

WEST DES MOINES
JORDAN CREEK

JANUARY 2026

Living

MAGAZINE

Big game, **BIG PARTY**

Capping off the football
season with a watch
party to remember

Meet Haley Hockensmith
EDUCATION

Herrity devotes a lifetime to service
NEIGHBOR SPOTLIGHT

Loaded Philly cheesesteak baked potato
RECIPE

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WELCOME

A SUPER Sunday

What will you be doing on Sunday, Feb. 8? If you are like 127.7 million other people, you will be watching the Super Bowl on TV. That's a lot of people, many of whom don't know the difference between a touchdown and a home run. And, they don't care. Why? Because the Super Bowl is about much more than football. In fact, for many, it has become an entire Sunday tradition.



Some viewers don't catch a single football play, as they are watching only to be entertained by the advertisements. In most any other TV viewing situation, those watching TV will turn channels, lower the volume or run to the bathroom or to the refrigerator during breaks. But not during the Super Bowl. This viewing audience tunes in to the ads, and companies ante up \$8 million or more for just 30 seconds of promotion to reach them.

Yes, the Super Bowl is one of the most-watched television events in the United States. The record was set last year with the aforementioned 127.7 million, but the highest-rated Super Bowl remains Super Bowl XVI in 1982 with a 49.1 household rating. That means 49.1% of TV-owning households were tuned into the Super Bowl during its broadcast. Viewership of the Super Bowl has remained stable over the years, even as ratings for other events have declined.

My parents were in the half who didn't tune in to the Super Bowl. Football simply wasn't their thing. When I was in college, I began watching the games more seriously. And, when I made my way into the working world as a young man, I got into the Super Bowl scene even more. The food. The festivities. The fun. Oh, and the football, too.

The Super Bowl parties were aplenty, and my friends and I did our best to attend many, making Mondays a challenge. The problem continues today. "Super Sick Monday" is a real thing, as an estimated 22.6 million U.S. employees are expected to miss work due to post-game fatigue, hangovers, and the cultural significance of the event. Some have even suggested that the Monday following the Super Bowl should become a national holiday, possibly even moving Election Day to that date to help encourage more people to get to the polls. It is an interesting idea, although I am not sure it would help with voter turnout, especially for those mourning after their team lost.

I am now more comfortable lounging in my living room and watching the game with family or a few friends. But don't let me drag you down. Check out this month's cover story to see how others are celebrating Super Bowl Sunday — and be sure to get to work on Monday. ■

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Big game, **BIG PARTY**

Capping off the football season with a watch party to remember

By Jackie Wilson

It's time for the big game, and that's the perfect reason to gather with your fellow fans around the big screen to see which team finishes the year with a championship ring. And you won't be alone. Record-breaking viewership has been reported the last two years, with 127.7 million U.S. viewers last year, according to ESPN.

Brooke Mickelson is up for hosting any party in her home. Photo by Jackie Wilson

Party planning tips

Brooke Mickelson recently hosted 50 people for a Christmas party. The next week, more than a dozen friends gathered for another holiday party at her family's home.

When it comes to hosting and entertaining people, she is the go-to person to welcome guests into her home, no matter what the occasion is.

When asked for Super Bowl party ideas, Mickelson sprang into action to offer her best. She even set up a mock Super Bowl party table, complete with a variety of food.

For the Super Bowl theme, she found a stadium-shaped bundt cake pan. She arranged waffle cups with individual syrup "shooters." Pizza is always a winner, along with seasonal fruit, nuts and other grab-and-go appetizers. Fresh flowers and candles make for festive décor. After photos of the spread, her son and his friends eagerly ate the props.

Mickelson was raised in the South and has embraced her mom's traditions.

"My mom entertained a lot. She provided a welcoming atmosphere," she recalls. "I hold on to all those Southern traditions."

With four sons ages 11-17 at home, she wants to keep her kids and friends close, which is why she offers to host parties at their home.

"We want to know where our kids are and build that environment," she says.

When planning a party, she uses whatever she might have on hand.

"If I see something inspiring, I'll buy it and figure out how I'll use it at one point in time," she explains. "At Christmas, I was making a meatloaf for a friend, and all I had was a Christmas tree mold. It worked out perfectly."

Mickelson, who also has her own home bakery, Brookies Bakery, bakes or cooks all of her party food items. She's confident in her skills.

"If I hired someone, they wouldn't know what I wanted for a party," she explains. "They would bring in their own ideas."

One of her biggest suggestions is not to sweat the small stuff, especially a clean house.

"If you have dirty floors, people don't notice. It will get dirty anyway," she says. "When you are super real and honest, it shows that nobody is perfect. That's OK."

