

ALTOONA

APRIL 2023

Living

MAGAZINE

OVERCOMING the FEAR

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

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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 all right.

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



Tammy Pearson

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

Aaron Burns

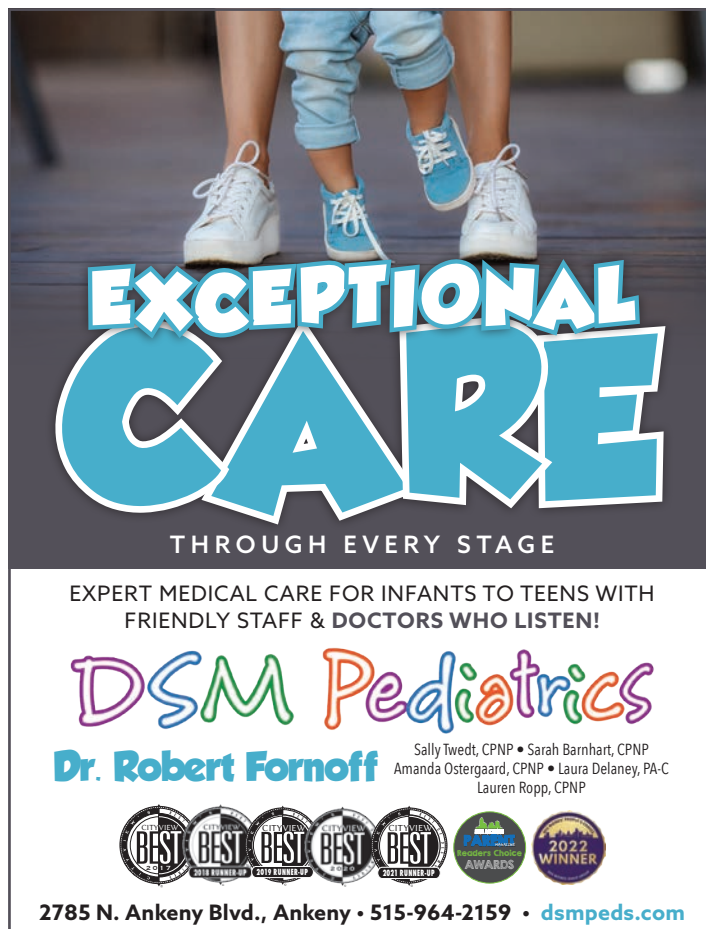
Advertising Account Executive
515-953-4822 ext. 307
aaron@iowalivingmagazines.com



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WALNUT CREEK PSYCHIATRY



OVERCOMING the FEAR

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

By Chantel Boyd

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.

Kayla Hahn has been passionate about horses since childhood, feeling that they make her life "whole." However, after a riding accident, she found herself afraid of getting in the saddle again.

Back in the saddle

Kayla Hahn of Altoona is back in the saddle after an accident left her fearful of getting hurt again while riding horses. She had enjoyed riding throughout her childhood, but that changed.

"I loved being around horses. It made my world feel complete," she says.

Her goal was to own a horse, so she rode frequently at the Animal Rescue League Main Barn, Jester Park and Menagerie. Finally, Kayla's dream came true in 2020.

"I rescued a beautiful 6-year-old off-track thoroughbred mare, Charlie."

Kayla was happy to ride Charlie, and Charlie was delighted to not be racing anymore. They were both working with a skilled trainer. One day, something spooked Charlie.

"I tried to calm her down and get her to stop by pulling back on the reins. I did not know this would trigger her racing past and cause her to go faster," Kayla says.

Charlie bolted, and Kayla fell off.

"Charlie flew, and I came off the side, hitting my head. Had I not had my helmet on, I would've been severely hurt or worse," she says. "I had never been in that much pain."

Kayla didn't blame Charlie for the accident.

"I knew it wasn't her fault. It was mine. I didn't have enough knowledge of racing," she says.

However, the horse began acting up.

"She had always been spunky, but I could handle her before. Now I could not."

Even Kayla's family could not help; Charlie started acting up around them, too.

"I did not want my family to be hurt like I was," Kayla says.

She made the tough decision to have Charlie re-homed for additional training.

"She will always have a special place in my heart, despite the physical pain I endured," Kayla says, adding that she had become terrified of horses after the incident.

"I would not go near a horse unless someone I trusted was there, and I did not ride for over a year," she says.

Kayla tried multiple types of therapy, which she says helped. However, she still could not get on a horse, although she wanted to.

"Riding horses is a part of who I am," she says. "I am a different person without horses. I did not like that version of me."

Kayla eventually acquired a new horse named Dot, a bay quarter horse that is 17 years old and much calmer than Charlie was.

"She is experienced and graceful. My dad and husband, who have never ridden before, have ridden her," Kayla says.

The first time she met Dot, she decided to get back in the saddle.

"It was the best decision I ever made."

Kayla has had Dot since early 2021 and says she feels whole again. However, she still has flashbacks and panic attacks.

"Luckily, I have an amazing trainer, Holly, who encourages me to take my time to feel comfortable," she says.

Kayla is still moseying along with Dot but says she hopes to do more than walking in the future. For now, she is happy to be back in the saddle riding again.

"I feel like me again, without depression and sorrow, and I feel free."



After getting a new, calm horse, Kayla Hahn felt complete again.

