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NT

# How to Ease Back-to-school Anxiety

# 1. Provide a safe space for children to share feelings.

Create regular one on one times with little distraction. Creative activities like playing and drawing in a low-key environment will encourage children to express their feelings to you.

## 2. Listen, listen, listen.

Let your child lead conversations. Resist the urge to do all the talking. When it is your turn to talk, remain calm and speak kindly and reassuringly.

# **3. Recognize that anxiety is normal.**

Let your child know that being anxious or nervous is something that everyone goes through from time to time. Remind children that when they have a problem you are there to help.

# 4. Encourage kids to pace themselves.

Some teenagers particularly can become overextended. Encourage them to slow down and teach time management skills at an early age.

# 5. Maintain a normal daily routine.

Aim for your children to wake up and go to bed at the same time each day. Stay hydrated and keep up with a healthy diet. Encourage daily physical activity outside of school.

Consult your pediatrician if your child shows any of the following behaviors:

- 1. Has a significant change in sleep or eating habits.
- 2. Has repetitive, self-destructive behaviors such as hair-pulling or skin-pinching.
- 3. Withdraws from family, friends or activities.
- 4. Shows excessive worry about the future or needs constant reassurance.
- 5. Talks about self-harm or suicide.



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11

# 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.



SHANE GOODMAN

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





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# PUT MEIN, HUMB

Residents recall the coaches who impacted their lives

# **By Chantel Boyd**

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.

Cass Schaben says she is reaching her fitness goals with the help of her coach, Larissa Flynn.

# FEATURE

## **Staying positive**

Cass Schaben joined HIIT Workouts at Burn Boot Camp in Clive and credits her coach, Larissa Flynn, for the progress she made toward her fitness goals.

"Larissa helped me keep accountable and motivated to progress further and pick up heavier weights," she says. "She will message me if I miss a camp and check in. She is always there to listen and help me through mental blocks."

Schaben says Flynn often checks her form to ensure she is doing her best in the workouts.

"She is always making sure I am doing things right and offering modifications for things I'm not ready for yet," Schaben says, adding that her coach has helped her learn to talk positively about herself.

With the help of Flynn and the rest of the group in their focus meetings, Schaben says she is encouraged to keep working.

"Having her listen and reach out to me when I don't come to camp showed me that she cared about my journey and made it much easier to keep coming back," she says. "I have become so dedicated toward my goals that I have changed my entire mentality. I finally believe in myself and have confidence that I can do anything I set my mind to.

"I was so scared of group workouts and the supportive community when I first started, and now I can't even imagine my life without it," she continues. "I am very grateful for everyone who has supported me."

Flynn keeps motivating Schaben and her other members to push past their roadblocks.

"There will be those tough days and roadblocks that will get in your way and try to stop you," she says. "But you must push past those and become that person you want to be."

### **Life lessons**

Jared Cuddeback is a youth basketball coach for Clive Parks and Recreation. Although he coaches his son's youth basketball team, he was coaching before that as well, staying active in the game he enjoyed playing.

"I was lucky enough to play basketball for Dr. Tom," Cuddeback says. No, he isn't speaking of the well-known Dr. Tom Davis, who coached Iowa in the 1980s and 1990s and Drake in the 2000s. He is talking about the influential coach



Larissa Flynn has been coaching Cass Schaben in personal fitness.

in his life: Dr. Tom Lowe, who owned Modern Eye Care of Washington, Iowa.

Cuddeback's mild-mannered coach focused on the details needed for his team to succeed.

"We were rarely the most talented team in the gym, but he taught us, if we played hard, minimized our mistakes, and played well together as a team, we'd win more than our fair share of games," he says.





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# FEATURE

Cuddeback learned many lessons from his coach.

"He never let us get too high on ourselves when we had runs of success or too low when we failed," he says. "He'd tear us down constructively — when we were up and build us up when we were down."

He fondly remembers how Coach Lowe stressed that doing the little things as individuals was required for team success. And, by observing how his coach interacted with officials and other coaches, he learned to respect them.

