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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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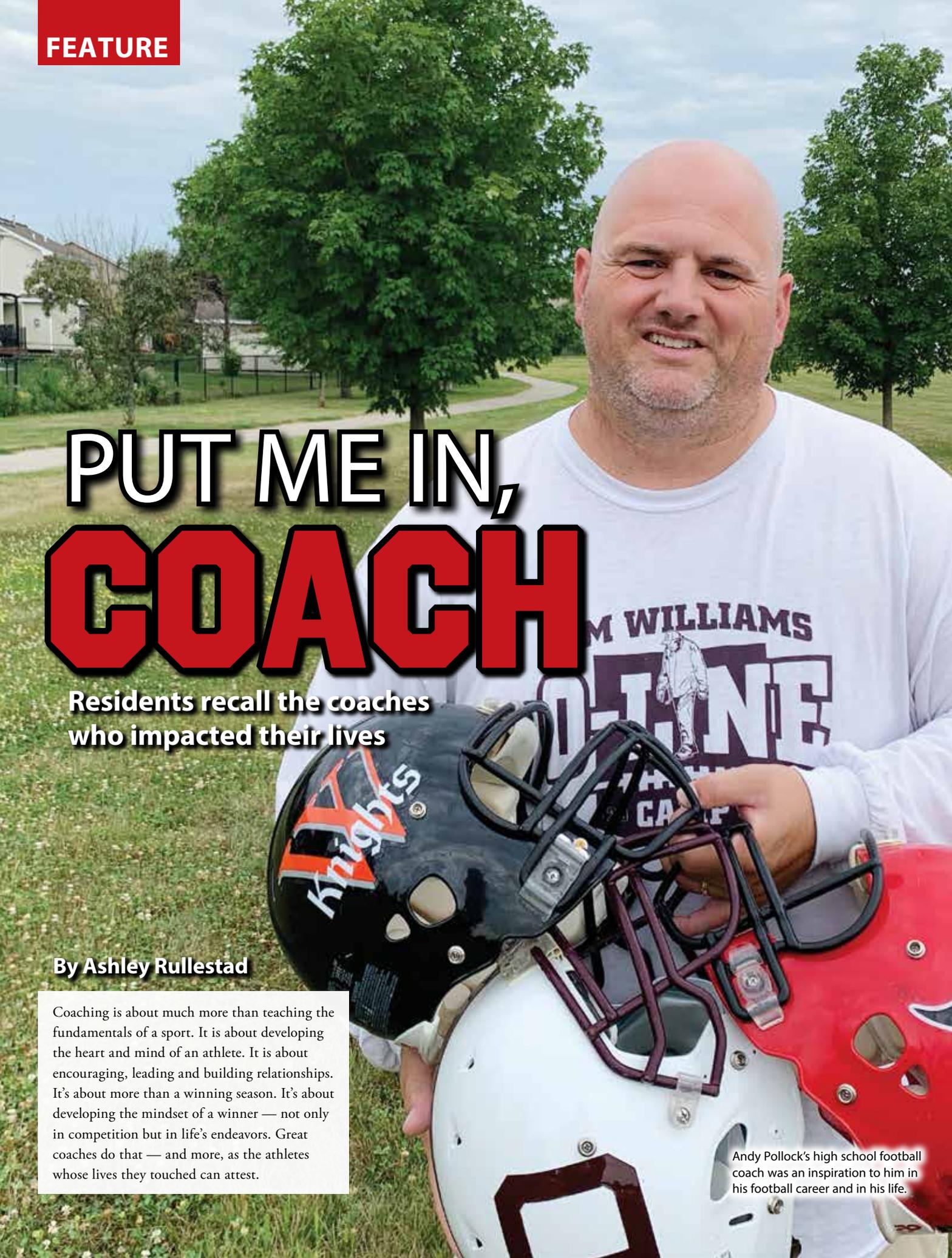
PUT ME IN, COACH

Residents recall the coaches
who impacted their lives

By Ashley Rullestad

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.

Andy Pollock's high school football coach was an inspiration to him in his football career and in his life.



Football fanatic

Andy Pollock's official involvement with football started with flag football in sixth grade, and he put pads on for the first time in seventh grade. But, as the oldest of four boys growing up, he and his brothers played football in the yard with their dad and friends from a much younger age.

"We were from a small town where a couple guys had major college success — and even a few in the pros — so every one of us thought we could be the next guy," says Pollock.

Coach Ed Thomas at Parkersburg was an icon and the guy everyone wanted to play for growing up, including Pollock. Thomas coached for 37 years in the Iowa High School Athletic Association football program, winning two state titles and a total of 292 games. Five of his former players have gone on to play in the NFL: Aaron Kampman, Brad Meester, Jared DeVries, Casey Wiegmann and Landon Schrage. In 2005, Thomas won the prestigious NFL High School Coach of the Year award. Pollock counts him among his biggest inspirations.

"He had a way of convincing you that you could do anything. But, not only that, he worked with all of us to help us reach our maximum potential," says Pollock. "We respected him so much, and he was so good for a bunch of farm kids in northeast Iowa. He loved us, and we knew it. We would have done anything for that guy."

