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AUGUST 2023

Living

MAGAZINE

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who impacted their lives

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1: Storgard, Maurico-Lee, Zaiac, Karnik. Efficacy and Tolerability of Hydrafacial Clarifying Treatment Series in the Treatment of Acne Vulgaris. J Clin Aesthet Dermatol. 2022; 15(12): 42-46.

WELCOME

JUST a few words

The thrill of victory. The agony of defeat. Most anyone who watched sports on TV in the 1970s remembers those famous words of sportscaster Jim McKay in the opening of ABC's "Wide World of Sports," along with the horrific crash of Yugoslavian Vinko Bogataj on the ski jump in Obersdorf, Germany. Ouch.

Participating in sports certainly brings some physical injuries and a lot of aches and pains, but it also creates many great memories and life lessons that are the result of purposeful efforts of many coaches who dedicated countless hours to helping young people mature through sporting activities.

Bill Fjetland was my high school wrestling coach for three years. When I was getting started in the youth program, he pulled me aside and said, "You have a lot of natural ability. We need to teach you some technique, and you will be tough." I am sure he doesn't remember saying that, as he said things like that to hundreds of other kids in his coaching career. But those few words inspired me to stay involved with a sport that shaped my life.

Gene Hunt was my high school wrestling coach my senior year in high school. Having a new coach wasn't easy. I realized later that being a new coach wasn't easy either. His coaching approach and philosophy were much different than his predecessor. Not better or worse. Just different. I remember him once yelling out during practice, "There is only one person in the wrestling room right now working his tail off, and that is Shane Goodman." I wasn't the most talented athlete, but I did take pride in my work ethic, and he knew that would inspire me — as well as the others in the room who wanted him to say the same about them. I doubt he remembers those comments either.

Coaches can have some of the most significant impacts on young people, sometimes with just a few words. Of course, a few words can also have a negative effect, and that doesn't just go for coaches. In a sense, we are all coaching someone every day, whether we realize it or not. And it is our job to help others revel in the thrill of victory and understand how to deal with the agony of defeat.

Thanks for reading. ■

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PUT ME IN, COACH

**Residents recall the coaches
who impacted their lives**

By Jackie Wilson

Coaching is about much more than teaching the fundamentals of a sport. It is about developing the heart and mind of an athlete. It is about encouraging, leading and building relationships. It's about more than a winning season. It's about developing the mindset of a winner — not only in competition but in life's endeavors. Great coaches do that — and more, as the athletes whose lives they touched can attest.

Martha Wilson of West Des Moines became a coach and teacher because of Mark Wagner, her swim teacher at Valley High School. She has taught swim lessons for 46 years and physical education for 34 years. Photo by Jackie Wilson

Coaching the underdog

As a lifelong swimming instructor and a physical education teacher, Martha (Still) Wilson credits her passion for coaching to her swim coach, Mark Wagner.

Wagner was a swimming coach at Valley High School where Wilson and her three siblings attended school. She grew up with a swimming pool at their family home, and all the Still family kids began swimming at about 5 years old.

All joined swim teams. Wagner, known as “Wags,” encouraged each of the kids, embracing all abilities.

“He was full of life. He was a great encourager. He knew how to push you to do your best,” Wilson recalls.

Swimmers were known as either “studs” — the best swimmers — or “puds,” who were not the best swimmers.

“Everyone felt that they were an important part of the team, whether they were a stud or a pud. You wanted to do well for Wags,” she says.

Wagner’s program was successful. Participation included about 100 girls on the swim team. They separated practices into morning and evening sessions, making sure everyone had an opportunity to swim.

At age 13, Wilson began teaching swim lessons in her family pool. As she pondered life after high school, she realized coaching appealed as a career. She appreciated how Wagner coached her and his enthusiasm for others.

“Wagner is the reason I wanted to get my coaching endorsement. I thought, ‘What can I do that involves coaching?’ That’s why I chose to teach P.E.”

During the summers, Wilson continued teaching swimming lessons. When it came time for her college student coaching job, Wagner became her mentor. She began assisting with the swimming team and coaching divers.

“My senior year in college, I was hired on to be an assistant coach, diving coach and, later, to coach the boys swimming team with Wagner,” Wilson says.

She coached at Valley for 13 years, taught elementary physical education and continued teaching swim lessons at her home pool.

She’s now in her 34th year as a physical education teacher, currently at Hillside, and has taught swim lessons for 46 years. This is the first summer in 47 years she hasn’t taught swim lessons. Over the years, she’s focused on teaching those who struggled taking lessons at a



Todd Lorensen of West Des Moines says coaching is in his blood, as his dad was a coach. Photos submitted

public pool, giving them one-on-one attention.

“I can spend time helping them overcome their fears. Wags was always cheering on the underdogs,” she explains. “I feel more motivation for them. I feel like I’m a good fit for those who don’t have opportunities, and I can instill confidence. Wags taught me that.”

Wilson frequently sees former physical education and swimming students, who are now adults. She hears from students about how her coaching has influenced them.

“I had a student who wasn’t always great in class and didn’t like to work. She came up to me and told me, ‘I want you to know the impact you had on me. You encouraged me to keep my body moving.’ I was shocked,” Wilson says. “I had no idea she felt that way.”