Feeling judged

Sarah Hurm of Altoona is a self-proclaimed introvert and self-conscious. She says she hated speech and public speaking because she was uncomfortable being in front of people.

"I always felt the audience was judging me, and I was always so afraid I would say the wrong thing, or I would get all flushed in the face and make it obvious I was nervous," she says.

Sarah says she can't pinpoint why she was nervous giving speeches.

"It was just a viewpoint I had of me. I do not remember ever having negative encounters with public speaking; I just was always uncomfortable," she says.

Sarah finally faced her fear because she wanted to share some of her experiences with others who might be helped in the process.

"I have had some life experiences that are traditionally not shared, shamed, or are just entirely misunderstood," she says.

Sarah was asked by different groups to share her life story to help empower others. She had to overcome her fear of public speaking to share her testimony.

"I just felt I could not say no at that point," she says. "I realized it was bigger than just me and could help others."

Sarah is not entirely over her fear of speaking in front of others. Still, she strives to help others by sharing her story publicly.

"I still get nervous about public speaking, but I remind myself I am speaking with the hopes of helping other people."

Before one of her more significant speaking engagements, Sarah had some coaching. She also watched videos about public speaking.

"I reminded myself to breathe through it all."

Sarah still has fear as new events come up where she is asked to speak



Sarah Hurm is a self-proclaimed introvert, but she overcame her fear of public speaking to share her story.

publicly.

"It is not as strong, especially in smaller gatherings," she says. "If I get nervous, I just always recenter and remind myself that there is a purpose I was asked to speak. I pray for peace and just make sure I focus on my breathing to keep me present and grounded."

When she realized she could give speeches to crowds and not be overcome by nerves, she says she felt relief and bravery, along with some pride.

"I feel like I challenge my inner critic every time I get up in front of people, and I am happy to remember it's always more impactful and meaningful than for just myself; it is about reaching others."

She tells others, "Know why you are facing that fear. The 'why' is my biggest motivator to overcome my fears. Having a support person is also always great to make sure you are also taking care of yourself in the process of facing your fears."

"Embrace the uncomfortable; you grow when you're uncomfortable."

Heights and the ocean

Jessie Schrock from Altoona has faced two fears most of her life: a fear of falling and a fear of the ocean. When she was young, Jessie had night terrors.

"I had a horrible recurring dream that my



Jessie Schrock has faced two fears most of her life: a fear of falling and a fear of the ocean. Rock climbing allowed her to overcome one of them.

parents could not wake me from, and I can still vividly remember it today. I fell endlessly and then would fall out of bed in real life and wake up screaming."

The ocean was equally as terrifying to Jessie.

"I was afraid of the sheer power of the water and the creatures beneath," she says.

Eventually, Jessie wanted to overcome these fears, so she chose to engage in a shared movement where people do things they would have otherwise never done. Because of this movement, Jessie accomplished incredible things.

"I embraced the idea of 'seek discomfort' — to find things that take me way out of my comfort zone and do them," she says.

Jessie embraced the mantra of "seek discomfort," and, later in life, found a social media group called Yes Theory that encourages members to keep pushing past their comfort levels.

"I decided that I wanted to really live because time is fleeting, and I need to make the absolute most out of every day," she says.

Jessie faced her fears by tackling them head-on. She was planning a trip to Hawaii, so made it her goal to take SCUBA classes beforehand.

"I thought, what better way would there be to face my fear of the ocean than to go right into it?"

Jessie also faced her fear of falling by



What better way to face a fear of the ocean than to SCUBA dive in it? Jessie Schrock decided to take on the challenge and conquered it.

learning to rock climb, rappel and zipline. She learned from her instructor to get comfortable with the equipment and trust it.

"I have seen some amazing sights as a result, and, now, if I am rock climbing, I do not mind when I slip. I do not panic. I use the chance to hang, rest quickly, re-grip and climb on."

In both cases, Jessie took formal instructions, learned in safe environments, and let herself get caught up in the excitement of the moment and the views instead of letting the fear control her.

"I'm stubborn and a little competitive," she says. "A goal is a goal, and I don't like to fail. I've seen and done some cool things as a result of not letting my fears stop me." ■

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ALTOONA Public Library news

Summer Reading Rainbow Run

Mark your calendar for this fun and colorful event for all ages on June 10 at 10 a.m. Run or walk your way along the trail by the library. Come wearing white and see how colorful you can get. We'll be giving out summer reading swag along the way. More information is available at our website, altoonalibrary.com.

Adult programming, ages 18 and older

• **Splat Studio:** for ages 18 and older on Fridays, May 5 and June 2 from 6-8 p.m. and for ages 60 and older on Tuesdays, May 2 and June 6 from 1-3 p.m. If you have a desire to dabble in acrylics, we've got an adult art studio for you. We'll bring the supplies, you bring your inner artist. Registration required.

• Discover the Real You – Personality Testing:

Monday, May 15 at 7 p.m. or Wednesday, May 17 at 7 p.m. Join Life Coach Michelle Irving as she presents information on personality types — how to understand your own and how to interact with others. Registration required.

• **Book Clubs:** Read the book, Fiona Davis' "Lions of Fifth Avenue," and attend one of our sessions to discuss. Copies of the book are available at the front desk.

• **Who Picked This Book? Club** Thursday, May 18 at 7 p.m.

• **Booked for Lunch,** Monday, May 22 at noon.