To his players, "Coach T" was a guy who was larger than life. His son was one of Pollock's best friends growing up, so he got to know Thomas as a father to his boys as well as a coach.

"I found out years after playing for him that some of his best friends off the field were some of his biggest adversaries on the field," says Pollock. "He truly understood that, while athletics were a huge part of our lives, there was much more to us than just sports. He lived it. The amount of guys coaching football in Iowa that played for or coached with him is astounding."

To Pollock, Thomas was much more than a football coach. He attended everything in the school — athletic activities, band concerts,



Andy Pollock now takes the lessons he learned from Coach Thomas and uses them in his own coaching career.

show choir competitions, musicals. Pollock says Thomas was there to support the entire school and knew the power of school pride.

Pollock says he was passionate about football and wanted to play as long as possible. After high school, he played at Wartburg College. Then Coach T connected him with his first coaching job. He still is the offensive line coach at Dowling Catholic, starting his 19th season this fall. He says he frequently hears himself use phrases that Coach T used when he coaches now.

Coach Thomas was murdered while

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working with students in the school's weight room in 2009 by a former student suffering from paranoid schizophrenia. He was 58 years old.

"Faith, family, football became a national saying after he was murdered. I never once heard him swear, and no one I played with did either," says Pollock.

Now, Pollock's brother, who was also inspired by Coach T, is the head coach at Aplington-Parkersburg where they played for Coach Thomas.

Pollock says football is the greatest team sport there is. The wide variety of skill sets and the number of players needed to have success is unlike any other sport. He says he enjoys seeing guys from all walks of life coming together and having success on the field and seeing those skills and successes carry over to life.

Keep on running

Jeania Cozad started running at Hoover High School in Des Moines because she was friends with a group of girls who wanted to run cross country. At that time, in the 1970s, the metro schools did not have any girls cross country teams, and they wanted to start one.

"Running was an escape from the pressures of everyday life," says Cozad. "Robert Jankovitz (Coach J) built a family with his runners. Each of us knew we had a place in his family. He inspired this tiny little girl who always felt out of place."

His runners knew there was a place for each one of them in this world and on his team, she says, adding he taught her that everyone is part of the big picture, that the first runner on the team is just as important as



The 1974-75 Hoover girls cross country team Jeania Cozad's senior year. Cozad is in the front row, far right.

the last.

The most important lesson Coach J taught is perseverance, she says. Workouts can be difficult at best on a hot Iowa day, but he was there to encourage the runners. He'd remind them that quitting was not an option, so they needed to regroup and move forward.

"Several times in my life, quitting felt like a better option," says Cozad. "But Coach J would be at the top of a hill or just around a corner

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to encourage his runners on. If he saw pain in your face, he would tell you to work through it, that you were almost to the end.”

Although Cozad didn't continue running after high school, she says her coach's lessons carried through to adulthood.

“As an awkward teenager, with no idea where I fit into the world, Coach J gave me a world to fit into,” she says. “I wasn't a fast runner, but he always let me know I was a runner and one of his runners. So I had a place to belong.”

Softball star

Wendy Bicket-Martinez started playing softball in third grade when she moved to Des Moines from the small town of Reinbeck. At the time, Bicket-Martinez was an only child, and sports was a good way to make friends and feel a part of something. She had a lot of great coaches over the years, but it wasn't until the eighth grade when she met Coach Tom Turner that she was inspired to keep going with her sport.

“Tom Turner was the head coach at Hoover High School in Des Moines. Coach Tom



Hoover High girls softball team 1990.

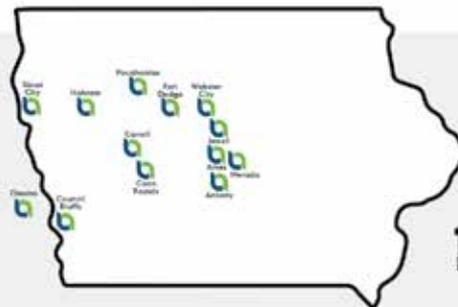
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FEATURE

was building a program where all girls were welcomed, cared about and learned how to play as a team,” she says. “He pushed me to work hard and love the game. Coach Tom reminded us daily that you practice how you play.”

As an eighth grader, Bicket-Martinez was one of the youngest girls on the varsity team, but she says she never felt out of place or left out. In fact, he encouraged the older girls to create a team environment every single day, and they became close.

As Bicket-Martinez’s high school career went on, Coach Tom introduced the team to his daughter and soon-to-be new Hoover Coach, Wendy Turner. Coach Tom is an Ankeny native, and his daughter, Wendy, attended Ankeny High School.

“This became an inside joke with us. Coach Tom would yell, ‘Wendy!’ and both of us would run to him yelling, ‘Yes?’ We were never sure who he was talking to,” laughs Bicket-Martinez. “My love for the game of softball only intensified because of Coach Tom and Coach Wendy. Every game and every practice was hard but so worth all the memories and experiences



Wendy Bicket-Martinez, left, with friend Angie Martin Jones.

they gave me.”

After high school, Bicket-Martinez was recruited to play softball by several schools, and it was her dream to play at the next level. However, her journey instead led to a knee injury and then motherhood right after. That didn’t stop her from continuing her love for the game or her relationship with her coaches.

