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MAGAZINE

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WELCOME

A FRESH take on farmers markets

For years, I dismissed farmers markets as little more than roadside produce stands — tables of fruits and vegetables, nothing more. I didn't cook. I didn't grocery shop. I didn't care.

Then, a few years ago, I wandered into a local farmers market — and my view changed. There was honey, still sweet from the hive. Bread, warm and crusty. Homemade jelly. Even wine. But the real surprise wasn't what was for sale. It was the atmosphere.

Farmers markets aren't just about food. They are about people. Music drifts through the aisles. Vendors chat with regulars. Shoppers linger instead of rushing. It is part market, part gathering — and entirely its own experience.

At its heart, a farmers market is a place where producers sell directly to consumers. But "farmer" is a broad label, and that is the point. Alongside fresh produce, you will find plants, baked goods, prepared foods and more.

Some markets are small and unassuming. Others take over entire city blocks. They are not permanent. They don't last all year. And that's exactly why they matter. Much like the Shamrock Shake I seem to seek out each spring, their short season makes them something to look forward to.

Farmers markets have been around for centuries, long before modern grocery stores reshaped how we shop. But, in recent decades, demand for fresh, local food has brought them back.

And for the grammar-minded: It is "farmers market," not farmer's or farmers'. The Associated Press keeps it clean — no possessive — so we do, too.

In this month's cover story, we take you inside your local farmers market and introduce you to the people who make them worth the trip. ■



SHANE GOODMAN
President and Publisher
Big Green Umbrella Media
shane@dmcityview.com
515-953-4822, ext. 305



Tammy Pearson
Editor
515-953-4822 ext. 302
tammy@iowalivingmagazines.com

Jolene Goodman
Advertising Sales Manager
515-953-4822 x319
jolene@iowalivingmagazines.com



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Fresh FINDS

Local vendors bring flavor, passion and community to farmers markets

By Sean Dengler

Longer days and warmer nights can only mean one thing — farmers market season is back. With fresh-picked produce, handcrafted goods and sweet treats, these weekly gatherings provide a place for both vendors and visitors.

Launna May Posadas sells various handcrafted items, as well as flowers, at her farmers market booth.



Besides soaps, Pamela Sadler offers lotions, sugar scrubs and other skin care items at her Buttercup Natural Soap and More booth.

A seasoned pro

Being a farmers market vendor provides many opportunities for interaction for Pamela Sadler of Clive, whose products include goat’s milk soaps, lotions, sugar scrubs and other skin care items.

“It’s a great way to reach the general public,” Sadler says.

Her path to becoming a vendor stemmed from both a personal interest and a life transition.

“I like goat’s milk for moisturizing my skin, and I was looking for something to do after retiring,” she says.

Sadler says she enjoys promoting her business, Buttercup Natural Soap and More, at different farmers markets and enjoys meeting people. She attends farmers markets in Adel, Waukee, Cumming and Winterset and encourages others to visit.

“Most of them have entertainment and the products people want,” Sadler says. “It’s a way to get fresh produce. A lot of people don’t want to grow their own or don’t have a place for it.”

Many markets feature live entertainment, food trucks and a wide range of vendors. After several years of experience, Sadler offers advice to those interested in becoming vendors.

“First, you’ve got to know your product thoroughly,” she says. “You won’t get as many questions if it’s tomatoes or cucumbers. But, if you’re baking cookies or making something unique, people will ask questions. You need to understand your product and know your market.”

Pricing is also critical, she says.

“You have to understand your product and what you need to charge for that market — and whether that market will support that price,” Sadler says. “If you’ve got beautiful paintings, and you’re selling them for \$7,500, that’s probably not your place.”

Presentation matters, too.

“Understand what you need supply-wise beyond your product,” she says. “How are you displaying it? Laying everything flat on a table isn’t necessarily going to work. You have to elevate.”

She also recommends preparing for the elements.

“Bring a tent if your product can be affected by weather,” she says, noting that market fee structures have also changed.

