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MAGAZINE

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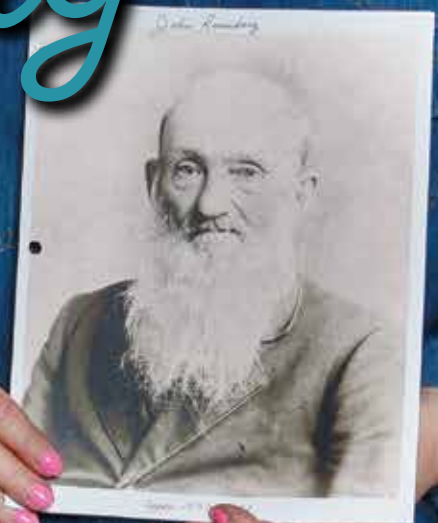


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WELCOME

CELEBRATING my heritage — a wee bit

“My people” celebrated March 17. If you are Irish, chances are you did, too. If you are not Irish, there is still a good chance you celebrated anyway. That seems to be how St. Patrick’s Day works.

I say “my people” in the most affectionate way possible, mostly because I am reasonably confident I am Irish. I am also told I am German. And French. And possibly a little Native American. But, thanks to my mother’s side of the family, Irish is the one that tends to show up the loudest.

Mom and her siblings fit the Irish profile quite well: short in stature, red-haired, light-skinned, Catholic and full of vinegar. And by “full of vinegar,” I mean they had opinions.

Family history backs up my Irish claim. My grandmother’s maiden name was Leonard. Her father, Patrick Leonard, was born near Carlow, Ireland, in 1866. And, if that isn’t enough proof, my grandson — appropriately named Callahan — arrived in 2025 with a head full of red hair. Genetics doesn’t get much clearer than that. Somewhere in Ireland, an ancestor is nodding proudly and probably ordering another potato.

Speaking of potatoes, let’s address a few stereotypes. Do the Irish really love potatoes that much? Is everyone named Mary? Are they obsessed with the weather? Do they enjoy a good fight but still manage to remain friendly afterward? And do they really say “wee” all the time?

I can’t answer all of those questions with scientific certainty, but I can say this: If someone offers me a baked potato, I’m not going to turn it down.

Personally, I enjoy poking a little fun at my Irish roots while also celebrating them. Truth be told, most of us are a mix of several backgrounds anyway. Somewhere in the family tree, there is probably an Irishman, a German, a Frenchman and someone arguing loudly about the weather.

At the end of the day, we probably have more in common than we realize. That’s worth celebrating. Still, there’s nothing wrong with taking a little pride in where you came from — at least a wee bit.

Have a great month and thanks for reading. ■

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Celebrating HERITAGE

Residents reflect on the traditions that connect them to home

By Ashley Rullestad

The stories that define Grimes stretch far beyond city limits — and centuries into the past. Whether tracing lineage back to the Revolutionary War, carrying traditions from Italy or Ukraine, or navigating life between cultures, residents are keeping their heritage alive in meaningful, everyday ways.

Stefanie Wager's research has uncovered a variety of documents about her family history. Photo by Todd Rullestad

Revolutionary ties

Stefanie Wager has done extensive research on her family history. Her family has been in Grimes since the 1880s, and she is a member of the local Daughters of the American Revolution chapter.

“I have even found letters my Revolutionary War ancestor exchanged with John Adams,” she says. “I’ve always loved history. I’m a former social studies teacher and have always been fascinated by the people who have come before us and how they lived.”

Wager’s father’s side has been in the United States since the 1600s. The family came from present-day Germany, then moved to New York, Illinois, Minnesota and, eventually, Iowa. She works to find authentic sources such as census records, probate documents and baptismal records to document their lives and reconstruct their stories based on the context of the time.

“The most interesting thing to me has been seeing actual pension records from family members who fought in the Civil War, including their medical records. One line of the family even had a collection of letters published because



Stefanie Wager has gathered a variety of historical documents about her family. Photo by Todd Rullestad

all the boys in the family fought in the Civil War.”

She discovered her grandfather served in the National Guard — something he never mentioned. She also found a service record from another family member who fought in World

War II and received the Distinguished Flying Cross.

Her DAR ancestor is Thomas Dawes. His cousin, William Dawes, was one of the riders alongside Paul Revere. Her family also has a Grimes connection: Norton Street is named

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A rock was donated in Jim Hutcheson's honor in 1975. Pictured are members of the Hutcheson family: Marie, Vickie, Rick and Mick.

after her relative, Norton Osterhout, who owned the land that was later developed.

“My family really didn’t pass down many stories, so this has been my way of seeing their contributions and keeping their stories alive.”

Over the past year, Wager has also worked to document Revolutionary War soldiers buried in Iowa and created a website to share her findings: www.americanrevolutionpatriotsburiediniowa.com.

A long history in Grimes

The Hutcheson name is one many in Grimes recognize. The family has a long, rich history in the community. Squire Hutcheson still lives in town with many relatives and recalls how they came to settle there.

“My great-grandfather, Dominic Forneris, moved to Grimes in 1923 after the Dallas Coal Mine shut down,” Hutcheson says. “He and my grandmother both migrated here from Italy and met here. My grandmother, Marie Hutcheson, was their daughter, and Aldo Forneris was their son.”

Marie worked as a Grimes phone operator for a year before becoming a part-time city clerk in 1957. The role eventually became full time, and she served until retiring in 1994. Jim Hutcheson was a Grimes city councilmember who helped bring the city’s wastewater treatment plant to fruition in the 1970s. Marie and Jim had three children — Rick, Mick and Vickie — and Jim died suddenly in 1973.

