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OCTOBER 2023

Living

MAGAZINE

Super FANS

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for their favorite teams

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WELCOME

MAKE way for the Super Fans!

Just admit it. We all know some. Or maybe you are one? Either way, these folks are easy to find.

I am talking about Super Fans, and they stick out like a banana in a bowl of blueberries.

Bumper stickers promoting their teams on their cars aren't enough for Super Fans. They have the personalized plates and the clever number and letter schemes that the rest of us need one of those secret decoder rings to decipher.

Of course, their closets are full of their team-themed shirts, sweatshirts, hats, pajamas, socks, slippers and underwear. You name it, and Super Fans have their team logo on it. And regardless of how worn and tattered those items have become, they never throw them away.

The pre-set stations on the car radios of Super Fans are locked in to sports talk and sports talk only. Don't even think about turning the dial.

They fork out more money on game tickets than they do on groceries, and they are just fine with that.

Super Fans spend countless hours on Twitter or X or whatever you call it just to be the first to know the latest news on trades, injuries or other breaking news about their teams.

And to top it all off, and to show their true commitment, Super Fans spend their hard-earned money having their team mascots or logos permanently tattooed on their skin. And not just one tattoo, either.

I am not a Super Fan. Far from it. I enjoyed participating in sports and coaching, and I do enjoy watching occasional games and sporting activities, but it stops there. Even so, I am greatly entertained by those who are Super Fans. I love their passion, their feistiness, their spirit. And I can look past those fading tattoos.

Does this all sound familiar to you? Well, you don't have to be a Super Fan to enjoy this month's feature story on local residents who are.

Thanks for reading. ■



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Super FANS

Residents share their passion
for their favorite teams

By Ashley Rullestad

What's your favorite college team? NFL? NHL? Most of us have been asked similar questions at one time or another. Some people, however, don't need to be asked. The team shirt they are wearing, the banner hanging on their garage door, the bumper stickers on their cars, and the photos of them with their faces painted cheering at the stadium all shout out their affiliations. Those are the people who have crossed that fine line between fan and Super Fan.

Doug and Mary Sparks are long-time Cubs fans and have the memorabilia to prove it. Photo by Todd Rullestad



Cubs crew

Doug Sparks became a Chicago Cubs fan in the 1960s due to his grandpa's passion for the team.

"At that time, we lived between Cedar Raids and Mount Vernon right on Highway 30," says Doug. "Grandpa always had shop radios, and, back then, you couldn't get TV, so it was Cubs on the radio constantly. We lived on a hill, and then Grandpa put an antenna on the house because WOC Channel 6 in the Quad Cities (now KWQC) would broadcast Cubs games out of Chicago."

As Doug got older, married his wife, Mary, and moved to central Iowa, he would still stop by and watch Cubs games with his grandparents. It was just a thing they did, and Mary went along. When they married 42 years ago, TBS and WGN aired the Braves and Cubs games, and they spent their Sundays watching them. Doug was truck driving then, so he would pick whichever station would have the game on the radio for afternoon games.

They finally got a chance to visit the ultimate Cubs spot — Wrigley Stadium — in 2008.

"I loved it," Doug says. "People tell you the most amazing thing is when you walk out



Doug Sparks became a Chicago Cubs fan in the 1960s. His wife, Mary, became a fan after they attended games as a couple. Photo by Todd Rullestad

of the corridor, go up the ramp to the seating section and see the field and green grass. It just takes your breath away, and that is no kidding."

Though they haven't been back due to travel and life circumstances, that hasn't kept them

away from the Cubs. They are also long-time Iowa Cubs fans and have attended a lot of games, especially pre-pandemic. They have even traveled to Cubs spring training and baseball stadiums across the country to catch as many



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games as they can.

Now, the couple's garage is decked out in memorabilia. It's painted in Cubs colors and houses Doug's vast array of collector's items.

"It's in the garage because my wife kicked me out of the house," he jokes. "We were tracking another shot at the playoffs in maybe 2007, and she said, 'We're not going to hang this stuff in the house. You're going to have to move this stuff out somewhere.' So, I painted the cabinets Cubs colors and the walls. It's not really organized; it's just stuff I have accumulated over the years."

Both of their cars are Cubby blue and have personalized Cubs plates. Doug's is Cubs10, which is the number of his favorite player of all time, Ron Santo, who played during the 1960s. His number was retired by the Cubs organization in 2003, making him the third player so honored behind his teammates Ernie Banks (No. 14) and Billy Williams (No. 26).

"It has been a lot of fun. We have grandbabies now, so they kept Grandpa and Grandma busy and not able to go to as many games, but we're still fans. Always will be," says Doug.