“One market could be one price and another a different price,” Sadler says. “What I’ve seen change over the years is that markets now ask for full-season payments. They didn’t used to. You might have paid by the month or week, but that’s kind of disappeared.”

Weather patterns have shifted as well.

“It used to be I could count on July being hot and June being mild,” she says. “That’s not the case anymore. Now it can get hot by mid-June. I bring a fan. It depends on how you handle those conditions.”



Pamela Sadler’s farmers market booth, Buttercup Natural Soap and More, features a variety of goats milk soaps.

Starting out young

Selling bracelets and bouquets started simply but grew into something more for Launna May Posadas of Clive.

“At first, I just made bracelets with my best friend, and we sold them around the neighborhood,” Launna says. “My mom introduced me to the farmers market. She signed me up, and she thought flowers would draw people to our booth, so we also sold bouquets.”

After seeing Launna’s dedication, her mother, May, decided the farmers market would be a good opportunity, especially with a relatively low entry fee. She signed Launna up for the Waukee Farmers Market.

With the new opportunity came a goal.

“At the end of the summer, I wanted to make \$1,000,” Launna, 11, says, adding she plans to put the money toward college.

She achieved it.

“I did.”

Along the way, she developed valuable skills.

“For the bouquets, I couldn’t just go into a random store and buy flowers,” she says. “I had to take my time and figure out which ones I wanted and which would look good together.”

May adds that budgeting became an important lesson.

“She had a set amount of money she could spend and hoped to make it back,” May says. “There was a lot of thinking and strategizing she learned through the process.”

One key realization came from tracking inventory.

“At the beginning, I was picking flowers based on how they looked



Launna May Posadas started out selling the bracelets she made.

instead of how many stems I was getting,” Launna says. “I was overpaying and couldn’t make my money back.”

She also learned marketing techniques, including ordering specific beads and attracting customers.

“For little kids, since they love bubbles, we had a bubble machine,” she says. “We used that to get their attention, and we made colorful signs with our name, Launna May Boutique.”

Music helped, too.

“A lot of her bracelets were Taylor Swift-inspired,” May says. “That was a big trend, so she played Taylor Swift songs to connect with that audience.”

Launna also kept detailed records.

“I had a notebook where I wrote everything down,” she says. “I tracked what I sold and made tally marks to make sure the money in my register matched my sales.”

Support from friends boosted her confidence.

“Sometimes it was people I didn’t know, but my friends also came to see what I was selling,” Launna says. “They encouraged me to step up and not be too shy.”

May saw significant growth.

“She was a little shy at first,” May says. “By the end of the season, she was standing up, talking to people and drawing them in. She really understood what it means to be an entrepreneur.”

Now with experience, Launna offers advice



to others.

“Pick something people will like,” she says. “If you bring something people don’t want, you probably won’t make a profit.”

May says the experience has been invaluable.

“She loves making bracelets, and that led her to invest in marketing and selling them,” May says. “She believed in her product and that others would love it, too.”

The lessons extended beyond profits.

“It started with loving what she was doing,” May says. “Then, making money made it even more exciting. As parents, we love that she

WAUKEE FARMERS MARKET

Wednesdays, June 3 through Sept. 30, 4-7 p.m.

Triangle Park, downtown Waukee

For more info on vendors, musicians or market updates, visit <https://waukeedowntown.com/Farmers%20Market.html>

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WHEN: May 7 through Sept. 24

WHERE: Historic Valley Junction, Fifth Street area, West Des Moines

found something she cares about and could share with others.”

She adds that the experience taught lessons difficult to replicate elsewhere.

“She learned things I could never teach her,” May says. “Those lessons — gained through experience — are incredibly valuable. Many adults don’t learn them until much later.” ■

THE REASON your shoulder pain won't go away

Shoulder pain can be frustrating because it affects so many daily activities. Reaching into a cupboard, fastening your seatbelt, carrying groceries or even sleeping can suddenly become uncomfortable.



Many people assume shoulder pain will go away with time, but that is not always the case. One reason is that we continue using our shoulders throughout the day, even when they are irritated. Another reason is that shoulder pain often develops gradually. It may come from repetitive reaching, lifting, weakness, stiffness or poor movement patterns rather than one specific injury.

