

Living

MAGAZINE

'Tis the season of gratitude

Residents share stories of thankfulness.

Smith shares a love of learning
GOOD NEIGHBOR

Parmesan garlic focaccia bread
RECIPE

One Starry Night holiday event returns
COMMUNITY



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WELCOME

FOCUSING on gratitude

Gratitude. It's such a simple word with such a complex meaning. Defining it is nearly impossible to do without using the words "thankful" or "grateful." It is a feeling of appreciation for someone or something.

The word gratitude comes from the Latin word "gratus," which means "pleasing" or "thankful."

As Thanksgiving time rolls around again this year, we often think of gratitude and what we are truly thankful for.

When asked, most of us would immediately respond with family, friends or good health. And, certainly, those are all things we should be grateful for.

Then, there are some things we too often take for granted that we should also be grateful for. A job that provides us with a steady income. Safety in our streets and in our communities. A quality education system. The freedom to practice the religion of our choice. Access to modern medicine. Clean water and clean air.

Yes, we strive to improve all these things, and we should. But, we sometimes need to slow down and reflect on how good we actually have it right now, too. We don't need our parents or grandparents to tell us how much easier things are today. If we are being honest, we already know.

Unfortunately, with all these modern improvements, we are also facing serious distractions that can take it all away. Drug and alcohol addictions. Excessive gambling. Overeating. Gluttony of all sorts. I have often quoted legendary Iowa high school wrestling coach Al DeLeon, who said, "A little bit of everything is good; too much of one thing is bad."

So, take a deep breath and look around you right now. Then show some appreciation to the people who created scenarios so you can truly enjoy all this world offers. Think about the things in your life that you are grateful for. Observe the beauty of something you encounter every day. Thank some people for the positive influences they have had on you. Do something kind for another person. Meditate or pray with a focus on giving thanks. And, most importantly, pay attention to the things in your life that bring you joy and peace.

As always, I thank you for reading. ■



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'Tis the season of *gratitude*

Residents share stories
of thankfulness.

By Ashley Rullestad

This time of year encourages us to be grateful for our blessings: family, friends, health, a warm home, festive meals and gatherings, and so much more. Some find ourselves thankful for an unexpected helping hand when we most need it. From a neighbor shoveling the sidewalk to a nonprofit offering supplies and hope, we often see the spirit of kindness around us. And, some are motivated by their gratefulness to pay it forward, spreading the holiday spirit even farther.

Volunteers are essential to keeping the shelves stocked and helping those who need the Grimes Storehouse.

Unexpected blessings

Grimes resident Lexi Johnson is feeling thankful this holiday season. The single mom, who moved to Grimes to start a new chapter with her son, has recently been dealing with stress and struggles that come after finding masses in her breast.

"I've had mammograms, ultrasounds, an MRI, and I go back again because I found one the size of a 50-cent coin, and my doctors are worried it could be breast cancer."

Johnson just started a new job a few months ago, and the multiple appointments and health scare have left her in a challenging place financially and emotionally.

"But, I reached out to my church, and I gave them the back story of all that I've had going on," she says. "They paid my rent and gave me Hy-Vee gift cards for food. I'm a single mom raising a son that is disabled all on my own. And it just meant a lot to me that they went the extra mile and gave me gift cards on top of paying my rent."

Of course, Johnson is hoping for good news on the healthcare front moving forward, but she is happy to have one thing off her plate in time for the holidays.



Lexi Johnson is thankful for unexpected blessings this holiday season.

"It felt amazing to be the recipient of this gift," she says. "I hope I can continue to pay it forward as I'm able, like continuing to donate clothes to Many Hands."

Feed the hungry

The Grimes Storehouse is open to Grimes residents to shop once a month for food and clothing. A food pantry has been offered in Grimes for years, initially housed at the Grimes United Methodist Church before moving a couple of times. Its current location is 112 N.E. Ewing St.

The Storehouse is open Tuesday and Thursday from 9 a.m. to noon and the first and second Tuesday of the month from 5:30-7:30 p.m. Quantities are based on family size and typically supply five to seven days of food. Fresh produce and meat are available as well as canned and packaged food normally found in a grocery store. Personal care, baby and household cleaning items are also available. All items are based upon availability and vary from month to month.

