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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 touch-down 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, hang-overs, 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 Ashley Rullestad

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.

Megan and Marcus Kuhl, pictured with their children, Madelyn, Barrett, Christian and Sophia, enjoy hosting Super Bowl parties with themed cocktails.



The Kuhls enjoy the football-themed bingo a neighbor brings to their Super Bowl party.

Feeling thirsty

Megan Kuhl and her husband enjoy experimenting with yummy cocktails and making them for people when they visit. They added their love for craft cocktails to a Super Bowl party, and a tradition was born.

"We live on a dead-end street, so we invite

FRENCH BLONDE COCKTAIL

INGREDIENTS

- 2 ounces freshly squeezed grapefruit juice (from 1/2 grapefruit)
- 2 ounces Lillet Blanc
- 1 ounce dry gin
- 1/2 ounce elderflower liqueur, such as St. Germain
- 3 dashes lemon bitters or 1 teaspoon fresh lemon juice
- Ice
- 1 strip fresh grapefruit peel, for garnish

DIRECTIONS

Place a coupe glass or martini glass in the refrigerator or freezer for at least 5 minutes. Place liquid ingredients in a cocktail shaker. Fill the shaker halfway with ice, seal and shake until the outside of the shaker is very frosty, about 20 seconds. Pour through a strainer into the glass. Garnish with 1 strip fresh grapefruit peel.



The Kuhl's set up a cocktail station with themed drinks featured for the big game.

all the people on the street," Megan says. "We moved to the area 3.5 years ago, so we decided to host a Super Bowl party with the neighbors to get to know people better."

They thought it would be fun to try something different with their cocktails in association with Super Bowl teams, so they now make themed drinks that relate to the home cities of the teams. In 2024, in honor of the Kansas City Chiefs, they served the cocktail that was supposedly Taylor Swift's favorite. For San Francisco, they made a classic cable car.

In addition to the fun drinks, they do a potluck spread. The Kuhls make smoked pulled pork, and the neighbors bring other items. One neighbor brings a bingo game of things that could happen during the game. Last year it had game items like "Chiefs score first," as well as items related to the commercials and half-time show.

"I think last year it had Cooper DeJean scores a touchdown on the Eagles one," Megan says. "It's fun to talk through the items that could come up as a group and cross them off. We always have a good time."

Friends, food and fondue

Tonya Strawn and her family members decided to start their Super Bowl "All Fat Sunday" event way back in 1997. It started simple with two boys just wanting to do something different and a love for hot wings. Now, more than 30 people usually attend.



Tonya Strawn says her family's Super Bowl parties have grown to around 30 guests.

"This consists of dozens of deep-fried appetizers and a fondue pot for tempura and beer batter items, even including desserts," Tonya says. "Over the years, we have taught many how to fondue without 'fondon't.' The air fryer has recently appeared, so we can pretend to be healthy."

One of her favorite homemade items was an egg roll filled with chopped up sautéed mushrooms, Boursin and cream cheese, like a take on a stuffed mushroom. They also usually do a themed appetizer, like a homemade stuffed egg roll, while paying homage to the teams that are playing. An example would be barbecue smoked pulled chicken when Kansas City played.

"My favorite memories from the years could be placing a TV in the bathroom to not

STUFFED MUSHROOM EGGROLLS

INGREDIENTS

Filling

- 1 tablespoon butter or olive oil
- 1 pound (approximately 20-24) cremini or baby bella mushrooms, stems and caps separated and finely chopped
- 2 cloves garlic, minced
- 2 tablespoons shallot or onion, finely diced
- 1 (5.2 ounce/150 gram) package Boursin (Garlic and Fine Herbs), softened to room temperature
- 4 ounces cream cheese (half of an 8-ounce package), softened
- 1/4 cup green onions, sliced (optional)
- Salt and pepper to taste

Egg rolls

- Egg roll wrappers (approximately 15-20 wrappers, depending on size)
- 1 large egg, lightly beaten with 1 tablespoon water for an egg wash
- Oil for frying or air frying

DIRECTIONS

Prepare the filling:

- Heat butter or olive oil in a skillet over medium heat. Add the finely chopped mushroom stems, garlic and onion/shallot. Sauté until the mixture has lost all liquid and is nicely caramelized. Season with salt and pepper. Transfer the sautéed mushroom mixture to a bowl and let it cool completely. Once cool, add the softened Boursin and cream cheese. Mix until well combined and smooth. Stir in green onions, if using.

Assemble the egg rolls

- Lay an egg roll wrapper on a clean, dry surface in a diamond orientation. Spoon about 1-2 tablespoons of the mushroom-cheese filling near the bottom corner of the wrapper. Fold the bottom corner over the filling. Fold in the left and right side corners toward the center. Brush the top corner with the egg wash. Roll the wrapper up tightly from the bottom

toward the top corner to seal the egg roll. Repeat with remaining wrappers and filling.

