WAUKEE

MAGAZINE

HEAD-TURNING

Residents share their passion for restoring vehicles.

Meet Marsha Jacobson EDUCATION

Brunch board with a twist RECIPE

Towe helps "connect the dots" for WCSF NEIGHBOR SPOTLIGHT

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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.

- **1. 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.



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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 Waukee 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.



SHANE GOODMAN

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





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Sandi Filean was first attracted to Andy's car, with its flames. Photo by Jackie Wilson

HEAD-TURNING

Residents share their passion for restoring vehicles.

By Jackie Wilson

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.



Come celebrate our **10 year anniversary** at your Waukee Hy-Vee

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Fun for all ages with Inflatables, games, spin art, food trucks and more. Ending the night with a movie under the stars. Bring your lawn chairs and blankets and we will provide the popcorn.







1005 E. Hickman Road, Waukee



Identity crisis — a "Frankenstein"

Brett Kurth of Waukee has owned dozens of cars over the years. At one time, he owned 13. To say he's a car fanatic is an understatement.

His most recent ride is a mashup of four different vehicles. It's also known as a "Frankenstein" or a "rat rod" with different car parts put together. It consists of a fourdoor Chevy 1957 wagon with the top cut off, a 1957 Chevy truck, a 1959 Chevy pickup and a 1957 Chevy grill.

He bought the vehicle in Missouri because of its unique looks.

"I had buyer's remorse about that," he says. "It wouldn't start at first. It didn't steer, and the tires hit the frame," he recalls. "But it will break the speed limit now."

Kurth gets numerous looks and lots of attention when he drives the vehicle.



Brett Kurth of Waukee purchased a "Frankenstein" — a mashup of four different vehicles. Photo by Jackie Wilson

"People will make a beeline to my car and ask what it is," he says. "These cars were probably in a crash. They took and fused them together to create a conversation piece. It actually saved it — it didn't destroy it by using the car parts that were still working."

He takes it to car shows such as Cars & Coffee Des Moines, Goodguys, Low Rider meetups and Karl's summer nights. He's received awards and trophies at various car shows.

"It's not something I'm looking for it's not a goal, and it's definitely not a show winner," he says.

His car experience is varied. He's an auto mechanic, has worked at a GM dealership and

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has transported cars and motorcycles coast to coast. He's witnessed numerous multi-milliondollar car collections.

"It's amazing to see the stuff that's out there and the money people spend on cars," he says. Kurth recalls delivering cars in 2008, when the economy was at a low point.

"These high-end cars were going to Australia and China. Hundreds of cars were shipped overseas because people couldn't afford to keep them. The U.S. lost a lot of classic cars that year."

His bucket list of car events included the SEMA (Specialty Equipment Marketing Association) Show in Las Vegas, which boasts hundreds of street-rod, custom vehicles, aftermarket parts, car exhibits and more. He and his three sons attended the event, and he says it was a special time to share his car enthusiasm.

"There were so many unique cars there. Guys from all the car shows were there. It was incredible," he recalls.

That's one reason he likes cars — to bond with his family.

"It's a fun hobby and not super expensive. Kids love cars. We take our grandkids to car shows. It is stuff you don't see every day. It's like pieces of art. There's lots of chrome and lots of history," he says. "Some people are into world history. This is car history. It's a precious time to enjoy a hobby we as a family can all enjoy together."

His wife, Julie, attends car shows and calls the Frankenstein Johnny Cash — as she's a fan of the singer.

Yet Brett calls it something else. "It's an 'Identity Crisis.' It gives you a good idea what the car is really like," he laughs.

Car with flames

When Waukee was a small town in the 1980s, most people knew each other, where families lived and the cars they drove.

That was the case with the "car with flames." Sandi Filean was living in Grimes and working at Chuck E Cheese as a teenager when she saw a cool looking car. It was a 1950 Chevy Sedan.

"I wanted to go on a date with the guy who owned the car," she recalls.