Andy Tallakson and sons Myles and Mason are big Green Bay Packers fans.

Packer pride

Andy Tallakson became a Green Bay Packers fan when he was a kid and his favorite cousin gave him a bunch of gear. Once they were married, his wife, Bree, got hooked, too. They both have family in the Milwaukee area, so some would say it's just in their blood.

"I just started watching games every Sunday with him," Bree says. "Cheering for another team wasn't an option. Then, slowly, I got jerseys."

In fact, they have passed their cheese-headed love on to their two young sons, Mason and Myles. Mason was named after Mason Crosby,

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FEATURE



The Tallaksens have plenty of Packer memorabilia they have collected.

the all-time leading scorer in Packers' history. Andy tweeted Crosby about the birth, and he was thrilled to receive a tweet back from the kicker telling him it was an honor.

Bree and Andy went to a Packers game in San Diego in 2011, and, despite it being freezing, they had a good time. But it was just a few weeks ago that the whole family headed to Green Bay. To say they had a great time would be an understatement.

"We show our super fandom by all our memorabilia and our clothes," Bree says. "There

was a time when we wore Packers clothes to bed and then the same outfit on game day because we were superstitious about their winning streak."

The couple even named their late dogs Beau (Lambeau) and Jordy (Jordy Nelson).

Andy has been on the waiting list for season tickets since he was a child, and he's still 30,000 people away from securing them.

"Andy says, 'Once a Packer, always a Packer.' He's had so many favorite players along the way that kept him a fan," says Bree.

The puck stops here

Derek and Paula Hender have been hockey fans their entire lives. Growing up in Newfoundland, Canada, nearly everyone plays or watches hockey. They both grew up watching Hockey Night in Canada on Saturday nights with their fathers. Both of their dads happened to be Montreal Canadiens fans, so it was the first team they were exposed to, and they've been Super Fans ever since. The Canadiens are the most storied team in the NHL as they are one of the oldest teams and have won the most Stanley Cups in all of the NHL (24 times).

After moving to Iowa, the Henders decided to show their enthusiasm for the sport by creating a hockey room dedicated to the Habs (nickname for the team).

"We thought it would be cool to have it look like a jersey," says Derek. "So, we took the jersey pattern and measured it out across the walls. Then, we found the exact paint colors. The NHL has the specific colors that you can get in paint. We purchased the logo decal for the wall, and we were good to go."

Everything else is decorated with items they

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The Henders have collected pucks from the many games they have attended.

personally have collected. They have a seat from the Forum in Montreal, which is the actual seat Derek sat in when they went to a game. Other items include jerseys of many greats such as Jean Beliveau, Guy Lafleur, Yvan Cournoyer and others.

The Henders do have additional hockey memorabilia in the room that is not affiliated with the Montreal Canadiens, including an autographed Wayne Gretzky jersey from when they met him in St. Louis. They have a print that depicts the moment when Paul Henderson scored the winning goal in the 1970s Russia vs. Canada series in the Summit Series. They also have a team picture from the New Orleans Brass' first year as a team. They lived in the city when the team started, so it has a personal connection.

"We have a puck wall that has over 100 pucks from all kinds of rinks



Derek and Paula Hender are from Canada, so it seems natural for them to be big hockey fans and collectors of their team's memorabilia.

and teams from around the country and world," says Derek.

Derek still plays hockey in a men's league, and their two sons, Jason and Dylan, have both been hockey players from the time they were small. They both played for the Junior Bucs and Des Moines Oak Leafs. Jason isn't playing now as he's a senior at Iowa State, but Dylan is in his second year playing for the Minnesota Blue Ox in Minneapolis. The family has been season ticket holders for the Iowa Wild for the last 11 years.

"We are just hockey fans in general and encourage everyone to come out and watch an Iowa Wild game," Paula says. "Of course, we still watch all of the Canadiens games on TV, wear their jerseys and shirts and try to go watch them play when they are close. We tell everyone how great hockey is." ■

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TRAILHEAD opening celebrated

The City of Ankeny held a ribbon cutting ceremony for the Northwestern Trailhead, 2125 N.W. Irvinedale Drive, a new addition to the High Trestle Trail in Ankeny, on Monday, Sept. 18.

The new trailhead serves as a gateway into Ankeny, welcoming trail users with a range of amenities to enhance the trail experience. Highlights include Drop In, an interactive public artwork by artist Matthew Mazzotta. Drop In provides the pleasant experience of dropping by to visit a friend. The porch swings and gramophone allow visitors to take a rest while listening to their favorite music as the clouds roll by. It's an opportunity to connect with friends or make new ones in a home away from home.