When Squire’s father, Rick, returned from Vietnam, he started Rick’s Grocery and later opened an ice cream shop where Spirits and Heavenly Delights Ice Cream are now located. Rick also started the Grimes volunteer EMS. Prior to that, the town only had a volunteer fire department. He later served as Grimes fire chief for 26 years and then for about another decade in Granger.

In 1981, Marie and her daughter, Vickie Cook, helped organize the Grimes Centennial Celebration, marking 100 years of the town. Residents are scheduled to open the time capsule buried in the cemetery in 2031.



Marie Hutcheson celebrates her 99th birthday with Mick Hutcheson, Vickie Cook and Squire Hutcheson in attendance.

Marie, Jim Forneris (Squire’s cousin) and Mindle Munyon developed the idea for Grimes Funtastic Days (now Governors Days) in 1986.

“For years, she was heavily involved with the festival, along with myself and my dad, Rick,” Squire Hutcheson says. “I remember a few years when my dad organized Waterworks Park, where the vendors and carnival were set up. I would often go with him, helping wherever I could. My grandmother handled parade applications and spent every year at James and Sixth organizing participants. I was often in the parking lot helping get people lined up.”

In the mid-1990s, Marie, along with Tina McCleary, Ron Rossenburg, Don and Mary Lou Frier, and Fred and Carolyn Roth, helped start the Grimes Heritage Society to preserve local history.

Squire has never seriously considered leaving Grimes.

“It’s just part of who we are,” he says. “When my great-grandfather moved here, the population was around 500. When I was growing up, it was about 2,000. At one point, I could recognize at least a fourth of the people in town — and nearly all of them could recognize me. My mom used to have me in a shopping cart at Rick’s Grocery while she worked the register, so people saw me all day long.”

To celebrate their Italian heritage, many members of the Hutcheson family belong to the Vittoria Lodge in Ankeny.

“My great-grandfather Dominic joined as a coal miner, and it’s been a family tradition ever since,” Squire says. “The lodge is an Italian fraternal organization that supported miners who came to America from Italy. I help work the cavatelli dinners when they have them.”

A mother’s recipes and a dream

Alina Dvorschii is a Ukrainian baker whose love for baking began in her mother’s kitchen. She now operates European Taste in Grimes, specializing in European desserts.

“My mother taught me the heart of baking, and many of the recipes I use today are inspired by hers,” she says. “I grew up learning from her,



Alina Dvorschii and family



Sofia Legaspi Dickens at last year's CelebrAsian festival. She performed a folk dance called Bulaklakan with a group from the Filipino American Association of Iowa.



Sofia Legaspi Dickens and her family the last time they visited the Philippines.

and, over the years, I continued improving my skills through online classes, practice and a passion for always learning more.”

When she and her family — husband, Alex, and children, Mia and Mark — moved to Iowa, they were looking for a place that felt safe, welcoming and ideal for raising a family. Iowa quickly felt like home, and they decided to build both their family life and business here.

The bakery first opened in West Des Moines, where they started small. As their dream grew, they made the decision to move to Grimes.

“It was a big step, but it felt like the right one,” Alina says. “We truly love the Grimes community. The support we’ve received here has meant so much to us.”

The bakery is a true family business. Alex and Alina run the store together, and their children are growing up surrounded by it. Alina hopes they may one day continue the tradition.

She says her children are more American than Ukrainian, but they still embrace some traditions. They make pysanka, traditional Ukrainian Easter eggs decorated using a wax-resist method. They also celebrate two Christmas holidays — in Ukraine, Christmas is observed Jan. 6-7.

For Alina, the bakery is more than a business.

“It is a piece of my Ukrainian heritage, my mother’s recipes, my family’s hard work and a dream we are building together. Every dessert we make is created with love, tradition and gratitude for the wonderful community we now call home.”

First generation immigrant

Sofia Legaspi Dickens was born in the Philippines and immigrated to Iowa at age 7 after her father accepted a job here. She grew up in the Des Moines area, attended the University of Northern Iowa and met her husband in the state. The couple moved to Grimes a few years ago after purchasing their first home.

“It’s been interesting for me,” she says. “Technically, I’m a first-

generation immigrant, but I was so young when we moved. Sometimes I don’t feel fully Filipino or fully American, even though I’m an American citizen. I wrestled with my cultural identity growing up, and even now, as I build my own household and traditions. It’s a unique experience being a third-culture kid.”

Most of her extended family still live in the Philippines, and she visits when she can. Growing up, she also spent many holidays with other Filipino families in Iowa.

Some traditions did not carry over. For example, on New Year’s Eve, her family in the Philippines would set off fireworks, use noisemakers and have her grandfather toss coins for the grandchildren to catch.

One tradition that does continue is Noche Buena, a Christmas Eve celebration. After attending church, the family shares a late-night meal, though it became more modest after moving to Iowa.

Dickens and her husband are expecting their first child this summer.

“My mom will watch her while I’m at work, and I’ve asked her to speak Filipino around the baby so she can hopefully be bilingual. At the very least, we’ll incorporate Filipino words at home.”

Dance is also important to Dickens. In addition to studio styles, she has learned Filipino folk dances such as tinikling and itik-itik, which she hopes to teach her daughter.

She also hopes to pass along everyday cultural practices, such as removing shoes indoors and showing respect for elders by using titles like “Tito” and “Tita,” or “Mr.” and “Ms.”

“Hospitality and a strong emphasis on family are very Filipino. American culture can be individualistic, but I want to raise my daughter to put others first. There’s a Filipino term, ‘bayanihan,’ that represents community and helping others. It comes from a tradition where neighbors would literally help move a house together. It’s a powerful example of community spirit.” ■

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MARKETS don't move in straight lines — volatility is normal



Market volatility is a normal occurrence, but it can be tough to handle when your money is at stake. There's no foolproof way to handle the ups and downs of the market, however, the following tips can help.

