



Merry Christmas!



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MADE by hand

There was a time in my life when I may have viewed a homemade Christmas gift as a cheap way out for the giver. If I am being honest, I didn't truly appreciate the time and work that a person would put into creating such a gift. Today, I view it differently.

Now, don't get me wrong. I don't need another horse painting from Aunt Velma or a CD of selfrecorded polka music from my neighbor Bill. In fact, I have a few to offer, if you are interested.



When my brother Steve and I were young, Mom made us each a homemade quilt, created with fabric from various pieces of clothing we no longer used. They were warm and fuzzy scrapbooks of sorts. We used them so much, we wore them out. Years later, to our surprise, Mom repaired and recrafted them. Decades later, mine is showing its age again, but it still warms me up on those cold winter evenings. In fact, I laugh because I sometimes find a needle tucked away in it. I guess that is Mom's way of still poking me from time to time. That quilt brings more smiles than any store-bought present ever could.

I also smile each year when we put the ornaments on our Christmas tree, as we recount the times when we bought or received each one. I have known our editor, Tammy Pearson, for many years, and she has been kind enough to give us handmade ornaments many times. Most are ones she created with her kids, and that makes them even more special. Some years, she didn't give any. I am not sure what that means.

Of course, some of the best homemade gifts are the edible ones. You simply can't go wrong with candies and cookies. My favorite is the chocolate fudge, and I can go through a tray of it faster than I want to admit. One year, my 16-year-old daughter, Sara, thought it would be nice to take a plate of cookies and candies out to some of the folks who were working on Christmas day. So, she loaded up several boxes and drove around to stores, dropping off the goodies and wishing them a merry Christmas. She said she got some strange looks, which was unfortunate. Even so, I bet — after a bit of testing — they eventually ate them. Especially the fudge.

In this issue of your Living magazine, we share the stories of homemade gifts and the smiles they put on the givers and the receivers. Merry Christmas to you all, and thanks for reading. ■



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FEATURE

When gifts go unused

Cynthia Letsch enjoys making handmade gifts, but she cautions gift-makers to think more about their recipient and their tastes than simply what they like to make.

"It just breaks my heart when I see crochet and knitted Afghans at the thrift store. If you had any idea how many hours and hours and hours it takes to make them, holy buckets," she says. "The trick is figuring out what type of handmade gift will be appreciated by the person getting it."

One year, Letsch's brother-in-law gave her a whole quart of fig jam. It takes a lot of work and a lot of figs to make fig jam, so you have to make sure someone really likes fig jam (Letsch doesn't so much). One year, many, many years ago, Letsch challenged herself to give only handmade gifts for Christmas. She made a tablecloth and napkins for her mother and painted a



Cynthia Letsch enjoys making holiday decorations and gifts cards she has made.

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INSPECTION & TUNE UP



Jorie Smith created a buffet out of an old wooden gym floor.

monogram and roses on the center and corners.

"I got it back when she died...
never used. She said it was too
special to use, so it just lived in a
drawer in the bottom of the China
cabinet for 40 years," she says.

She once crocheted a baby blanket for her granddaughter.

"When I gave it to her mother, I said, 'Take care of this; at my hourly rate it is worth \$8,725,' " she jokes. "I like to paint watercolor when I have time. That is a risky gift, also. First, I'm not that good. Second, different people have very different tastes when it comes to art, and what are they supposed to do with it? Change the interior design to match?"

So, Letsch has come up with a great way to be creative without the risk. Now, she makes cards for all occasions and holidays. If the recipient likes it, they might frame





Jorie Smith made a custom LEGO table as a gift.

it (some have) or put it in a card album. If they don't, well, it's just a card.

When it comes to the best handmade gifts she has received, Letsch fondly remembers two. Her mother-in-law made quilts for each of her seven kids.

"I helped, so I got my own as well. I think people appreciate quilts, if not for the practicality, most people know how much work goes into making a quilt and can appreciate that time and dedication. There are few handmade gifts that make it from generation to generation. Quilts are one."

The second is homemade Christmas decorations. Gifts made by children are the most special.

"My grandkids are all old enough now that I do not get many. But, I proudly display those that I have been able to hang onto through the years."

Wood works

Jorie Smith, a local woodworker and designer, creates custom pieces for gift giving.

"I do all kinds of custom pieces including little ornaments or cutting boards with Great Gram's infamous cookie recipe burned in. And, I've done a couple of really magical Christmas gifts like an old wooden gym floor I turned into a buffet and a custom LEGO table."

The gym floor buffet was designed with her





Heidi Washington's students enjoy their 12 days of Christmas celebrations, such as Elf Day.

clients; the boys had purchased it after their dad retired from coaching basketball, and they knew they wanted to make something but weren't 100% sure what. Using the flooring as the top was a given. The black line on the piece is the old home sideline.