In addition to the art installation, the trailhead offers amenities including a restroom, a hydration station, a bike repair station, picnic tables, a shelter and a parking lot.

"This exciting project supports not just bicyclists, but all trail users, as well as the broader community by providing essential amenities and a unique and fun place to gather. None of this would have been possible without the support of the City Council and Bravo Greater Des Moines," said Derek Lord, Ankeny's Economic Development director.

The Northwestern Trailhead is named after the historic Chicago Northwestern Railroad which formerly operated as a passenger rail line on this trail in the late 1800s, connecting Ankeny to Des Moines and Ames.

Ankeny is home to more than 100 miles of trails including the High Trestle Trail, Gay Lea Wilson Trail and the Oralabor Gateway Trail. ■



The City of Ankeny held a ribbon cutting ceremony for the Northwestern Trailhead Sept. 18.

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By Bonnie Christensen

5 MYTHS costing you time and money

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Myth 1: Stone countertops are indestructible

Fact: Even rock can be damaged.

Marble, quartz, travertine, soapstone and limestone can all be stained. Regular household cleaners can dull their surfaces over time. And marble is maddeningly fragile — it's the prima donna of stone.

Marble is easy to scratch. It's easy to stain. Here's the worst part: Mildly acidic substances like soda, coffee, lemon juice, even hard water, will eat into marble, creating a cloudy, dull spot in a process known as etching.

Myth 2: Your smoke detector's test button is foolproof

Fact: The test button doesn't tell you what you really need to know.

Yes, check your smoke detector twice a year. But all that test button will tell you is whether the alarm sound is working, not if the sensor that detects smoke is working. The best way to check your device is with real smoke.

Myth 3: A trendy kitchen redo will increase my home's value

Fact: Décor trends come and go as fast as viral videos.

Instead of remodeling in the latest look, which costs an average \$45,000, according to the National Association of REALTORS® "Remodeling Impact Report," try repainting in on-trend colors, which costs \$600 to \$1,320. If you do opt for a full remodel, choose elements like Shaker cabinets, wood floors and subway tile, a timeless style you'll love 10 years from now.

Myth 4: Turning off your AC when you leave saves energy

Fact: Turning off the air conditioner when you leave could actually cost you money.

That's because, when you turn it back on, all your savings will be lost as the unit works overtime to cool your hot house. A better way to save on utilities is to turn the thermostat up or down (depending on the season) 5 to 10 degrees when you leave.

Myth 5: Permits? We don't need no stinkin' permits

Fact: You do.

Getting a permit means an inspector will check the work to make sure the contractor didn't screw up. Plus, if your house burns down in an electrical fire, and your insurance company finds out the work was done without a permit, it won't cover your loss. ■

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



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COZY reads for cooler days

It's finally fall. I love this time of year — cooler temperatures, crisp leaves, warm beverages, comfy blankets and, of course, some wonderfully cozy reads to snuggle up with. If you're looking for the perfect books for fall and winter reading, here are some titles I recommend.

"The Bookwanderers" by Anna James:

Is there anything cozier than getting lost in a book? How about being able to actually enter the world of your favorite read? Eleven-year-old Tilly discovers she can do exactly that while helping out at her grandparents' bookshop.



"The Snowy Day" by Ezra Jack Keats:

There's a reason this one is a classic. This book makes me want to build snow people and snow angels then head inside for a cup of hot chocolate.

"The Tea Dragon Society" by K. O'Neill:

A cup of tea is the ultimate cozy beverage for me, and this gentle fantasy story about a young girl who befriends a tea dragon is an absolute delight. I cannot even pick which dragon is my favorite because they are all adorable.

"Whiteout" by Dhonielle Clayton, Tiffany D. Jackson, Nic Stone, Angie Thomas, Ashley Woodfolk, Nicola Yoon: A snowstorm is the perfect time to stay in with a book, and this one sets the scene with a series of interwoven love stories by several brilliant authors, set during a pre-Christmas snow in Atlanta.