Cook the egg rolls:

- **Air fryer method:** Lightly brush or spray the egg rolls with oil. Place them in a single layer in the air fryer basket. Air-fry at 350 degrees F for 12 minutes, or until golden brown and crispy, flipping them halfway through.
- **Deep fry method** (recommended): Preheat oil in a deep fryer to 350 degrees F. Carefully place egg rolls in the oil and fry for 6-8 minutes until golden brown.
- **Oven method:** Place egg rolls on a parchment paper-lined baking sheet. Brush lightly with oil or egg wash. Bake at 400 degrees F for 15-20 minutes or until golden brown.
- **Serve:** Let the egg rolls cool for a few minutes before serving warm. They can be served with a dipping sauce of choice, such as Sriracha mayo, if desired.

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Tonya Strawn makes a spread of food to snack on during the game. One of her favorite recipes is for egg rolls with flavors from the teams' home cities.

miss any commercials. Once our oldest friend was the only one who made it through a snowstorm to continue the tradition. My house smells of peanut oil for about a week, but it's so worth it."

Football fanatic

Lucas Dake gets excited every year knowing that, once the weather starts to become cooler, that it is the beginning of football season. He watches multiple games a week ranging from high school to college and the pros.

"Even being able to step in and coach the sport I love in recent years gave me another side of the sport I want to pursue even more. I love being able to watch a sport that I grew up on. I also became an Eagles fan in the early 1990s when I first saw Randall Cunningham play. Growing up in the Kansas City area, my entire family were Chiefs fans."

Fast forward a few years, and he was able to finally see the Eagles win their first Super Bowl in 2018, which coincided with the first Super Bowl party he has held.

"Since then, I have a Super Bowl party every year with plenty of food and, luckily, plenty of Eagles gear since they have been in the Super Bowl a few more times since their first win and have even gotten their second against the Chiefs," he says. ■

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HOME again

Hentschel grows family and community in Johnston



The Hentschel home is surrounded by gardens and flowerbeds.

In 2020, Bre Hentschel returned to her roots — Johnston. She grew up in the community but moved away for a while before returning five years ago so her children could attend the Johnston Community School District. When the family welcomed their second child, they began searching for a home that would fit their growing family and offer a lively, welcoming neighborhood with other young families.

Hentschel found just the place.

“I adore our yard in which we have cultivated gardens and flower beds,” she says. “Nothing beats sitting on our porch under the shade of these beautiful mature trees.”

The neighborhood itself has been everything she hoped for — and more.

“I love the wonderful neighbors we have met as well as the bike paths,” Hentschel says. “Our family is active with roller blading, biking and scootering, so it’s a blessing to have so many paths connecting parts of Johnston.”

She adds that the community feels close-knit and connected in a way that is rare.

“It’s hard to go anywhere without seeing someone we know through school, sports or activities,” she says.

Hentschel stays involved through Horizon Elementary’s PTO and enjoys volunteering at school events. Her kids regularly participate



Bre Hentschel says her family enjoys rollerblading, so Johnston’s trails are a plus.

in community education programs and are active in productions at Dancer’s Theater. She also runs her business, Breeze Sweets, from her home, which means neighbors and customers from across the Des Moines area stop by for her delicious creations.

For Hentschel, moving back to Johnston has felt both nostalgic and rewarding.

“It is such a neat experience growing up in Johnston and moving back to raise my own family,” she says. “It has been a joy connecting with some of the original residents that were in my neighborhood when I was growing up. I cherish hearing how the neighborhood has changed over the years.” ■



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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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NEW YEAR, NEW YOU
2026

MEET Melissa Linder

Three decades supporting young readers

Melissa “Missie” Linder, reading support teacher at Beaver Creek Elementary, has made the most of her childhood dream of becoming a teacher.

For 32 years, she has taught at the elementary level — 25 of those in the Johnston Community School District. She previously taught at St. Theresa School in Des Moines and has served first, second and third grades throughout her career.

Why teach?

“My elementary teachers were so kind, and I loved school,” Linder says. “It’s hard to believe I only have three more years until I retire.”

Linder earned her bachelor’s degree in elementary education/early childhood development from Northwest Missouri State University and a master’s degree in differentiated instruction from Graceland University. She also holds a reading endorsement from Drake University and is certified in LETRs training, which helps early childhood and elementary educators become literacy and language experts in the science of reading.

In Johnston, Linder has had the pleasure of teaching in all the elementary buildings except Timber Ridge. For the last three years, she has been at Beaver Creek Elementary.

As a reading support teacher, Linder works with students in kindergarten through fifth grade. Her days range from teaching letters and sounds to helping students decode multisyllabic words.