"I love reusing materials," Smith says. "My biggest peeve is our landfills being filled 70% with construction waste. I was able to use almost everything they gave me, by cutting and relaying the floor as the drawer bases and the door fronts."

They went with a two-tone process to make the flooring pop, and she used a dark honey to tie in the very yellow stain of the floors and give it a touch of sophistication. They are pleased with how it turned out.

The LEGO table was requested by a repeat client who has come to Smith for various house projects since she began her business eight years ago, so she asked for free form on the table at the price.

"I really wanted to blow her little LEGO lover's mind with custom built life-size LEGO dudes. That was a lot of scaling of all the parts, as well as tweaking to not infringe on trademark laws. It was so much fun," Smith says.

Kid creations

Heidi Washington, fourth-grade teacher at North Ridge Elementary, has her students use their creativity as they celebrate the 12 days of Christmas as a class.

"Everything we make goes with a theme day," she says. "I do 12 days of Christmas themes, so, for example, one day is Christmas tree day, and we make a 3D tree that goes on our classroom tree and then kids take it home for their families to enjoy."

On candy cane day, the kids make salt dough candy cane ornaments. For this one, they wrap them up and give to parents as Christmas gifts. On Santa day, they make Santa masks.

Though she herself doesn't have a favorite day, the kids love gingerbread day, she says. They make gingerbread houses out of graham crackers, frosting and other food items. Another fan favorite is "The Polar Express" day. They make movie tickets, have hot chocolate and watch the movie.

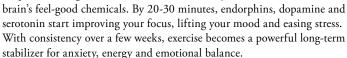
Washington has been doing this for years with her classes, both third-graders and fourthgraders. Some years, her classes are not quite able to handle 12 whole days of fun, but this year's group is ready to roll.

"Today is our first day, elf day, so I added a few pictures of some kids wearing their elf hats, and our class elf is announcing the day. I have some years where the kids get totally into it and dress up for every day. Kids keep the holiday magic alive, and I love how much they love the holiday spirit." ■

Q: Should I start now?

A: With New Year's resolution season coming up, here is a quick reminder. Change doesn't wait for a perfect plan, and you don't need the "right" routine, equipment or timing. The moment you start moving, your body and mind begin shifting in ways you can feel almost immediately.

One of the fastest changes happens in your mood. Even 5-10 minutes of light movement, a short walk or simple stretching can release tension and boost your



Physical changes take a bit longer, but beginning now sets you up for real progress. A healthy pace for weight loss is 4-8 pounds per month, enough to make a noticeable difference without sacrificing muscle or energy. At the same time, strength training can help you build 0.5 to 2 pounds of muscle per month, depending on your experience. These steady changes can dramatically reshape your body over time — but only if you start.

Waiting another week or month only delays the results you could already be seeing. Every small step compounds. A short workout today becomes a healthier routine tomorrow, which becomes physical change in a month, and a stronger, more confident version of you in a year. The best time to start is now.

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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FINANCE By Bryce Block

2025 financial review list

As the year comes to a close, now is a great time to meet with your financial advisor and make sure you are taking advantage of year-end strategies.

IRAs and retirement plans

If you are 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 are 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.

RMDs

Individuals 73 or older generally must take their 2025 RMDs by Dec. 31, 2025. An excise tax of 25% is taxed on the missed RMD amount. Qualified Charitable Distributions (QCDs) from IRAs may count toward RMDs for eligible individuals.

Roth conversions

Year-end is a good time to evaluate whether it makes sense to convert a taxdeferred savings vehicle like a traditional IRA or a 401(k) account to a Roth account. When you convert a traditional IRA to a Roth IRA, the converted funds are generally subject to federal income tax in the year that you make the conversion.

HSA accounts

Increasing or maximizing your contribution can help reduce your tax bill. For 2025, the contribution limits are \$4,300 for individual coverage and \$8,550 for family coverage.

Tax harvesting

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.

Charitable giving

For 2025, you must itemize deductions to deduct charitable contributions, but starting in 2026, you'll be able to deduct up to \$1,000 in cash donations (\$2,000 for married joint filers) to qualified charities.

In 2026, taxpayers who itemize, qualified charitable donations will only be deductible to the extent they exceed 0.5% of AGI. For example, a taxpayer with AGI of \$100,000 can deduct the amount of their qualified contributions minus \$500. ■

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.



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FRIEND'S apples create a perfect cozy treat

When Cheryl Castile shared a bag of freshly picked apples with me, I knew exactly what to do — turn them into something warm, comforting and perfect for sharing. I love to bake, and these apple cinnamon muffins are the result: soft, fragrant and filled with cozy autumn flavor in every bite. There is something special about baking with



fruit that comes straight from someone's tree.