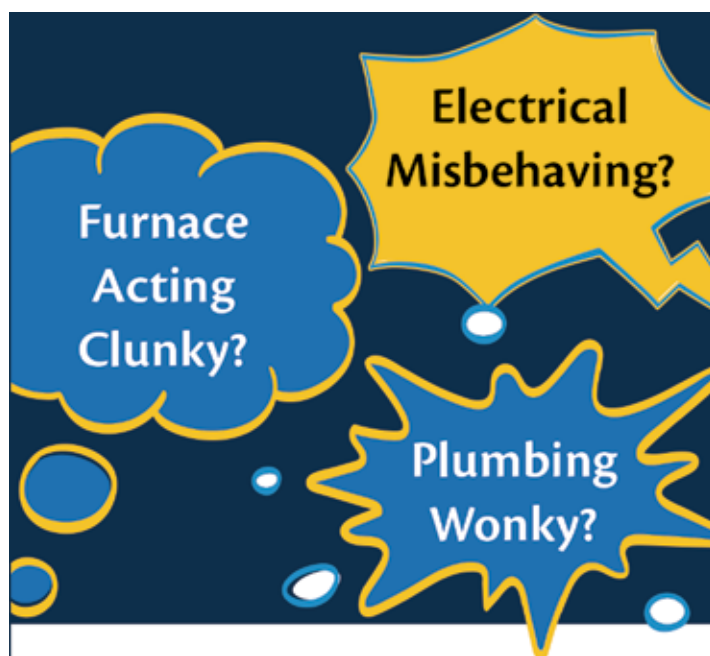
"Pumpkinheads" by Rainbow Rowell, Faith Erin Hicks: This is the ultimate fall book about a pair of friends who spend the season working at a pumpkin patch (which I wish I could visit). Read this with the pumpkin spice beverage of your choice.

"Legends & Lattes" by Travis Baldree: Described as "a novel of high fantasy and low stakes," I've yet to meet someone who didn't love this book. Viv, an orc, has left behind her adventuring days to open a coffee shop (what a delightful premise), where she enlists the help of a fascinating cast of characters to get the shop up and running.

"The Music Shop" by Rachel Joyce: It's 1988, and amid the excitement over the new music medium of CDs, Frank's music shop still sells only records. Frank himself has a special gift, always knowing the exact music that any customer needs...at least until Ilse walks into the shop. I adored the characters in this book and desperately wished I could walk into Frank's store. This is a perfect book to snuggle up with.

"Everyone in My Family Has Killed Someone" by Benjamin Stevenson: I love to curl up with a good mystery in any season, but there's something about a mystery at a snowy locale that's always extra good. A family reunion at a ski resort gets complicated by the appearance of a dead body and the secrets that everyone is hiding.

"Cosy: The British Art of Comfort" by Laura Weir: Are you looking for a handy guide on the art of being cozy (or cosy, as the British spell it)? This charming little book is full of ideas on how to make your life as cozy as possible. You'll immediately want to start a fire and put the kettle on while reading it. ■



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WHO'S inside

Restaurants are full of people eating. Gyms are full of people working out. Grocery stores are full of people shopping, banks are full of people banking, and nail salons are full of people... with nails.

Churches are full of people doing all sorts of things. Perhaps that is exactly why you already spend time at a church. Perhaps that is exactly why you don't. It's usually easy to understand the purpose of a grocery store, a bank, a gym, or a nail salon. Sometimes it can be hard to understand what purpose a church serves and how that interacts with the larger conversation of faith. Churches include all kinds of people doing all sorts of things, and sometimes those things feel confusing or even cause harm.

I confess: I've gone into a church for many different reasons. I've gone inside to give something, and I've gone to receive. I've gone because I felt alone, and I've gone because I felt like I belong. I confess: My faith has had similar seasons. I've "believed" because I needed something, and I've had faith because I knew I had to respond. I've worked on/with faith when I've felt alone and also when I knew I belonged to something much larger than just me.

Many of the ads and articles within this magazine make a case for you to "go inside" — and for good reason. Doctors provide important services, childcare centers provide care, etc. Churches would love for you to come inside as well. I know I shouldn't speak on behalf of all churches. I'm sure many churches express things in different ways. We don't believe exactly the same things or arrive/attend for the same reasons.

I'm pretty confident that all churches in Ankeny are full of people that are imperfect, that make mistakes, and that fall short — just like the churches they attend. But we also help each other, love each other, and have the beginnings of an understanding that we belong together and to a loving God who calls us into both of those "belongings."

God or expressions of faith don't only dwell inside of a church, just like milk doesn't only dwell in the dairy aisle. Church can be a place to receive from God, to offer things to God, and to be reminded that loneliness and brokenness and faithfulness and joy can actually find their place... in the same place... together.

Churches in Ankeny aren't perfect, but they are full of people trying. We/they are trying to love, trying to learn, trying to welcome, trying to forgive and to be forgiven. When your friend asks you to come to church with them next week (eh-hem, church folk, that's your cue) maybe you'll be more confident feeling like you belong now that you know the people inside are actually a lot like you. We are "who's inside." God loves you. ■



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

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Neighbor to Neighbor free meal

Oct. 22, 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 pasta and red sauce, 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. Freewill donations are accepted but not required or expected.



