JOHNSTON

OVERCOMING the Flore

MAGAZINE

UMG

Residents shared how they faced their fears and doubts to reach their goals

Meet Cari Munn EDUCATION

Savory English muffins RECIPE

Dragon Scholarship Auction OUT & ABOUT RESIDENTIAL CUSTOMER BIG GREEN UMBRELLA MEDIA 8101 Birchwood Ct. 5te. D 10hnston, Iowa 50131





Find your balance. Love your job - and live your life!



Brio understands you have a life outside of work. We offer:

- Scheduling that is truly flexible, making it possible for you to take care of other responsibilities — and things you want to do!
- A welcoming and inclusive culture with team members who illustrate kindness and support — and are always willing to help
- Opportunities to grow, learn, explore, and advance at Brio and within the WesleyLife organization



Jobs — all shifts! — are available for *nurses and Certified Nursing Assistants*, and some other positions are available as well. Call Cindy at (515) 253-2490 to learn more!

Contact Cindy Severson | (515) 253-2490 | cseverson@wesleylife.org

Independent Living | Assisted Living | Memory Support | Short-Term Rehabilitation | Long-Term Care 6901 Peckham Street | Johnston, Iowa 50131 | wesleylife.org/brio

This institution is an equal nity provider and employer.

WELCOME

ARE YOU chicken?

Whenever my childhood friends and I wanted to talk our buddy Tommy into doing something, we would simply call him chicken. He would yell back, "I'm not chicken!" and would then proceed to do whatever it was we were trying to talk him into. I wish managing adults was that simple.



Meanwhile, we are all seemingly chicken, at least to some degree.

Musician Jim Stafford sang "I don't like spiders and snakes" in 1974. Who does?

Green Day vocalist and guitarist Billie Joe Armstrong said he wrote the song "Basket Case" in 1994 to cope with his feelings of anxiety and panic.

And heavy metal rockers Metallica made us fear falling asleep with their 1991 hit, "Enter Sandman."

But phobias aren't just fodder for songs. Most all of us, if we are being honest, have something that makes us shiver in our boots.

As a child, I didn't like going into old, unfinished basements by myself. I was especially fearful of my grandparents' "root cellar." There was no way I was going down there alone, at least not until my brother discovered this fear and pushed me down the steps.

My aunt and uncle had a painting of a clown in their house that gave me the creeps. This was long before the movie "It" ever hit the screen. I still don't like clowns, other than Bozo. He is alright.

I don't mind spiders and snakes, but I could do without mice. The phrase "shivering in your boots" reminds me of working on farms as a teenager and having mice run up my legs when I would put my rubber boots on.

Like many of you, I would get the jitters before a sporting competition. "Butterflies in your stomach," they were often called. The more I competed, the less those butterflies fluttered, but they were always there. Still are.

To this day, I don't especially like heights. It is not so much a fear as it is a stomach ache. Either way, it's not pleasant. I love roller coasters, but a Ferris wheel ride makes me nauseous. I don't get it.

In this issue of your Living magazine, we share the stories of local residents, their fears and how they are dealing with them. Some may seem far-fetched while others might strike a chord with you.

Give it a read... unless you are chicken.

Thanks for reading.



SHANE GOODMAN Publisher

515-953-4822, ext. 305 shane@dmcityview.com



Your Safe Harbor During These Uncertain Times



At Charter Bank we take our role of being a safe and sound bank very seriously. Charter Bank is well capitalized and has strong liquidity. We are celebrating our 25th anniversary this year and appreciate the trust you have placed in us to allow us to serve our communities for years to come.





Mark Rheinschmidt VP Commercial Lending Johnston Brien Scandridge VP Market Manager Johnston



Jerry Stratton, now an administrator at Summit Middle School, still teaches driver education at the high school. He says many students start the course nervous or afraid of driving.

OVERCOMING the FEAR

Residents shared how they faced their fears and doubts to reach their goals

By Ashley Rullestad

Reaching a goal often requires planning, hard work and determination. Sometimes it also requires courage. When faced with a daunting task, we may find that fear and doubts crop up. For some, those can be difficult — even impossible — to overcome. Others face them head on and meet the challenge. Residents who have accomplished what they thought they couldn't share their stories of perseverance.

Getting behind the wheel

Jerry Stratton, the associate principal at Summit Middle School in Johnston, began working in the district in the spring of 1992 as a student teacher. He subbed for a year and then was hired to work as a teacher the following fall. He has held many different positions at the high school including coaching football, wrestling and baseball, along with teaching driver education. Though he's no longer at the high school as a teacher or administrator, he still teaches kids how to drive. In his role as a driver education instructor, he has helped many students get over their jitters when it comes to learning to drive.

"I've been teaching for, I believe, 25 years now," he says. "I got started after I had a student who was a passenger in a fatal car accident, and I wanted to help students and staff feel safe behind the wheel."

Teaching also gives Stratton an opportunity for that one-on-one experience with students. His role as an administrator is a bit different

than being a teacher, and he enjoys being able to connect with students in a different role. Some days — believe it or not — teaching driver ed is less stressful than his day job.

Though some things have certainly changed through the years when it comes to learning how to drive, many have not.

"Kids are excited about the opportunity for independence, and this has not changed over time."

But despite the excitement, there are also often nerves. Stratton encourages parents to give their kids a chance to practice as much as possible before they start driver ed. Short practice drives — even laps in a big parking lot - can make a big difference in preparing them, he says.

"Everyone is nervous to some degree when we start," he says. "The more practice they have before we start that first drive helps give them confidence and is a big factor in how stressed they are."

Stratton wants his students to know he sees

himself as more of a coach and not an evaluator or judge. He tries to build the trust that he and the student "are in this together." He says it's also important for parents and guardians to realize that kids are starting to learn about driving — way before they become teenagers by observing others driving.

"Be a good example when you drive. Little eyes have been watching how parents drive for a long time. Things like not driving distracted have an impact on their kids."

Learning to swim

Johnston Mayor Paula Dierenfeld has been a runner for most of her adult life. While she hasn't yet experienced any physical problems caused by running as she has gotten older, she knows there may come a day when her knees will say they've had enough, and she will be forced to hang up her HOKA running shoes. She thought about an alternative exercise to try and decided swimming provides similar cardio benefits as running but without the risk of



injury caused by repeated pounding of the pavement. There was just one small issue — she didn't know how to swim.

"I had not learned to swim as a kid, and I decided on my 60th birthday that I was going to learn. I needed only two things to accomplish my goal: a pool and an instructor. Lucky for me, a new fitness facility that had just opened up close to my home had an inside pool and adult swimming classes. I signed up."

She admits that, initially, it was a little intimidating.

"I had to get in a pool surrounded by young children learning to swim at the same time. It's quite humbling when a 5-yearold can beat you across the pool on their kick board."

It was also harder than



Paula Dierenfeld decided she wanted to learn to swim so she would have an exercise option that would put less stress on her legs than running. Doing so was a bit intimidating at first.



she thought it would be. Who would have guessed that the same leg muscles that can run marathons would have such a hard time propelling you forward in water?

These days, Dierenfeld is happily still running and enjoying her time on the trails, but now she enjoys swimming as well. It took some time and a lot of practice, but she has learned all of the strokes and can do them pretty well. Of course, she notes that Olivia Swalley, Johnston's champion swimmer, has nothing to worry about when it comes to a competitor.

For people looking to try something new and challenge themselves to conquer a fear or try a new experience, Dierenfeld says to find the courage to give it a go.

"Embrace the challenge. Life is too short to waste even a day. Approach each day as a new adventure and an opportunity to learn something that you didn't know how to do the day before."

Public speaking pro

For many people, the idea of speaking in front of a big crowd is far from appealing. But there are organizations out there that focus on building those skills and helping people be less nervous speaking in public.

Nick Mongar, who works at Corteva in Johnston, joined the local Toastmasters group because he was interested in improving his presentation skills. The nonprofit organization focuses on the development of public speaking and leadership skills. It is organized in a club format where members provide each other immediate feedback based on presentations and projects they need to complete to become a Distinguished Toastmaster; it's like obtaining a black belt in public speaking.

"My presentation skills were not very good, and I felt this was hindering my ability to connect with my audience during project updates," he says. "Also, I wanted to improve

my ability to convey my ideas clearly and concisely. This is especially important in technical fields such as biotechnology where the audience may lack a basic understanding of the material being discussed."

Mongar says his experiences have definitely improved his public-speaking skills. His speeches are better organized, and he's able to think on his feet when people have questions during a meeting. He has also learned to incorporate non-verbal communication and vocal variety while also reducing the use of filler utterances like "ah," "um," "so" and "you know."

Toastmasters has also given Mongar an opportunity to network with colleagues and Johnston community members whom he would not have had an opportunity to meet otherwise.

Mongar says many people join Toastmasters because of a fear of public speaking. Despite common belief, trying to imagine the audience



in their underwear is not the most effective way to overcome the fear of public speaking. Practicing in front of an audience to obtain the confidence to speak is the most effective strategy.

