



HOW DO I CHOOSE A PEDIATRICIAN?

It is important to take the time to consider who you would like to be your family's pediatrician. During your baby's first year alone, you will be visiting the doctor at least seven times for well-baby checkups and many more times over the next 18 years. It is crucial that you feel comfortable and confident with the person you choose.

- Check Credentials. Pediatricians receive pediatric training after they graduate from medical school and should be board certified by the American Board of Pediatrics.
- 2. Check Ease of Communication. Look for a clinic with an online patient portal where you can message the clinic's staff, request to schedule appointments, request prescription refills, and more. Check to see if the clinic can be contacted outside of regular office hours for urgent needs.
- 3. Interview. Meet with the pediatrician and ask as many questions as you like. Make sure you understand the doctor's style and philosophy of care. Make sure that the doctor will consider your approach to caring for your child.
- **4. Research.** Make sure the pediatrician accepts your health insurance and has office hours that will work with your schedule.

WHEN DO I CHOOSE A PEDIATRICIAN?

We strongly encourage parents-to-be to visit our office for a prenatal appointment before your first child is born. You can get acquainted with our office and our doctors and have your questions answered.

HOW DO I SCHEDULE AN APPOINTMENT?

Call 515-987-0051. We'll schedule you for an appointment within a few days of your call, or another day that fits your schedule.



Waggoner Pediatrics of Central Iowa

Call today to schedule your child's appointment!

515-987-0051

2555 Berkshire Pkwy, Suite A, Clive

waggonerpediatrics.org

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 Clive 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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Circulation and readership audited by Circulation





The iconic Porsche 911

When Madi Andersen of Clive goes for a spin with her boyfriend, Dylan Watters, in his restored Porsche, more than a few heads turn for a look at the iconic car.

Dylan has been working on his 1977 Porsche 911S Targa for the last year. The restoration included a complete engine, transmission, fuel system, braking system and rebuild in Chicago at Olsen Motorsport, which specializes in Porsches.

"I've owned the car for just over a year, and it's always been a dream of mine to own," says

Under Dylan's direction, the team at Olsen Motorsport was to keep everything stock but just restore it.

"I asked the team to bring it back to what it once was brand new in 1977," he says.

It had to be restored as it had been sitting untouched for an unknown number of years.

Dylan's car may be painted in bitter chocolate, but it is a sweet ride.

"It's also got a factory magnesium case, numbers matching car, 20,450 original miles with documentation to match," he says.

The complete restoration took about eight months total before all the major work was

"Though I am still working on small things, like paint touch up, it's mostly done," says Dylan, "I've been trying to keep the paint original as possible."

Other restorations included the Targa top headliner, sunshades and tires.

"I have already replaced the steering bushing that wears out over time and a cracked air intake tube," he says. "It is running and driving perfectly as can be now."

Dylan's favorite thing about the car is the history and driving experience behind it.

"This era of 911 was air-cooled. These cars are very analog with no frills," he says. "You have to get to know the car to drive it properly."

Dylan says when people think of Porsche, they tend to think of the 911.

"Driving it is an experience because it's not like hopping into a brand new car; it's a 'driver's car,' and that's why owners love them so much."

Dylan restored the 911 as a tribute to automotive and racing history because of its iconic nature.



The interior of the 1977 Porsche 911S Targa.

"Even though I am not fully finished with the car, people always take a moment to admire it when I drive by," he says.

Dylan shares that he believes there's a reason



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Clive Location Across from Stivers Ford

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Member

Porsche has mostly stayed the same since the 1960s.

"The car makers got it right then, so they are still building their 911s with the same basic formula: 50/50 weight distribution, no frills, and a flat 6 in the rear."

It is an iconic look that even the most novice car enthusiast recognizes.

"People who lived in its day are transported back when they see it. Maybe they knew someone who had one, had a pinup of it on their wall, or saw it in a magazine or on TV. Young people like me appreciate it as well for its beautiful lines and the unmistakable sound of the flat 6."

A family surprise

Dave McChesney, who lives in Clive and owns Central Iowa Corvette, has seen and facilitated many car restorations, but one recent project was personal: a 1967 Chevelle SS owned by his brother's father-in-law, Don Schweitzer, of Cairo, Nebraska.

The car restoration took 10 months from start to finish — and Don never knew it was happening until the family got together for the big reveal.

Don purchased the car from his friend's father in the mid-1970s. It was used for drag racing the entire time Don owned it through the early 1990s when it was parked in the back of a garage and covered.

"It was pulled out of the garage it was stored in, and, from there, some initial restoration work was done," says Dave.

Central Iowa Corvette performed the restoration work with the assistance of Jeff Hutchins, who did the body and paint work. It was a complete body-off restoration of every area of the car. The bare frame was sandblasted and powder coated, and all new chassis components were installed.

