser therapy for soft tissue injuries. If a provider is still doing things the same way they did 20 years ago, it may be time to explore newer, more effective options.

Equally important is how well your provider communicates. You should leave each appointment feeling educated and confident — not confused or dismissed. Expect a thorough explanation of your diagnosis, treatment options and recovery plan. If that is missing, it is a red flag.

YOUR CARE, YOUR CHOICE

Most insurance plans do not require a referral to see a podiatrist, though you should confirm with your provider. Even if you are referred within a larger health system, you are free to choose the specialist who best aligns with your needs, values and goals. And do not overlook the clinic's culture — a personable, knowledgeable and compassionate team speaks volumes about the care you'll receive throughout your journey. ■

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HOW TO ADVERTISE YOUR BUSINESS IN PRINT

Print advertising remains one of the most trusted ways to reach local customers. Whether you are promoting a sale, a new service, or simply building awareness, print can deliver lasting impressions that online ads often can't. Here is how to make it work for your business.

KNOW YOUR AUDIENCE

Identify who you want to reach. Are your customers homeowners, families or professionals? Knowing your audience helps you choose the right publication — local and regional magazines, newspapers, or industry newsletters — and craft a message that speaks directly to them.

KEEP IT SIMPLE AND VISUAL

A clean, eye-catching design grabs attention. Use bold headlines, strong images and easy-to-read fonts. Avoid clutter and focus on one clear message, like “Call Today for a Free Estimate.” White space helps important details stand out.

FOCUS ON BENEFITS

Don't just list what you sell — explain why it matters. A lawn care

company, for instance, might say “Enjoy a perfectly manicured yard without the work.” Show how your product or service makes life easier or better.

INCLUDE A STRONG CALL TO ACTION

Tell readers what to do next: call, visit or scan a QR code. Include your phone number, website and address prominently. Adding a limited-time offer encourages faster response.

BE CONSISTENT

One ad won't build recognition overnight. Consistency across issues and repetition of your message help customers remember your name. A steady presence builds trust and familiarity.

TRACK YOUR RESULTS

Print results can be measured. Use unique promo codes, QR links or special offers to see where leads originate. Over time, this data helps refine your strategy.

Used strategically — with clear messaging, repetition and strong design — print advertising can boost visibility, drive sales and build credibility that stands the test of time. ■

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ELECTIONS

CITY and school board elections upcoming

City and school board elections are Tuesday, Nov. 4. Polls are open 7 a.m. to 8 p.m.

The city council is responsible for establishing city ordinances, the city budget and city policies. It decides the laws for the community and how its tax dollars are spent. The mayor acts as the chief executive officer of the city and presides over the city council meetings. Communities with city administrators assign some of the mayor's executive duties to administrators.

School boards set the policies and budget for the school district within the parameters set by the state.

To find your polling location, visit: <https://apps.sos.iowa.gov/elections/voterreg/pollingplace/search.aspx>.



Clive city candidates

Mayor

John Edwards
Mike McCoy

City Council member at large (two seats)

Mike Alowitz
Sadie Gasparotto
Eric Klein ■

City Council member at-large to fill a vacancy

Breanne Hocker

NEWS BRIEF

PEO welcomes state treasurer

PEO State Treasurer Jennifer Stalder visited PEO Chapter KT at its August meeting at Nancy Ball's Clive home. Jennifer, in her conversational style at her official state officer visit to this chapter organized in 1956, shared information about the responsibilities and duties of each office and fielded questions from members at their meeting.

As a legacy of PEO members is to uplift and support women, Chapter KT contributes to the philanthropic endeavors of Cottey College, International Peace, STAR Scholarships, Educational Loan Program, Sarah Porter Beckwith Friendship Fund, Dorothy's House, College Student Remembrance gift package and Goodwill Food Pantry.

Chapter members participate in a pre-meeting social hour and book club. Chapter KT members outreach their support to area PEO chapter events in Ankeny and Panora. PEO Chapter KT members reside in Clive, West Des Moines, Urbandale, Johnston, Des Moines, Ankeny and Indianola.