She recalls how, when she was growing up, she was tall and gangly. She couldn’t play basketball, but she was good at swimming.

“I think that’s what motivates me with my students,” she says. “I can cheer them on, whether they are an athlete or just learning more about staying in shape and taking care of their bodies.”

As Wilson reflects on her coach’s influence, she says she was saddened by Wagner’s passing.

“It was a huge loss when he passed. He impacted so many people,” she reflects. “I hope I’ve made an impact on those I’ve gotten to coach or teach. Everyone has something to offer and to be part of the team.”

She admits she might still teach swimming lessons this year. There’s always one more person to teach.

“I’ve got a grandbaby. I need to get her going on lessons soon,” she says.

Father and coach

Having a father for a basketball coach meant Todd Lorensen listened to his dad both off and on the court.

Lorensen played high school basketball in Monroe, with his dad the coach of the successful team. His dad’s coaching made Lorensen think about his future career. Initially, he had two aspirations.

“I wanted to be a journalist or own my own sports store,” he recalls. “I realized it wasn’t a lucrative situation. Then I thought about coaching.”

He played basketball at Quincy University and at Grand View University. The next year, he became a coach at Grand View.

“I used to be buddies with the players, and now I’m their coach. It was quite a transition,” he recalls.

Yet, at Grand View, the smaller staff meant he could do more for the team, so he gained valuable coaching experience.

After coaching other teams, including one that won a National Junior College Athletic Association title, he now is the assistant head men’s basketball coach at Graceland University. He also coaches his son’s youth basketball

team through the Kingdom Hoops Basketball Association.

He says coaching was “in his blood.”

“I had a great experience with my dad as a coach. It was a different dynamic as father and son. We still had to go home to the same household after a game or a practice,” Lorensen recalls.

He admired his dad’s coaching style.

“He was mild mannered and not a yeller or screamer. We had a good team at his school, and it was an experience I wouldn’t trade for the world,” he says.

Lorensen mirrored his dad’s qualities of good communication skills and treating everyone with respect.

“I learned that everyone who was connected in the community and the high school, to treat all individuals with the utmost respect. It was even important that the custodian was treated equally, as it can help or hinder — more so than the administration.”

He recalls a time when he was coaching at Southwestern College and the gym closed at 11 p.m. His players wanted to practice later. The staff and his team developed a relationship with

the night custodian.

“The guys are here until midnight,’ the custodian told me. ‘But they are respectful.’ It helped because the players got better by being in the gym late at night,” he explains.

Honesty is another important quality Lorensen says he learned from his dad. No matter what team he’s coached, players get disappointed with playing time.

“I have to be honest with the team. I don’t like conflict. When they walk away, they are told the truth and shot straight,” he says. “Even though they are doing better in practice, it doesn’t guarantee anything. I’ve learned how to handle challenging conversations, which are honest and forthright.”

He says one of his dad’s strength was being mild mannered.

“However, our strengths are our weaknesses,” Lorensen says. “He was so laid back, and some minor opportunities go by the wayside because of that. I’m more conscious to be more assertive.”

His dad, who is retiring from coaching after 42 years, has attended basketball games his son coaches.

“He doesn’t offer unsolicited advice. He’s an unbelievable sounding board. I can come to him with anything,” Lorensen says.

He adds, he likes coaching because it allows him to stay in the game he loves.

“I love mentoring and developing young men. I enjoy the challenge,” he says. “The reality is, you don’t make a lot of money — you truly do it because you love the profession.”

Gymnastics coach built confidence

Elena Davis says her gymnastics coaches have helped shape her — and not only when she was 4 years old. Their words still ring true in her life today, she says.

Davis participated in gymnastics for 20 years at Corner House in Urbandale. When she started, she says the coaches were good at encouraging her.

“They pushed you, but not to the point of tears. They’d give me a hug and tell me not to waste time stressing if something didn’t work out the way I wanted,” she explains.

Davis then coached gymnastics and taught preschool. She says the coaches taught

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FEATURE

her routine, structure and a passion for teaching.

"I carry that into the classroom. Kids want to hear expectations and limits. We have routines, as we did in gymnastics," she says.

Her coaches still urge her to do her best, although it's now a mantra in her head.

"I've run 12 marathons. They taught me to stay the term, even when things get hard," Davis says. "It's because of them that I pushed myself with a practice schedule. I know what to do to succeed, and it's based on what I put in," she explains.

Davis is still in touch with her coaches, as they stay updated about each other's lives.

The best coaching advice she received when she was young now translate into life skills, she says.

"Don't think. Just go. That was good advice that I still apply in my life today," she says. "The coaches gave me confidence. I try to do things that scare you. Life is too short. Get out of your comfort zone." ■



Elena Davis of West Des Moines says her gymnastics coaches' advice still helps her today in her career and personal life. Photo by Jackie Wilson



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But life insurance is not just for those with young children at home.

Other uses for life insurance include:



business succession planning or buy/sell agreements, equalize inheritance between members working in the family business and non-business heirs, an inexpensive benefit to offer to employees, estate planning to minimize taxes, and charitable giving.

