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SEPTEMBER 2023

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MAGAZINE

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Residents share their home
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WELCOME

BACK TO the project list

Days are getting shorter. Nights are getting cooler. And the home improvement project list keeps getting longer.

Sound familiar?

Well, the "I-will-get-to-it-after-summer" excuse won't work much longer, as the fall season approaches. The real trick is to start and finish these projects before the holiday season arrives. Unfortunately, we all only have 24 hours in a day, and other tasks and responsibilities often take priority. As such, we need to turn to local professionals to do the jobs right. You are in luck, as we once again are offering ideas and solutions from businesses and contractors that may help push your projects along.

We are here to help with another issue featuring the home improvement stories packed with examples of what area residents have done to spruce up their properties.

If you are one of the fortunate ones who have your projects completed and would like to be featured in an upcoming issue, please send me a note. We would enjoy sharing your successes, too.

Thanks for reading, and good luck on those fall projects. ■



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Making a house *a home*

Residents share their home
improvement experiences

By Ashley Rullestad and Chantel Boyd

Ever think how much nicer it would be to sit in your comfy chair in the evening if only your living room weren't drab — and you didn't have orange shag carpet? Or imagine stepping into a roomy shower instead of that tiny pink bathtub like the one in Grandma's house? Or dream of a laundry room on the main floor instead of in the musty basement? Or maybe turning that basement into a family room and entertainment hub? Residents with similar dreams decided it was time to make some changes, and they share their home improvement experiences to inspire others.

Tina and Dennis Stockwell had a long list of remodeling projects. At the top was a whole first floor makeover, highlighted by a redesigned kitchen and modern fireplace.

FEATURE



Tina and Dennis Stockwell and their sons, Stefan and Jonathan, lived in their Ankeny home 10 years before they decided it was time to remodel.

Main floor makeover

Tina and Dennis Stockwell and their sons, Stefan and Jonathan, have lived in their 2005-built Ankeny home for 10 years. When they moved in, they knew they'd eventually want to change the kitchen.

"However, the longer we lived here, the more we wanted to change," says Tina. "We felt like we were the leftover house from the builder. As he finished a house, he'd bring those extra materials to this house. We had three different colors of trim throughout the house, and the granite was set in three directions, so it didn't line up."

The top of the project list was a whole first floor makeover. They also decided to tackle the master bath. The main floor had three different floorings — carpet, tile and hardwood — all in one area. The kitchen was small and had limited seating. To have



BEFORE



AFTER

Removing a wall between the living room and kitchen and modernizing the fireplace give the living room a new feel. New flooring brings the spaces together.

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one consistent flooring throughout, they knew they'd need to remodel the kitchen, living area, mud room/laundry room, hallway and main bath.

The Stockwells interviewed and met with different contractors to talk about what they wanted changed. Some contractors never responded after the initial meeting, and others sent a quote. None felt right, says Tina, so they continued the search until they found one they were comfortable with completing their project.

"Communication was the key," she says. "We chose a local company, and Ty with 3 Sons Construction was amazing."

After meeting with Ty and talking through their thoughts for the space, the Stockwells decided to work on the master bath first. Ty went to work on the plans for the master until they loved it — which took four versions before approval, Tina says.

When they decided to do the main level, it was like they were designing four spaces in one, with the same flooring throughout.

"The kitchen is the main hub of the house,

and Ty and his design team listened to what we were saying and brought us designs to choose from," Tina says. "We tweaked the designs until our concern of removing the wall and having enough cabinet space and seating was accomplished."

Now, it's perfect, she says. They can seat eight around the island, and the living space has plenty of room for family and friends.

"I love everything about the remodel," she says. "In the master bathroom, my two favorite things are the shower and the working window."

Tina reminds people that a remodel is a partnership between the client and contractor. Take advantage of their expertise and knowledge, she says.

"Let them know your expectations and find out theirs," Tina says. "Through the design process, ask questions and listen to their expertise. Even though you may think it's a good idea or cost effective, your contractor may see it differently. Even though it's stressful, think of the end product. It helps get you through it all."

A big undertaking


Steve and Jill Arneson and their family moved into their Ankeny house 28 years ago. They purchased the home new, but it was mostly finished when they did so, so they had minimal input on any design choices.

Since they waited a long time to do updates, when they decided it was time, they were ready to go big.

"No. 1, we definitely knew the linoleum floors in the bathrooms and kitchen needed to go," Jill says.

Once they thought about it though, the couple made a wish list of all the things they wanted to eventually tackle, including complete gut of the master closet and bathroom to create a new master suite, removal of a bedroom to make the new master closet, cosmetic updates to their girls' bathroom upstairs, a new staircase and bannisters, new flooring throughout, redoing the fireplace, removal of kitchen cupboards and creation of an open pantry area, bulkhead removal in the kitchen, main level bathroom updates,

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FEATURE

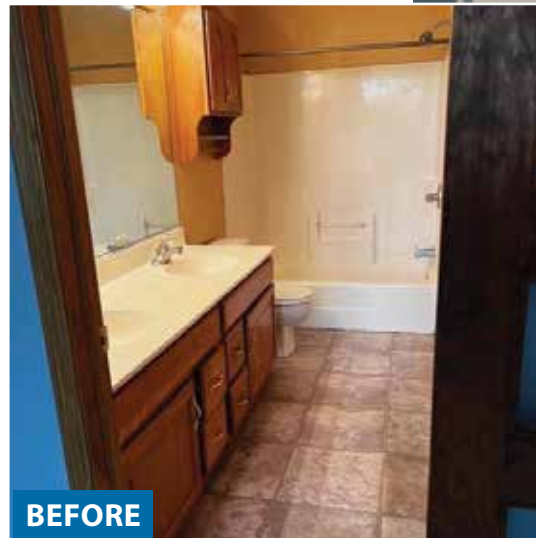
new white trim throughout, removal of front closet, and renovation of the main entryway around the front door.

They decided what projects were their priority and figured out a contractor who would be right for the project. Steve was familiar with Chris Mortale from Amazed Construction Services in Ankeny. In fact, Steve was Chris' coach in high school.

"Steve thought very highly of him then and still does, and he likes to give work to young guys that he has had as students or athletes," Jill says.

The Arnesons met with Chris and shared their ideas. He listened and gave feedback on what would or wouldn't work, and they came up with a plan and budget. Chris had several projects already in the works but was ready to get going on the Arneson job at the beginning of May.

They decided to tackle their most-wanted items on the wish list, including the big upstairs projects, flooring, the



BEFORE

staircase, and items in the living room and kitchen.

The process was seamless. Jill says she's always had a vision of what she wanted. Chris and one of his designers, Jeri, helped them with ideas and where to go to find what they needed to make it happen.



AFTER

Steve and Jill Arneson's bathroom went from drab and outdated to chic during the remodeling of their home.

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FEATURE



AFTER

One of the Arnesons' goals in their remodel was to create a roomy master bedroom with a walk-in closet with ample space, which they achieved with a redesign.

"Everyone was awesome, and my result is beautiful. It's exactly what I wanted. My favorite space is our master bedroom, bathroom and closet. It is amazing. But I love all the updates," Jill says.

As it often goes with updates, things snowballed, and further plans were already being discussed as they finished the remodel. They still want to do extensive work in the kitchen including installing a new backsplash and countertops, building a custom-made table for the kitchen area, and removing all drop-down lighting to can lighting.

The best advice the Arnesons can give is to know and communicate your ideas to your contractor. No one wants surprises when you're spending an enormous amount of money to improve your biggest investment — your home. Also, know your budget. It's easy to go over.

"Amazed Construction was absolutely without a doubt our best investment," says Jill. "Never did we have a doubt that the project would be finished perfectly. They listened and transformed."