As they bake, the kitchen fills with the irresistible scent of cinnamon and caramelizing apples, promising a treat that is both nostalgic and homemade. These muffins strike the right balance — tender on the inside with just a hint of golden crispness on top. They are wonderful for breakfast, a midmorning snack or an afternoon pick-me-up with coffee or tea.

Simple to make and even better to share, these muffins are a sweet way to say thank you or to celebrate the small gestures of kindness that brighten an ordinary day. So, if you have a handful of apples and a little time, this recipe transforms them into something truly special — a batch of warm, cinnamon-kissed gratitude.

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

Apple cinnamon muffins

Ingredients:

- 1 1/2 teaspoons cinnamon
- 1/2 cup brown sugar, packed
- 1 large apple, Granny Smith works
- 2/3 cup sugar
- 1/2 cup butter
- 2 eggs
- 2 teaspoons vanilla
- 1 1/2 cups flour
- 1 1/2 teaspoons baking powder
- · 1 pinch salt
- 1/2 cup milk (can use soy, almond or other varieties)

Directions

- · Combine cinnamon and brown sugar and set aside. Peel apple, dice into small pieces and set aside.
- · Mix flour, baking powder and salt and set aside. Cream together sugar and butter using a mixer.
- Add eggs and vanilla and mix well. Stir in flour mixture. Slowly stir in



milk until combined.

- Grease a 12-muffin pan. Divide dough, diced apples and cinnamon/brown sugar mixture in half. Place one half of the dough among the 12 muffin cups. Follow with one half of the apples and then the cinnamon/brown sugar mixture. Repeat.
- Bake at 350 degrees for 25-30 minutes. These can be frozen up to three months or enjoy warm.

NEWS BRIEF

NEW public art in the works

Recently, Dallas Center-Grimes High School students teamed up with local artist and DC-G graduate Courtney Moller to brainstorm ideas for Grimes' first downtown mural. This project is inspired directly by feedback from the city's Downtown Assessment survey this spring. The mural will be at 210 S.E. Main St. and will celebrate the community's identity, growth and creativity. The paint for the project was donated, and the city is applying for grants to cover the cost of the project.

Public art was one of the most common requests the city heard during the survey and focus groups for the Downtown Assessment, city officials said in a press release.

There is also new art near the Grimes Public Library in the Arboretum along N. James Street. The works are large, metal "seeds." The artist, Molly Spain, says these sculptures highlight the importance of our understanding and stewardship of all natural resources.

And more art is coming. Additional sculptures by other local artists will be installed at a later date. All of this was paid for through a grant from Bravo Greater Des Moines and donations from the Friends of the Grimes Public Library. ■





WHERE healing begins

GodSpeed Equine offers place for hope and growth.

GodSpeed Equine, founded by Kelly Lorenzen and her husband, located in rural Dallas Center, was born out of the couple's calling to serve youth who are struggling and hurting.

"We saw a deep need in working with kids in the schools, court systems and family dynamics in today's culture," Lorenzen shares. "We knew there was an immediate need where we needed to take action."

After years of working with challenging cases, Lorenzen felt a call to create a space where healing, patience and partnership were the core values.

Today, GodSpeed Equine offers equine therapy through a six-week program that helps young people build character, grow and overcome past emotional pain. As students progress through the program, they learn horsemanship, life skills and receive an introduction to rodeo.

Since launching GodSpeed Equine, Lorenzen has felt the DCG community embrace the organization in ways she says can only be described as God's provision.

"Even though many of the children we serve travel from over an hour away, the Lord has also brought families right from the DCG area to be part of this mission," she says. "We often have a waiting list, which reminds us daily that God is drawing hearts here and using these horses in powerful ways."

What has touched Lorenzen most is how the DCG community has stepped forward to serve. Many of GodSpeed's volunteers come from DCG churches and local families who feel called to pour into this ministry.

"We don't pay anyone to run programming or fundraising," Lorenzen says. "Every person who shows up does so out of obedience to God's prompting and a desire to be His hands and feet."

GodSpeed is truly a community-powered ministry. Lorenzen relies on volunteers to help the organization operate smoothly, love the kids well and create a space where healing and hope can flourish.

"We are deeply grateful for how the DCG community has become part of this calling," Lorenzen says.

She adds that the organization is always



GodSpeed Equine offers equine therapy through a six-week program that helps young people build character, grow and overcome past emotional pain

in need of volunteers, as well as funding, since it is 100% donation-based and committed to keeping GodSpeed Equine a free service to the community.

Over the years, GodSpeed Equine has also had the privilege of ministering to veterans and first responders, offering them a place of refuge and renewal.

"Many of these heroes carry invisible wounds — emotional, spiritual and relational - and we have seen how powerfully God uses His creation to bring peace, connection and comfort," Lorenzen says. "We feel led to expand this ministry and reach more veterans and first responders in need of hope and restoration."