In many cases, the problem is not just the shoulder joint itself. Tight muscles, irritated tendons, weakness around the shoulder blade and limited mobility can all play a role. That is why total rest does not always fix it. In fact, avoiding movement too much can sometimes make the shoulder feel even stiffer.

It is smart to pay attention if shoulder pain lasts several weeks, wakes you at night, or makes it difficult to lift your arm normally. Shoulders usually respond best to the right kind of movement, along with strength and mobility. ■

Information provided by Annette Smith, Mountain Laurel Physical Therapy, 974 73rd St., Suite 33, West Des Moines, IA 50265, 515-520-8037, www.mountainlaurelpt.com.

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There can also be meaningful financial benefits to planning and paying in advance. Designed to give families confidence and clarity about future expenses, you can have your selected services and merchandise guaranteed — protecting your family from the impact of rising costs over time.

Whether you are just beginning to think about your wishes or you are ready to put a full plan in place, starting the conversation can be simple and should be completely pressure-free. Advanced planning counselors are here to listen, answer questions, and help you explore your options at your own pace. They will meet you where you are and make sure your preferences are thoughtfully recorded.

Every family deserves compassionate care and affordable options, regardless of budget or preferences. Advance planning is simply about creating peace of mind — for yourself and for those who mean the most to you. ■

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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STAYING the course during market volatility



As a child, I remember a conversation on the farm with my grandfather about listening to and learning from animals. Growing up on a dairy farm in southwest Wisconsin, I absorbed lessons about patterns, patience and the steady rhythms of life — lessons that apply surprisingly well to investing.

Market volatility often reveals more about investor psychology than about underlying fundamentals. When prices swing sharply, many investors abandon long-term strategies in favor of short-term reactions driven by fear or greed. While markets evolve, human behavior tends to repeat itself.

During downturns, panic selling is a common response. Investors see losses and rush to “cut” them, often locking in declines that might have been temporary. This was evident during the 2008 financial crisis or the dot-com bubble, when enthusiasm for high-growth technology stocks quickly turned to fear, and many exited after prices had already fallen.

On the other side of volatility, strong market rallies can lead to overconfidence and “herd behavior.” Investors often chase performance, buying assets that have already risen significantly. This fear of missing out can inflate bubbles and increase risk, reinforcing the inverted cycle of buying high and selling low.

One of the strongest arguments for disciplined investing is the importance of staying invested to capture the market’s best days. Historically, a large portion of long-term returns comes from a small number of strong trading days — often occurring during periods of heightened uncertainty. Missing even a few of these days can significantly reduce overall returns. During the COVID-19 market downturn, some of the strongest gains occurred shortly after the greatest losses, making it difficult for those who left the market to re-enter at the right time.

This creates a paradox: The days that feel the most uncertain are often the ones that deliver the greatest growth. Because these moments are unpredictable and often staggered around market lows, attempting to time the market becomes extremely challenging — even for professionals.

History consistently supports the value of “staying the course.” Investors who maintained diversified portfolios through major downturns, such as the 2008 crisis, generally recovered and benefited from the market’s long-term upward trend. Similarly, those who continued investing during the volatility of 2020 not only experienced the recovery, but also had the opportunity to buy investments “on sale.”

Strategies like dollar-cost averaging reinforce this disciplined approach. By investing consistently regardless of market conditions, investors naturally purchase more shares when prices are low and fewer when prices are high. This reduces the emotional burden of timing decisions and helps smooth out market fluctuations over time.

Ultimately, successful investing is less about predicting short-term movements and more about maintaining exposure to long-term growth. Volatility is inevitable, but missing the market’s strongest periods can be more damaging than enduring temporary losses. Patience, diversification and consistency remain key principles — much like the steady lessons learned from life on the farm. ■

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

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MEET Abby Schmitz

Fifth-grade teacher inspires growth on field and in classroom.

Abby Schmitz has built a career around what she loves most: investing in students as both a teacher and a coach.