From the 1970s to the 21st century

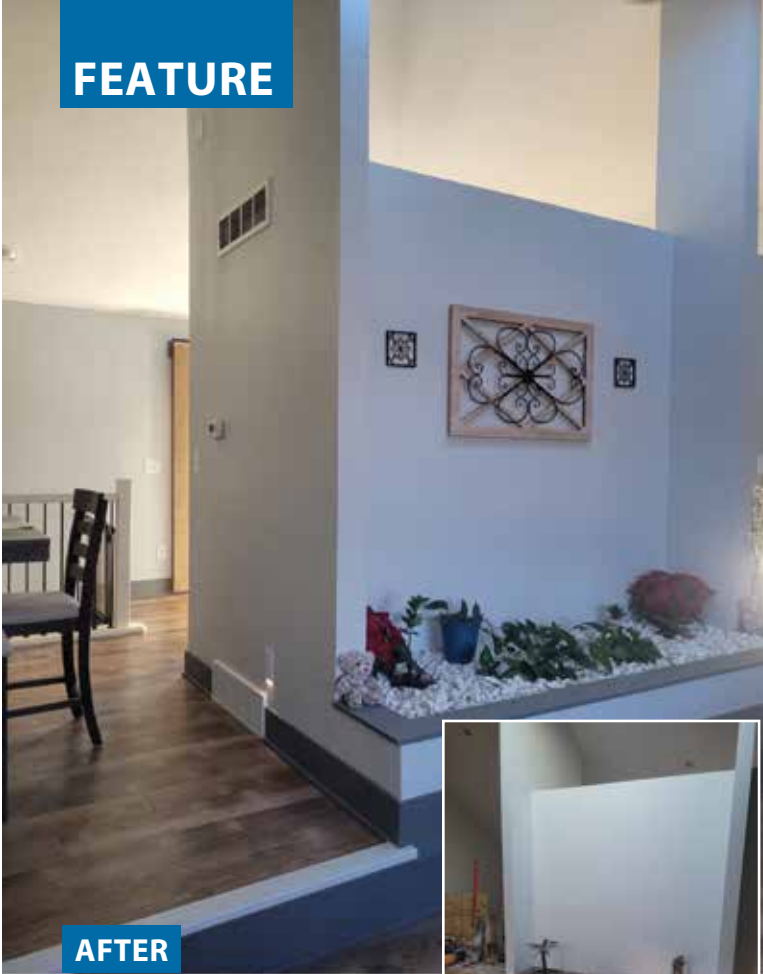
Irene and Oscar Meyer's house was "straight out of the 1970s" and in dire need of renovation.

"It needed to be updated, mostly for style, but also the functionality," Irene says. "We simply wanted our home updated into the 21st century. We ended up with a home that looks like it belongs in a magazine."

Nate Lorey of Lorey Construction helped them update their home, which had carpet and appliances more than 25 years old.

"Our wish list included replacing the flooring and appliances, redoing the fireplace wall, and removing both the pillars of brick and painting the brick around the fireplace."

FEATURE



AFTER

When Irene and Oscar Meyer began renovations of their home's fireplace and indoor planter, they discovered a lot of unseen damage, but they are happy with the final results.

Nate helped Irene and Oscar choose the color palate that best suited their home and products that best fit their lifestyle.

"He had lots of ideas that really helped us," Irene says. "He understood our goals and was instrumental in making them happen. We gave him free rein, and it was fabulous."

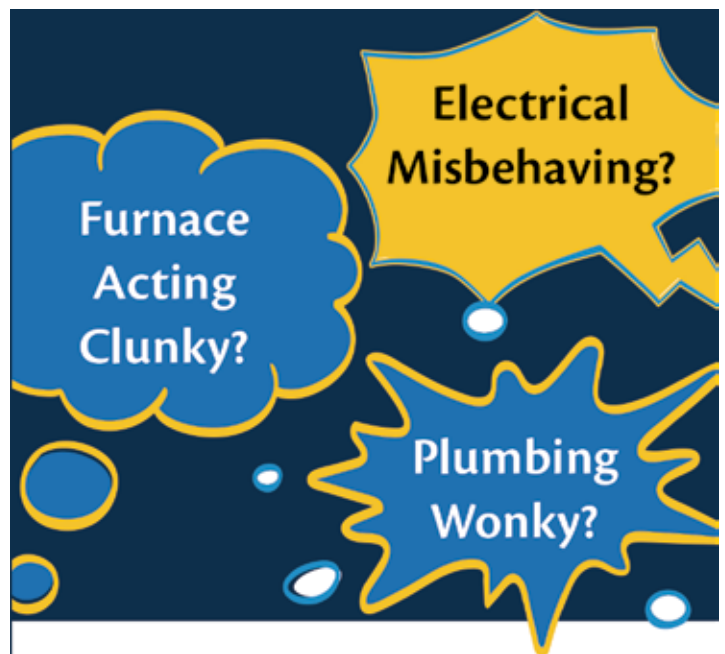
Nate paid a lot of attention to detail and craftsmanship, Irene says. He brought the Meyers several floor options and helped them choose the right one. He built the guard between the dining room and basement steps, the fireplace mantel, and the kitchen island for Irene as a gift from her family.

When the brick pillars of the fireplace were removed, they discovered the anchors holding the brick façade were rusted and "completely gone." Hence, Irene selected brick from Lowe's — during the pandemic when supply was low. Still, she is confident now that it "turned out to be perfect and exactly what I wanted."

True to the initial 1970s vibe, the home's interior featured a built-in planter that was rotted below the plants. It was cleaned out and



BEFORE



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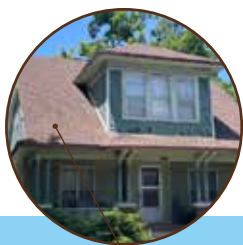
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FEATURE



AFTER

Irene Meyer wanted a kitchen island, and one was made for her as a gift to fit in her renovated kitchen.

completely redone during the renovation and is now stunning.

Irene says she is happy with the improvements.

"The whole house seems larger. The new flooring is beautiful. The fireplace is probably my favorite, but I hated the old one so much."

Irene's advice to other homeowners is to pick a trusted contractor.

"Be specific about what you want and listen to their ideas."

And when it came to ideas, Irene says Nate had the best.

"Even though, at the time, I thought he was crazy about some of it," she says. "For example, he suggested completely redoing the fireplace. Now I know I should have listened to him first."

The couple quickly learned that an open mind is imperative when it comes to renovations.

"Be prepared for the unknown and expect the unexpected," Irene says. "We knew some of the bricks were disintegrating, but none of us could have predicted the whole thing was rotten. It added to our budget but was worth every penny."

Looking back now, Irene admits she had to be "somewhat flexible" with their budget. However, she is still in awe of the "remarkable results."

"If you want it done right, you must pay for it," she says. "Or don't expect the fabulous results we got." ■



BEFORE

LIBRARY

community survey

At the Ankeny Kirkendall Public Library, one of our primary goals is to serve as a central hub for our community. We try to achieve this by offering programs, presentations, resources and other activities we feel will enrich Ankeny and its citizens. While we do considerable research and partner with other organizations in the community, we know we may miss or not be aware of some of our patrons' needs. In order to address our offerings to the Ankeny community, we will draft a strategic plan every five years.

In 2021, the library identified four areas to work on: become an organization of excellence, a community center of learning experiences and entertainment, a community center of interactions and a community center of connections. More than 2,100 Ankeny residents responded to our last survey and have helped the library develop and update programs and events, provide more online resources and grow the library's Makerspace. Now that we are halfway through the plan, we want to see how we are doing.

Based on responses from the 2020 survey, we have increased our digital reading options through Libby and hoopla, added a new picture book foreign language resource with LOTE4Kids, and implemented an online calendar to view programs and reserve rooms. Additional programming has been added to evenings and weekends to ensure we can meet the needs of all community members.