“The variety keeps my day moving and allows me to work with students through multiple grade levels,” she says. “I love being able to track their growth and development. My biggest joy is watching a student that I previously worked on letters and sounds with in kindergarten progress into more rigorous text by third and fourth grade.”

She can easily go back one or two years in the data and show students where they once were compared to where they are now.

“It always brings a smile to their faces,” she says. “It’s highly motivating for them.”

Some of Linder’s favorite memories over the years come from running into former students in public.

“Whether it has been one year since I served them or 25 years, whenever I hear a student say, ‘Is that you Mrs. Linder?’ it makes me smile,” she says. “99% of the time I immediately recognize them and can recall a memory of them, even down to where they sat in the classroom. My own children just know that, when I run into an old student, they just have to wait and let me do a two-minute catch up with them.”

Ultimately, Linder is proud to teach in the Johnston Community School District — the district her three children graduated from.

“Working across multiple grades with multiple teachers, I can honestly say that kids are receiving an outstanding education,” she says. “We are their biggest cheerleaders, motivators and always ready to help them work through issues that affect them. We truly love and care for these children.” ■



Melissa “Missie” Linder enjoys running into former students and doing a two-minute catchup with them.

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FAITH By Erica Schieffer

MARKING the threshold

As the calendar turns, and a new year begins, many feel the quiet pull to start again. We sense it in small ways — taking down the Christmas tree, cracking the windows to let in crisp winter air, stacking boots by the entryway — and in deeper ones, as we name our future hopes.

Across centuries and cultures, people of faith have found meaning in marking thresholds. Doorways, in particular, hold quiet symbolism. They are places of coming and going, of welcome and farewell, of protection and promise. To cross a threshold is to trust that what comes next is worth stepping into.

One simple tradition invites families to pause at their front door at the beginning of the year and speak a blessing over their home. Sometimes the blessing is written above the doorway with chalk; sometimes it is spoken softly, known only to those within. The act itself is small, but its intention is lasting: a hope for peace within these walls, for kindness to all who enter, and for guidance and protection for those who leave.

In a world that moves quickly and, often, loudly, taking a moment to bless a home feels countercultural. It slows us down long enough to remember that our homes are more than structures — they are places where life unfolds, where joys are shared, and where burdens are carried.

As this new year begins, perhaps the invitation is simple: pause at the threshold, name your hopes, and step forward with trust. ■

Information provided by Erica Schieffer, Director of Youth Ministry, Saint Mary of Nazareth Catholic Church, 4600 Meredith Drive, Des Moines, 515-251-7568, ericas@stmarysdsrm.org.



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.

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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.

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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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MEDICARE Prescription Payment Program

The Medicare Prescription Payment Program (MPPP) is a new optional payment feature available to beneficiaries enrolled in Medicare Part D prescription drug plans beginning in 2025. Created under the Inflation Reduction Act (IRA), the program is designed to help beneficiaries better manage their prescription drug costs by allowing them to spread out out-of-pocket expenses over the course of the year rather than paying large sums at the pharmacy counter.



Under the standard Medicare Part D benefit, enrollees are responsible for cost sharing such as deductibles, copayments and coinsurance. While the IRA introduced a \$2,000 annual out-of-pocket maximum for Part D drugs, some beneficiaries still face high costs early in the year, particularly if they take expensive medications. The Medicare Prescription Payment Program addresses this issue by offering a monthly payment option that smooths these costs over time.

Participation in the MPPP is voluntary and available to anyone enrolled in a Medicare Part D plan or a Medicare Advantage plan that includes drug coverage (MA-PD). Enrollees who opt in will not pay cost sharing at the pharmacy. Instead, their plan tracks their out-of-pocket drug costs and bills them a monthly amount that is calculated based on their expected annual cost sharing, divided across the remaining months of the year. If someone enrolls later in the year, their remaining costs are spread over fewer months.

Importantly, the Medicare Prescription Payment Program does not reduce the total amount a beneficiary owes for prescription drugs. Rather, it changes when those costs are paid. Beneficiaries still remain subject to the Part D out-of-pocket maximum, and, once that cap is reached, they pay nothing further for covered Part D medications for the rest of the year.

The program includes consumer protections. Plans may not charge interest or fees for participation, and beneficiaries cannot be disenrolled for missing a payment. However, unpaid balances may be carried forward, and beneficiaries who repeatedly fail to make payments could be removed from the program in future years.

For beneficiaries with fixed or limited incomes, the Medicare Prescription Payment Program can provide meaningful budgeting assistance by offering more predictable monthly expenses. However, it may be less beneficial for individuals who prefer to pay costs upfront or who use few prescription drugs.