Contact membership chair Mary Richards at mrichards@netins.net or co-chair Mary Hunter at mary.hunter@dmgoodwill.org for information about PEO Chapter KT. ■



Front: Jennifer Stalder, Tamara Kenworthy, Dianne Chadwick and Mary Richards. Back: Mary Hunter, Nancy Ball, Cindy Carlson, Melanie Hopke, Lisa Northup, Aimee Fisher, Amanda Muller Pfeffer, Denise Harlan, Teresa Shaw and Jeanne Mullenbach. Inset: Megan Ball.

COMMUNITY

By Sean Dengler

BOOK donation raises disability awareness

Donating for the greater good



Corteva employees presented books about disabilities to the Clive Public Library.

The Clive Public Library recently accepted a donation from Corteva, and the impact this donation makes to the community is vital.

"We reached out to our 200-plus Disability Awareness Network (DAWN) Business Resource Group members and asked them to share titles of books that have been impactful to them or their family," Doug Shipley, recruiting and selection consultant for Corteva, says.

"These are books that they would recommend to others who are living with a disability, as well as to parents or family members of loved ones experiencing life with a disability. All the books on our list were recommended by our employees, making them a collection of well-regarded and personally impactful reads."

Corteva chose Clive for a specific reason, according to Doug.

"The donation was organized by the Johnston chapter of DAWN, Corteva's Disability Awareness Network. Clive was chosen because of its proximity to Corteva's Johnston Global Business Center and the strong community ties many employees have with the Clive Library."

Donating books focusing on individuals with disabilities was important to Corteva.

"DAWN's purpose is to empower employees with disabilities and promote a culture of belonging at Corteva," Doug says. "By donating books that center on disability experiences, we aim to extend that mission beyond our workplace and into the broader community — helping others learn, empathize and celebrate diverse abilities."

These books will be influential on the Clive community.

"We hope these books spark curiosity, compassion and conversation," Doug says. "Whether it's a child seeing themselves represented in a story or a parent learning how to support a loved one, these books are tools for connection and understanding."

This donation is only one of many impacts of Corteva's role within Clive, according to Doug.

"While Corteva does not have a formal office in Clive, many employees — including those from the Johnston Global Business Center — live in or near Clive and actively engage with the community. The donation reflects our local footprint and our commitment to giving back where our people live and work."

Giving back plays a big part in Corteva's ethos.

"Giving back is a core value at Corteva. We believe that small actions — like donating books — can have a big impact, especially when they reflect our values and strengthen our communities." ■

ALKOZI helps others as he was helped

Giving back with time and language skills

Wafi Alkozi, along with his five siblings and his parents, moved to Des Moines from Afghanistan. Naturally, the family needed help to adjust to life in a new country. At first, the family was living in a hotel and did not know where to turn for help. Clive Community Services provided essential assistance to help the family get basic needs met.

“We are a family of eight. My father helped the U.S. military, not directly, but indirectly. We came here in 2024. We didn’t know anyone to help us or tell us what to do. We didn’t know about the system, how it works,” Alkozi says. “Finally, we realized there are food pantries to help people who can’t afford food. So, we came here, and they welcomed us and helped us. We got food and clothes.”

With basic needs met, Alkozi and his family were able to better their situation. Alkozi quickly chose to volunteer helping others in situations similar to that of his family.

“Then I got a job, and we found a home. And I realized that I had time to give back to the food pantry. So, I’ve been volunteering for a year here,” Alkozi says. “I help out in the monthly room and the anytime room.”

Alkozi explains that the monthly room gives families or individuals a larger supply of food, while the anytime room is set up to provide smaller amounts of food and supplies to meet more immediate needs (on Mondays and Fridays).

Alkozi, who is 19, discovered that his language skills are needed to help others. He speaks four languages (Pashto, Dari, Persian and English), which makes him an asset in communicating with others new to the country. This has also helped him secure a job.

“I work as a part-time multilingual interpreter for West Des Moines Community Schools,” Alkozi says.

Alkozi is also a DMACC student, studying software engineering, but he has a different career goal in mind.

“I want to become a police officer,” Alkozi says. “As I said, my father helped the military. When I came here, I wanted to become a Marine or join the Army, but I realized that’s kind of hard, so I want to become a police officer and help as much as I can.”

Yet, despite school, family and job commitments, Alkozi still makes volunteering a priority.