With her Southern hospitality roots, opening her home is second nature.

"When you open your house, it's a reflection of yourself, and you're showing others who you are."

SUPER BOWL LX

Teams: TBD

When: Sunday, Feb. 8

Where: Levi's Stadium in Santa Clara, California, the home of the San Francisco 49ers

Ways to watch: NBC will broadcast the Super Bowl with Spanish-language coverage on Telemundo and streaming on Peacock

Halftime show: Bad Bunny

Super Bowl commercials: 30-second spots cost about \$8 million

Mickelson obtains ideas from online sources. She takes advantage of her creativity to make a unique experience for others.

"I do it because I love it. People should know they are welcome here. I want them to help themselves to the fridge if they need something. It's their place when they are here," she says.

Providing a party atmosphere and watching people enjoy themselves is a top priority.

"They left their homes and busy lives to come here. I want to respect their time," she explains.

Mickelson says hosting is one of the "love languages" vital to have in her life.

"My being able to serve others — that's how I love on people. That's how I serve," she reflects.

Her ability to "pivot quickly" often results in a memorable party.

"Whether it's one or 50 people, entertaining in your house is a special fit. There's no better time to enjoy someone's company than by hosting at your home," she reflects.

Souper Bowl food donations

The Super Bowl is a big eating event. Crockpots full of appetizers, platters of sandwiches, gooey pizzas, salty snacks and endless halftime treats are all part of the big game day experience.

Yet, not everyone can afford to have a refrigerator full of food. The number of food insecure Iowans is on the rise, and many struggle to put food on the table.

One way to remedy that is with Souper Bowl Sunday. The Souper Bowl at Lutheran Church of Hope is held on the same day as the Super Bowl. It began about 20 years ago.

Mike Horstmann, local missions



Brooke Mickelson shows her bundt cake pan in the shape of a football stadium.

coordinator at Lutheran Church of Hope, explains, "We started because, at the time, there was food insecurity. The Super Bowl has a hype and is known for food. Yet, we realized there are people who are not eating."

They asked about 120 pantries for their list of top food needs. Then they asked the congregation to bring non-perishable items into the church on Super Bowl Sunday. The response has been overwhelming, year after year.

"Last year we delivered one and a half semi-trucks full of food," he recalls.

He encourages people on Feb. 8 to bring non-perishable food, including food from different cultures, as well as personal hygiene, toiletry items and more. Monetary donations are accepted online and in person at all of Hope's locations.

Horstmann says Souper Bowl Sunday is Hope's biggest annual event, and the congregation is committed to helping the community.

"Hope knows it's the food — and not the game — that's important," he says.

For more information about giving or volunteering to sort food, visit <https://lutheranchurchofhope.org/>.

Super bowl experience

(Editor's note: The author, Jackie Wilson, who lives in West Des Moines, writes about the Super Bowl Experience and shares her favorite Super Bowl party recipe.)

For the past eight years, I've spent time in Florida with family and friends to escape Iowa's cold winters. Many times, our getaway usually happens around the first of February and right around the Super Bowl. The big question is:



Congregation members collect food for their Souper Bowl on Super Bowl Sunday.

Where do we watch the game?

In 2021, we were visiting friends in Sarasota and discovered the Super Bowl Experience in Tampa, Florida, was only an hour away. It wasn't the Super Bowl game, but it took place close to the big game's location.

The Super Bowl Experience event took place the weekend of the Super Bowl and included games, family activities, live music, food, drinks and a festive atmosphere hyping up the game between the Kansas City Chiefs and the Tampa Bay Buccaneers. You could view trophies and NFL memorabilia from all of the teams. Various news media and local celebrities greeted fans. We attended the free areas, but for other NFL experiences, you paid an admission.

The crowds were hesitant, as COVID pandemic protocols were still in full force and folks had to wear face masks. Staff wandered the area, reminding folks to mask up. With Florida weather, it was hot, and wearing a mask proved to be a bit sweaty.

Thousands of attendees wore their team jerseys, and everyone was decked out in team colors. The energy was high, and it really built excitement for the game. There were ticket and NFL giveaways, but the only thing we won were some plastic cups and beads.

We watched the game from our friend's home in Lakewood Ranch, Florida. The Tampa Bay Buccaneers beat the Kansas City Chiefs, becoming the first team to play a Super Bowl in their home stadium and win.

Even though my team didn't win (sorry, Chiefs!), it was like we witnessed a part of history, since we were in the same city with the Super Bowl players during Super Bowl weekend. ■

Slow cooker Buffalo chicken dip with pita triangles

Submitted by Jackie Wilson

The Buffalo chicken dip is my go-to dip for parties, and you can finally use that miniature crockpot sitting in your cupboard. Add more spicy heat, depending on your tastes. If you have a rotisserie chicken, this is perfect to use it in the recipe. The pita triangles pair well with the dip.