“I am from a tiny farm town,” she says. “My mom was a math teacher and a softball coach. I loved watching her and her positive leadership. She is one of the reasons I wanted to become an educator and coach. I also always enjoyed helping kids. I was an athlete and ran in college. I wanted to pass on that love to others. I find it fun to help others learn and grow.”

In her current role, she teaches fifth grade and serves as a science curriculum leader. She is also a high school cross-country coach and an assistant track and field coach. After graduating from college in 2004, she taught third grade at Central DeWitt, a Class 3A school near Davenport, before teaching third grade in Knoxville. She has been in Waukee since 2008, working at Eason Elementary School on the south side and at Waukee High School.

Schmitz says she had always heard great things about the Waukee Community School District. When she married her husband, an educator in Norwalk, she began looking for teaching and coaching opportunities closer to home. A position in Waukee opened, and she says she has been happy ever since.

“Each day is always fun-filled and packed,” she says.

Those days are not without challenges.

“It is important to have an open mind when teaching,” she says. “Now more than ever, there is such a diverse range of backgrounds among students. Some of my challenges include closing the education gap and teaching kids to be kind to others, both in person and on social media. I must remember that it’s important to approach helping students learn appropriate behavior skills just as I would a student struggling with math — with compassion and patience.”

She views teaching as a calling, not just a job — one that allows her to make a difference in students’ lives every day. Some of her favorite memories include high school seniors sharing moments they enjoyed in her classroom. She also enjoys when senior football players give her their jersey for the day.

“For example, during the Winter Olympics, some students wanted to make bobsleds from cardboard to see if they would work,” she says. “It was so fun to watch them be creative, even without technology, using things like glue, tape and scissors. Kids these days are pretty great.”

Schmitz encourages those considering teaching to reflect on whether it suits their personality and strengths.

“Are you flexible and patient?” she asks. “Do you enjoy challenges and love creativity? If so, teaching may be for you. Volunteer somewhere to help you decide, whether at a school, daycare or another setting. Schools always need more willing volunteers and teachers. Get experience with different age levels to determine which one fits you best.” ■



Abby Schmitz says she views teaching as a calling, not just a job — one that allows her to make a difference in students’ lives every day.

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SAUSAGE and cheese breakfast bake is easy, filling and practical

Mornings get busy, which is why I love having a breakfast recipe I can rely on. This one checks every box for me. It is incredibly easy to make — just mix, pour and bake — with simple ingredients I usually already have in the fridge. No complicated steps. No mess. No standing over the stove while trying to get ready for the day. I love the idea of cooking once and enjoying for days.



What I appreciate most is how protein-packed this recipe is. Between the eggs, sausage and cheeses, it is the kind of breakfast that actually keeps you full and focused all morning. I am not reaching for a snack an hour later, which makes a big difference on busy days.

It is also perfectly sized for real life. The recipe makes enough for two people to enjoy breakfast for a couple of days, which means less cooking and more convenience. Or, double the batch and freeze some for future quick meals. I can warm up a slice and have a hot, satisfying meal in minutes. Easy, filling and practical — exactly how breakfast should be. ■

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

Savory sausage and cheese breakfast bake

INGREDIENTS:

- 8 large eggs
- 1/4 cup water
- 2/3 cup cottage cheese
- 1/2 cup shredded mozzarella cheese
- 1/2 package of Jimmy Dean breakfast sausage cooked, crumbled
- 1 teaspoon Nature's Seasoning



DIRECTIONS:

- Preheat oven to 350 F. Lightly grease a small baking dish (8-inch by 8-inch works well).
- Blend eggs, water and cottage cheese for 10-15 seconds in a blender.
- Combine with mozzarella and sausage and pour into the prepared baking dish. Spread evenly.
- Bake for 30-35 minutes or until the center is set and the top is lightly golden. Rest for 5 minutes, then slice and serve.
- Vary this recipe by adding sauteed onions, peppers or mushrooms. Pictured is the original recipe plus a version with peppers and mushrooms. ■

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WHAT TO expect as a first-time homebuyer

If you plan to purchase a home for the first time, you may feel overwhelmed about not knowing where to start. We have summarized the key steps so you can approach the homebuying process with confidence.