"The most important thing he taught us, and yet the simplest, was to work hard in practice and play hard in games," Cuddeback says.

Now, as a coach for Clive Parks and Recreation, he teaches the same lessons.

Jeff Lucas, recreation manager of the department, emphasizes the importance of the program's coaches.

"Annually, our Clive Youth Basketball League has 200-plus teams participating in grades 2-7," Lucas says. "Overall, we've met and encountered so many great coaches and role models for our area youth. One key theme comes from all those interactions — a great coach has a great



Jared Cuddeback, back row, left, is a youth basketball coach for Clive Parks and Recreation and is coaching his son's team. His son is to his left.

perspective. The coaches that 'get it' understand that, in our case, basketball is merely the vehicle by which we're teaching and developing good, responsible, hard-working, high-character young people. It's not about Xs and Os, especially at the age levels we offer."

Cuddeback says he developed those rolemodeling skills by learning from his former coaches and has carried life lessons they taught him into his coaching and professional roles.

"Working hard and paying attention to the little details to make my coaching or company successful has put me in a position to mentor younger professionals where I stress these same core values," he says. "I'm hopeful the boys we coach will take these same lessons with them."



# **FEATURE**

Coaching for the rec program means coaching kids with a wide range of skills and abilities.

"Our team is built of great young boys from great families and not necessarily great basketball players," says Cuddeback. "Our coaching staff was lucky enough to have parents who understood their boys were unlikely to play in the NBA, and we were trying to provide a good experience and teach them things to be successful in life and on the court.

"I'm hopeful the boys we coach can look back someday with fond memories of our time together and point to lessons taught by our staff as having helped them be successful in life," he says.

## **Coaches inspire career**

Darci Evans is a mom of three. She and her husband also own three Burn Boot Camp locations. But she was not always a gym owner and coach.

Evans was previously a full-time ER nurse for 29 years.

Evans recently stepped down from her nursing position to pursue her new career as fulltime gym owner and personal trainer. However, she says she is still using that calling to support and build people up.

"I've been in healthcare since I was 16, and my whole identity has been as a caregiver and nurse, and now, after 29 years, here I am," she says.

She says her journey toward her present career began two decades ago — with her volleyball coaches.

"My high school volleyball coach, Tony Kaster, and my college volleyball coach, Lisa White, were similar," she says. "Their genuine excitement, passion and intensity for the game set the bar for how I performed and for the expectations I had of my team."

Evans says it was there that her passion, drive and work ethic translated into her personal life.

"They knew me well and saw when I wasn't being disciplined, giving 100%, or working too hard and setting the bar too high, so they grounded me with realistic expectations and asked me to give myself grace," Evans says.

She says she is committed when she's passionate about something.

"I am all-in, and that has applied not just to my experiences with volleyball but also to my professional careers as a nurse and as a gym owner and trainer," she says.

Coaches helped her see her potential, stay



Darci Evans saw the value of having a personal trainer and now she trains others, coaching them to reach their goals.

motivated, and remain disciplined to increase her self-confidence, she says. Now, she is doing the same thing for the people she coaches.

"What I found when I walked through the doors of Burn was something I had not felt in forever. I had a team and a coach again," she says.

In 2016, Evans hadn't worked out in 15 years. But her coaches and team pushed her again. She says the experience moved her so much that she opened her own Burn. Now she has three.

She says she is happy to help other caregivers like herself be the best they can be.

"They are giving back to everyone around them because their mental and physical health is better, and they can now be fully present and be better mothers, fathers, employees and friends," she says.

### About more than the sport

Matt Reinhold, the director of Hive Pack Hoops, says he was coached exceptionally well, and now he is trying to do the same for Clive kids.

Previously, Reinhold coached at Cedar Falls, Waukee, Dowling and Van Meter, coaching basketball, volleyball and track.

He now focuses on the Hive Pack Hoops program.

"I started a basketball training program that has grown into a kindergarten through sixthgrade youth program with more than 10 teams," he says.

Reinhold says he had many influential coaches over the years, but his dad remains one of the biggest influences on the court and in life.