Diversification

Diversifying your portfolio is one of the key ways you can help handle market volatility. Asset classes often perform differently under different market conditions; spreading assets across a variety of different investments like stocks, bonds, and cash alternatives has the potential to help manage your overall risk.

Time horizon

As the markets go up and down, it's easy to become too focused on day-to-day returns. Instead, keep your eyes on your long-term investing goals. If you still have years to invest, don't overreact to short-term price fluctuations.

Staying disciplined

When the market declines and unrealized losses begin to pile up, you may be tempted to pull out of the market altogether and look for less volatile investments, as the small returns that typically accompany lower-risk investments may seem attractive when higher-risk investments are posting negative returns. Before you change your investment strategy, make sure you're doing it for the right reasons, by aligning decisions with your goals and time horizon.

Dollar cost averaging

With dollar cost averaging, you don't try to "time the market" by buying shares when the price is the lowest. Instead, you invest the same amount of money at regular intervals over time. Although dollar cost averaging doesn't guarantee you a profit or protect against investment loss, over time, a regular fixed dollar investment may result in an average price per share that's lower than the average market price. A workplace savings plan, like a 401(k) plan, in which the same amount is deducted from each paycheck and invested through the plan, is one of the most well-known examples of dollar cost averaging in action.

Portfolio check-up

Review your portfolio at least once a year, more frequently if the market is volatile, or when there have been significant changes in your life. You may need to rebalance your portfolio to bring it back in line with your investment goals and risk tolerance or redesign it so that it better suits your current needs. Don't hesitate to seek guidance when deciding which investment options might make sense for you. ■

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MEET Lindsey Updike

From lessons to lasting impact

Lindsey Updike has been teaching for 19 years, including the past 13 at Dallas Center-Grimes.

She earned her degree in elementary education from Buena Vista University and a master's degree in education from Morningside University. She began her teaching career at Perry Elementary, where she taught second- and third-grade English language learners. She later joined DCG, teaching fifth grade before moving to fourth grade, where she has spent the past 10 years at South Prairie Elementary.



Lindsey Updike teaches fourth grade at South Prairie Elementary.

“I love teaching fourth grade because students at this age are becoming more independent, love to have fun, are inquisitive, and are beginning to develop their own opinions and unique sense of humor,” she says.

Updike says she is grateful to be surrounded by great people at South Prairie. Her coworkers are caring, and her fourth-grade team collaborates to make learning engaging and fun for students.

“We have supportive families who truly value and appreciate us. Mrs. Morris, principal of South Prairie, creates a school that is inviting and fun, and she works tirelessly to make sure everyone in our building feels supported.”

One of the biggest challenges Updike faces is meeting the diverse needs of her students, each of whom learns in a unique way. At the same time, one of the greatest rewards is watching them grow throughout the year and seeing them master skills they once thought were out of reach.

Another reward is seeing those same students later in their educational journey at DCG. Updike especially enjoys when graduating seniors return to walk the halls of South Prairie — and remember her.

Updike and her fourth-grade team also make sure to mix fun with learning. Last year, as an incentive during end-of-year state testing, teachers gave students temporary tattoos based on the number of points they improved on their assessments.

“Then we let them tattoo us. All the fourth-grade teachers’ arms and legs were covered with temporary tattoos. Our students loved picking out the silly designs and seeing us covered in them after everyone had their turn.”

Updike and her husband, Adam, live in Grimes, and their children attend DCG. Jax is a freshman in high school, and Harper is a sixth grader.

“We stay very busy with all of their activities, but, when we have time, we love trying new restaurants, traveling to new places, cheering on the Hawkeyes and spending time on the golf course.” ■

Thank you for voting us your favorite!



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Upcoming in Grimes/Dallas Center Living magazine

Fishing: Share your fishing stories. Perhaps you fished with your father as a child, fished in an interesting place, participated in fishing competitions. If it is related to fishing, drop us a note! Email tammy@iowalivingmagazines.com.

Spring Cleanup

Do you have an old fire pit, chair, mattress, or other items that are too big for your car? Set them out on your curb for the Spring Cleanup. Dates are as follows:

Homes south of Highway 44:

May 4 and 5

Homes north of Highway 44:

May 6 and 7

Only residents on city services, who have a brown garbage cart that says Metro Waste Authority, are eligible to participate in Spring Cleanup. Learn about what will and won't be accepted for pick up at grimesiowa.gov/events.



City-Wide Garage Sale

April 30 to May 3

Here's your sign that spring is here. The City-Wide Garage Sale is April 30 through May 3. This is a timeframe set by the city when Grimes residents are welcome to host their own garage sales. Garage sale hours are up to you.

Battery and Electronics Recycling

Did you know that it only takes one battery to spark a fire? Batteries are dangerous in your garbage or recycling. That's why the city has partnered with Metro Waste Authority to introduce a free and convenient battery drop-off in the Grimes community. These drop-offs accept alkaline batteries, button batteries, electronics with rechargeable batteries, other electronics and cords. The drop-off box is at Grimes City Hall, 101 N.E. Harvey St., and is open Monday through Friday from 8 a.m. to 4:30 p.m.



Fishing in Grimes

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

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

Ankeny Art Center Arts Festival

Saturday, May 16,
10 a.m. to 4 p.m.
1520 S.W. Ordinance Road,
Ankeny

The festival will transform several streets of Ankeny's Historic Uptown into a vibrant celebration of creativity and artistic expression. More than 50 artist booths, live music, artist demonstrations, food trucks, and entertainment for adults and children will keep attendees engaged all day.

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.