"In our club, we create an environment that is supportive and non-judgmental. We are all working to become better speakers together. This process takes time, and each member is given the opportunity to develop their speaking skills as they become more comfortable."

The Johnston club conducts hybrid meetings every Wednesday at noon at Corteva Agriscience and via Teams. For more information, email johnston.toastmasters@ gmail.com or contact the club via its Facebook page.



Nick Mongar, second from the left, knew he needed to improve his public speaking skills, so he joined Toastmasters.



ANKENY 110 N Ankeny Blvd, Suite 600

Schedule an appointment today!

GET SUMMER-READY NOW!

OVER 3,000 BIKES IN STOCK!

BIKES FOR THE WHOLE FAMILY!

COMFORT
HYBRID
MOUNTAIN
E-BIKES
KIDS





SERVICE • REPAIR • GEAR • HELMETS SHOES • APPAREL • ROAD BIKES GRAVEL BIKES • ELECTRIC BIKES COMMUTER BIKES • BIKE RACKS EXPERT STAFF

🔁 BIKEWORLDIOWA.COM Ӯ

BIKE LIOPLD

VOTED BEST BIKE SHOP 13 YEARS IN A ROW

WEST DES MOINES 5003 EP TRUE PKWY 515-222-1880

URBANDALE 6600 DOUGLAS AVE 515-255-7047



AMES 126 S 3RD ST 515-232-3669

CLIVE 1710 86TH ST 515-223-6111

HOW 5 TYPES of retirement income are taxed

Not all retirement income is taxed the same by the federal government. Understanding retirement taxes can help you decide where to take income from first (or last) to maximize your retirement savings.

Traditional IRAs and 401(k)s are tax-deferred accounts, meaning you've never paid taxes on the money. When you start taking withdrawals from these accounts, you will pay federal income tax at ordinary income tax rates. There's a 10% penalty



for payouts before age 59 ½, but you can't delay withdrawals forever. The IRS sets the required minimum distribution age (RMD) and tells you how much you must take (based on life expectancy). Currently, RMDs kick in at age 73. Unfortunately, distributions can come with a big tax bill.

A powerful, tax-free option is the Roth IRA and Roth 401(k). Qualified distributions are tax-free. You must have held the Roth IRA account for at least five years and be 59 ½ or older to withdraw gains without a 10% penalty. These tax-free withdrawals apply to money deposited into a Roth IRA or money converted from a traditional IRA to a Roth IRA. Roth 401(k) withdrawals are tax-free as long as five years have passed since your first contribution. Currently, RMDs do apply to the Roth 401(k). New legislation eliminates RMDs on Roth 401(k)s starting in 2024.

If you sell stocks, bonds, or mutual funds you've held for over a year, the proceeds are taxed at a long-term capital gains rate of 0%, 15%, or 20%. The higher your income, the more capital gains taxes you pay. For 2023, you may qualify for the 0% long-term capital gains rate with a taxable income of \$44,625 or less (\$89,250 for those married filing jointly). The 20% rate applies to single filers with a taxable income of \$492,301 or more (\$553,850 married filing jointly).

Provisional income determines how much tax you pay on your Social Security benefit. Some Social Security beneficiaries will pay nothing, while others may have to pay federal income tax on up to 85% of their benefit. Provisional income is determined by adding your adjusted gross income plus 50% of your Social Security benefit plus any tax-exempt income you received for the year.

Tax laws and retirement rules are constantly changing. It's important to work with a trusted CPA who can help you play by the rules and a retirement planner who can help you develop a long-term tax plan that lowers your tax bill so you can spend more money on all the fun things in retirement.

Information provided by Loren Merkle CFP®, RICP®, Certified Financial Fiduciary®, Merkle Retirement Planning, 1860 S.E. Princeton Drive, Grimes, 515-278-1006.



LIBRARY

THIS MONTH at your JPL

Get ready for all things spring: biking, kite building, spring cleaning, plus so much more. Johnston Public Library has events for kids, teens, adults and families all happening in April. Save the dates now.

Kids and families

Get ready for the 10th annual **Kites on the Green Festival** on Saturday, May 6 by attending a free **Kite Building Workshop** on Saturday, April 15 from 2-4 p.m. at the library. Attendees will receive a free kite-making kit, personal instruction and a chance to test out their new kite.

<u>Adults</u>

Finally, if a little spring cleaning is on the agenda, dispose of your old documents laying around the house in a safe and secure manner at JPL's **Free Shred Day** on Saturday, April 29 from 9 a.m. to noon. THE SHREDDER company will be in the JPL parking for onsite document destruction with three of their mobile document-shredding vehicles. THE SHREDDER is AAA certified by the National Association for Information Destruction. Please limit material to be shredded to three disposable boxes or containers per household. To expedite shredding, traffic will route from Merle Hay around the library onto Morningside Drive and enter the west parking lot by the Simpson Barn. Please stay in your vehicle and a volunteer will collect your boxes for onsite document shredding. No registration is necessary. This event is sponsored by AARP in conjunction with Money Smart Week.

For more information or to register for events, call 515-278-5233 or visit us online at www.johnstonlibrary.com. ■



LOOKING FOR A NEW EYE CARE PROFESSIONAL?





SENIOR LIVING By Alex McGregor

EATING right is possible with a few tips

Spring is a good time to be thinking about eating healthy. It's probably fair to say that most of us have shrugged off the concept of good nutrition as unimportant and, frankly, boring. However, many of us cannot afford to turn a blind eye to the consequences that poor eating habits can lead to, especially as we age. However, by using a few simple tips, eating right is possible, and it can be easier and less restrictive than we might have imagined. Great tips to eating right:



• Load up on fruits and vegetables. While variety is great, the best benefit comes from eating those vegetables that are dark green, red and orange in color. Beans and peas are always great selections as well. Frozen, fresh and canned options are fine choices; just remember to always read the labels and avoid added sodium.

Fruits can add appeal and dimension to any meal. Besides fresh options, fruits can be dried, frozen and even canned. Remember to read the label when selecting canned and frozen fruits and avoid added sugary syrups which, when included, deplete the benefit of all fruits.

• Use whole grains. Many foods, such as rice, pasta and cereals, can provide added fiber when the origin is whole grain.

• Say "no" to whole milk and similar dairy products. Even though

our bones benefit from additional servings of dairy products as we age, we can still make wise selections with offerings of fat-free and low-fat milks, yogurts and cheeses.

• Read labels. Discover what you are really eating and drinking by becoming more label conscious. Compare options and become an expert in your selections from all departments of your local grocery. Many grocers offer the help of a dietician. Ask.

• Add spices and herbs to ease the pain of reducing salts and sugars from foods that you have become accustomed to. Remember, you don't have to cut out salts and sugars entirely. Take your time, use other fun ingredients, and gradually make healthy, positive changes to the foods that you eat.

• Be active and eat less. On paper, this written suggestion seems simple enough, doesn't it? However, for many of us, simply finding the time for activity leads us to make excuses. Old habits are hard to break, and change is usually not easy. Take one day at a time. The little steps taken really do add up to leaps and bounds toward a better you, inside and out.

Have a great month.

Information provided by Alex McGregor, director, Edencrest at Green Meadows, 6750 Corporate Drive, Johnston, 515-207-1984. Information from www.care.com.



GOLF tournament at Hyperion on June 12

The Johnston Rotary Golf Tournament is being held at Hyperion on June 12 this year. Our event last year was such a success that we're making it an annual event. Sponsorships and foursome opportunities are still available. Review the information below for details. Our goals for the event are simple: Provide a great day of golf, provide excellent food and beverage, and, most importantly, raise money for some great local charities. Last year, we had 132 players from all over our great community, and we raised more than \$40,000. Not too shabby for our first year.

In keeping with Rotary's mission of "Service Above Self," the funds we raise with our golf tournament are extended to some stalwart local charitable organizations including Ellipsis, ChildServe and Johnston Partnership. These organizations are part of the fabric of the Johnston and greater Des Moines community, and they make a huge difference in the lives of Iowans all across our great state. As a civic-minded charitable organization, we want to do everything we can to help them succeed in their unique missions.

Along with the golf tournament, we will have an electric vehicle showcase with technologically advanced cars from Tesla and Lithia Motors on display. You can even sign up for test drives. Cubbie Bear from the Iowa Cubs will be in attendance. And, like last year, we'll have a raffle that will include autographed footballs and basketballs from Iowa universities and many other items, including: hot dog gun shoot, throwing the first pitch at an I-Cubs game, Yeti Coolers, lots of Golf Gear and thousands of dollars worth of other outstanding gifts. Raffle tickets are \$25 each.