"My dad was probably my first coach, and I learned many fundamentals from him," he says.

He says other coaches along the way,



Matt Reinhold, the director of Hive Pack Hoops, says he was coached exceptionally well, and now he is trying to do the same for Clive kids.

including his AAU middle school coach, Chuck Taylor; his sophomore coach, Jim Weno; and his high school coaches, Denny Thiessen and Adam Loria, encouraged his interest in basketball.

Reinhold admits he was not a great player, but says, by the time the coaches were done with him, one even said he "wished all his players could be like me."

It was his coaches that Reinhold says influenced him to begin Hive Hoops, but he also credits the mentoring of many of his colleagues over his years coaching.

Reinhold says he learned to work through adversity from these influences, which empowered him to head up his program. From them he says he learned to deal with "challenges with difficult parents, players leaving, administration, and injuries."

The common thread among his coaches and mentors was that they considered him an integral piece of the program, says Reinhold.

"They made me feel like an important piece of their puzzle. I always felt needed."

Now, he leads his program similarly.

"We want every coach, player and family to feel the same way," he says.

When looking for coaches for his program, Reinhold says, "What I've tried to do is not be worried much about finding 'basketball' people but focus more on good people.

"Some of our coaches have starred on Big Ten teams and played professionally overseas. We also have coaches who stopped playing basketball in middle school. Our best ones are the ones that connect with the kids, and we'd miss out on a lot of that if I focused too much on what I thought people knew about hoops," he says.

# **BANKING SERVICES**

**By Cassandra Haller** 

# HOW LONG should I live in my house before I consider selling?

Have you ever considered the amount of time experts recommend you live in your home before selling?

Generally, Realtors<sup>®</sup> and mortgage loan experts suggest owning a home for at least five

years to build enough equity to cover the cost of selling your current home and obtaining financing for your new home. Here's a few factors you should consider before selling.

### Costs of buying a home

When you buy a home, you need to budget for a down payment and a variety of closing costs. Required mortgage payment amounts vary by mortgage product. Generally, homeowners like to put more down on the new home than they did on their previous home. However, this could change based on interest rates and monthly payment amounts that best fit your budget.

In some cases, homebuyers receive credits from the seller. Depending on whether you paid closing costs yourself or if you received credits, you may want to factor in this cost.

### **Building equity**

Another important factor to consider is how much equity you have built. While your mortgage payments are comprised of both principal and interest, the first several payments are comprised of mostly interest. Meaning, it can take years before your payments start applying toward your loan's principal balance in significant amounts to build substantial equity.

If you have a shorter loan term, such as a conventional 15-year mortgage, you will begin making significant payments toward principal much faster than someone who has a longer loan term, such as a conventional 30-year mortgage. Another strategy that can help you pay less interest and begin building equity faster is prepaying your mortgage.

### Market conditions

The real estate market is constantly changing. Market conditions can impact the value of your home. It's important to factor whether you're in a buyer's or seller's market when deciding to sell your home. A seller's market is when demand exceeds supply. A buyer's market is when supply exceeds demand.

### Costs of selling

As the seller, you will likely be responsible for paying Realtor<sup>®</sup> fees, title fees, inspection fees, a home warranty and more. Be sure to include these costs in your final calculation of how much you'll be left with after the sale.

While the general rule of waiting five years before selling a home may hold true for many homeowners, it's important to explore these factors individually to determine what makes the most sense for your situation.

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





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# COMMUNITY

# **CCF** is now accepting grant applications

Non-profit organizations serving Clive residents have until Oct. 7 to apply for funding from the Clive Community Foundation (CCF). CCF's mission is to ignite philanthropy through education, advocacy and pride in Clive. CCF supports projects that champion its pillars: public art, parks/trails, educational programming, food/nutrition assistance and health management resources. Visit the Clive Community Foundation website (CliveCommunityFoundation.org) to apply.