Bill Owens: Work and Leisure

Through April 19
John Brady Print Gallery,
Des Moines Art Center,
4700 Grand Ave., Des Moines

Bill Owens documented the suburbs in the 1970s, capturing the lives of prosperous, predominantly white Americans at a moment after the cultural shifts of the 1960s but before the dawn of the digital age of computers and video games in the 1980s. His photographs were compiled in the best-selling coffee table books "Leisure" (1972), "Our Kind of People" (1975), and "Working: I Do It For the Money" (1977). The images in this exhibition, taken from all three of these series and shot mainly in California and the Midwest, reveal Owens' unique comedic eye as he seems to lightly poke fun at his subjects while clearly enjoying their company, finding both the genuine and the absurd in everyday life.



Can Play Fore All Golf Outing

Friday, April 24, 3-7 p.m.
RecPlex 6500 Grand Ave., West Des Moines

Join Can Play and the 2026 West Des Moines Leadership Academy for a fun, small-format golf outing supporting accessible outdoor recreation and youth programming. Golfers will play through a creative course designed by community members and local businesses, built entirely from non-perishable food items to benefit Can Play's programming. All proceeds will benefit Can Play, whose mission is to bring adapted and no cost recreational programs to our communities by removing barriers to play. Register and donate online at <https://givebutter.com/WDMLA>.

EVENTS IN THE AREA

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

Be sure to check for cancellations.

Rhythms of Grace volunteer orientation

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

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



Pancake Breakfast

Saturday, April 25, 7-11 a.m.
Public Safety Center, 2001 S.W. Sixth St., Grimes

Join the Johnston-Grimes Firefighters Foundation for a pancake breakfast at the new Public Safety Center on Saturday, April 25.

Arbor Day Tree Planting

Saturday, April 18, 9-11 a.m.
Library Arboretum, Grimes Public Library, 200 N.E. Beaverbrooke Blvd.

Celebrate Arbor Day by planting trees at the Library Arboretum, which is located next to the Grimes Public Library. You'll also have the opportunity to hear directly from the artists behind the stunning sculptures throughout the arboretum and learn more about the inspiration behind their work.



Grimes Lions Club Volunteer Event

Wednesday, April 22

The Grimes Lions Club is organizing a litter pickup around the pond behind the strip mall off First Street (by Hacienda Mexican Restaurant). Those interested in helping are asked to meet at the GreenState Credit Union parking lot at 5:30 p.m., and then head as a group toward the path that surrounds the pond to clean up the accumulated litter. The Lions will provide garbage bags and plastic gloves, but feel free to bring your own "grabber" if you have one. Gather your family and let's work together to make our community a cleaner place. For more information or questions, contact Rich at weiss.rich@gmail.com or 630-508-5033. ■

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FROM stray to storytime

Beloved library cat and librarian inspire tale of rescue and kindness.



Connie Fischer enjoys sharing the story about how librarian Shelly Cory Shivers rescued Cheese, the library cat.

“The Story of Cheese” is a book inspired by none other than Cheese, the cat who moseys around the aisles of the Roy R. Estle Memorial



Library in Dallas Center, charming visitors and making herself at home among the bookshelves. Regulars at the library know that spotting Cheese during a visit is just part of the experience.

Written by Shelly Cory Shivers, the library’s former librarian who passed away last spring, and local resident Connie Fischer, the book tells the story of Cheese’s journey from stray to pampered library cat.

Fischer says the book was a collaborative project, moving from rough draft through revisions and refinements, with editing by Diane Findley. The original plan was for Shivers to help with the illustrations as well, but her cancer treatments prevented that.

Cheese’s story began at Happy Lake Campground, where Shivers and her husband, Graig, were staying in a cabin when they found and rescued the cat. What started as a rescue quickly became a special friendship and, eventually, a story to share with young readers.

“The Story of Cheese,” which focuses on her

rescue, is available through the Barnes & Noble, Walmart and Amazon websites.

Illustrated with oil paintings by Fischer, the book is intended for elementary students and shares an important message about rescuing animals and showing them kindness and care. The paintings bring Cheese’s story to life, tracing her journey from an uncertain beginning to her comfortable home at the library.

As part of her commitment to literacy and to honor Shivers’ memory, Fischer is available for book talks and readings for elementary students, sharing both the story behind the book and the importance of reading and storytelling.

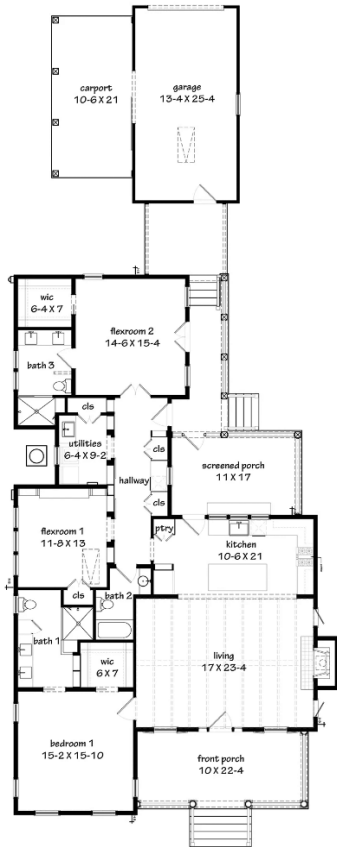
These visits give students a chance to hear how a real library cat inspired a real book. Fischer can be contacted at rembetski@icloud.com.

“This book is a tribute to Shelly’s kindness and caring,” Fischer says. “Cheese is too busy living her best life at the library to visit schools, but you can meet her at the library in Dallas Center.” ■

ADAPTIVE cottage house plan

This house was designed as an adaptive home in conjunction with the Parkinson's Foundation. With three bedrooms and three baths across a single-level layout, the Adaptive Cottage offers accessible living features ideal for aging in place. A rear-entry garage connected by breezeway, spacious bedrooms, and open living spaces provides both comfort and flexibility for long-term living. The traditional Southern exterior is thoughtfully crafted to blend into existing neighborhoods while supporting independence and ease of use inside.