The survey isn't the only way you can provide feedback or suggestions to the library. You can also submit purchase requests for items missing from our collection. These requests can help us recognize gaps in our collection that we may have been previously unaware of. We also invite you to visit our website at ankenylibrary.org at any time and choose "How Do I" to make suggestions or share comments with library staff.

The public library belongs to the residents of the community, and we strive to reflect the citizens of Ankeny and your interests through our programs and collections. Your input helps us continue to make changes to best meet the needs and wants of the Ankeny community, and we greatly appreciate your time in providing feedback.

Please use the QR code provided to take the library's community survey and share how you use the Ankeny Kirkendall Public Library and what we could do to improve the library and its offerings. Paper copies will be available at the library if you would prefer to fill out the survey that way. ■



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FAITH

By Pastor John Wagner

THE best

1 Samuel 2:2 - "There is no Holy One like the Lord, no one besides you; there is no Rock like our God."

Each month, this magazine arrives at nearly every home in Ankeny. As I was thinking about what to share about "faith" with Ankeny this month, I remembered I had forgotten to do one of my daily scripture readings. If you happen to use the same Bible app that I do, you might remember reading the passage I shared above in early September. As I read this scripture at my desk, what actually came to mind, and what I almost said out loud was this...

"There is no place like Ankeny! This city is just the best!"

Wait...what? There must be something wrong... I'm a pastor in charge of writing a faith article for 70-plus thousand people, and the first thing that comes to my mind reading a scripture about God is... Ankeny? So, I took a few moments to reflect and then began typing this article.

Friends, there is no one like God. There is nothing as good or as true as God. There is no love like the love God offers. There is no power greater than God's power. There is no wisdom higher than God's wisdom. There is no patience or peace which offers calm and comfort like God is able. There is nothing more pure, holy, stable or constant than God.

Ankeny is a pretty great place, but Ankeny's greatness pales in comparison to God. One of the temptations I think I face is "forgetting" how wonderful God really is when I am so often surrounded by other "wonderful" things. No city is perfect, but Ankeny does have wonderful schools, local businesses, neighborhoods, opportunities and people. In fact, these things can seem so wonderful that we begin to "forget" just how much more wonderful God is than anything else. I often wonder if the relative comforts of home here in Ankeny tempt me to celebrate the place I live more than the God who loves me while I happen to live here.

One could argue that there is no place like Ankeny and that this city is just the best. I suggest to you today that there is no city, person or thing greater than God. I choose to worship and remember God first. I choose to be grateful to God alone. Let us not worship the place we live or the experiences we have more than the God who remains faithful in all times, in all communities, and in all things.

"God, help us to remember that nothing compares to you. Allow us to experience your love and then give you all the praise. You are the best. We are grateful. Amen." ■



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

3 MUST vs. lust tips to avoid overspending

When you embark on the home-buying process, your heart is filled with all the dreams in the world. It's really easy to get caught up in the "I have to have _____, so I'll cut back somewhere else" game, even when you don't actually know where that somewhere else is or if you can realistically cut back there.

1. Make a list of wants: Start by making a list of everything you want in your house. If you love it, jot it down. Have your spouse or partner do the same thing in a separate document.

Once you and your partner have everything down, start sorting your wants by order of importance. What's your No. 1? Do you need large windows? How about a sunroom? Double sinks in the master? You get the idea.

Come up with your top 10, then compare your list to your partner's top 10. What things appear on both lists? Those items should carry more weight because you both want them in your home.

2. Highlight the important stuff: Next, look at your list and consider:

- The things that can't be changed without a massive investment. I'm talking things like square footage, window size and number of bedrooms. This is your heavyweight list. These things should take priority in your home-buying decision.

- Features that are purely cosmetic, especially things that can be DIYed. These items should be moved way down the list or taken off entirely. Backsplash tile, paint color and lighting can all be changed inexpensively after you're living in your house.

At this point, you should have a combined list of 10 or so items.

3. Prioritize: My last tip is to figure out the priority of each one of the items. Ask yourself, would you be willing to give up item No. 4, say, to have item No. 5? This is the hardest question to answer, but it'll put your must-haves in the right order.

Bring your list when you look at a home

As you're out looking at houses, keep your list handy. Maybe you're not willing to give up hardwood floors for a jetted tub, but would you be willing to compromise for a jetted tub and extra square footage? Refer back to your must-haves list often. It's easy to get distracted.

Here's a quick checklist I use when searching for a home. If you answer "yes" to all of these, a "want" may be worth the splurge — that is, if you can be sure you'll be able to afford the feature (in terms of your monthly mortgage payments and living expenses).

- Is it on both of your lists?
 - Is it something that'll be extremely expensive and difficult to change or add?
 - Would you be willing to sacrifice something else to have it?
 - Would you feel like your house would be incomplete without it?
- Happy house hunting. ■

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



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ANKENY checks all the boxes for Worthington

Young professional finds caring, quiet neighborhood.

Nikki Worthington has lived in Ankeny for nearly five years now and is glad she chose the community as their home. She and her daughter moved to town to be closer to her work. Today, Worthington helps other people and families in the metro find the place of their dreams as a real estate agent.

What she and her partner enjoy most about their home is its location and quietness it provides. Worthington especially appreciates the benefits of the location for her young daughter.

"I love the location the most," she says. "We live by my daughter's school friends, so she can go across the street or right next door and play with her friends."

Other perks of the home's location are that it's close to the highway and her daughter's school. It's inclusive, too, shares Worthington.

"We all care about each other and are there for each other," she says of the neighborhood.

Worthington is part of the Ankeny Young Professionals group, a networking group hosted by the Ankeny Area Chamber of Commerce that enables young professionals like her to gather for professional development opportunities, community outreach, socializing and more.

As a member, Worthington says she has gotten to know others in the metro and build relationships.

For her family, Worthington says Ankeny is the perfect place to reside. She says she is happy she made the choice to settle down in town and looks forward to the future as a resident.

"Ankeny is growing, but the small-community feel is still strong and can be seen every weekend at the farmers market and in the Prairie Trail District," she says. ■



Nikki Worthington, left, says her home in Ankeny is in the perfect location for her family.

SIBLINGS drawn to skating

Three inspired to skate and train together.

When Violet Goodrich told her parents, Michelle and David “Sonny” Goodrich, that she wanted to learn to ice skate, little did they know her brothers, Silas and Solomon, all students in Ankeny, would soon want to join her — and that they would quickly become enthusiastic skaters and competitors.

“Violet wanted to be an ice princess,” says Michelle. “She wanted to learn to skate.”

While Michelle initially asked Violet if she would rather take ballet lessons, Violet was adamant that she wanted to be on the ice. Her brothers thought it looked fun and soon joined her.

“Solomon was a wrestler,” says Michelle. “He’s a big kid” so he and Violet skate solo and as a pair.

“Violet is pretty intense so she is doing things most kids at her level aren’t doing,” says Michelle.

The children have been taking classes for two years at Iowa Figure Skating Academy and competed at the Iowa games, where Silas won a first-place medal.

“They improved so much,” says Michelle. “It’s an amazing achievement.”

Michelle says coaches Elena Tobiash and Igor Velikanov “balance each other out.” While Elena can be “strict,” Igor is “like a big teddy bear.” The group trains at Metro Ice Sport Facility in Urbandale.

“They inspire the kids,” she says.

Iowa Figure Skating Academy holds seasonal shows and performs at events such as an Iowa Wild game.

The kids also started training at ETS Performance this summer to improve their conditioning for skating.

Skating and training together has brought the siblings closer, says Michelle.

“It’s something they all enjoy — and they have to hold hands,” she jokes.