In 2022, CCF supported the community by awarding \$40,000 in grants to 12 organizations: Junior Achievement, Can Play, Clive Lions, Clive Community Services, Clive Learning Academy PTO, Des Moines Performing Arts, Children & Families of Iowa, Big Brothers Big Sisters





Clive Community Foundation presented \$1,500 to Clive Historical Society.

Clive Community Foundation presented \$3,000 to Clive Learning Academy.

of Central Iowa, Girl Scouts of Greater Iowa, the YMCA of Greater Des Moines, Crestview School of Inquiry, and the Clive Historical Society. Check out the CCF Facebook page to learn more about the impact CCF donors are making with those grants, @CliveCommunityFoundation.

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



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# **VOTE TODAY!**

# Who will be voted favorite in Clive & Urbandale?

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

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

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# **FOOD AND DRINK**

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

### **AUTOMOTIVE**

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

### **COMMUNITY**

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

## SHOPPING

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

### ENTERTAINMENT

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

### **HEALTH/BEAUTY**

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



## **HEALTH/BEAUTY**

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

### **OTHER PROFESSIONAL SERVICES**

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

LEGAL By Ross Barnett

# WHAT IS a revocable trust?

A revocable trust is an estate planning vehicle that is similar to a last will and testament but has many important differences. It becomes effective while you are alive, unlike a will. Property and assets are transferred to the trust to be held and administered by a trustee for the benefit of another. Typically, you would be the initial trustee of the trust and would administer the trust for your benefit.



After death, the trust could be administered

for the benefit of a surviving spouse or children or could be liquidated and distributed. This type of trust has several benefits.

First, a trust provides for the orderly management of assets. During your lifetime, you will typically be the sole trustee and can manage the assets as you see fit. You can sell and acquire assets, change investments, and fully utilize your resources.

Second, if done correctly and completely funded, a revocable trust avoids probate. It allows for the smooth transition of the ownership of assets. If the trust is to terminate on death and be distributed to beneficiaries, settling the trust should take less than three months.

Third, a revocable trust allows you to make private provisions with

respect to the disposition of your assets. Unlike probating your estate, your wishes will not become part of public record.

Finally, a living trust is a good vehicle for planning for potential incapacity. By specifying a procedure for determining incapacity and then naming a successor trustee, you can ensure the seamless administration of your affairs.

However, revocable trusts have some disadvantages. Initial costs will be higher because trust documents are more complex to draft than wills. Transferring assets to trusts incurs transactions costs. Plus, trusts have ongoing record-keeping and maintenance.

If one of your goals is to avoid probate, placing all of your assets in the trust is crucial. If you die with some assets in trust and some owned by you as an individual, your estate will have to be administered through probate to distribute the assets that aren't in the trust.

Using a revocable trust has no tax disadvantages. It offers great flexibility in managing assets and ensuring wealth transfer. Be sure to consult with an experienced attorney when choosing a trust for your estate planning.

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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### **SENIOR By Connie Bever**

# **EASING** transitions

Are you worried about your mom, dad or another loved one who is living alone? If you ask if they would consider moving to a senior living community, chances are you will encounter some resistance. How can you



make it easier to discuss transitions with those you love?

### Talking about senior living

Experts agree the first step to any conversation involving a significant transition like moving to a senior living community is to ask your loved one what they want — and then listen carefully. It is important that any decisions about change are driven by the people who will be most affected by them. Older adults who reject the idea of moving to independent or assisted living, memory care, or long-term care often say they are worried about high costs, leaving their homes, losing space or giving up

their belongings and losing their independence. Your best chance of helping loved ones with their concerns is by listening to what they want.

### Plan for more than one conversation

Keep in mind that one conversation will not decide anything definitively or solve everything. Think of your conversations as a marathon, not a sprint — a journey rather than a quickfix destination. You also do not want to sound like you are telling your loved ones what to do. Instead, ask questions like, "What do you want that would make you happy? Is there something you always wanted to accomplish but never had time for?" You may discover that a parent has spent years cooking meals for your family and wanted to create art instead. You may find a parent wants to travel, in which case maintaining a home would be a hindrance.