INGREDIENTS

- 2 cups shredded cooked chicken (canned, fresh or rotisserie)
- 1 package (8 ounces) cream cheese, softened
- ½ cup buffalo hot sauce, such as Frank's or Buffalo Wild Wings
- ½ cup ranch dressing
- 1 cup shredded cheddar cheese
- Chopped green onions, chives or blue cheese crumbles



INSTRUCTIONS

- Place cream cheese, chicken, hot sauce and ranch dressing in a slow cooker.
- Cook on high for about two hours, or until heated through, stirring occasionally.
- Stir until well-mixed, then top with shredded cheese and green onions.
- Cover and cook 20 more minutes until the cheese is melted.
- Serve with celery, crackers and/or warm pita bread triangles.

Pita bread triangles

INGREDIENTS

- Pita bread or pocket pita
- Extra virgin olive oil
- Salt, black pepper, garlic salt, dried basil

INSTRUCTIONS

- Preheat oven to 400 degrees F. Line a baking sheet with parchment paper for easy cleanup.
- Cut each pita bread into 6-8 triangles using a pizza cutter.
- In a large bowl, mix olive oil and seasonings. Toss the pita pieces and place in a single layer on the baking sheet. Bake for 7-10 minutes, depending on the thickness of the pita. Watch closely, as they tend to overbake.
- Cool the triangles on the baking sheet.

WHERE I find inspiration — and a new comfort-food favorite

Today's home cooks have no shortage of inspiration. With a quick search online, we can access thousands of recipes from trusted test kitchens, community-driven platforms and individual food bloggers. While I appreciate that convenience, I still find myself reaching for cookbooks, browsing new releases at the bookstore and checking out titles from the library — a perfect way to "test drive" a recipe before committing to it.

Another favorite source of inspiration is Family Features, a free recipe site filled with reliable dishes and beautiful photography that never fails to spark my creativity in the kitchen. This month's recipe, loaded Philly cheesesteak baked potatoes, brings together two of my favorite comfort foods: steak and potatoes — both of which also happen to be Shane's favorites. It takes the familiar flavors of a classic Philly cheesesteak sandwich and transforms them into a warm, satisfying baked potato meal. It's hearty, comforting and perfect to enjoy for dinner, with plenty left over for lunches throughout the week. ■

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



Loaded Philly cheesesteak baked potato

Recipe courtesy of Real California Milk

Prep time: 10 minutes

Cook time: 1 hour, 11 minutes

Servings: 4

Ingredients

- 4 large russet potatoes, washed
- 1 cup Real California sour cream
- 1-2 tablespoons Real California whole milk
- 1/4 cup Real California unsalted butter, divided
- 1 small green bell pepper, thinly sliced
- 1/2 small yellow onion, thinly sliced
- kosher salt, to taste
- freshly ground black pepper, to taste
- 1 pound fresh shaved sirloin steak
- 2 cups shredded Real California provolone cheese

Directions

- Preheat oven to 425 degrees F and line baking sheet with aluminum foil.
- Prick potatoes all over with fork. Bake until potatoes are tender and fork

inserted easily comes out, 45 minutes to 1 hour. Split tops of potatoes open with knife and fluff potato flesh with fork. Set aside.

- In small bowl, combine sour cream and milk, adding more milk as needed, until sour cream is pourable. Set aside.
- In large skillet or on griddle over medium-high heat, heat 1 tablespoon butter. Add peppers and onions; cook until tender, 3-4 minutes. Season with salt and pepper, to taste. Transfer to plate and set aside.
- Clean skillet then melt remaining butter. Add steak and cook until fully cooked and lightly browned, 3-4 minutes. Season with salt and pepper, to taste. Return vegetables to skillet and toss to combine.
- Evenly top each potato with 1 tablespoon butter, steak mixture and cheese. Transfer to oven and bake until cheese is melted, 2-3 minutes. Drizzle with sour cream and serve.

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FRESH year, fresh approach

Staying independent at home as you age

Michael, 69, has lived in his Clive home for more than four decades and intends to stay put for the long haul, but his daughter and son-in-law are uneasy. Michael is doing well today, yet, if he ever needs support, his family will not be nearby, as they live several states away.

Their worry makes sense. Aging at home with independence is a goal many of us share, but it is not guaranteed. Ongoing health conditions can make living alone risky, and around-the-clock help at home can come with a steep price tag.

That reality can trigger an important question for you or for someone close to you: If moving into a community for older adults is not the preferred path and future health changes are a concern, what options exist now?

