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JULY 2023



Living

MAGAZINE



HEAD-TURNING

Wheels

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WELCOME

THE shine

When I was in my early twenties, I worked at The Des Moines Register and was the account rep for many of the largest car dealers in Des Moines. I loved that job, as I was able to learn from incredible people and work in an industry I truly enjoyed — cars and trucks.

That passion led me to another job in the mid-1990s, launching and managing an automotive photo magazine called Car & Truck Market. Clever name, I know. It was a publication dedicated to the buying, selling and trading of — you guessed it — cars and trucks.

I was never much of a gearhead. Still am not. I have a brother who loved tearing stuff apart and putting it back together. He still does. As such, he continues to be my go-to guy for questions dealing with auto mechanics. But, although I wasn't much interested in what was under the hood of a car, I did have great interest in the shine and show.

I don't own a classic car (yet), but I have been known to attend many car shows, and I have a sincere appreciation for those who restore and rebuild vehicles. One of my childhood friend's dad owned a body shop in our hometown, and I would marvel over the results of their work. And, as an adult, I have been known to hang out in garages and listen to stories about the restoration of some incredible cars.

When we started our Iowa Living magazines, I wanted to pay tribute to these car guys who fulfill their passions, often learning as they go. And with much of our readership of the Living magazines being female, I wanted to include something for the guys. So, I decided to start a monthly feature called "What's In Your Garage?" It featured lots of stuff in residents' garages, but we focused much of the ink on classic and custom cars. We continue this feature in many of our magazines today but simplified the name to "Garage."

In this issue of Ankeny Living magazine, we took it a step further and dedicated our cover story to "head-turning car projects," complete with photos of the vehicles that so many local car buffs have spent countless hours working on.

Be sure to check out this story and those in our other Living magazines at www.iowalivingmagazines.com.

Yes, there is something about that shine of a vehicle that draws the eye of a young boy — and an old boy, too.

Thanks for reading. ■



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HEAD-TURNING *Wheels*

**Residents share their passion
for restoring vehicles.**

By Ashley Rullestad

While some of us dream about one day owning that fresh-off-the-showroom-floor vehicle with its spotless exterior, dust-free dashboard, brand-new smell and scuff-free tires, others are looking for something quite different: potential. Where we see a rusty, broken-down or past-its-prime set of wheels, they see what will be after repairs, cleaning, fresh paint and hours of labor, frustrations and gratification. They see a dream car in the making.

Jeff Wood wanted to get the Camaro he owned restored for his daughter's senior pictures.

FEATURE

British invasion

Shawn Frank's obsession with cars began at age 4, when he discovered an old jalopy sitting in the dark corner of his babysitter's garage. With permission, he spent his days playing inside the car, using his imagination to take him to all sorts of places or pretending to be Captain Kirk or Mario Andretti.

When the babysitter's family decided to move, and Frank worried his favorite toy would move with them, his dad bought the long-neglected 1962 Jaguar XKE from them and began restoring it. Shawn's interest in cars, specifically British imports, continued.

The most significant and first project car Frank tackled is his 1971 Triumph Spitfire MKIV named Gertrude.

"She was a severely rusted and mostly forgotten relic that was slowly being swallowed by Mother Earth with the help of a weeping willow tree directly over her dilapidated shell," Frank says. "I wanted her from the moment I saw her. Little did I know, my wife and mother-in-law were collaborating, purchased the car, and gave it to me for Christmas on a flatbed trailer with a big purple bow frozen to the



After Shawn Frank finishes work on a Triumph TR6, he says he's going to hunt for a 1969-1972 Chevy C20 pickup to remodel for his wife. Photo by Todd Rullestad

windshield."

He's had a lot of people ask him how he knows what he does about cars, and the answer has always been the same: "I know how to repair cars because I've owned a lot of pieces of junk. Now that I own and work on old British classics, my skills are growing because a Triumph will make a mechanic out of anyone."

The Spitfire needed everything: major body repair, brakes all around, engine work, complete

interior, and the list goes on. From then until now, some 12-plus years, Frank has done everything — sometimes twice. He learned to weld, fabricate floors and body panels and patch rust holes; gained enough electrical skills to be dangerous; and has polished up on mechanical skills that are nearly forgotten talents.

"This car helped me get up in the mornings when battling cancer, has been an adventure the entire time, and has allowed me like-minded

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lifelong friends. No, Gertrude will never be done,” he says.

He has also worked on a 1961 Mercedes Benz Ponton and a 1969 Mercedes Benz Pagoda. The list continues: Chevy trucks, a 1974 rat rod VW Super Beetle, a 1938 Riley Gamecock, a Bricklin SV-1, and an early Delorean DMC-12. He’s worked on American muscle cars, hot rods, rat rods, 4x4 trucks, lowered trucks, even a land speed record-holding Ford Ranger.

Then, of course, he’s worked on all his family’s daily drivers, but those are just boring, he says.

After all that, as fun as it was, Frank found himself wanting to tinker in the garage with cars he’s familiar with. Since moving to Ankeny two years ago, he has worked on a pair of Triumph TR6s simultaneously, both with their own list of repairs, based on the owner’s plans for the cars. They were purchased brand new in 1976 by the same man and were gifts for his daughters, Anne and Sarah, after they graduated college.

Anne’s Mimosa yellow 1976 Triumph TR6 is finished — after extensive work. And Sarah’s java green TR6 is still in the garage, as it required more extensive repairs.

After that project is done, Frank says he is going on a hunt for a 1969-1972 Chevy C20 pickup for his wife.

“She had a 1963 Spitfire⁴, but it was too far gone to save based on our facilities at the time, and, since she was a little girl, she has wanted a Chevy truck, so that is what we will get — probably rusted out, not running and still expensive,” says Frank. “I imagine I will have a lot of work to do, but maybe I can get her out here to help me.”

Since moving to a brand-new subdivision, the Franks have met a lot of their neighbors. As a classic car family, they were slightly apprehensive about how others would view their hobby, but it hasn’t been an issue.