Set up a prequalification meeting: The first step is to meet with your mortgage lender to get pre-qualified for a loan. This meeting should give you a better idea about what you can afford, which is important to keep in mind as you search for a home.

Find the right home: Work with a Realtor to compare the homes on the market to identify the options that fit your interests, needs and budget. Once you narrow your choices, take a closer look.

Obtain a sale agreement: After you find the right home, your Realtor will help you negotiate the terms of the sale. Your Realtor will then present your offer to the sellers. If the seller signs the offer, you have a binding contract.

Submit your loan application: Your lender will recommend the mortgage loans that best fit your financial situation and help you finish your application. Common types of documentation required to verify the source of funds being used to purchase the home are: pay stubs, two



Cassandra Haller



Olga Dobbins Oliver

years' tax returns and account statements.

Complete a property inspection: Not long after your offer is accepted, you should hire a licensed home inspector to check the structural safety of the property. If the inspection shows major problems, you have a few options on how to proceed:

- Cancel the sale, and your deposit will be returned to you.
- Continue with the sale and ask the seller to make repairs or give you a credit for the amount it would cost to make the repairs.

Receive final loan approval: First, a loan processor will package all relevant information to be sent to the underwriter. The underwriter will then review the information and make the final decision whether the loan is approved.

Purchase homeowner's insurance: You should obtain a homeowner's insurance policy to protect your home against liability. If your down payment is less than 20% of the home's sale price, you may be required by your lender to carry Private Mortgage Insurance (PMI).

Close on your home: The closing date is when your down payment and closing costs are due and the title of the property is transferred to your name. Generally, this is the day the seller turns the keys over to you, and the home is yours. ■

Information provided by Cassandra Haller, VP, Mortgage Loan Originator, NMLS #681625, 11111 University Ave., Clive, Desk: 515-222-2001, Cell: 515-707-6461; and Olga Dobbins Oliver, NMLS ID#: 571175, Office: 515-222-2009, odobbins@bankerstrust.com, West Des Moines Branch, 620 S. 60th St., West Des Moines, IA 50266.

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Cassandra Haller
CHaller@BankersTrust.com
(515) 222-2001
NMLS ID#: 681625



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Coming up in Clive Living magazine:

Play sets, play houses and tree houses: Share the stories of your memorable play sets, play houses and tree houses. Perhaps your family has play structures that entertain your kids for hours. Or maybe you have memories of the play house you enjoyed as a child. Big or small, if it creates happy times, let us know. Email tammy@iowalivingmagazines.com.



Clive Card Sharks

Third Wednesday each month,
1 p.m.
Clive City Hall, 1900 N.W. 114th St., Clive

Join fellow card enthusiasts at Clive Card Sharks for an afternoon of friendly competition. This is a free, drop-in group event for adults 19 and older looking to socialize and play card games. Registration is not required, and the program takes place in the Greenbelt Room at Clive City Hall. Contact Teri at tnelson@cityofclive.com for more information.



CITYVIEW Midday Mixer

Saturday, May 30, 1-4 p.m.
The District at Prairie Trail, S.W. District Drive, Ankeny

Enjoy summer cocktails to kick off the season. Check in is at El Presidente. Cost is \$25 for advance tickets, \$35 at the door. For more information, or to buy tickets, scan the QR code.



Drug Drop Box

The Prescription and Over-the-Counter Drug Drop Box is available 24/7 for anyone to use. It is located just inside the main entryway of the Clive Public Safety Center, 8800 Hickman Road. No liquids, needles, inhalers, ointments, lotions, aerosols, bloody or infectious waste allowed. Questions? Contact Clive Police Administration at 515-278-1312.