There are several types of life insurance.

• **Term life insurance:** Term insurance is set for a certain number of years, usually 10, 15, 20 or 30 years. Often time, this is associated with an expense like a 30-year mortgage or the years until children are grown. Term insurance tends to be the least expensive because it is pure insurance with no cash value accumulating.

• **Whole life insurance:** Whole life insurance is permanent, long-term coverage with a fixed premium, level death benefit and guaranteed cash value growth. Cash values can be used for a policy loan or to pay future premiums after we retire or when finances are tight.

• **Universal life:** Universal life is another type of permanent insurance. It has more flexible premiums and death benefit options.

There may be a need for a combination of term insurance for shorter-term needs plus whole life insurance for long-life needs.

Life insurance benefits continue to be received by a listed beneficiary tax free.

While we are talking about beneficiaries, have you updated the beneficiaries listed on your life insurance recently? Have you had some life changes such as a marriage or divorce? Has a beneficiary listed on your life insurance passed away?

Don't forget to update beneficiaries on group life or retirement plans offered through your employer. ■

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



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Check for cancellations



Book discussion

Every third Thursday, 7-8 p.m.
Jordan House Museum, 2001
Fuller Road, West Des Moines

The book discussion title for Aug. 17 is "Before We Were Yours," presented by the West Des Moines Public Library and the West Des Moines Historical Society. For a complete listing of books and schedule, visit www.wdmhs.org/events-3/step-back-in-time-book-group.

Edgewater Holiday Mart

Nov. 4, 9 a.m. to 3 p.m.
Edgewater, 9225 Cascade Ave.,
West Des Moines

Holiday Mart features more than 30 local artists and vendors, all inside. Choose your gifts from: watercolor paintings, fiber arts, jewelry, fused and stained glass, ISU and U of I carved snowmen, carved Santas, wooden toys and pens, pottery, cutting boards, notecards, poetry prints, scarves, pillows, woven baskets, knitted socks, cheese boards, flower centerpieces, lotions, goat milk products, honey, candy wreaths, gourmet nuts and popcorn, fudge and peanut brittle, and baked goods.



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.



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.

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EVENTS IN THE AREA

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Jordan House Museum tours

Daily
Jordan House Museum, 2001 Fuller Road, West Des Moines

Walk in the footsteps of history at the historic Jordan House Museum, the home of the Jordan family and the only Underground Railroad stop open to the public weekly. Learn about the history of West Des Moines, beginning with rocks and fossils, through the indigenous peoples, early settlers and the development of railroads and Valley Junction. For more information, visit www.wdmhs.org/visit.



Halfway to St. Pat's Car Show

Sunday, Sept. 17
Mugsy's Pizza House,
1225 Copper Creek Drive,
Pleasant Hill

The Friendly Sons of St. Patrick are holding a fundraising car show to benefit the St. Patrick's Day Parade. Bring your classic or unique vehicle to this show for \$25 registration fee, beginning at 10 a.m. until noon. Trophies will be awarded at 2 p.m. See more at www.friendlysonsiowa.com.

Schoolhouse Storytime

Second and fourth Tuesday,
10:30-11:30 a.m.
Bennett School Museum,
4001 Fuller Road, West Des Moines

This event is geared for pre-k, kindergarten and first grade students to enjoy an hour of stories, games, music and fun, with a historical element. While the program is geared towards younger students, all ages are welcome. Registration is not required, and there is no charge, but free-will donations are gratefully accepted. Parents must stay with their child(ren) during this storytime, and do not bring food or drink. Dates are Aug. 15, Aug. 29, Sept. 12, Sept. 26.



Ingersoll Live

Aug. 26, 3-10 p.m.
2800 block on 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.

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.



First Responders Appreciation Breakfast

Sept. 21
Embassy Club West

The keynote speaker for the West Des Moines Chamber of Commerce First Responders Appreciation Breakfast will be Jim Olson, a former CIA spy with an extraordinary journey and captivating story to tell. The event is presented by West Bank and supported by Aureon. Olson is a graduate of Valley High School. In addition to his remarkable achievements, Professor Olson is the acclaimed author of "Fair Play: The Moral Dilemmas of Spying." His book sheds light on the complex ethical considerations that confront intelligence professionals and provides a unique perspective on the inner workings of intelligence agencies.

The First Responders Appreciation Breakfast is held each year to honor all West Des Moines First Responders and their families. This event is a unique opportunity for our communities to ensure these brave individuals receive the recognition they deserve. Registration is now open on the WDM Chamber's website, wdmchamber.org, under events. Attendees also have the opportunity to purchase additional tickets that will be distributed to first responders. Ten percent of proceeds from registration will be given to the West Des Moines Public Safety Cadets. ■

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WHY REGULAR rebalancing makes sense

Everyone loves a winner. If an investment is successful, most people naturally want to stick with it. But is that the best approach?

It may sound counterintuitive, but it may be possible to have too much of a good thing. Over time, the performance of different investments can shift a portfolio's intent — and its risk profile. It's a phenomenon sometimes referred to as "risk creep," and it happens when a portfolio has its risk profile shift over time.