One approach to explore is a Continuing Care at Home (CC@H) membership model. Often offered through an organization that serves older adults, a CC@H program helps people stay focused on their health and well-being while remaining at home, and it can support financial planning for potential services and care later.

If you are considering a CC@H program, ask for clear details about what is included. A strong program should do more than promote healthy



habits so you can remain independent longer; it also should provide a practical way to help cover future long-term care needs, should they arise.

Before enrolling, consider asking questions such as these:

- **Does the program provide personalized support, such as wellness coaching?** Research shows people are more likely to follow through with meaningful changes when they have encouragement from a trusted guide or advocate.

- **Are care options and costs addressed?** A well-designed program can help support care if it becomes necessary — whether that is in-home services or care in a senior living community later.

- **What is the track record of the organization behind the program, and how is it regarded in the senior living field?** Even with strong benefits on paper, you should feel confident in the provider's stability, experience, and results.

CC@H programs vary widely. If one seems like a fit, take the time to confirm it aligns with your needs today and the possibilities tomorrow, and that it delivers real peace of mind. ■

Aaron Wheeler is Vice President of Home and Community-Based Services for WesleyLife, which provides health and well-being services, including WellAhead — A WesleyLife Well-Being Experience, a CC@H offering. To learn more, visit wesleylife.org/wellahead.

January is National Blood Donor Month!

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BRB

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JOIN the Winter Reading Challenge



Do you have a stack of good books you've been meaning to dig into? Are you hoping to start the new year with a new book or a fresh reading goal? We invite you to curl up with some good books this January. Readers of all ages may log their reading online during our Winter Reading Challenge that runs through Jan. 31. You don't need to log books or minutes — just log if you read something. Readers who complete 10 days' worth of reading will be entered into a drawing for a gift certificate to Valley Junction that can be used at any business in the district. Register at wdmlibrary.beanstack.org/reader365 or via the Beanstack app for iOS or Android.

The library will be closed for Martin Luther King Jr. Day — Monday, Jan. 19.

UPCOMING EVENTS

Model Trains

Saturday, Jan. 24, 9:30 a.m. to 5 p.m., and Sunday, Jan. 25, 2-4 p.m.
Stop by the West Des Moines Library to see the DesMoinNTrak's N-scale working layout. This event is open to adults and children of all ages. Make sure to stop by the Children's Department for a fun train craft before you leave. No registration required.

Legacies: A Discussion Group About Timeless Authors

Wednesday, Jan. 21, 6:30-8 p.m. (Adults)

Join us for Legacies, a monthly book discussion exploring timeless authors and their lasting impact. Each session includes a short intro to the writer and a group discussion of a selected classic. No registration required. ■

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MEET Haley Hockensmith

Provides a welcoming environment for students

Ninth graders attending Valley Southwoods Freshman High School are unique. As they navigate life lessons, one of the educators providing coaching and a welcoming environment is Haley Hockensmith.

Hockensmith is the associate principal and in her eighth year at Valley Southwoods. She is in her 14th year in education. In 2025, she received several accolades.

She was honored with a "My Jersey Your Impact" award for impacting former students and athlete Gage Olsen. The class of 2025 seniors presented the award, citing her listening skills. The story was run on Dateline NBC News.

"It was really neat and a fun experience to share that," she recalls.

During the fall, she received a "Pawsitive Impact" award from one of the Southwoods teachers. She said it was for handling confidently and calmly various situations involving students.

The awards were unexpected, yet appreciated.

"Education — especially in this climate today — can be thankless. Anytime educators are acknowledged for work, it's invaluable," she reflects. "It takes my breath away. It's appreciated, and I have them on my wall as an uplifting reminder of the good work we are doing."

Hockensmith's foray into education is because of teachers who guided her as a student.

"I grew up with incredible educators around me, who believed in me. They pushed me into leadership as both a student and an athlete."

At Southeast Polk High School, she played softball and track. She returned to Southeast Polk to teach high school language arts. One of the teachers she admired was influential to her obtaining her master's degree.

"I knew right away I wanted to be a principal," she says.

As a principal, she wears many hats. The fast-paced career is one reason she likes her job.

"The sheer impact and reach of students and families is so far. It's unpredictable every day I walk in the building," she explains. "I can make a change for a variety of people."

As principal, she not only sets standards but needs to provide a warm environment to learn.

"We're tasked with creating an environment so students can take risks, which helps them to learn."

Since Southwoods is a ninth-grade-only school, more focus is required early on.

"We only have them for a year. We have to hit the ground running to build trust and strong relationships. The more trust students have, they can take more educational risks," she explains.

Being a principal is not about just discipline.