To do this faithfully, GodSpeed has begun building partnerships with other organizations that share their mission and values.

"We believe these collaborations will help us grow the programming God has called us to offer, while ensuring that each session remains anchored in prayer, discernment and the presence of the Holy Spirit," Lorenzen says. ■





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POLK COUNTY'S HUMAN SERVICES OUTREACH & INVESTMENTS



CENTRAL IOWA SHELTER & SERVICES

Polk County approved more than \$817K in funding to support critical infrastructure repairs including HVAC, plumbing, electrical, kitchen repairs, and security upgrades. In addition, the county approved an enhanced annual financial agreement. The County's annual support increased from \$149k to \$319k to specifically help cover first-night shelter and meal expenses, costs related to increased staffing, higher costs of materials, and other essentials during weather amnesty.



IOWA HOMELESS YOUTH CENTER (YSS)

The lowa Homeless Youth Center (IHYC) is the only emergency shelter bed program in Polk County exclusively serving homeless young adults between the ages of 18 and 24 years. In August, Polk County approved a 3-year agreement to provide \$150K annually in funding to ensure the program remains viable and the beds available at the youth emergency shelter in downtown DSM.



JOPPA

Polk County invested more than **\$1.28 million** in federal funding designated for affordable housing towards JOPPA's tiny village project. In October, JOPPA received approval by the City of Des Moines for their site at 2501 Maury Street in Des Moines. The tiny village will provide permanent homes to 50 men and women who would otherwise be chronically homeless. The Village will offer supportive services, work opportunities, and access to public transportation for off-site employment opportunities.



ANAWIM HOUSING

Polk County utilized **\$1 million** in federal American Rescue Plan Act (ARPA) dollars in support of Anawim Housing's Monarch Apartments located at 4845 Merle Hay Road in Des Moines. This 40 unit project converted a former Days Inn Hotel into permanent supportive housing. Monarch Apartments opened it's doors in Spring 2025

FOOD PANTRY ASSISTANCE

When the Supplemental Nutrition Assistance Program (SNAP) benefits were temporarily suspended on November 1, 2025, due to the federal government shutdown, the Polk County Board of Supervisors held a special meeting to provide \$1 million to the Food Bank of Iowa, Des Moines Religious Council, and Caring Hands to help fill their pantries. Shortly after SNAP benefits were suspended, pantries saw more than a 50% increase in demand and Polk County's special investment allowed for immediate distribution to organizations at the forefront of the food crisis during this time.

A HONEYMOON with purpose

Couple walks 50 miles in 24 hours to raise awareness of human trafficking.

Newlyweds Karena Cruse and her husband, Matt Bennett, recently accomplished something few (if any) others can say they have: completing a 50-mile walk at Gray's Lake in Des Moines for their honeymoon.



"We always joke that we're really good at 'big, bad ideas' — the kind that are equal parts meaningful and mildly unhinged," Cruse explains.

For years, Cruse has used October as her month to raise awareness of human trafficking. She has run the Hillbilly Half Marathon in a wedding dress, in stilettos and even on a giant hippity-hop ball — all to spark conversations and raise funds for organizations doing the hard work on the front lines.

This year, a close friend of the couple's, David Zach, was launching his nonprofit, Daylight United. As soon as he told the couple about it, they knew they wanted to support him in a way that mattered.

"When we started planning the wedding, the question everyone asked was, 'So what are you doing for your honeymoon?' " Cruse notes. "Since our wedding and my annual fundraiser both fall in October, and since neither of us are big travelers, the idea hit us ... what if our honeymoon was the fundraiser?"

If the couple was going to do it, though, it needed to be something bigger.



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Merry Christmas

Wishing you and yours peace, joy and hope this holiday.



Tim Short, CFP* Financial Advisor Grimes, IA 50111 515-986-9720

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Tim Short of Edward Jones presents the Good Neighbor certificate to Karena Cruse and Matt Bennett.

"Something uncomfortable enough to get attention, start conversations, and rally support," Cruse says. "A 24-hour, 50-mile walk felt just brutal enough to do the trick."

To prepare for the challenge — The Equalizer, a 24-hour endurance event where participants walk, jog or run as many laps as possible within a single day and night — the couple did a little treadmill walking, a decent amount of planning with gear and nutrition, and "an impressive amount of

Supporting Daylight United in such a big, unique way was inspired by their admiration for its founder. Zach was the first person they had ever met who had actually been on the front lines of fighting human trafficking.

"He has walked into brothels around the world," Cruse says. "He has seen things no one should ever have to see. And despite the weight of all that, he still carries a fire in his soul to protect the vulnerable."

On the day of the walk, the newlyweds were honored to have friends show up in shifts to walk laps with them.