Children's programming

• **May Day Baskets:** Monday, May 1 at 4-5 p.m. Stop by the library to make a May Day basket. Available while supplies last. Grades pre-K through sixth. No registration required.

• **LEGO Club:** Thursday, May 9 at 5:30 p.m. Do you like building with LEGOs? Then you'll love LEGO Club. Come build a masterpiece. We'll supply the LEGOs. Grades K-6. Registration required.

• **Make & Take Clay Creations:** Friday, June 2 from 2:30-3:30 p.m. We will be making sculptures with air dry clay. Please arrive before 3 p.m. to have time to complete this craft. Grades pre-K through sixth. No registration required.

Teen programming

• **It's Gonna be May,** Monday, May 1 from 6-7 p.m. Say "bye bye" to April and test your 90s knowledge with music bingo and trivia. For grades 7-12. Registration required.

• **May the Fourth Be With You,** Thursday, May 4, from 6-7 p.m. Use the force (and basic sewing skills) as we sew Baby Yoda felt plushies. We'll also decorate and eat Grogu donut pops. For grades 7-12. Registration required.

• **Out of the Box Game Night,** Thursday, May 8 from 6-7 p.m. Come raid our collection of games. Try something new or play an old classic. You bring friends; we'll bring snacks. For grades 7-12. Registration required. ■

ACTIVE community member

Frana helps plan Altoona's RAGBRAI stop.



Andrew Frana is active in Altoona, not only as a business owner, but also as a volunteer. Currently he is co-chair for the Chamber's RAGBRAI planning committee, which is busy preparing to welcome riders as they pass through the community. He is a member of the running group pictured.

It would be challenging to find a more active community member in Altoona than Andrew Frana, who moved to town about a decade ago.

"The mix of job opportunities, amenities and centrality of the Des Moines area made it attractive, and the affordability of Altoona sealed the deal," he says.

Frana is the owner of Brightside Aleworks, an active member of the Altoona Area Chamber of Commerce and co-chair for the Altoona RAGBRAI planning committee.

This is an especially fun activity as Altoona will be the first pass-through town on the RAGBRAI route Thursday, July 27. Be on the lookout for volunteer opportunities.

A few years ago, Frana and a couple other runners in town started the Altoona Running Club as well, which aims to provide a safe and fun running environment for everyone in the area.

Frana has also served on the City of Altoona's Parks Board, as well as its Arts and Culture Commission in the

past.

"Altoona cherishes its sense of history that is distinct from Des Moines," Frana shares. "That also carries over today into great pride in the community and its activities."

To put it simply, Frana has had his hands in many of the things that makes Altoona what it is, making an impact throughout town.

As a fellow community member put it, Frana "is an all-around great guy, leader and citizen for Altoona."

For Frana, there's just so much to love about Altoona, including his home and neighborhood.

His townhome is within walking distance of pretty much everything he needs — local parks, the grocery store, the public library, gym, bank, and his craft brewery.

Frana adds that his neighborhood is "a great mix of young families, older couples, people and their pets — and everyone is friendly."

As for Altoona in general, "It's a great place to raise a family, start a business or meet new people," he says. ■



APRIL 2023

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CITY BRUSH PILE

City of Altoona allows residents to drop off brush waste in a designated City brush pile. Acceptable brush includes limbs and trunks smaller than 12" in diameter. Leaves, wires, or construction materials are NOT allowed.

Brush drop off takes place four times per year - on the first Saturday in April, May, September and October. The brush pile is open from 8:00am - 12:00pm on these days. Please check the "Calendar" or "News to Know" areas on the City website homepage for the exact dates.

The City brush pile is for residents only. Contractors may NOT utilize the brush pile. Please have information identifying you as a City of Altoona resident ready when you drop off brush.

To access the brush pile, please see the map. You will enter the Utilities Department service road from 8th Street SW. Drive south on the road, past the Utilities Department buildings, and continue up the hill. The brush drop-off will be on your left.



WAKE ME UP! BEFORE YOU MOW MOW.

Mowing season has begun and here are a few reminders.

The maximum length of grass is as follows:

- A. Developed Residential Areas - not to exceed six (6) inches.
- B. Undeveloped Residential Areas - not to exceed twelve (12) inches.
- C. Business and Industrial Areas - not to exceed (12) inches.
- D. Agriculture Areas - not to exceed (15) inches.
- E. All undeveloped properties adjacent to a developed property - not to exceed six (6) inches inside the property along the side and rear yards for a distance of ten (10) feet measured horizontally into the property from the property line.
- F. Please do not blow grass clippings into the street.
- G. If you have a street on both sides of your home, you are responsible for mowing up to the street on both sides.



WHAT'S PERMITTED?

As a reminder, permits are not necessary for general maintenance of your home, such as re-siding or re-shingling. Call the building department with any questions.

UPCOMING HOLIDAY

City Hall will be closed on Monday, May 29th in observance of Memorial Day.



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.



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INFLATION and your money

"If the current annual inflation rate is 7.9%, why do my bills seem like they're 10% higher than last year?"¹

Many of us ask ourselves that question, and it illustrates the importance of understanding how inflation is reported and how it can affect investments.