When deciding how to allocate investments, many start by taking into account their time horizon, risk tolerance and specific goals. Next, individual investments are selected that pursue the overall objective. If all the investments selected had the same return, that balance — that allocation — would remain steady for a period of time. But, if the



investments have varying returns, over time, the portfolio may bear little resemblance to its original allocation.

Rebalancing is the process of restoring a portfolio to its original risk profile. But remember, asset allocation is an approach to help manage investment risk. Asset allocation does not guarantee against investment loss.

There are two ways to rebalance a portfolio.

The first is to use new money. When adding money to a portfolio, allocate these new funds to those assets or asset classes that have underperformed.

For example, if one investment fell from 40% of a portfolio to 30%, consider purchasing more of that investment to return the portfolio to its original 40% allocation. Diversification is an investment principle designed to manage risk. However, diversification does not guarantee against a loss.

The second way of rebalancing is to sell enough of the "winners" to buy more underperforming assets. Ironically, this type of

rebalancing actually forces you to buy low and sell high.

Keep in mind, however, that the information in this material is not intended as tax advice and may not be used for the purpose of avoiding any federal tax penalties. Please consult your tax professional before rebalancing. Rebalancing by selling "winners" may result in a taxable event.

Periodically rebalancing your portfolio to match your desired risk tolerance is a sound practice regardless of the market conditions. One approach is to set a specific time each year to schedule an appointment to review your portfolio and determine if adjustments are appropriate. ■

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English language classes are held at WDM Human Services office.

What's better than free? How about free times three? That's the deal being offered by the Human Services department of the City of West Des Moines. English Language Learner (ELL) classes are again being offered, for free, with free transportation to and from the classes (for WDM residents only), and free childcare for the kids (age 2 through pre-kindergarten) of the adults participating.

Kati Ross, communication coordinator of WDM Human Services, added that ELL participants do not have to be residents of West Des Moines. Sessions start with the fall semester, which runs Sept. 5 through Nov. 16. Sessions are 10 a.m. to noon on Tuesdays and Thursdays at the WDM Human Services office.

Ross explains the annual program usually has around 50 participants, and there are three levels of classes to best match the needs of each participant.

"We have students stay in the program anywhere from one year to five years," she says. "Ultimately, we let the students decide when they're ready for the next level."

Ross shares a success story.

"We had an ELL participant who lived in an apartment complex with several other non-English speaking individuals. And she let us know that there was a medical emergency, and they needed to call 911. Because of her ELL classes, she was able to be the individual who could actually call and communicate the emergency to dispatchers."

Anyone interested in more information or registering for the upcoming classes is encouraged to visit www.wdm.iowa.gov/humanservices or call 515-222-3660.

Another program happening soon is WDM Human Service's annual school supply giveaway. The deadline for this year's event was Aug. 10.

"It's been offered for more than 25 years here at Human Services,"



A preregistered student picks out school supplies.

says Ross. "We've seen it kind of evolve over the years. This is an event only for the families that have registered, been approved, and set up an appointment time with us."

To participate, families must be residents of WDM and income-eligible. The program is for students entering grades K-12.

"Last year," Ross continues, "with the help of the community, we provided school supplies to 376 students. This year, we estimate that we'll provide supplies to over 400 students." ■

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LIBRARY

By Maggie Martin

RETURN overdue items free Aug. 18-19



Do you have a backpack or suitcase that you haven't peeked in this summer? Maybe you have a stack of books hiding in your car somewhere that you might have forgotten about? Have no fear. You can return these overdue WDM Library items on Friday, Aug. 18, and Saturday, Aug. 19, and all fines will be waived.

Please note that the amnesty weekend will only waive fines, not fees. Collection agency fees and replacement copy fees cannot be waived during this event.

If you have any questions about amnesty weekend or want more information about any outstanding fines or fees you might have, contact library@wdm.iowa.gov.

Upcoming event highlights

Register for events at wdmlibrary.org/events.

Intro to Rain Gardens & Functional Landscaping Wednesday, Aug. 16, 7-8 p.m. (adults)

Come and learn about how adding a rain garden is one functional landscaping strategy to help you capture the rain on your property while providing food and shelter for pollinators and birds. You'll also learn about WDM's Stormwater Assistance Program (SWAP). No registration required.

Welcome to Medicare Monday, Aug. 21, 6-8 p.m. (adults)

Please join us for a free Welcome to Medicare seminar alongside the State of Iowa's Senior Health Insurance Information Program (SHIIP). Registration is requested.

The History of Digital Literacy & The Value Within a Democracy Thursday, Aug. 24, 6:30-8 p.m. (adults)

In this first of two presentations, Drake STEM Librarian Dan Chibnall will talk about the need for citizens to be more digitally literate to help maintain democracy. No registration required.