Golf tournament details

The event will kick off at 10 a.m. with golfer registration and the driving range open. Tesla and Lithia will be ready for guests, and every golfer will receive a gift bag with plenty of swag. Near 11 a.m., we'll have the grill fired up and have plenty of big, juicy hamburgers and brats ready to go. We'll follow that up with some high-impact presentations from our own Mayor Paula Dierenfeld, as well as Allen Stoye, CEO of the new Bombers Golf and Entertainment venue on Merle Hay. After that, we've got a shotgun start at noon for the golfers. There will be three flights/ three winning teams, with each player in the foursome having the chance to win \$200 for a first-place finish, \$100 for second, or \$50 for the thirdplace finishers. There will be four pin prizes, with the winner of each to take home \$100. After golf, you can cap your day off in air-conditioned comfort taking in the beautiful view from Hyperion's Sunset room and enjoy the raffle, fresh Hyperion pizza and plenty of cold beverages.

Go to the website www.jtowngolfchamp.com for further information, or feel free to contact John Waldron at 515-202-5200 (cell) or email jwaldron@shive-hattery.com.

Thank you for your participation and support of great institutions in Johnston.

More information about the Johnston Rotary Club can be found at https:// portal.clubrunner.ca/1649 or contact Neil Hyde, 515-210-2649, hyde_neil@ yahoo.com or Miles Summa, milessumma@gmail.com, 515-480-3076.

ANNUAL JOHNSTON ROTARY GOLF OUTING: CHAMPIONSHIP

JUNE 12, 2023 NOON SHOTGUN START HYPERION FIELD CLUB

7390 NW Beaver Drive, Johnston



WWW.JTOWNGOLFCHAMP.COM

EACH GOLFER WILL RECEIVE A GREAT GIFT SWAG BAG, GRILLED LUNCH, AND GOURMET APPETIZERS AFTER THE EVENT.

Three Flight Winners

Each player in a foursome will win \$200 for 1st, \$100 for 2nd, or \$50 for 3rd place finishes. **Four Pin Prizes** Each pin prize will be awarded \$100.

10AM: Tesla Test Drive 11AM: Check-In,

BBQ & Beverages Served

NOON SHOTGUN START 4:30PM: Raffle Drawing & Appetizers

to learn more about the event



THANK YOU TO OUR SPONSORS:

Amazon • Lithia Motors • Audi Des Moines • Tesla • Destination Grille ABB • Merle Hay Funeral Home • Cushman & Wakefield • 3E Your Leadership Group • Musco Lighting • Van Meter • McCarty Nelsen Appraisal Associates, Inc. • Legrand • Big Green Umbrella Media



RECIPE

PRODUCE shopping on a budget

5 strategies to save on fresh fruits and veggies

(Family Features) Cooking meals that bring your loved ones joy is often objective No. 1, but creating those flavorful favorites on an appropriate budget is an important aspect of well-rounded, family-friendly recipes. A few simple steps, like developing good grocery shopping habits, can put smiles on hungry faces without leaving a dent in your finances.

Consider these tips from the experts at Healthy Family Project along with its produce partners, which are on their 2023 Mission for Nutrition to improve access to fresh produce that's essential in alleviating many public health and personal wellness challenges. This year's partners are striving to be part of the improvement efforts by donating funds to increase the accessibility to fruits and vegetables in schools through the Foundation for Fresh Produce.

Make a list (and stick to it): When buying fresh produce, remember some items have a shorter shelf life. Limiting purchases to items on your list can help lower grocery spending while alleviating food waste.

Buy local: Transportation cost is one of the biggest factors in the price of produce, meaning buying local, when possible, can help reduce your total at checkout.

Stock up on seasonal produce: Although you can generally find any produce item at any time of year, this isn't always an affordable practice. Knowing when your favorite fruits and veggies are in-season can save you money and allow you to use the freshest ingredients in family breakfasts like protein-packed sausage breakfast muffins and savory english muffins.

Know your produce department: The front or feature table of the produce department often offers the best deals. Don't forget to look at the end caps on each produce aisle, which sometimes display seasonal items.

Find more grocery savings strategies and family-friendly recipes at HealthyFamilyProject.com.

Savory English muffins

Recipe courtesy of Healthy Family Project

- English
- muffins
- guacamole
- cherry

tomatoes

- 1 tablespoon cilantro, finely chopped
- 1 tablespoon light cream cheese
- 1 tablespoon crumbled turkey sausage, sauteed 1 egg
- 1 tablespoon basil, finely chopped
- 1 tablespoon balsamic glaze
- Toast English muffins and top with desired combinations of toppings, such as: guacamole, tomatoes and cilantro; cream cheese, tomatoes and turkey sausage; or egg, tomatoes, basil and balsamic glaze.



INSURANCE

By Janis Van Ahn

SLAM the scam

It's happening all around us. Scammers thinking up all kinds of new ways to take advantage of everyone.

March 9 was deemed National Slam the Scam day to raise awareness about government imposters and to promote education so scammers won't succeed. Although the "national" day was in March, we can no longer afford to let our guard down anytime.



The National Slam the Scam Day initiative was created in 2020 to raise public awareness to combat Social Security-related scams. Last year, it expanded to other government imposter scams as reported losses climbed to more than \$446 million in 2021. The Federal Trade Commission reports losses in 2022 at \$509 million.

The four basic signs of a scam

1. Scammers pretend to be from a familiar organization or agency, like the Social Security Administration. They may email attachments with official looking logos, seals, signatures or pictures of employee credentials.

2. Scammers mention a problem or a prize. They may say your Social Security number was involved in a crime or ask for personal information to process a benefit increase.

3. Scammers pressure you to act immediately. They may threaten you with arrest or legal action.

4. Scammers tell you to pay using a gift card, prepaid debit card, cryptocurrency, wire or money transfer or by mailing cash. They may also tell you to transfer your money to a "safe" account.

These types of scams are prevalent for those who are retired or elderly. Often we see grandparents or others who have been taken for thousands of dollars thinking they are assisting family.

If you feel the call could be a scam, ask them to send you something in writing, in the mail, of their need. Ask them for a phone number to call them back. Explain you want to discuss with a family member before making a decision. Then really do talk with family, friends or someone else you trust. I offer to clients to call me with the number. I will call them back from my office number to see if the call is real or not.

Ultimately, no matter what, be suspicious and not trusting. It is not embarrassing to ask to call them back so you can make a quality decision. If you ever have concerns, you can refer to www.ssa.gov/ scam/resources.html. In addition, reporting scams is also important. Social Security scams can be reported online at https://secure.ssa. gov/ipff/home. If you are not proficient with a computer, check with family, the library, or local law enforcement for assistance.

Don't be taken advantage of. If you aren't sure, seek out someone to talk to about the situation you had and stay safe.

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







OUR PROVIDERS ARE HERE FOR YOU.

We offer a great range of experience and expertise that enables us to give the highest quality of outpatient care.





VISITS AVAILABLE

walnutcreekpsych.com

5408 NW 88th St., Ste. 140, Johnston (515) 368-7504 | (515) 355-3491

WALNUT CREEK PSYCHIATRY



Edward Jones

> edwardjones.com | Member SIPC

Feeling like you paid too much in taxes this year?

Contact your financial advisor today to learn about investing strategies that could benefit you.



Tim Hanstad, AAMS[°] Financial Advisor 5525 Merle Hay Rd., Suite 260 Johnston, IA 50131 515-278-2525



Dan Rundahl

6165 NW 86th St. Johnston, IA 50131 Cell: 641-512-8597 Office: 515-727-1701 drundahl@rundahlfinancial.com

WWW.RUNDAHLFINANCIALCONSULTANTS.COM

By Tim Hanstad

WHAT GOES into a retirement 'paycheck'?

During your working years, you generally know how much money you're bringing in, so you can budget accordingly. But once you're retired, it's a different story. However, with some diligence, you can put together a "paycheck" that can help you meet your income needs.

Where will this paycheck come from? Social Security benefits should replace about 40% of one's pre-retirement earnings, according to the Social Security Administration, but this figure varies



widely based on an individual's circumstances. Typically, the higher your income before you retire, the lower the percentage will be replaced by Social Security. Private pensions have become much rarer in recent decades, though you might receive one if you worked for a government agency or a large company. But in any case, to fill out your retirement paycheck, you may need to draw heavily on your investment portfolio.

Your portfolio can provide you with income in these ways:

• Dividends. When you were working, and you didn't have to depend on your portfolio for income to the extent you will when you're retired, you may have reinvested the dividends you received from stocks and stockbased mutual funds, increasing the number of shares you own in these investments. And that was a good move, because increased share ownership is a great way to help build wealth. But once you're retired, you may need to start accepting the dividends to boost your cash flow.

• Interest payments. The interest payments from bonds and other fixed-income investments, such as certificates of deposit (CDs), can also add to your retirement income. In the years immediately preceding their retirement, some investors increase the presence of these interest-paying investments in their portfolio. (But even during retirement, you'll need some growth potential in your investments to help keep you ahead of inflation.)