• **What is inflation?** Inflation is defined as an upward movement in the average level of prices. Each month, the Bureau of Labor Statistics releases a report called the Consumer Price Index (CPI) to track these fluctuations. It was developed from detailed expenditure information provided by families and individuals on purchases made in the following categories: food and beverages, housing, apparel, transportation, medical care, recreation, education and communication, and other groups and services.²



• **How applicable is the Consumer Price Index?** While it's the commonly used indicator of inflation, the CPI has come under scrutiny. For example, the CPI rose 7.9% for the 12 months ending in February 2022. However, a closer look at the report shows movement in prices on a more detailed level. Energy prices, for example, rose 25.6% during those 12 months.¹

• **Are investments affected by inflation?** They sure are. As inflation rises and falls, three notable effects are observed.

First, inflation reduces the real rate of return on investments. So, if an investment earned 6% for a 12-month period and inflation averaged 1.5% over that time, the investment's real rate of return would have been 4.5%. If taxes are considered, the real rate of return may be reduced even further.³

Second, inflation puts purchasing power at risk. When prices rise, a fixed amount of money has the power to purchase fewer and fewer goods.

Third, inflation can influence the actions of the Federal Reserve. If the Fed wants to control

inflation, it has various methods for reducing the amount of money in circulation. Hypothetically, a smaller supply of money would lead to less spending, which may lead to lower prices and lower inflation.

• **Empower yourself with a trusted professional.** When inflation is low, it's easy to overlook how rising prices are affecting a household budget. On the other hand, when inflation is high, it may be tempting to make more sweeping changes in response to increasing prices. The best approach may be to reach out to your financial professional to help you develop a sound investment strategy that takes both possible scenarios into account. ■

Information provided by Andrei J. Murphy. Securities and investment advisory services offered through Brokers International Financial Services, LLC. Member SIPC. Brokers International Financial Services, LLC and Retirement Solutions of Iowa, LLC are not affiliated companies. 515-215-7114. All investing involves risk, including the possible loss of principal, and there is no guarantee that any investment strategy will be successful. 1. USInflationCalculator.com, 2022. 2. BLS.gov, 2022. 3. This is a hypothetical example used for illustrative purposes only. It is not representative of any specific investment or combination of investments. Past performance does not guarantee future results.



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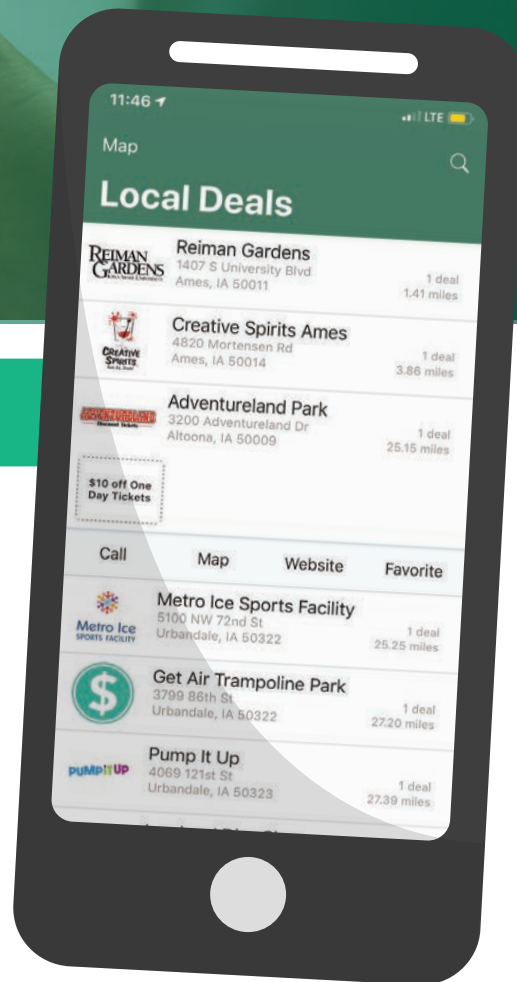
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HANDS-ON learning about animals

FFA members benefit from Animal Learning Center

Members of Southeast Polk FFA have been involved with the Animal Learning Center located at the Iowa State Fairgrounds since its inception. The program is open to all high school students. The only requirement is that students must take an agricultural course so that they have some working knowledge of animal agriculture. Although participation is through Southeast Polk FFA, students from neighboring schools can join.

"I believe programs such as this are important to students at the high school level for many reasons. It gives students exposure. Many of my students do not have animals at home. By participating in this program, it opens their eyes to fields they may not have considered," says Southeast Polk High School Agriscience Teacher and FFA Advisor Taylor Brittain.

Typically 40 high school students participate in the Southeast Polk program. Throughout the year, students of the Advanced Animal Science class help manage and care for a cow herd owned by the Iowa State Fair. These students help with chores, assist the vet, make breeding decisions and more. Once July hits, the students can also be found at the Animal Learning Center helping set up pens, building fences, creating the duck pond and anything else needed to help get it prepared for August. When the fair begins, students work from 7 a.m. to 8 p.m. each day where they interact with hundreds of people, assist the vet as needed, and care for the animals.

"I love watching the students get to try new things and their excitement with it. For example, I had a student assist a vet with pulling piglets this past year. The sow needed some extra support. It was by far the highlight of his entire week that he got to help bring new life into the world," Brittain says.

Another fun event students help with is Cuddles & Snuggles Chore Time. This is a time where the building is closed to the public and is a ticketed-only event. The event allows the public to help with morning chores and be involved in a hands-on experience of animal agriculture. Additionally, the Sensory Friendly Morning Event is dedicated to those who may find the fair environment overwhelming during normal hours. For this program, students help keep the environment quiet and mellow.