Overall, the Medicare Prescription Payment Program represents a significant modernization of Medicare Part D, improving affordability and cash-flow management while working alongside the new annual out-of-pocket cap to enhance financial protection for beneficiaries. ■

Information provided by Janis Van Ahn, Health Insurance Advisor LLC, 5870 Merle Hay Road, Suite A, Johnston, 515-225-9994, jvanahn@health-insadvisor.com.

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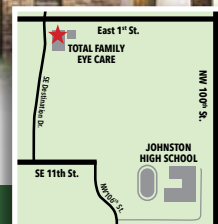
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City Hall and Library are closed for MLK Day

Johnston City Hall and the Johnston Public Library will be closed on Monday, January 19, in observance of the Dr. Martin Luther King, Jr. holiday. Please note that this holiday does not affect your trash and recycling pickup days. The Johnston City Council work session and meeting, originally scheduled for Monday, will now be held on Tuesday, January 20.

Stay informed about snow ordinance activations

The Public Works Department wants to ensure you stay informed about parking bans. Sign up for alerts at www.cityofjohnston.com/JohnstonReady. To subscribe to SMS text messages only, text 50131 to 38276. A mobile app is also available if you search for CivicReady. The notices can also be received through this CivicReady app on your mobile device.



Snow removal on your sidewalks and private property

After it snows, it's really important to clear the snow from your sidewalks within 48 hours. As a property owner, you're responsible for keeping the sidewalks next to your property clear. If you have a double frontage lot, you'll need to clear the sidewalks along both streets that border your property. If you don't do this within the required time, you might face a fine. Keeping the sidewalks clear is essential for everyone's safety, even if you don't use them during the winter.

If you see someone who hasn't cleared their snow in time, please reach out to the Building Department at 515-727-7778. Your help makes our community safer and more accessible for everyone. Thank you for looking out for each other.



Just a reminder, private driveways and properties aren't included in our snowplowing operations.

For more information about the city, please visit www.cityofjohnston.com



CITY NEWSLETTER JANUARY 2026

Recycle those holiday lights that do not work, or that you no longer need

Now that the holiday season has passed, drop off those old or broken holiday lights at the Johnston Public Library.

Through January 30, you can bring your holiday lights to the library and place them in a special collection box. After we collect the lights, they will be taken to Metro Waste Authority's Metro Hazardous Waste Drop-Off, where they will be recycled safely.

We accept a variety of lights. Whether you have LED lights, classic strings, plastic and glass bulbs, net lights, icicle lights, or even battery-powered lights, you can drop them off with us. Just remember to keep the lights loose in the collection box, no bags or boxes, please.



HOLIDAY LIGHTS
RECYCLING



Holiday tree and yard waste collection

January 5-6 are the last dates to dispose of your holiday tree and yard waste at the curb. To take advantage of this service, simply attach a Compost It! sticker, and we will handle the rest.

Please remember that your Compost It! sticker is the only decoration your tree should have. Be sure to remove all other decorations, lights, and wires. Note that wreaths and garlands will not be collected.



Sign up for the newsletters to stay informed

Join us by subscribing to our electronic newsletter. Delivered every Thursday, it provides a concise and informative snapshot of Johnston's key events and developments.

Monthly editions are sent out on the first of each month. Don't miss out, sign up at www.cityofjohnston.com/enewsletter to stay in the loop.

You can also sign up for the monthly Parks & Recreation newsletter at www.cityofjohnston.com/ParksRecNewsletter.

Sign up for Parks & Recreation Programs

Yoga and Zumba: Get your body moving with our Parks & Recreation classes in January. Yoga will be on Mondays from 6:00 to 6:45 p.m. and Wednesdays from 5:00 to 5:45 p.m. Zumba will take place on Mondays from 5:00 to 5:45 p.m. and Wednesdays from 6:00 to 6:45 p.m. Please sign up today to get your spot. Learn more at www.cityofjohnston.com/1571.



Fire Safety with JGMFD: Join JGMFD on Thursday, January 8, from 12:15 to 1:15 p.m. During this session, attendees will learn how to properly use a fire extinguisher, prevent common household fires, and get answers to your fire safety questions, particularly those relevant to older adults. It's an excellent opportunity to feel prepared and protect what matters most. Visit www.cityofjohnston.com/1577 to register.

For more information about the city, please call 515.278.2344

Cheers to a new year!

As the calendar turns the page, we wish you the very best in the year ahead.



Tim Hanstad, AAMS®

Financial Advisor

5525 Merle Hay Rd., Suite 260
Johnston, IA 50131
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Suggest a teacher

for an Iowa Living education column!

Send an email to
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New Year. Clear Plan.

Start the year with clarity - not confusion.

Whether you're preparing for retirement or refining your financial goals, a clear plan can help you move forward with confidence.



Let Us Build Your 2026 Plan.