### Discuss how senior living can support future needs and plans

As you talk through different scenarios, it's OK to ask loved ones about what needs to happen

to make their lives easier, or what the plan is if they fall or become injured or ill. Each answer will inform what comes next. Another way to create a smooth transition is to help your loved one experience a sense of control, which helps them maintain a stronger sense of self in the midst of change. Therefore, you might ask if he or she has spoken with friends who moved to a senior living community. Peers are much more likely to influence each other than a loved one's adult children are.

The main thing to remember during a transitional period in a loved one's life is that he or she needs to move toward something positive rather than leaving everyone and everything behind. Focusing on positive reasons to move opens the door to more thoughtful decisions. That's a goal worth waiting for.

This article was written by Cassia Life for use by Connie Bever, your local Meadowview of Clive Director of Marketing and Sales, Meadowview of Clive, Connie.Bever@cassialife.org, 515-644-8740.



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# **INSURANCE** By Laura Patton

# LIFE insurance is not just for funeral expenses

The need to pay for funeral costs is often the first thing we think of regarding life insurance.

Life insurance is a way to protect your family when tragedy occurs. It can take care of our largest investment by paying off the home

mortgage or by making the monthly mortgage payments.

Life insurance is a way to help replace the income of the deceased. This can be used to pay the car, credit card, utilities and other expenses that continue when a family goes from two incomes down to one, or from one income down to none. It can also help college dreams be financed.

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.





# **RETIREMENT** By Loren Merkle CFP<sup>®</sup>, RICP<sup>®</sup>, Certified Financial Fiduciary<sup>®</sup>

# **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.

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, 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. ■

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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# **EVENTS IN THE AREA**

Be sure to check for cancelations.

# Ladies Night Bingo & Designer Handbag Fundraiser

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

Grab your friends, family or co-workers for a fun bingo night benefiting the Clive Chamber's High School Scholarship/Intern Fund. Prizes will be awarded for each round of bingo and a raffle for authentic designer handbags will be held. Bingo prizes will include raffle tickets for the designer handbags. Funds raised will be used to create a college scholarship for a high school graduate in the West Des Moines and Waukee school districts and the Clive Chamber's high school intern program. All guests must be 21 or older. For details and registration, visit https://business.clivechamber.org/events/ details/ladies-night-bingo-designer-handbagfundraiser-800?calendarMonth=2023-09-01



# **Food Truck Fridays**

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

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

# 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.

# Fall Festival Dallas Center

Aug. 25-26 Dallas Center

Fall Festival is known for being a family-friendly event that is the pride of Dallas Center. This year's theme is "Feeling Groovy in DC." Enjoy the carnival, parade, fireworks, live music, sand volleyball tournament, cow pie drop, cornhole tournament, car show, garden tractor pull, pedal pull, pie auction, 5K/1 mile road race, toddler trot, cribbage tournament, bingo, freewill donation BBQ and so much more. For more information, visit www.dallascenterfallfestival.com. ■



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# FOR Judy Russell, library means fun

Volunteer stumbles into opportunity she hadn't considered.

Sometimes, you don't know what you've missed until you find at again. Judy Russell found that out after a 30-year career in education.

"I retired right in the middle of the pandemic, and I had all of these ideas of all these things I was going to do, and there was nothing to do," she says. "So we moved to this nice 55+ community. And we do a lot of social stuff there. As part of that, Teri Nelson from the Clive Library comes and does a book club."

Because the pandemic made many events happen only through remote technology, Judy was feeling disconnected. So, one day, she asked Teri about volunteer opportunities at the Clive Library, and Judy went through the application process to become a volunteer. In April of 2022, she began helping at the library.

"I live in a community where they're all older people, so I don't see kids," she says. "I remember the first few times, going to the library, and just doing whatever with the books, and hearing kids' voices. It was beautiful. And the people are delightful."

Being back in the presence of kids and a learning environment was refreshing to Judy, and she quickly settled into a regular schedule.