“I want them to have each other, to have to really nurture each other,” she says, adding that their skating together helps make that happen. ■



Silas, Violet and Solomon Goodrich with their coaches from Iowa Figure Skating Academy, Elena Tobiash and Igor Velikanov.

EVENTS IN THE AREA

Check for cancellations

To submit calendar items for consideration, send to tammy@iowalivingmagazines.com.

Neighbor to Neighbor free meal

Sept. 24, 5 p.m. Doors open at 4 p.m.
St. Anne's Episcopal Church,
2110 W. First St., Ankeny

This month, the meal will feature meatloaf, mashed potatoes, other side dishes, salads and homemade desserts. No one is required or expected to be a member of St. Anne's. The meals are free and are followed by seven hands of free bingo. There are small prizes for six hands and a \$15 gift card for the last hand. Free will donations are accepted but not required or expected.



Storytime at the Senior Center

Monday, Sept. 25, 10:15 a.m.
Ankeny Community Senior Center, 150 N.W. Ash Drive, Ankeny

Come and listen to students of Northwest Elementary read stories.

Ice Cream Social

Monday, Sept. 25, 5:30-7:30 p.m.
Northcreek Park,
1309 N.W. Irvindale Drive, Ankeny



Join the Ankeny Park Board for its final free ice cream social of the year. The socials provide an opportunity for Ankeny families to enjoy a fun evening at the park and get to know members of the Ankeny Park Board and Parks and Recreation staff. Games for kids will also be part of the evening's festivities.



DMACC 5K

Saturday, Sept. 30, 8 a.m. to noon
DMACC Ankeny Campus, 2006 S. Ankeny Blvd., Parking Lot L2

Join the fun at the Sixth Annual DMACC Alumni 5K Walk/Run and Kids Fun Run. The 5K Walk/Run race route is certified and open to the public. Each registered participant receives a goodie bag with an official race shirt and medal. A hot breakfast is served and prizes awarded. The cost is \$35 per person; \$40 per person after Sept. 25. All proceeds from the event will support DMACC Foundation student scholarships. Visit www.dmacc.edu/alumni/5K for more information and to register. Families, friends and dogs welcome.

Fendersfest

Sept. 30, noon to 10 p.m.
Fenders Brewing, 212 W. Van Dorn St., Polk City

The annual Oktoberfest at Fenders Brewing is back again with beer, live music and games. See www.fendersbrewing.com for more info.

HONOR OUR VETERANS

Iowa Living magazines will be saluting veterans in November issues. If you are a veteran who would like to be included, please send a photo (military or current) and the following information:

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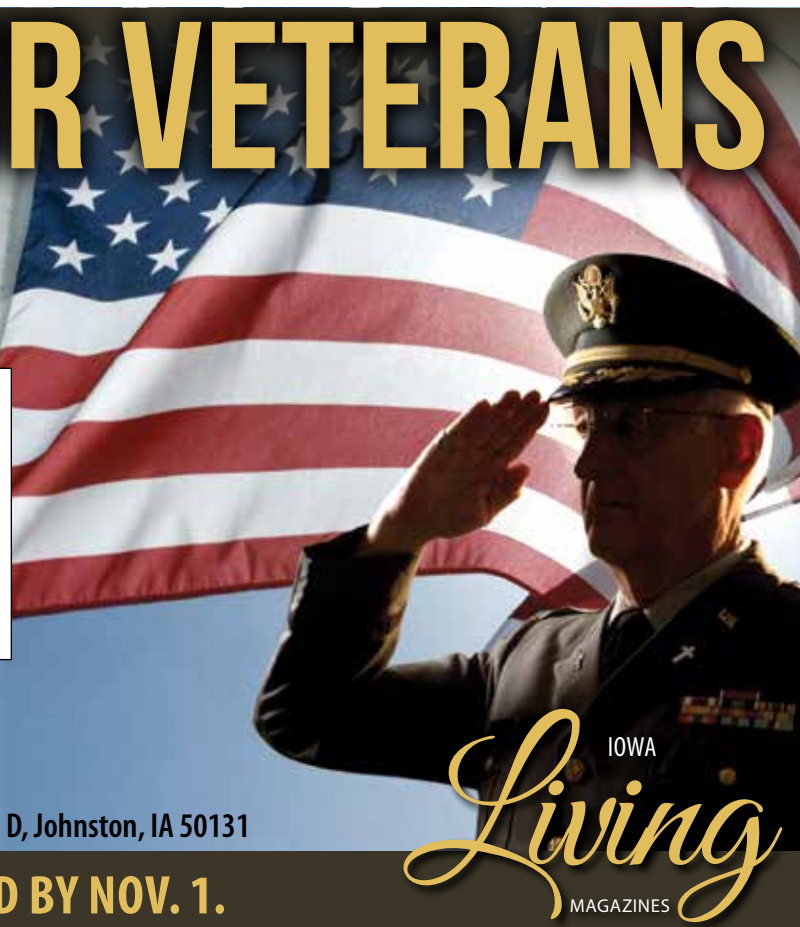
QUOTE: Please answer the question,
"How can the public best honor veterans?"

Family members submitting on behalf of veterans should include the veteran's answer to the above question.

Email to tammy@iowalivingmagazines.com or mail to:

Big Green Umbrella Media, 8101 Birchwood Court Suite D, Johnston, IA 50131

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EVENTS IN THE AREA

To submit calendar items for consideration, send to tammy@iowalivingmagazines.com.

Check for cancellations



Model trains exhibited

Saturday, Sept. 30, 9 a.m. to 5 p.m. and Sunday, Oct. 1, 1-4 p.m.
Ankeny Kirkendall Public Library,
1250 S.W. District Drive

Enjoy watching a room full of model trains in action.

Oktoberfest

Sept. 22-23

Lauridsen Amphitheater,
Water Works Park, 2251 George
Flagg Parkway, Des Moines

Oktoberfest returns for the 18th year with all your favorite authentic celebrations including a huge selection of German and craft beers, German food, live music, competitions, and much more.
www.oktoberfestdsm.com.

Kiwanis Mini Golf Fundraiser

Saturday, Sept. 30,
9 a.m. to 1 p.m.
Puttmasters at the Pines,
2977 N.W. 66th Ave., Des Moines

Join the Johnston Kiwanis for the first-ever Mini Golf Fundraiser. Bring the whole family for fun, food and a great cause. Proceeds will support scholarships for high school seniors, books for third-grade classes, sponsoring a Kiwanis Miracle League team, and supporting Mentor Iowa. In addition, half of the mini golf fees will be donated to support the Fisher Lake Wildlife Preserve. Pancakes will be served from 9-11 a.m. and hamburgers and hot dogs from 11 a.m. to 1 p.m. Prizes will be given for hole-in-one shots. Registration is \$9 for mini golf only, \$8 for meal only, \$15 for combination and \$50 for foursome golf and meal with additional family members \$12.50. Children under 3 play and eat for free.

Log Cabin Day

Saturday, Sept. 23, 9 a.m. to 4 p.m.
Warren County Historical Society,
1400 W. Second Ave., Indianola

Warren County Historical Society's Log Cabin Day will be celebrating 50 years. The event will include a farmers market from 9 a.m. to noon, parade at 10 a.m., chicken noodle lunch from 11:30 a.m. to 1 p.m. (\$12 cost), tours of the log cabin renovation, displaying of the signature quilt, games, silent auction from 11:30 a.m. to 3:30 p.m., vendors, scarecrow making at 11 a.m. (\$5 cost), face painting, cow chip throwing, tours of the Heritage Village and more. Highlighting is a Civil War re-enactment by Army of the Southwest from 11 a.m. to 4 p.m., including a cannon demonstration at 11:30 a.m., infantry drill demonstration at 12:30 p.m., rifle demonstration at 1:30 p.m., and a skirmish at 2:30 p.m., followed by dress-up, cannon, musket shooting and medical demonstrations.