“Most of the time, I volunteer on Mondays and, when I have time, also on Fridays,” he says.

Alkozi shares a story about his deep appreciation for the welcome and help he has received at Clive Community Services.

“I came here at first and I met Shelby (Chavez-Chun), the director of Clive Community Services. She is like a sister to me now. She calls me



Daniel Timmons of Edward Jones presents the Neighbor Spotlight certificate to Wafi Alkozi.

her brother; that’s how she introduces me to everyone,” he says. “I didn’t have a car at first, and she gave me rides. I’m glad to help, and she gave me that opportunity.” ■

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INVESTMENT

By Daniel Rundahl

DO interest rates really matter?



When I was growing up on the farm in the mid-1980s, I can remember distinctly the frustration my father shared with the family over how much the interest was on the new manure spreader and feed grinder. This didn't mean much to me and my siblings as we were preparing our backpacks at night for show and tell the next day, but it holds value now for me as a husband and father with a mortgage and adult bills. Let's look at that through different eyes.

For the stock market: In late September, the FED announced a .25% interest rate drop and plans for two more interest rate changes in October and December. Initially, the stock market has favored this change, and language of this interest rate drop was already "baked into the markets." However, in October — and to finish off the holiday season — your 401K could see a boost with a potential 1% additional drop. This reduction of interest rates stimulates the economy by making borrowing cheaper for businesses and consumers, which tends to drive positive steam toward stock market equities.

For the economy: Historically, the health of the economy, or lack of, has usually been measured by many factors; however, four well-known major measurements reported over the four weeks of a month include: The Jobs Report, housing sales, prices at the pump and consumer spending (prices at the grocery store). The measure of any good standing macro or micro economy is the "motion of money." By reflection, favorable interest rates, as interpreted by consumers, will reduce unemployment, increase home sales, drive down fuel prices and increase consumer spending across all blue- and white-collar factors.

For your retirement: Many retired or near-retired individuals are seeking diversity away from higher risk investments. They are staring down the tunnel of the next 30 years of their life with the broad unanswered question, "Have I saved enough for the long haul?" In the last few years since the drop of COVID, we witnessed an interest rate hike of vast proportions. Overnight in the third and fourth quarter of 2021, CD rates saw 6% and 7% changes. Fixed and Fixed Indexed Annuities saw guarantees with 12% and bonuses to make dramatic relocations, and home rates rose to 8%. This change was attractive but short term. For this "30-year tunnel," it was a seasonal flower with a short-lived show. So, how should you be planning for retirement when so much fear lies around the short game of interest rates?

First, take a breath. At every age, we've leaned on a personal advisor. My wrestling coach emphasized technique, training and conditioning; my teachers urged study, hard work and focus for the long game; and when our children were born, wise voices guided how to raise the next generation. My point...in all the chaos, and especially this time of year, it may be a good time to set that appointment with an advisor for your retirement. Blessings for a safe and productive fall season. ■

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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 - Staging Area for Clive Festival & Concerts
 - ADA Accessible playground
 - Upgraded Special Events building
- Continuing our excellent AAA bond rating
- Provide responsible, common sense solutions for the people of Clive



**Learn more
& support
Klein here:**



Paid for by Eric Klein for Clive City Council

BENEFITS of a trust

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.

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PLAN AHEAD

By Sarah Masteller

HAVE the conversation

"We want to talk to the kids first..."

As we meet with folks to address their funeral prearrangements, they often mention that a conversation with their children is something they want to have first, before making any final decisions. That is certainly understandable and something that we encourage. Sometimes finding that "right time" or finding that opportunity when everyone is together can be a challenge.

With-that-said, the holidays are a time that bring families together, and that can be the ideal setting to have that important conversation with everyone. That doesn't mean you are going to bring up this topic as you sit down to the holiday meal, but there can be times around the holidays when people are together that can provide the right moment and setting to broach this topic.

You are doing this because you love your family and because you care about what will be important to them. You ultimately want to make things easier for them. As we head into that time of year, make it a priority to have this important conversation. You will be glad you did. ■

Information provided by Sarah Masteller, Advanced Planning Counselor, Hamilton's Southtown Funeral Home, 5400 S.W. Ninth St., Des Moines, 515-697-3679.