Acrylic painting class for kids

Monday, Oct. 23

Ankeny Art Center, 1520 S.W. Ordinance Road, Ankeny

The Ankeny Art Center is hosting a fun-filled acrylic painting class for kids. Create a happy pumpkin, grades K-2, 10:30 a.m. to noon, or silly frogs, grades 2-4, 1:30-3 p.m., on an 11- by 14-inch canvas. Step-by-step instructions and all materials will be provided. The Ankeny Art Center has partnered with Ankeny Parks and Rec for these classes and registration is through their website, ankenyiowa.activityreg.com/selectactivity_t2.wcs?leaguesid=4053.



Paint a spooky pumpkin

Thursday, Oct. 26, 7-9 p.m.

Firetrucker Brewery, 214 S.W. Walnut St., Ankeny

The Ankeny Art Center is hosting a painting event at Firetrucker Brewery. No experience is required. Your instructor will walk you step by step through this painting on a 16- by 20-inch canvas. Register online at www.ankenyardcenter.org/events. Cost of \$35 includes instruction and all materials.

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EVENTS IN THE AREA

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

Check for cancellations

ACHS Fall Play: 'Puffs!'

Nov. 3-4 at 7 p.m. and Nov. 5 at 2 p.m.

ACHS Auditorium, 2220 N.W. State St.

This fall, the Ankeny Centennial High School Drama Department is producing "Puffs," or, "Seven Increasingly Eventful Years at a Certain School of Magic and Magic!" For seven years, a certain boy wizard went to a certain wizard school and conquered evil. This, however, is not his story. This is the story of the Puffs... who just happened to be there, too — a hilarious and heart-warming tale for anyone who has never been destined to save the world. Adult tickets are \$8 and student tickets (Pre-K-12) are \$5; they can be purchased at the door or online in advance at achsdrama.ludus.com.

Santa's North Pole Village Craft Sale

Nov. 4 from 9 a.m. to 4 p.m.
Northview Middle School,
1302 N. Ankeny Blvd.;
Parkview Middle School, 105 N.W. Pleasant St.; and Prairie Ridge Middle School, 1010 N.W. Prairie Ridge Drive

Join the Ankeny Art Center for its largest fundraiser, featuring more than 200 vendors from all across the Midwest. Purchase tickets from The Art Center's website, www.ankenyardcenter.org/event.

Ankeny Lions Club Fall Pancake Breakfast

Saturday, Nov. 11, 7-11 a.m.
Ankeny First United Methodist Church, 206 S.W. Walnut St.

The Lions Club will host its pancake breakfast. Cost is a freewill donation.

St. Paul Lutheran Church Vendor and Craft Fair

Saturday, Nov. 11, 9 a.m. to 3 p.m.

St. Paul Lutheran Church, 1100 S.E. Sharon Drive

This year's vendor and craft fair will feature Stampin' Up!, Avon, Tastefully Simple, Color Street, skin care, gluten-free foods, cards, book folding, butterflies under glass, fabric crafts, home decor, pens, painted rocks and much more. Lunch will be available for purchase.

A Toast to Ankeny

Tuesday, Nov. 14, 5-8 p.m.

WineStyles Tasting Station, 1450 S.W. Vintage Parkway, Ankeny

Enjoy a wine tasting presented by a WineStyles expert, a sampling of fine food prepared by Chef Katie Van Dyke of Iowa Culinary Institute and learn more about the Ankeny Community Foundation at A Toast to Ankeny, a fundraising event for the Foundation. Cost is \$100 per ticket. Tables and sponsorships are available. Seating is limited. Get ready to raise your glasses and make a difference in our community. A silent auction will be held. For more information, visit www.ankenycommunityfoundation.org. ■



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MEET Kailey Bueker

Educating with humor

Kailey Bueker did her student teaching in Ankeny, graduated from Iowa State University in 2015, and has been in the district ever since. She is now in her ninth year teaching fifth grade at Ashland Ridge Elementary. Bueker's mom was a teacher, so the career sparked her interest from a young age. Pair that with exceptional teachers who made an impact on her and created a positive environment in their classrooms, and it's no wonder she considered the career for herself.



Kailey Bueker with her parents, who help interview students for Biztown jobs.

Bueker says she stays in Ankeny because she enjoys working at Ashland Ridge.

"The camaraderie within the staff is incredibly special," she says. "I've looked up to all my coworkers and administrators here since the very beginning of my teaching career, and I sincerely owe so much of who I am today to our entire crew. When students witness a staff culture of this magnitude, it creates a truly epic atmosphere where kids feel safe, supported and successful every single day."

Of course, teaching has its challenges, too. She jokes that her biggest challenge right now is to remember to enter attendance before one of the outstanding AR secretaries calls down to remind her — a shoutout to Mrs. Like and Mrs. Eisentrager.