“We try to keep the revs down and mufflers on. I do notice that if a tow truck is in the neighborhood, they automatically think it is coming to my house,” he says. “Most wave and ask what I’m working on. They never know what will show up in my driveway... Ferraris, Rolls Royce, many various Triumphs, MGs, Jaguars and many other British, Japanese or any other import car. And the list could go on forever.”

A hobby and more

While Jeff Wood was growing up, he and his brothers were usually around cars. His dad was constantly working on them, and he’d take the boys out on Sunday drives to go look at cars. As a teen, Wood worked at Cox Auto in Ankeny, starting with sweeping floors and then learning mechanics. He worked as a mechanic for Babcock Auto in town until his mid 20s. Later, he and his brother, Bill, purchased Babcock Auto and opened Woody’s Auto Repair.

Wood’s own work started when he purchased a 1968 Chevy Camaro RS when he was 19. He drove the car a few years before beginning to restore it. The project sat for a number of years due to lack of time and money, then he ended up selling it to a good friend who planned to restore it for his daughter.

“He stored the car several years until he found a completed car to purchase and asked if I wanted to buy the Camaro back,” says Wood. “It was an offer I couldn’t refuse. The car sat for another five years until we had a deadline to complete the car before our daughter’s senior pictures. I spent the next three years restoring the car.”

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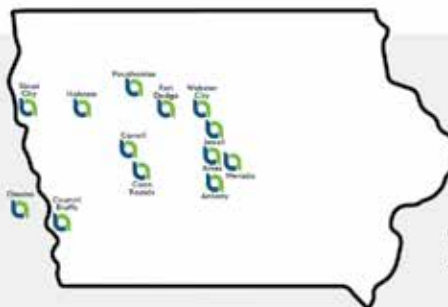
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FEATURE

It was a frame off restoration. He had help with the body, paint and engine refresh, and he restored all the framework, rear-end, reassembled the motor and mechanics of the car, replaced all of the interior, including floor, seats, headliner, dash and console; replaced partial wiring; and installed vintage air conditioning.

His next project? Wood's wife, Angela, is interested in finding a 1967-1971 Chevy pickup to restore.

Of course, Jeff isn't the only Wood interested in cars.

"My dad owns a 1937 Chevy Master Deluxe and my brother a 1971 Chevy Chevelle SS. We attend car nights and shows together nearly every week during the summer along with our friends and their classic cars."

In his blood

Christopher Mortale seems to have a penchant for cars in his genes. His grandfather owned a body shop in Alleman called Smoky's Body Shop.

"I would go there on Saturdays to do odd jobs, sweep, mow, put things away," he says. "My grandpa eventually let me help him, and, one Saturday, he had me paint an old international pickup. I was hooked working on cars and always customizing. I would buy them and fix them up. I worked at Hy-Vee in Ankeny when I was young and always was selling cars and buying something else to tinker on."

His own list of cars is long — up to about 65 now. Mortale's most recent project is a 1990 Mustang limited edition, also known as a 7up edition.

"I have had every part of the car off. I have completely restomodded (restored and modified) it with a drivetrain out of a 2014 Mustang GT. My son and I did the work on the car. I've owned it since 2015," he says.



Jeff and Angela Wood with their restored Camaro.

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Christopher Mortale's car at the Iowa Mustangs Unstabled Invasion.

He also has two other Mustangs in his shop and a 1987 Chevrolet R10 pickup that he is modifying. The Mustangs are still in the planning stages right now. And his middle son has a 1993 Mustang project he is looking to start as well.

Mortale has taken his love of cars and made it social. He runs a Facebook page called 515 Foxbodies, and it has 330 members. The group has monthly get togethers at Kippys in Elkhart to chat Foxbody Mustangs and the car culture from the 1990s.

"This is just a tidbit of my car history," says Mortale. "Cars are definitely a creative outlet for me. I someday would like to do a 1970s Trans Am restomod. Oh, and the plates on my car say 4USMOKY. It's dedicated to my grandfather Roy 'Smoky' Barnhill." ■

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FAITH

By Pastor John Wagner

HYDRATION

Just a few weeks ago, I had the unique opportunity of hiking through the high mountains of Colorado and the deep canyons of Utah. What a magnificent example of the beauty and diversity of God's creation. I can't tell you how many times I thought to myself, "Creation declares the glory of God!" I'm serious. I was amazed. As I walked and climbed, I began to imagine and wonder how creation was shaped by water, wind, sun and the hand of God.



As I explored and observed the landscape, ever before me were signs, guides and park rangers asking me an important question. How I wish their question was "Can you believe the beauty of God's creation?" Instead their question was, "Did you pack enough water?"

On hikes through varied terrains and elevations, one can often forget to stay hydrated. Heat- and altitude-related injuries are common in the high mountains and deep valleys where I traveled. Staying hydrated is actually more about drinking regularly than it is about quickly drinking as fast as you can once you realize you might be in trouble.

I was reminded of a faith-based principle on these hikes. God is present when I'm on a mountaintop. Any time I pray or sing or meditate about the goodness of God, God is there. God is also present in the valley low. Every time I ask for help, consolation, healing or restoration, I know God can hear me and God is there. But how much more equipped am I to thrive in all situations when I stay "hydrated?"

Sometimes I can hear God speaking to me in God's own way — offering me reminders of how good it is to stay connected. And, yes, sometimes I get busy, tired or disconnected from God and forget to drink water until I'm dehydrated. I find myself struggling for refreshment or relief from heat, work, pain, self, and all other kinds of maladies because I forgot to drink water — often. I sometimes forget how good it is for my soul to be connected with God all the time, in and through all things by praying, singing and meditating on holy truths.

How often do we call out to God when we are thirsty? How good would it be for us to call out or listen for God before we find ourselves in valleys and shadows and depths beyond our understanding?