"As the hours dragged on, and our pace slowed, their presence meant everything," Cruse says. "Having people beside us at midnight, walking in the dark, is something we'll never forget."

Crossing the finish line with 11 minutes and 50 seconds to spare felt surreal.

"We could barely bend to pack our things, and our friends stepped in

Ultimately, the couple's 50-mile honeymoon is something they hope will inspire people to feel safer and more comfortable talking about human trafficking.

"It's a heavy, heartbreaking topic, which is exactly why we lean into these slightly ridiculous, attention-grabbing ideas," Cruse says. "It's a lot easier to say, 'Did you hear about the couple who walked 50 miles for their honeymoon?' than it is to casually bring up that an estimated 27.6 million people are being trafficked worldwide. If a wild honeymoon story opens the door for real conversations, questions, learning — and, especially for adults to be safe people for kids to talk to – that can change everything." ■

LIBRARY

GRIMES Public Library news

The Grimes Public Library announces another 1,000 Books Before Kindergarten finisher. 1,000 Books before Kindergarten is a nationwide program 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: Kya Getting

Parents' names: Jonny and Halli Getting

Age: 2

Favorite book: "Love You Forever," by Robert Munsch

Favorite Animal: monkeys and raccoons ■

NEWS BRIEF

INNOVATIVE Teaching Program receives \$2,000 boost

Voya Financial, Inc., a leading provider of retirement plans for educators, announced that Pamela Reis Kluender, a Talented and Gifted teacher at Dallas Center-Grimes High School in Grimes, has received a \$2,000 grant as part of the company's 2025 Unsung Heroes awards competition. Reis Kluender is the only winner in Iowa and is one of only 50 winning submissions to receive the award to help fund and bring her program to life. Selected from the hundreds of applications Voya received from throughout the



United States, Reis Kluender will now compete with other finalists for one of the top three prizes — an additional \$5,000 for third place, \$10,000 for second place or \$25,000 for first place from Voya Financial.

For 29 years, the Voya Unsung Heroes program has awarded grants to K-12 educators in the United States to recognize and support their innovative teaching methods, creative educational projects, and their ability to positively influence the children they teach. Since the program's inception, Voya has awarded more than \$6 million nationally in support of educators.

Reis Kluender's creative teaching idea, "Meeting the Unique Needs of Gifted Students," is designed to empower gifted students through the use of enhanced computer resources, meaningful connections with business professionals, and inspiring career exploration opportunities. With access to high-performance computing devices, Reis Kluender's students will explore computer programming, AI and robotics in real-world applications and utilize industry-standard software for video production, digital design and 3D modeling. The Voya grant will allow students to visit business worksites to participate in hands-on activities and invite professionals to the classroom for one-on-one discussions. College trips will further spark students' curiosity about diverse careers and inspire a sense of possibility. Reis Kluender's initiative aims to unlock the potential of gifted learners and guide them toward meaningful, ambitious paths by combining resources and experiences.



Be sure to check for cancellations.

Coming up in Grimes Living

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 to share your story!

"I do!" Stories about marriage proposals: Share the story of how your courtship culminated in a proposal to remember. Email tammy@iowalivingmagazines to share your story!

Fishing in Grimes

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

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

Winter Yard Waste 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 Dec. 30, and Jan. 5 or Jan. 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

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

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.

Des Moines Art Center Museum Highlights Tour

Saturdays, 1-2 p.m.

Des Moines Art Center, 4700 Grand Ave, Des Moines

Discover the vast variety of the Des Moines Art Center's permanent collections during the Museum Highlights Tour. This tour offers a unique journey through the galleries, featuring a selection of timeless paintings, sculptures and more. Join knowledgeable guides to uncover the stories, techniques and inspirations behind the art on view, and experience the highlights of the Art Center in a fresh and engaging way. This guided tour is perfect for art enthusiasts of all ages. Free to all, no registration required.

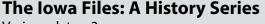


CITYVIEW's Fire and Ice

Saturday, Jan. 24, 1-4 p.m. Valley Junction

CITYVIEW brings back its legendary Valley Junction area pub crawl. Fire and Ice is a hockey-themed liquor sampling event that will be sure to warm up your winter blues. With your event ticket, you will receive 10 individual drink tickets to sample some of the best winter cocktails from establishments in the Valley Junction area.

Tickets are \$25 in advance and \$35 at the door. Follow



Various dates, 3 p.m.

Community Room of the West Des Moines Public Library, 4000 Mills Civic Parkway

The Iowa Files, an educational history lecture series, returns for its seventh year in 2025/2026. This joint West Des Moines Historical Society and West Des Moines Public Library program is free and open to the public, thanks to the generosity of West Des Moines Historical Society members, Bravo Greater Des Moines and the Friends Foundation of the West Des Moines Library. All programs are streamed on the WDMHS Facebook page and YouTube channel.