The Storehouse also provides clothing for kids, as well as backpacks and school supplies each year. Staff and volunteers are currently gearing up for their holiday meals, when they provide Fareway gift cards for pantry visitors in December so they can shop for their own

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The Grimes Storehouse is extra busy during the holiday season.

holiday meal items.

"We also partner with Prairie Creek Methodist Church in Grimes, and they do a breakfast with Santa for the community," Jen Harrington, executive director, says. "Prairie Creek gives the Storehouse special cards that pantry recipients can take to the event, and they can write their list to Santa. A team goes and gets the things on the list — up to \$40 per kid — and families can pick them up when they come to get food."

Earlier this month, with SNAP benefits on hold and the holidays approaching, the Storehouse was already seeing a surge of need in the community and expects to see more families needing assistance this holiday season.

"In November, the first Tuesday of the month, it's not uncommon for us to see about 30 families, and, this morning, we had already served 26 before our evening shift. But also our community is really rallying and trying to help those neighbors in need. It's humbling the outpouring of support."

To donate to the Storehouse or volunteer, visit <https://grimesstorehouse.com>.

Grimes Volunteer Support Services

Established in 2010, Grimes Volunteer Support Services assists seniors and those with special needs so they can remain in their homes.

As an all-volunteer organization, GVSS relies on the generosity of community volunteers to fulfill the requests of its clients.

GVSS began as a service project out of St. Peter Lutheran Church. The former pastor, Rev. Percy Kvitne, needed transportation assistance, and Harley Otto began driving him. They approached Jay Brewer about turning this client-volunteer package into a 501(c)3, and Grimes Volunteer Support Services was born.

Now, volunteers help with a number of services in addition to driving neighbors to appointments or errands, including housekeeping, yard work, snow removal, handyman tasks or simply providing companionship. GVSS also loans gently used durable medical equipment free of charge.

President Mike Bleskacek encourages people to get involved, either as a volunteer or as someone needing a little extra help. GVSS is there to put its mission of neighbors helping



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FEATURE

neighbors into action. Right now, they are gearing up for the upcoming season by asking for snow removal volunteers.

"This is not just a chance to lend a helping hand; it's an opportunity to make a significant impact while enjoying the flexibility of working with an assigned individual, allowing you to balance your commitment with your personal schedule. We warmly invite families to come together in this noble endeavor."

For more information, visit the GVSS website at <https://grimesvss.com> or check out their Facebook page.

Grimes Giving Tree

The Grimes Giving Tree has been a staple at the library for years, as community members work to ensure no child goes without gifts during the holiday season.

Currently, there are three women who help organize and run the Giving Tree activities, doing so anonymously. They receive requests from families through the email the.grimes.giving.tree@gmail.com. They also receive suggestions from guidance counselors at each DC-G School building.



Grimes Volunteer Support Services receives support from the city of Grimes. Pictured are council members Laurie DePhillips and Ryan Burger; Mayor Scott Mikkelsen; GVSS President Mike Bleskacek; and council members David Gisch, Andrew Borcharding and Eric Johansen.

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November 16: Baptismal Prep Class @ 1pm

November 18: Adoration/Benediction followed with Rosary

November 22: Pre: Advent Retreat "Hope" from 12:30pm-4pm. Open the Door to HOPE.

November 27: Thanksgiving Day Mass at 9am

November 30: 1st Sunday of Advent

December 3: Parish Reconciliation starting at 6:30pm

December 6: Holiday Vendor Fair with over 32 Vendors from 9am-1pm

December 14: Family Christmas Event starting at 11:15am

December 21: Serving our Joppa Christmas downtown

December 24-January 2: Parish Offices Closed

New Year's Eve Mass Time: 5pm

New Years (Holy Day of Obligation): 9am

January 12: She Shall Be Called Woman starting at 6:30pm

January 17: Chili Cook-off 6pm-8pm
Register online

January 18: Baptismal Prep Class starting at 1pm

Christmas Mass Times

Christmas Eve Mass Times: 4pm & 6pm

Christmas Morning Mass Time: 9am

Ash Wednesday Mass

February 18 at 8am & 7pm

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FEATURE



The Grimes Giving Tree has been a staple at the library for years, as community members work to ensure no child goes without gifts during the holiday season.

"It is limited to the Dallas Center-Grimes community," one organizer says. "We have communicated with surrounding communities and have agreed that, if we keep this guideline, it will ensure we don't duplicate efforts in other communities."