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HEALTH

By Annette Smith

JAW pain, ear pain, headaches

Do you wake up with jaw soreness, ear pain or frequent headaches that seem to come out of nowhere? Many people don't realize that issues with the jaw — known as TMJ dysfunction — can be a major contributor to headaches, dizziness, ear pain and even tinnitus (ringing in the ears). The temporomandibular joint (TMJ), located just in front of the ear, is closely connected to the neck and head. When this joint or its surrounding muscles are strained, the effects often extend well beyond the jaw itself.

Clenching or grinding your teeth, high stress levels, poor posture, or an uneven bite can overload the TMJ. This can trigger pain that radiates into the temples, cause tightness in the neck and shoulders, or lead to a feeling of fullness or ringing in the ears. Because the jaw, ear and cervical spine are interconnected, imbalances in one area often create symptoms in another.

The encouraging news is that relief is possible. Physical therapy offers targeted exercises, gentle hands-on techniques, and education to restore proper movement and reduce strain. By addressing the root cause instead of only managing symptoms, many people find lasting improvement in headaches, ear pain and tinnitus — leading to better comfort and quality of life. ■

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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EVENTS IN THE AREA

Be sure to check for cancellations.

Harbach Hours Updated

Hours for both the Harbach Public Library and Recreation Bay have changed for fall.

Harbach Public Library:

- Monday – Tuesday (9 a.m. to 1 p.m.)
- Wednesday (3-7 p.m.)
- Thursday – Friday (2-6 p.m.)
- Saturday (10 a.m. to 2 p.m.)

Recreation Bay:

- Monday (3-5:45 p.m.)
- Tuesday – Friday (3-7 p.m.)
- Saturday (10 a.m. to 2 p.m.)

Fall Vendor Fair

Saturday, Nov. 1, 10 a.m. to 4 p.m.
West Des Moines Elk Lodge 2752,
2060 N.W. 94th St., Clive

This event is just in time to shop for Christmas from many great vendors and artisans. Featuring jewelry, home decor, candles, handcrafted goods, greeting cards, scents, clothes, accessories, 3-D toys, tasty treats and much more. There will be concessions and drawings for nice gifts. Profits will go toward Christmas presents for veterans in the Des Moines Veterans Hospital and other charities supported by the Benevolent Protective Order of Elks.

Clive Public Library Events

1900 N.W. 114th St., Clive

YOUTH

- Wimpy Kid Party. Saturday, Oct. 25, 10 a.m. Join us in celebrating our favorite Wimpy Kid. We will have Wimpy activities, games and crafts.
- Little Learners: Toddler Art. Mondays, Oct. 27, Nov. 24, 10:45-11 a.m. Ages 0-6
- Graphic Novel Book Club. Mondays, Oct. 27, Nov. 24, 5-5:45 p.m. Ages 7-10
- Family Sing Along with Denise. Thursday, Nov. 20, 6:15-7 p.m.

TEENS

- Harbach Cafe. First and second Wednesday each month, 5 p.m. Ages 9-18

ADULTS

- Clive Book Club. Last Tuesday each month, 2-3:30 p.m. and 6:30-7:45 p.m.
- Homemade Holiday Treat Holders. Monday, Nov. 3, 2-3:45 p.m. and 6-7:45 p.m. In this hands-on workshop, you'll construct several simple mini paper containers that can be filled with candy or other small goodies. Please bring your own scissors if possible, and be sure to register

to reserve your spot and supplies. Space is limited.

- Tech Think Tank. First Wednesday each month, 2-3:30 p.m. A relaxed space to swap tips, ideas, and even rants about keeping up with the ever-changing world of personal technology.

ALL AGES

- Clive Art Gallery - Gary and Kathleen Hoard. Saturday, Nov. 1, all day. We are excited to present the gorgeous photography of Gary and Kathleen Hoard. "At Home in Iowa's Parks" is a collection of photographs capturing ordinary and unusual moments in our state, county and city parks. The focus is on birds, animals and plants calling these parks home. Many Iowa park landscape and waterscape images will be included.
- Vibrant Music. Thursday, Nov. 13, 6:15-7 p.m.
- BINGO. Wednesday, Nov. 26, 9:30-11 a.m.