• Jan. 11: Iowans in Andersonville Prison.

Andersonville Prison (also known as Camp Sumter)
was a Confederate prisoner-of-war camp during the
final 14 months of the American Civil War. The
prison was overcrowded to four times its capacity and
had an inadequate water supply, inadequate food and
unsanitary conditions. Historian, teacher and all around
fascinating storyteller Kent Halstad will share the stories
of the Iowans who experienced Andersonville.



Tinseltown in the Park

Through Dec. 20 Water Works Park, 2201 George Flagg Parkway, Des Moines

Mark your calendars for Tinseltown in the Park, featuring live Christmas tree sales, biergarten specials, food trucks, entertainers, unique visits from holiday A-listers, photo opportunities, and more to celebrate the holiday season in the park.

the QR code for tickets.

IMPROVED I-ABLE: saving without losing benefits

If you're on Social Security Income (SSI) or Medicaid (not SSDI), you've probably heard the rule: You can't have more than \$2,000 in savings or other resources. That's barely enough for new tires, let alone a vacation or a new furnace.

Enter the ABLE Act (Achieving a Better Life Experience), passed in 2015. Iowa has its own version — hence the "I." Originally, it was intended for individuals whose disability began before the age of 26. The maximum contribution limit is \$19,000 a year* total. Contributions can come from any source: the beneficiary and other gifts. However, if the balance of the account exceeds \$100,000, the extra amount counts as a resource.



Here's the good news: the rules just got better.

- Age limit raised: Now, if your disability started before age 46, you qualify.
- *Work credit made permanent: If you're working, you can contribute up to \$15,060, additionally, per year. This money must come from earnings only.
 - Tax perks: Tax credits have increased for contributions.
- 529 Plan rollovers: Got a college savings plan you didn't use? Roll it into your ABLE account (subject to annual limit).

You can use ABLE money for almost anything you want: housing, new car, appliances, travel, clothing, snack food, even that new virtual reality headset you've been asking Santa for.

Who can open and manage the account? There is a priority list: person with the disability (if the person has decision-making capacity), agent under general durable power of attorney, conservator, spouse, parent, sibling, grandparent, SS rep. payee. In some cases, this can be an issue.

Common question: Can grandma manage the account instead of mother or sibling? No. If you find yourself in that situation (where the person with priority struggles with money management or decision-making issues), you may need to become a court appointed conservator in order to pull rank.

ABLE is not a replacement for inheritance planning. Because of account limits, an ABLE account is not a replacement for planning for inheritance for a loved one with a disability. The appropriate tool for that is a supplemental needs trust. Do not disinherit your child or grandchild who has a disability. Contrary to popular belief, Medicaid does not pay for everything. There are much better options that will allow your loved one to escape living in poverty while still protecting his or her eligibility for government programs and avoiding payback to the state.

Enroll at www.iable.gov/benefits. ■

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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As the year ends, many of us are reminded of how quickly time passes. Wrapping up 2025 offers a welcome chance to reset, refocus and prepare for a productive year ahead. Before officially welcoming 2026, it's important to pause and assess your financial picture. Addressing a few key planning items now can set the stage for a strong start to the



Maximize your retirement contributions:

Year-end is an ideal time to evaluate your retirement savings strategy. If you participate in an employer-sponsored plan, confirm you are contributing enough to receive the full employer match. If you have already captured the match or don't have one available, consider increasing contributions to an IRA. Thanks to the SECURE Act, individuals may continue contributing to a traditional IRA beyond age 701/2 if they have earned income, and contributions may be tax-deductible depending on

If you're required to take a Required Minimum Distribution (RMD), be sure it's completed before year-end. RMDs were waived in 2020 and 2021, but they are fully reinstated. Missing one can result in a substantial 25% penalty, making timely planning essential.

Consider a Roth conversion: A Roth IRA offers tax-free growth and flexibility in retirement. For those who don't qualify for direct Roth contributions, a "backdoor" Roth conversion — contributing to a traditional IRA and converting it — may be worth exploring. However, conversions increase taxable income for the year and aren't suitable for everyone. A financial advisor can help determine whether this strategy fits your overall goals and tax plan.

Review your FSA and HSA balances: Flexible Spending Accounts (FSAs) often follow a "use-it-or-lose-it" rule, so check your balance and use remaining funds on eligible expenses before year-end. Health Savings Accounts (HSAs) roll over annually and offer triple-tax advantages, making them strong long-term savings tools. This is a good time to review 2026 contribution plans and anticipate upcoming medical needs such as orthodontics, vision care, or scheduled procedures.