Once she had children and they started playing sports, Bicket-Martinez began coaching

softball. She was a pitching and a slap hitting coach and also coached competitive softball for seven years. In the meantime, she kept in contact with Coach Tom, and, a few years ago, he met her daughter, Layla, for the first time.

“It literally brought tears to my eyes. This man was a huge impact on my life, how I coached and even how I parented. I am forever grateful to Coach Tom and the love I have for softball.” ■

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LIBRARY summer intern reflects on experience

Hello everyone. My name is Abby, and I had the pleasure of being the intern at Kirkendall Public Library this summer. I am a senior attending the University of Northern Iowa, earning an undergraduate degree in biology. I hope to further my education by getting a master's in Library and Information Science. As summer is coming to a close, I have the opportunity to recap my experiences as an intern.

The majority of my time this summer was spent assisting our amazing children's librarians, Ms. Kelly and Ms. Brittany. I had a great time listening to Storytime in the Park every Tuesday and dancing at Sing and Shake every Wednesday morning. These two programs were something I looked forward to every week. I witnessed a lot of smiles and laughter, while I was smiling and laughing myself. I encourage everyone to experience these programs next summer, as they are a great way for kids to be active and outside, while also learning. In addition, I got to experience programs like Taekwondo, K-5 STEAM Lit, Bad Guys Book Club, K-5 Fun, and Storytime featuring Iowa Library for the Blind and many more. It is amazing how many programs are offered throughout the summer and all year round. If you haven't, try to come to programs, including ones during the school year. They will not disappoint. Kelly and Brittany have been great mentors and fabulous examples for what makes a fantastic children's librarian.

I also spent time assisting our teen librarian, Amanda. I had the pleasure of sitting in on book clubs. I got to help with the Harry Potter and Pokémon escape rooms this summer. I also assisted with slime making and Minute to Win It. These programs were a blast. Amanda is creative and brings something to the table for every teen.

I spent time with our collection development librarian, Evan. Evan taught me a lot about how to build a collection, weeding a collection, and how to serve the wide diversity of our patrons. Evan was a great resource for my many questions about how public libraries function and the inner workings of a collection.

Another fun part of this internship was being the one who wrote on all of the paw prints that are hanging up in our lobby. It was amazing to see how many people signed up for our Summer Library Program. I enjoyed watching everyone find their paw.

Through this internship, I had opportunities to engage with the public. One of the first events I was a part of was the Summer Kickoff. It was so successful. It was amazing and heartwarming to see so many patrons love the library. I was also able to join the Friends of the Library at the Farmers' Market and also assisted at All City Play Day.

It was a great summer at the library. Thank you to all of the amazing people at Kirkendall who made my summer a wonderful learning experience! ■

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FAITH

By Pastor John Wagner

THE TIME we spend

Matthew 6:33 — Instead, desire first and foremost God’s kingdom and God’s righteousness, and all these things will be given to you as well.

August is a month of change and schedule adjustments for my family. As new seasons begin, we have a chance to take inventory of how our time is being spent. As I review my patterns or my calendar, I often lament that I don’t have “enough” time. Deep down, I know I can’t create more hours in the day, so I have to make the most of the time I have been given.

What does the time I spend on something say about its priority in my life? I think it says a lot.

The context for the scripture above is being worried whether we will have what we need. In a season where I feel tempted to worry about having enough time, I read the scripture and found both peace and a little discomfort.

Above all of the things I’m trying to accomplish, I need to put God first. Beyond surviving or even celebrating the hectic pace we keep, we should make time for God first. If I prioritize welcoming the way God would want things (God’s Kingdom) and accept the free gift of love God offers me (God’s righteousness), then all of the other things in life which I actually need will be provided to me.

I would suggest this might also mean I need to resist the temptation to “multitask God” like I multitask work meetings and lunch. It is wonderful to remember God is with me everywhere, but how am I arranging my calendar and my schedule to best allow me to desire God first and foremost? What does my busyness and multitasking and choices about my time tell God about my desire to know God more?

It’s wonderfully uncomfortable to think, “What will I have to remove or let go of so I can be sure I don’t just squeeze God in (or only within something else) but also keep God first?” The time we spend on something or with someone says a lot about its value in our lives. This article isn’t attempting to solve all of our problems, but instead to suggest that sometimes the problem isn’t that God isn’t listening or doesn’t care. Sometimes the problem is I don’t spend enough time with God intentionally to see exactly how God is already offering me what I really need.

What if God gave us a gift that we happen to call “time.” What if using it in new and Holy ways will actually free us? Do we trust God enough to know we’ll have enough time if we keep God first? I’m excited to find out with you! ■



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

NATURAL kitchens: always in style

Lighten up with a kitchen remodel that adds wood, stone and plenty of daylight and greenery. Here are six ideas to inspire a natural look for your kitchen.



1. Wood cabinets mix warmth, low maintenance and durability. White is still the tried and true top choice for cabinets in remodeled kitchens. Wood is the second-favorite choice of homeowners surveyed, with a 2% increase from 2020. Homeowners may be gravitating toward wood because it's easy to clean, durable and adds warmth. Wood is also versatile, mixing well with other materials and colors. And if you like to change things up regularly, lighter color woods are easier to re-stain.