The traditional but comfortable nature of the architecture is designed to blend seamlessly into a traditional neighborhood or existing community. ■



SPECIFICATIONS

Floors: 1
 Bedrooms: 3
 Bathrooms: 3.0
 Foundation(s): Slab
SQUARE FEET
 Main Floor: 1,966
 Total Conditioned: 1,966

Rear Porch: 113
 Garage: 585

DIMENSIONS

Width: 42'-8"
 Depth: 71'-2"
 Height: 24'-4"

HOUSE LEVELS

Level Name Ceiling

Heights

Main Floor 10'-0"

CONSTRUCTION

Wall Construction: 2x6
 Exterior Finish: Lap Siding
 Roof Pitch: 10:12

FEATURES

Kitchen: Island, Pantry

Primary Bedroom: Double Sink, Shower, Walk-in Closet
 Additional: Fireplace, Porch, Screened Porch

GARAGE

Type	Size
Carport	1 - Stall
Attached	1 - Stall

TAKE OUR POLL

APRIL IS NATIONAL HOPE MONTH. Which do you hope for most?

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2. Better health
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5. A vacation

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RESULTS FROM MARCH POLL:

Which of these first signs of spring is your favorite?



Birds singing..... 29%
 Thunderstorms 29%
 Green grass 18%
 Flowers blooming..... 18%
 Jacket weather 6%



The April 2011 Grimes Living magazine featured the story, “A parent’s choice: Making the decision to work or stay at home.” The cover photo featured Rachel Dahm and daughter Evelyn, 1. Also interviewed were Melinda and Aaron Bryan with their daughter Evie, 1, and son, Aidan, 3, and Mandi and Clint Nelsen with their children, Lane, 5; Tyde, 1; and Elle, 7. ■

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INVESTMENT By Daniel Rundahl

GRADUATION starts new financial chapter



In Iowa, April brings a sense of renewal. Tractors line the edges of farm fields, greenhouses fill with eager weekend gardeners, and families begin planning summer vacations and long-awaited getaways. It is also a season of milestones — spring formals, prom dances and, of course, upcoming graduations.

Graduation is an exciting achievement, but it also marks the beginning of a new financial chapter. Whether your graduate is heading to college, entering the workforce, or still exploring their next step, now is the ideal time to build strong financial habits that can last a lifetime.

One of the first steps is creating a simple, realistic budget. For many graduates, this is their first time managing money independently, and understanding where it goes is critical. Start by identifying income sources, such as part-time work, family support or scholarships. Then, outline expected expenses like housing, food, transportation and entertainment. This should be viewed as a teaching opportunity rather than a “control” conversation.

Another priority is building an emergency fund. Life is unpredictable, especially during transitions. Setting aside even \$500 to \$1,000 can provide a cushion for unexpected expenses like car repairs, medical bills or last-minute travel. Starting small is what matters most and builds confidence over time.

Credit is another important area to discuss early. Establishing a credit history can be beneficial, but it must be handled responsibly. Opening a starter credit card or becoming an authorized user on a parent’s account can help. Emphasize paying balances in full and on time each month. A practical approach is using the card for one consistent expense, like gas or groceries, and paying it off every cycle.

For those heading to college, understanding education costs is essential. Review tuition, housing, meal plans and additional expenses like books and supplies. If student loans are necessary, take time to understand interest rates and repayment expectations. Encourage students to borrow only what they need and track total debt throughout their academic journey.

Graduates entering the workforce should take full advantage of employer benefits. If a company offers a retirement plan like a 401(k), contributing early — even a small amount — can make a significant difference over time due to compound growth. If there is an employer match, be sure to contribute enough to receive the free money.

Setting short- and long-term financial goals is another key step. Short-term goals might include saving for a car, building an emergency fund or paying off small debts. Long-term goals could involve homeownership or retirement. Writing goals down and revisiting them regularly helps maintain focus and motivation.

Finally, keep the conversation about money open. Financial literacy isn’t often taught in school, so guidance from parents, mentors or advisors can make a big difference. Keeping the process engaging helps build confidence and long-term success.

Graduation is more than a ceremony — it’s a launching point. With thoughtful planning and a few smart financial steps, new grads can move forward with confidence and begin building a strong foundation for their future. ■

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.



Suggest a teacher

for an Iowa Living education column!

Send an email to
 tammy@iowalivingmagazines.com



TIME FOR SPRING CLEANING



Just like your home, your financial plan benefits from a little seasonal attention.

Reviewing your investments, retirement strategy, and long-term goals can help ensure everything is organized, efficient, and working the way it should.




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THE COMFORT of a savory lasagna

There are few things in life more comforting than a warm kitchen filled with the savory aroma of lasagna baking in the oven — any time of the year. It is the kind of smell that draws everyone in, pulling family members from each corner of the house to ask, “Is it ready yet?”