Each child has four gift tags on the tree, two for clothing and two for fun gifts specific to their needs provided by their family member. Organizers collect this information and write up the tags, which are displayed at the Grimes Library.

"Anyone can pick up a tag and purchase the gift. There is a number assigned to every tag and a signup sheet to write your name and phone number beside that specific tag. The community member returns the wrapped gift to the library by the deadline date."

Organizers then ensure all gifts are accounted for, and they arrange for families to pick up the items. Each year, they assist about 40 families with holiday gifts.

"We love being a part of it. But, this is really a successful committee due to the community's involvement, not ours," an organizer says. "We hope the community always comes together to support the less fortunate among us every year." ■



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PARMESAN garlic focaccia bread is a slice of comfort

This month, I share another recipe from my daughter, Samantha. She loves to make all kinds of bread. Few things make a kitchen feel more welcoming than the aroma of freshly baked bread, and parmesan garlic focaccia delivers that comfort in every bite. Golden and crisp on the outside yet soft and airy inside, this Italian favorite is elevated with the irresistible pairing of roasted garlic and nutty parmesan cheese. It is the kind of bread that feels special but is surprisingly simple to make at home. Serve as a side with soups and pastas, cut into squares for an appetizer board, or enjoy warm right out of the pan. Focaccia is versatile and crowd pleasing. The drizzle of olive oil, a sprinkling of herbs and the cheesy finish give it that bakery-style touch you will love sharing — or keeping all to yourself. Enjoy! ■



Parmesan Garlic Focaccia Bread

Ingredients:

- 1½ cups warm water (about 110°F)
- 1 tablespoon sugar
- 2¼ teaspoons instant yeast (1 packet)
- 4 cups flour
- 1½ teaspoons salt
- 1/3 cup extra virgin olive oil, plus more for greasing
- 3 cloves garlic, minced
- 2/3 cup freshly grated Parmesan cheese
- 1 teaspoon dried Italian herbs or chopped rosemary
- Flaky sea salt

Directions

- Combine warm water, sugar and yeast. Let sit for 5 minutes until foamy. Add flour and salt. Mix until dough forms. (It will be sticky.) With a mixer, kneed for 5-7 minutes or by hand for 8-10 minutes until smooth. Brush dough with olive oil and cover.
- Let rise 1-1.5 hours in a warm spot until dough has doubled.
- Heat 2 tablespoons olive oil with minced garlic until fragrant (about 1 minute) in a

pan. Keep for later.

- Place dough in greased 9-inch by 13-inch pan. Gently press to corners. Let rest 10 minutes, then stretch. Cover and rise 30-45 minutes.
- Preheat oven to 425 F. With your fingers, dimple the dough all over. Brush with garlic oil. Then sprinkle parmesan cheese, herbs and sea salt on top of dough.
- Bake 20-25 minutes until golden brown. Cool 10 minutes in pan, then transfer to wire rack.
- Slice and serve warm. Store bread for two days at room temperature or freeze up to three months.
- **For the best results, follow these additional steps:** Make sure your water is warm (110 F), not hot. For the best texture, let the dough rise completely. Use plenty of oil in your pan, as this will give your bread a crisp crust.



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Steve Patterson

GRIMES

Military branch: United States Marine Corps

Rank: Sergeant

Deployments: Two combat tours to Iraq,
2007/2008 and 2009

How can the public best honor veterans:

"Love and honor your country."



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Jason Coltrain

GRIMES

Military branch: U.S. Army

Rank: SPC/E4

Deployments: Twice to Afghanistan

How can the public best honor veterans: "As a veteran, I already feel the love and support from our community. It already does a great job of recognizing veterans. Flags are put out, we have a pride rock and a memorial park and Grimes is part of the Home Base Community initiative."



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Military branch: U.S. Navy, USS Constellation (CVA 64)

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How can the public best honor veterans?

*"You can honor a veteran by simply telling him or her,
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ONE STARRY NIGHT holiday event returns

Beloved tradition is back.

Prairie Creek Church in Grimes is excited to bring back One Starry Night for Christmas 2025 on Dec. 18 and 19 from 6:30-8:30 p.m.

One Starry Night has been one of the church's most missed events by both the congregation and the community, and anticipation for its return is high.

Phil Bargfrede, the creator of One Starry Night and the church's former children's director, recently moved back to the area, and, with his help and guidance, the church is able to bring the event back once again.