2. Light woods keep flooring looking clean. Improved finishes help boards resist water and scratches. Lighter colors like white oak are popular not only because they have a cleaner look than dark floors, but also because they hide dust and dirt. Overall, a new wood floor provides a whopping 118% ROI and a perfect joy score of 10 out of 10.

Whether you go with solid hardwood or engineered wood, each has pros and cons. Hardwood is easy to refinish and repair, but prone to contraction and expansion. That can cause instability, cracks and bowing over time. Engineered wood consists of a wood veneer atop plywood layers, which makes boards more stable.

3. Natural stone countertops combine easy care and strength. Natural stones are gaining fans. They offer a more tranquil look, especially when a big slab is used.

Quartz makes for a strong, durable countertop that's easier to maintain than granite because it's made of stone or quartz material with resin added. Granite countertops, on the other hand, need more care and should be sealed every year. If that sealing isn't done correctly — or at all — the surface can absorb liquids and stains. And granite surfaces can have small cracks that turn into breaks if someone places a hot pan directly on them.

4. Natural lighting is good for your mood — and you. Being indoors for long stretches may have caused you to crave more natural light in your kitchen. Natural light, especially sunlight, reduces stress and anxiety, boosts your immune system, and is a source of vitamin D. Door and window manufacturers are meeting higher demand with bigger frames that provide access and better views. Good natural light also permits those with a green thumb to garden indoors year-round.

5. Handmade touches, repurposed heirlooms add coziness. The return of natural materials and interest in personalizing kitchens has attracted homeowners to texture and handmade-looking touches.

Another option is tiles that appear more handcrafted than tried-and-true subway rectangles. Many are also larger and may have both a glossy and matte finish and contoured edges.

6. Greenery brings the outdoors in. One way to go natural is by bringing nature inside with plants and herbs. Choices for smart interior plants include pandemic-pup-friendly suggestions, as well as plants that thrive in different light levels and temperature conditions. ■

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

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Saturday, Sept. 30, 8 a.m. to noon
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- **Aug. 21:** 12:30 p.m. Mind Matters - Puzzles; 12:30 p.m. Hand and Foot; 1:30 p.m. Live 2B Healthy
- **Aug. 22:** 10 a.m. Chair Yoga and 500; 12:30 p.m. Euchre; 1 p.m. Open Mahjong
- **Aug. 23:** 9:30 a.m. Mahjong; 12:30 p.m. Open Cards; 1:30 p.m. Live 2B Healthy
- **Aug. 24:** 8 a.m. foot care clinic by appointment only; 10 a.m. Bags; 12:30 p.m. Open Cards; 1 p.m. Duplicate Bridge
- **Aug. 25:** noon Bingo; 1 p.m. Open Mahjong; 1:30 p.m. Live 2B Healthy
- **Aug. 28:** 9:30 a.m. Book Club; 12:30 p.m. Hand and Foot; 1:30 p.m. Live 2B Healthy
- **Aug. 29:** 10 a.m. Chair Yoga; 12:30 p.m. Euchre; 1 p.m. Open Mahjong
- **Aug. 30:** 9:30 a.m. Mahjong; 12:30 p.m. Open Cards; 1:30 p.m. Live 2B Healthy
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RETIRE your way

In the last 20 years, I've learned that all retirement plans look different. Each family or individual we've helped has a separate retirement vision, individualized retirement savings, and a distinct set of circumstances that led to retirement — but, sometimes people want to compare themselves to others. People often ask us, “What is the average account balance?” or “How much do most people retire with?” They want to know how they stack up. Others may think they should make their pension decision based on what a coworker did or elect Social Security based on what a friend or relative did. I understand it's normal to compare ourselves to others — but retirement is too individualized to compare yourself to others. To retire your way, you can't make decisions based on some arbitrary benchmark or what someone else did. Your neighbor or coworker has not lived the same life you have. Your friend or relative does not have the same goals you do.



new hobby, or move to be near family and friends is a strategy tailored to your distinct needs and goals.

Last year, we met with a woman who was just 59 years old and wanted to retire to care for her ailing husband. She didn't think it was possible. We put together a detailed plan that showed her how and why she could do it. Though she had difficult circumstances, there was a sense of relief and joy when she found out she could confidently retire her way.

Conversely, we started working with a couple in their early 60s a few years ago. Their previous advisor had told them they could retire at the end of the year with a 99% probability of living the retirement they'd envisioned. When we performed our analysis, we found they would likely run out of money by the ages of 75 and 80. They were shocked and dismayed but glad to know this before they retired rather than five or ten years after. We then put together a written strategy that included actionable and measurable goals. As a retirement planner — and not an accumulation advisor, my primary responsibility is to be completely transparent and deliver the truth. It also means having a proven process to help you retire your way using a customized, written plan.

You don't have to find the perfect product or reach a financial threshold to live the retirement of your dreams. I'm convinced that the only thing standing between you and that dream trip, vacation home,

Get the critical information you need to make Medicare decisions that work together with the other choices you'll have to make about income, investments, taxes and more in retirement by using the QR code below or by going to RetireWithMerkle.com. Information provided by Loren Merkle CFP®, RICP®, Certified Financial Fiduciary®, Merkle Retirement Planning, 1860 S.E. Princeton Drive, Grimes, 515-278-1006.