• Proceeds from selling investments. While you will likely need to begin selling investments once you're retired, you'll need to be careful not to liquidate your portfolio too quickly. How much can you sell each year? The answer depends on several factors — your age, the size of your portfolio, the amount of income you receive from other sources, your spouse's income, your retirement lifestyle, and so on. A financial professional can help you determine the amount and type of investment sales that are appropriate for your needs while considering the needs of your portfolio over your lifetime.

When tapping into your investments as part of your retirement paycheck, you'll also want to pay special attention to the amount of cash in your portfolio. It's a good idea to have enough cash available to cover a year's worth of your living expenses, even after accounting for other sources of income, such as Social Security or pensions. In addition, you may want to set aside sufficient cash for emergencies. Not only will these cash cushions help you with the cost of living and unexpected costs, but they might also enable you to avoid digging deeper into your long-term investments than you might like.

You may be retired for a long time — so take the steps necessary to build a consistent retirement paycheck. ■

This article was written by Edward Jones for use by Tim Hanstad, your local Edward Jones Financial Advisor. Edward Jones. Member SIPC. Edward Jones, its employees and financial advisors are not estate planners and cannot provide tax or legal advice. You should consult your estate-planning attorney or qualified tax advisor regarding your situation. **By Charlotte Sucik**

LEGAL issues of selling your home yourself

To save costs, many homeowners try to sell a house without listing it through a Realtor. This For-Sale-By-Owner (FSBO) sale can save you thousands in commissions by finding a buyer on your own. However, important legal issues arise when you sell your home.

LEGAL



In order for an agreement to sell real estate to be binding, it must be in writing. The purchase agreement should contain the specifics of the

transaction, such as the sales price, the closing date, the financing terms for the buyer, and any special contingencies, such as seller-paid closing costs or the sale of the buyer's home. The purchase agreement should also spell out the rights and remedies of the parties and how the transaction can be canceled.

Iowa law requires that the seller provide a written disclosure statement to a purchaser. The disclosure statement is required even if a property is being sold in "as-is" condition. For homes built prior to 1978, a lead-based paint disclosure statement is required by Federal law. New legislation requires that a seller inform a buyer about radon testing.

Once you have a buyer, you should locate your original abstract to

your property. This must be done quickly to avoid delays. The abstract of title must be brought up to date and the buyers and sellers searched to identify any adverse liens and judgments. The abstract will then be examined by an attorney on behalf of the buyer. There may be title issues to address, such as the death of a titleholder or judgments against a person of a similar name.

Once the title opinion is complete, you will need to execute a deed and other supporting documents to transfer title to the new buyer. The recording statutes have very specific requirements for the format of the deed, and is it vital to correctly vest title. The deed must be accompanied by a declaration of value, which is delivered to the local Assessor's Office. A groundwater hazard statement is required on all properties to disclose potential groundwater contamination. If the home has a septic system, a new law requires that the system be inspected prior to sale.

Selling a home involves more than shaking hands on a price. Finding a buyer is only the first step through the legal process. \blacksquare

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

BUYING OR SELLING YOUR HOME? IT TAKES MORE THAN BOXES TO BE PREPARED. SUPERIOR SERVICE. **LEGAL SOLUTIONS.** FOR 36 YEARS EXPERIENCED ATTORNEYS ABENDROTH RUSSELL SINCE 1987 BARNETT LAW FIRM Wills, Trusts, & Estate Planning Residential Real Estate Probate & Estate Administration Social Security Disability ESTABLISHED IN 1987 Business Formation & Planning Medicaid & Asset Protection 2560 73rd St., Urbandale = 515.278.0623 = www.ARPCLaw.com ATTORNEYS WHO SPECIALIZE IN YOU





CONTACT US! CITY HALL 6221 Merle Hay Road

PO Box 410 Johnston, IA 50131 Phone: (515) 278-2344 Fax: (515) 278-2033

MAYOR

Paula Dierenfeld (515) 490-8023 PaulaSDierenfeld@gmail.com

CITY COUNCIL

Bryan Burkhardt (515) 554-9095 bburkhardt@cityofjohnston.com

Tom Cope (515) 975-4590 tomwcope@msn.com

Jim Evans jaae64a@gmail.com

Rhonda Martin (515) 326-2675 rmartin@cityofjohnston.com

Suresh Reddy (515) 650-9619 sreddy@cityofjohnston.com

JOHNSTON PUBLIC LIBRARY

6700 Merle Hay Road (515) 278-5233

JOHNSTON POLICE & FIRE 6373 Merle Hay Road (515) 278-2345 (24 hours) Emergency: 9-1-1

JOHNSTON PUBLIC WORKS 6400 NW Beaver Drive (515) 278-0822 FAX: (515) 727-8092

JOHNSTON PARKS DEPARTMENT 6300 Pioneer Parkway (515) 727-8091 FAX: (515) 727-8092

CROWN POINT COMMUNITY CENTER AND SENIOR DINING CENTER 6300 Pioneer Parkway (515) 251-3707

TAKE ADVANTAGE OF THE SQR PROGRAM

The City of Johnston has been awarded \$125,000 to implement a citywide soil quality restoration (SQR) program. SQR is the process of decompaction of your yard

via deep aeration and adding new organic matter into your yard via compost. Benefits of this practice include increased stormwater infiltration, which improves water quality and soil in our region. These improvements help support grass growth, reduce the need for fertilizers to support lawns, and less irrigation to keep lawns healthy.



Property owners within Johnston are eligible to have 50 percent of the project cost, up to \$1,500 maximum, covered by these grant funds. The program is anticipated to benefit property owners with a 10 to 15 percent cost reduction.

Residents may contact Clayton Ender, City Planner, at cender@ cityofjohnston.com, or 515-727-7763 to receive a cost estimate or learn more about this program.

GET READY FOR KITES ON THE GREEN 2023

The tenth annual Kites on the Green festival will take place on Saturday, May 6, from 10 a.m. to 5 p.m. in Johnston Commons, the grassy area outside the Johnston Public Library. The FREE, family-friendly event is fun for all ages and abilities! The tenth annual Kites on the Green festival will feature food trucks, giant show kite displays, kite fighting, free kite building, bol racing, live music, an inflatable obstacle course, an lowa National Guard rock climbing wall, opportunities to learn about stormwater best management practices, sidewalk chalk and more.

We want to thank all of the 2023 Kites on the Green sponsors. Without their sponsorship, this event would not be possible.



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



APPLY TO SERVE ON A BOARD OR COMMISSION

On June 30, several terms expire for citizens serving on city boards and commissions. The openings include:

- Board of Adjustment One opening, five-year term
- Park Advisory Board One opening, three-year term
- Planning & Zoning Commission One opening, five-year term
- Tree Board Two openings, three-year term
- Senior Advisory Board Nine openings, three-year term

If you are interested in serving, visit **cityofjohnston.com/boardsandcommissions** an application or contact City Hall at 515-278-2344.

KITES ON THE GREEN IS IN NEED OF VOLUNTEERS

Volunteers are needed for multiple shifts during Kites on the Green, on May 6. Those who check in the day of the event, will receive a free t-shirt. Volunteers may be asked to help kids/families build kites, assist with special activities, or help clean up. Sign up to volunteer by visiting www.cityofjohnston.com/KOTGVolunteer.

You can also build a kite during the Kite making workshop on Saturday, April 15, from 2 to 4 p.m. at the Johnston Public Library. Learn more at **www.cityofjohnston/KitesontheGreen**.



THE TREE SALE BEGINS ON APRIL 11

The City of Johnston is selling trees to residents at a reduced price of \$50 per tree. The sale of trees begins online at 8 a.m. on April 11. The available trees include Ginkgo Autumn Gold, Skyline Honeylocust, Pagoda Dogwood and Swiss Stone Pine. Visit **www.cityofjohnston.com/treesale** to learn more.



RAINBOW TROUT BEING STOCKED ON APRIL 15

The lowa Department of Natural Resources will release 1,500 rainbow trout at Terra Lake on Saturday, April 15. Free lunch begins at 11:30 a.m. (while supplies last), and the trout will be stocked around noon.

MAYOR'S ANNUAL BIKE RIDE ON MAY 13

Join Mayor Paula Dierenfeld for the Mayor's Annual Bike Ride. Interested participants can begin gathering at 11:30 a.m. in the parking lot just east of City Hall. Bicycle riders will depart around noon. The ride begins at City Hall, located at 6221 Merle Hay Road, and will end at the large shelter at Terra Park. Free lunch will be served.

EVENTS IN THE AREA

Be sure to check for cancelations

JHS presents 'Frozen'

April 20-22 Johnston High School, 6500 N.W. 100th St.

Johnston High School will present Disney's "Frozen" April 20-22. Shows are 7 p.m. Thursday, Friday and Saturday with a sensory-friendly show at 2 p.m. Saturday. Tickets are available online at www.vancoevents. com/us/events/landing?eid=29167&.