The car owner was Andy Filean, who had purchased it in 1986. He originally wanted

to buy a 1953 Chevy pickup, because that's the first vehicle he learned how to drive as a youth. But his dad sold the car before he got his license. The pair couldn't find a 1953, so he settled on the 1950.

Andy says he wanted a unique car.

"My friends gave me crap about getting an old car. I didn't want the same Mustang that everyone else had," he says.

Andy and his dad, Paul, restored the 1950 Chevy, painting it black with flames on it. They spent eight months on the project.

"I had it done in time for me to take my senior pictures with the car," Andy says.

Sandi and Andy connected and went on the date — and they were the first of their group of friends to get married.

"All because of this car," Sandi says.

Andy was raising a family, which left little time to restore vehicles. In 2000, he finally found a 1953 Chevy pickup truck, similar to the one of his youth. He and his dad spent three years restoring it. As Andy already had too many vehicles, he thought he'd drive the blue pickup truck for his everyday vehicle.

"That November, it started sleeting. I



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thought, I can't do that. It's too nice to drive in the winter, and I didn't want to get in an accident."

Andy learned car repair and restoration from his dad. With two other siblings, Andy was the only one interested in cars.

"The two of us are cut from the same cloth," says Paul.

Paul's new toy

Over the years, Paul Filean bought, restored and sold dozens of old cars. Once he retired from his job, he helped Andy with his pickup truck. Then it was time to restore one of his own.

"I needed a new toy to play with that was



Andy Filean of Waukee restored two different vehicles with the help of his dad, including a 1950 Chevy he owned in high school and still owns today. Photo by Jackie Wilson

mine," he says.

He found a 1961 Pontiac Ventura Bubble Top.

"It looked like it was kind of restored, but not up to my standards. I needed something to keep me busy and work on the project during the winter," he recalls.

He began work in his garage in Waukee. As with many car restorations, old parts are hard to come by.

"We used to go to junkyards and find parts. Now you can't find parts. All the junkyards are gone," he says.

Now, he finds pieces of cars and parts at flea markets or online. He's worked on cars since he was a teenager. He recalls when he had a 1932 Ford pickup.

"I never had it at home. I hid it from my mom. She wouldn't have understood why I had the car," he admits.

He says he is fortunate as a car owner to have learned car restoration.

"You either do it yourself or have the money to pay for it. I always enjoyed and understood



how cars work," he says. "I fix everything myself. I don't trust anyone else to do work on any of my cars."

However, that just applies to the older restored cars. With today's new models, it's different.

"These new cars — the dealer plugs it in and tells you what part to change or fix. They charge a lot of money. It's a different ballpark today with the new cars," says Paul.

Andy says he got the car bug and blames it on his dad.

"I got the sickness. Dad had a 1957, and he rebuilt three Corvettes for extra cash. I restored a 1979 Camaro for my wife," he says.

Through all of their restorations, the two have bonded over cars. They understand each other's strengths and look to one another for car support. The pair attend car shows such as Cars and Coffee Des Moines, Goodguys and other local shows.

Andy cherishes the car time spent with his dad.

"I'm not sure how many more years we have left to hang out," he reflects.



Paul Filean restored dozens of cars over the years, including his most recent, a 1961 Pontiac Ventura Bubble Top. Photo by Jackie Wilson

Both men are on the lookout for their next project, which could be anything.

"My dream car? There's too many to name," Andy says.

Paul adds, "My dream car? It's always the one you wish you had. Or it's the one you already sold."



There's one thing they agree on that keeps them from buying too many more cars.

"If we had the room to put them in, we'd have a lot more cars than we do," says Andy. ■



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USA



COMMUNITY By Jackie Wilson TRIUMPH PARK

celebrates one year

Half a million visitors enjoy park.

After years of planning and construction, Triumph Park is fully open and celebrated one year of recreational activities, with more than 500,000 in park attendance the first year.

Triumph Park, located at 700 N.W. Douglas Parkway, is a 66-acre recreational park located near Waukee's Northwest High School.



Photo courtesy of Landscape Structures.

Matt Jermier, Waukee Parks and Recreation director, says the park and its activities have experienced a popular first year.