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Check for cancellations

Quilt Show

Sept. 21-23

4-H Building, Iowa State Fairgrounds

The "Quilting in the Key of Life" Quilt Show by the Des Moines Area Quilters Guild will be held at the Iowa State Fairgrounds. Hours for Thursday and Friday, Sept. 21-22, are 9 a.m. to 6 p.m. Hours on Saturday, Sept. 23, are 9 a.m. to 5 p.m. Admission is \$10. More than 500 quilts will be on display, with dozens of vendors, a colorful raffle quilt and several special exhibits. For more information, visit dmaqg.org and follow Des Moines Area Quilters Guild on Facebook.



Vintage & Made Fair

Saturday, Sept. 23, 9 a.m. to 4 p.m.
Dallas County Fairgrounds, 28057
Fairgrounds Road, Adel

Vintage & Made Fair is inspired by indie craft and all things vintage. It is an indoor/outdoor market featuring antique and vintage home décor, jewelry, handcrafted goods, seasonal flora, local eats and everything you need to create a vintage and handmade lifestyle. More than 175 vendors, live music and food trucks are planned. Admission is \$10 per person, ages 12 and younger free.

NAMIWalks Iowa

Saturday, Sept. 30,
Terra Park, Johnston

The public is invited to join one of the biggest mental health awareness events in the state. Register yourself, your family, your book club, your workplace, your church group, and any loved ones who are passionate about mental healthcare for this fun and empowering event. Registration is free and easy. Kids, families and well-behaved dogs are welcome. You'll hear from moving speakers, meet amazing people, engage with vendors to learn more about services and supports in Iowa, and walk either a 1K or 5K around beautiful Terra Park Lake. Register at www.namiwalks.org.



Vinyl Market on the Patio

Sunday, Sept. 24, noon to 4 p.m.
Big Grove Brewery, 555 17th St., Des Moines

Join the Vinyl Market on the Patio with Bog's Vinyl, No Skip Records, Vinyl Cup, ZZZ Records, Me Records and JK Music. Event is free to attend and will be held rain or shine.

Latino Heritage Festival

Sept. 23-24
Western Gateway Park, 100 Grand Ave., Des Moines

Latino Heritage Festival presents a taste of Latin America with more than 20 food vendors and live music over the weekend. www.latinoheritagefestival.org. ■

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LAKE COUNTRY Cyclists celebrates 50 years

Focus on education, safety and recreation



Lake Country Cyclists organizes a variety of rides so members of different abilities and interests can participate.



Co-founder Jim Lennie and current board member Gary Mishler.

Lake Country Cyclists (LCC) was established by co-founders Jim Lennie and Mike Bush in 1993. It originally consisted of cyclists living in Ankeny who were involved with the Des Moines Cycle Club. The pair decided there was enough interest from Ankeny residents to justify a separate club. The group began with 75 cyclists and grew to 112 charter members at the end of their first year. The original board of directors consisted of Jim and Mike along with three others. Mike's wife, Karen, and Jim's wife, Janet, were instrumental behind the scenes making everything run smoothly.

"We wanted our focus to be on education, safety and recreation, so we put that on our original logo," Jim says.

Jim explains the name Lake Country Cyclists was chosen with the hope that the group could broaden its ridership to include more than just Ankeny residents. Currently LCC has members from Ankeny, Des Moines, Johnston, Huxley, Bondurant, Polk City and other surrounding areas. Some LCC members are also members of the Des Moines Cycle Club.

Club activities consist of rides for all levels and abilities of cyclists. Monday night leisure rides are perfect for newer riders or riders just getting their feet wet riding with other people. These rides are shorter and slower paced. Everyone is welcome, and no one gets left behind. This ride is also perfect for potential new members who are welcome to ride with the club to see if they would like to join.

Wednesday there is a longer social lunch ride that is popular. Thursday evenings is a members ride that is medium paced and usually 20 or so miles with a different route each week.

The club also has a program for training for long rides. It starts early in the season and follows an established training plan by starting out short and easy and gradually working up to a century ride in preparation for RAGBRAI. The club also does a few destination rides for members only where they travel to other trails or interesting locations.

They also have periodic educational seminars and social events. Each spring, the club has a member kick-off meeting, and, in the fall, they have an officer elections meeting and fall banquet.

The club enjoys sponsorships from a number of local establishments and business partners.

"We always enjoy welcoming new members of all ages and abilities who are interested in bicycling," current board member Gary Mishler says. "The club is a great way to make new friends with like interests."

For more information or to contact the club, visit their website at lakecountrycyclists.com or visit their Facebook page. ■

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EDUCATION

YOUNG leaders graduate from summer training program

Students from across Iowa recently completed the Iowa Developmental Disabilities Council's (Iowa DD Council) Youth Leadership Academy (YLA) program.

Youth Leadership Academy graduates included Simon Janelle of Ankeny.

YLA is an annual training that allows students ages 14-21 with disabilities to develop valuable leadership skills like goal setting, self-determination, civic engagement, networking and mentoring. Over the course of 10 hours, participants gain skills that can be used for a lifetime.

"Congratulations to the 2023 Youth Leadership Academy graduates," says Iowa DD Council Executive Director Brooke Lovelace. "The future looks bright with these young leaders. I wish the graduates the best of luck in their leadership journey."

This program was sponsored by Access 2 Independence, ASK Resource Center, the Iowa Developmental Disabilities Council, and Iowa's University Center for Excellence in Developmental Disabilities (UCEDD).

LEAD DSM introduces class of 2024

Lead DSM announces participants in the Youth Leadership Initiative (YLI) Class of 2024. The Youth Leadership Initiative provides high school students with hands-on experiences that help them become better leaders for their schools and communities. At the conclusion of the program, students will: value community involvement; demonstrate professional skills and an understanding of career opportunities; demonstrate the five practices of exemplary leadership; and have developed lifelong relationships with peers, mentors, and community members.

The Youth Leadership Initiative Class of 2024 includes 37 students from 19 public and private schools from across Greater Des Moines, including Mara Blevins, Ankeny Centennial High School.

Students will meet twice a month to discuss issues and opportunities in our region and fine-tune their leadership skills. Participation in the YLI program is tuition-free for all students, thanks to sponsors, led by presenting sponsor, Principal. ■

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When: Thursday, September 28th

Where: 1610 SW Main St, Ankeny, IA

Time: 4:00PM to 6:00PM

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RECIPE

POWER weeknight family meals with pecans

(Family Features) Back-to-school season means many families are busier than ever, leaving less time to plan weeknight meals. While a new school year brings plenty of exciting moments, it also adds up to early mornings, long days and late evenings, making it tough to keep nutrition top-of-mind.

With new routines and jam-packed calendars, quick and easy recipes can be the solutions you need. Swapping out complicated dishes for simple dinners and make-ahead snacks allows you to make your loved ones' health a priority while also managing hectic schedules.

To help make those simple yet tasty menu additions a reality, look to a flavor favorite and nutrition powerhouse like pecans. They're the ideal nut to keep on hand to incorporate into favorite meals and after-school snacks.

Taste is just the beginning when it comes to pecans. Their nutritious punch provides a unique mix of health-promoting nutrients. Plus, they're a versatile ingredient that can shine in a wide range of flavor profiles from sweet or spicy to salty, smoky and savory.