Golf Outing Fundraiser Monday, June 19 Jester Park Golf Course

The Dragon Scholarship Fund Golf Outing Fundraiser four-person best shot will have a 9 a.m. shotgun start. Proceeds support Johnston seniors in their post-high school education. Cost, which includes 18 hole green fees and cart, are \$400 per foursome and \$200 per twosome. Register and pay by June 5 at bit.ly/DSFgolfouting2023.

Car wash fundraiser

Dragon Scholarship Fund is holding a car wash fundraiser. For \$40 receive a five-count Kwik Star Ultimate Car Wash Car, which is a \$10 savings. They make great gifts. Order deadline is third Thursday of each month and pick up is fourth Thursday of each month. Order at bit.ly/DSFcarwash.

Lions Club Pancake Breakfast

Saturday, April 22, 7-11 a.m. Johnston Middle School, 6501 N.W. 62nd Ave.

The Johnston Lions Club hosts its annual Pancake Breakfast. The menu features delicious pancakes including gluten-free pancakes, sausage, scrambled eggs, juice and coffee. Tickets are \$8 at the door, and kids 5 and younger eat for free. Proceeds will benefit the Lions Club service projects.



Sensory Path Workday April 8, 2 p.m.

Johnston High School, Courtyard 2

Special education students and families, JHS classes and extracurricular groups, community companies and neighbors are invited to join in a Sensory Path Workday. Enter through door 2 (gym and lunchroom door). Rain date is April 15.

Special needs students would like to add activities to the second courtyard to be used by the school. Eventually this will carry over to courtyards one and three. The visions and ideas are from both general education and special education students. A grant from the PTO provided funds to purchase supplies to create the sensory path. While work is already underway, helpers are needed to make the vision come to life.

Help is needed with a variety of tasks - creative (mosaic, painting), woodworking, gardening, placing bricks in the gardens, filling the sandbox, and pouring small amounts of cement for superhero capes and butterfly wings. Speakers will share details about the vision for the space. The art club will assign a space for participants to work based on their abilities and interests. Wear work attire as you may get dirt or paint on your clothes. Tools needed for the day include saws, rakes, paint brushes and drop cloths.

Kite-Building Workshop

Saturday, April 15, 2-4 p.m.

Johnston Public Library, 6700 Merle Hay Road

Join the City of Johnston and the Johnston Public Library for a free kite-building workshop on Celebrate National Kite Month and get ready for the 10th annual Kites on the Green festival with this free event to create your own kite. Kite kits and supplies will be included.







<image><section-header><section-header><section-header><text><text><text><text><text>

JOHNSTON SPRING 2023

FOR ALL DRAGONS SCHEDULES Schedules are subject to change. Scan for most up-to-date schedules.



VARSITY BOYS TRACK

DATE TIME **OPPONENT** April 6 Multiple Schools 4:30PM April 8 11:00AM **Multiple Schools** April 11 4:30PM Multiple Schools TBD **University Of Kansas** April 14 April 15 TBD University Of Kansas 9:00AM Jim Duncan April 18 4:30PM **Multiple Schools** April 20 4:30PM Multiple Schools April 27-29 TBD **Drake Relays**

LOCATION **Dowling Catholic** Valley High School **Urbandale High School** University of Kansas University of Kansas Drake Stadium Johnston High School Urbandale High School Drake Stadium

TRACK GIRLS IΠ

OPPONENT DATE TIME 4:30PM Apr 6 Hawkette Invite April 11 4:30PM **Multiple Schools** April 15 7:30AM Jim Duncan April 18 4:00PM Ames April 20 4:30PM **Multiple Schools** April 24 4:30PM **Multiple Schools** April 27-29 TBD **Drake Relays**

LOCATION Northview Middle School Johnston High School Drake Stadium **Ames High School** Northview Middle School **Dowling Catholic**

Drake Stadium

ake Jordan

VARSITY BOYS SOCCER

DATE	TIME	OPPONENT	LOCATION
April 7	7:30PM	Waukee Northwest	Johnston High
April 11	7:30PM	Ankeny High School	Ankeny High So
April 15	TBD	Valley	Valley Stadium
April 18	7:30PM	Dowling Catholic	Dowling Catho
April 20	7:30PM	WDM Valley	Johnston High
April 25	7:30PM	Ankeny Centennial	Ankeny Centen
April 28	7:15PM	Newton	Newton HA Lyr
May 2	7:30PM	Waukee	Waukee Stadiu
May 4	7:30PM	Ames	Johnston High
May 8	7:30PM	Des Moines East	Johnston High
May 12	7:30PM	Southeast Polk	Johnston High
May 13	TBD	lowa City West	lowa City West
		AND A REAL PROPERTY OF A	

School chool olic School nnial nn Stadium um School School School

VARSITY GIRLS SOCCER

DATE	TIME	OPPONENT	LOCATION
April 7	7:30PM	Waukee Northwest	Waukee Northwest
April 10	7:30PM	Ankeny High School	Johnston High School
April 14	5:30PM	Underwood	Underwood High School
April 17	7:30PM	Dowling Catholic	Johnston High School
April 20	7:30PM	WDM Valley	Valley Stadium
April 25	7:30PM	Ankeny Centennial	Johnston High School
April 28-29	TBD	Tournament of Champions	TBA
May 2	7:00PM	Waukee	Johnston High School
May 5	5:00PM	Maryville	Maryville, MO
May 8	7:30PM	Des Moines East	Williams Stadium
May 12	7:30PM	Southeast Polk	Southeast Polk
May 15	6:30PM	West Marshall	Johnston High School



COMPLETE AUTO

REPAIR & TOWING



GO DRAGONS!

Specializing in sports, pediatric and family care.

Eric G. Herrmann, DC, CCSP®

Megan M. Herrmann, DC, CACCF Michael S. Tiffany, DC





STON DRAGONS 2

Photo by Jake Jordan



[%]Big Açai www.bigacaibowl.com (515) 330-5610 5800 Merle Hay Rd #9, Johnston

VARSITY BOYS TENNIS

DATE	TIME	OPPONENT	LOCATION
April 7	7:30PM	Waukee Northwest	Waukee Northwestl
April 10	7:30PM	Ankeny High School	Johnston High School
April 14	5:30PM	Underwood	Underwood High School
April 17	7:30PM	Dowling Catholic	Johnston High School
April 20	7:30PM	WDM Valley	Valley Stadium
April 25	7:30PM	Ankeny Centennial	Johnston High School
April 28-29	TBD	Tourney of Champions	TBA
May 2	7:00PM	Waukee	Johnston High School
May 5	5:00PM	Maryville	Maryville, MO
May 8	7:30PM	Des Moines East	Williams Stadium
May 12	7:30PM	Southeast Polk	Southeast Polk
May 15	6:30PM	West Marshall	Johnston High School

VARSITY GIRLS TENNIS

DATE	TIME	OPPONENT	LOCATION
April 7	4:00PM	Ames	Ames High School
April 8	9:00AM	Multiple Schools	Johnston High School
April 11	4:00PM	Ankeny High School	Ankeny Tennis Center
April 13	4:00PM	Urbandale	Johnston High School
April 18	4:00PM	Dowling Catholic	Dowling Catholic
April 20	4:00PM	WDM Valley	Johnston High School
April 21	10:00AM	Multiple Schools	Prairie Ridge Complex
April 25	4:00PM	Ankeny Centennial	Ankeny Tennis Center
April 27	4:00PM	Waukee	Waukee High School
May 1	4:00PM	Southeast Polk	Johnston High School
May 2	4:00PM	Kuemper Catholic	Johnston High School

VARSITY GIRLS GOLF

DATE	TIME	OPPONENT	
April 10	12:00PM	Multiple Schools	E
April 12	9:00AM	Ankeny High School	J
April 13	3:30PM	Southeast Polk	(
April 17	10:00AM	Multiple Schools	١
April 19	3:30PM	Multiple Schools	
April 20	12:00PM	Multiple Schools	(
April 25	11:00AM	Multiple Schools	ł
April 26	9:00AM	Multiple Schools	J
May 1	9:00AM	Multiple Schools	J
May 3	2:30PM	Multiple Schools	E

LOCATION Briarwood Golf Course Johnston High School **Copper Creek Golf Course** Willow Creek Golf Course Sugar Creek Golf Course **Glynns Creek Golf Course** Hunters Ridge Golf Course Johnston High School Jester Park Golf Course Briarwood Golf Course



Photo by Jake Jordan







Photo by



515-986-2841 1830 SE Princeton Ste A, Grimes www.prairieviewah.com



5750 Merle Hay Road, Johnston 515-270-9045 OPEN 6 AM - 11 PM DAILY





Taking advantage of today's rates for tomorrow's needs

Call today for an appointment.

Highland Memory Gardens Cemetery

One NE 60th Avenue, Des Moines Located on 2nd Avenue, 1 mile north of 1-35/80 515-289-2230 www.highlandmemorygardens.com



BEFORE YOU GO By Jan Shawver

PREPARE for the inevitable

Benjamin Franklin said, "But in this world nothing can be said to be certain, except death and taxes."