"We had 5,000 softball and baseball games the first year," he says.

Triumph Park consists of three components. The first is an accessible fishing pier overlooking an 11-acre pond. The City worked with the DNR, which has stocked the pond twice with trout.

"We partner with the DNR, working to make sure people fishing have success when they go and fish," Jermier says.

The Waukee Rotary and the City have held several fishing events for kids and Scouting groups.

"Fishing has been very popular," he says. "Kids often bring fishing poles to their ball tournaments to fish after their games."

The second component is the playground. It's an all-inclusive epic playground with rubber footing and a variety of playground equipment for all ages. Jermier says the playground is a regional attraction.

"We've seen a lot of daycare, field trips and surrounding school districts bringing kids here for school and summer outings," he says. "The inclusiveness of it is a big draw."

Jermier says he appreciates the efforts of the Waukee Betterment Foundation.

"They did all the fundraising to raise \$3 million for the playground," he says.

The third area is the ballfields. Play is available for all ages, including Miracle League games which include children with various abilities.

"We've hosted more than 5,000 games with local, regional and national tournaments and leagues. We're booked solid from now until Oct. 31," Jermier says.

The park includes three miles of trails, with more planned as surrounding developments are built.

The key to the park's success are the project partnerships, says Jermier. "The park shares facilities with Northwest High School. The

partnerships are huge, as it makes it more than just a baseball/softball complex," he says.

It's also a great boost for the City of Waukee and future growth, he notes.

"With that many people, the economic impact is phenomenal," he says. "We've gotten great feedback from all over the Midwest. Anytime you can interact with the outdoors, it's great." ■

RETIREMENT By Loren Merkle CFP[®], RICP[®], Certified Financial Fiduciary[®]

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.





EVENTS IN THE AREA

Be sure to check for cancelations.

Day trips for seniors

Sail the Mississippi on a Classic Oldies River Cruise or savor the fun (and food) of the Iowa State Fair. Waukee Parks & Recreation will take care of the logistics. You get to show up and enjoy the fun. Save your spot for one or both of these great trips at Waukee.org/Registration.

• Classic Oldies River Cruise – Aug. 10. Chat with fellow cruisers on the bus to Moline before boarding the Celebration Belle for a cruise down the Mississippi. Enjoy lunch and a show with the oldies coming to life once again. Imagine Patsy Cline, Johnny Cash, Chuck Berry, Jerry Lee Lewis and a whole cast of others including a little Elvis. The \$119 registration fee covers transportation, cruise tickets, lunch and gratuities. Registration closes Aug. 3 at Waukee.org/Registration.

• Older Iowans Day at the Iowa State Fair – Aug. 16. Do you like taste testing food on a stick or seeing the Butter Cow at the Iowa State Fair but hate the hassle of traffic and parking? Board a bus in Waukee with your friends, and we'll drop you off at gate 15. You get to stroll through the homemade crafts and quilts, check out fun contests and enjoy all the fun of the fair. The \$25 fee includes transportation and admission to the fair. Secure your spot by Aug. 7 at Waukee.org/Registration.

Movies in the Park

Centennial Park Open Air Shelter, 1255 Warrior Lane Aug. 11, "Black Panther: Wakanda Forever" (PG-13)

Enjoy Hollywood's biggest hits under the stars with Movies in the Park. Movies in the Park is free and provides an abundance of entertainment. Showtime is at dusk (approximately 8:45 p.m.) in Centennial Park. Bring lawn chairs, blankets and refreshments and get ready to make memories with family and friends.



National Balloon Classic July 28 - Aug. 5 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.



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

featuring acts such as HARDY, Riley Green, Chase Rice and 10 others. For a full schedule, visit www.guthriesriverruckus.com.