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SCHULTZ enjoys neighborhood of new friends

Couple ditches plans to build and finds home with all they wanted.



Margarita and Dylan Schultz found a home in Ankeny that suits their family's needs.

Margarita Schultz has lived in Ankeny for the past eight years. She moved to town after meeting her now husband, Dylan, who was already an Ankeny resident at the time.

“When it came time to moving in together, we both agreed Ankeny is where we would like to be, as his family lived here as well, and I had enjoyed the town when I would come visit him,” she says.

Years later, in 2021, the couple was set to build a home in the Trestle Ridge neighborhood. Unfortunately, that was during the time of skyrocketing lumber prices and items on back order, so they weren’t guaranteed an actual price or closing date. With a second child on the way, they made the tough decision to pull out of their building contract.

“During this all, I was frantically stalking Zillow to find us a new home, and that’s when I came across the home we live in now,” Schultz

says. “I was intrigued by the house based off the listing photos and immediately called my Realtor to go view it. She got us in within only a couple hours of viewing it online. As soon as I walked into the home, I fell in love.”

Schultz loved the space it offered, large yard and garage, finished basement and more. And it’s just down the street from where they had planned to build.

“This home literally had everything we wanted plus more,” Schultz says. “It just financially made sense and felt like the right house for us, so, not even leaving the driveway, I told my Realtor I wanted to make an offer ASAP.”

It was ultimately accepted.

In the time since moving in, Schultz has found the neighborhood to be as wonderful as the house.

“I have made literal lifelong friends since

moving here,” she says. “Everyone is so friendly and has kids around the same age as mine (6 and 1). During the summer, everyone is outside playing or going on walks, and during Beggars Night, it is a blast as the whole neighborhood is out trick or treating.”

Schultz also finds it special that the neighborhood includes many small business owners, including her husband, who owns Top Notch Lawn Care.

“We are always utilizing each other for services, and some of us have even swapped services as payments, so it’s just an overall really great, supportive and fun place to live in this neighborhood,” she says. “I honestly love Ankeny so much, but even more so the neighborhood I live in. Although the ultimate goal for us is to one day live in the country on a large piece of property, the spot we’re at now is the ultimate place to be aside from that far-out dream.” ■



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MEET Nick Oswald

Making music and lifelong friends through choir.

Nick Oswald teaches the eighth- and ninth-grade bass clef choirs at Southview Middle School and directs the JV treble show choir "Intensity" at Ankeny High School. He received his undergraduate degree from the University of Northern Iowa and his master's degree from Anderson University in South Carolina. He taught high school vocal music for 15 years before coming to Ankeny five years ago.



Nick Oswald came to the Ankeny school district because he wanted to teach middle school students and help them carry a passion for music into high school.

"I came to Ankeny specifically to teach eighth and ninth grade.

After teaching high school for 15 years, I wanted to make the move to middle school. Singers at this age are still developing not only their voice, but their passion for music. I knew I wanted to be the educator that not only instilled in them musical skill, but also a passion for singing that would continue as they moved into high school choir."

The biggest challenge in working with middle school boys as singers is that their voices usually change at that age. Each year, some kids are frustrated because they feel like they can't sing anymore. Oswald reminds students, if they continue to sing through their voice change, it will come back.

Oswald says he is proud of the level of talent shown in the Southview choirs. Each year, Southview has numerous students selected for honor choirs, and, for the past two years, the school has had more students selected for the OPUS Honor Choir than any other school in the state.

"It's incredibly rewarding seeing our students work hard and succeed in this way," he says.

Though his passion is music, Oswald also enjoys playing sports. He is on the board for the Pride Sports League of Central Iowa and plays in competitive softball tournaments across the country. He also enjoys playing volleyball, pickleball, tennis and running. You may see him around town playing bar trivia and board games with friends weekly. He also likes to travel and discover new places as well as stay home and binge watching reality TV. He hopes to someday be on Big Brother.

"I was heavily involved in choir during high school and have many friends that I'm still in contact with today that I made during that time," he says. "My educational motto hasn't changed in the past 20 years. I want to give my students opportunities to grow as musicians and people while making lifelong friends through choir." ■



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AC: modern marvels

Get ready to chill, because we're about to embark on an adventure that will leave you wanting to upgrade your AC unit immediately.

Gone are the days of clunky, energy-draining air conditioners that seemed to blow more hot air than cold. Today's air conditioners are like sleek, energy-sipping ninjas, ensuring your comfort without breaking the bank. So, why exactly are newer AC units so efficient? Let's unveil the secrets:



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.

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MAKING SENSE OF INVESTING

INVESTMENT

By Curt Brooks

WHAT DOES it cost not to have life insurance?

It's probably not on your calendar, but September is Life Insurance Awareness Month. And that means it's a good time to become more aware of the benefits of having life insurance — and the dangers of not having it.