"I just come every Thursday for two hours, and I do whatever they want me to do. And, oh my gosh, it is so fun," she says. "I never knew how much I loved books. It's wonderful, and the people are so nice. If I had



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known, many years ago, how much fun it was at the library, I would have become a librarian."

Judy says the Clive Library hosts a wide variety of events throughout the year, and she recalls a favorite memory from the library's Cabin Fever Reliever event in January. The event includes indoor and outdoor



Daniel Timmons with Edward Jones presents the Neighbor Spotlight certificate to Judy Russell.

activities and is co-sponsored by the Clive Library and Clive Parks & Recreation. As she was putting together s'mores packets for attendees, Judy says she observed kids, teens and adults all just relaxing, enjoying refreshments and living in the moment.

"It was really cold, on a Saturday night. The kids were just lovely. It was such a fun night," she says.

Observing young minds absorbing information and ideas is one of Judy's favorite perks of being at the library, but she admits she also has a more selfish reason for volunteering. She explains that, when she is putting newly acquired books onto the displays, she gets to look at every new book - and she sometimes checks one out before it ever makes it to the display. But because she's a voracious reader, it isn't long before she's returned the book for someone else to enjoy.

Judy says she is a strong believer and advocate on three subjects: volunteering, libraries and books. That was verified by Teri Nelson, adult services librarian at the Clive Library.

"Judy decided to volunteer her time here, and she's such a delight to see," says Teri. "She's wonderful with organization and loves getting out in the stacks and doing various projects with the actual collection. We so appreciate her bright attitude and attention to detail."

For now, Judy plans to keep on volunteering.

"You know, when I retired, I had this whole list of places where I was going to volunteer at, and the library was not one of them. It was just because I met Teri," she says.

Teri has asked if Judy would consider working at the library as a paid employee, but Judy prefers the freedom of being a volunteer. When she has other plans, she simply lets Teri know she won't be available. Judy admits that, although she enjoys volunteering, there are also times that she just wants to sit at home and do her own thing, which often means reading books.

"It's a balance. You can do both," she says.

# Do you know a neighbor who deserves recognition?

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

# EDUCATION By T.K. West

# **SHOW UP** For Shuler

Pool party an incentive for fundraising success.

Shuler Elementary PTO recently sponsored a July pool party for students and families as an incentive for their Show Up For Shuler fundraiser. The pool party originally served as a back-to-school event for Shuler students and was first held about five years ago. The goal of the event was to bring



Shuler Elementary PTO recently sponsored a July pool party.

families together after a summer break while also allowing students to meet up with friends who would be in their class that year. In 2022, the pool party was changed to a school-wide incentive for the Shuler Elementary PTO's annual fundraiser, Show Up For Shuler.

"Family events give parents the opportunity to connect with other families at our school. I've seen incoming kindergarten families have amazing conversations with parents of older students at Shuler, and the information that is shared is so helpful. We've seen new-to-Shuler families make connections with others in their new neighborhoods and friendships are forged," says Shuler Elementary PTO President Amber Sar.

To put on the event, the Shuler Elementary PTO works with the Clive Parks and Recreation Department in order to schedule a date. They then get the information out to Shuler families so they can save the date for the summer event. Volunteers from the PTO, who help plan and run the Show Up For Shuler event, also help plan fun activities such as the pool party that are put on for Shuler students as incentives for the fundraiser.

"I would say the thing I like best about helping out with the pool party event, and all our Shuler PTO events, is knowing that I'm making a difference to the families, students and staff at Shuler. When we developed our annual fundraiser, Show Up For Shuler, we knew we wanted to create something special and unique. We moved away from individual incentive-based prizes and moved to prizes the school would earn together, as a team," Sar says.

The pool party is held free of charge for everyone, with all grade levels welcome to attend, including incoming kindergarteners. Teachers and staff are also invited.

In addition to the pool party, the Shuler PTO has a Family Events Committee that helps plan activities to get families together throughout the year. One favorite is Fall Fest, which includes food trucks and fallthemed games and activities. Another is the Spring Carnival, which was new for Shuler this past year. The carnival included carnival games, inflatables, food trucks, ice cream, a magician and more. Coming up, the Family Events Committee plans to meet in August to decide on events for the upcoming school year.