"I am looking forward to another great year of educating about an animal near and dear to my heart. We have some big ideas of reworking some of our displays, our educational materials, and, of course, we love the baby animal snuggles," Brittain says. ■



The Animal Learning Center gives students a chance to learn about farm animals by participating in their care.

COMMON scams targeting older adults

Each year, more than 90,000 older adults are victims of fraud and scams resulting in losses in the billions. Scams specifically targeting seniors can be financially and emotionally devastating for those who fall victim. This demographic is often targeted due to the perceived lack of tech knowledge and the assumption that older adults have significant financial savings.



Scammers typically use fear as a tactic to convince their victims to give them money or personal financial information. One of the most common scams is government impersonation. In these incidents, scammers will call older adults with a "spoofed" phone number that looks like it is from a government official. The caller pretends they are from the IRS saying money for unpaid taxes are due immediately or an arrest warrant will be issued. They often ask for prepaid debit cards, wire transfers or cash. The IRS website states that most contact from the IRS comes through the mail, but they will sometimes call after multiple letters have been sent. The IRS will never ask for prepaid debit cards, cash or wire transfers. If you receive a call from the "IRS" and have not received any prior notice, it is a scammer. If you are unsure, hang up with the caller and reach out to the IRS directly.

Family imposter scams or grandparent scams are when scammers pose as a loved one by phone, email or social media. The person you are talking to states there is an emergency that has left them in dire need of money. Similar to the IRS scam, they will ask for prepaid gift cards or transfers using cash apps. They typically will ask you to keep it a secret that they called you. If you receive one of these calls, do not keep it a secret. Take a moment to call your loved one to verify it is in fact them reaching out to you for help.

Even more disturbing, there are scammers out there who seek out lonely seniors online, pretending to enter a romantic relationship with promises of meeting soon to start a life together. They will ask for money along the way, always finding a reason to cancel their plans to meet, often due to lack of financial resources or some kind of emergency. This scam is particularly troublesome, as the scammer may lead the victim on for months, if not years.

A consistent red flag with scams is that there will be an immediate need; they need funds right now. They plan on their victims being fearful and anxious to get them to act impulsively. Don't be rushed, give yourself time to think about what is happening. If you are suspicious or worried about a call, talk to someone you trust, and if someone tells you to keep something a secret, they likely aren't trustworthy.

If you believe you have fallen victim to a scam, report it to the authorities and the Federal Trade Commission. ■

Information provided by Stephanie Proper, executive director, Valley View Village, 2571 Guthrie Ave., Des Moines, 515-265-2571.

MONEY moves to make in your 20s

Your 20s are an exciting time that can be filled with many milestones — moving for work, starting a business, getting married and buying a home. You should prioritize making smart financial choices as a young adult to set yourself up for long-term financial success. Here are five money moves I recommend young adults make in their 20s.



1. Establish an emergency fund

One of the foundational things you can do is create an emergency fund. An emergency fund acts as a cushion for when an emergency happens. This money will help you avoid both debt and added stress.

I recommend you put away enough money to cover three to six months' worth of expenses. I understand that most young adults aren't making enough to save that amount quickly. My advice is to keep contributing to your emergency fund until you reach this point, and saving

something is always better than nothing.

2. Set a budget

Understanding when and where you are earning and spending is key to having control of your finances. Budgeting can be done with minimal effort as there are many budgeting tools to make it as easy as possible. These tools allow you to have everything in order in one place. Budgeting is a great way to hold yourself accountable and take control of all your finances.

3. Save for retirement

The younger you start saving, the more potential reward there can be once you reach your golden years. If your company offers a 401(k), take advantage of it, especially if they offer a match. If they don't offer a 401(k), a Roth IRA is great option that allows you to save. The most important thing is to be diligent and contribute to your retirement account now; don't miss years of compounding interest by waiting.

4. Establish good credit

It may seem difficult to have a good credit score

when you are young and on a tight budget, but there are small ways you can establish good credit.

- Be disciplined in paying bills on time.
- Don't rack up unnecessary debt.
- Make smart choices.

5. Pay off student loan debt

There is one thing almost everyone can agree on — college is expensive. Budgeting gives you a leg up in prioritizing student loan payments. It is important to include your monthly student loan payments in your budget so they are paid on time.

Making smart money moves in your 20s has many long-term benefits. By prioritizing the above financial wellbeing strategies early, you can help alleviate potential future stress and set yourself up to achieve your long-term goals. ■

Information provided by Lori Slings, Bankers Trust, NMLS ID: 406021, 3820 Eighth St. S.W., Altoona, 515-245-5624, lslings@bankerstrust.com, BankersTrust.com/LSlings, Bankers Trust NMLS ID: 440379.



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FAITH By Nathan Anenson

WHY and how to read the Bible

How many Bibles do you own? The number may surprise you. According to Lifeway Research, 85% of U.S. households own a Bible, and the average household owns 4.3 Bibles. The Bible is the world's bestseller — 44 million copies of the Bible sell every year.



But how many Bibles are read? On any given day, Christians in the U.S. are twice as likely to open Facebook than open their Bible. But people who engage with Scripture at least four times per week are less lonely, less angry, less bitter and less spiritually stagnant. Additional studies reveal that regularly reading the Bible as a kid is the biggest factor in predicting the spiritual health of young adults, and students who regularly read their Bible are less likely to drop out of church. There's just something about the Bible.