Unfortunately, confusion about some of the basic elements of owning life insurance may be keeping people from getting the protection they need. More than half of uninsured Americans say they have put off purchasing coverage because they don't know what to buy or how much they need, according to Life Happens and LIMRA, two non-profit organizations that provide research and education about life insurance.

Yet, while this confusion may be understandable, a delay in acquiring appropriate insurance can be costly in more ways than one. From a strict dollars-and-cents perspective, it's generally much more affordable to buy life insurance when you're younger. But there are potentially much greater costs involved in not having insurance when it's needed — and these costs are personal.

To be specific, what is it worth ...

... to know your family could stay in your home if something happened to you?

... to know your children could continue their education plans?

... to know your debts could be paid without burdening your family?

Clearly, if you were to assign these benefits a "price tag," it would be pretty high.

And that's the value of owning sufficient life insurance.

• **How much is enough?** To get a true sense of how much of a death benefit you require from your life insurance, you'll need to consider a variety of factors, possibly including your current income, spouse's income, the size of your mortgage (in addition to other liabilities), number of children, educational expenses and final expenses for funeral arrangements.

• **What type?** You can essentially choose between two basic types of life insurance: term and permanent. As its name suggests, term insurance is designed to provide coverage for a designated period, such as 10 or 20 years. Generally speaking, term insurance is quite affordable for most people, especially when they buy policies as young adults. On the other hand, permanent insurance, such as whole life or universal life, is usually considerably more expensive than term insurance. This is because permanent insurance premiums, in addition to providing a death benefit, help build cash value, which you can typically access through loans or withdrawals, giving you additional flexibility should your financial needs change over time. In choosing between term and permanent insurance, you'll want to evaluate several issues, such as how long you think you'll need coverage and how much you can afford to pay in premiums.

Finding out about the benefits, costs and types of life insurance can help you make informed choices to help protect your family for years to come — so don't delay learning what you need to know. ■

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LEGAL issues to address when losing a spouse

Losing a spouse can be one of life's most stressful events. In addition to coping with the loss of a loved one, the survivor must make important decisions. The surviving spouse may have to take on new responsibilities, such as managing household finances or returning to work. The loss of a spouse has a major impact on the survivor, both emotionally and legally. A handful of legal issues should be addressed when a spouse passes away.



the probate court can appoint someone to administer the estate. It is essential to hire an experienced attorney to assist with the probate process.

Even if the decedent and a surviving spouse owned most or all property jointly, legal actions are required to finalize the estate. Iowa law requires that an original last will and testament be filed with the clerk of court, even if there will be no probate of the estate. Title to jointly-owned real estate must be transferred to the survivor. This must be done through a document filed with the local county recorder. Assets such as investment accounts and life insurance should be transferred to the named beneficiary.

The will isn't the only document required to settle an estate. Financial documents and information to file claims for insurance and other benefits are also needed, including:

- Death certificate
- Trust information

- Abstract of title to real estate
- Original stock certificates
- Information on bonds
- Financial account statements (bank accounts, investments, retirement accounts)
- Insurance policies
- Vehicle registration and insurance information

• Appraisals of any tangible personal property that has significant value, such as antiques, artwork, or collections

A surviving spouse should then review their own estate plan. The passing of a spouse is a good time to update a last will and testament and to ensure that advance directives (powers of attorney and a living will) are in place. A widow or widower can also assess the remaining assets to plan for strategic gifting or the possibility of needing long-term care. ■

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

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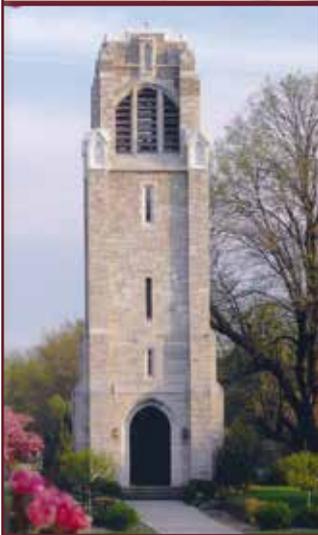
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BEFORE YOU GO

By Tosha Edmundson

THE MEANING in a memorial

I hadn't spent time in cemeteries previous to working in one enough to notice the patterns and meaning behind how memorials are designed and even laid out on the grounds. Reasons behind a cemetery layout are often biblical. Many of the individual areas within a cemetery have biblical context — Trinity, Prayer, Resurrection. The way the memorial is facing is even of biblical relevance. The Bible teaches that when Jesus returns, He will come from the east, and the dead in Christ will be raised to meet him. If two had been joined in matrimony, Christian tradition would have the man standing on the right of his wife facing the east, therefore, being buried on her left. I challenge you to look closer the next time you're visiting a cemetery.



While this is some interesting history, every family's story, beliefs and desires are different and should be honored. Many times the wife is buried on the left side because it is closer to her family. Perhaps they just liked how it looked on the memorial better. You may see three names on a memorial or a single name. Nearly every aspect of a memorial can be customized. Whether driven by tradition, faith or the unique life lived by a person, designing a memorial is a meaningful process.

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

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

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HEALTH

By 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.