You have already (or should have) cared for the "taxes" part of that statement. Have you cared for the "death" part?

I cannot express more emphatically the importance of pre-arranging for your future funeral/burial needs. You might be thinking, "I have plenty of time to think about that." Scan the obituaries listed on any



of the local funeral homes' websites, and you will be surprised at how many "young 'uns" there are — age 50 and younger. Death is no respecter of affluence, prominence or age. It may call anyone when least expected.

Just like planning for a "rainy day" or your retirement, pre-arranging for your funeral/burial needs is a good financial decision. Funeral/burial costs are rising every year. It is to your advantage to make pre-arrangements for your future needs now, which will lock in today's rates for tomorrow's needs.

Where do you begin? Contact the funeral home and/or cemetery of your choice to discuss your many options.

Wondering what to do with this year's tax refund? Consider caring for the other "certainty" of which Ben spoke.

Give your family a gift of love and care for your future end-of-life needs now. 🗖

Information provided by Jan Shawver, family services representative, Highland Memory Gardens Cemetery, 1 N.E. 60th Ave., Des Moines, 515-289-2230.

HEALTH **By Sheryl Frye**

GROUNDING techniques

Sometimes in our busy lives, we have trouble being present in the moment. We are thinking about things we need to get done, remembering the past or just experiencing anxious thoughts. Grounding techniques can help us create some distance from our distressing thoughts to help us become more present in the moment. These techniques use our five senses to help us regain our perspective. Grounding techniques - such as breathing deeply or listening to your



surroundings - are often simple and can be utilized in any situation. Other physical grounding techniques include taking a walk, holding a piece of ice or savoring a scent like tea. Grounding techniques can also include mental tasks to help us with distraction. Thinking about silly jokes, reciting a poem or song and counting backward from 100 are examples of grounding mental techniques. Sometimes, soothing techniques can help in times of high distress. We can use our imagination to ground us by picturing someone we love or visualizing our favorite places. Playing with our pets and engaging in favorite activities like crafts can also help us create feelings of wellbeing during periods of high stress. Identifying techniques to stop us from getting lost in our distressing thoughts can give us the tools to create more joy in our daily lives.

Reference: www.healthline.com. Information provided by Sheryl Frye, LISW, SS Therapy and Consulting, Ltd, 2675 N. Ankeny Blvd., Suite 105, Ankeny, frye@ sstherapyandconsulting.com, www.sstherapyandconsulting.com.

EDUCATION

By T.K. West

MEET Cari Munn

From 8 years in Bolivia to Johnston

Growing up, Cari Munn lived on a golf course owned by her family. After high school, she studied elementary education, early childhood education and Spanish at the University of Northern Iowa. Because Munn had no idea where she wanted to set down roots, she relocated to Tampa, Florida; Kansas City, Missouri; and Des Moines before teaching for eight years in Santa Cruz, Bolivia. Munn first learned about



Munn first learned aboutCari Munn teaches developmentalopportunities in Santa Cruz afterkindergarten at Lawson Elementary.attending a UNI Overseas Teaching

Fair where 250 countries were represented. She chose Bolivia because she wanted to put her Spanish skills to use. While there, she not only taught elementary grades but also met her husband and started a family.

"The school was a small private school, with 95% of the students beginning school without any English language spoken at home," Munn says. "It was an incredible experience, merging my American culture and Bolivian culture together, learning from each other about school and life."

Munn recently returned to the Johnston area where she works at Lawson Elementary School and says she couldn't be happier with how it all worked out.

"Working at Lawson Elementary has been amazing so far. Everyone has been so supportive and helpful. They reach out and find ways to support my teaching whenever necessary. Not only do they support me as a teacher, but they ask about me as a person and see me as the complex human that I am — not just in my role as a teacher," she says.

As a developmental kindergarten teacher, Munn teaches a class in the morning and a class in the afternoon. She says she enjoys teaching students at the elementary school level because every day there is something to smile and laugh about.

In fact, her students often participate in fun dress-up days. This includes dressing like each color of the rainbow, pajama days, and dressing like a 100-year-old person. Munn's students have also learned about the life cycles of plants, carved pumpkins and counted the seeds, went on hunts to find fall leaves and snowflakes, watched "Winnie the Pooh: The New Musical" at the Civic Center, painted, and even tasted different kinds of apples and made applesauce.

"Kids are hilarious, and it brings so much joy to my life. I can't imagine doing a job that doesn't involve children," Munn says.

When not teaching, Munn enjoys spending time with her family. Together they like to go to the park, ride bikes and blow bubbles galore. They also enjoy reading books, creating cardboard cars and painting pictures.

Munn says she is looking forward to spring and getting outside to explore more about nature and the next phases of the life cycles her students learned about. She is also excited to see how far her students have come since the beginning of the school year.

"As cliche as it sounds, I feel incredibly rewarded as a teacher every single day. The kids bring so much joy to this job, even on the hardest days, they make me smile and make everything worth it," Munn says.



JOHNSTON 5800 Merle Hay Road • 515-276-2854 MON-FRI 9am-7pm • SAT 9am-5pm • SUN 12-5pm

WWW.ACEHARDWARE.COM

Over 55 and Active?

We want you on our wait list!

Visit our independent-living community. We enjoy great activities that promote *good health, strong connections, well-being,* and *fun*!



vintagecooperativejohnston.com



Check out these savings and more at your Johnston Fareway!



OPEN 7AM - 9PM • MONDAY-SATURDAY • CLOSED SUNDAYS

GO TO FAREWAY.COM OR DOWNLOAD OUR APP TO SHOP ONLINE 7 DAYS A WEE

6005 MERLE HAY ROAD IN JOHNSTON STORE: 515-252-9962 • MEAT: 515-252-9893

FAREWAY WHITE MILK GALLON





Limit 12. Limit 1 coupon per customer. Valid IN-STORE and at JOHNSTON location only. Expires 4/29/23.

WELLNESS By Caitlyn Ferin, LD, RD

BENEFITS of adding mushrooms in cooking

Mushrooms are hit or miss for many, but they have been growing in popularity for several reasons: They add flavor and nutrients to your favorite dishes, and they can help cut back on sodium, fat and calories. Let me explain:

Mushrooms have a savory taste, known as umami. This is a similar flavor to meat. So, by adding chopped mushrooms to ground beef or



pork, you are essentially adding the same flavor profile and texture. This allows you to pack in nutrition, reduce calories and fat, boost flavor and extend portions to save money. We call it "the blend": a mixture of finely chopped mushrooms and ground meat. I use it when I make burgers, meatballs, meatloaf, tacos, lasagna, meat sauce and chili.

Benefits of the blend

• Reduce calorie and fat intake. Research suggests substituting mushrooms for lean ground beef in an entrée just once every week would save you almost 20,000 calories in one year.

• Pack in nutrition. Adding one serving (five medium mushrooms) provides an excellent source of the B vitamins riboflavin (28%), niacin (20%), pantothenic acid (27%) and copper (32%) and contains potassium (6%) and 2.8 mg of ergothioneine.

• Mushrooms are a source of vitamin D. Just five UV-light exposed mushrooms can contain more than a full day's recommended allowance of vitamin D.

· Boost flavor. Studies show combining meat with mushrooms actually enhances the flavor of your favorite recipes.

• Reduce sodium intake. Thanks to mushrooms' umami (savory) taste, studies confirm you can maintain the delicious flavor of recipes you love while reducing sodium by 25%.

• Extend portions. Adding mushrooms adds bulk and volume, allowing you to generate more servings and extend portions. Did someone say leftovers?

• Bring vegetables to the plate. Adding mushrooms into the mix makes it easier to add an extra serving of vegetables to the plate.

· Go green. Mushrooms are grown year-round in highly controlled environments and effectively convert water into food.

· Save money. Generating more servings and extending portions means cost savings on the price per serving.

How do I make "the blend"?

· Chop up your favorite mushroom variety to match the consistency of the ground meat

• Blend the chopped mushrooms with the ground meat

• Cook your mushroom-meat blend to complete the recipe. Depending on the dish, you can use more or less mushrooms. I like about a 1:1 blend for things like taco meat and a 1:2 blend for things like burgers and meatballs.

So, next time you are making a dish that calls for ground meat, add in a cup of finely chopped mushrooms. I doubt even your pickiest eater will notice, and you will be getting some wonderful health benefits.

Information provided by Caitlyn Ferin, LD, RD, corporate dietitian, Fareway, 6005 Merle Hay Road, Johnston, 515-252-9962.

By Scott Bontrager

HVAC

CONSIDERATIONS when replacing equipment

The transitions between seasons can be the ideal time to replace your equipment that struggled the previous season. With that being said, the process can be a bit overwhelming. Which brand should I buy? Which model do I choose? These are just a few things to think about, but let's discuss the most common questions about the process.