Faith Lutheran Church Vacation Bible School

June 7-11

10395 University Ave., Clive
Get ready to hit the slopes and learn that God is the source of our strength at the Faith Lutheran Church Vacation Bible School. The theme is Snowball Mountain Challenge and it is open to all enthusiastic mountaineers who will be ascending into pre-K to fifth grade. This event is free for everyone. Invite your young mountaineers' neighbors, brothers and sisters and their friends to join in the trek to the top.

The camp kicks off on the evening of Sunday, June 7 from 5:30-8 p.m. where the young challengers are introduced to the theme for the week, meet their fellow challengers and receive a brief introduction to the rotations.

As part of their journey, these challengers will enjoy storytelling, snacks, science, art and games. Pre-K and kindergarten climbers can choose to attend the session from 9:30-11:30 a.m. in the mornings from June 8-11 OR with the pre-K to fifth grade climbers that will be meeting in the evening from 5:30-8 p.m. from June 8-11. Each evening during the Vacation Bible School, we'll have a free-will offering meal for everyone at 5 p.m.

Registration is open now. For more information, contact Gail Marske at Faith Lutheran Church, 515-225-8334 or email at cfm@faithlc.org.

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12385 Woodlands
Parkway, Clive



The public is invited to Food Truck Fridays. Bring the family to Campbell Park in Clive for food, fun and free live music. Satisfy your food cravings with the best of street eats and local live music — a can't-miss community event. New for 2026: A Kids Zone. Each week will feature a rotating kids activity that will include one of the following: bounce house, balloon twister, lawn games or face painting.

Music lineup: Friday, May 29 - Recoil; Friday, June 5 - Velvet Trio; Friday, June 12 - Brian Herrin Trio. Food Truck Lineup: Announced within each weekly Facebook event. Search: Clive Parks and Recreation/Aquatics.

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.

Celebrate Spring in the Park

Water Works Park, 2201 George Flagg Parkway, Des Moines

- Live performances: Monday, June 15, 6 p.m. The Kerry and Linda Killinger Foundation Community Series features live performances on the Killinger Family Stage throughout the summer. The Des Moines Performing Arts takes the stage in June, featuring a national touring act in the park. Stay tuned for the performance announcement. Learn more at www.waterworkspark.org/events-in-the-park/community-series. ■

SINNOMYERS pitch in for Clive

Join adopt a park program and collect food and clothing for those in need

Melinda and Jennifer Sinnomyer of Clive believe in improving their community through deliberate action. One way they have chosen to do that is by adopting Westview Bend Park through the city of Clive’s park adoption program. Details on the program, and areas still available for adoption, can be found on the city’s website.



Melinda explains how the couple’s park adoption came to be.

“My wife, Jennifer, and I have been here for 10 years. I volunteered on the Clive Parks and Recreation Board a few years ago. We like to help out in ways that we can. She has an in-home daycare, so it’s very convenient to be able to take the kids to Westview Bend Park,” Melinda says. “I saw on the city website that you can adopt a park, and it’s one that we frequent. We pick up trash anyway when we’re there, so it just made sense. It also comes with some accountability or ownership. It’s a two-year commitment, running April through October, and the idea is that at least four times during that period each year, you go to make sure things are functioning and that there’s no trash.”

Because Westview Bend Park is small, it is not an overwhelming duty for the couple.

“It’s one of the smaller parks in Clive — very safe and kind of set back — and it’s by the train tracks, so it’s cool that the daycare kids get to hear and see the trains sometimes,” Melinda says. “But it’s a busy park, even though it’s small. Once we start doing the cleanup, if anyone else wants to help, we may reach out to friends and family.”

The Sinnomyers are just beginning their two-year stint with the park.

“It’s not a huge time commitment, and you feel good doing it,” Melinda says. “The city does provide protective equipment like gloves and bags if needed.”

Park adoption is not the only way the couple gives back to the community. They have found that running a daycare provides a ready-made opportunity to collect donations for food and clothing drives.

“One thing that’s nice about having a daycare in our house is that we have access to a lot of adults. So, when we organize a food drive with Clive Community Services for the food pantry, or a clothing drive, we ask the people coming to our house if they can bring extra items for us to collect, and we’ll deliver them,” Melinda says. “I think some people are more likely to give that way than if they had to drive somewhere else to donate. We’re pretty proud of the donations we’ve made.”