Take a momentary "hike" or expedition right now. Where are you? What do you see? What is your current experience? God is with you. God is always there. God is our rescue and help in times of trouble, but I also testify I am better able to endure and thrive in all things when I pray without ceasing, when I stay hydrated, when I stay connected to God.

God loves you — right now. Have some water. ■

Information provided by John Wagner, campus pastor,
Christian Life Center, Ankeny First United Methodist Church.

8 SIMPLE rules for negotiating your offer

You and your agent are going to use everything you've learned to seal the deal. Here's the dream: Your offer is perfect, you don't need to negotiate, and you can spend the next few weeks addressing more pressing home ownership questions. If you do receive a counteroffer, you'll need to decide whether you want to accept the new contract, negotiate the terms, or walk away.



Here are eight rules every buyer should know before they — and their agent — start negotiating:

No. 1: Act fast — like, now. When you receive a counteroffer, you should respond quickly. The longer you wait, the more space you leave for another buyer to swoop in and nab the property. Also, if a seller senses hesitation, they may decide to withdraw their counteroffer before you even have a chance to respond.

No. 2: Raise your price (within reason). While you obviously don't want to overpay for a house, you may have to up the ante — especially if you initially made a low-ball offer. Lean on your agent's expertise to determine how much money you should add to the sales price to make it more enticing to the seller.

No. 3: Increase your earnest money deposit. Increasing your earnest money deposit is another way to show the seller you have more skin in the game.

No. 4: Demonstrate patience about taking possession. Depending on the seller's timetable, changing your proposed possession date — the date you take over the property — could butter them up, too.

No. 5: Let go of a few contingencies — with care. Want to give your counteroffer an even bigger boost? Reduce the number of contingencies you're asking for. It's your way of saying, "Hey, look, I have fewer ways to back out," which gives the seller more reassurance that the deal will close.

No. 6: Ask for fewer concessions. Concessions effectively lower the seller's net proceeds from the sale. Making a counteroffer that removes the concessions you would have otherwise received at settlement puts cash back in the seller's pocket.

No. 7: Pick up the cost of the home warranty. A basic home warranty costs about \$300 to \$600 a year, according to Angie's List. If it seems like waiving the home warranty can sweeten negotiations, but you still want the peace of mind of having one, tell the seller they don't need to cover it.

No. 8: Know when to walk. When negotiating with a seller, trust your gut — and your agent. If he or she says a deal is bad for you: Listen. And if you don't want to make any more trade-offs — and the seller won't budge — it's smart to walk. Losing something you've worked hard to get can be disappointing, but there's a better deal for you out there. ■

Article by HouseLogic. Information provided by Bonnie Christensen, broker, ReMax Precision. 225 N.W. 18th St., Suite 103, Ankeny. 515-971-9973.

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This month, the meal will feature a variety of summer salads and homemade desserts. No one is required or expected to be a member of St. Anne's. The meals are free and are followed by seven hands of free bingo. There are small prizes for six hands and a \$15 gift card for the last hand. Freewill donations are accepted but not required or even expected.



Artist exhibitions

Ankeny Art Center,
1520 S.W. Ordinance Road

The Ankeny Art Center kicks off its adult exhibitions with art by The Iowa Pastel Society and Robert Zeidler. These exhibits will be on display through July 25. Exhibits are free and open to the public anytime during open hours. Upcoming exhibitions and reception dates can be found online at www.ankenyardcenter.org.



Ankeny Area Quilter's Guild meeting

Aug. 8, 6:30 p.m.

Ankeny United Methodist
Church, 206 S.W. Walnut St.,
Uptown

The public is invited to the monthly meeting of the Ankeny Area Quilter's Guild. Social time starts at 6:30 p.m., and the meeting at 7 p.m. The program will be Batiks Go Modern, presented by Laura Piland from Slice of Pi Quilts. For more information, visit www.aaqg.net.



Clive Festival

July 21-22

East side of N.W. 114th Street, Clive

Greenbelt Landing will have fun for everyone including "Thunder Over Clive" fireworks, live music, the popular Clive Fire Department Slip-N-Slide, a running festival, food trucks and more. cityofclive.com/parkandrecreation/programs_and_events/clive_festival.php



Summer Stir

East Village

July 21

This event is a relaxed opportunity to visit many great establishments in the early evening and sample their signature Summer Stir drinks. Hosted by CITYVIEW from 5-9 p.m. summerstirs.dmcityview.com



Zoo Brew

July 26

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Experience the zoo after dark while taking in some favorite local adult beverages alongside live music. Stark Raving Madge will perform 1970s Rock.

The Valley Junction Farmers Market and Music in the Junction

Thursdays through Sept. 28, 4-8:30 p.m.
Historic Valley Junction, 100-300 blocks
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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. Scheduled are: 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; Sept. 28, The Crust.



River Ruckus

July 27-29

408 West State St.,
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This country music festival marks the event's 15th anniversary featuring acts such as HARDY, Riley Green, Chase Rice and 10 others. For a full schedule, visit www.guthriessriverruckus.com.

Des Moines-Apalooza

July 26

Water Works Park, 2201
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RAGBRAI cyclists enter Des Moines after attempting a record-setting ride for a night of music, food and celebration for a festival-style event. For more information, visit ragbrai.com.



National Balloon Classic

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ANKENY Rotary celebrates anniversary

Club is now 115 members strong.



The Ankeny Rotary celebrated its 50th anniversary in January.

Sally Schroeder has been involved in the Ankeny Rotary Club for 17 years, is a past president and currently serves as the membership chairperson.

The organization recently celebrated its 50th anniversary in a unique and useful way.

“We had asked the City to plant 50 trees by Ankeny Market Pavilion, but they were in the process of still planning what and where the trees would be,” Schroeder says. “The City ended up planting them in three parks: Centennial, Bella Bio and Aspen Ridge.”

Schroeder adds, a ceremony will be held and signage added sometime this summer.