Her students and colleagues might say that Bueker teaches with humor and heart. Some of her favorite memories in the classroom are of the traditions or inside jokes that become part of a class. As an example, she cites the prank wars with Mrs. Faber's class, making shirts for when Eggstravaganza was served for lunch, or wearing cowboy hats on Fridays. They also take theme days very seriously in fifth grade, as seen by the Aldi gear picture with her fifth-grade teammates.

She laughs that the thing people remember about her is the time she microwaved fish in the teacher's lounge one day for lunch. People don't let you forget stinky fish smell, after all.

When she's not at school, Bueker likes to spend time with friends and family, travel to a new spot out of the state, support the Cyclones, play volleyball, and chase her golden retriever out of her neighbors' garages after she gets off the leash.

"One of the biggest rewards of this job is having a front row seat as students discover their small wins, big wins, self-worth and potential throughout the year," she says. "It's also a really neat experience when former students come back to visit Ashland Ridge and reflect on their growth both in and out of the classroom since fifth grade." ■

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RECIPE

FILL your family's plates with cozy fall meals

(Family Features) Putting away the homework, turning off electronics and spending a little quality time together can help ease everyday stresses. Add a cozy meal packed with tastes you love and you'll have the perfect recipe for an autumn evening with your family.

Cooler days call for comforting flavors the entire family can enjoy at the dinner table like roasted veggies — from sweet potatoes to pumpkin and more — paired with hearty favorites like cheesy pierogies that provide a sense of warmth and coziness. Make this autumn one to remember by creating new meals and memories along the way.

For an extra special celebration with the ones you love in honor of the 15th anniversary of National Pierogy Day, consider a cozy, warming dish like Roasted Sweet Potatoes Brown Butter Pierogies, which is loaded with the flavors of the season. This comforting meal starts with cubed sweet potatoes — a hallmark of fall — along with pierogies tossed in a homemade brown butter sauce. Top with pecans for a nutty crunch and fresh thyme leaves for the final touch on a newfound favorite that'll bring loved ones running to the dinner table.

Find more ways to incorporate fall flavors into your family's everyday menu by visiting MrsTsPierogies.com. ■

Roasted sweet potatoes brown butter pierogies

Prep time: 10 minutes
Cook time: 30 minutes
Servings: 4-5

- 1 bag (1.6 pounds) Mrs. T's Mini Classic Cheddar Pierogies
- 2 cups sweet potato cubes (approximately 1 large or 2 medium sweet potatoes, cut into 1/2-inch cubes)
- 1 tablespoon olive oil
- salt, to taste
- pepper, to taste
- 4 tablespoons salted butter
- 1 tablespoon balsamic vinegar
- 2 tablespoons lemon juice
- water
- 1/2 cup pecans
- fresh thyme leaves, for serving

DIRECTIONS

- Preheat oven to 400 F.
- Toss sweet potato cubes in olive oil, salt and pepper, to taste, and spread in even layer on baking sheet. Roast 25-30 minutes, tossing about halfway through, until potatoes are fork tender.



- In medium skillet over medium heat, brown butter 5-10 minutes. Avoid smoking or burning. Remove from heat. Allow to cool about 5 minutes then whisk in balsamic vinegar and lemon juice.
- In large saucepan, bring water to boil. Cook pierogies according to package directions, about 3 minutes. Drain and toss in brown butter sauce.
- Add roasted sweet potatoes and pecans to brown butter pierogies and toss gently to coat.
- Top with fresh thyme leaves.

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MAKING SENSE OF INVESTING

INVESTMENT

By Kerry Curran

LOOK closely at open enrollment choices

Once again, it's the season for football games and back-to-school activities. And, if you work for a medium-size or large employer, it will soon be open enrollment season — the time of year when you can review your employee benefits and make changes as needed. What areas should you focus on?

Actually, it's a good idea to pay close attention to all your benefits. Some of the offerings may have changed from last year — and you might have experienced changes in your own life, too, which might lead you to look for something different from your existing benefits package.

You may want to start with your health insurance. If you're satisfied with your coverage, and it's essentially the same as it's been, you may well want to stick with what you have. However, many employers are increasingly offering high-deductible health plans, which, as the name suggests, could entail more out-of-pocket costs for you. But high-deductible plans may also offer something of benefit: the ability to contribute to a health savings account (HSA). Your HSA contributions are made with pre-tax dollars, so they can reduce your taxable income for the year. Also, your earnings grow tax-free, and your withdrawals are tax-free, provided the money is used for qualified medical expenses. (Withdrawals taken before age 65 that aren't used for qualified medical expenses are taxable and subject to a 20% penalty; once you reach 65, the penalty no longer applies, although withdrawals are still taxable as income if not used for a qualified expense.)