"It takes a lot of preparation and time from the leaders, as well as our congregation, so it has taken a few years to be able to get it going again," Ben Wedeking, pastor at Prairie Creek, explains. "Everyone is invited, and the event is totally free. We look forward to all those who have attended in the past and those who have never attended joining us this year."

One Starry Night transforms the entire church into the biblical town of Bethlehem. Attendees walk through the major events that led up to, and include, the birth of Jesus.

"It is a great way to introduce your children and those who have never heard it to the greatest story ever told," Wedeking says. "Along with a walkthrough with your own personal guides moving you from place to place, you will have the opportunity to linger and use provided coins to shop and eat in an ancient Palestinian marketplace."

One Starry Night was first held in 2011 and welcomed more than 700 people. The following year, the church expanded the event to two nights, and attendance grew to at least 1,200 people over the two nights.

"Part of our mission and vision, which comes from Acts 2:42-47, is to be relevant and make a difference in our community," Wedeking says. "One Starry Night has been a consistent way that we have been able to do that. People come from all over the region and state to experience the event. We are hopeful to make this our biggest year yet."

Wedeking believes that bringing the story to life through actors, realistic sets and live animals is an amazing experience.

"Even people who have come before share how they can't wait to come back year after year," he says. "It is an opportunity for families to do something together. Sometimes we see multiple generations attend. It is definitely memorable for all ages."

For more information about One Starry Night, visit Prairie Creek Church's website at <https://pcgrimes.com>, follow them on Facebook or Instagram, or watch for banners around town. ■



One Starry Night transforms Prairie Creek Church into the biblical town of Bethlehem. Attendees walk through the major events that led up to, and include, the birth of Jesus.

RMDs and you

As one may be aware, the 73rd year is a pivotal year in a person's life because it is the year when one must start taking required minimum distributions (RMDs) from their retirement account, generally referred to as an IRA. The amount one must take is a calculation involving all of the IRA accounts that one has, although one can take the distribution from just one of the accounts. When one takes an RMD from an IRA, one must report the distribution as income on one's tax return. The lowest tax bracket for 2025 is 10%. If one is in this bracket and one takes a \$1,000 distribution, one should have \$100 withheld for taxes and receive a \$900 net distribution.

If one does not take their RMD by the designated date, currently April 15 of each year, for the prior year's RMDs, then there is a penalty of 50%. (Yes, they are serious about this.) If this were the case, applied to the \$1,000 RMD above, the net distribution would be \$400.

And, speaking of death, one should have named beneficiaries on one's retirement accounts so that the money is not orphaned in case one dies before one spends it all. What if one dies before one takes one's RMD for the year? That does, however, present problems for the beneficiaries.

First, they need to understand that RMDs were not taken because they now have a deadline to follow. Second, they need to be aware of all the IRA accounts, as the distribution is calculated based on all the accounts, not just one of them. Who pays the penalty if the RMD for the year of death is not taken in time? The beneficiaries of all of the accounts will likely each share a prorated portion of the penalty.

Why are we discussing this at all? Many people wait until the last minute to take their RMDs because they have the money invested. However, we are approaching the end of the year. People older than 73 years old make up roughly 42.5% of deaths each year. If one dies near the end of the year, without having taken one's RMD, how will one's beneficiaries know that they need to take the distribution?

What do they say: Nothing is certain but death and taxes. And, in case you are wondering, the one to whom we have been referring is you. ■

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.



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V GIRLS BASKETBALL

DATE	TIME	OPPONENT	LOCATION
Nov 21	7:30PM	Ballard	Ballard High School
Nov 25	7:30PM	North Polk	North Polk High School
Dec 2	6:00PM	ADM	Dallas Center-Grimes High School
Dec 5	6:30PM	DM Christian	Des Moines Christian School
Dec 8	6:00PM	Ames	Dallas Center-Grimes High School
Dec 12	6:00PM	Newton	Newton High School
Dec 15	7:15PM	DM Roosevelt	Roosevelt High School
Dec 19	6:00PM	Oskaloosa	Dallas Center-Grimes High School
Jan 3	10:30AM	Iowa City High	Iowa City High Little Hawk Arena
Jan 6	6:00PM	Norwalk	Dallas Center-Grimes High School
Jan 9	6:00PM	Indianola	Indianola High School
Jan 13	6:00PM	Pella Christian	Pella Christian High School
Jan 16	6:00PM	Pella	Dallas Center-Grimes High School
Jan 22	7:15PM	Williamsburg	Dallas Center-Grimes High School
Jan 26	6:30PM	Ankeny	Ankeny High School
Jan 27	6:00PM	Newton	Dallas Center-Grimes High School
Jan 30	6:00PM	Oskaloosa	Oskaloosa High School
Feb 3	6:00PM	Norwalk	Norwalk High School
Feb 6	6:00PM	Indianola	Dallas Center-Grimes High School
Feb 10	6:00PM	Pella Christian	Dallas Center-Grimes High School
Feb 13	6:00PM	Pella	Pella High School