"Students are surprised our office is a safe space to take a break and share what's going on. I have several students who come and ask to talk about home life," she says. "Then they get back into the learning environment after sharing it with us."

She is grateful for her "incredible" staff.

"They work tirelessly from day one. West Des Moines is a great place. I'm proud to be a Tiger," she reflects. "There's no other place I'd rather be." ■



Haley Hockensmith is associate principal at Valley Southwoods, a ninth-grade-only school.

PLAN AHEAD

By Scott Eriksen

PLAN ahead in 2026

Will 2026 be the year? It might be cleaning out the basement. Perhaps it is getting a will in place...or updated. Or maybe it is finally getting your funeral prearrangements addressed. We hear it all the time: "I am so glad to have this taken care of."

Planning your final arrangements begins with a simple conversation and can be a pleasant process. Planning ahead also allows you time to give thoughtful consideration to these important decisions. There are many options to think about when addressing your final arrangements, and there are even prepayment options available to those who wish to have their final financial obligations handled in advance.

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

Start the year by crossing something off your "to-do" list. Reach out to your funeral home of choice and schedule a meeting to get your prearrangements in place.

You will be glad you did...and so will your family. ■

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



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WELLNESS

By Viktor Vali and Amy Anderson-Vali

WRITE a new chapter with hormone replacement therapy

Foggy mornings, restless nights and a quiet feeling that something just isn't right — that's how it starts for many women and men as hormone levels begin to shift. You're not sick, but you're not you either. Energy fades. Motivation slips. Sleep turns elusive. The spark you once had feels more like a flicker.

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Information provided by Viktor Vali and Amy Anderson-Vali, owners, 4 Ever Young, 1180 S.E. University Ave., Waukee, 515-304-2324, www.4everyoungantiaging.com

EVENTS IN THE AREA

Check for cancellations

Upcoming in the West Des Moines / Jordan Creek Living magazine:

Rescue animals: Do you have a beloved rescue animal in your family? Share your story of how you came to find your pet — or it came to find you! Email tammy@iowalivingmagazines.com.

MLK Day Celebration

Monday, Jan. 19, 5-7 p.m.
MidAmerican Energy Company RecPlex,
6500 Grand Ave., West Des Moines

The City of West Des Moines is honored to host a community celebration of the life and legacy of Dr. Martin Luther King, Jr. All individuals and families are welcome to attend this free event. The event will feature a keynote speaker, musical performances, food, educational exhibits, and scholarships and community awards. This year's keynote speaker is Dr. Vicki Long Hill, lawyer, community champion, and lifelong resident of West Des Moines, who was named the Community Leadership Award winner at the 2025 West Des Moines MLK Day Celebration. Attending the celebration is an opportunity to reflect on our shared responsibility to advance justice, human rights and service in our community. Register to attend the MLK Day celebration by following the QR code.



Meals from the Heartland Service Project

Monday, Jan. 19, 8 a.m. to 4:30 p.m.

Residents are encouraged to participate in the National Day of Service by packaging meals for local residents at a Meals from the Heartland packaging event. Participants may register for morning and afternoon shifts on the Meals from the Heartland website by following the QR code.



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 the QR code for tickets.



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

Jordan House Tours

Fridays and Sundays, 11 a.m. and 1:30 p.m.

Jordan House Museum, 2001 Fuller Road, West Des Moines

Weekly guided tours are offered at the Jordan House. The cut off for purchasing tickets is noon Thursday for Friday tours and noon Friday for Sunday tours. If you have missed that cutoff, call 515-225-1286 to find out if walk-up tickets are available. To reserve a ticket, see the schedule and links at www.wdmhs.org/openhousevisit/. All tours will be guided by a docent. Arrive at the Jordan House Museum at least 10 minutes before the tour begins. The tour will involve taking stairs to the basement and the second floor, as well as walking and standing for at least one hour. If you have a group of eight or more, call to schedule a private tour.

The Iowa Files: A History Series

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.

• Feb. 15: Ako Abdul-Samad; A Life

Working for Justice. Ako Abdul-Samad has served the community in numerous capacities as an elected official, mediator and community organizer. Ako will share his thoughts on the state of equality and the fight against systemic poverty and racial injustice and his life-long commitment to the power of dialog to make positive change.

• March 15: The Monuments Men and the Saving of Culture.

The Monuments Men (and Women) had a seemingly impossible job: save some of the world's most precious cultural artifacts and art from the Nazis, who treated Europe as their private looting grounds. Presenter Ruth Ehler's grandfather, Ralph Hammett, was one of the men. Ruth will recount stories of the amazing and frantic work that saved and returned treasures to their rightful owners and institutions.

• April 12: Colfax, the Spring City.