"The original 12-bolt positraction rear differential was overhauled with all new Yukon Gear internals and axles. The chassis got a 434 CID stoker big block Chevy engine, derived from a 402 CID block, bored and stroked with a 454 crankshaft. The engine features Edelbrock Performer RPM cylinder heads, a hydraulic roller camshaft, forged crankshaft, rods and pistons. The engine makes 515 hp on 91 octane pump gas," says Dave.

The body was in excellent condition. However, the trunk floor and wheel wells were replaced to eliminate a full tub that was installed to drag race the car. All other sheet metal is original except the rear lower quarter panels, which had to be patched, as well as the front lower fenders. The exterior color is the original bolero red.

"The interior was completely re-done and returned to the original bucket front seats. New carpet, headliner, door panels and upholstery were installed," says Dave.

The original transmission was a Muncie 4-speed. However, the car was converted to a 4L80E automatic with overdrive. Other features are Dakota digital gauges, cruise control, Vintage Air air conditioning/ climate control system, American Racing 17-inch Torque Thrust II



Dave McChesney and the crew at Central lowa Corvette with Don Schweitzer after they revealed his secretly restored 1967 Chevelle SS to him.



Don Schweitzer's restored 1967 Chevelle SS.

wheels, Line-lock system for the front brakes, Magnaflow stainless steel exhaust with electronic cutouts, Doug's Headers long tube exhaust headers, four-wheel power disc brakes, and a custom stereo with fivechannel amplifier, subwoofer and component speakers.

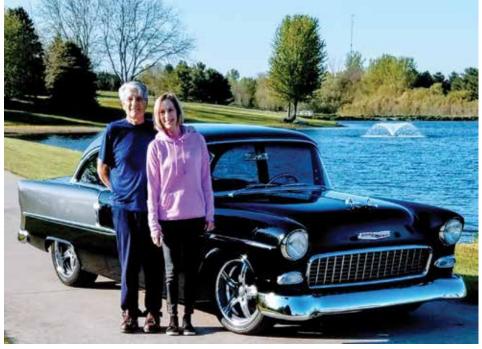
Dave McChesney at Central Iowa Corvette and his team, including Jake Ross as the lead technician, did most of the work. Body and paint was done by Jeff Hutchins. Custom seat embroidery was done by KSH Design Studio. The transmission was built by Sta-Rite Transmission. John McChesney, his son-in-law, was involved in the process and ensured the car was completed as Don would like. He assisted with the tear down of the car initially. As the reveal date approached, he was involved in the final portions of the assembly.

Although Don had intended to restore the car, it wasn't until 2022 when his son-in-law, John McChesney, and Kathy Schweitzer, Don's wife, decided it was time to make Don's plans come to fruition whether he knew it or not. So, John and his brother, Dave, went out to Nebraska, secretly drug it out of the garage, and trailered it back to Central Iowa Corvette to begin work. All the while, Don knew nothing of this, so it was a surprise orchestrated by Kathy and John and kept secret by the entire family.

The car was revealed to Don on June 30 and was vastly different than anything he could imagine; he didn't know or believe it was his car.

"Once the shock wore off, the old-school drag racer in him came out, and he had to know all about the engine, powertrain, gears, etc.," says Dave.

Feedback on the car has been overwhelming. Many comment on how striking the body and paint look and others on neat features integrated into the car. The car has not been in any shows, given how recently it was revealed to the owner. There are some small things to finalize before it goes to any shows, but the whole family can't wait.



After five years of restoration, Rich Perlberg's "perfect car" was complete. The last summer of his life, he enjoyed driving it with his wife, Pat.

The legacy of the "Perfect Car"

More than 40 years ago, in 1980, the late Rich Perlberg, who lived in Clive, purchased a 1955 Chevy BelAir with 63,811 miles on it in Elkhart Lake, Wisconsin. He drove his BelAir for a couple of years, adding a few thousand

more miles before beginning a complete restoration.

Over the years, the car traveled with Rich and his family as they moved from Wisconsin to Ohio to Iowa.

The complete and total rebuild officially



started in 2015 and lasted five years. Rich had a vision and many original parts he had been stockpiling during his 35 years of ownership.

"It was the perfect time to build the 'Perfect Car,' " says Scott Cooper, Rich's stepson.

The restoration was a labor of love and carried out in meticulous detail by the team at Carnock Creations in Des Moines.

In 2020, Rich's vision was finally realized with completion of the project. His family says he loved driving his 1955 that last summer of his life. He passed away that November.

Rich's dream car is still honored by his widow, Pat, and their extended families — the Perlbergs and Coopers — who still show the car and enjoy owning the "perfect car" and driving it on a "perfect day," just as Rich had.

Dave Carnock, owner of Carnock Creations, says he is pleased to see the car he and his team restored for Rich is still being loved and shown at car shows.