The club’s anniversary celebration, which was held in January, was a time to reflect on the many projects the organization has been a part of in Ankeny, Schroeder says.

“(Some of the) major projects have been the bandshell and the Ankeny Market Pavilion,” she says. “Our gala recognized our past presidents, and there was a PowerPoint of the other areas we’ve been involved including clean up days, SummerFest parade, scholarships, international donations such as water and toilets, and our annual fundraiser.”

The Ankeny Rotary now has around 115 members and will be launching an evening club in July, she says.

Schroeder initially became a Rotarian with the hopes of increasing her networking opportunities, she says. Years later, things have met — and exceeded — any expectations she may have had.

“I was an academic dean at DMACC,” she says of her initial foray into the organization. “The relationships have grown, but so have the friendships. As an international service club, being a Rotarian has put me in touch with others throughout the world. When I travel, I’ve been to meetings in Japan, France and even on a cruise ship.”

Ankeny Rotary meetings are held each Tuesday at noon at the Ankeny Country Club. The meetings include lunch and a speaker. For more information on the organization, visit www.Ankenyrotary.org.

“This (joining) is a good way to learn about what is happening in our community and state,” Schroeder says. ■



The Rotary emblem is displayed by the bandshell in honor of the support the club provided to the project.



The Ankeny Market Pavilion was one of the major projects to which Ankeny Rotary contributed.

MEET Jessie Purviance

Using humor to build relationships

Jessie Purviance came to the Ankeny Community School District nine years ago and currently teaches fifth grade at Northeast Elementary. She graduated from Iowa State with an Elementary Education degree with a minor in K-8 social studies and went on to receive a K-8 reading endorsement and her master's degree from Morningside University.

"I have always had a passion for teaching and a love of the classroom," she says. "As a young girl, I used to save extra worksheets from school and make my brothers play school with me. From a young age, I decided that I wanted to work with children each day. I can't imagine having any other career."

Purviance says Northeast is a "family." The staff care about one another, and they celebrate together, challenge each other, and are there for each other when needed. It's a community she wants to be a part of, and she enjoys coming to work each day.

"When my own children were younger, they were also a part of the Northeast family, and I loved having them at school each day with me. As my previous students start to graduate and return here to Northeast to celebrate, it reminds me why I do what I do. It's amazing to see how far these kids have come and to hear about their plans for the future, and to hear of all their memories at Northeast."

One of Purviance's favorite parts of teaching is making connections with students. She says it is important to get to know the students on a personal level. She invites her students to have lunch in the classroom to hear about what is going on with them, how their weekends were, and about upcoming plans. And she enjoys using humor as a way to connect.

"They tell each other, the more I joke, the more I like them. I love adding humor to fifth grade, and I feel that it helps the students to feel more welcome and to have fun. I also work really hard to make sure all students feel safe and supported. At the beginning of the year, I spend a lot of time reinforcing that our classroom is a safe and welcoming place. It's OK to make mistakes, and that is how we grow and learn together."

There are challenges, too. The biggest one is time. There's never enough, she says. Another challenge is differentiating to meet the needs of all the students in the classroom. Each student learns at a different level, pace and in a different way, and teachers are constantly working to differentiate their lessons to meet the needs of everyone.

When she's not with her fifth graders, she's spending time with her own family. Purviance lives in Ankeny with her husband, Bill; kids, Levi and Ava; two cats (Ginger and Casper), and their dog, Summit. The kids attend Centennial High School, and Purviance says she stays busy with their activities. They also like to vacation and spend time at different campgrounds in their camper.

"In my free time, I love to read. It's one of my passions. Sitting outside with a good book on a sunny day is the perfect day for me. My husband and I also like to spend time golfing in the summer. Another hobby of mine is to scrapbook. I love creating scrapbooks for my children that they can keep and have as memories in the future." ■



Jessie Purviance says she is glad to be part of the Northeast Elementary School "family."

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RECIPE

BRING brunch favorites to the table

(Family Features) Few things go together like the weekend and brunch. Whether that means gathering with family, friends or a combination of both, it's the perfect time to slow down and bring your loved ones together for a lighthearted meal.

Catering to a variety of different palates requires a diverse menu of dishes ranging from fresh fruit and baked goods to proteins and more. A key ingredient to bring any spread together: Envy apples, which are a natural cross between Braeburn and Royal Gala apples.

With their beautifully balanced sweetness, uplifting fresh aroma, delightfully satisfying crunch and bright red skin that sometimes features a golden blush, they can be served fresh or paired with other brunch favorites in shareable dishes like the Brunch Board with a Twist. Plus, their naturally white flesh doesn't brown as quickly as other apples, making them easy to savor while enjoying time with loved ones.

Find sweet brunch recipe inspiration at [EnvyApple.com](https://www.envyapple.com). ■

Brunch board with a twist



- 2 Envy Apples, sliced
- boiled eggs, halved
- cooked bacon
- bananas, sliced
- berries
- miniature pancakes
- edible flowers, for garnish
- 2-3 Envy Apples, for garnish

Directions

- On breakfast platter, artfully arrange sliced apple, halved boiled eggs, bacon, bananas, berries and pancakes.
- Garnish with edible flowers and whole apples.

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MAKING SENSE OF INVESTING

INVESTMENT

By Tam Le

WHAT SHOULD you expect from your investments?



To help achieve your financial goals, you may need to invest in the financial markets throughout your life. However, at times your investment expectations may differ from actual returns, triggering a variety of emotions. So, what are reasonable expectations to have about your investments?

Ideally, you hope that your investment portfolio will eventually help you meet your goals, both your short-term ones, such as a cross-country vacation, and the long-term ones, such as a comfortable retirement. But your expectations may be affected by several factors, including the following:

• **Misunderstanding** – Various factors in the economy and the financial markets trigger different reactions in different types of investments — so you should expect different results. When you own stocks, you can generally expect greater price volatility in the short term. Over time, though, the “up” and “down” years tend to average out. When you own bonds, you can expect less volatility than individual stocks, but that’s not to say that bond prices never change. Generally, when interest rates rise, you can anticipate that the value of your existing, lower-paying bonds may decrease, and when rates fall, the value of your bonds may increase.