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INVESTMENT

By Daniel Rundahl

A SMART start to 2026



The start of a new year is one of the best times to reset, refresh and make intentional decisions about your money and finances. Rather than setting unrealistic "resolutions," the most successful financial strategies are built on clear goals, consistent habits and thoughtful planning.

Begin with reflection: Before you look ahead, look behind. Assess how 2025 finished. Examine your income, expenses, savings and investments. Identify where your money went, what worked well and what didn't. Were there unexpected expenses or missed saving opportunities? This provides valuable insight and helps you avoid repeating the same mistakes.

Set clear, purpose-driven goals: Financial goals should be specific and meaningful. Define concrete objectives such as building a six-month emergency fund, paying off a credit card balance, or increasing retirement contributions by a certain percentage. Clear goals give your money direction and make progress measurable. Keep your goals in front of you. For years, I have kept three goals of varying importance taped to the corner of our bathroom mirror.

Pay yourself first through automation: Automation is one of the most effective tools in saving and planning. Set up automatic transfers to savings and investment accounts as soon as you receive your paycheck. This approach removes emotion from saving decisions and builds consistency. Over time, small, automated contributions can lead to significant results.

Strengthen your emergency fund: An emergency fund is the foundation of financial security. Aim to save three to six months of essential living expenses in a liquid, low-risk account. This cushion protects you from job changes, medical expenses or unexpected repairs and helps prevent reliance on high-interest debt.

Review investments and manage risk: The new year is an ideal time to review your investment portfolio. Ensure your asset allocation still aligns with your goals, time horizon and risk tolerance. Life changes — like marriage, children or career shifts — often require adjustments. Rebalancing keeps your strategy aligned rather than reactive to market noise.

Create a thoughtful debt strategy: Not all debts are built equal. High-interest consumer debt, like credit cards, should be addressed aggressively, while lower-interest debt may be managed more strategically. List balances, interest rates and payoff targets to create a clear and realistic plan.

Plan for known expenses: Planning for upcoming costs such as vacations, education expenses, insurance renewals, or major purchases in advance reduces financial stress and helps you stay within budget.

Keep it simple and sustainable: The most effective financial plans are simple and repeatable. Focus on habits you can maintain throughout the year. Review your progress periodically, adjust as needed, and celebrate milestones along the way.

A strong financial start to the new year is built on intention and consistency. With steady effort and a clear plan, you can create a financial foundation that supports both your short-term needs and long-term goals. ■

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

WHAT IS a revocable trust?

A revocable trust is an estate-planning document that holds and controls your assets under your direction. It is a legal document that names a trustee to administer assets and provides instructions to the trustee on how to manage and disburse funds. It also names specific beneficiaries and determines how and when they should receive payments. A revocable trust is an important part of your estate planning strategy, and it has a lot of benefits.



Trusts allow you to control your wealth if you become disabled or incapacitated. Having the assets in a Trust, with instructions to another person to distribute funds, ensures that you and your loved ones will still have those benefits even if you are not there to provide them mentally or physically.

Trusts also protect your legacy. A properly constructed trust can protect your assets from your heirs' creditors or even from the irresponsible ways of the beneficiaries themselves. If you have children with special needs, a trust can manage assets in a way that guarantees the preservation of benefits like Medicaid and Social Security Disability.

Trusts allow you to choose who will manage your affairs. You will

most likely act as the trustee of your own trust. But you should name a successor trustee to continue the role in the event of your incapacity or death. The successor trustee will follow the instructions in the trust document and continue the management of your assets.

Trusts are often used as a means to transfer inheritance to others over time or to protect assets for an individual with special needs. But the most common use of a trust is to avoid probate. Probate is the court-supervised settling of an estate after death. Probate can take a year or more to complete and can cost thousands in court-awarded fees.

A well-drafted and correctly funded trust will continue after your death and will avoid probate. Assets in the trust are distributed according to the instructions in your trust, instead of being subject to court control. It can provide privacy and efficiency in the settlement of your estate.

Trusts are not for everybody. But for those who want to protect their assets, avoid probate, and ensure a smooth transition of inheritance, consult with an experienced attorney to see if trust planning is right for you. ■

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

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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.



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To learn more about WellAhead or RSVP for an upcoming seminar, call (515) 400-4715 or use this QR code.



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PIONEER and Johnston partnership

Since Pioneer was created in 1926, it has owned land in Johnston. Pioneer's first acquisition was 40 acres of farmland from the Ilo Browne Wallace inheritance. From time-to-time, additional land was added until Pioneer Hi-Bred International, Inc. owned approximately 2,500 acres in and around the city of Johnston. Pioneer's holdings included parts of today's Urbandale, Des Moines and Grimes. A comparable way to understand the size of Pioneer's land holdings is that it covered the equivalent of three square miles. Of those larger holdings, approximately 1,000 acres were utilized for research and production.