V BOYS BASKETBALL

DATE	TIME	OPPONENT	LOCATION
Dec 2	7:30PM	ADM	Dallas Center-Grimes High School
Dec 5	7:45PM	DM Christian	Des Moines Christian School
Dec 8	7:30PM	Ames	Dallas Center-Grimes High School
Dec 12	7:30PM	Newton	Newton High School
Dec 18	7:30PM	Johnston	Dallas Center-Grimes High School
Dec 19	7:30PM	Oskaloosa	Dallas Center-Grimes High School
Dec 30	10:00AM	Dowling Catholic	Dallas Center-Grimes High School
Jan 6	7:30PM	Norwalk	Dallas Center-Grimes High School
Jan 8	6:15PM	Des Moines North	North High School
Jan 9	7:30PM	Indianola	Indianola High School
Jan 13	7:30PM	Pella Christian	Pella Christian High School
Jan 16	7:30PM	Pella	Dallas Center-Grimes High School
Jan 19	7:15PM	Ankeny Centennial	Dallas Center-Grimes High School
Jan 24	11:00AM	Multiple Schools	Gilbert High School
Jan 24	12:00PM	Clear Lake	Gilbert High School
Jan 27	7:30PM	Newton	Dallas Center-Grimes High School
Jan 30	7:30PM	Oskaloosa	Oskaloosa High School
Feb 3	7:30PM	Norwalk	Norwalk High School
Feb 6	7:30PM	Indianola	Dallas Center-Grimes High School
Feb 7	4:00PM	Council Bluffs	Dallas Center-Grimes High School
Feb 10	7:30PM	Pella Christian	Dallas Center-Grimes High School
Feb 13	7:30PM	Pella	Pella High School
Feb 16	6:30PM	Ankeny	Ankeny High School
Feb 19	7:15PM	Ballard	Ballard High School Gym

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V GIRLS WRESTLING

DATE	TIME	OPPONENT	LOCATION
Nov 22	10:00AM	Multiple Schools	Nevada High School Fieldhouse
Nov 25	5:00PM	Multiple Schools	Norwalk High School
Dec 1	5:00PM	Multiple Schools	Woodward-Granger
Dec 4	12:00PM	Multiple Schools	Xtream Arena
Dec 5	9:00AM	Multiple Schools	Xtream Arena
Dec 13	10:00AM	Multiple Schools	Vinton-Shellsburg High School
Dec 16	6:00PM	Multiple Schools	Northview Middle School
Dec 20	10:00AM	Multiple Schools	East Buchanan Community Schools
Jan 6	5:30PM	Multiple Schools	North Polk High School
Jan 10	10:00AM	Multiple Schools	West Central Valley High School
Jan 15	5:30PM	Ballard	Ballard High School Gym
Jan 24	10:00AM	Multiple Schools	I-35 High School

V BOYS WRESTLING

DATE	TIME	OPPONENT	LOCATION
Dec 4	5:30PM	Multiple Schools	North Polk High School
Dec 5	2:00PM	Multiple Schools	Independence High School
Dec 6	9:00AM	Multiple Schools	Independence High School
Dec 11	5:30PM	Multiple Schools	North Polk High School
Dec 13	10:00AM	Multiple Schools	Johnston High School
Dec 18	5:30PM	Multiple Schools	North Polk High School
Dec 20	10:00AM	Multiple Schools	Roland-Story High School
Jan 3	10:00AM	Multiple Schools	Osage High School
Jan 8	5:30PM	Multiple Schools	Carlisle High School
Jan 15	5:30PM	Ballard	Ballard High School Gym
Jan 17	9:30AM	Multiple Schools	Creston High School
Jan 22	5:00PM	Multiple Schools	Boone High School Gym
Jan 24	9:30AM	Multiple Schools	East Marshall High School




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SMITH shares a love of learning

Gives back to the Grimes Public Library

Erin Smith started volunteering with the Friends of the Grimes Public Library — where she currently serves as board treasurer — shortly after moving to town two years ago. She was inspired to get involved because the library has been such a wonderful resource for her family.