• **Recency bias** – Investors exhibit “recency bias” when they place too much emphasis on recent events in the financial markets, expecting that those same events will happen again. But these expectations can lead to negative behavior. For example, in 2018, the Dow Jones Industrial Average fell almost 6% — so investors subject to recency bias might have concluded it was best to stay out of the markets for a while. But the Dow jumped more than 22% the very next year. Of course, the reverse can also be true: In 2021, the Dow rose almost 19%, so investors who might have been susceptible to recency bias may have thought they were in for more big gains right away — but in 2022, the Dow fell almost 9%. Here’s the bottom line: Recency bias may cloud your expectations about your investments’ performance — and it’s essentially impossible to predict accurately what will happen to the financial markets in any given year.

• **Anchoring** – Another type of investment behavior is known as “anchoring” — an excessive reliance on your original conviction in an investment. So, for instance, if you bought stock in a company you thought had great prospects, you might want to keep your shares year after year, even after evidence emerges that the company has real risks — for example, poor management, or its products could become outdated, or it could be part of an industry that’s in decline. But if you stick with your initial belief that the company will inevitably do well, and you’re not open to new sources of information about this investment, your expectations may never be met.

In many areas of life, reality may differ from our expectations — and that can certainly be true for our investments. Being familiar with the factors that can shape your expectations can help you maintain a realistic outlook about your investments. ■

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor. Edward Jones, Member SIPC. Information provided by Tam Le, 303 S.W. Walnut St., Ankeny, IA 50023, 515-964-2323.

WHAT IS an affidavit of nonprobate distribution?

When a person dies, their assets pass to their estate. Typically, these assets cannot be accessed or sold without going through probate. Probate is the court-supervised process of administering an estate. The court appoints a personal representative granted the authority to wrap up the decedent's affairs.

In certain circumstances, however, Iowa law provides a streamlined process that avoids probate. The affidavit of nonprobate distribution (also called a "small estate affidavit") is used when assets are less than \$50,000. There must be no real estate, or real estate that passes to persons who are exempt from inheritance tax, like a spouse. Additionally, more than 40 days must pass between the date of death and the use of the affidavit.

The affidavit must include a copy of the filed Last Will and Testament, if there is one. Iowa law requires the holder of a decedent's will to file it with the clerk of court after death, whether or not the estate will go through probate. An original death certificate must also be attached.

The affidavit sets out a general description of the property to be transferred and identifies the heirs, beneficiaries, or creditors if the



personal representative deems it to be necessary.

The statute specifically states "without procuring Letters of Appointment" to make clear to banks and other entities that this is a non-probate process. Another change is that the decedent's property must have been \$50,000 or less at some time since the decedent's death. This allows the affidavit to be used for an asset that may have grown (through interest or dividends, for example) above the statutory limit.

If the value of the decedent's property is unknown, the affidavit can be used to gather information. The asset holder must disclose whether the property is, or has been at any time since death, \$50,000 or less.

Any person holding assets of the decedent may rely on the affidavit and deliver those assets to the disclosed successors. The statute insulates the holder from liability for relying in good faith on the presented affidavit. This is useful when dealing with banks and other financial institutions, which may initially insist on formal probate proceedings.

The affidavit of nonprobate distribution provides a solution for situations where there is a small asset that cannot be otherwise accessed. ■

Information provided by Ross 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 Tosha Edmundson

YOUR memorial's story

Our country was declared independent from Great Britain on July 4, 1776. We know this because it is well documented and taught history. Did you know three United States presidents died on July 4 — two of them in the same year? This information is easily found with a quick Google search on the Internet.

I think most of the information we know about our history is only known because somebody thought it worthy of recording and that it would be valuable information to future generations. I believe this is why we mark our graves with memorials. We are human beings — each unique in characteristics, skills and attributes — and we are all valuable. Memorials tell stories about us that future generations want to know.

We have many people stop in the office in pursuit of information about their family history. Many times, they find that the names on the memorials surrounding their loved ones are actually related to them, too. The words on the memorials and emblems that they chose tell a bit of their story. It's a kind of declaration to future generations, and you get to choose what that declaration says when you pre-plan for your burial needs.

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

Information provided by Tosha Edmundson, Family Services Representative, Highland Memory Gardens Cemetery, 1 N.E. 60th Ave., Des Moines, 515-289-2230.



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HEALTH

By Elijah Johnson

GRATITUDE

In our fast-paced, streamlined world, it is easier than ever to overlook the positive in our lives. We tend to walk through life expecting that it ought to be good and that the negatives are anomalies that need fixing so that life can return to normal. Though this attitude makes life easier to swallow, it also leaves us without much focus on the positive.

Practicing intentional gratitude refocuses our attention on that which brings us happiness. Taking a step back to appreciate the glimmers of joy in our lives also helps to remind us why we persevere through it. It is easy to excuse the practice when we go through especially difficult times, but that is when gratitude is needed the most. To intentionally recall and truly appreciate that which brought us purpose, hope and happiness amid our struggles brings us greater joy than they would in the "normal times."

If one practices intentional gratitude often, they will begin to find the gifts of life scattered everywhere. Often, gratitude does not end with the self. If one is able to appreciate the gifts that life offers, they are much more able to offer gifts of kindness so that others may pick them up. Appreciating life's good moments sweetens our experience and, eventually, the experience of others. ■



Information provided by Elijah Johnson, intern, SS Therapy and Consulting, Ltd, 4725 Merle Hay Road, Suite 205, Des Moines, IA 50322, 515-528-8135, www.sstherapyandconsulting.com.