"Rich was very good to work with, as he understood the amount of time and effort it takes to complete a project of this nature," says Carnock. "The rewarding part is having our name associated with a car of this high caliber."



Rich Perlberg's 1955 Chevy BelAir during restoration.

Scott is happy to have Rich's memory live on in the car.

"My mom and stepdad loved driving that car together. The best part of the restoration was seeing Rich and my mom driving Rich's view of a 'Perfect Car,' " Scott says.

Not only is the family continuing to show the car, but it also continues to win awards. In the local Des Moines hot rod community, the car is known as "Rich's Car."

To date, "Rich's Perfect Car" has won the Builders Choice Award at the Goodguys Nationals in 2020, the first year it was completed, Best in Show at the Albaugh Classic 2021 the following year, and Second Place Best Custom again at the Albaugh Classic 2022.

"Many people have heard the story of this car, and when they see it, all that is said is 'Wow, this is the perfect car, and I can see why it was so special to Rich,' " says Scott. ■



WHAT YOU need to know about trigger leads

If you have purchased, or are in the process of purchasing, a home, you may have heard about unsolicited credit offerings, or trigger leads. In this article, we'll walk through what these are, what you



should watch for and how you can avoid them.

What are trigger leads and how do they happen?

Trigger leads are created by national credit bureaus. Once you apply for a personal loan or mortgage, your information can be sold by the credit bureaus to other lenders. These lenders typically will then reach out to you with different offers. Unfortunately, this outreach leads to a slew of unprompted calls, texts, emails, etc., which can feel overwhelming.

What you should watch for

Even though they are often seen as irritating, others see this solicitation as ethical. While trigger leads could potentially provide you with different lending options, you'll want to make sure you ask a lot of questions of the solicitors, should you choose to look into their offerings. For example, some of the important questions you'll want to ask may include understanding the terms of the offering (fixed or ARM, 30-year or 15-year, etc.), closing costs, prepayment penalties, and balloon payments.

When it comes to solicitations you receive as a result of a trigger lead, it is important to know who you're talking to. It's easy for trigger leads to open you up to identity theft from bad actors looking to take advantage of consumers looking for loans.

When applying for a loan, we encourage you to opt out of trigger leads in advance. This

will prevent credit bureaus from collecting your information and reaching out after.

How to avoid trigger leads

Trigger leads are prompted by a pull of your credit score, but, fortunately, you can take steps to avoid them. If you wish to avoid trigger leads, you can choose to opt out of these prescreened trigger lead lists, using the options below.

- Call the toll-free number, 1-888-5-OPTOUT (1-888-567-8688)
- Sign up at www.optoutprescreen.com. This is the official Consumer Credit Reporting Industry website. You can choose to opt out for five years or permanently. ■

Information provided by Cassandra Haller, VP, Mortgage Loan Originator, NMLS #681625, 11111 University Ave., Clive, Desk: 515-222-2001, Cell: 515-707-6461.



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VOTE TODAY!

Who will be voted favorite in Clive & Urbandale?

We all have our favorite local people, places and things. And now it's time to share your choices and honor those who deserve the recognition.

Make your voice be heard and cast your votes in the 2023 Clive & Urbandale Residents' Choice Poll. This contest is being hosted by lowa Living magazines, and the results will publish in our Clive and Urbandale October editions. You can vote in one or every category, or anywhere in between.

HURRY! POLL CLOSES SEPT. 8, 2023.

See rules and vote at www.iowalivingmagazines.com/residentspoll. One vote per resident, please.



FOOD AND DRINK

- Restaurant
- Restaurant for Breakfast
- Restaurant for Lunch
- Restaurant for Dinner
- Restaurant for Dessert
- Place for Ice Cream
- Pizza Establishment
- Bar
- Coffee Shop
- Catering Company
- Server/Bartender

AUTOMOTIVE

- Auto Service
- Auto Body Shop
- Car Dealership
- Auto Parts Store

COMMUNITY

- Preschool/Daycare
- Non Profit
- School (name of building)
- Community Festival or Event
- Church
- Pastor
- Chamber of Commerce

SHOPPING

- Grocery Store
- Boutique
- Retail Store
- Thrift Store
- Home Improvement Retail Store
- Liquor Store
- Nursery or Garden Center
- Place to Purchase a Gift for a Man
- Place to Purchase a Gift for a Woman

ENTERTAINMENT

- Dad/Child Date Spot
- Mom/Child Date Spot
- Place to Take Your Mom and Dad
- Place to Take Your Kids or Grandkids
- Place for Children's Birthday **Parties**

HEALTH/BEAUTY

- Hair Salon
- Health Clinic
- Dental Office
- Orthodontist Office
- Mental Health Services
- Chiropractic Office
- Vision Care

HEALTH/BEAUTY

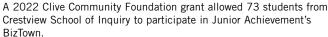
- Health Club or Gym
- Pharmacy
- Cosmetic Services
- Physical Therapy
- Dance Studio
- Gymnastics Studio
- Tumbling Studio