Explore Robotics & FIRST Competitions Saturday, Aug. 26, 2-3:30 p.m. (ages 5-18+)

Are you wondering what it takes to build a robot and compete in FIRST competitions? The Aztechs, a high school FIRST Tech Challenge Robotics team with more than seven years of experience will share their knowledge and enthusiasm for robotics and help you choose the right path for your robotics journey. Registration required. ■



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RECIPE

STEPS toward heart-healthy eating

(Family Features) As the leading cause of death among Americans, according to the Centers for Disease Control and Prevention, heart disease often results from uncontrolled high blood pressure, high cholesterol, diabetes, and obesity. However, a heart-healthy eating plan can help lower or control these risk factors and put you and your family on a path toward better heart health. Consider these tips from The Heart Truth program of the National Heart, Lung, and Blood Institute (NHLBI):

- One way to get started on a path toward heart-healthy eating is to change your way of thinking about how and what you eat. For example, use smaller plates to help limit portion sizes. Chew food slowly and consider the textures and flavors of different food as you eat.

- Put together an eating plan that offers a balance of calories and nutrients including vegetables, fruits, whole grains and low-fat or fat-free dairy. Consider make-at-home

favorites like Heart-Healthy Pita Pizzas, which include grilled chicken as a better-for-you alternative to methods such as frying.

- Swap out sugary or salty snacks and instead enjoy lower-calorie treats. Try options like a cup of seedless grapes, small banana, cup of cherry tomatoes, handful of unsalted nuts or half cup of low-fat or fat-free yogurt.

- It is possible to eat healthy foods in restaurants. To control portion sizes, try tactics like eating half your entree and taking leftovers home for another meal. Choose foods that are broiled, baked or roasted to limit calories. Ask for low-sodium menu options and request butter, gravy, sauces and salad dressings on the side or leave them off completely.

Visit hearttruth.gov to find more healthy eating inspiration and find DASH-friendly back-to-school recipes at healthyeating.nhlbi.nih.gov. ■

Heart-healthy pita pizzas

Prep time: 10 minutes

Cook time: 8 minutes

Servings: 4

- 4 whole-wheat pitas (6 1/2 inches each)
- 1 cup chunky tomato sauce
- 1 cup grilled boneless, skinless chicken breast, diced (about 2 small breasts)
- 1 cup broccoli, rinsed, chopped and cooked
- 2 tablespoons grated Parmesan cheese
- 1 tablespoon fresh basil, rinsed, dried and chopped (or 1 teaspoon dried)

Directions

- Preheat oven or toaster oven to 450 F.
- On each pita, spread 1/4 cup tomato sauce and top with 1/4 cup chicken, 1/4 cup broccoli, 1/2 tablespoon Parmesan cheese and 1/4 tablespoon chopped basil.
- Place pitas on nonstick baking sheet and bake 5-8 minutes until pitas are golden brown and chicken is heated through.



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WHAT IS the HydraFacial?

The HydraFacial is a medical-grade resurfacing treatment that clears out your pores and hydrates your skin. It's offered across the country at licensed medical professional facilities or where a certified HydraFacial esthetician is present. The four-step treatment includes cleansing, exfoliating, extracting and hydrating the skin with serums that are infused into pores with the HydraPeel Tip, a pen-like device.



What happens during the HydraFacial?

The HydraFacial treatment starts with cleansing by removing dead skin cells and excess sebum from the skin. Next, a mix of salicylic and glycolic acids is applied to the skin to break up any dirt and oil that's clogging pores. Then, the HydraPeel Tip is used to essentially vacuum out blackheads, dirt, oil and impurities, while hydrating, plumping and nourishing serums are simultaneously applied to the skin.

What are the HydraFacial's skincare benefits?

A HydraFacial treatment can improve your skin in a ton of ways. Benefits include a more hydrated, bright, plump and clear complexion. Plus, it can also improve signs of aging.

What are the side effects of the HydraFacial?

One of the many reasons why HydraFacial is so popular is because there are minimal side effects and essentially no downtime post-treatment.

Who should get the HydraFacial?

Everyone. One of HydraFacial's biggest draws is that the treatment is suitable for virtually any age and skin type.

How often do you need to get a HydraFacial?

Although your skin looks dewy and glowy following a HydraFacial, the treatment isn't a quick fix. It's intended to improve skin's appearance over time. That being said, its effects do last longer than other facials. But to get maximum results, it is suggested to get a HydraFacial treatment once a month.

While you can get a HydraFacial in conjunction with other non-invasive procedures like Botox or dermaplaning, it's important to consider the side effects and downtime of these treatments before getting this facial.

Is the HydraFacial customizable?

You can switch up the serums used during the treatment to specifically target your skincare concerns such as aging or dullness. Even better, the nurse or esthetician may offer additional treatment add-ons such as LED light therapy, a light peel or dermaplaning.

How much does the HydraFacial cost?

The cost of the treatment will vary depending on where you live and the medical spa or dermatologist that performs it, but \$150 to \$300 per session is the general price range. ■

Information provided by Dr. Loredana Carnovale Winter, MD, DDS, Aesthetic Medicine, Iowa Face and Body, 4090 Western Parkway, Suite 106, West Des Moines, 515-225-8889, www.iowafaceandbody.com. Source: InStyle

GROUP offers hope for widows

Grief leads Fergesen to form support group.

When Nicole Fergesen's husband, Marcus, suffered a sudden cardiac arrest and passed away, she says the grief and loss was all-consuming, and she felt alone. She was 29 years old and left to raise three kids under age of 5 alone.