WELLNESS

By Alex Townsend, BSN, RN

WEIGHT loss protocol

The importance of weight loss lies far beyond improved appearance and self-confidence. The impact of optimal weight loss will greatly benefit the health of all body systems. There are many things that impact our ability to lose weight, such as metabolism, hormones and nutrient status. While calories and energy expenditure are important, you cannot look at calories in isolation. The quality of the food you eat determines your body composition, impacts hormone health, brain health, and your ability to lose fat.



Supplementation of nutrients we lack in our diet is crucial for weight loss, in addition to maintaining a calorie deficit. Eating nutrient dense foods, healthy meats and protein sources, low glycemic fruits, healthy grains, dairy and oils is essential to improved nutrient status. While this can be hard to achieve, intravenous and intramuscular nutrient supplementation is a great way to fill the nutrient gaps you may be missing in your diet. Exercise daily, stretch, and take time for meditation or other stress-relieving activities. The weight loss protocol, in conjunction with an optimal weight loss nutrition plan, will shift your chemistry toward optimal cellular energy production, blood sugar regulation, decreased inflammation and optimal fat metabolism. ■

Information provided by Alex Townsend, BSN, RN, assistant clinic director, IV Nutrition, 2405 S.W. White Birch Drive, Suite 105, Ankeny, 515-686-8400. www.ivnutrition.com

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HEALTH

By Dr. Jesse Kahnk, OD

AVOIDING the bifocal conversation

Whenever I start even mentioning the word bifocal, patients begin to groan. As we get older, our ability to focus gets a little worse over time. Usually around our late 30s or early 40s, this loss of focus is bothersome enough that we need to do something about it, thus the bifocal conversations. I think these conversations are happening even earlier with our increased screen use.



Most everyone can picture a bifocal and have an idea of what a no-line bifocal (progressive) lens is. You know that you have to tilt your head to find the clear spot on the lens, and it changes depending on how far away something is.

But recently, new kinds of lenses called extended depth of focus lenses have increased in popularity. These lenses have unique optics that allow them to create a range of clear vision across the entire lens. So it doesn't matter where your head is tilted, the prescription stays the same.

These types of lenses are great for patients looking for ways to reduce eye strain, improve their near vision without sacrificing their distance vision, or otherwise just avoid the bifocal conversation. Also, because you don't have to worry about finding that one clear spot on the lenses, they are also great for people who have had neck or back pain from having to tilt their heads while wearing other forms of correction.

The lenses are available in glasses, implanted lenses during cataract surgery, and now even contact lenses. ■

Information provided by Dr. Jesse Kahnk, OD, Prairie View Eyecare, 1345 S.W. Park Square Drive, Suite 106, Ankeny. 515-305-2922.

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Dr. Jesse Kahnk

WHAT IS low-level laser therapy?

Low-level laser therapy is the use of cold laser energy that safely penetrates 1-2 inches into the skin to create therapeutic effects in the muscles and joints. Research has shown these effects include improved healing time, pain reduction, increased circulation and decreased swelling. When laser light is absorbed by living tissue, it triggers biological reactions within the cells. Chemical substances are produced, released and carried by blood and lymphatic flow to other parts of the system. In this way, the effects of cold laser light create broad systemic impact.

In the United States, laser therapy has been FDA approved for the treatment of many pain syndromes. It is considered to be a safe and effective modality when used properly by a licensed practitioner.

Research documents:

- Reduction in pain by causing production of natural pain killers called endorphins.
- Reduction in inflammation by suppressing inflammatory enzymes that create swelling, redness, pain and heat.
- Enhanced lymphatic drainage, which increases circulation and reduces swelling.
- Release of tight muscles that create chronic pain, joint problems and decreased mobility.
- Faster bone repair by stimulating fibroblastic and osteoblastic proliferation.

(Tuner, J., & Hode L. (2009). *The New Laser Handbook*. Grangesberg, Sweden: Prima Books.)

There are thousands of published studies that describe the beneficial therapeutic effects of cold laser therapy, including hundreds of carefully controlled scientific trials that have demonstrated its clinical effectiveness. The following is a partial list of conditions that have shown successful outcomes in recent studies: tennis/golf elbow, bursitis, jaw pain, muscle pain, peripheral neuropathy, arthritis, back and neck pain, plantar fasciitis, herniated disc, whiplash, sprains/strains, carpal tunnel syndrome, shingles, tendinitis.

There are two broad categories of lasers: hot and cold. Hot lasers are used for surgery, skin resurfacing, destroying tumors, and, when the power is lowered, for pain relief. However, the heat that so effectively destroys tissue becomes a problem, because the heat may slow down healing and cause burns. Hot lasers may actually hinder healing. As the heat increases, it initially produces tissue over-heating, followed by tissue damage.

Low-level cold lasers, such as Apollo Class 3b laser, do not generate perceivable heat. Therefore, when the laser contacts the skin, the patient experiences no warmth or burning as a result of the laser. Most patients feel nothing at all while a few may feel a slight tingling during the treatment. Many people will see a reduction in symptoms immediately. Others will experience relief more gradually. How fast your symptoms improve will help your clinician design the most effective treatment regimen.

If you or someone you know is suffering from pain and has not found the relief for which you are looking, consider chiropractic care. It may be able to help you. ■

Information provided by Christopher M. Renze, D.C., D.I.B.C.N., of Renze Chiropractic Clinic, P.C. For more information, visit www.renzechiro.com or call the office at 515-965-3844.

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how long of CD term you choose. When selecting a CD, you usually have two options — short-term and long-term:

- **Short-term CD:** Usually locks funds in for anything under 12 months. This is a popular choice among customers who believe interest rates will increase again within a year and don't want to miss out on the additional rate bumps by having their money already locked in a lower-rate CD.

- **Long-term CD:** Usually locks funds in for 12 months or longer. This is a popular choice among customers who believe interest rates will remain steady for several months or simply don't want to have to reinvest in a new CD after a few months.

Keep in mind, financial institutions do not have a crystal ball to determine if and when interest rates fluctuate. Therefore, it's important for the customer to do their own research to decide which option best fits their financial situation. It's also important to note

that the duration of "short" and "long" term CDs varies by institution.