“My kids are 2 and 4 years old, and they are always going a mile a minute,” she explains. “We were new to town and didn’t really know anyone, so, on the weekend, when we’d need to get out and about, we’d head to the library.”

Smith found that the programming for kids of all ages is excellent, and the space itself is welcoming to families.

“It’s been a joy to see my kids’ love for reading grow,” she shares. “By volunteering with the Friends group, I’m able to advocate for, and encourage, community involvement in the library. It’s been an awesome opportunity to learn more about Grimes, meet new people and support an organization that fosters literacy and lifelong learning for myself, my



Tim Short of Edward Jones presents the Good Neighbor certificate to Erin Smith.

family and the whole community.”

One of her favorite memories so far has been volunteering at the library’s car during the Grimes Trunk or Treat event.

“Kiddos were psyched to show off their costumes, and it was fun to chat with folks while passing out candy and bookmarks,” Smith says.

Before moving to Grimes, Smith spent her volunteer time with Junior Achievement in a kindergarten classroom, where she chatted with students about money, spending and decision-making. She recalls leaving work still thinking about unresolved issues, only to find a welcome shift in perspective once she arrived at the school.

“I’d sit down with 20 5-year-olds and discuss the pros and cons of buying all the popsicles in town,” she says. “The creativity and exuberance for problem-solving in a kindergarten classroom is unmatched. I feel like I got more out of the lessons than the kids did.”

For Smith, volunteering is a way to invest in her community and help create a safe, vibrant place for her family to live and her kids to grow up.

“I found it’s also a great way to connect with other people who share my interests,” she says. “In my experience, I benefit more from volunteering than whatever organization I’m serving. Whether it’s new friendships, new perspectives, new experiences or even a great new knock-knock joke from a 5-year-old, volunteering will leave you with something awesome. The time you invest in others will serve you as well. It’s a win-win.” ■



Happy Thanksgiving!

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LIBRARY

GRIMES Public Library news

Another youngster has completed the 1,000 Books Before Kindergarten program at Grimes Public Library. This 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: Maggie Mainelli

Parents: Tony and Kelsey Mainelli

Age: 4

Favorite book: "The Pokemon Handbook"

Favorite animal: Cheetah ■

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Photo courtesy of Saylorville Lake

to visitors, campers and lake users in the 2026

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EVENTS IN THE AREA

Be sure to check for cancellations.

Upcoming in Grimes Living magazine:

Handmade gifts: If you have made or received a cherished handmade gift, we would like to share your story for the December issue. Email tammy@iowalivingmagazines.com.

Super Bowl parties: Do you have a tradition of holding a Super Bowl party? Share your party plans, recipes and other ideas! Email tammy@iowalivingmagazines.com to share your story!

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.



Leafing for the Season

The last day to put out yard waste for collection for the season will be Dec. 1 and 2 (on your regular collection day).

Winter collection: If you have leaves hanging around or a live Christmas tree to dispose of, curbside collection of yard waste for the winter will take place on your regular collection day Dec. 29 or 30 and Jan. 5 and 6. Regular yard waste bags, bundles with a Compost It! sticker, as well as Compost It! carts, can be set out for collection. Live trees can't have any decorations and must have a Compost It! sticker.

Rhythms of Grace volunteer orientation

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

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.

The Urbandale Historical Society annual Christmas Open House

Sundays, Dec. 7 and 14, 2-4 p.m.
Urbandale Historical Society, 4010 70th St., Urbandale

Enjoy tours of the Olmsted-Urban House and refreshments. On Dec. 14, the Historical Society's second annual Cookie Walk will be held, along with a visit from Santa Claus, children's crafts, face painting and "Santa's Gift Bag" for a \$20 donation. Win a \$25 or more gift card from local businesses. ■

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FINISH the year strong by considering these tax moves

As 2025 nears a close, now is the ideal time to review your tax strategy and find potential opportunities. The steps you take before the end of the year might help you reduce your tax bill. Here are some ideas to consider.