In the 1870s, underground mineral water, which was a cure-all health craze at the time, was discovered in Colfax. The water sparked health resort and bottling industries which made Colfax a world famous destination at the turn of the 20th Century. Kevin Williams, Cofax Historical Society's board president, will share information and pictures about this little-known boom in Colfax. ■

BASICS of financial literacy

Understanding the ways credit and debt work for and against you are some of the first steps toward understanding personal finance. While it's not useful to be scared of credit and debt and avoid it entirely, there are some things to look out for.

Debt is like any tool: When used correctly, it can be quite useful. When used incorrectly, debt can easily spiral out of control. Missing payments may negatively affect your credit score, and that can take years to recover from. Missed payments, for example, can stay on your credit report for seven years.

Your credit score is one of the factors lenders use to judge your trustworthiness and qualification for mortgages, auto loans and other lending. Landlords and employers may also check your credit before renting to you or offering you a job.



Interest can work against you, but it can work for you, too. When you take out a loan with an interest rate, it's working against you, but when you invest early and take advantage of compound interest, it's working for you.

When you've got an account that's accruing interest, the interest earned gets added to the principal. Then, interest is earned on the new, larger principal, and the cycle repeats. That's compound interest.

It's never too early to start saving. In fact, the earlier you start, the better your result. By getting started with retirement savings sooner rather than later, you can leverage the value of time to your advantage.

Consider the case of Cindy and Charlie, who will each invest a total of \$100,000. Cindy starts right away, depositing \$10,000 a year at a hypothetical 6% rate of return. After 10 years, Cindy stops making deposits. Charlie, on the other hand, waits 10 years before starting to invest. He also puts \$10,000 a year away for 10 years, at the same hypothetical rate as

Cindy. After 20 years, who has more money? Shockingly, Cindy's balance is nearly twice as big as Charlie's, thanks to the extra time her investment returns had to compound.

Inflation has the potential to eat away the purchasing power of your money. That means, with inflation, the dollar you earn today may not be worth a dollar in the future. Here are some things to keep in mind when thinking about inflation.

Because inflation erodes the purchasing power of your money, any returns you earn on your accounts may not be the "real" rate of return. If your account earned a hypothetical 6% rate of return over the last year, but inflation was 1.5%, your real rate of return was 4.5%. ■

Information provided by Travis Gaule, founding partner/financial advisor, Trust Bridge Wealth Advisors, 4090 Westown Parkway, Suite 108, West Des Moines, IA 50266, 515-207-4346.

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Travis Gaule

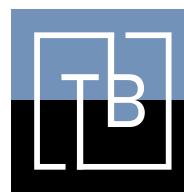
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WEALTH ADVISORS

THE IMPORTANCE of estate planning

Nobody wants to think about how their loved ones will cope when they die, but it is important to plan effectively to ensure a smooth transition of your wealth. An estate plan is the legal documents that outline who you want to be in charge of settling your affairs and where you want your assets to pass. It can include a will, powers of attorney, trusts and more.



One of the most important documents is a Last Will and Testament. A will nominates an executor who will be responsible for wrapping up your estate: paying final bills, selling assets, and distributing your wealth to your beneficiaries.

Naming beneficiaries is one of the essential parts of a will. You might want to leave everything equally to your children. Perhaps one of your siblings is estranged from you. Maybe a child with special needs cannot receive money directly. You may want to make a special bequest to a charity. A will contains instructions for making these final distributions.

Without a will, however, state law decides who receives your assets. That can lead to a long, stressful court process. The law doesn't take personal preference or family dynamics into consideration when the intestate statute is applied. Instead, there are broad categories of people

who receive your money.

In one case our firm handled, the decedent's wife predeceased him, and they didn't have any children. In fact, he didn't have any immediate relatives at all because both he and his wife were only children. We identified 26 different remote relatives, many of whom were second cousins once- or twice-removed. Although we may be inadvertently responsible for a huge family reunion, this amateur genealogy could have been avoided by simply drafting a will.

Life events, like getting married, changing careers or having your children leave home often mean it is time to review your plan. More serious events — the death of a loved one, inheriting a sum of money, or receiving a concerning medical diagnosis — are also good reasons to review and update.

Estate planning is easy to ignore, because it involves thinking about death and visiting a lawyer. Procrastinating is easy. Turn to a reputable attorney who practices in estate planning to help you craft the best plan for you. ■

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

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HERRITY devotes a lifetime to service

Finds a wealth of opportunities to help others

Jean Herrity started volunteering in 1979 at Sacred Heart Catholic Church as an usher at mass. Today, her list of duties is much longer. She's a eucharistic minister at Sunday and daily masses, a Stephen minister, takes communion to the homebound, knits and crochets shawls for the Prayer Shawl Ministry, is a Women's Guild member and volunteer, serves on the Grounds Crew, participates in annual Service Day projects for parishioners and is involved in several small groups.