Family and friends offered support and sympathy, yet it was challenging, as not everyone understood her loss, she says. She found it helpful to talk to others who were going through the same emotions as she was, which led her to form a widow's group.

The group meets at the Valley Community Center and offers materials with the workbook series, "How to Widow Well." Childcare is offered, and moms can bring their children, who meet separately for their own grief program.

Fergesen started the program to share her story so others wouldn't feel so alone.

"I started the group and use my pain to help other people," she explains. "It's been a huge blessing."

The group meets monthly, except for a summer break. Each month includes a specific topic, such as remembrances, dating and more. Members share stories, hope and concerns.

"Losing a spouse is a difficult loss. Every aspect of your life changes, as you've shared so much together," she says.

Initially, Fergesen received support from a virtual group, but says she felt it was better to connect in person.

"We can use social media, but it's different sitting down across from someone who has experienced the same thing as you," she says.

She says the group offers validation and support to deal with loss and grief.

"When my first husband passed, none of it made sense. With this group, I'm not the only one who experiences this," she says.

The group consists of women from a variety of backgrounds and ages, with no restrictions.

"It's based off a Christian's lens of loss," she explains. "We won't turn anyone away."

Through her pain, Fergesen says she found healing and happiness by sharing her grief and helping others. Today, she is remarried; her husband has one child, and they have two more children together.

She encourages widows to join the group.

"A lot of women want to isolate and crawl in a hole. Even if it feels uncomfortable, come out. You don't need to participate. Take a chance," she suggests. "You might find healing."

For more information, send an email to neveralonedsm@gmail.com, or, for other resources, visit www.neveralonewidows.com. ■



After her first husband's death, Nicole Fergesen formed a support group for other women facing the grief and challenges of being a widow.

MEDICAID and asset protection

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 very 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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HEALTH

By Shelly Stewart-Sandusky

ADULT children of emotionally immature parents

As adults, we can see interactions with parents in a different way than when we are children. Unfortunately, sometimes what we can see is disappointing or unhealthy. Emotionally immature parents are often unable to respect boundaries, struggle to understand emotional needs other than their own, and are generally unable to accept distance or other requests made by their adult children.

In many cases, emotionally immature parents cannot accept any responsibility or accountability for their own actions. Relationships with emotionally immature parents are often difficult to manage and bring up questions about whether the relationship can be healthy or whether cutting ties is for the best. This is never an easy decision and can result in the adult child feeling guilty and angry at having to face such a decision. It is important to remember that the choices made by the parents do not reflect on you as their child. You are allowed to create boundaries and limit interactions to help create a healthier dynamic for yourself. While emotional immaturity can be an issue for many reasons, including mental health concerns, the bottom line is, as adults you have a right to decide what you are willing to tolerate. ■



Information provided by Shelly Stewart-Sandusky, MS, LMFT, SS Therapy and Consulting, Ltd, 4725 Merle Hay Rd, Ste 205, Des Moines, IA 50322, www.sstherapyandconsulting.com, 515-528-8135.

HEALTH

By Ashley Powell

CBD and THC health benefits

CBD (cannabidiol) and THC (tetrahydrocannabinol) are two prominent cannabinoids found in the cannabis plant, each offering unique health benefits supported by scientific studies.

1. Pain management: Research shows that CBD reduces chronic pain and improves the quality of life in patients with neuropathic pain. Similarly, THC has significant pain-relieving properties.

2. Anxiety and depression: CBD displays anxiolytic effects, making it beneficial for individuals with generalized anxiety disorder. THC shows potential as an antidepressant, alleviating symptoms in treatment-resistant depression. The effects can vary depending on the individual and dosage.

3. Epilepsy: Studies have shown that CBD significantly reduces seizure frequency and improves the quality of life. Emerging research suggests that THC may also possess anticonvulsant properties.

4. Neuroprotection: CBD has shown promise in slowing the progression of conditions like Alzheimer's and Parkinson's disease. THC has been found to protect brain cells, potentially offering benefits in neuroprotection as well.

5. Cancer symptom management: CBD and THC have demonstrated the ability to alleviate cancer-related symptoms in reducing pain and improving sleep. ■



Information provided by Ashley Powell, CBD American Shaman, 800 S. 50th St., #106, West Des Moines, 515-380-5251 and 3418 Eighth St. S.W., #3, Altoona, 515-967-4036. References: A Balanced Approach for Cannabidiol Use in Chronic Pain. Frontiers in pharmacology. <https://doi.org/10.3389/fphar.2020.00561>. <https://www.mayoclinic.org/healthy-lifestyle/consumer-health/in-depth/medical-marijuana/art-20137855>

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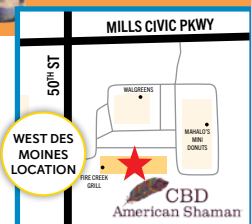
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NEVER too old for orthodontics

Orthodontics is not just for kids anymore. In fact, one out of every three orthodontic patients is over the age of 18. That number has been rising, and you may be wondering why. Keep reading to find out why more adults are seeking orthodontic treatment and how you can, too.



Why adult orthodontics?