So how do you read the Bible?

Choose a good Bible translation. The Bible was originally written in Hebrew and Greek. So, it is translated into English, and there are many options. Older translations, like the King James Version, can be hard to read. Pick a translation that has a good balance between accuracy and readability, like the NIV, ESV or NLT. Also, a good study Bible provides helpful notes to understand the Bible better.

Don't start at the beginning. The Bible is made up of 66 books. The 39 books of the Old Testament tell the story of God and his people before Jesus came to earth. The 27 books of the New Testament pick up the story beginning with the birth of Jesus. Start with the Gospel of John, an eyewitness account of the life of Jesus. If you read one chapter of John a day (which will take 5-10 minutes), you'll read the book of John in 21 days.

Choose a time and place that's right for you. Many people read their Bible first thing in the morning, before daily distractions get in the way. But, if mornings aren't your thing, no worries. That you read God's Word is more important than when you read God's Word.

Use SOAP. SOAP is an acronym that stands for: 1) Scripture. Read a section or chapter of Scripture. 2) Observe. What's the main message? What words or details stick out to you? 3) Apply. Ask God what He wants you to know about Him, or how He wants to guide, encourage or change you. 4) Pray. Pray for wisdom, strength and love to live what you have read.

It's never too early and it's never too late to start reading the Bible. May God give you peace for today and hope for tomorrow as you daily read His Word. ■

Information provided by Pastor Nathan Anenson, Lutheran Church of the Cross, 1701 Eighth St. S.W., Altoona, 515-967-4818.

SOCIAL Security Disability programs

Social Security Disability is a program managed by the Federal government. This program provides income to those who are unable to work due to physical or mental conditions that will last more than a year or result in the individual's death, and the conditions prevent the individual from performing any type of work activity. The two main programs of Social Security Disability are Social Security Disability Insurance and Supplemental Security Income.



Social Security Disability Insurance, which is also referred to as SSDI, is a program that provides benefits based on the individual's work history and the amount that he or she has paid into Social Security. Applicants under this program must be younger than 65 and have enough "work

credits" earned.

Supplemental Security Income, which is also referred to as SSI, is a program intended for those who have not worked long enough to qualify for Social Security Disability Insurance. In addition, an individual who has never worked may be eligible for Supplemental Security Income. Individuals applying for this program must have limited income and resources. These guidelines generally match the eligibility criteria for Medicaid (Title XIX).

The application and appeal process are similar for the two programs. The first step is the initial application, where the applicant submits an application and all medical evidence to the Social Security Administration. If the initial claim is denied, then the applicant has 60 days to file an appeal, which is referred to as a request for reconsideration.

Next, if the request for reconsideration is denied, then a request for a hearing may be

filed. This hearing will allow the applicant to appear before an administrative law judge. After the hearing, the administrative law judge will issue a decision regarding the individual's disability status. If the administrative law judge issues an unfavorable decision, an appeal to the Appeals Council may be submitted. The final appeal step is to request the Federal District Court to review the decision. An applicant may be represented by an attorney at all levels.

In certain cases, an individual may be eligible for both programs. Applying for disability can be a long and complicated process. An expert attorney is able to analyze an individual's eligibility and assist with the application and appeal processes. ■

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

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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.




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HEALTH

By Ashley Powell

ADAPTOGENIC mushrooms

Have you heard of adaptogenic mushrooms? These mushrooms help your body adapt to physical and biological stressors; they reduce the negative effects of stress on the body. They are not "magic" mushrooms and do not alter perception.

Some of the most common adaptogenic mushrooms include lion's mane, cordyceps, chaga, reishi and turkey tail. Each mushroom offers a different benefit. For example, lion's mane has been shown to reduce anxiety and depressive symptoms and improve cognitive and brain health. Cordyceps can support the reduction of fatigue, work to improve the availability of oxygen in the blood, and support cardiac function and respiratory health. Research suggests that chaga aids in inflammation reduction and provides immune support. Other studies show that reishi promotes relaxation as well as blood pressure and cholesterol management. Lastly, turkey tail is a powerful antioxidant.

Incorporating adaptogenic mushrooms into your life on a daily basis is key to maximizing all of these potential benefits. New users may need up to three weeks to notice the benefits. As with all supplements, it's important to talk to your doctor if you are pregnant, breastfeeding, or have a condition such as low blood pressure.

Stop in a local store to talk to a certified hemp consultant to see how adaptogenic mushrooms can support you and your loved ones. ■

Information provided by Ashley Powell, CBD American Shaman, 800 S. 50th St., #106, West Des Moines, 515-380-5251 and 3418 Eighth St. S.W., #3, Altoona, 515-967-4036. References: Cordyceps as an Herbal Drug - www.ncbi.nlm.nih.gov/books/NBK92758; Therapeutic Potential of Hericium erinaceus for Depressive Disorder - www.ncbi.nlm.nih.gov/pmc/articles/PMC6982118.



HEALTH

By Dr. Kari Swain

UNLEARNING the stress response

In our society, we live in such a way that excess stress is normalized, even celebrated. We are also experiencing skyrocketing chronic illness and rapidly declining mental health in children and adults because a body stuck in a state of chronic stress is not able to adapt and heal.