When Herrity's children were attending Sacred Heart School, she volunteered with the Home and School Association, in the school library and lunchroom, chaperoned field trips and helped in her children's individual classrooms as needed.

In addition to her work at the church, Herrity began volunteering at Mary's Helping Hands in September 2022. She started by sorting donated clothing, preparing orders for pickup and serving as a receptionist. About two years ago, she also began doing laundry for donated items.

For Herrity, volunteering is a way to bring joy to others.

"I know whenever someone does something for me, it is such a wonderful feeling to know that someone cares enough to take the time to do that," Herrity says. "I wanted to be able to return that feeling to others, and volunteering is a good way to do that."

At Mary's Helping Hands, Herrity sees the joy from a new mom or mom-to-be when they realize all the essential items they are receiving.

"Every child deserves to have nice things, and every mom deserves to have peace of mind that her child will have most of the necessities provided for the first two years of life," she says.

Sometimes a mom who comes into the organization shares her journey, and while each story is different and special, it confirms to Herrity that her volunteering is as important to her as it is to those who use the services.

"The energy and positive atmosphere at Mary's Helping Hands is something I can't put into words," she says. "It's truly a wonderful place to spend an hour or a few hours a week."

At Sacred Heart, Herrity has spent decades serving because she enjoys being around people who love the Lord and want to serve others.

"Volunteering there is a great way to meet lots of wonderful people who share similar values and help each other succeed in this life and the next," Herrity adds. "The rewards far outweigh any inconveniences there might be, if there are any. I like to be busy, and there are so many opportunities to volunteer right in your own community. You can always find something that interests you or that you have a passion for doing." ■

Do you know a neighbor who deserves recognition?

Nominate him or her at tammy@iowalivingmagazines.com.



Ryan Mahalovich of Edward Jones presents the Neighbor Spotlight certificate to Jean Herrity.

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BELLAMY selected as new police chief

West Des Moines City Manager Tom Hadden has selected Craig Bellamy to serve as the city's new police chief. Bellamy will begin his new position on Feb. 2, 2026. West Des Moines' current Police Chief, Chris Scott, announced his retirement earlier this year.

Bellamy has 31 years of diverse law enforcement experience with the police department in Houston, Texas, where he currently serves as a captain. He began his career in Houston as a patrol officer in 1994 and worked his way up through several divisions as an accident investigator and DWI task force officer, nightshift jail sergeant, dayshift administrative sergeant, DWI task force lieutenant, radar task force lieutenant, and TAC lieutenant. As a captain, he served as commander of the South Gessner Patrol Division, Gang Division, Cyber and Financial Crimes Division, Academy and Training Division, Tactical Operations Department and Kingwood Patrol Division.

Bellamy has a Bachelor of Arts degree in sociology from Baylor University and a Master of Science in law enforcement executive leadership from California Southern University.

Hadden said Bellamy brings all the right qualities to West Des Moines. "His resume is impressive and his breadth of experience will be valuable as we continue to grow our community," he said. "I'm looking forward to working with him as our new police chief."

Hadden also praised Chief Scott for his leadership and dedication to West Des Moines. "Chief Scott has been a great asset to the department, and we wish him nothing but the best in his retirement," he said. ■

PALMER 'raises a hand to help'

Named Chamber's Emerging Citizen of the Year

When Robert Palmer graduated from law school in 2014, he pondered where to settle down to build a life with his wife and future family. The best option was to return to his boyhood hometown of West Des Moines.

He knew being involved in his community was important, so he dove headfirst into several community projects.

He joined the Young Professionals at the WDM Chamber and became president of the WDM Community Foundation. He also worked on a national stability summit for local government, which teaches people how to interact with government.

Because of his involvement with these projects, Palmer was awarded the WDM Chamber's Emerging Citizen of the Year award in 2025.

He was taken aback by the award.

"I was overwhelmed. I don't think I've ever had an honor like that," he explains. "It was an honor receiving the award from people I love dearly in the community."

He explains his passion for the city.

"If you don't get involved, you'll be governed by those who do. I wanted to get into the game to ensure my children have a great place to live," he says.

After joining the Chamber's young professionals group, his involvement increased.

"I raised my hand and jumped right in to help. I met one person, and it led to something else. Over the years, I've raised a hand to whatever West Des Moines needs."

With the WDM Community Foundation, his goal is to assist the city and citizens of West Des Moines with various projects to enhance amenities. One of the Foundation's larger projects is the new Athene Pedestrian Bridge at Raccoon River Park and Walnut Woods State Park.