OTHER PROFESSIONAL SERVICES

- Financial Planner
- Law Firm
- Accounting Firm
- Veterinarian
- Dog Groomer
- Pet Care
- Lawn Care Business
- Landscaping Company
- Heating and Cooling Business
- Electrical Business
- Plumbing Company
- Senior Living Establishment
- Insurance Company
- Realtor
- Bank/Credit Union
- Photographer
- Place for Guests to Stay
- Home Building/Remodeling Contractor

CCF GRANT applications due





The Clive Community Foundation (CCF) is gearing up for the 2023 grant cycle and reflecting on past recipients. In 2022, CCF grant funding was used to support 73 students from Crestview School of Inquiry in Junior Achievement's BizTown. Students had fun learning about living and working in a local economy — they operated businesses including lending institutions, hospitals and convenience stores. They learned how to write checks, earn an income, process payroll, pay off debts, vote for mayor and more — something these kids are sure to remember for years to come.

If you (or someone you know) are serving Clive residents through a nonprofit, you can apply for a grant from CCF by mid-August. Check out the CCF website, CliveCommunityFoundation.org, for the latest information on eligibility, dates and more.

The Clive Community Foundation (CCF) is an affiliate of the Community Foundation of Greater Des Moines. The CCF is a conduit for residents, businesses and other stakeholders to donate funds for the betterment of the Clive community. If you're interested in getting connected and making an impact in your community, visit CliveCommunityFoundation.org. ■





HOW TAX laws impact estate planning

Are you worried about your family paying extra taxes when you die? There is some good news that can affect your estate planning.

Every estate is liable for a few different kinds of taxes. Whether it is Federal estate taxes, income taxes, inheritance tax, or capital gains tax, your heirs may be writing checks to the government. Iowa is one of six states that still implements inheritance tax. But that is changing as Iowa phases out its inheritance tax law.



In general, inheritance isn't taxed as income; you won't pay income tax on a bequest. But when you inherit money or property from someone, you potentially owe tax to the State of Iowa. Inheritance tax is owed on all assets passing to an individual. Some beneficiaries are exempt: a spouse, children, stepchildren, grandchildren and parents all have a 100% exemption from inheritance tax.

Other beneficiaries have no exemption. Siblings, sons- or daughtersin-law, nieces and nephews, and friends all owe inheritance tax. The tax rate can be as much as 15%. For this reason, some clients avoid leaving money to a family member because of the tax implications.

New legislation changes this by phasing out the inheritance tax. For deaths occurring in 2021, the tax rate is reduced by 20%. The rate will continue to be reduced by 20% each subsequent year until January 1, 2025 when the exclusion will be 100%. No inheritance tax will be owed for individuals dying after Jan. 1, 2025, regardless of the relationship of the beneficiary.

This change to the law presents an estate-planning opportunity for many clients. Clients can include a sibling or beloved son-in-law or daughter-in-law in their will or trust without worrying that the State of Iowa will take some of the inheritance. Nieces and nephews are now viable beneficiaries, without the risk of having tax imposed.

Your legacy to your loved ones can now be more inclusive. Many clients are now looking at their options for revising and updating their estate planning documents. If you have a last will and testament or a revocable trust and would like to include new beneficiaries, make sure that you contact an attorney who specializes in estate planning and who understands the new tax laws.

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



www.iowalivingmagazines.com

IMPORTANCE of socialization

Socialization is critically important for older people. Loneliness and isolation are major problems for seniors. Socialization can help to improve cognitive function, mood and overall health.



For example, socialization:

- **Reduces stress:** Socializing and talking with others their age can help to reduce stress levels by providing a sense of belonging and purpose.
- **Improves mood:** Socializing can help to improve mood by increasing levels of endorphins, which are hormones that have mood-boosting effects.
- Improves cognitive function: Socializing can help to improve cognitive function by keeping the mind active and engaged.
- Increases life expectancy: Studies have shown that people who are socially active are

more likely to live longer than those who are not.

Another study found that seniors who engaged in regular social activities were 20% less likely to develop dementia than those who were less socially active.

There are many ways for older people to socialize. They can:

- Volunteer: Volunteering is a great way to meet new people and make a difference in the community. There are many kinds of volunteer opportunities, so most everyone can find something that interests them.
- Join a club or group: There are many clubs and groups for older adults, such as book clubs, social clubs, and hobby groups. Many enjoy playing competitive games like bags or cornhole. These groups provide a great opportunity to share interests.
- Take classes: Taking classes is a great way to learn new things and meet others. There are many kinds available such as art classes, computer classes, and language classes.

- Get involved in the community: Seniors can get involved in their community by attending community events, church or helping at a local elementary school.
- **Use technology:** Technology can be a great way for older adults to stay connected with friends and family. They can use social media, video chat, or online forums to stay in touch with loved ones.