For more than 50 years, "the land" was not only the foundation of Pioneer's seed research, but also the location of Pioneer Hy-Line chicken operation and some beef cattle production. In the 1970s, Pioneer management recognized that Johnston would one day become a part of metropolitan Des Moines. Pioneer further understood that most of their agricultural activities were not compatible with urbanization. Discussions consequently were held with Johnston to determine how Pioneer could use some of the land for seed research only.

Pioneer proposed moving Hy-Line to Dallas Center and taking the cattle to Rhodes. In return, Pioneer wanted to retain in the neighborhood of 500-plus acres primarily for seed research. The city agreed. Speculation was that, because Pioneer had been a real resource for the city, Johnston wanted Pioneer to stay. Pioneer likewise wanted to stay. The land in Johnston between Beaver Creek and Merle Hay has a high sand content, higher than normal, making it tillable within a day or two after rain. Additionally, the quality of the soil is extremely rich. This piece of Johnston land can be likened to an outdoor greenhouse, making it compatible for seed research.

In order to stay, Pioneer recognized that Johnston had two major problems that would need to be solved. First, Johnston had no facility to handle sewage (homes had septic tanks). Second, Johnston had no storm water management. All evidence indicates Pioneer understood these challenges. Dr. William Brown, Pioneer CEO at the time, said of the undertaking: "Pioneer does not intend to get into the real estate business but does intend to exert a strong influence on how this land is developed. We intend to remain concerned about the neighborhood we are in."

Pioneer founded Green Meadows, Ltd. to build a "partnership" with the city of Johnston that would invest in the future of both. The Pioneer corporate campus would become part of a larger office complex. A major piece of the land would be used for residential housing. Pioneer envisioned a planned community that would be built following a master plan. Notably, this undertaking became the first such development in the state of Iowa. ■

Sourced from historical documents, interviews of former Pioneer employees, Johnston government and business leaders. Johnston Historical Society is a 501 (c)(3) nonprofit dedicated to discovering, preserving and presenting the history of the Johnston, Iowa area. Founded in 1994, JHS maintains the 1902 Simpson House Museum at 6161 Northglenn Drive in Johnston. That museum is open for selected community events and by appointment. Please consider supporting the Society by becoming a supporter, a volunteer, a benefactor or making a donation of historical items.

THERE'S 'snow' place like JPL in January



Johnston Public Library

6700 Merle Hay Road

515-278-5233

www.johnstonlibrary.com

Monday - Thursday, 9 a.m. to 8 p.m.

Friday - Saturday, 9 a.m. to 5:30 p.m.

Sunday, 1-5 p.m.

The air is frosty, and the snow is flying. Warm up this month at the library with programs featuring crocheting, clubs, collages — and even coyotes. Read on for more details.

Crafty kids in grades 3-5 can make a cozy winter project at our two-part Kids Crochet class on Thursdays, Jan. 22 and 29, from 4:30–5:30 p.m. This class will teach beginners how to crochet yarn into awesome creations. Registration will cover both sessions.

Cooped up in the house due to the cold? Come and stretch your mind and muscles at Little Yogis class on Tuesday, Jan. 13 at 10:30 a.m. Kids and their caregivers will listen to a story and learn simple poses, mindfulness techniques and movement games. Little Yogis is designed for toddlers and preschoolers, but elementary school-aged children are welcome as well.

Calling all teen gods and goddesses. Fans of Percy Jackson or Greek mythology in general can meet up at our Greek Mythology Club at 6:30 p.m. on Tuesday, Jan. 13 to test their trivia knowledge, craft myth-inspired creations and debate fellow enthusiasts about their favorite gods, heroes and myths.

Teens who love to curl up with a good book on cold winter days can hang out with other seasoned readers at the JPL Teen Book Club. Each month, members in grades 8-12 explore a new theme, genre or reading challenge and vote on what they'll dive into next. Registration is required for the first meeting of the year on Tuesday, Jan. 6 at 6:30 p.m.

Embark on an unforgettable journey through the heart of Iowa as Dave Baker shares insights from his recent novel "More Than Waypoints," in which he reveals the unique stories, characters and landmarks that define incorporated communities across the state. All ages are welcome at this presentation on Wednesday, Jan. 7 from 6-8 p.m.

Want to bring your New Year's resolutions to life? Then join us for Homemade-ish: New Year's Collages on Saturday, Jan. 10 at 10:30 a.m. to design your own vision board, memory collage, or other expressive medium to celebrate new beginnings in 2026. All materials will be provided for registrants.

If you're concerned about coyotes out and about in Johnston, Iowa DNR Wildlife Biologist Andy Kellner will present Living with Nature: Being Coyote Aware In and Out of the City on Thursday, Jan. 22 from 6:30-8 p.m. The presentation will include discussion on coyote history and ecology as well as tips for avoiding conflict.