Update key estate planning documents: Recent years have encouraged many people to revisit their estate plans. Make sure your medical and financial powers of attorney are up to date and that those named still reflect your wishes. Review your Last Will and Testament as well. Beneficiary designations are important, but a will helps prevent gaps and ensures your intentions are carried out.

Reassess your financial goals: Revisit the goals you set at the start of 2025 and evaluate your progress. If adjustments are needed, your advisor can help refine your plan to reflect new priorities or changing

Prepare for 2026: Lastly, review insurance coverage, benefits elections and any expected life events in 2026. Whether related to employment, family, housing or education, proactive planning brings clarity and confidence as you enter the new year.

From my family to yours, I wish you a blessed Christmas season and a prosperous New Year.

Information provided by Daniel Rundahl, Financial Advisor, Rundahl Financial Consultants, 8230 Hickman Road, Suite 300, Clive, 515-727-1701, drundahl@rundahlfinanical.com, www.rundahlfinancialconsultants.com.



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20

EDUCATION

By Ashley Rullestad

MEET Cory Stratton

DCG grad teaches the next generation of Dallas Center Grimes kids.

Cory Stratton has been a part of the Dallas Center Grimes community for most of his life. A proud DCG graduate, he went on to attend Simpson College where he earned his teaching degree. Stratton began his career with DCG in 2013 and has been teaching special education at North Ridge Elementary for the past 13 years.

"My passion for this work began back in high school when I was invited to be a PE peer helper for a few



Cory Stratton teaches special education at North Ridge Elementary school.

students at DCG," he says. "I truly enjoyed supporting them in PE and helping them connect socially with classmates. That experience sparked my desire to work with students who face challenges and to help them discover their strengths and find success."

Of course, teaching at DCG was a natural fit for Stratton — it's always been home. Growing up in the community, he says he was shaped by incredible educators and coaches who had a lasting impact on his life. Their influence inspired Stratton to return after college and give back to the place and people who gave him so much.

"It's a privilege to now play a role in helping DCG students grow, just as my teachers and coaches once did for me."

For Stratton, one of the biggest challenges in teaching special education is helping each student find success and develop a love for learning. That often takes time, patience and persistence. But that's also what makes the work so rewarding. Each small step forward, each breakthrough, and each moment of confidence gained by a student reminds him why he does what he does.

Stratton lives in Dallas Center with his wife, Kelcie, and their four kids. When they're not in school, you'll usually find them cheering on DCG teams or attending youth sporting events.

"I also have a strong passion for coaching. I serve as the DCG high school boys wrestling coach, and I also coach seventh-grade football. I truly enjoy helping students grow both on and off the field, supporting them in reaching their goals beyond the classroom."



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A SEASON to appreciate the good

As we move into December, it's clear that life isn't slowing down for anyone. The holidays bring their own kind of hustle... full calendars, busy stores, year-end responsibilities, and a long list of things that need doing. But, even in the middle of all that movement, there's something unmistakable about this season: It shines a light on what truly matters and on the people who make this community what



Every day, I'm reminded how fortunate we are to live and do business in Grimes. We have a community filled with people who show up, put in the work and take pride in being part of something larger than themselves. You see it in the way neighbors help neighbors, in the way local businesses step forward to support events and causes and in the way residents intentionally choose to support the businesses that fuel our local economy. These aren't small things. They are the building blocks of a strong, connected community.

The Christmas season has a way of highlighting our better qualities. Generosity seems to come a little easier. We hold doors open, lend a hand, donate, volunteer and make time, despite being busy, to look after one another. When we embody that spirit, even for a moment, we strengthen the foundation that allows Grimes to thrive.

It is important to acknowledge that we aren't perfect. No community is, and neither is any organization. But perfection isn't the goal. What matters is intention and effort. As long as we continue approaching our work with honesty, kindness and a willingness to collaborate, we will keep moving in the right direction. Our growth, our progress and our sense of belonging all come from people who care enough to stay involved and contribute.

So, in this busy season, I want to express genuine gratitude. Thank you to our businesses for investing in Grimes. Thank you to our residents for supporting local establishments and believing in the value of community. Thank you to our volunteers, partners and members who give their time, energy and talents to help make Grimes a place we can all be proud of.

Everyone is welcome here, and everyone is appreciated. As we celebrate this season, let's carry forward the generosity, goodwill and shared purpose that set Grimes apart. When we work together with pure intentions and a strong work ethic, there is no limit to what our community can achieve.

Wishing you a meaningful, joyful and memorable holiday season.

Information provided by Brian Buethe, President | CEO, www.Grimeslowa.com

NEWS BRIEF

SPOSETO named assistant chief of EMS and training

The Johnston-Grimes Metropolitan Fire District announced the appointment of Tony Sposeto as the assistant chief of EMS and training. With three decades of dedicated service to enhancing fire services and emergency medical care, he brings a wealth of experience to this pivotal role.