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. ■

Brunch board with a twist



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

garnish

2-3 Envy Apples, for

Directions

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



CITY OF WAUKEE BULLETIN JULY 2023

THINGS TO KNOW

- City Council Meetings August 7 & 21 at 5:30 p.m. *City Hall and Zoom*
- Public Safety Day August 1, 5-8 p.m. Public Safety Building
- Movies in the Park, "Black Panther: Wakanda Forever" Fri., Aug. 11, 8:45 p.m. Centennial Park
- **Bindlestiff Family Cirkus** Aug. 18, 5 p.m. & 7 p.m. *Centennial Park*
- Waukee Farmers Market Wednesdays, 4-7 p.m. Downtown Triangle

For more information scan to visit our website.



Canine Codes

Tips for Dog Owners to Stay Compliant with City Ordinances



TYROW

In our pet-friendly community, many residents have furry friends. If you are a dog owner, be aware that some people are uncomfortable around pets, even friendly ones, or may have significant allergies. Please be a good neighbor by keeping your pet under control at all times and picking up your pet's waste.

If you're a pet owner, here are a few reminders on City Code requirements:

- It's against the law for pet owners to let their animals roam freely without supervision. Make sure your dog doesn't wander around the city without you. (Code 55.09)
- Ensure that your dog doesn't excessively bark, howl, or cause disturbance to others. Also, prevent your dog from chasing after people, bicycles, cars or any other vehicles that could cause trouble for others. (Code 55.11)
- It's important to keep them from running freely in public areas.
 Always keep your dog under control when outside your property. Use a leash, cord, chain, or any other suitable restraint that is strong enough and no longer than six feet.
 - When traveling in a vehicle or at home, make sure your dog is properly restrained to prevent them from getting loose. If your dog requires medical attention, they should be restrained in a veterinary hospital or a registered kennel.
- Keep your dog obedient and by your side ("at heel") if your dog is not on a leash or otherwise restrained.

These rules are in place to ensure the safety of your dog and the community. We appreciate your help in ensuring everyone, two legged and four, can enjoy public spaces.







A Step Toward the Future for the Pin Oak Building

The Iowa Economic Development Authority just awarded the City of Waukee a \$100,000 grant to help transform a vacant building downtown (405 6th Street) into an exciting new commercial space.



After being vacant for a decade, the "Pin Oak" building will have a new future as a local eatery and another draw for residents and visitors to visit the Downtown Triangle. This marks progress on a key priority from the 2022 Downtown Assessment. The City will collaborate closing with the developer to bring this project to life.

Odd or Even: Choosing the Right Day to Water

Thanks for following the odd-even schedule to water your lawn this summer. This helps prevent strain on Waukee's water supply. If you have automated sprinklers, check your settings today to

make sure they match the recommended schedule and be sure to turn them off on days it rains.

- If your house number ends in an **ODD number**: water on Tuesdays, Thursdays and/or Saturdays
- House numbers ending in **EVEN numbers:** water on Sundays, Wednesdays and/or Fridays

Avoid watering between 10 a.m. and 5 p.m., which are the hottest hours of the day. More water will make it to your grass or garden instead of being lost to evaporation.

City Council & Mayor Election Timeline



Residents will vote for mayor and two city council openings for the City of Waukee in the general election on November 7. These are non-partisan races, so no primaries are held. City council members

serve at large, so no matter where you live in Waukee, you can run for city office. If you'd like to be on the ballot, file your paperwork with Dallas County Auditor/Elections Office between August 28 and September 21. Do not bring paperwork to Waukee City Hall. Potential candidates can find more information with the Iowa Secretary of State at SOS.Iowa.gov/Elections/ElectionInfo/CityElections.html

Save Your Spot on the Classic Oldies River Cruise

On August 10, you can enjoy a chat with fellow cruisers on the bus to Moline. Then board the Celebration Belle for a cruise down the Mississippi. Enjoy lunch and a show with the oldies coming to life once



again. Imagine Patsy Cline, Johnny Cash, Chuck Berry, Jerry Lee Lewis and a whole cast of others—including a little Elvis. The \$119 registration fee covers transportation, cruise tickets, lunch and gratuities. Registration closes August 3 at Waukee.org/Registration. We also have space available in our Iowa State Fair Day Trip for Older Iowans Day on August 16.