How other economic factors determine the best time to invest in a CD

When the Federal Reserve ("the Fed") raises interest rates, it's usually because the economy is experiencing rising inflation. This means consumers need more cash on hand to afford the higher prices of goods and services. This is important to consider before investing in a CD, as this investment option locks your money for a period of time.

A CD can be a great choice to earn significantly more on your savings than if you were to leave it sitting in a savings account. Talk to your local banking specialist to decide if a CD is right for you. ■

Information provided by Darci Vasiljevic, VP, Bankers Trust, Ankeny Branch Manager, DVasiljevic@BankersTrust.com, 515-245-2934, 1925 N. Ankeny Blvd., Ankeny.



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AC HISTORY: from Egypt to Iowa

When the summer heat in Iowa turns up, and you find yourself melting faster than an ice cream cone on a hot sidewalk, there's one hero that comes to your rescue — the air conditioner. But have you ever wondered about the origins of this magical machine that keeps you cool and comfortable?

Believe it or not, the concept of air conditioning dates back to ancient times. Clever Egyptians used to hang reeds soaked in water in their windows, allowing the breeze to blow through and create a natural cooling effect.

Fast forward to the 20th century when the modern air conditioner made its grand entrance. In 1902, a genius engineer named Willis Carrier invented the first electrical air conditioner. And yes, you guessed it, he was also a real cool guy. Carrier's invention was initially meant to control humidity in a printing plant, but it didn't take long for people to realize its potential in providing much-needed relief from the summer swelter.

Did you know that the term "air conditioning" was coined by a textile mill owner named Stuart Cramer in 1906? He used it to describe the process of adding moisture to the air to condition the yarn and prevent it from breaking. Little did he know that his term would soon be associated with indoor comfort.

In the early days, air conditioners were considered a luxury reserved for the elite. Only posh movie theaters, fancy hotels, and the homes of the super wealthy were graced with the cool breeze of air conditioning. It wasn't until the mid-20th century that air conditioners became more affordable and started appearing in regular households. Suddenly, staying cool wasn't just for the rich and famous — it was for everyone.

Nowadays, air conditioners have become an essential part of our lives, especially here in Iowa, where the summers can feel hot and humid. We've come a long way from the days of reeds and humidity control. Modern air conditioners are more energy efficient, quieter, and can even be controlled with the touch of a button on your smartphone. It's like having your very own personal weather wizard right at your fingertips.

Remember, whether you're sipping lemonade on your porch or seeking refuge from a sweltering day indoors, your trusty air conditioner is there to keep you as cool as a cucumber. Stay frosty, my friends. ■

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



A COMMUNITY for family

Jordison likes the town in which she lives and works

Emma Jordison and her husband, Tyler, say they have many reasons to “love” Ankeny.

The couple moved to town in 2017 with their pup, Chef. In the years since, they’ve welcomed two sons, Graham and Ellis.

“Tyler, who was raised in Ankeny, loved the sense of community, and we both loved all the new development and opportunities that have put Ankeny on the map as such a desirable place to live,” Jordison shares.

The first summer the couple lived in town, they spent the bulk of it remodeling a duplex, so they promised themselves their next home would be turnkey. And, so it was.

“Our home provides opportunities to build our own equity along with the natural appreciation (in value) Ankeny continues to see, but also we didn’t have immediate projects,” Jordison, an Ankeny-based Realtor, says. “For us, we love being outside, so when we saw this home’s large deck and backyard with mature trees, we knew it was for us.”

One of the many reasons the family enjoys Ankeny in general is the number of playgrounds and parks throughout.

“Our neighborhood is walking distance to two different parks, which was a huge selling point for us,” Jordison says.

And, as a mom of two little ones, she also appreciates the many opportunities to get out and about during the week no matter what season it is.

“Ankeny provides so many free or low-cost options for getting out and exploring with children,” she says. “A few things we’ve really loved lately are Imagination Street in The District at Prairie Trail and the Kirkendall Public Library — we love the children’s classes and are excited for the summer reading program.”

Jordison adds that they attend Lutheran Church of Hope on the north side of town and “love the way in which this community is connected in serving the town of Ankeny. We are specifically looking forward to their Vacation Bible School, happening in July,” she says.

She says she also appreciates how Ankeny has grown, providing many opportunities for small businesses to thrive, event spaces and year-round activities for both locals and visitors, and well thought-out developments to welcome new residents.

“We are excited for our children to attend school soon and become immersed in another component of the strong sense of community in Ankeny,” Jordison says. ■



Emma and Tyler Jordison say they enjoy raising their kids in Ankeny and look forward to their attending Ankeny schools.

SUMMERFEST a wrap; more to come



Can you believe that Ankeny Chamber SummerFest presented by Karl Chevrolet has already come and gone? Before you know it, school will be back in session, and we will be ready for some football! We had a great three days for Ankeny Chamber SummerFest. Friday was cold. Who would have thought hot chocolate would be needed in July? Saturday and Sunday provided us with some amazing weather where people were able to come out and enjoy the food, carnival, parade, live music and fireworks. The Ankeny Community is amazing. You showed up and supported all of our small businesses that were there, from food vendors to cheering on your favorite float in the parade. We loved seeing all of the smiling faces and hearing the crowd sing along to the music. We even had some great dancing happening on Sunday to the Suede Rock Band. It was a great weekend, and we are so happy with how everything turned out.

Now I need to thank the people who made this event happen. I first want to thank all our sponsors. Each one of our sponsors made this three-day festival possible, from working a booth to volunteering to providing financial support for our event. Next, we have our volunteers, and to say we couldn't do this event without our volunteers is an understatement. They worked countless hours placing wristbands, serving beer, filling water stations and all the "other duties as assigned." We appreciate everything they do for our event. Now for the biggest thank you. This goes to the Ankeny Chamber staff. I want to thank each of them for the countless hours they put in to make this event successful. The blood, sweat and tears (laughter, too) they put in was amazing, and I am so proud of each one of them.