Melinda adds that she and Jennifer feel strongly about setting a good example for the children in their care.

“It’s a learning opportunity for the kids, too — that not everyone is as fortunate as you are,” she says. “I grew up watching my parents volunteer with Habitat for Humanity and Meals on Wheels. Seeing that kind of volunteerism tends to instill it in you, and then you can pass it on to others.” ■



Daniel Timmons of Edward Jones presents the Neighbor Spotlight certificate to Melinda Sinnomyer.

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Do you know a neighbor who deserves recognition?
 Nominate at tammy@iowalivingmagazines.com.

PROTECTING the long-term financial security of children with special needs

Nearly 30% of families have a member with special needs. Many special needs children will be dependent on others their entire lives. It is crucial to have a plan in place that protects their long-term financial security.



Trusts set up specifically for special needs dependents can help ensure that their inheritance doesn't jeopardize eligibility for those payments. Special needs trusts limit how the money in them can be used and keeps the beneficiary eligible for SSI and Medicaid.

Trusts created with the dependent's assets are designed for special needs dependents that come into money through inheritance or a lawsuit. They are designed to ensure that money doesn't jeopardize eligibility for government benefits. However, under the terms of these types of trusts, when the dependent dies, the state Medicaid agency receives any money left in the trust for any support the state provided to the dependent.

Trusts created with assets from parents or grandparents solve the problem of people who want to leave money for a special needs dependent but don't want that person to lose

out on government benefits. The trust can be established by a will or created during the benefactor's lifetime. The trustee cannot give money directly to the dependent but can pay for certain items and services not covered by monthly SSI income. Upon the death of the dependent, whatever assets are left in the trust can be distributed according to the creator's wishes as specified in the terms of the trust.

A sound, up-to-date estate plan is important for every adult, but it is absolutely essential for people who have dependents with special needs. All estate plans need to evolve over time to keep pace with changes in people's lives and financial situations. Update your plan periodically with an attorney who specializes in estate planning and special-needs clients. ■

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

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WHAT IS sector investing?

Investors today are increasingly looking beyond traditional asset allocation models in search of new opportunities to enhance portfolio performance. One approach gaining attention is sector investing, which focuses on specific segments of the economy rather than broad market exposure.



portfolios because they concentrate investments in a narrower slice of the market. They are also more sensitive to industry-specific developments, including regulatory changes, political shifts and evolving economic conditions.

Success in sector investing often depends on the ability to anticipate when to rotate into or out of specific sectors — a task that can be difficult even for experienced investors. Timing these shifts requires careful analysis, discipline and ongoing monitoring.

There are several ways investors may incorporate sector strategies into a broader portfolio. A “portfolio carve-out” approach dedicates a portion of assets to a specific sector based on a particular economic outlook — for instance, emphasizing consumer discretionary stocks during periods of expected economic expansion.

Sector investing can also play a role in risk management. Because correlations between sectors are often lower than those between broader categories like growth and value, combining multiple sectors may help reduce overall portfolio volatility.

Another approach is “portfolio completion,” which involves targeting sectors that may be underrepresented in an existing portfolio. For example, adding exposure to real estate or natural resources can help create a more balanced investment mix.

Investors should also be mindful that some sector mutual funds are capitalization-weighted, meaning performance may be heavily influenced by a small number of large companies. As with any investment, due diligence is essential.

Sector investing can offer meaningful opportunities, but it requires thoughtful implementation and a clear understanding of the risks involved. For those willing to do the necessary research and maintain discipline, it can be a useful complement to a well-diversified investment strategy. ■

This material is for educational purposes and not intended as specific tax, legal or investment advice. Information provided by Travis Gaule, founding partner/financial advisor, Trust Bridge Wealth Advisors, 4090 Westown Parkway, Suite 108, West Des Moines, IA 50266, 515-207-4346.