Save the Date for Public Safety Day

The Waukee Police and Fire Departments will host the annual Public Safety Day on Tuesday, Aug. 1 from 5-8 p.m. Come to the Waukee Public Safety Building, 1300 SE L.A. Grant Pkwy, to meet some of our officers, firefighters, paramedics and public safety



staff. Explore safety vehicles, enjoy free food, complete a scavenger hunt, jump on inflatables and other fun activities for the whole family.

Donate Backpacks & Lunch Bags

Drop off new or gently used backpacks and lunchboxes through July 31 at Waukee Public Safety, Monday-Friday, 8 a.m.-4 p.m. Waukee Police and Fire will give them to students in need at the Waukee Community Schools Resource

Waukee Community Schools Resource Fair in August. Any donations after July 31 will be kept for students who need them at other points in the year.

Thank You for a Great Independence Day Celebration!

Waukee Parks & Recreation thanks the more than 80 businesses, organizations, candidates and City departments that participated in the annual parade and all the community members who came out

to enjoy the festive event. In addition, thanks to the sponsors and partners who helped bring so many games, treats and fun to enjoy during the celebration. See you next year!

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LEGAL By Gail Barnett

ASSET management protects Medicaid eligibility

Every day in the United States, more than 10,000 people turn 65. More than 7 million people over the age of 64 receive Medicaid services, and nearly 2.5 million receive Social Security Income (SSI) benefits. Those



are both means-tested programs, which means that the recipient must have less than a certain level of income and assets. When it comes to asset protection, there are options for a disabled individual over the age of 65.

Medical Assistance Income Trusts

Medicaid has eligibility limits for monthly income. If a Medicaid applicant is over-income, the problem can almost always be solved with a Medical Assistance Income Trust (a MIAT or a "Miller Trust"). This irrevocable trust receives the assignment of income like Social Security benefits or pensions. It is a specialized type of trust and must be drafted carefully to comply with state and federal laws. There is no age restriction on a Miller Trust.

Spend down assets

If a disabled person has too many assets — through inheritance, a personal injury settlement, or a retroactive Social Security award — managing those resources is crucial. To qualify for Medicaid, an individual must have less than \$2,000 in countable resources. One good option is to spend the cash in the month received on necessary items. There are many permissible spend-down items, so long as the money isn't simply gifted away.

Special needs trust

Federal law allows for a first-party, self-settled special needs trust. A special needs trust is a discretionary spendthrift trust designed to preserve government benefits for a disabled beneficiary. If properly drafted, assets won't be counted as a resource. Importantly, this trust has to be established before the person with a disability turns 65.

ABLE accounts

Another potential solution is an ABLE account. This is a tax-advantaged savings account similar to a 529 College Savings Plan. ABLE accounts are intended to be beneficiary-directed, giving the disabled individual some measure of control over the use of the funds. However, in order to qualify for such an account, the individual's disability must have begun prior to age 26.

There are options which offer distinct advantages in managing the income and resources of an individual with a disability. Contact an attorney who specializes in these areas for information on protecting Medicaid eligibility for people over 65. ■

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

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TOWE helps WCSF 'connect the dots'

Meeting needs beyond what district funding can do.

In recent years, the Waukee Community Schools Foundation has garnered attention for an innovative approach to meeting the needs of students, staff and the community.



Adrianne Towe, executive director of the foundation, explains where the Foundation is focusing its efforts.

"The foundation is a little over 25 years old. In the last five or so years, we've evolved from just giving scholarships to including things like classroom grants and professional development grants," she says. "But, in the last two years, we are really proud of the ways we've strategically expanded in the district. We have introduced financial hardship assistance, which has quickly become our biggest budget line item, and that's everything from meeting individual needs to supporting districtwide initiatives to better serve all kids."

Public funding cannot be used to meet the need of an individual child unless that same need is met for all children in the district, she says.