Your next benefit to consider: Life insurance. Your employer may offer a group life insurance plan, but you'll want to evaluate whether it's sufficient for your needs, especially if you've experienced changes in your personal situation over the past year, such as getting married or adding a new child. There's no magic formula for how much life insurance you need — you'll need to consider a variety of factors, such as your income, family size, mortgage and so on — but it may be necessary to supplement your employer's coverage with a private policy.

Your employer may also offer disability insurance as a benefit. Some employers' disability policies are fairly limited, covering only short periods of time, so you may want to consider a private policy.

Beyond the various insurance policies your employer may offer, you'll also want to closely look at your 401(k) or similar retirement plan. Typically, you can make changes to your 401(k) throughout the year, but it's important to make sure your investment selections and contribution amounts are still aligned with your risk tolerance and goals. Also, are you contributing enough to earn your employer's match, if one is offered? And, if you're already receiving the match, can you still afford to put in more to your plan if such a move makes sense for you?

Your employee benefits package can be a valuable part of your overall financial strategy. So, as open enrollment season proceeds, take a close look at what you already have, what's being offered, and what changes you need to make. It will be time well spent. ■



This article was written by Edward Jones for use by your local Edward Jones Financial Advisor. Edward Jones, Member SIPC. Information provided by Kerry Curran, 2005 S. Ankeny Blvd., Suite 500, Ankeny, 515-965-6901.

CHECK before renting out property

Do you want to use your current house as a rental property? Perhaps you want to earn passive income or you want to postpone selling your house after moving into your new home. Renting can be a great option, but only if you arm yourself with information and know the risks and obligations before letting tenants move in.

You have to determine whether your property can be used as a rental. If you have a mortgage, your lender may prohibit renting your home. Additionally, some homeowners' associations restrict or don't allow renting.

Most rentals require a rental certificate. The city or suburb in which your house is located will determine what is required. The city housing code may require an inspection and the payment of fees. You may need to make repairs. After you receive your certificate, you must renew it from time to time to ensure that your house is safe and habitable. If a rental certificate is required, but you don't obtain one, your rental is unlawful and you cannot legally collect rent.

You must ensure you have the proper documents in place. You



should never rent to any tenant without a written lease. The lease spells out important terms, like the names of the tenants, the amount of rent, the required security deposit, and the length of the lease. The lease also includes provisions determined by Iowa law, like how much the late fee is and how the tenancy can be terminated.

If your lease contains provisions that are prohibited by Iowa law, you run the risk of significant financial liability. The entire lease may be invalid, or the tenant may have strong legal arguments against you. Leases from other states — or the ones you find on the internet — often do not comply with Iowa law.

Not everyone can be a landlord. Becoming a landlord and turning your house into a home for rent can be a daunting process at the start. But, with the help of a knowledgeable attorney, who can help you navigate the process from start to finish, you will find that renting your house is a great way to build income off of one of your most reliable investments, now and for years to come. ■

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

THE DECISION TO RENT OUT YOUR HOME

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BEFORE YOU GO

By Tosha Edmundson

'I DON'T want to talk about that'

I have had the privilege of meeting with more than 100 families in the last few months. Many of them are pre-planning for their future burial needs. Other families have found themselves planning the burial of loved one — burials that had been paid for in advance and burials that required decisions to be made after the death occurred. I have found that families are either grateful that conversations were had about the burial preferences in advance or left wishing someone had approached the subject while they still could. So, let's talk about it.



Upon death, there are primarily two choices — a traditional casket burial or cremation. A traditional casket burial will require burial soon after death. A cremation burial can be planned for any time after the service of cremation is complete — perhaps when the weather is more pleasant, when it is easier for family to all gather, when their spouse dies in the future in order to be buried together or maybe not be buried at all. Both cremation and casket burials can be done above-ground or in-ground depending on available options at the cemetery of your choice. See? It's not so hard to start the conversation. This conversation can avoid burdens in the future when grief and loss are already heavy enough.