This hearty lasagna has become a true family favorite in our home. With rich layers of seasoned meat, creamy ricotta, tender pasta and plenty of melted cheese (I suggest adding more than what this recipe calls for), it is the ultimate comfort food. Lasagna is more than just dinner — it is a tradition. This dish has even been selected as our dinner for Christmas and Thanksgiving many years, as it truly is a treasured recipe — and the leftovers taste even better the next day. This recipe represents the simple joy in sharing something homemade and delicious with the people you love. I need to warn you, though, the sauce takes some time to cook, but it is well worth the wait. Enjoy! ■



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

Lasagna

INGREDIENTS:

- 1 pound ground hamburger
- 1 cup chopped onion
- 3 garlic cloves, minced
- 1/4 cup chopped fresh parsley, divided
- 1 28-ounce can whole tomatoes, undrained and chopped
- 1 14.5-ounce can Italian-styled stewed tomatoes, undrained and chopped
- 1 six-ounce tomato paste
- 1 eight-ounce can tomato sauce
- 2 teaspoons dried oregano
- 1 teaspoon dried basil
- 1/2 teaspoon black pepper
- Water to boil noodles
- 12 uncooked lasagna noodles
- 1 large egg white, beaten
- 2 cups cottage cheese
- 1/2 cup shredded parmesan cheese
- 1 15-ounce carton fat-free ricotta
- 2 cups shredded mozzarella cheese



DIRECTIONS:

- Brown hamburger and drain grease. Set aside. In the same pan, coat with cooking spray, sauté onion and garlic for 5 minutes. Add beef back in. Add 2 tablespoons parsley, chopped whole tomatoes and next six ingredients. Bring to a boil. Reduce heat, cover and simmer for 20 minutes. Uncover and simmer for 15 minutes. Set aside.
- Boil water and cook noodles for 12 minutes or until “al dente.” Drain and set aside.
- Preheat oven to 350 F. In another bowl, combine 2 tablespoons parsley, egg white, cottage cheese, parmesan cheese and ricotta cheese.
- Spray a 9-inch by 13-inch pan with cooking spray and spread 1 cup tomato/beef mixture on the bottom of the pan. Place 3 noodles on tomato/beef mixture, top with half of cottage cheese mix, then 2 cups of tomato/beef mixture, and 2/3 cup of mozzarella. Repeat. Place another layer of noodles on top, then spread with remaining tomato/beef mixture.
- Cover with aluminum foil and bake for 1 hour. Then, sprinkle with 2/3 cup of provolone and bake uncovered for another 10 minutes. Take out of oven and let rest for 10 minutes. ■

BEST intentions but devastating consequences

Twenty-two-year-old Bobby Jones hit black ice. His car slid into a ditch. Luckily, there was no other vehicle involved, but Bobby acquired a severe brain injury. He will not be able to finish school, let alone work. He will continue to have significant medical bills due to a series of surgeries he will need to repair damage. Bobby was a likable guy. Everyone wants to help.



Luckily, Bobby's parents already had powers of attorney, so they did not need to get a guardianship and conservatorship for him. They filed an application for Medicaid benefits and were approved. Over the next year, Bobby's friends engaged in serious fundraising: pancake breakfasts, car washes, etc. Money raised is deposited into a bank account titled "Bobby Jones Supplemental Needs Trust." His parents are signatories on the account, so they can use the money for things Bobby needs or wants.

Fast forward 12 months. Bobby's parents receive the annual Medicaid review form asking about the assets Bobby has. They do not list the Bobby Jones Supplemental Needs Trust as an asset. However, the account was established using Bobby's social security number. HHS has a way of finding things. A month later, they get the letter. Bobby has \$40,000 and is no longer eligible for Medicaid. WHAT!?

Yes, real story.

A person who is on or attempting to qualify for Medicaid benefits cannot have more than \$2,000 in countable assets. Since the account was established with Bobby's Social Security number as the tax ID number, it is legally his money. Calling it a Supplemental Needs Trust does not legally create a trust. There is something we can do now, but it isn't the most desirable option and requires an attorney.

There was a right way for his friends to raise money that would have kept it out of the state's reach. But, of course, it is complicated and also requires an attorney. The right thing to do would have been to establish a supplemental needs trust document as the entity to hold the money. The trust document specifies who has legal authority to manage and disburse the money, under what circumstances they may or may not disburse it, and to whom it may be disbursed. This document is used to establish a bank or investment account and requires its own tax ID number. Now you know. ■

Information provided by Cynthia P. Letsch, JD, CMP, Letsch Law Firm, 112 N.E. Ewing St., Suite D, Grimes, 515-986-2810, www.LetschLawFirm.com. AI was not used in the creation of this article.

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A HEART for serving

Eischeid cares for others ... and it shows

Megan Eischeid was born and raised in the Grimes community. Although she left Grimes for part of her undergraduate and graduate studies, Grimes has always been what she considers home.



That's part of why she makes an effort to give back to the community, primarily as a volunteer at the Grimes Storehouse, where you will typically find her on the first and second Tuesday of the month.

"I've been blessed enough to never question where my next meal will come from, and I believe everyone deserves the certainty of food on the table," Eischeid says of why she volunteers there.

She also volunteers annually at the Grimes Hunger Fight, where community members come together to package meals for Meals from the Heartland to help feed hungry children in Iowa and across the United States.

In addition, Eischeid often volunteers at Prairie Creek Church-sponsored events.

"Breakfast with Santa is one of my personal favorites," she says. "Kids deserve to feel loved at Christmas, and families deserve the joy of giving



Tim Short of Edward Jones presents the Good Neighbor certificate to Megan Eischeid.

gifts to their kiddos. We partner with the Storehouse to ensure food insecure families still receive gifts at Christmas."

In the past, Eischeid has volunteered to organize Christmas gifts for students at her school as well, partnering with a variety of Des Moines-area churches and organizations to provide Christmas gifts to 15-20% of the student body.

"Simply put, I volunteer because I can," she says. "I believe that kindness spreads, even the smallest kindnesses. I believe that what I pour into this world, positive or negative, will be multiplied, so I choose to pour out goodness intentionally and on purpose."

Eischeid also gives because, if she were in need, she would hope someone would take the time to extend a hand to remind her that she is seen and loved — something she feels everyone is worthy of.

"Honestly, I find myself most grateful for the hardest moments in my volunteer work," she says. "These moments remind me to take the time to be grateful for all of my blessings and remind me that every moment that I'm able to pour out for others genuinely matters in their lives. Over about three years, I consistently volunteered at a suicide hotline, and holding space for those in crisis was an incredible gift to be able to give."