• Choosing a company: Choosing the right

company is the single most important factor as they are not only supplying the equipment but installing it. All of your faith goes into this company and trusting they provide the correct options for your family's home comfort and budget. A good contractor will be licensed, have referrals and evaluate your current system and, most importantly, listen to your needs.

• Choosing the equipment size: If you have an older home, it more than likely does not have the correct sized equipment — often oversized. Oversized equipment can cause numerous problems like cycling too frequently and causing uneven heating and cooling. On the other hand, undersized equipment has issues as well, such as running constantly, increased utility bills and also uneven temperatures. It's critical to have the correct sized equipment, and an HVAC professional will be able to calculate this for you.

• Choosing high efficiency: Your HVAC system is the most power-sucking equipment in your entire home. This is reason enough alone to pay attention to investing in high-efficient equipment when reducing your utility bills is important. A highefficient system runs on less energy, provides better air quality, is less noisy and has fewer repair costs because it's running more efficiently and has less wear and tear on the equipment. It's a no-brainer.

• Choosing a maintenance plan: Do I really need a maintenance plan on a brand-new HVAC system? Yes! All manufacturers require that the equipment is properly maintained, which in turn provides the longest life, reliability and efficiency. Want a simple comparison? If you purchase a brand new car, do you stop buying windshield wipers, inflating the tires and getting oil changes?

You may be in a situation where only your furnace or air conditioner is failing and you don't necessarily need the entire system to be replaced. If this is the case, don't count out replacing the entire system just based on current failures. With the current rebates being offered on upgrading to more energy-efficient equipment, it could possibly be a better investment to take action on the full system now. ■

Information provided by Scott Bontrager, 72 Degrees Comfort Company, 811 S.W. Ordnance Road, Ankeny, 515-200-2728.







<image>

8705 Chambery Blvd, Johnston www.precisiondsm.com

REAL ESTATE

By Katie Fliehler and Malinda Garner

HOW TO navigate the spring market

It is the age-old question, "How's the market these days?" The answer to that question depends on who you ask. What we can tell you for sure is the spring market is always the busiest market for our area for buyers and sellers. Year after year, the spring market has the most homes sold, compared to other seasons. Summer is so busy with activities and vacations, fall is busy with sports, and, in winter, people tend to hibernate more. Of course, homes sell every day



of the year, but the data consistently shows the spring is the undisputed champion of seasons for buying or selling a home. We have compiled some information to help you navigate this demanding market if you are a buyer and/or seller.

For the buyers

Because there are more people looking to buy and sell during the spring season, the competition is higher. This could mean you have to jump on a home sooner or have a longer house-hunting period as properties tend to sell more quickly. Do your research to know what you want, and do not hesitate if "the one" comes along.

• Have your pre-approval letter from the lender ready to go. The loan pre-approval will show the sellers you are qualified to shop in that price range. We always suggest working with a local lender who understands our market.

• Be flexible if you can. If you can work with the seller's timeline, your offer may stand out better.

• Make a strong offer. Consider your limits, but a smart, strong offer can put you in an advantageous position.

• Work with a trusted real estate professional. Realtors are your ally and provide a wealth of knowledge in a competitive market.

For the sellers

With more competition in the spring, you want to help your home stand out to as many buyers as possible. Working with a trusted Realtor, who uses professional photography and marketing, is important. Representation matters, and you want someone who communicates well and is knowledgeable of the current market conditions.

• Clean, declutter, update, paint, repair and stage. Your Realtor can guide you through exactly what should be done, but doing these things will help your home sell more quickly and for more money. You typically have one chance to make a great first impression. Take the time to get it ready to list.

• Price is especially important. The key to pricing a home properly is determining a reasonable amount the buyer would be willing to pay that is also justified by recent home sales. Your Realtor is the best person to consult since they have access to thousands of homes on the MLS and are familiar with your area.

If you use these tips, you will be off to a great start for the market.

Information provided by Katie Fliehler, 515-664-0414, Katie@KatieFliehler.com and Malinda Garner, 515-991-5092, Malinda@MalindaGarner.com, RE/MAX Precision, 8705 Chambery Blvd., Johnston.

HOME HEALTH By Ward Phillips

HOSPICE services the earlier, the better

Because Matt had just been diagnosed with cancer, he and his wife, Caryn, were stunned when Matt's oncologist began talking about the benefits of hospice services.



"We knew Matt's cancer was stage 4 and the outlook wasn't good, but the medical team agreed that we were looking at several months, maybe a year, even, and we thought hospice care was for people about to die," Caryn recalls. "But the doctor

explained that Matt could benefit from hospice earlier, so we decided to look into it."

The result of their research was a relationship that spanned not just the nine remaining months of Matt's life, but beyond; Caryn and her children are part of a bereavement group that's operated by the hospice provider, and Caryn has made friends with other widows who are also adjusting to being alone.

"Not only did being part of hospice bring Matt tremendous comfort, but the hospice team helped - and continues to help everyone who loved Matt," Caryn says. "I tell anyone who will listen: If someone you care about is sick and is not going to get better, don't wait to contact hospice."

Ideally, hospice services can and should be initiated when a person is still healthy. Virtually anyone with a life-limiting illness can qualify for services, enabling an individual to live life in comfort for the days, weeks or months that remain in their life. And the earlier hospice services are started, the more they can - as in Matt's case - benefit the person who is ill as well as the whole family.

"As the weeks went on and Matt began to feel weaker, we were pleased to learn that, because he was on hospice, we would get a hospital bed brought to the house, and that he would receive pet therapy and all kinds of things he really enjoyed," Caryn says. "It's ironic to think about this now, but Matt was probably happier during those early weeks and months of hospice than he had been for a long time.

"And, as the end was near, the hospice team made sure he wasn't in pain. We were able to be with him and hold his hand and tell stories. Even in his last couple of days, he would smile when the kids and I would share memories. It was a very relaxing time - not at all like I had envisioned when we first found out he was so sick."

If you and your family are faced with the need to make a decision around hospice care, know that making that first call to a hospice provider can be difficult — but once you've taken that first step, having care in place can make your loved one's last weeks and months more relaxed and meaningful for all.

Ward Phillips is vice president of market strategy and business development for WesleyLife, which offers a broad network of health- and well-being-focused communities and services, including home hospice services, for older adults. Call Ward at 515-669-2205 to learn more.

MORTGAGES Just Right FOR YOU

...customized to your specific needs by your hometown banker!



Our mortgage experts are here to make your home-buying experience easy and stress-free. **CONTACT US TODAY!**



Randi Gustason NMLS #879225

515-452-0812





JOIN US FOR **EASTER** Pius April 2 - Palm Sunday • April 6 - Holy Thursday April 7 - Good Friday • April 8 - Holy Saturday April 9 - Easter Sunday Visit Our Website for Mass Times www.stpiusxurbandale.org 3663 66th St., Urbandale



Quality Service. Quality Clean.

EXTERIOR SERVICES

House Washing Pressure Washing **Gutter Cleaning** Window Cleaning Deck/Fence Cleaning Holiday Lights And More!



By Lindsey Giardino



Ryan and Amber Stellner were looking for a home big enough for their growing family when they found one in Meadow View West.

already checking most of the boxes for a family with four young kids." The house they found has a three-

WHERE WE LIVE

This March marks three

years of the Stellner family

living in Johnston. Ryan and

Amber Stellner's fourth child

was born five years ago, and

"We visited about 15 houses

one was in Green Meadows West in Johnston. Just before we turned down

the street toward the house, we saw a

playground and trail. Then, as we turned,

we saw a tree-lined cul-de-sac and a dad

playing outside with his kids. After we

pulled into the driveway, we heard lots

more kids outside playing. This was

it was time to upgrade to a

Amber teaches kindergarten at Madison Elementary in Des Moines, so the couple looked for a house on the northern side of

larger house.

the metro.

SPACE for the whole family

car garage, gas fireplace, laundry on the main level, an open floor plan and enough bedrooms for everyone, including Ryan's mother.

"We were also able to renovate the basement to have a kitchen for my mother," he says. "Since my wife was teaching from home during the last part of the 2019-20 school year, it allowed her lots of time to utilize her amazing skills. She was able to paint, decorate and redesign a few rooms in our house."

Some of Ryan's favorite aspects of the Green Meadows neighborhood are its proximity to "everything," mature trees and, of course, the great neighbors.

"Our neighbors are amazing," he says. "We've had so much fun over the last three years."

Ryan is also active within the community. Two years ago, he saw a post from the Johnston Partnership about needing an auction coordinator for their annual fundraiser.

"I've been involved with volunteerism and nonprofits for many years, so I thought this would be a great opportunity," he says. "I have now been involved with the fundraising committee for the last two years as their auction coordinator and love it so much. The Johnston Partnership is so much more than a food and clothing pantry. They support a school-based mentoring program and provide weekend food supplies for food insecure school children."