For more back-to-school recipe inspiration, visit EatPecans.com. ■

Mac and cheese with pecan breadcrumbs

Cook time: 50 minutes

Servings: 6

- 8 ounces cavatappi pasta
- 1 teaspoon salt, plus additional for salting pasta water, to taste
- 1 tablespoon butter
- 1 block (8 ounces) cheddar cheese
- 1/2 cup raw pecan pieces
- 15 ounces part-skim ricotta cheese
- 4 tablespoons sour cream
- 1/4 teaspoon ground pepper
- 1 large egg, lightly beaten

DIRECTIONS

- Preheat oven to 375 F.
- Cook cavatappi in salted boiling water. Drain, reserving 1/2 cup pasta cooking water. Return pasta to pot and stir in butter.
- Using box grater, shred cheddar cheese.
- Using food processor, combine 1/4 cup shredded cheddar cheese with pecans. Process to coarse breadcrumb consistency.
- Add remaining cheddar cheese, ricotta,



sour cream, 1 teaspoon salt and pepper to warm pasta. Stir until thoroughly combined. Add egg; stir. Add 2-4 tablespoons reserved pasta water to loosen mixture; stir until smooth.

- Pour into buttered 9-inch square or round casserole dish and top evenly with pecan topping.
- Bake 30 minutes.

Substitutions: Use pre-shredded cheese in place of cheddar cheese block. Use pasta of choice in place of cavatappi.



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MAKING SENSE OF INVESTING

INVESTMENT

By Brian Herbel

RETIREEES: Talk finances with your grown children

When you're retired, you'll probably likely have some financial concerns — just like all retirees. However, if you've invested regularly and followed a long-term financial strategy, you should be able to address most issues that come your way. But there's one important action that's sometimes overlooked by retirees: sharing their financial situation with their grown children. And this knowledge can benefit everyone in your family.



You might be surprised by the concern your children have for your financial wellbeing. Consider these findings from a 2023 study by Age Wave and Edward Jones:

- 66% of millennials (generally defined as ranging from 27 to 42) worry that their parents or in-laws may not have enough money to live comfortably in retirement.
- 83% of millennials would rather know their parents are financially secure in their retirement, even if it means their parents pass on less money to them.

If you have children in this age range or older, or who soon will be, how can you address their concerns and potentially improve your financial outlook? Communication is the key. By openly communicating with your family about your financial status, you can reduce anxieties and misperceptions. If you're in good financial shape, your adult children may be reassured that you won't be needing their assistance. And if you are feeling some financial pressure, you can inform your children of the steps you are taking to improve your situation.

One such step may be to reduce your cost of living — the less you spend day to day, the better your ability to preserve your investment and retirement accounts. You may be able to reduce costs in many small ways, such as ending streaming services you no longer use, but you could make an even bigger impact by downsizing your living arrangements. In fact, 72% of today's retirees have downsized or are willing to downsize to reduce their housing costs, according to the Age Wave/Edward Jones survey. Downsizing isn't for everyone, but if it's a possibility for you, it may be worth considering because the savings could be significant.

One financial suggestion: Let your children know if you already have a strategy in place to meet the potentially high costs of long-term care, such as a nursing home stay. This burden is certainly something you won't want your children to take on.

By informing your children about your financial picture, and how you're trying to improve it, you can ease everyone's minds — so keep the lines of communication open. ■

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor. Edward Jones, Member SIPC. Information provided by Brian Herbel, 3606 N.E. Otterview Circle, Suite 101, Ankeny, 515-964-1010.

ESTATE planning for aging and disability

At some point, many families will encounter a medical or personal-care event beyond what they ever could have imagined. A spouse diagnosed with a debilitating disease can throw a family into turmoil. Sometimes, a situation can arise very quickly and require immediate action.

Whether you are proactively planning for the challenges of aging, or whether you are reacting to an unexpected crisis, there are options to help you.

Often a very important goal is to want the spouse to stay in the home for as long as possible. This involves realistic goal setting. You must balance independence with safety and quality of life.

For someone aging in place, there are in-home services available. From meal deliveries



to traveling nurses to hospice care, there are more options than ever for providing high-level care in your own home.

The disabled spouse should have foundational documents in place, including a durable financial power of attorney and an advance health directive. These documents ensure that another family member can arrange for these services.

If a live-in caregiver is an option, it is vital to have a written personal caregiver agreement in place, especially if the caregiver will receive payment. There are very specific legal criteria for drafting a caregiver agreement that will be enforceable.

If the disabled spouse needs to move to a long-term care setting such as assisted living or a nursing home, protecting the at-home spouse becomes a major issue.

The community spouse living at home should have a valid power of attorney, health care power of attorney and living will. The

agent should be someone other than the spouse living in a nursing facility.

In the event that one spouse qualifies for Medicaid assistance, the community spouse should change his or her will to avoid the transfer of assets to the disabled spouse. If the disabled spouse is receiving Medicaid, the receipt of assets from the community spouse's estate will disqualify the disabled spouse for benefits. Assets that have named beneficiaries or "transfer-on-death" designations should be reviewed to remove the disabled spouse as a beneficiary.

When an elderly individual becomes sick or disabled, ordinary estate planning flies out the window. You need a specialist who understands the legal pitfalls and solutions that are available to protect you. ■

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

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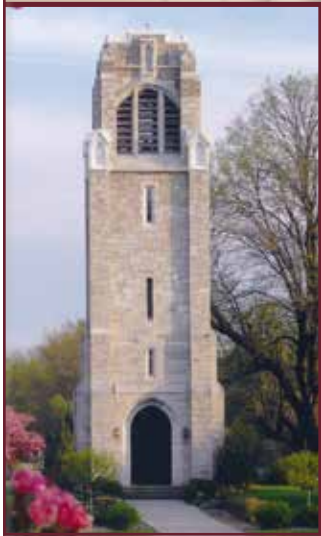
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BEFORE YOU GO

By Tosha Edmundson

A SEASON of grief

As fall draws near, we expect change. Inevitable change. The vibrant greens of leaves turn to hues of orange and brown. Bright cheerful colors of summer flowers wilt into clumps of brown, and even the stems seem to lay down to rest eventually. Fall is a season of transition. It's unavoidable, but it is not without purpose. On the other side of fall is winter. Both are necessary to achieve their purpose, which is life anew in the spring.



Grief is much like fall. We will all experience seasons of loss in our lives. Losing a person we love due to death brings about unavoidable change — a shift that chauffeurs us into our next season. Like the leaves that fall in their own time from the branches, over time, we let go of the initial shock of the loss and the waves of pain and loneliness as we try to adjust to the absence of their presence as well as the parts of our identity that we feel left with them. Sometimes there are a couple of leaves that we cling to through the bitterness of winter until spring proves that new life is coming, and we find our purpose again.

If you're grieving this season, give yourself grace. In time, the pain of loss will bring about healing and new purpose.

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

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 Monica Meier

WAYS to help your kids open up more

School is starting, and kids' schedules are about to get more hectic. So, now is the time to talk with your kids and check in with them about how their days are going. This can be as simple as using open-ended questions about their day to get the information you are looking for. Instead of asking, "How was your day?" and getting the blah answer of, "Fine," ask questions that require more thought. For example, "What was the best part of science today?" "Who did you sit at lunch with today?" "What was the funniest thing you heard today?" This way, the answers are more than one word and give you something to continue the conversation. When they answer who they sat with, add on to that conversation with, "Who had the best lunch? What was in it?" or "Where was ____ today?" This way, the conversation is continuing with your child without the child being pressured with the same questions every day.



Another line of questioning that can wrap around the child is asking, "What would you have changed about today if you could change anything?" Depending on the answer, it opens up a lot of different conversations with your child that have more than a standard "Fine" answer. ■

Information provided by Monica Meier, PhD(ABD), tLMHC of SS Therapy and Consulting, Ltd, 4725 Merle Hay Road, Suite 205, Des Moines, IA 50322, 515-528-8135, meier@sstherapyandconsulting.com, www.sstherapyandconsulting.com.