Your teeth continue to shift throughout your life, whether you had orthodontic treatment as a child or not. If retainers are worn from previous treatment, teeth will remain in their proper location. If retainers are not worn, the teeth (especially the lower front teeth) want to move and shift as you get older. Shifting teeth are not only an eyesore, but they can also become a mouth sore, too. Shifting teeth may cause you to bite your tongue or cheek and make it more difficult to clean your teeth. So how can you get them fixed and by who?

No referral needed

An orthodontist is specifically trained to correct crooked, spaced, misaligned teeth and jaw issues. An orthodontist attends an additional two to three years of school after completing four years of dental school. The best part is, no referral from your general dentist is needed. Just pick up the phone and call or do an online search, and you are ready to start smiling. What's that? You don't want metal braces as an adult? No worries.

Less noticeable options available

Orthodontics has improved greatly since you and I were kids. There are so many great options ranging from smaller metal braces to clear braces or even clear removable aligners. A good orthodontist will consider your lifestyle and treatment preferences then match it with the best treatment option to correct your concerns.

Health and longevity

People are living longer than ever before, so you owe it to yourself to have not only a beautifully confident smile, but a healthy one. Leaving misaligned teeth untreated can lead to cavities,

gum disease, worn teeth, sensitive teeth and trouble chewing. Just because you get older doesn't mean you have to get dentures someday. Aligning teeth is the first step to ensuring you can keep your teeth for a lifetime.

Confidence

If you are keeping your teeth for life, you should have a smile that makes you proud and that you can show off. The camera phone is not going away any time soon. It is inevitable you will be in photos if you want to or not. Why not get a smile you can feel confident sharing in photos or in person?

Whether you are an adult wishing to improve the appearance of your smile or improve the bite and function of your teeth, an orthodontist can help. Thousands of adults are treated by orthodontists every day. I promise, you won't be the only one. Go ahead, treat yourself and call the orthodontist for a free consultation today. ■

Information provided by Dr. James Stork, DDS, MS, Stork Orthodontics, 4090 Westown Parkway, West Des Moines, 515-705-0644.

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Dr. Stork

NEED for an adult day care

Growing up, we had a great sense of family. We were always around grandparents and the elderly. We would go to nursing homes monthly with my family to sing songs and to do Bible studies. As we grew up, this gave us the value and importance of caring for the elderly.

Fast forward to 2018. My mom was beginning to show signs of memory loss. After a hospital scare, she was then diagnosed with dementia. Having lived in her home for 40-plus years, she refused to move. As a busy family raising our own children and the heavy burden on my father as her primary caretaker, we were running out of ways to adequately care for her.

As we prayed and searched for the right options, we discovered this thing called adult day care. We loved the idea of my mom having a safe place to socialize, have stimulating activities, exercise, meals, etc.

My mom has been attending adult day care for more than a year now, and I can't say enough amazing things about what it has done for my family. She has become less agitated, increased her mobility, gained healthy weight, socializes with friends, and so much more. This has given her a purpose while giving a brief reprieve for my dad.

If you are sitting in the same boat we were, please don't hesitate to reach out for help. Maybe it's time for you to consider adult day care for your loved one. ■

Information provided by Brooke Baker, Grace Estates, 801 N.E. Venture Drive, Waukee, 516-518-0977, www.graceestatesadc.com.



POWER Read

Volunteers needed to read with kids



Volunteers read with elementary students each week.

Reading for a half hour a week to an elementary student might seem brief; however, those minutes are impactful for a child.

The Everybody Wins! Iowa and its Power Read program has paired mentors or "reading buddies" with students for the past 20 years.

Last year, 415 students with 412 mentors put in 5,279 volunteer hours. The reading takes place at 28 Des Moines-area school sites, including West Des Moines schools, Crestview School of Inquiry, Crossroads Park and Hillside.

Executive Director Karen Ligas says that reading with kids is important.

"We know that the relationship with students and mentors helps education skills, literacy, as well as social-emotional behavior and motivation. Attendance at school goes up," she explains.

During a session, adults are paired one-on-one with an elementary student, for a variety of reasons. They may need help with reading, they are an ESL (English as a Second Language) student or they just benefit from having a mentorship with an adult.

Participation in the program has waned due to the COVID pandemic.

"Prior to COVID, we had programs in 36 schools with 919 students," Ligas says.

To become a reading buddy, mentors fill out an application online and commit to once a week during the school year or a summer program. Buddies read about 30 minutes, often during lunch or breakfast, so kids don't miss school. Some adults "pair share" and read every other week, switching off with another mentor, committing to only twice a month.

The program costs about \$500 per student, which includes books at each site, book carts, and books for kids to take home.

As a nonprofit organization, Power Read relies on donations. School partnerships are important to the success of the program.

"There's three things that we need: students, volunteers and funding. The books are all free to the kids with no funding from the state," Ligas explains.

Ligas says reading for 20 minutes is beneficial and can make a big impact in the community.

"Kids should be engaged in reading by third grade, and, by fourth grade, they are expected to know the skills. If they lag behind, they're at risk for not finishing high school," she says. "Literacy is needed first to succeed."

The program is expanding its list of elementary schools served this fall to include WDM's Western Hills and Waukee's Maple Grove.