Save now, have more later: If you're participating in an employer-sponsored 401(k) or 403(b) plan, think about contributing the full pre-tax amount allowed to your retirement accounts by the end of the year. For 2025, the annual limit is \$23,500 (\$31,000 if you're age 50 to 59 or 64 and older; \$34,750 if you turn age 60, 61, 62, or 63 during the year). If you have a traditional or Roth IRA, you can contribute up to \$7,000 for 2025, \$8,000 if you're age 50 or older.¹ Traditional IRA contributions may be deductible, but Roth contributions are not.

Hold on for better rates: Holding your investments longer may help reduce your tax bill. If you have stocks or other assets that have appreciated in value, keeping the asset for more than a year means you are typically subject to long-term rates of 0%, 15%, or 20% on any capital gains from a sale (based on your income tax bracket). If you sell the asset earlier than this, your gains are generally taxed at ordinary income tax rates, which may be higher.

Harvest your losses: If you experience capital losses on securities and no longer want to hold the securities in your portfolio, consider selling these underperformers to offset gains from other investments. Losses above the amount of your gains can offset up to \$3,000 of ordinary income (\$1,500 if your filing status is married filing separately). Unused losses can be carried forward to future years. Watch out for the wash-sale rule, which precludes taking a capital loss deduction if you repurchase the same investment within 30 days before or after selling it.

Give more, pay less tax with CSB Donor Advised Funds or a QCD: If you itemize deductions on your federal income tax return, our CSB Donor Advised funds allow you to deduct contributions, but the deduction is limited to 20-50% of your adjusted gross income, depending on the type of property you give and the type of organization to which you contribute. Gifting non-cash, appreciated assets can boost the benefit of the gift, but may also limit the annual amount you can give. If you are over age 70.5, you can avoid paying taxes on pre-tax IRA distributions by directing distributions straight to charity — including your RMD if you are in your required minimum distribution years. ■

For more information, please contact Wade Lawrence or Bryce Block 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 legal advice. Each taxpayer should seek independent advice from a tax and/or legal professional. These materials are based upon publicly available information that may change at any time without notice.



Q: Will my weight fluctuate after a workout?

A: If you've ever stepped on the scale the morning after a hard workout and noticed your weight go up, don't worry, it's completely normal. In fact, this post-workout weight gain is a sign that your body is healing and adapting. After a hard training session, your muscles experience tiny micro tears that trigger inflammation as part of the repair process. Your body sends fluid to the damaged tissues to deliver nutrients and remove waste, causing temporary water retention. This extra water can easily add a few pounds, but it's all part of muscle recovery. Another factor is glycogen replenishment. During exercise, your muscles burn stored glycogen for energy. When you refuel afterward, your body restocks these glycogen stores, and each gram of glycogen binds with about three to four grams of water. The result is fuller, hydrated muscles and a slight increase on the scale. Sodium intake and hydration also play roles. Post-workout recovery drinks, electrolyte supplements, and salty meals help restore balance, but they can make your body hold onto more water temporarily. Additionally, intense exercise raises cortisol levels, a hormone that can cause mild fluid retention. In short, it isn't fat gain, it's your body working hard to recover. ■



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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INVESTMENT

By Daniel Rundahl

DON'T forget draw-down requirements

This time of year can bring plenty of change, whether it is the leaves on the trees, the seasonal sports schedules, or the considerations for who brings the turkey and eggnog. With all the hustle and bustle of the upcoming holiday season, you may not be focusing on the required draw down of some of your life savings.



Individual Retirement Arrangements (IRAs) were created in 1974, and Required Minimum Distributions (RMDs) were required from the very beginning. RMDs are the minimum amounts that U.S. tax law requires one to withdraw annually from traditional IRAs and employer-sponsored retirement plans. The purpose of RMD rules is to ensure that people do not accumulate retirement accounts, defer taxation, and leave these funds as an inheritance. RMDs force the holder to withdraw at least some of the funds as taxable distributions while they are still alive.

The rules apply to all employer-sponsored retirement plans, including profit-sharing plans, 401K, 403(b), and 457(b) plans. The RMD rules also apply to traditional IRAs and IRA-based plans such as SEPs, SARSEPs and SIMPLE IRAs.

The age to start taking RMDs has changed over time. The current age to begin taking RMDs is 73 as of 2023, according to the SECURE 2.0 Act, which was an increase from the previous age of 72. For those of us born after 1960, we need to consider RMDs at age 75. Individuals are generally required to start taking withdrawals from their retirement accounts by April 1 of the year following the year they reach the required age.