WELLNESS

By Alex Townsend, BSN, RN

SUSTAINABLE weight loss

In the fast-paced world we live in, maintaining optimal health and wellness has become a pressing concern for many individuals. One of the most prevalent health-related topics is weight loss, and while it is essential to address this concern, it is crucial to adopt a holistic approach that promotes overall wellbeing.

True health and wellness encompass not just physical wellbeing but also mental, emotional and social aspects. A holistic approach to weight loss involves understanding the connection between these facets and how they influence our overall health.

Rather than striving for an ideal weight, it is essential to focus on progress and the development of a sustainable lifestyle. Sustainable weight loss involves making realistic changes that can be maintained in the long term. Celebrate small victories, such as increased energy levels, improved mood, or better sleep quality, as these positive changes contribute to overall wellbeing.

Health and wellness go hand in hand with weight loss, but the journey is not about pursuing perfection. By nourishing our bodies with wholesome foods, staying active, cultivating mindfulness and fostering emotional wellbeing, we can achieve balance and harmony, leading to a healthier and happier existence. Remember, each step counts, and it's never too late to embark on the journey. ■

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



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HEALTH

By Dr. Jesse Kahnk, OD

CAN cataracts return?

I'll often have patients who have just had cataract surgery ask the question, "Can I get cataracts again?" My usual answer, with a bit of a grin, is "No... well, kind of."

During cataract surgery, the lens inside of your eye is removed and replaced with an implanted artificial lens. There is a capsule that normally surrounds your lens, so your old lens is cut out of that capsule and into that same capsule is where the new lens is implanted. To make removing the lens easier, the lens is cut into pieces and vacuumed out of the capsule. However, just like when you cut anything else (like a pizza or a cookie) there are bound to be some crumbs. For cataract surgery, those crumbs are lens epithelial cells. After surgery, these cells can begin to migrate and accumulate on that lens capsule. As it progresses, a filminess can appear in a post-cataract surgery patient's vision.

This is what I mean by "kind of." It's not that you actually get cataracts again, but, if the film gets bad enough, it can start to feel that way again.

The fix for this is much easier than cataract surgery. A special laser called a Yag is used to knock the film off the capsule. Other than noticing a few floaters for a couple of days, most patients can expect the procedure to be quick and painless. ■

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



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WELLNESS

By Christopher M. Renze, D.C.

ANATOMICAL short leg leads to back pain

In my office, I will often examine a patient who presents with low-back pain that has eluded multiple specialists. This patient has typically undergone pain medications, muscle relaxants, anti-inflammatories, physical therapy and epidural steroid injections, yet still has not obtained any significant relief. Diagnostic imaging such as MRI will usually show single-level degenerative disc disease and herniation, often at the lower lumbar spine, without any known injury. The typical scenario is of a patient age 25 to 50 who seems healthy in all aspects except for constant nagging low-back and sometimes leg pain that worsens the longer he is standing.

When I see this situation, my first inclination is to rule out an anatomical leg-length inequality, caused by an anatomically short bone in the leg. It should be noted that anatomical (structural) leg-length inequality is entirely different from and should not be confused with physiological (functional) leg-length inequality. Physiological leg-length inequality is due to muscular imbalances, not bone length. So why does anatomical leg length inequality leading to back pain often get overlooked? It's very simple: every diagnostic test such as X-ray, CT scan and MRI performed in a medical and hospital setting prior to my consultation has had the patient lying on his back. One can not evaluate the effects of gravity on the spine, hips, knees and ankles with the patient lying on his back. The patient must be standing when the X-ray is taken to make accurate leg-length measurements. Also, if you have ever experienced severe back pain, lying on your back is about the only comfortable position you will find. Taking an X-ray with the patient lying comfortably on his back when the patient has pain while standing is like performing a cardiac stress test on a patient while he is sleeping. It makes no sense.

A majority of people have a measurable anatomical leg-length difference of ¼ inch or more, although most people adapt to the difference with no apparent ill effects. Unfortunately, some do not. The ill effects range from low-back or sacroiliac pain to hip, knee or foot problems. A number of causes can contribute to leg-length discrepancy, including the following:

- Any previously broken leg bone, particularly during growth years.
- Congenital differences or uneven growth.
- Disease-caused shortening of the muscles and connective tissue, a common after-effect of polio.
- Surgically induced differences, especially common after hip or knee replacement surgery.
- Compensation for problems elsewhere in the body, such as pelvic or spinal scoliosis.

These bio-mechanical adaptations and compensations for even a slightly short leg can have long-term side effects, manifesting as low-back pain, hip and knee pain, uneven gait, and various foot and lower-leg problems. These problems are often related to the bodily adaptations that occur due to continuous unbalanced movement and can be aggravated by the stresses of sports activities such as running.

The diagnosis and treatment of such leg-length differences and their effects is the subject of volumes of medical history and research. If you or someone you know is suffering from back pain and have not found the relief for which you are looking, contact your chiropractor. ■

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

MANY banks are offering loyalty programs

Whether you have been a customer with your financial institution for several years or just a few months, you may qualify to take part in their loyalty program. Similar to certain



restaurants and retailers you frequent often, banks want to reward your loyalty for having a full relationship with them. This can include having multiple products, using your debit card a certain number of times, maintaining a certain balance long-term and more.