If you are an older adult who is looking for ways to socialize, there are many resources available. Talk to your doctor, your local senior center coordinator, or your friends and family for suggestions. Also, retirement communities offer a great opportunity to meet new people and make friends. Within them there are many social activities and events planned, such as potlucks, game nights, and outings. Socialize and reap the benefits.

Information provided by Connie Bever, Director of Sales, Meadowview of Clive, Connie.Bever@cassialife.org, 515-644-8740.





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Contact Connie Bever for more information or to schedule a tour. (515) 644-8740 | Connie.Bever@CassiaLife.org

MeadowviewClive.com 3300 Berkshire Pkwy, Clive, IA 50325 Adjacent to Shuler Elementary School

HEALTH Insurance Terms 101

We all know how confusing health insurance can be with its continuously changing components. Understanding the basic lingo can go a long way in easing the confusion and feeling comfortable with your benefits.



Premium – The amount that must be paid for your health insurance or plan.

Deductible - The amount you pay for covered health care services before your insurance plan starts to pay. With a \$2,000 deductible, for example, you pay the first \$2,000 of covered services yourself.

Co-insurance – The percentage of costs of a covered health care service you pay (for example, 20%) after you've paid your deductible.

Out-of-pocket maximum – The most you have to pay for covered services in a plan year (for example, \$6,000). After you spend this amount on deductibles, copayments and

coinsurance for in-network care and services, your health plan pays 100% of the costs of covered benefits on Affordable Care Act (ACA) plans.

Copayment – A fixed amount (for example, \$20) you pay for a covered health care service, usually when you receive the service. Copayments (sometimes called "copays") can vary for different services within the same plan, like drugs, lab tests, and visits to specialist providers.

Network - The facilities, providers and suppliers your health insurer or plan has contracted with to provide health care services. You will come to find there are many different types of networks when you are shopping health insurance plans:

- Preferred Provider Organization (PPO): A type of health plan where you pay less if you use providers in the plan's network. You can use doctors, hospitals, and providers outside of the network for an additional cost.
- Point of Service (POS): A type of plan where you pay less if you use doctors, hospitals,

and other health care providers that belong to the plan's network. You may go outside of the plan's network for health care services, but you will pay more of the cost.

• Health Maintenance Organization (HMO): A type of health plan that usually limits coverage to care from doctors who work for or contract with the HMO. It generally won't cover out-of-network care except in an out-ofarea emergency. HMOs often provide integrated care and focus on prevention and wellness.

Prior authorization - Approval from a health plan that may be required before you get a service or fill a prescription in order for the service or prescription to be covered by your health plan.

Step therapy – A coverage rule that requires you to try one or more similar, lower cost drugs to treat your condition before the plan will cover the prescribed medication.

Information provided by Lee Patton, FHIAS, Patton Insurance Benefits, 1112 Maple St., West Des Moines, 515-270-8178. Sources: Healthcare. gov/Medicare.gov.



www.PattonBenefits.com

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! Scan this QR code or go to RetireYourWayToolkit.com.



Merkle

Investment Advisory Services offered through Elite Retirement Planning, LLC. Insurance Services offered through MRP Insurance, LLC.

Be sure to check for cancelations.

Justin Young exhibit

Through July 31 Clive Public Library Art Gallery, 1900 N.W. 114th St.

Come to the Clive Art Gallery to enjoy the delightful works of Iowa artist Justin Young. Justin uses pastels, watercolors and acrylics in his artwork, which includes cityscapes and pet, human and architectural portraits. You'll be able to see a special commissioned work he created just for the Clive Public Library. For more information, contact Patty at pnapier@cityofclive.com.



River Ruckus July 27-29 408 West State St., **Guthrie Center**

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.guthriesriverruckus.com.

Ladies Night Bingo & Designer Handbag Fundraiser

Thursday, Sept. 28, 5-9 p.m. West Des Moines Marriott, 1250 Jordan Creek Parkway, West Des Moines

Grab your friends, family or co-workers for a fun bingo night benefiting the Clive Chamber's High School Scholarship/

> Intern Fund. Prizes will be awarded for each round of bingo and a raffle for authentic designer handbags will be held. Bingo prizes

will include raffle tickets for the designer handbags. Funds raised will be used to create a college scholarship for a high school graduate in the West Des Moines and Waukee school districts and the Clive Chamber's high school intern program. All

guests must be 21 and older. For details and registration, visit https://business.clivechamber.org/events/details/ladies-night-bingodesigner-handbag-fundraiser-800?calendarMonth=2023-09-01.



National Balloon Classic

July 28 - Aug. 5

BINGO

6 22 34 53 72

11 27 38 56 71

13 21 42 67

14 24 32 59 68

52 69

Memorial Balloon Field, 15335 Jewell St., Indianola

National Balloon Classic takes your eyes to the skies as pilots suspend more than 100 hot air balloons for competition. The event also features live music, food vendors, balloon rides, fireworks and more. For a full schedule, visit www.nationalballoonclassic.com.