There are penalties for failing to take RMDs or not taking a large enough distribution. The penalty is an excise tax of 25% of the amount not distributed as required, or 10% if the RMD is corrected within two years.

To some people, this requirement will not be as great of an issue if you are already drawing retirement needs regularly from your pre-tax savings; to others, it may cause an increase in taxable income that was not expected or needed.

This time of year, look at this future obligation. Maybe your required distribution is two to three years from now and you have room in your current tax bracket to explore other options. Many individuals consider ROTH IRA conversions to reduce the requirements at age 73. Others consider changing their annual tithing and donation expectations to have them come straight from the RMD qualified investments and go to the charities and churches of choice. Some may initiate a gifting effort to send this money in the direction of a loved one.

When it comes to retirement, you have worked hard the last 30-40 years. You have raised your family, given everything you can to save for your golden years, and now it is time for you to be able to live more like every day is a Saturday.

This time of year, let us be thankful. Let us take pause to thank those who have served to provide for the rights that we hold so dear. Let us embrace the spirit of family and friends. Don't forget to reach out to your financial advisor to get some of these end of year "requirements" in order so there are no surprises and you can walk into the New Year with a fresh start. Happy Thanksgiving. ■

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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CHAMBER

By Andy Stoecken

SAY it isn't so, Grimes

How did we even get to this point? We're staring down that dreaded word most of us despise... snow.

Before we dig out the shovels, fire up the snow blowers, and drop the plow blades, let's take a moment to reflect on the past few weeks and look ahead to what's coming before we bundle up with beanies and gloves.



A season of change

Trick-or-treating, Election Day and pumpkin spice everything have come and gone. Fall sports, from youth leagues to our high school teams, have wrapped up, and what a great run it was for the Mustangs in both football and volleyball.

The Grimes Chamber and Economic Development team has also been hard at work. From hosting the Real Estate Showcase at the Hy-Vee Multiplex, to leading the Economic Development Bus Tour, to cutting ribbons for new businesses and celebrating milestones for others, it's been a full and successful month. Hats off to the GCED staff for pulling it all together.

Looking ahead

While there are fewer than two months left in 2025, there's still plenty to pack into those final eight weeks.

Don't forget to mark your calendars for the Holiday Celebration, hosted by GCED in partnership with the city of Grimes' Parks & Recreation Department, on Dec. 7 from 5-7 p.m.

The season of giving

As we head into the holidays, remember that this season brings both joy and, at times, stress. Grimes continues to shine as a caring and generous community. The Grimes Public Library will be hosting a giving tree to help families in need. The Grimes Storehouse is always there supporting residents; consider a food donation or financial contribution. Local churches also do a phenomenal job supporting people in need in our community, and several neighboring organizations could certainly use a hand as well.

If you're able, consider lending a hand. Time and time again, the citizens of Grimes rise to the occasion to support one another, and that's something truly special. ■

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

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DCG varsity volleyball

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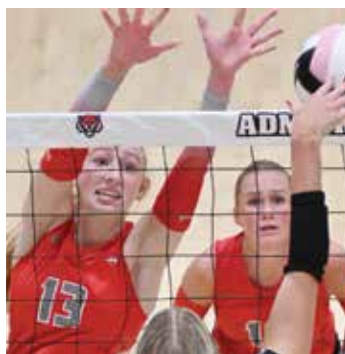
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Jacque Butzke of Inspiring Dance, a NW Metro Residents' Choice for favorite dance studio.



Merkle Retirement Planning was the NW Metro Residents' Choice for favorite financial planner.



Jen Derby and Vanessa Andersen of Pink Couch Wellness, a NW Metro Residents' Choice for favorite mental health services.



Dr. Lisa Thilges and Nadia Sharairi of Prairie View Animal Hospital, a NW Metro Residents' Choice for favorite veterinarian clinic.



Travis Deaver of Deaver Electric, a NW Metro Residents' Choice for favorite electrician.



Rita Tresslar and Danny Corbin of Canoyer Garden Center, a NW Metro Residents' Choice for favorite garden center/nursery.



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Matthew Platt, Jennifer Grove, Austin Tyskland and Shana Howard of Grove & Platt Dental Associates, a NW Metro Residents' Choice for favorite dental practice.

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