For the Stellner family, there's just so much to appreciate about Johnston.

"The growth over the last three years has been amazing, but the potential for continued growth is exciting as well," Ryan says.

goreadyclean.com

515-882-4967 // info@goreadyclean.com

Y CLEAN

Request a **FREE ESTIMATE!**

JOHNSTON NEIGHBORHOOD!

THE ENCLAVE AT WOODED POINTE

75 76 73 78 SOLD 72 SOLD SOLD SOLT

LOTS FOR SALE

Lot 1 - SOLD Lot 2 - SOLD Lot 3 - SOLD Lot 4 - \$230,000 Lot 72 - \$230,000 Lot 73 - SOLD Lot 74 - \$250,000 Lot 75 - \$250,000 Lot 76 - \$250,000 Lot 77 - \$240,000 Lot 78 - \$230,000

The Enclave at Wooded Pointe

features an executive development located South of NW 70th and West

off of 86th Street in Johnston. The

initial plat consists of 11 daylight

and walkout wooded lots. Bring your own builder. Covenants apply.

Call for more information and to get

started on your dream home today!



JULIE LARSON **Realtor**[®] julie.larson@exprealty.com (515) 360-1297 Licensed in Iowa

www.larsondev.com

Pricing and availability believed to be accurate and are subject to change without notice.



WHAT DOES LOOK LIKE FOR YOU?

We Can Help!

- Fiduciary
- Lifestyle
- Retirement Education
- Retirement Risk Management

america

RETIREMENT **PLANNING SEMINARS**

APRIL 25 & 27 Register Today! CALL (515) 274-9190



Kevin Wingert • Shelly Bitz K.C. Wingert

americanretirementplanning.net 7177 Hickman Road, Suite 4, Urbandale RETIREMENT PLANNING (515) 274-9190

ent Adviser Representative of and investment adviser services offered through Royal Fund Management, LLC a SEC Registered Investment Adviser.



It's about your life, not just your money.



CHAMBER

By Samantha Winebrenner

ENJOY spring activities

Spring is finally here. I love this time of year when I wake up to the sun shining, the sound of kids playing outside and the hustle and bustle as everyone emerges from their homes and gets out into the community. As part of our mission, we strive to find ways to support the community and make it easy for everyone to connect and get involved. With the nice weather, it is easier to do that. Be sure to keep an eye on our Facebook



page and website for all of our upcoming events. If you are interested in sponsoring an event or volunteering, contact the Chamber office.

Our community would be nothing without our teachers and Johnston school staff. We will show our appreciation and recognize those retiring on May 3. This event is put on by the Chamber but is only successful with our volunteers and donors. We are looking for items to be donated for our raffle and giveaways for our teachers to stock up on. We also look for sponsorships to help with the costs and allowing businesses to show their appreciation. If you would like to donate or get involved, email me at samantha@johnstonchamber.com.

Believe it or not, we are already planning for our Johnston Green Days Festival. Held June 15-18, this is the biggest community festival in Johnston. This year's theme is "The Grass is Greener in Johnston." We will have our beer garden, carnival, parade, car show, live music, food trucks, a bags tournament, Johnston Alumni celebration and much more, Mark your calendars to attend, as there is something for the whole family. And check out johnstongreendays.org to stay up to date on the schedule, who will be playing, and all the events available. Show your support by being a sponsor and helping us to make this a fun and free event for our community. Sponsorships will be available on our website or contact Sam at the Chamber.

We kick off Green Days on Thursday evening with our Jammin' in Johnston Business Expo. This year, we are opening it up to all businesses and vendors. You can register online at our website by going to our events calendar. Get registered today and join us with live music from Mike Aceto.

So far, this year is moving by fast, and we are off to a great start. We want to thank those who have decided to join us. Welcome these members to the chamber and the community: Adventures in Social Development, Bell Brothers, Dragon Scholarship Fund, Essential Personnel, KHI Solutions, Veranda Dentistry Johnston, and Wax and Relax.

April is a busy month. Join us at our upcoming events, and bring a friend.Thursday, April 6, Business After Hours, Purple



Poppy Boutique at 5-6 p.m.Tuesday, April 11, Bomber's Groundbreaking at 9-11 a.m.

• Tuesday, April 11, JEDCO Networking After Hours - IMPACT 7G at 4:30-6:30 p.m.

• Wednesday, April 12, Essential Personnel Ribbon Cutting at noon to 2 p.m.

• Thursday, April 20, Business Before Breakfast – Bishop Drumm at 7:30-8:30 a.m. ■

Information provided by Samantha Winebrenner, Johnston Chamber executive director, samantha@johnstonchamber.com, 515-276-9064. For more information, visit www.johnstonchamber.com.





OUT & ABOUT



Johnston Chamber held a ribbon cutting at The Cork 50131, 6205 Merle Hay Road, Suite 130, in the Johnston Center, on March 9.



Leif and Tricia Gustafson at the Johnston Chamber ribbon cutting at The Cork 50131 in the Johnston Center on March 9.



Sharm Sisler and Dan Fitzgerald at the Johnston Chamber ribbon cutting at The Cork 50131 in the Johnston Center on March 9.



Claudia Howell and Marla Bundy at the Johnston Chamber ribbon cutting at The Cork 50131 in the Johnston Center on March 9.



Gabi Innis and Mayor Paula Dierenfeld at the Johnston Chamber ribbon cutting at The Cork 50131 in the Johnston Center on March 9.



Gabi Innis and Jen Christy at the 2023 Dragon Scholarship Auction March 4 at Stoney Creek Inn.



Tim and Ahnalee Wiltfang at the 2023 Dragon Scholarship Auction March 4 at Stoney Creek Inn.



Brad and Jodi Meyer at the 2023 Dragon Scholarship Auction March 4 at Stoney Creek Inn.



Mike and Stacy Koenigs at the 2023 Dragon Scholarship Auction March 4 at Stoney Creek Inn.



Brian and Deb Petrak at the 2023 Dragon Scholarship Auction March 4 at Stoney Creek Inn.



Matt and Chris Stahr at the 2023 Dragon Scholarship Auction March 4 at Stoney Creek Inn.

OUT & ABOUT



Back: Tyler Donaldson, and, front: Emma Puckett, Advija Jusufovic and Caden King at JHS State Basketball Finals at Wells Fargo Area on March 3.



James Anderson, Eric Borgmeier, Carter Sharp, Steve McCoy and Mengesha Hennes at JHS State Basketball Finals at Wells Fargo Area on March 3.



Back: Braden Gierstorf, Will Holm, Lily Henderson, Laura Dugan, and, front: Logan Kahre, Nathan Ruisch, Carson Bui and Cater Bryan. at JHS State Basketball Finals at Wells Fargo Area on March 3.



Cooper Vercauteren, Noah Kapustka and Colby Davis at JHS State Basketball Finals at Wells Fargo Area on March 3.



Claire Holub; Kaley, Kenney and Sidney Veeder; and Berkley MClish at JHS State Basketball Finals at Wells Fargo Area on March 3.



The Johnston girls basketball team made it to the state championship game for a fourth straight year. The Dragons fought hard, falling just short of the state title, 59-56, against Pleasant Valley.



Christy Cline and Brenda Ballard at the Johnston Chamber Business After Hours held at DLL Financial Solutions Partners March 2.



Kathy Robinson and Annie Mielke at the Johnston Chamber Business After Hours held at DLL Financial Solutions Partners March 2.



Samantha Winebrenner and Cassie Witt at the Johnston Chamber Business After Hours held at DLL Financial Solutions Partners March 2.



Ken Whitelaw and Bill Maffucci at the Johnston Chamber Business After Hours held at DLL Financial Solutions Partners March 2.



Jay Mathes and Mike Gregan at the Johnston Chamber Business After Hours held at DLL Financial Solutions Partners March 2.











Bank lowa can help you take the next step with a home equity line of credit at **5.95% APR.***

Let's make it happen!

www.bankiowa.bank/heloc-2023



Johnston (515) 727-4484 Altoona (515) 967-7283 West Des Moines (515) 225-0710

*Offer available through May 20, 2023. Rates range from 5.95% APR to 7.95% APR and is based on credit score. Annual Percentage Rate (APR) is fixed for 5 years and will not increase during this period. Subject to credit and property approval and a 90% or less loanto-value ratio. If an appraisal is needed, this will be at the borrower's expense (approximately \$400-\$450). Adequate homeowners and, if applicable, flood insurance is required. \$5,000 new funds required with a maximum loan amount of \$250,000. Contact Bank Iowa for other rate and term options. Institution NMLS ID #673681.

Think Spring

and think local when searching for businesses for home services.



Brian Hutzell

Mortgage Lender NMLS #19765 6175 Merle Hay Rd Johnston, IA 50131 (515) 252-1147



bhutzell@bankcsb.com <u>CSD</u> community state bank (515) 331-310

(515) 331-3100 | bankcsb.com







andrea@iowalivingmagazines.com