Food Truck Fridays

Friday, Aug. 25, and Friday, Sept. 8, 5:30-8 p.m. Campbell Park, 12385 Woodlands Parkway, Clive

The Clive Parks and Recreation's popular Food Truck Friday events feature local music, food trucks and beverages in a family-friendly setting. Campbell Park is now a cashless facility. Entertainment on Aug. 25 is Randy Burk and the Prisoners. On Sept. 8, entertainment is Brian Herrin Trio.



Hinterland Music Festival

Aug. 4-6 Avenue of the Saints Amphitheatre, 3357 St. Charles Road, St. Charles

Hinterland, the largest music festival in Iowa, makes its annual return to St. Charles, this time headlined by musical acts such as Bon Iver, Zach Bryan and Maggie Rogers. These big stars will be accompanied by 20 plus musical acts throughout the weekend. For a full schedule, visit www.hinterlandiowa.com.



Adel Sweet Corn Festival Aug. 12

Adel

The Sweet Corn Festival in Adel features an Iowa summertime staple, along with family fun entertainment including a 5K run, car show, street party and the largest parade in Dallas County. For a full schedule, visit www.adelpartners.org/sweet-corn-festival.



www.iowalivingmagazines.com

EVENTS IN THE AREA

Be sure to check for cancelations.



Iowa State Fair

Aug. 10-20 Iowa State Fairgrounds, 3000 E. Grand Ave., Des Moines

The Iowa State Fair hosts a variety of musical acts. From pop, country, boy bands to rock, the state fair will have any music fan's taste covered. In addition, enjoy all the activities to be had and the myriad of food offerings, including 64 new food items this year. For a full schedule, visit www.iowastatefair.org/ entertainment/fair-schedule.



World Food & Music Festival

Aug. 25-27 Western Gateway Park, 1205 Locust St., Des Moines

Enjoy a weekend of international cuisine, live music and performances. For a full schedule, visit www.dsmpartnership. com/worldfoodandmusicfestival.



Ingersoll Live

Aug. 26, 3-10 p.m. 2800 block of Ingersoll Avenue

Ingersoll Live is a family-friendly block party with three stages of live music and entertainment plus local vendors, food trucks, art and family activities. For more information, visit www.theavenuesdsm.com.



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CAROLYN'S hobby: Greenbelt goats

From tax lawyer to volunteer



In retirement, people often choose to do something quite different from what they did for a career, and that's certainly true of Carolyn Kolks. After making a career as a tax lawyer, Kolks has chosen to volunteer for the City of Clive — specifically, helping to care for the "Greenbelt goats" the City uses to control vegetation in the Greenbelt.

The City began the program around 2017, and Kolks has been helping out for the past three years. The City maintains a herd of roughly 20 to 25 goats, and Kolks says currently 14 are "at work" on the Greenbelt.

"During the season, right now between spring and late fall, they're along the Greenbelt Trail to eat the invasive species, like honeysuckle," Kolks says.

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Daniel Timmons with Edward Jones presents the Neighbor Spotlight certificate to Carolyn Kolks.

The City staff works with the goats Mondays through Saturdays, but volunteers are used on Sundays to check on the goats, make sure they are healthy, have enough water and that the fencing is intact where the goats are enclosed.

Kolks says the main issue she's had to deal with on her Sundays is the occasional goat escaping its enclosure, which she reports to staff.

The program uses a number of volunteers for the Sunday-only checks, and Kolks says she is able to go to the City website and pick the Sundays that work for her. During the winter months, even though the goats are on "vacation," the check-ins continue, though they are quick and easy. Still, Kolks says trying to count 14 or more goats can be a challenge when they are moving around.

Anyone interested in helping can contact the City of Clive to get registered as a volunteer.

Organizers have deemed the program a success.

"I think it's been a home run," says Kolks. "I think it's a good cause rather than using chemicals along the trail. And, actually, it's becoming much more common now that cities are starting to use goats. And how can you look at a baby goat and not smile?"

Occasionally the City receives a complaint — about smelling the goats, but Kolks says most of the feedback is positive, and the program reduces the amount of chemicals being used.

"I just enjoy them," Kolks concludes. "I grew up on a farm. So, I guess I went from being a tax lawyer to goat herding. I've lived in many, many places. Ten states and Germany twice, and Clive is a great place to live." ■

Do you know a neighbor who deserves recognition?

Nominate him or her by emailing tammy@iowalivingmagazines.com.

SERVICE learning added as Field Day option

Students can help with projects to benefit others.



Indian Hills Junior High School Counselor Lindsey Cunningham organized service learning options to add to Field Day. Many students chose to help the City plant trees or make T-shirt bags to donate.