WELLNESS

By Alex Townsend, BSN, RN

THE POWER of hydration

Embarking on a weight-loss journey is a commendable endeavor, but it's important to remember that successful and sustainable weight loss involves more than just diet and exercise. One often overlooked yet essential aspect of a healthy weight-loss journey is proper hydration. Water is the elixir of life, and it plays a vital role in helping you shed those extra pounds.

Dehydration can slow down your metabolism. When you're not adequately hydrated, your body's metabolic rate can decrease, making it more challenging to burn calories efficiently. Drinking enough water helps maintain a healthy metabolism, which, in turn, aids in weight loss.

By maintaining proper hydration, you optimize your body's fat-burning capabilities, aiding in weight-loss efforts. Exercise is a cornerstone of any weight-loss plan, and hydration is essential for optimal physical performance. Dehydration can lead to fatigue, muscle cramps and decreased endurance during workouts. By drinking water before, during and after exercise, you can maintain energy levels, perform better and burn more calories.

Hydration is an often overlooked but incredibly valuable tool in your weight-loss arsenal. So, remember to drink up, and you'll be well on your way to achieving your weight-loss goals while feeling better and more energized throughout your 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

ABOUT the eye pressure test

I usually choose what I'm going to write about for these articles based on recent conversations that I have had with my patients. Since we have been seeing a lot of back-to-school exams recently, I've had a lot of questions from curious young patients along the lines of "What is that thing?" "What does that do?" and "Why do you need to do that?" Often that's related to the tonometer, or eye pressure, test.

Inside of your eyes is a fluid called aqueous. It is constantly being produced and released into an area called the anterior chamber. There is a drainage angle in the anterior chamber from which aqueous is being removed from your eye. So, there is a balance of this aqueous production and drainage, and we measure that as your eye pressure. If there is excess production or insufficient drainage, then that can cause your eye pressure to increase. There is a disease called glaucoma that we manage by reducing the pressure in your eyes, either with drops or with surgery.

So the job of the tonometer is to tell me what the pressure of the eye is. If you've gone to the eye doctor before, you have experienced this as getting a green dye placed in your eye and looking at a blue light or the dreaded air puff machine. At our office, we use a handheld tool that doesn't require air or drops. ■

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.

WHAT IS sciatica?

Sciatica describes persistent pain felt along the course of the sciatic nerve, which runs from the lower back, down through the buttock, and into the lower leg. The sciatic nerve is the longest and widest nerve in the body. It controls the muscles of the lower legs and provides sensation to the thighs, legs and feet.

Although sciatica is relatively common, the true meaning of the term is often misunderstood. Sciatica is actually a term that describes a set of symptoms — not a diagnosis. Sciatica can be the result of multiple underlying conditions.

Sciatica occurs most frequently in people age 30 to 50. Most often, it develops as a result of general wear and tear on the structures of the lower spine, not as a result of injury.

Symptoms

The most common symptom associated with sciatica is pain that radiates along the path of the sciatic nerve, from the lower back and down one leg; however, symptoms can vary widely depending on where the sciatic nerve is affected. Some may experience a mild tingling, a dull ache, or even a burning sensation, typically in one leg or foot. Muscle weakness may also be present in the affected leg or foot.

Pain from sciatica often begins slowly, gradually intensifying over time. In addition, the pain can worsen after sneezing, coughing, bending, other sudden movements, or prolonged sitting.

Diagnosis

Your chiropractor will begin by taking a complete patient history. You'll be asked to describe your pain, explain when it began, and indicate what activities lessen or intensify it. Forming a diagnosis will also require an exam, in which the doctor will pay special attention to your spine and legs. You may be asked to perform some basic activities that will test your sensory and muscle strength, as well as your reflexes.

Treatment options

For most people, sciatica responds well to conservative care, including chiropractic. Keeping in mind that sciatica is a symptom and not a stand-alone medical condition, treatment plans will often vary depending on the underlying cause of the problem.

Chiropractic offers a noninvasive (nonsurgical), drug-free treatment option. The goal of chiropractic care is to restore spinal movement, thereby improving function while decreasing pain and inflammation. Depending on the cause of the sciatica, a chiropractic treatment plan may cover several different treatment methods, including but not limited to spinal adjustments, ice/heat therapy, ultrasound, TENS (transcutaneous electrical nerve stimulation), traction and rehabilitative exercises.

Prevention

Consider these suggestions to help protect your back and improve your spinal health:

- Maintain a healthy diet and weight.
- Exercise regularly.
- Maintain proper posture.
- Avoid prolonged inactivity or bed rest.
- If you smoke, seek help to quit.
- Use good body mechanics when lifting.

If you or someone you know is suffering from sciatica, please consider chiropractic. They may be able to help. ■

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.

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INSURED cash sweep accounts

FDIC insurance has been a hot topic over the last several months, with many consumers working more closely with their banking and financial partners to evaluate their



opportunities to maximize coverage on their funds. Some individuals and families may need to look beyond the more common ways to expand FDIC insurance coverage. That's where insured cash sweep accounts come in. In this article, we'll take a look at what an insured cash sweep account is and elements you may want to know about this unique product.

What is an insured cash sweep?

An insured cash sweep account gives you access to FDIC insurance on deposit balances exceeding \$250,000 through partnerships between your bank and hundreds of others across the country. These accounts earn interest and are available for both personal banking and business accounts.

How do insured cash sweeps work?

All funds within an insured cash sweep can be 100% FDIC insured up to \$150 million. Through a partnership between the product provider, your bank, and hundreds of other banks throughout the country, your funds are placed in an account at your financial institution. Each night, your funds are "swept" in \$250,000 increments into other FDIC-insured banks that participate in the

same product network. Insured cash sweep gives you the ability to maintain full same-day access to all of your funds, while working directly with your primary bank.

Why use an insured cash sweep?

An insured cash sweep can give you peace of mind knowing your funds have full FDIC insurance. Along with being fully insured and the ability to work with only one bank, the fully liquid, same-day convenience factor is also a significant benefit. Finally, insured cash sweeps are interest-earning accounts, so you can still benefit from a competitive interest rate on your funds. ■

Information provided by Rebecca Moomey, VP, Senior Private Banker, Bankers Trust, RMoomey@bankerstrust.com, 515-245-2833 515-245-2833, 1925 N. Ankeny Blvd., Ankeny.



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REGULATING humidity as temperatures cool down

The crisp autumn air is not too far away, and our focus will shift from battling the sweltering heat to embracing the cozy warmth of indoor spaces. While temperature control is crucial, one aspect that often goes overlooked is humidity regulation. As the thermometer drops, the air becomes drier, and finding the right balance of moisture indoors becomes paramount for both comfort and wellbeing.



Understanding the correlation between temperature and humidity is essential to creating a comfortable indoor environment. As temperatures lower, the air's ability to hold moisture diminishes, leading to decreased relative humidity levels. This drop in humidity can have various effects on your home and health.

During colder months, low humidity levels can lead to discomfort, causing skin to become dry and itchy and exacerbating respiratory issues. By introducing a humidification system, you can maintain an optimal humidity level of around 30-50%, promoting a healthier indoor environment. This not only prevents skin problems and respiratory irritation but also helps to preserve the integrity of wooden furniture and musical instruments, which can crack or warp in overly dry conditions.

Regulating humidity isn't just about comfort — it also impacts energy efficiency. Moist air feels warmer than dry air at the same temperature, allowing you to lower your thermostat a few degrees without sacrificing comfort. This small adjustment can lead to significant energy savings over time, reducing your heating bills and your carbon footprint.

While it's essential to keep humidity levels in check, excessive moisture can also be problematic. When warm, moist indoor air comes into contact with cold surfaces like windows, condensation forms. This moisture can lead to mold growth, structural damage, and even health issues. To combat this, proper insulation and ventilation are key. An HVAC professional can assess your home's unique needs and recommend solutions to prevent condensation-related problems.