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# 4 COMMON skin problems

Your skin is the largest organ in the body, so it's no surprise there are a lot of different problems and diseases that it can have. You might think that you have "bad" skin, but if you're trying to treat it, it's important to know what you're dealing with. Here are four common skin conditions today.

• Acne. Acne is a type of skin disorder where hair follicles become clogged with oil or dead skin cells, causing spots, pimples and cysts.

Acne sometimes doesn't clear up on its own, forming deep into the skin. Acne can also have long-term physical and emotional effects, like permanent acne scars, skin discoloration and low self-esteem.

• Eczema. Eczema, also called atopic dermatitis, is a broad term used to describe a variety of conditions that leave your skin inflamed, itchy and with a rash-like appearance. It often affects the cheeks, elbows, hands and knees.

Seborrheic dermatitis is one type of eczema that affects oily areas like the scalp, face,

eyebrows, eyelids and chest. This skin condition causes red, scaly patches and dandruff.

While there is no way to cure eczema, there are treatments to improve itchy skin and reduce inflammation and redness.

• Skin cancer. There are many types of skin cancer, but the most common types are basal cell and squamous cell carcinoma. These happen when your skin is exposed to the sun and, in most instances, are curable with a small chance of recurrence.

The most dangerous form of skin cancer is malignant melanoma. These lesions have many different characteristics, and the best way to treat them is with early detection and removal.

The "ABCDEs" is a valuable tool for evaluating your skin for signs of skin cancer:

• A – Asymmetry. Do your spots look uneven?

• B – Border. Is the border irregular or scalloped?

- C Color. Is the color inconsistent?
- D Diameter. Is the diameter larger than

the size of a pencil eraser?

• E – Evolving. Is the area changing? Does it itch or bleed?

Instead of ignoring those spots, get them checked out immediately.

• **Psoriasis.** Psoriasis is a chronic genetic disease that causes lesions and scales on the skin, resulting in itching and burning. The first attack of psoriasis or subsequent flare-ups are usually caused by a skin injury, like a sunburn or scratch, but many things can trigger psoriasis.

Since psoriasis is a chronic disease, it can't be cured, but you can find some relief with treatments like topical medications, light therapy and oral and injected medications.

If there is something happening with your skin that is concerning you, visit a boardcertified dermatologist to help diagnose and provide you with a treatment plan. ■

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



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HEALTH By Kylee Cooksley

# **SOS:** balance training made safe

The CDC reports that millions of falls occur in people over the age of 65 each year. Falls can result in serious injuries, such as broken bones and brain injuries. Falls are also the leading cause of death among older Americans. And, to make matters worse, having a fall increases the likelihood of future falls occurring. For this reason, many people could benefit from physical



therapy to help prevent falls, improve balance, and maintain independence.

Many people who have attended physical therapy or have watched a family member go through rehab are familiar with gait belts. Gait belts are great tools for physical therapists to help maintain patient safety while working on balance, but they have their limits. A safety overhead system (SOS) is an advanced tool for balance retraining used by physical therapists in some specialty clinics. These systems serve a similar purpose as gait belts but are much more functional and have many benefits, with few limitations.

The SOS consists of a simple body harness and an overhead rail system. This system acts as a full body support system and allows patients to move about freely without the risk of falling to the ground. Patients report increased confidence and greater willingness to push themselves in therapy because they know they cannot fall. The SOS is user-friendly and accommodates people of all ages. It can also be used in conjunction with other equipment, such as balance pads, hurdles and treadmill, to name a few. All of this leads to more advanced training and quicker results. The SOS is great for any person wanting to improve their balance or gait. People with specific diagnoses such as stroke, Parkinson's Disease, traumatic brain injury, and joint replacements are great candidates for physical therapy using a safety overhead system.

The safety overhead harness system provides a high level of safety, and, thus, patients are able to make progress quicker and return to the things they love to do.