More information about all events and resources at Johnston Public Library can be found online at www.johnstonlibrary.com or by calling the library at 515-278-5233. ■



New Year, Same Car?

Let's Keep It That Way.



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Johnston Partnership welcomes donations

The Johnston Partnership provides food and personal hygiene products to those in need, as well as children's seasonal clothing. Donations can be dropped off at 5870 Merle Hay Road, Suite C, Johnston, during open hours. For more information, visit <https://johnstonpartnership.org/donate/>.

Upcoming in Johnston Living magazine

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

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.

Upcoming public meetings

- Monday, Jan. 5: City Council Work Session, 5:30 p.m.
- Monday, Jan. 5: City Council Meeting, 7 p.m.
- Wednesday, Jan. 7: Senior Advisory Board Meeting, 5 p.m.
- Monday, Jan. 12: Planning & Zoning Meeting, 7 p.m.
- Tuesday, Jan. 20: City Council Work Session, 5:30 p.m.
- Tuesday, Jan. 20: City Council Meeting, 7 p.m.

Sign up for the 55+ Craft Class, Days for Girls

Thursdays, 1-3 p.m.
Crown Point Community Center, 6300 Pioneer Parkway, Johnston

Join a group of volunteers for Days for Girls, where they create sustainable menstrual health solutions by sewing and assembling reusable hygiene kits. Help empower girls and women globally with essential resources and education while making a lasting impact and connecting with like-minded individuals. Register at <https://johnston.recdesk.com/Community/Program/Detail?programId=148>.



Holiday Winter Collection

As the holiday season wraps up, you might be thinking about how to get rid of your live Christmas tree. While it looks nice during the holidays, it will soon dry out and take up space in your home. Through Jan. 6, you can have your tree collected from the curb for a small fee with a Compost It! sticker. Just remember, the sticker is the only thing your tree can have on it. Make sure to take off all ornaments, lights, and wires before placing it outside for pickup. Wreaths and garlands won't be accepted.



Gold Star Military Museum

Camp Dodge, 7105 N.W. 70th Ave., Johnston

• **Free Museum Tours:** Saturdays, 11:30 a.m. the museum offers free docent-led tours.

Des Moines Art Center Museum Highlights Tour

Saturdays, 1-2 p.m.

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.



Des Moines Community Orchestra Concerts

- **Winter Concert:** Sunday, Feb. 22, 2 p.m., Staplin Performing Arts Center, 3650 Woodland Ave., West Des Moines. Guest Conductor: Joshua Barlage. Featured Soloist: Curtis Barr, Cello
- **Spring Concert:** Sunday, May 10, 2 p.m., Drake University Sheslow Auditorium, 2507 University Ave., Des Moines. Guest Conductor: Kara Mather Des Moines Community Orchestra. Featured Soloist: Dr. Kevin Allemagne, Clarinet.

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. ■



'BUSTED in a Good Way'

Winner receives a new bicycle



The Johnston Police Department awarded a brand new bicycle to Joey Bertroche as part of the "Busted in a Good Way" program.

The Johnston Police Department awarded a brand new bicycle to Joey Bertroche, thanks to Scheels in Des Moines. Joey was "Busted in a Good Way" this summer for demonstrating safe bicycle habits while riding on the Johnston trails. Fortunately, this ticket did not come with a fine; instead, he was able to redeem it for a free ice cream cone at Van Dee's Ice Cream Shoppe. His ticket also entered him into a drawing for a new bike. Around 130 tickets were distributed this summer, and those who submitted them on time were entered into a bicycle drawing at Van Dee's Ice Cream Shoppe.

"This program is in its 10th year," said Sgt. Johnston. "It provides a great opportunity for uniformed officers to interact positively with children in our community and help them understand the importance of bicycle safety. Safely crossing the road, wearing a helmet, and using proper hand signals alert motorists and ensure everyone's safety."

The officers look forward to handing out more tickets in 2026. The Johnston Police Department appreciates the continued partnership of Van Dee's Ice Cream Shoppe for this program. ■

IBA announces 2025-26 Leadership

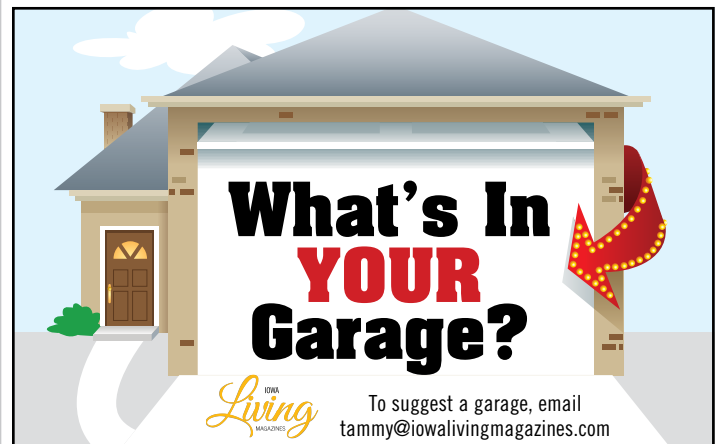


The Iowa Bankers Association 2025-26 leadership includes, from left, Adam Gregg, IBA president and CEO; Abram Tubbs, IBA chair; Jim Plagge, IBA past chair; Melissa Spurgin, IBA chair-elect; and Shane Zimmerman, IBA treasurer.