When it comes to choosing a humidification system, it's essential to consider factors such as the size of your home, lifestyle and budget. There are several options available, from portable humidifiers to whole-house systems that integrate with your HVAC setup. Consulting with a heating and cooling expert can help you determine the most suitable system for your needs.

By understanding the relationship between temperature and humidity, choosing the right humidification system, and practicing proper maintenance, you can create an environment that's both inviting and conducive to wellbeing throughout the autumn and winter months. ■

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

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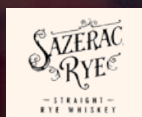
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CHAMBER news and updates

My favorite season is here, and I am so excited. No, I am not talking about Pumpkin Spice Season. I am talking about "shop local season." Now is the time to be out supporting your local businesses and stopping in at those new places you didn't even know were here. The holidays are right around the corner, and our community has the best shopping around. You will find gifts that you won't find anywhere else. I challenge you to use Ankeny Chamber businesses to get your shopping done this year. It will make a difference. Visit www.ankeny.org.



This past month, we had two great events take place. Mentoring for Women kicked off August for the Ankeny Area Chamber of Commerce with nine wonderful mentors sharing their experiences personally and professionally. We ended the month with the first inaugural Minority Owned Business Summit where we had seven amazing speakers share their knowledge on topics such as entrepreneurship, marketing, leadership and being an ally. This month, we have some fun events happening as well.

Corks & Caps: Our annual wine, craft beer and spirits festival takes place at the Ankeny Market & Pavilion Sept. 17. There will be beer, wine and whiskey tastings from a wide variety of local breweries, wineries and distilleries. To learn more about Corks & Caps, please check out our Facebook page, and I hope to see you there.

Finally, we launched our new website earlier this month. For the last couple of months, the chamber has been busy redesigning its website to better inform and engage its members and local community. New features include the latest in news and events, a local resource page for visitors and new members as well as an introduction to its new Multicultural Taskforce. Being the largest chamber in the state of Iowa, we wanted to be able to provide our members and community with an updated, streamlined and user-friendly website to find all the resources they need. Our new Multicultural Taskforce has taken off recently with the highly attended Minority Owned Business Summit and the addition of educational seminars for anyone to attend. Our new website provides an enhanced digital experience for anyone seeking to connect with local business professionals, get more involved in the Ankeny community, and find events that help the promotion and development of our members.

Looking ahead at what's to come, we have a spooky new event that you won't want to miss, Witches Night Out. We will be traveling around local Ankeny businesses, so grab a friend and join us Oct. 26 from 4-8 p.m. Following that, Discover Ankeny will be happening Nov. 2 from 4:30-7 p.m. where you will have the chance to experience many tastes of what Ankeny has to offer.

Be sure to mark your calendars! ■

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

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The Ankeny Art Center celebrated new floors throughout the community art center with a ribbon cutting on Aug. 30.



Nikki Mulbrook, Hilary E. Kodatt and Joseph Bethel at the Ankeny Art Center ribbon cutting held Aug. 30.



Bryce Whitaker and Rebecca Pokorny at the Ankeny Art Center ribbon cutting held Aug. 30.



Stephanie Majeran, Mindy Wall and Lindsey Harrison at the Ankeny Art Center ribbon cutting held Aug. 30.



Jeff Perry, Joseph Bethel and Nicole Strom at the Ankeny Art Center ribbon cutting held Aug. 30.



A ribbon cutting was held Sept. 6 to recognize the name change of Bank of the West to BMO.



Ilyssa Conlon, Erin Heston and Keith Reiter at the ribbon cutting held Sept. 6 to recognize the name change of Bank of the West to BMO.



Ricky Bennett, Ilyssa Conlon and Joseph Bethel at the ribbon cutting held Sept. 6 to recognize the name change of Bank of the West to BMO.



Nicole Strum and Dena Butler at the ribbon cutting held Sept. 6 to recognize the name change of Bank of the West to BMO.



Joseph Herst and Brandon Converse at the ribbon cutting held Sept. 6 to recognize the name change of Bank of the West to BMO.

OUT & ABOUT



A ribbon cutting was held for Bon Appetit Catering in Elkhart on Aug. 28.



Adam Young at the ribbon cutting for Bon Appetit Catering in Elkhart on Aug. 28.



Adam Young, Amy, Breckyn and Sloane Woolery and Mary Young at the ribbon cutting for Bon Appetit Catering in Elkhart on Aug. 28.



Lisa Kraft, Chef Adam Young and Jamie Anderson at the ribbon cutting for Bon Appetit Catering in Elkhart on Aug. 28.



Joseph Herst and Joseph Bethel at the ribbon cutting for Bon Appetit Catering in Elkhart on Aug. 28.



Melisa Cox, Jamie Anderson and Sharlyn Estrem at the Minority Owned Business Summit held at Courtyard by Marriott on Aug. 29.



Manny Delgadillo and Amner Martinez at the Minority Owned Business Summit held at Courtyard by Marriott on Aug. 29.



Carole Harding and Renee Potts at the Minority Owned Business Summit held at Courtyard by Marriott on Aug. 29.



Chiedzo Henry, Diane Bryant and Kamsa Thephavong at the Minority Owned Business Summit held at Courtyard by Marriott on Aug. 29.



Sponsors Jheel Patel and Nate Berglund at the Minority Owned Business Summit held at Courtyard by Marriott on Aug. 29.



Tara Patterson and Garrison Goodlett at the Minority Owned Business Summit held at Courtyard by Marriott on Aug. 29.

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The COVID crisis has cost us all something. Many have lost jobs and financial security. Have \$10K In Debt? Credit Cards. Medical Bills. Car Loans. Call NATIONAL DEBT RELIEF! We can help! Get a FREE debt relief quote: Call 1-866-552-0649. (mcn)

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This Medicare step could save you money

Whether this is your first year on Medicare or you've been on it for several years, you should look at your plan each year.

Revisiting your coverage and supplements could save you money and prevent surprises when you visit the doctor or pick up a prescription.

The Medicare Annual Enrollment Period runs from Oct. 15 to Dec. 7. That's when you can join, drop or switch to another supplement plan or add or drop drug coverage.

I know what you might think: "I like my current coverage; no change needed." That may be true. But each insurance carrier frequently renegotiates provider contracts, which can ultimately change the terms of your supplement plans — impacting premiums, copays, deductibles and covered services plus the ancillary benefits like x-rays, prosthetic devices and physical therapy. Carriers can add and drop benefits like gym memberships, chiropractic visits, and meal deliveries to and from plans. That's why it's a good idea to review your providers, your prescriptions and your pharmacy each year to ensure your preferences are still covered.

Some of the most heartbreaking stories I've heard are when someone



goes to the pharmacy to pick up medication and finds out it's no longer covered or has changed. That's when out-of-pocket costs can skyrocket, and the medicine can cost hundreds more than the last time they went to the pharmacy.

During the annual enrollment period last year, I ran the numbers for one of the individuals we work with and found that Meloxicam, an arthritis medicine, costs \$12 for a 90-day refill at their in-network pharmacy and \$1,117.80 at one that was not in-network. That is not the kind of surprise you want to get when you go to pick up your medicine and the reason I run the numbers for them before making any changes.

You can switch to an Advantage Plan from a traditional Medigap supplement (like Plan F or Plan G) during annual enrollment. You can also move from one Advantage Plan to another or from one prescription drug plan to another.

There is a lot of information out there about Medicare, and the choices can feel overwhelming. A professional can help people make sense of it all, while helping them coordinate their Medicare decisions with the other aspects of their retirement plan, so every decision is made with their retirement vision in mind.

Information provided by AnnaMarie Morrow, Director of Medicare, Merkle Retirement Planning, 1860 S.E. Princeton Drive, Grimes, 515-278-1006

7 FACTORS

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