"And this is why a lot of teachers dig into their own pockets to meet the needs of some of their students, because they cannot access public funding," Towe says. "And that is one of the most critical roles that we



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Scott Victor

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Scott Victor of Edward Jones presents Adrianne Towe, representing the Waukee Community Schools Foundation, with the Neighbor Spotlight certificate.

can serve in partnering with the district — to ensure that students have the best chance possible to be successful."

The Foundation recently raised funds by auctioning off three HyVee 10-minute shopping sprees. Three families were the winning bidders, and one child from each family was selected for the spree. While many expected to see a frenzy of greedy grabbing, instead they saw incredible generosity on display. Towe says a "donation cart" was available if the kids wished to give to needy families, and the kids put more in that cart than in their own.

"To see these kids' generosity was just mind-blowing," she says.

"Another thing we've done is we've worked to establish a number of community collaborations across multiple organizations where needs are being met without dollars needing to change hands," she says, giving an example of connecting organizations willing to provide refrigerators and food and the delivery of food to meet the needs of kids experiencing food insecurity.

More than 6,000 pounds of food have been distributed, "and not a single dollar has ever had to change hands, because it's been through programs and partnerships that already existed...and we're just connecting the dots to make it work for kids," Towe says.

"We do not have the red tape the district funding has, which allows us to meet the needs that the district has not," Towe says. "There's really nothing we can't do if we are thoughtful and strategic about the resources that already exist. We consider ourselves a connector of those resources rather than a creator."

Towe, an Urbandale native who returned to the area after studying Humanitarian Ethics and working for several non-profit agencies, says the focus of the Foundation is, "Figuring out how to do good well. We strive to do whatever is best on behalf of students and educators and our community, and we're having a lot of fun doing it." ■

Do you know a neighbor who deserves recognition?

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

LIBRARY By Sam Bedford

DO MORE with the library

The Waukee Public Library's Summer Challenge wraps up on July 31, but you can still win with August's Bonus Bingo. Stop by to pick up a bingo sheet and complete a bingo (any style) to choose a prize from the Library's treasure chest. Participants of all ages can mark off boxes by completing various activities — some even fit into the "Read Through Time" summer challenge theme.

Bingo activities include:

- Read a historical fiction book
 - Enjoy some time outside
 - Go on the Storywalk on the Heart of the Warrior

Trail

- Learn three new historical facts
- Watch a movie or TV show about time travel
- And more

Take the library with you

Remember to take the Library (and Bonus Bingo) on your final summer vacations this August. You'll have access to eBooks, audiobooks, DIY craft videos, language learning, and more wherever you are.

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To find out more about the Waukee Public Library, go to waukeepubliclibrary.org or contact us at askme@ waukee.org or 515-978-7944. ■



PAYING it forward on Aster Court

Playset makes the rounds in cul-de-sac.

Heirlooms are typically valued objects passed down from generation to generation in a single family. But on Waukee's Aster Court, a rather large heirloom has been passed between three separate families.

In August 2021, Ben and Andrea Johnson moved into the neighborhood with their two young sons, Winnie and Wally. As they settled in, they got to know their new neighbors, realizing that many families were new to the area.

"It was that time of a lot of people moving," says Ben.

Across the cul-de-sac live Eric and Ashley Petersen, who owned an outdoor playset their children had outgrown. Rather than letting it sit in their yard, the Petersens wanted to offer the playset to a family with young children — a family that would get a lot more use out of it. The Johnson family offered to compensate the Petersens, but they insisted it was free. They explained that Drew and Andrea Clemmensen, the Johnsons' next-door neighbor, had already gifted it to them after their children had outgrown it.

"It went from one side of the cul-de-sac across to the other," says Ben.

Ben and Andrea gladly accepted the offer and felt a great sense of community within the cul-desac.

The playset was in pretty good shape

considering two families had used it without any updates or maintenance.

"There were parts of it that were rough," Ben says. "It had good enough bones."

"It was well loved," Andrea adds.

With a shared love for house projects, Ben and Andrea undertook the task of refurbishing the playset. They sent Winnie and Wally off to





Ben and Andrea Johnson's kids are the most recent benefactors of a playset that has been passed on as children have outgrown it. They plan for another family to receive it when their kids have outgrown it.