The library will be closed from Wednesday, Nov. 26, to Friday, Nov. 28, for Thanksgiving. ■

HONOR OUR VETERANS

Iowa Living magazines will be saluting veterans in November issues. If you are a veteran who would like to be included, please send a photo (military or current) and the following information:

NAME:
CURRENT TOWN:
MILITARY BRANCH:
RANK:
ENLISTMENT DATES:.
QUOTE: "What would you like others to know about serving your country?"

Family members submitting on behalf of veterans should include the veteran's answer to the above question.

Email to tammy@iowalivingmagazines.com or mail to:

Big Green Umbrella Media, 8101 Birchwood Court Suite D, Johnston, IA 50131

SUBMISSIONS MUST BE RECEIVED BY NOV. 6.



ELECT MIKE McCOY

CLIVE MAYOR

PAID FOR BY COMMITTEE TO ELECT MICHAEL MCCOY

PAW VOTE ON NOVEMBER 4! PAW

Safe streets. Strong neighborhoods. Wagging tails.

The truth is, Clive could get by with the same leadership style for another four years and we'd probably be okay.

But "okay" isn't the goal.

Clive deserves bold, proactive leadership that's ready to plan not just for today, but for the generations ahead. With intentional redevelopment and innovative thinking, we can keep our hometown thriving and full of opportunity.

Together, We Can:

- **Plan intentionally** and **think creatively** to guide Clive's next chapter.
- **Support new amenities** and **local businesses** that keep our community thriving.
- **Protect parks, trails, and green spaces** that make Clive a great place to live.
- **Maintain safe streets** and **strong police and fire departments** our community can depend on.
- **Encourage thoughtful growth** and **renewal** that keep Clive welcoming, vibrant, and ready for the future.

Clive's best days are still ahead and together, we can build a community we're proud to call home.

Let's move Clive forward together.

— Mike McCoy, Candidate for Clive Mayor



ENDORSEMENTS FROM THE DOGS OF CLIVE

translated from wags and woofs

Mike McCoy loves our parks almost as much as I do! -Ellie
Safe streets & trails = wagging tails! Thanks Mike! -Penny



Paid for by Committee to Elect Michael McCoy

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Paid for by Committee to Elect Mike Alowitz

EDUCATION

By Rachel Harrington

DRUMMING up the next generation

Cronbaugh scholarship nurtures upcoming talent.



A new scholarship for middle school drummers has made headlines in south central Iowa. On Aug. 29, the Craig Cronbaugh Drum Studies Scholarship was presented to its first recipient, Tyler Ramirez of Indian Hills Junior High



Craig Cronbaugh and Tyler Ramirez

School. The scholarship, named after and by Craig Cronbaugh, was born out of his dedication, hard work, and a love for music.

"I was a professional drummer in the 1970s and 1980s. It was how I made my living," Cronbaugh says. "In 2022, I was inducted as a musician for my drumming career into the Midwest All-Music Hall of Fame."

Cronbaugh is a self-admitted over-achiever, and he says that anytime he is entrusted to work in any position, he gives it his all. The MAMA board recognized his hard work and contributions to the association in 2024, saying he went above and beyond. Even though the board position is a volunteer post, the directors presented Craig with a \$500 check. Though he wanted to put it back into the MAMA fund, they insisted he keep it. As a meeting-in-the-middle solution, it was agreed that the money they intended to give to Craig in the future would go into a scholarship fund that he could name. The award would benefit one Iowa middle school drummer each year, giving them the ability to go to drum camp, purchase new equipment, or hire a drum instructor outside of school for lessons.

Nominations are submitted to the MAMA board, and the board votes based on the applications and information they receive. Six nominations were received this year. Ramirez was nominated by his teacher, Amanda Thomas-Murphy, who won the board over with her high praise of Ramirez.

"My biggest feeling is that helping a young student learn drums in my name makes my drumming career really mean something to me," Cronbaugh states. "I found it hard to send letters of regret to those who didn't receive the scholarship. I wish I could have offered the scholarship to all of them."

The Craig Cronbaugh Drum Studies Scholarship is an annual scholarship and is closely tied to the Midwest All-Music Association. MAMA, a nonprofit organization, that honors musicians, booking agents, DJs, promoters, conductors and radio personnel — individuals from all genres of music. MAMA also raises public awareness of musical excellence and recognizes the venues allowing individuals to display their talents. MAMA donates proceeds from two annual events, after expenses, to music departments in middle schools in the area where events take place each year.