The nonprofit is 100% volunteer run. For future projects, including the new Legacy Woods, he wants to ensure green space in the Raccoon



Robert Palmer and his wife decided his hometown of West Des Moines would be an ideal place for raising a family.

River Park area.

"The bridges will open up for new growth. Green space in the core of our city is essential. In 20 years we will have protected it," he explains. "Green space is more expensive, yet having these amenities is why people stay or move to West Des Moines."

Palmer says spending time doesn't "feel like a sacrifice." Not only do the residents benefit, but his family does as well. He appreciates others' dedication.

"This work doesn't get done by itself. It takes a village. It takes a lot of really great people putting in their passion. I'm an incredibly small part of that."

He encourages West Des Moines citizens to get involved in the community.

"It doesn't have to be much. Sometimes a helping hand is all it takes. Giving back and doing it in whatever capacity you can is rewarding." ■

OUT & ABOUT

RIBBON

Cutting

Family Pet Veterinary Center held Pet Photos with Santa and a ribbon cutting with Santa and a ribbon cutting on Dec. 6.



Family Pet Veterinary Center held Pet Photos with Santa and a ribbon cutting on Dec. 6.



Brooke Currier and Kayla Hughes



Megan Smith and Morgan Doll



Lundyn Carlson, Emma Thompson and Emma Spencer



Libby Abbott, Chewy, Santa and Jamie Quick



Tater Tot and Santa



Penny and Santa



Cheeto and Santa



Santa and Wrigley



Evie and Santa



Simba and Santa



Knox and Santa

RIBBON Cutting

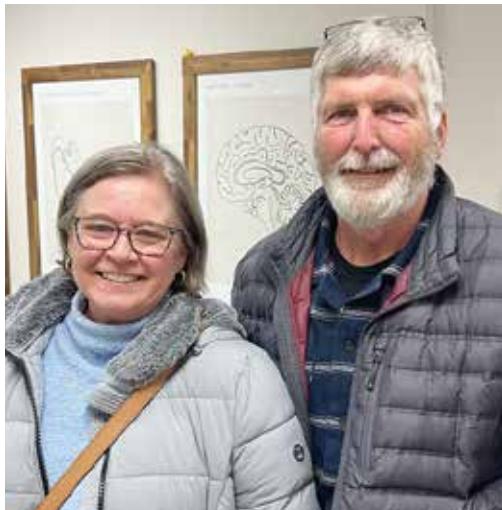
A ribbon cutting was held for Mountain Laurel Physical Therapy Dec. 10.



Mountain Laurel Physical Therapy held a ribbon cutting for its new location at 974 73rd St., Suite 33, West Des Moines, from Dec. 10.



Bethany Shepard, Kora Shepard, Lael Shepard and Mark Shepard



Shari Bush and Dan Bush



Karna Bosman and Suzie Paulson



Dustin Lambert and Nate Yencer



Aly Burdine and Nick Burdine

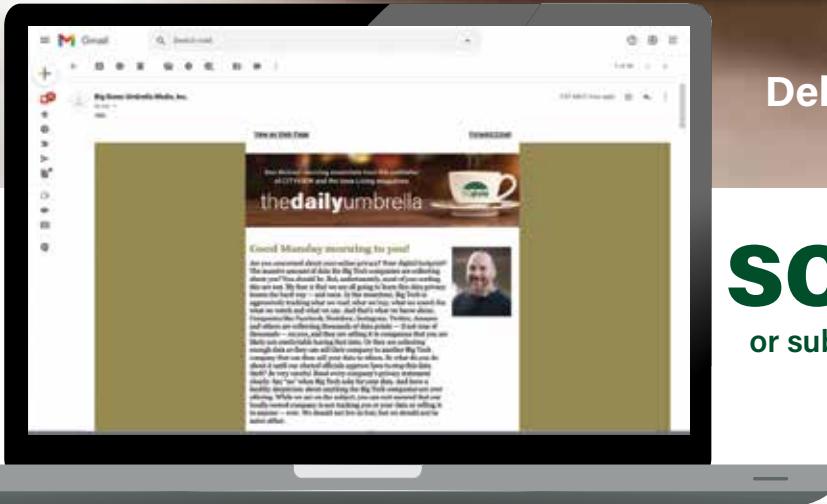


Jori Feauto and Margaret Wolfe

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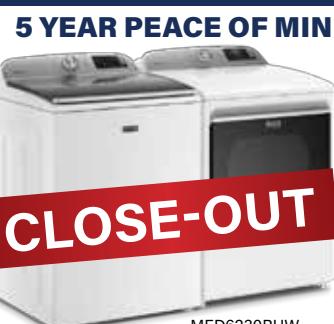
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