The Iowa Bankers Association, headquartered in Johnston, recently elected officers and directors to serve on its 2025-26 board of directors. These leaders assumed their roles during the IBA Annual Convention held Sept. 21-23 in Des Moines. They are Abram Tubbs, Ohnward Bancshares in Maquoketa, chair of the board; Melissa Spurgin, First Iowa State Bank in Albia, chair-elect; Shane Zimmerman, Two Rivers Bank & Trust in Burlington, treasurer; Jim Plagge, Bank Iowa in West Des Moines, past chair; and Adam Gregg, IBA president and CEO, secretary of the board.

Officers were nominated and approved by IBA member banks from across the state. The IBA executive committee leads the board of directors, which is responsible for setting policy and overseeing the general operation of the IBA.

Also serving on the 2025-26 IBA board of directors is Matt Morris, Charter Bank in Johnston, representing the central region. ■





The last meeting for the Johnston Grimes NW Metro 100 Women That Care was held at Hyperion Field Club on Dec. 4. Pictured is the presentation of a check to ChildServe, recipient of the Q3 meeting. If you would like to join this group, reach out to someone you know in this photo.



Sara Bunnell, Ursula Miers, James Bunnell and Jessica Bunnell enjoy the snow fall while waiting to see Santa at Holidays at the Yard on Dec. 6.



Wayne Aukes and Jackson Reagh playing in the snow while waiting to see Santa at Holidays at the Yard on Dec. 6.



Jim, Miles and Melissa Reagh wait patiently to see Santa at Holidays at the Yard on Dec. 6.



Emerson, Hudsyn and Briar Wolfswinkel enjoy meeting with Santa at Holidays at the Yard on Dec. 6.



Santa is Coming to Town was held at the Purple Poppy Boutique in Johnston on Dec. 14. It was sponsored by three Johnston businesses. Melisa Wardlow, with JAG Financial; Paula Bierle, owner of Purple Poppy; Santa; and Casee Woodley, Realtor.



Reese and Bo Einerson tell Santa what they want for Christmas at Santa is Coming to Town Dec. 14.



Joey, Naomi, Myles and Katie Aguirre visit with Santa at Santa is Coming to Town Dec. 14.



Braxton, Payton, Taytum and Beau Heintz with Santa at Santa is Coming to Town Dec. 14.

OUT & ABOUT



Annie Mielke, Brenda Ballard and Jenni Buchanan at the Johnston Chamber Business After Hours Dec. 3 at Stoney Creek.



Julia Bradshaw and Catherine Goranson at the Johnston Chamber Business After Hours Dec. 3 at Stoney Creek.



Blake Campbell and Jake Covo at the Johnston Chamber Business After Hours Dec. 3 at Stoney Creek.



Wade Laughridge and Tony Junk at the Johnston Chamber Business After Hours Dec. 3 at Stoney Creek.



Leann Culver and Travis Huiatt, hosts with Stoney Creek, which was 2025 NW Metro Residents' Choice runner-up for Favorite Place for Guests to Stay.



WB Realty was the Business After Hours sponsor: front row, Brooke Wrage and Chloe Bratvold; back row, Brian King, Dan Carlson, and Bryan Claude at the Johnston Chamber Business After Hours Dec. 3 at Stoney Creek.



Leif Gustafson and Sharm Sisler at the Joint Legislative Luncheon hosted by the Johnston, Ankeny, Grimes, Urbandale and Polk City chambers at the Hilton Garden Inn on Nov. 19.



Malora Montag and Colin Priest at the Joint Legislative Luncheon at the Hilton Garden Inn on Nov. 19.



Jill Alesch and Tony Thompson at the Joint Legislative Luncheon at the Hilton Garden Inn on Nov. 19.



Mayor Paula Dierenfeld and Robert Brownell at the Joint Legislative Luncheon at the Hilton Garden Inn on Nov. 19.



Emily McLain and Dan Fitzgerald at the Joint Legislative Luncheon at the Hilton Garden Inn on Nov. 19.



Rhonda Martin, Brenda Ballard and Ryan Rohlf at the Joint Legislative Luncheon at the Hilton Garden Inn on Nov. 19.

CLASSIFIEDS

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FINANCIAL

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