Another standout memory is when Eischeid had the opportunity to travel on a mission trip to Uganda, where she built incredible relationships.

"On this trip, we had the opportunity to feed the hungry, love the broken, and equip the community in a very permanent way," she shares.

Overall, Eischeid says there is purpose in pain, there is light in darkness, and there is hope in desperation.

"I believe there is grace in asking for help, and there is joy in standing in the gap," she says. "There's a need, and, if you have capacity to be the bridge or the hope or the light or the purpose, you'll likely find it worth your time." ■

Edward Jones

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GRIMES Public Library news



Photo by the Weitz Company

Storytimes and other youth programs are on hold for May as we prepare for Summer Reading fun. Keep your eyes open next month for more information about our Summer Reading programs for all ages.

The library will be closed on May 9 and 10 for Mother's Day weekend. Items will not be due on these days, but the drive-up book return will be open.

Moments of Mindfulness

Sunday, April 19, 3:30-4 p.m.

Come for a session of guided meditation led by a trained community member. Participants will follow the instructor's guidance in a 20-minute meditation activity meant to help the participant feel more joy and peace. For teens and adults. No registration required.

Escape Room: Pandora's Box

Friday, April 24, 4:15-5:30 p.m.

Can you open Pandora's Box in this Greek mythology-themed escape room? For ages 9-17. Registration required.

Poetry Zine Workshop

Tuesday, April 28, 6-7 p.m.

Explore the history of zines and how they can be used as a visual complement to written poetry. Create your own poetry zine as part of National Poetry Month. For ages 15 and older. Registration is required.

Team Puzzle Race

Saturday, May 16, 10 a.m.

Do you enjoy putting together puzzles? Get a team of up to four together to compete against other teams to see who can finish a 500-piece puzzle first. Registration required for one person on the team. Registration opens April 18. Ages 16 and older.

Check out our full calendar of events for all ages and to register for events: <https://grimes.librarycalendar.com/events/>. ■

Grimes Public Library

200 N.E. Beaverbrooke Blvd., Grimes
515-986-3551

www.grimeslibrary.org

Monday - Thursday: 9 a.m. to 8 p.m.;
Friday: 9 a.m. to 6 p.m.; Saturday: 9
a.m. to 5 p.m.; Sunday: 1-5 p.m.

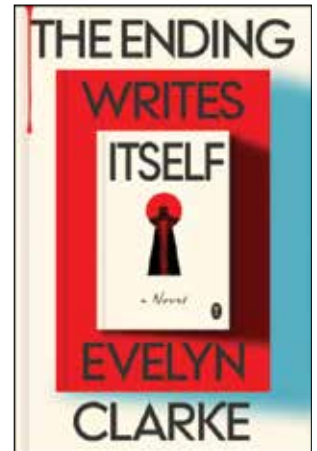
'The Ending Writes Itself'

As a lifelong reader and word collector, I love a bit of metafiction. A story about stories will always perk my ears. The skilled pair of authors writing under the name of Evelyn Clarke has given me that in spades. This one has a ton of buzz for a reason. Clever, emotional, perceptive, addictive — this is a storyteller's story if I ever read one.

The synopsis reads like a "Knives Out" movie. Six struggling authors are brought together to a private island to finish the final book of a famous, now dead, bestselling author. They have 72 hours to write their way into fame and fortune. Naturally, schemes arise and danger creeps. This is a locked room mystery with a devastatingly flawed set of characters and biting satire of the publishing industry — all at the same time.

Observations about writing, character arcs, endings and the ever-present human desire for closure make this a perfect mix of thoughtful and playful. Charming and satirical in equal measure, this is the kind of book you finish at 2 a.m. and immediately want to press into a friend's hands. Or write a gushing review of. ■

— Review by Julie Goodrich



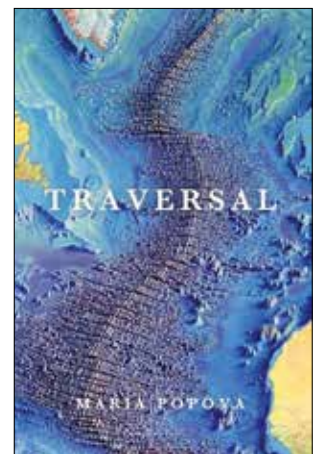
By Evelyn Clarke
4/7/26
352 pages
\$30
Harper

'Traversal'

Reading this book feels a bit like wandering into the world's most enchanting dinner party. Pull up a chair and suddenly you're listening to Mary Shelley discuss creation while Walt Whitman waxes poetic about the soul of the universe, and then Frederick Douglass is reminding us all that moral courage is a form of genius. One minute you're contemplating continental drift with Alfred Wegener; the next you're pondering the nature of consciousness, love and the color blue.

Popova writes with the curiosity of someone so in love with the world that she sees connections that feel so hidden, yet so obvious. She understands that science and poetry are all just different dialects of the same cosmic language.

Sometimes the writing feels so dense, but then a sentence lands like a small miracle, and you can't remember why you were struggling at all. This is one of the most powerful books I've ever read. It feels less like reading and more like uncovering a secret you forgot you knew. It's part intellectual history, part philosophical mixtape, and wholly satisfying for anyone who likes their nonfiction a little star-dusted and gloriously alive. ■ — Review by Julie Goodrich



By Maria Popova
2/17/26
608 pages
\$36
Farrar, Straus
and Giroux

THE ROLE of financial institutions in a growing community

Here at Grimes Chamber & Economic Development, we have the privilege of working alongside a wide range of businesses and organizations, each contributing in meaningful ways to the strength and character of our community.