Grandma's for the afternoon. While the kids were away, the couple was able to extend the crow's nest and roofing, enlarge the sandbox and add an additional swing. They did their best to salvage the original wood, only needing to add a couple of pieces. Dad even included an addition for himself: cup holders on the swing set.

Once completed, Ben fondly remembers coming home to the request of his oldest to swing every day — for months. One of Andrea's first memories was watching their corgi, Bonnie, whizzing around the playset and even going down the slide on her own. The family also enjoys a good game of "Sea Monsters," with the parents generally being the sea monsters.

The playset also became a neighborhood hub of activity.

"The kids just kind of congregate here," Andrea says, although, there might be another reason for that. "We have an unlimited number of bomb pops."

The family continues to enjoy the playset and all the memories that come with it, but they have already thought about the future. Since Ben grew up in a household with a strong "pay it forward mindset," the couple hopes to instill those values in their children and the community as well. By the time the Johnson kids are too old, other families will be needing a playset of their own.

"There's a couple other people on the cul-de-sac who are younger," Ben notes. "I'll probably take it apart and take it over there."

MEET Marsha Jacobson

Thirty years of change in school offices.

Marsha Jacobson has been on what she calls a "wild and exciting ride" working in the Waukee School District for three decades.

Currently a district payroll coordinator, Jacobson marks her 30-year anniversary by looking back at some pivotal moments in her tenure.

How does it feel to celebrate your 30th anniversary?

"I can't believe it's been 30 years. It's flown by so fast. I've always been the youngest in the office, and

somewhere along the way, I've become the oldest."

How did you get your start in the Waukee School District?

"When we moved to Waukee in 1993, our neighbor was High School Principal Bernie Van Roekel. I asked him about any job openings at school and applied for the assistant district secretary position, not even knowing it was an accounting/business position, which was my background. I applied, got called for an interview with Superintendent Mr. (Clair) Eason, and hired, all within two days."

School District.

Do you remember anything about your first day in the business office?

"I was so excited to start my new job June 28, 1993. I shared a tiny Apple computer with Kathy Niblo, the business manager (called district secretary at the time), which housed all the district's financials. When we turned it on, a little bomb icon would come up. She told me to just whomp it on the side, and it would start up. Since it was summer, the district office staff (superintendent, his secretary, and the business manager) all took off for vacation and closed the office for two weeks, leaving me there alone. While they were gone, Mr. Eason tasked me with converting paper teacher information sheets into a computer data base."

Describe some of the biggest changes you've seen over the course of your career.

"The biggest changes have definitely been technology and everything that comes with growth. In the business office, technology took us from manually adding time from paper time sheets, to now an integrated time clock software system; from communicating with staff by paper and telephone, to that super exciting day we got Thunderbird email; from DOS to Windows software; from huge tractor-feed dot matrix printed reports to electronic files; from that 9-inch screen Macintosh, to our multiple large screens/laptops. I used to type paper checks on a typewriter for payroll TSAs and deductions. I printed paper payroll checks, sorted, and personally delivered them to each school, to now electronic direct deposit.

"There has been crazy growth in the Waukee Schools over the last 30 years. From 1993 to 2023, student enrollment went from around 1,000 to over 13,000, number of teachers was 93 to 980, and the number of school buildings was only two to now 17. I never dreamed there would be a day we would have 2,200 employees or two high schools." ■





President

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HVAC By Scott Bontrager

AC HISTORY: from Egypt to lowa

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. Ordnance Road, Ankeny, 515-200-2728.

SENIOR By Brooke Baker

ADULT day centers an affordable, flexible option

As we age, home becomes a place of comfort, familiarity and security. It's no wonder that most older adults want to remain in their homes for as long as possible. Not only does this allow them to maintain their independence and autonomy, but it can also be more cost-effective than other options.



According to the 2022 Genworth Cost of Care Survey, home care in Iowa costs an average of \$66,352 per year, while a private one-bedroom at an

independent facility costs an average of \$52,404 per year. These costs can quickly add up, making aging in place a more attractive option for those looking to save money.