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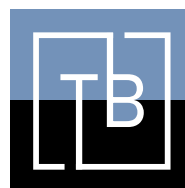
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CLIVE'S population grows to more than 20,000

The 9% population growth will increase the city's eligibility for federal funding for key services.

Clive's population has increased by more than 9% in the past six years, growing to 20,277 residents. According to the U.S. Census Bureau, the city has added 1,676 residents since the 2020 Census. Clive partnered with the U.S. Census Bureau to conduct a special census from February through April 2026. The Clive City Council certified the results at its April 26 meeting.

"Our residents played a significant role in helping Clive get an accurate population count, and I want to thank everyone for participating in the census," said Clive Mayor John Edwards. "The updated count will enhance Clive's eligibility for federal funding for services like transportation planning, road rehabilitation, public safety, and more." ■



Suggest a teacher

for an *Iowa Living* education column!

Send an email to tammy@iowalivingmagazines.com



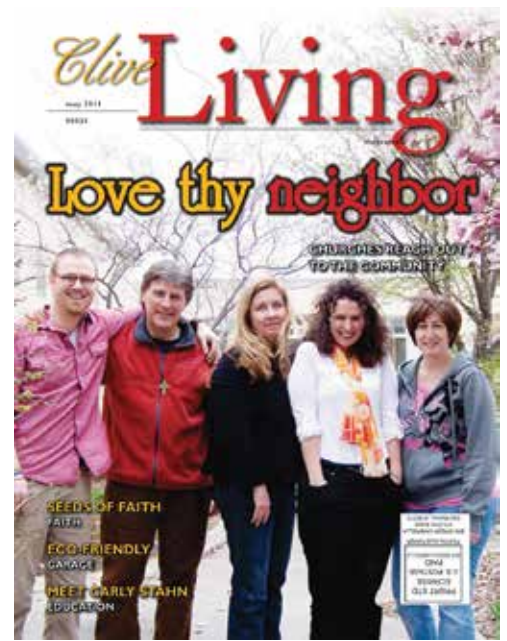

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The May 2011 *Clive Living* magazine featured the story, "Love thy neighbor: Churches reach out to the community." The cover photo was of Faith Lutheran members Jake Bowma, Mark Saline, Sherry Kocek, Melinda Littler and Tina Tessier, who participated in community outreach programs. Also pictured were Elizabeth and Ellie Gaul helping pile and sort 1,500



cans of soup for Faith Lutheran's souper-bowl soup can offering; Melissa Stimple, Cindy Macarthy, Blaine Bristow, Carl Van Farowe and Vivian Wilson, volunteers, helping stock and gather food at the pantry at Westview; and produce raised in the Community Garden at Westview for the food pantry. ■


TAKE OUR POLL

HOW HAVE YOU RESPONDED TO INCREASE IN THE PRICE OF GAS?


1. Driven less
2. Cut back on "extras"
3. Fallen behind on essentials
4. Nothing, the prices haven't affected me.

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RESULTS FROM APRIL POLL: April is National Hope Month.
Which do you hope for most?



Better health.....	53%
A surprise windfall of cash.....	30%
A vacation	10%
Someone to do all your chores...	7%
Better relationships.....	0%



FOOD Truck Friday

Food Truck Friday was held
May 15 at Campbell Park.



Sherri and Jason Korte



Jeff Lucas and Richard Brown



Tom and Carla Hamilton



Rick Young and Diane Baker



Charrisse Bird and June Keating



Chris, Elliott, Charlie and Lauren Brabeck



Teresa and Joe Beuter



Blake, Jennifer and Jason Furler



Madeline Stevenson and Rachel Kilkenny



Xavier and Jenn Schultz



Hudson, Denny and Chris Barry

CHAMBER Luncheon

Catch Des Moines presented an update at the Clive Chamber luncheon on May 7.



Eileen Van Kooten-Schmitt and Christina Jones



Lori Oakland and Katelyn Worley



Lilly Beef, Braxton Benson and Jack Renda



Stephany Hanes, Jocelyn Severin and Breanne Neel



Ashley Jensen and Jodi Doyle



Jolene Goodman and Shane Larsen



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