Students at Indian Hills Junior High School typically participate in a Field Day during their last week of school. The event consists of a variety of activities that allow students to engage with others as a fun way to end the school year. Past options have included basketball, football, coloring/ relation time, board games and more. This year, a new service learning option was added to Field Day, and students were given the opportunity to make an impact in their local community.

"This is important for them to have a role in the community, and service learning is something they can do. They want to help but often aren't presented with opportunities to do so. When they are, I-Care days, Meals for the Heartland options, or, in our case, Field Day spots, fill up fast," says Indian Hills Junior High School Counselor Lindsey Cunningham.

During the service learning option, students could participate in tree planting, T-shirt bag making or both. The only criteria for students to participate was a willingness to help. In the end, approximately 85 students pitched in to help City of Clive staff plant trees on the Greenbelt between N.W. 96th and 97th streets. In addition, between 100 and 120 students made T-shirt bags to donate.

"I like that students can see they make an impact on the community," says Cunningham. "Students love to help out and enjoy working together. Many students use the Greenbelt and could see the immediate impact of the change in the landscape that day."

In the upcoming school year, students can again participate in service learning opportunities through the school's I-Care program. Based on the success of Field Day, Cunningham would also like to offer more options next year for the event. She says she hopes to be able to expand and collaborate with anyone willing to partner with the Indian Hills Junior High students. ■





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DEALING with acne: causes and treatment options

Most of us have been there. You are worrying about an important presentation in the morning at work only to wake up with a new blemish. No matter the specific situation, acne can be an embarrassing and even debilitating skin condition that affects many people at some point in their lives.

Forty to 50 million people have acne at any one time. It is the most common skin problem in the United States. — American Academy of Dermatology

What is acne?

Acne is an inflammation of the oil glands and hair follicles of the skin. During your lifetime, especially during your adolescent years, hormonal changes can cause oil glands to produce more oil than necessary to lubricate the skin. When this happens, glands become blocked and germs grow, causing pimples to form. Most commonly appearing on the face, acne occurs anywhere that oil glands are numerous. Other common areas susceptible to acne breakouts are the back, chest, shoulders

and neck.

While it is not curable, acne is treatable, and visiting a dermatologist is the first step in getting acne under control and eventually into

Many make the mistake of "waiting out" acne. Even when briefly affected, not treating acne causes recurring flares-ups later in life and the increased likelihood of acne scars.

More women are getting adult-onset acne. Not just teens have acne. A growing number of women have acne in their 30s, 40s and 50s. — American Academy of Dermatology

What are the treatment options?

Since no two patients are alike, assessing acne on a case-by-case basis is part of successfully treating the condition. Some patients may respond to treatment for a few months, while, for others, treatment is needed for a few years.

Advances within the medical field give today's patients more treatment options than ever before. Some of the specialized methods of acne treatment include antibiotics, birth control medication, topical creams, acne surgery, ultraviolet light, intralesional injections and Accutane.

Keep in mind that proper diet, adequate rest, and controlling your stress are all important to improve your general health and skin health.

The first step

Waiting for acne to clear on its own can be frustrating. Without treatment, acne can cause lasting scars, low self-esteem, depression and anxiety. To avoid these possible outcomes, dermatologists recommend an initial consultation, treatment plan and follow-up examinations. When the skin clears, treatment should continue. Treatment helps prevent new breakouts. Your dermatologist can tell you when you no longer need to treat acne to prevent breakouts.

Information provided by Harlan Dermatology & Dermatologic Surgery Center, 8131 University Blvd., Clive, 515-225-8180.



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HAVE YOU heard of dry needling?

Dry needling is a treatment technique used by healthcare professionals, typically physical therapists, to address musculoskeletal conditions and manage pain. Dry needling involves inserting thin



needles into specific trigger points, areas of excessive tightness, or muscles and other tissues. The needles used in dry needling are similar to acupuncture needles, but the two practices are distinct. Dry needling is based on Western anatomical and neurophysiological principles, whereas acupuncture is rooted in traditional Chinese medicine. It is called "dry" needling because there is no injection or medication in or on the needles.

The primary goal of dry needling is to release or inactivate trigger points, which are

tight knots within muscles that can cause pain and affect muscle function. By inserting the needles directly into these trigger points, therapists aim to stimulate the muscle fibers, increase blood flow, and promote the release of tension. The insertion of the needles also helps the body release nutrients and natural healing properties.

Dry needling can be used to address a variety of conditions, including muscular pain and spasms, myofascial pain syndrome, joint pain, migraines, and even acute sports injuries. During a dry needling session, the therapist will identify the appropriate trigger points based on your symptoms and physical examination. They will then insert the needles into these points, sometimes manipulating them or applying electrical stimulation to enhance the effects. The needles are typically left in place for a short period, usually a few minutes, and may be repositioned or removed as necessary.