In addition to being cost-effective, aging in place can also be a more enjoyable experience for older adults.

This option can be a great way for older adults to maintain their independence while also staying active and social.

Overall, there are many benefits to aging in place, including costeffectiveness, comfort, and independence. With support and resources, older adults can continue to live fulfilling lives in their own homes.

Information provided by Brooke Baker, Grace Estates, 801 N.E. Venture Drive, Waukee, 516-518-0977, www.graceestatesadc.com. Grace Estates Adult Day Center is excited to open its doors in June to provide opportunities for Seniors to experience life-giving activities and provide respite for caregivers.

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ENROLL TODAY

HEALTH By Dr. Jason Brown **GET BACK** to fresh breath

Have you ever been self-conscious about having bad breath? There are many factors that can cause halitosis, or bad breath. The good news is the majority of these factors have a way or being fixed so you can get back to having fresh breath.

Lack of proper oral hygiene is one of the main factors that can lead to having bad breath. Brushing twice a day and flossing regularly keeps teeth clean of food particles and bacteria that leads to

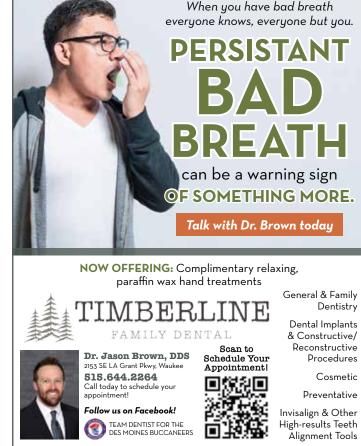
sulfur production causing bad odor. Certain medical conditions like gastroesophageal reflux disease (GERD) or medications that cause dry mouth have led to breath changes. Keeping hydrated is an important way to not only be healthy but prevent odor production in the mouth. Especially during these hot summer months, drinking plenty of water is the best way to keep your body and mouth healthy.

Smoking or using chewing tobacco can lead to bad breath. The nicotine in the products can also stain teeth and leave a film on the surface of the tongue, trapping foul odor. Tongue brushing is an important way to remove bacteria in the deeper grooves of the tongue.

Sometimes adjusting your diet that includes ingredients like garlic and onions can help reduce bad breath. Brushing teeth after meals and chewing sugarless gum can help. Maintain regular dental checkups. If it has been more than six months since your last cleaning or checkup, see your dentist.

Information provided by Dr. Jason Brown DDS, Timberline Family Dental, 515-644-2264, 2153 S.E. LA Grant Parkway, Waukee.





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Dr. Tara Federly Allergist for Children & Adults



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.

HEALTH

By Dr. Tara Federly

FOOD Allergy 101

More than 5 million children in the U.S. have food allergies, and that number is increasing. That means a typical classroom has two students with food allergies, and 40% are allergic to more than one food. So, what are food allergies, can they be prevented, and what can be done for a food allergy?



Food allergy is the immune system overreacting to a harmless food. The most common food triggers are milk, egg, peanut, tree nuts, soy, wheat, fish and shellfish. Food allergies can be serious, sudden and can cause death.

In the past, parents were told to delay introduction of high allergy foods, but research now shows that early and regular exposure, specifically to peanut, can prevent food allergy. Infants with severe eczema or a known food allergy are at higher risk and should be introduced to peanut products at 4-6 months under the guidance of a physician. If not at higher risk, peanut products can be introduced at home around 6-12 months. Parents should talk with their pediatrician or allergist about infant-safe forms and symptoms of food allergy.

Oral immunotherapy (OIT) is a treatment program that retrains the immune system to tolerate the food. Starting with a very small amount, the food is slowly reintroduced over months. Call your local allergist to learn more.

Information provided by Dr. Tara Federly, Cornerstone Pediatrics & Family Allergy, 6800 Lake Drive, Suite 260, West Des Moines, www.cornerstonepfa.com.

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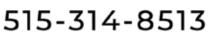


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