When the body perceives stress, it responds by activating fight or flight mode. When the nervous system is in overdrive like this, the other systems that run the body are also taking a hit — either revving up or down — regulating in survival mode. Being stuck in a chronically stressed state wreaks havoc on your body and disrupts normal body functions, keeping it from achieving a state of homeostasis, or growth and repair.

An out-of-balance nervous system can be expressed through chronic illness, autoimmune disorders, hormonal imbalances and fertility issues, exhaustion, brain fog, migraines, memory loss, digestive issues, mood changes, focus and attention issues, learning and development difficulties, struggles with relationships, impulsivity and behavioral issues.

The only way out is to unlearn the stress response and retrain the body and brain by removing external stressors and learning to adapt to them. Individualized chiropractic care can facilitate rewiring the stress response as adjustments activate the parasympathetic response and help the brain learn new neural pathways. A thorough exam to identify nervous system stress and establishing an individualized chiropractic care plan will help balance the nervous system and start a path toward healing. ■

Information provided by Dr. Kari Swain, Swain Chiropractic, 410 Center Place S.W., Altoona, 515-967-9300.

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.

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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.
- 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.

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.



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EVENTS IN THE AREA

Be sure to check for cancellations.



Brew and Bites

Saturday, April 29, 11 a.m. to 7 p.m.
Outlets of Des Moines, 801 Bass Pro Drive N.W., Altoona

Brews and Bites is a fun-filled day featuring local food trucks, area craft brews, live entertainment and more. Admission is free. Visitors will find a variety of food trucks, craft beers and live entertainment. Food trucks include What the Fries, Carlos Quesadillas, Big Mama's Bistro and more. Andrew Hoyt, Royce Johns and Nicholas Sinclair will each perform throughout the day, and a variety of brews will be available for purchase including Brightside Aleworks, Reclaimed Rails Brewing Company, Firetrucker Brewery and Confluence Brewing Company, among others.

Adventureland Opening Day

May 6, 10 a.m. to 9 p.m.
Adventureland Park

Adventureland opens for the season.

MadCAP

Saturday, May 20, 6-8 p.m.
Haines Park, 700 Block of Third Ave. S.E., Altoona

MadCAP Improv is a wild, fast-paced improvisation games workshop for youth in grades 6-12. Join in monthly for a two-hour workshop where students will learn to trust themselves and others while embracing spontaneity and exploring the essential elements of telling the greatest unknown story. Tickets are \$5 at the door (cash only), and concessions are available. For participation information, visit www.captheatre.org/madcap.



Citywide garage sales

May 11-13
Altoona

Garage sale enthusiasts won't want to miss the citywide garage sales. Register your garage sale at www.altoonachamber.org/choose-altoona/city-wide-garage-sale-registration-form.



Concerts

- May 6, 7-10 p.m., "Escape - Journey Tribute" at Finish Line Show Lounge - Prairie Meadows, 1 Prairie Meadows Drive, Altoona
- May 26, 9-11:55 p.m., Jordan Beem at Hawk Heaven Tavern, 805 17th Ave. S.W., Altoona



Craft and Vendor Show

May 6, June 24, 10 a.m. to 4 p.m.
Bondurant Legion Hall, 315 Second St. N.W.

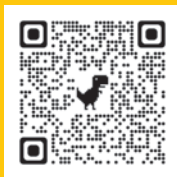
Valerie and Cathy's Boutique is hosting this monthly craft and vendor show.



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Music in the Park

Sundays, May 28, June 25,
July 30, Aug. 27 from 6-8 p.m.

Haines Park Outdoor Stage, 700 Block of Third Ave. S.E., Altoona

Enjoy free concerts in the park monthly during the summer.

Water Features in the Landscape

May 23, 6-8 p.m.
Enabling Gardens, 1050 First Ave. S., Altoona

The program is presented by Master Gardener Dean Brand.

Caring Hands

community cookout

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FOOD SERVED 11:30 am - 1:30 pm

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Saturday
May 6



EVENTS IN THE AREA

Be sure to check for cancellations.

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



'Matilda the Musical JR'

June 2-4, Friday and Saturday at 7 p.m. and Sunday at 2 p.m.
CAP Theatre, 201 First Ave. S., Altoona

Rebellion is high in "Matilda JR," a gleefully witty ode to the anarchy of childhood and the power of imagination. This story of a girl who dreams of a better life and the children she inspires will have audiences rooting for the "revolting children" who are out to teach the grown-ups a lesson. For more information and tickets, visit www.captheatre.org.



Lemon Trail Ride

Saturday, April 29
Exile Brewing Company, 1514 Walnut St., Des Moines

Check-in starts at 10:30 a.m. You are free to start your ride anytime after that. Cost is \$30 per rider with all proceeds going to Friends of Des Moines Parks. The ride is approximately 14 miles round trip and should be ridden at your own pace. The ride starts at Exile Brewing and goes to Jethro's south side, El Bait Shop, Captain Roys, then back to Exile. For information and registration, visit www.exploretock.com/exile-brewing-company/event/401981/lemon-trail-ride.

Valley Junction Farmers Market and Music in the Junction

Thursdays, May 4-Sept. 28, 4-8:30 p.m.
Historic Valley Junction, 100-300 blocks of Fifth Street and Railroad Park

The Valley Junction Farmers Market is home to more than 80 weekly vendors selling fresh produce, baked goods, plants and flowers, arts and crafts, and prepared foods. Join your friends and neighbors and enjoy special performances scheduled throughout the season. Music starts at 6 p.m. May 4 features The Unfortunate Sons. Others in May are: May 11, Molly Nova and the Hawks; May 18, Black Diamond Loons; May 25, Dick Danger Band.