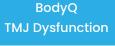
The most common side-effect of dry needling is typically mild to moderate soreness. However, this is often followed by a period of release of tension and decreased pain. When accompanied with other therapy techniques, dry needling can be an effective tool in improving pain and dysfunction while decreasing the number of sessions needed to achieve the same effect of therapy alone.

It is important to note that, while dry needling can be an effective treatment option for many individuals, it may not be suitable for everyone. It's crucial to consult a qualified healthcare professional, such as a physical therapist, who can assess your specific condition and determine whether dry needling is appropriate for you.

Information provided by The article was written by Jill McDonnell, PT, DPT, www.fyzical.com/ clive-ia, frontdesk@fyzicaliowa.com.









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WHAT IS dental implant surgery?

Dental implant surgery is a procedure that replaces tooth roots with titanium or ceramic screwlike posts and replaces damaged or missing teeth with artificial teeth that look and function much like real ones. Dental implant surgery can offer a welcome alternative to dentures or bridgework that doesn't fit well and can offer an option when a lack of natural teeth roots don't allow building denture or bridgework tooth



Dental implants are surgically placed in your jawbone, where they serve as the roots of missing teeth. The titanium in the implants fuses with your jawbone and the materials can't decay like your own teeth that support regular bridgework can.

In general, dental implants may be right for you if you:

- Have one or more missing teeth
- Have a jawbone that's reached full growth
- Have adequate bone to secure the implants or are able to have a bone graft
 - Have healthy oral tissues
 - Don't have health conditions that will affect bone healing
 - Are unable or unwilling to wear dentures
 - Want to improve your speech
 - Are willing to commit several months to the process
 - Don't smoke tobacco

The process of placing a dental implant involves multiple steps, including dental implant placement, bone growth and healing, abutment placement, and artificial tooth placement.

The entire process can take several months from start to finish. Much of that time is devoted to healing and waiting for the growth of new bone in

A cut is made to open your gum and expose the bone. Holes are drilled into the bone, and the dental implant is placed deep into the bone.

A type of partial, temporary denture can be placed for appearance, if needed.

Once the implant post is placed in your jawbone, osseointegration begins. During this process, the jawbone grows into and unites with the surface of the dental implant.

When osseointegration is complete, the next step is to place the abutment. Your oral surgeon reopens your gum to expose the dental implant. The abutment is attached to the dental implant. The gum tissue is then closed around, but not over, the abutment.

Once your gums heal, you'll have impressions made to make the final restoration.

The artificial teeth can be removable, fixed or a combination of both.

When you have dental implant surgery, you may experience some of the typical discomforts associated with any type of dental surgery, such as: swelling of your gums and face, bruising of your skin and gums, pain at the implant site, and minor bleeding.

You can have your dental work — and remaining natural teeth — last longer if you practice excellent oral hygiene, see your dentist regularly and avoid damaging habits. Also, get treatment if you grind your teeth. ■

Information provided by Dr. Dennis Winter, DDS, Iowa Dental Arts, P.C., 4090 Western Parkway, Suite 106, West Des Moines, 515-225-8888, www.iowadentalarts.com.

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

Find sweet brunch recipe inspiration at 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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OUT & ABOUT



Kaydee Kinning and Edye Beckerman at the Ellie Mental Health ribbon cutting on July 6.



Ellie Mental Health held a ribbon cutting for the grand opening of its Clive clinic, 12247 Stratford Drive, on July 6. Photo by Kristy Schmitt, executive director of Clive Chamber of Commerce



Bryan Hall and Ben Lehl at the Ellie Mental Health ribbon cutting on July 6.



Tom Hunt and Nancy Zwickel at the Ellie Mental Health ribbon cutting on July 6.



Ellen Wilkinson and Samantha Flodin at the Ellie Mental Health ribbon cutting on July 6.



Eric Jones and Jordan Cronbaugh at the Ellie Mental Health ribbon cutting on July 6.



Emily Bialas, Kimberly Tierney, Sam Tierney, Kaydee Kinning and Eric Klein. Photo by Kristy Schmitt, executive director of Clive Chamber of Commerce



Sean Jackson, Tony Johnson, Rene Robinson and Billy Brown at Food Truck Friday on June 16 in Campbell Park.



Abigail Oetken, Ethan Oetken and Heather and Roger Collins at Food Truck Friday on June 16 in Campbell Park.

OUT & ABOUT

FOOD TRUCK Friday

Food Truck Friday was held on June 16 at Campbell Park.



Christie and David Hulet and Jolli Wihlm and Dale Heinig



Chris Earles and Cash Augustine





Makayla Short and Makenna Rehberg



Amanda Rehberg, Tami Caskey and Paige



Connor Wilson, Charlotte Wilson and Kelsey Stocking



Kate and Clayton Franklin



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Bruce, Anne and Hannah Wegner



Sue Royce and Tony Shelling

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