"Tony Sposeto's appointment as assistant chief of EMS and training marks a significant milestone for the Johnston-Grimes Metropolitan Fire District," said Fire Chief Percy Coleman. "We are gaining not only a leader but also a visionary committed to improving our service and saving lives. His extensive experience and proven track record in emergency medical services will greatly enhance our team and transform our approach to emergency care."

Tony's leadership has been instrumental in developing nationally recognized initiatives, including: the Neuroprotective Heads-up CPR program, which has significantly improved cardiac arrest survival rates; a mobile integrated healthcare program; and a prehospital blood initiation program.

Over the past 14 years, Sposeto has overseen EMS operations for one of Iowa's busiest metropolitan departments, serving in various capacities such as firefighter, fire medic, senior Fire medic, lieutenant, and captain. Additionally, he has experience as an operating room nurse on the open heart, lung and vascular team at Iowa Methodist Hospital.

Tony holds a Bachelor of Science in Nursing from Grand View University and a Master of Public Administration from Columbia Southern University.

In addition to his operational leadership, Tony has remained committed to education and advocacy. He has served for more than 20

years as an American Heart Association instructor and Training Center Faculty member in BLS and ACLS. From 2018 to 2022, he represented Iowa as the NAEMT Legislative Advocacy Coordinator. In recognition of his leadership, he was inducted into the National Society of Leadership and Success in 2015.

"Taking on the role of Assistant Chief of EMS and Training is an incredible opportunity for me, and I am truly excited to contribute to the Johnston-Grimes Metropolitan Fire District," said Tony Sposeto. "I am dedicated to advancing our emergency medical services



and enhancing the care we provide to our community. Together, we will build on our existing programs and introduce innovative strategies that will improve patient outcomes and better equip our team to respond effectively in critical situations."

NEWS BRIEF

JERSEY Mike's Subs opens in Grimes

Jersey Mike's Subs, known for its fresh sliced/fresh grilled subs, has opened at 2250 E. First St. in Grimes. Guests can place orders in-store or for pickup through the website or through the Jersey Mike's app. Additionally, delivery is available in most areas through the Jersey Mike's app or through third-party delivery partners. Curbside pickup is available for orders placed in Jersey Mike's app.

Jersey Mike's premium meats and cheeses are sliced on the spot and piled high on in-store baked bread. Jersey Mike's fans crave their subs made Mike's Way* with the freshest vegetables — onions, lettuce and tomatoes — topped off with an exquisite zing of "the juice," red wine vinegar and an olive oil blend. Authentic cheesesteaks are grilled fresh.

Jersey Mike's believes that making a sub sandwich and making a difference can be one and the same. Since 2010, Jersey Mike's locations have raised more than \$175 million for local charities. In 2025, the company's 15th Annual Jersey Mike's Month of Giving in March raised \$30 million for more than 200 local charities. For the opening of the Grimes location, a fundraiser was held for Blank Children's Hospital.



DCG marching band The DCG marching band performed home football games this season.

The DCG marching band performed at several



Davis Brown



Kellen Spooner



Ryan Wolf



Axel Boerre



Carson Pliner



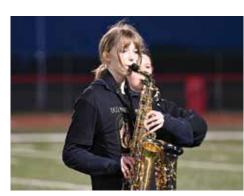
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Andrew O'Neil

OUT & ABOUT



Legislative Panel: Polk County Supervisor Jill Altringer, Rep. Larry McBurney, Rep. Brian Lohse, Rep. Eddie Andrews, Rep. Heather Matson. Not pictured is Sen. Matt Blake, who was present via Zoom at the Joint Legislative Luncheon at the Hilton Garden Inn on Nov. 19.



Chamber representatives from Polk City, Urbandale, Grimes, Ankeny and Johnston at the Joint Legislative Luncheon at the Hilton Garden Inn on Nov. 19.



Madison Taiber and Halsey Altringer at the Joint Legislative Luncheon hosted by the Johnston, Ankeny, Grimes, Urbandale and Polk City chambers at the Hilton Garden Inn on Nov. 19.



Brian Buethe and Joseph Johnson at the Joint Legislative Luncheon hosted by the Johnston, Ankeny, Grimes, Urbandale and Polk City chambers at the Hilton Garden Inn on Nov. 19.



Alex New performed with the DCG marching band at several home football games this season.



Fisher Krob performed with the DCG marching band at several home football games this season.



Gabe Bennett performed with the DCG marching band at several home football games this season.



Evelyn McFarland performed with the DCG marching band at several home football games this season.



Caleb Hanson performed with the DCG marching band at several home football games this season.



Nora Spooner performed with the DCG marching band at several home football games this season.



Grace Crow performed with the DCG marching band at several home football games this season.

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MISCELLANEOUS

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