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

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# HEALTH By Dr. Dennis Winter, DDS

# **HOW** gum disease affects whole-body health

Gum disease can affect individuals of virtually any age. In many cases, individuals develop gingivitis, which can be harmful but is easy to treat. Other individuals experience periodontal disease, a more advanced gum condition.

Periodontal disease can affect your health, both in your mouth and throughout your body. Periodontal disease targets the soft tissues of the

mouth, especially the gums. When the gums become



weakened, the tissue may pull away from the teeth, exposing the roots to bacteria and decay.

Individuals with periodontal disease may also experience tooth loss, gum pain and tenderness, increased risk of oral cancer, and tooth movement/sensitivity.

The patient with active periodontal disease can't undergo certain dental procedures. For example, you may need periodontal disease treatment and restorative gum grafts before you can enter an orthodontics program. Without these preparatory measures, the movement caused by braces or retainers could increase your risk of tooth loss.

There is also a connection between periodontal disease and other serious health conditions. This connection stems from the fact that periodontal disease is an active bacterial infection that can potentially spread.

Individuals with periodontal disease also have a higher risk of several conditions.

With periodontal disease, you are twice as likely to develop coronary artery disease as someone with healthy gums. In fact, the oral bacteria that causes periodontal disease can cause inflammation in the heart that contributes to clot formation.

Some studies reported that individuals with extensive tooth loss were more likely to exhibit dementia.

Diabetes and gum disease often appear together, possibly because diabetes increases an individual's risk of infections. People with both diabetes and periodontal disease are six times as likely to struggle to control their blood sugar levels as other diabetic individuals. People with both conditions also have a higher risk of kidney disease.

Periodontal disease may affect fertility and pregnancy success. Women who have periodontal disease may take longer to become pregnant and have an increased risk of miscarriage and premature birth.

The bacteria associated with periodontal disease may also endanger your lungs, especially if you have other risk factors of respiratory conditions such as a history of smoking. People with periodontal disease are more likely to develop a serious or permanent respiratory infection than those without.

The connection between rheumatoid arthritis and periodontal disease comes from the same cause as the connection between heart problems and gum disease. Because periodontal disease encourages inflammation, its presence also increases the risk of other inflammatory conditions.

Prevention of gum disease is simple. Maintain a consistent oral hygiene routine and schedule appointments with your dentist every six months.

The treatment requires X-ray evaluation, cleaning and scaling the affected areas. Laser treatment or minor oral surgery may be required. ■

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



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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-foryou 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 fatfree 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
- I 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**



Prem Chinnaiyan at the Pure Land of Iowa unveiling of the newly crafted Tara Mandala on Aug. 2.



Kai Norbu and Olivia Washington at the Pure Land of Iowa unveiling of the newly crafted Tara Mandala on Aug. 2.



Debra Mendenhall at the Pure Land of Iowa unveiling of the newly crafted Tara Mandala on Aug. 2.



Di Mathis and Nancy Seymour at the Pure Land of Iowa unveiling of the newly crafted Tara Mandala on Aug. 2.



Zachary Larson at the Pure Land of lowa unveiling of the newly crafted Tara Mandala on Aug. 2.



Dennis Kelly, Lisa Deaton and Leslie Gearhart at the Pure Land of Iowa unveiling of the newly crafted Tara Mandala on Aug. 2.



Krue Kelly, Keri Kelly and Owen Tuyls at the Pure Land of Iowa unveiling of the newly crafted Tara Mandala on Aug. 2.



Sangya Gyalyso at the Pure Land of lowa unveiling of the newly crafted Tara Mandala on Aug. 2.



Front row: Kennady Prenosil and Shelly Stone; back row: Evan Hataway, Donna Larson, Scott Stillwell, Wendy Wilson-Rice and Kassie McChurch.

# **OUT & ABOUT**

# **STORY** Time

Dee from Clive Public Library hosted storytime at Woodland Creek Senior Living on Aug. 8.



Milla, Megan and Crue Corey



Minnie Menard



Jim and Carolu Welbes



**Bonnie Lovell** 



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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.