Each institution may offer different rewards and have different requirements for earning them. Your personal banker can help you understand how you can best take advantage of their program, grow your

relationship with the institution and reach the next level of perks. Below is a general overview of what a full relationship with your bank looks like and why you should have one.

Common program requirements and rewards

While the requirements to join a loyalty program vary among financial institutions, most of the time they are offered at no cost to the customer. They are primarily offered based on the number of services and products you have with the institution and/or the level of activity on your accounts. For example, swiping your debit card a certain number of times, having a direct deposit linked to your account, spending at specific merchants and more.

The rewards you earn can vary among

financial institutions. They often include better interest rates, free checks, waived fees, free ATM use and more.

If these actions sound like activities you already engage in, and your bank offers a program at no cost to its customers, why not take advantage? Whether the loyalty program offered to you helps you save money or earn more money, this could be a great way to make your money work for you.

Make sure you take advantage of the benefits your bank may offer. Contact your banker to learn about potential loyalty programs today. ■

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



THE DIFFERENCE IS

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Darci Vasiljevic

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BANKING | LENDING | WEALTH MANAGEMENT



EVENTS to finish the year



Poof! Summer is coming to an end, and we are gearing up for the start of the school year. We had the pleasure of presenting to the new schoolteachers of the Ankeny Community School District to get them excited about the upcoming events the chamber will finish the year with. I am excited to share with all of you as well because these are fun events that you will want to get on your calendars.

At the end of this month, we are hosting the inaugural Minority Owned Business Summit. We encourage everyone to sign up as this offers learning opportunities on various topics including allyship, starting your own business, marketing and so much more. We are also privileged to have the Honorable Senior Judge Odell McGhee II. He will speak about his journey to become the first Black judge in the State of Iowa. He will also touch on overcoming obstacles to reach amazing success and how to navigate through challenges. I encourage you to grab a co-worker and sign up.

You will also want to get your tickets for our Ankeny's Wine, Beer & Spirit Festival - Corks and Caps. This event will feature breweries, wineries, cideries, distilleries, and food vendors from around Iowa. Join us on Sunday, Sept. 17 from 1-4 p.m. (with a VIP hour from 12-1 p.m.) at the Ankeny Market & Pavilion. There will also be live music from Jordan Beem. Must be 21 to attend, and this is open to the community.

A new event this year is our Witches Night Out, which will be held on Thursday, Oct. 26. This is an event that will focus on shopping local. No need to bring your own witch's hat because we will give you one. Our limo buses are ready to take you around Ankeny to shop for the holidays. You never know who might show up to give us a scare.

We will finish out the year with our Discover Ankeny event, so make sure you "Save the Date" for Thursday, Nov. 2, from 6-8 p.m. Join us at the FFA Enrichment Center for an evening filled with everything Ankeny has to offer. You will discover a new taste for a restaurant or caterer you might not have tried before and experience a new retail option. You won't go away hungry or empty handed. This event is open to the community.

You can find all the information for these events on our website at Ankeny.org. Some of our events are free but a couple of them need tickets, so make sure to grab those before they sell out. This is a great way to support your local Ankeny businesses. They work tirelessly to bring unique gifts and items to our community. ■

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

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.

OUT & ABOUT



Blake Hainline, Shelby Shafer and James Stajcar at the Ankeny Chamber SummerFest 2023 on July 8.



Corbin Waychoff at the Ankeny Chamber SummerFest 2023 on July 8.



Jason Ludwig and Aaron Burns at the Ankeny Chamber SummerFest 2023 on July 8.



McKenna Cardenas and Hailey Lahre at the Ankeny Chamber SummerFest 2023 on July 8.



Matt Hudson and Sue Hudson at the Ankeny Chamber SummerFest 2023 on July 8.



Megan Roland and Jordan Tarin at the Ankeny Chamber SummerFest 2023 on July 8.

OUT & ABOUT



A ribbon cutting/Xmas party for Ankeny JP Party Rentals was held July 18.



Gavin Hunter, Gabe Allison, Paul VanCleave and Carson Odle at the ribbon cutting/Xmas party for Ankeny JP Party Rentals July 18.



Alice Brown, Zach Hunt and Kimberly Hunt at the ribbon cutting/Xmas party for Ankeny JP Party Rentals July 18.



Shawn White and Evan Mann at the ribbon cutting/Xmas party for Ankeny JP Party Rentals July 18.



Derek Phillips, Jordan Niewoehner and Josh Craighead at the ribbon cutting/Xmas party for Ankeny JP Party Rentals July 18.



JT Foster and Adrian Vega at the ribbon cutting/Xmas party for Ankeny JP Party Rentals July 18.



Carter Waychoff, Cody Johansen and Jerren Luna at the Ankeny Chamber SummerFest 2023 on July 8.



Vivan LaCoste and Harrison LaCoste at the Ankeny Chamber SummerFest 2023 on July 8.



Lisa Lor, Bari Rogers and Dzenan Hadzikadunic at the Ankeny Chamber SummerFest 2023 on July 8.



Ollie Wood and Finn Wood at the Ankeny Chamber SummerFest 2023 on July 8.



Dani Wood and Angie Wood at the Ankeny Chamber SummerFest 2023 on July 8.

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