With the year half over, I want to remind everyone of the events coming up for the rest of 2023. On Aug. 8, we are hosting our annual Mentoring for Women event at the Courtyard by Marriott Ankeny. To round out our summer, we are hosting our inaugural Minority Owned Business Summit. This is a great opportunity for small business owners, allies, and entrepreneurs to attend breakout sessions with varying topics. Please plan to join us on Tuesday, Aug. 29 starting at 7:30 a.m. at the Courtyard by Marriott Ankeny.

Don't forget our Corks & Caps: Ankeny's Wine, Craft Beer & Spirits Festival happening in Uptown Ankeny at the Amp & Pavilion on Sunday, September 17th. To end our year, we invite you to join us on Thursday, Nov. 2, 2023, at the FFA Enrichment Center for the return of Discover Ankeny! Enjoy food and beverage sampling, giveaways, discounts, and family-friendly activities from a variety of local Ankeny Chamber businesses. To find out more information about all the Ankeny Chamber events, visit our website at Ankeny.org. ■

Information provided by Melisa Cox, president/CEO, Ankeny Area Chamber of Commerce.

WHAT LIES BETWEEN US

Gain a shared understanding of race/ism in order to foster personal and collective healing.

To set you on your journey of effectively repairing the self and our communities, we will equip you with an analytical, spiritual, and introspective framework for examining race and racism.

WEDNESDAYS 7/19 - 8/30
6:00 – 7:30PM CT
 Cost \$20 Per Person
 Holiday Inn & Suites
 Conference Center
 (2502 SE Hulsizer Rd. Ankeny, IA 50021)

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 For Learning &
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JOHN DEERE

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GRAND Opening

Ankeny On with Life, 715 S.W. Ankeny Road, celebrated a grand opening of the new outpatient building on June 15.



Ankeny On with Life, 715 S.W. Ankeny Road, celebrated a grand opening of the new outpatient building on June 15.



Corey Morrison and Jeb Lee



David Sigler and Liz Williamson



Logan Wallace, Abby Bogaards and Claire Brehmer



Bud Kephart and Nacey Cook



Ryan Blumer and Diane Hernandez



Robert Stone, Jean Shelton (CEO) and Kathy Stone



Gail McGaughy, Judy Bohlmann and Mark Bohlmann



Richard Sigel, Adele Sigel, Ann Wargo Johnson and Amber Emerson



Jamie Anderson and Melisa Cox



An Ankeny Chamber ribbon cutting was held at Rustic Salon, 802 S.E. Oralabor Road, Suite 106, on June 20.



Reyna Immerfall and Kaitlyn Hulseberg at the Ankeny Chamber ribbon cutting at Rustic Salon on June 20.



Joseph Bethel and Joseph Herst at the Ankeny Chamber ribbon cutting at Rustic Salon on June 20.



Mary Higdon and Emma Hulseberg at the Ankeny Chamber ribbon cutting at Rustic Salon on June 20.



Shevaughn Moore and Susan Mitchell at the Ankeny Chamber ribbon cutting at Rustic Salon on June 20.



Nicole Strom and Shannon Higdon at the Ankeny Chamber ribbon cutting at Rustic Salon on June 20.



Joseph Bethel and Dave Russell at the grand opening celebration of Ankeny On with Life on June 15.



Marti Skow and Zeo Schmitz at the grand opening celebration of Ankeny On with Life on June 15.



Abby Shepley, Michelle Flora and AJ Flora at the grand opening celebration of Ankeny On with Life on June 15.



Matt Easley and Sidney Burds at the grand opening celebration of Ankeny On with Life on June 15.



Michelle Fuller and Karla Richards at the grand opening celebration of Ankeny On with Life on June 15.

Don't overlook retirement taxes

Ahhhh, taxes — a necessary part of our American lives. They pay for roads, safety, and a whole host of other community-related services. We enjoy the benefits our taxes pay for but dislike the idea of paying more than our fair share.

Taxes follow you even into retirement. Those retirement accounts you've started drawing from, Social Security benefits you're receiving, and other income from accounts designed to support your lifestyle in retirement may be taxable.

For most of your working life, you've been in an accumulation phase — gathering and growing assets to be used to support you in your later years. During retirement, however, you move to a different mindset as you transition into a distribution phase. Planning for your retirement income includes a shift in perspective as you work toward preserving the assets you spent so many years building.

Most retirement accounts — including 401(k)s, 403(b)s, SIMPLE IRAs, SEP IRAs, profit-sharing plans, pension plans and traditional IRAs — are called qualified accounts. Qualified accounts are designed for retirement income; any money saved into these plans can be accessed without penalty after age 59 ½.

The IRS has allowed money in these accounts to be saved



and grow tax-deferred, meaning the taxes have been delayed until some point in the future. You haven't paid any taxes on qualified retirement accounts yet. When you start to take income from those accounts, taxes are owed at your ordinary tax rates at the time of distribution.

The key to preserving your assets is developing a long-term income and tax planning strategy that work together and answer key questions: When should I start taking income from my accounts? Which accounts should I take the income from? A retirement income strategy is designed to create a plan for optimizing your tax liability and your income — and maintaining that income for as long as you will need it. Even if you've already entered retirement, you can still benefit from retirement income planning and potential repositioning of assets to help ensure your strategy is as tax efficient as possible.

While distribution planning would start before retirement in an ideal world, people who have already entered retirement can also greatly benefit from building a distribution strategy to potentially pay less in future taxes. But where do you begin? What steps do you need to take today to help ensure success tomorrow? Check out our Retire Your Way Toolkit below for resources that will get you started thinking about all of the decisions you'll have to make in retirement and answer some of the big questions you have about Social Security, retirement income and longevity.

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

Are You Paying Too Much in Taxes?

Learn more by reading the Retire Your Way Toolkit.



Get your toolkit now!
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