June 1, Suede; June 8, Gut Feeling; June 15, Cover That; June 22, Steam Boars; June 29, Standing Hampton; July 6, Simply Seger; July 13, Toast3r; July 20, Get Off My Lawn; July 27, Fahrenheit; Aug. 3, Brother Trucker; Aug. 10, The Sons of Gladys Kravitz; Aug. 17, Raquel and the Wildflowers; Aug. 24, Boomerang; Aug. 31, Gimikk; Sept. 7, Rhythmatics; Sept. 14, Drive Thirty 5; Sept. 21, The Uniphonics; June 28, The Crust. ■



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CHAMBER

By Jared Vincent

WHAT'S happening in the insurance market

Turns out, as president of the Chamber, you have to write articles sometimes. Not something I've ever done before, so I read some articles written by past presidents, and, I'll be honest — their articles are pretty good.



Giving some thought to what I could share that might be helpful to business owners in our community — and the residents in general — I realized people might have some questions about what is taking place in the insurance market and how to plan for it.

Your insurance rates have fallen behind the losses and market conditions. Essentially, inflation and construction costs have gone up faster than we can raise premiums, and the severity of weather has increased to inflame the already difficult market.

Let's look strictly at property coverage. This could be your home, office building, shop building, warehouse, etc. and any contents included in those buildings. The cost to rebuild/repair any of those is up 20-30%. This is both a function of inflation and some supply-chain issues. Insurance companies understand there's only a certain amount of rate that can be taken. In this case, we are pushing as much as we can to keep up but are also trying to absorb the increased frequency and severity of weather losses. The reaction has been to increase deductibles alongside the rate. This means you retain more of the risk, while also paying more for your coverage.

It's common to see a homeowners policy go up 10-15% in cost, but also require the deductible to be raised from \$500 to \$1,000 — or, in some cases, \$2,500.

What do you do if you're a property owner? You plan around a couple things. Speaking strictly to business owners: Start raising the allowed costs of insurance in your business planning for annual increases of 10-20% depending on the industry you're in. If your business owns a lot of commercial property, stay closer to the 20% mark. Also plan to set aside some funds for taking on larger deductibles/risk retention. Aggressively doing so with some solid financial planning could allow you to build a nice investment account around the potential of a loss that may not ever happen.

If you're a homeowner, it's the same idea. Look at your policy with your agent and find the "sweet spot." This is the place where you find the greatest reduction in cost for increasing your deductible. Depending on the insurance carrier you use and the type of policy your agent has written for you, you might find the best value for your money is at a \$1,000 deductible. Your agent can work with you to find that place where cost meets benefit — then plan to save some money for absorbing that larger deductible in a claim event.

Spend some time with your agent. Do a little extra work this year to be sure you're in the right product and that you've taken advantage of deductible options to keep premiums low, while potentially providing you with a financial benefit. ■

Information provided by Jared Vincent, 2023 Altoona Area Chamber of Commerce president, owner of Insurance Station, Inc.

OUT & ABOUT

ANNUAL Dinner

The Altoona Area Chamber of Commerce Annual Awards Dinner was held at Terrace Hills Golf Course on April 1.



Kristin Eiden, Austin Eiden and Curt Gause



Chris Reil and Dani Schroeder



Troy and Christina Paterson



Julie West, Bill and Deb Stearns



Linda Jacob, Jake Jacob, Brandon Otto and Sarah Armend



Tim Guter, Gabriel Bailey and Abbie Cross



Laurie and Randy Pierce



Kelsey Redmond and Maaik Hendrikson



Shantelle Payne and Twila Shreves



Amanda and Joe Tollari



Josh Bryant and Brad Pfaltzgraff

ANNUAL Dinner

The Altoona Area Chamber of Commerce Annual Awards Dinner was held at Terrace Hills Golf Course on April 1.



Juan Hakeem, Courtyard Estates at Hawthorne Crossing, received the Young Professional of the Year award. Robin Bartalos and Alyssa Knudsen presented the award. Photo by Brent Isenberger



Nadia's French Bakery received the Entrepreneurial Spirit award. Nadia Ahissou accepted the award, presented by Julie Bacon and Alyssa Knudsen. Photo by Brent Isenberger



Fareway received the Corporate Star award. Bill Stearns and John Kamienski accepted the award, presented by Sarah Kavalier, Alyssa Knudsen and Curt Gause. Photo by Brent Isenberger



Jeff Bakeris, Bakeris Roofing, received the Outstanding Citizen of the Year award. Alyssa Knudsen, Kari Swain and Jeremy Boka presented the award. Photo by Brent Isenberger



GreenState Credit Union received the Newell Franklin Award. Lesley Thompson accepted the award, presented by Jeff Bakeris, Dawn Gee and Alyssa Knudsen. Photo by Brent Isenberger



This Little Piggy Ultrasound received the Small Business of the Year award. Lindsay Anderson accepted the award, presented by Alyssa Knudsen, Nikki Barkhaus and Mary Simon. Photo by Brent Isenberger



Bob and Kari Schult and Julene and Scott Pappan



Ryan Isaacson and Kyle Lee



Troy and Nikki Barkhaus

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