For more information about the Power Read program, to donate or volunteer, visit <https://everybodywinsiowa.org/>. ■

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IS \$1 MILLION enough for retirement?

"I am approaching retirement with \$1 million. Can we live off \$90,000 per year?"

As a financial advisor, whenever I'm asked a question like this, my mind floods with a list of questions for more clarification. At first glance, the question seems straightforward. However, the answer is nuanced and requires several layers of analysis.

First, you must know if the \$90,000 per year, or other hypothetical dollar amount, is before or after tax. Depending on whether or not the dollar amount is before or after tax will impact the answer and introduce different types of strategies to consider. In addition, the types of investment vehicles you hold are an important factor. For example, is your money tax-deferred, Roth, or taxable accounts? Tax-deferred accounts (401ks or IRAs are typical examples) will require income tax paid when you start withdrawing. On the other hand, Roth accounts can be drawn on tax-free, and taxable accounts have an entirely different set of tax implications based primarily on capital gains. Many people have a mixture of all three types, and determining the right way to withdraw these funds and when is imperative to the longevity of the assets.

While withdrawing the funds and the tax implications are important,



your risk tolerance within your investment plan is equally important. Historically, many retirees have gravitated towards a 60/40 portfolio comprising 60% equities and 40% bonds. This mix leaves enough equity to benefit from the long-term growth of its holdings while keeping bonds to reduce volatility and draw upon in a down market. The correct answer is different for everyone, but the longevity of one's assets is primarily driven by how one invests those assets. A simple example is, if a person had \$1 million and withdrew \$90,000 per year, the math is easy in that it would be gone a little over 11 years from now. For simplicity's sake, take that same person and assume a 9% rate of return from their portfolio. After 11 years, that \$1 million is the same as it was in the beginning. The example is overly simplified, and there would be many other factors, but the point still stands. While investing will always require taking risks, not investing also involves risk, including the longevity of one's assets and inflation.

The bottom line is that the answer to this question has many different facets, and working with a local CERTIFIED FINANCIAL PLANNER™ professional ensures you are working with someone with the education, experience and ethics necessary to answer this question. Take the first step in building a financial plan today by reaching out. ■

Information provided by Michael Jiskoot, Valiant Wealth, 3408 Woodland Ave., Suite 204, West Des Moines, 515-223-6068.

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By Sam Yeager

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Modern air conditioners employ state-of-the-art technology, such as variable-speed compressors and smart thermostats. These smart features allow your AC to adjust its output based on your cooling needs, ensuring that it doesn't work harder than necessary. It's like having a personal cooling assistant, always tailoring the perfect temperature just for you.

Say hello to the superhero acronym of air conditioners — SEER. This stands for Seasonal Energy Efficiency Ratio, and it's an indicator of how efficiently your AC uses electricity. The higher the SEER rating, the more efficient your unit is, and the more you'll save on utility bills. Newer models can boast SEER ratings of 20 or more, while older ones typically have ratings below 10. Upgrade, and you'll see the difference on your monthly bills.

Not only do newer air conditioners save you money, but they also play a part in saving the planet. Many modern AC units use eco-friendly refrigerants that are kinder to the environment. You can stay cool while feeling good about your carbon footprint — talk about a win-win situation.

Your new AC can also play nice with other smart devices in your home. Imagine controlling your cooling remotely through your smartphone or integrating it with your smart home assistant. Turn your home into a futuristic, chill-zone paradise where the temperature bends to your will.

Newer air conditioners are built to last. With proper maintenance, they can provide reliable cooling for years, unlike older models that often required frequent repairs and replacement parts. Investing in a modern AC is a long-term commitment to staying cool and comfortable.

There's a world of difference between older AC units and the sleek, efficient wonders available today. Upgrading your air conditioner is a decision that brings you instant comfort, significant savings, and a nod to environmental responsibility. Embrace the chill, embrace the efficiency, and embrace the wonders of modern air conditioners. Remember, life's too short to sweat away in discomfort, especially when the solutions are as cool as the breeze from a modern AC. Keep it chill, folks. ■



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

OUT & ABOUT

RUSH

Hour

Live Hydration held a second year celebration and hosted Rush Hour for the West Des Moines Chamber July 20.



Alyssa Ames, Katie Woodward and Allison Petersen



Heidi and Jay Mathes and Jacob Wisel



Tiffany Piper, Tom Florian and Everett Mullican



Sara Lehman and Alicia Grassley



Jenn Leill and Ashley Montgomery



Lauren Mueller and Stacey Perkins



Chad Haskell, Ruth Ebke and Josh Fernandez



Chuck Meline and Linda Kuhn



Daniel and Christina Ferrer



Kamsa Thephavong and Norm Boaz



Andy Bretz and Connie Blodgett

VIP Night

Dave and Buster's
West Des Moines
location held a VIP
Night July 27.



Sierra Brown and Michael Morgan



Sarah Kent



Leslie Pacheco and Angela Sanchez



Alberto Perez, Quentin Burton and Mayra Huggins



Ryne Murphy and Theresa Gruetzmacher



Abby Rupe and EB Bradfield



Tay Kipper and Montinae Johnson



Kyle Good and Kiesha Meigs



Eleana Vera and Rae Davis

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