Nomination forms and scholarship information are available on the MAMA website (www.mamahof.com) under the scholarship tab on their menu. ■

WHAT IS a Qualified Charitable Distribution?

Qualified Charitable Distributions (QCD) are a tax strategy for individuals with Traditional IRAs. Instead of taking a taxable IRA distribution, such as a required minimum distribution (RMD), eligible IRA owners or beneficiaries can request to have funds directly transferred from an IRA to a qualified charity. Because the money goes straight from the IRA to a charity, it does not count as taxable income.



Key benefits:

- **Reduce taxable income** – The donated amount doesn't count as income, which can lower your overall tax bracket. Unlike a normal IRA withdrawal, a QCD isn't included in your gross income. Your Adjusted Gross Income (AGI) stays lower, which can help you qualify for tax credits and deductions that phase out at a higher income level.
- **Count toward Required Minimum**

Distribution (RMD) – If you're 73 or older, QCDs can satisfy part or all of your RMD. This can be useful if you don't need the extra income and want to avoid a tax burden.

- **Avoid impact on deductions/credits** – Since it's excluded from income, you may avoid triggering Income-Related Monthly Adjustment Amount (IRMAA) surcharges, which can significantly increase Medicare Part B and D premiums.

- **No itemizing needed** – You can get the tax break even if you take the standard deduction.

- **Support charities directly** – QCDs provide immediate, tax-efficient support to your favorite causes.

Example: Say you withdraw \$10,000 from your IRA to donate to charity. If you take the standard deduction (as many retirees do), you cannot deduct the gift and will pay tax on the \$10,000 withdrawal. With a QCD, that same \$10,000 goes directly to charity tax-free, saving as much as \$2,200 in federal taxes if you are in the 22% bracket.

Rules:

- Must be 70 ½ or older and have a Traditional IRA.
 - Limit is up to \$100,000 per year per person (married couples can do \$200,000 if both qualify).
 - You must make an election and instruct the IRA custodian or trustee to distribute funds directly from your IRA to the charity; you cannot withdraw the money yourself first.
 - The charity must be a qualified 501(c)(3) organization.
 - QCDs must be completed by Dec. 31 to count for that tax year.

As the year-end approaches, talk with your financial advisor and tax professional so they have enough time to make any changes before the Dec. 31 deadline. This also helps you to confirm alignment with your overall retirement giving plan. ■

Information provided by Melissa Zanders, AVP, Private Banking Officer, Clive branch, 515-245-5623, MZanders@BankersTrust.com, 11111 University Ave, Clive.



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Clive Chamber of Commerce Ladies
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Krystal Chambers and Angie Johnson



Bridget Tancos, Kris Jensen and Mary Hunter



Edye Beckerman and Kristy Schmidt



Jesica Tudor and Vanessa Hancock



Diana Ballard and Sue Bennett



Noel Crouse and Emily Adams



Angie Sly and Jess Kameron



Michele Turner and Rachel McCann



Erin Ballard and Jody Huerkamp



Kim Wetzel, Megan Leo, Brandy Barr and Kassie McChurch



Marianna Colorado and Tiffany Eckert

OUT & ABOUT



Amanda Koch and Becky Debowe



Amy Vento and Dillon Vento



Randy Jones and Barb Jones



Lu Anne Gafford and Eileen Van Kooten-Schmitt



Kristin Waddle and Holli Condoleon



Ashlyn Robbins, Alyson Nelson and Alanna Kagan



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Josey Coates and Christine Fuller



Calli Owens and Hope Boyd



Jolene Goodman and Brenda Ballard



Janee Mauney and Julie Jones



Jason Willis of Willis Automotive accepts the Winning Northwest Metro Residents' Choice for Metro Car Dealership at Willis Automotive on Sept. 24.

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AUCTIONS

WATERLOO LARGEST FLEAMARKET and garage sale held at the National Cattle Congress in Estel Hall, Saturday, October 25, 8am-5pm and Sunday, October 26, 9am to 3pm. Spaces still available. 515-298-3968. (mcn)

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