This month, we're pleased to feature a perspective from one of our own leaders. Chris Watkins, board chair of Grimes Chamber & Economic Development and a representative of Raccoon Valley Bank, shares insight on the important role local financial institutions play in supporting growth, small business success and community vitality.

The largest financial institutions dominate the nightly news, but when is the last time that you read or heard about them being involved in a local project? In contrast, local financial institutions are the go-to for local developers and small business owners.

This is especially true in the small business and agricultural communities. According to the Independent Community Bankers of America (ICBA), community banks provide approximately 60% of small business loans and more than 80% of agricultural loans. These loans tend to be more local and personalized with the dollars reinvested locally. Local financial institutions employees are more likely to live and work in the communities they serve, causing a "multiplier effect" that boosts the entire local community.

Community growth creates a business vacuum that new business owners are eager to fill. Whether it is a new retail store, a restaurant or a local laundromat, small businesses are the lifeblood of a community's character and economy. Bankers in growing areas often serve as advisors, helping business owners navigate the financial complexities of expansion. This support ensures that the economic benefits of growth are distributed among local owners rather than being entirely absorbed by national chains.

Beyond lending, local financial institutions are deeply invested in the social fabric of their neighborhoods. Their employees and executives typically live in the same communities they serve, often sitting on the boards of local nonprofits, sponsoring school sports teams and leading civic improvement projects. Furthermore, because their success is tied to the town's success, these banks are incentivized to reinvest local deposits back into local projects. In addition, local financial institutions are consistent contributors to community projects, both financially and through allowing employees to volunteer.

Please keep this in mind the next time you consider applying for a mortgage refinance with one of the large online providers or look to open a new checking account for the local Girl Scout troop. Consider your neighbors and the institutions contributing heavily to the continued improvement and growth of your community. They are not able to do those things without your business. ■

Information provided by Chris Watkins, Raccoon Valley Bank, 2026 Grimes Chamber & Economic Development Board Chair.

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CHAMBER Expo

The Grimes Chamber Expo was held at Meadows gymnasium on March 25.



Jana Maxwell, Erica Johnson and Julie Sealine of the Grimes Public Library



Sarah Rzewnicki and Vanessa Andersen of Pink Couch Wellness



Shawna Ripke and Tom Blomme of Rainbow of the Heartland



Rebecca Falk, Becky Bonefas, Angi Schelich and Robin Caddell of DCG Education Foundation



Aaron Jarosh and Matt Ahrens of the City of Grimes



Michaela Bread of Anytime Fitness



Margie Finnegan and Merima Hasanovic of Gustafson Insurance



Tiffany Nielsen and Christy Cline of KHI Solutions



Adam Bunge, Nancy Kapfer, Steve Davis, Chrissy Draper and Michelle Macumber of City State Bank



Evan Dammann and Clint Dudley of Shade Tree Automotive



Jennifer Grove, Austin Tysklind, Matt Platt and Shana Howard of Grove & Platt Dental Associates

CHAMBER Expo

The Grimes Chamber Expo was held at Meadows gymnasium on March 25.



Seja Cosic and Brad Willenbring of The Iowa Clinic



Tim Short and Lynn Coleman of Edward Jones



Chris Watkins, Tim Cootee, Lars Warth and Erika Salcedo of Raccoon Valley Bank



Alyssa Poland of Kennybrook Village



Alex Kiel of McAlister's Deli



Kim Shabino, Kennedy Dalby and Colleen Miller of Rock Valley Physical Therapy



Tony Klein, Hannah Ross and Garrett Neal of Midwest Herritage



Holly Birkey and Pat Hill of Flooring America



Mandi Nelsen, Jill Altringer and Deputy Anthony Pruden of Polk County



Rachel Vander Hart and Justin Scherff of Core Physical Therapy

OUT & ABOUT



Spurgeon Senior Community CEO Maureen Cahill cuts the ribbon to the newly renovated original part of the facility on March 17.



Spurgeon Senior Community current and past board members at the Spurgeon Senior Community, Dallas Center, ribbon cutting on March 17.



Kyle Derner and Brian Holdeman at the Spurgeon Senior Community, Dallas Center, ribbon cutting on March 17.



Crystal Scroggin and Tricia Yapp at the Spurgeon Senior Community, Dallas Center, ribbon cutting on March 17.



Maureen Cahill and Dallas Center Mayor Bret Van De Pol at the Spurgeon Senior Community, Dallas Center, ribbon cutting on March 17.



Jerry and Lana Schrock at the Spurgeon Senior Community, Dallas Center, ribbon cutting on March 17.



Jen Harrington and Kevin Kreis of Grimes Storehouse at the Grimes Chamber Expo at Meadow's gymnasium on March 25.



Madison Taiber and Halsey Altringer of the Grimes Chamber of Commerce at the Grimes Chamber Expo at Meadow's gymnasium on March 25.



Joan Warren of 2 Harts Boutique at the Grimes Chamber Expo at Meadow's gymnasium on March 25.



Andrew Saunders and Alex McFarland of Golden Rule Plumbing and Heating at the Grimes Chamber Expo at Meadow's gymnasium on March 25.



Priscilla Barger and Cindy Fry of Crossroads Community Church at the Grimes Chamber Expo at Meadow's gymnasium on March 25.

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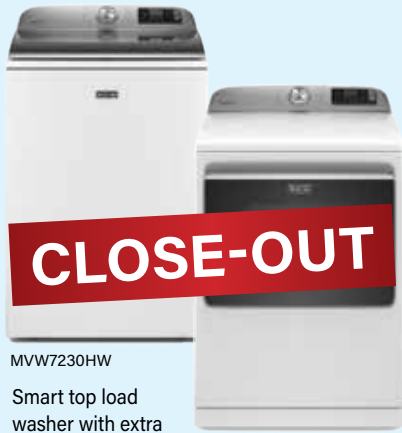
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