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 Elijah Evans

EMOTIONAL validation makes or breaks relationships

Emotional validation is a critical skill for healthy relationships. To validate someone's emotions is to communicate the understandability or reasonableness of their feelings. This is not the same as agreeing with the person's stance, and, in fact, this skill becomes all the more important when the feelings of the person you are acknowledging are different from your own. For example, I find coffee disgusting, but, for all the coffee lovers out there, I respect that, to you, it is an invigorating brew in which you find genuine satisfaction. The alternatives to validation include the assertion of one's own perspective (e.g. coffee is gross) or attempts to change a person's feelings (e.g. arguing tea is the superior hot, bitter beverage). These alternatives become problematic when responding to the emotions of others because they imply there is something wrong with the way they feel, since you are either unwilling to relate to their feelings or suggesting they should be different. Instead, practicing validation communicates empathy and respect for differences, which are crucial for navigating conflict. While the coffee example is a mundane way to demonstrate validation, one can easily imagine an emotionally charged interaction in which one person expresses an important feeling, and validation is the only thing that would make them feel seen and cared for. ■



Information provided by Elijah Evans, TLMHC, SS Therapy and Consulting, Ltd, 4725 Merle Hay Road, Suite 205, Des Moines, 515-528-8135, evans@sstherapyandconsulting.com, www.sstherapyandconsulting.com.

WELLNESS

By Alex Townsend, BSN, RN

FALL in love with your fall routine

Fall provides a unique and picturesque backdrop for those aiming to shed excess weight. The cooler temperatures invite outdoor activities like brisk walks through vibrant parks and invigorating hikes. As the days gradually shorten, there's a natural inclination to savor wholesome, comforting foods. Fall harvests offer an array of nutrient-rich options, from apples and pumpkins to various squashes, promoting a diet rich in vitamins and fiber.



Moreover, fall's cozy atmosphere encourages home-cooked meals, allowing for better control over ingredients and portions. Seasonal produce can be incorporated into nourishing soups and stews, fostering a sense of satiety while keeping calorie intake in check. The transition from summer's indulgent treats to fall's more structured routines creates an opportune moment to reassess dietary habits.

The autumn season also marks a shift in fitness routines, with activities like leaf-raking and apple picking providing enjoyable alternatives to traditional workouts. The cooler weather diminishes the discomfort associated with outdoor exercise, making it easier to maintain a consistent fitness regimen. By embracing the opportunities of fall, individuals can embark on a weight loss journey that aligns with the rhythm of nature and sets the stage for healthier habits in the approaching winter months. ■

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

HEALTH

By Dr. Jesse Kahnk, OD

VISION correction with orthokeratology

Every night, before I go to bed, I pop in my plastic teeth aligners. As I sleep, my teeth slowly are pulled back into alignment. I take them out in the morning, and my teeth hopefully maintain their alignment for the majority of the day before I complete the cycle again at night.



A couple of nights ago, I was struck with how similar this process is to a pretty unknown form of vision correction called orthokeratology. The goal is very similar to that of my teeth aligners. We use a hard contact lens to slowly push on the cornea (the front part the eye) in order to correct your vision. Patients wear the contact at night and then take them out during the day. This allows you to see well during the days without glasses or contacts. There's an additional benefit in that this time of vision correction in kids has been shown to slow down myopia (near-sightedness) progression.

During the first few days, the old prescription will return more quickly, but, as you continue to wear it for more nights, that good vision during the day is maintained longer and longer. Just like with my aligners, the feeling takes a little getting used to, but it starts to feel routine after a few days. ■

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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The diet plan itself emphasizes whole, natural foods and discourages processed and refined foods. It also includes regular physical activity, which can help individuals lose weight and maintain a healthy lifestyle. The nutritional support formula is designed to work hand in hand with specific blends, ratios and amounts of low glycemic/anti-inflammatory food. Additionally, it is formulated to aid your body with blood sugar stabilization, hunger and craving suppression, provide a mild detoxification to the body, and aid in accelerated fatty acid metabolism.

ChiroThin's primary ingredients are the amino acid L-carnitine, which aids in converting fat to energy, and vitamin B12, which helps with energy metabolism within the body. These ingredients work together to help speed up weight loss and improve mood. The supplements also contain chromium, a mineral that is important for regulating blood sugar levels and reducing cravings for sugar. ChiroThin is not a “protein only” program. It includes complex carbohydrates to help improve muscular endurance, as well as prevent excessive ketosis, hyperuricemia, diuresis, electrolyte loss, and re-feeding edema.

ChiroThin is also not a “low carb” program. In fact, the average person consumes approximately 200 grams of healthy complex carbohydrates per day. This is more than twice the amount of carbohydrates allowed for a program to be considered “low carb.” This is well above the minimum requirement of 130 grams of carbohydrates required by Type-1 diabetics. To ensure the highest quality, all nutritional products are manufactured in U.S. facilities registered with the FDA and are routinely inspected to maintain compliance.

The ChiroThin Weight Loss Program is suitable for both men and women of all ages. This program is especially beneficial for individuals who have tried various weight loss methods without success. It may also be very helpful for those who have a significant amount of weight to lose quickly, such as patients preparing for knee, hip or back surgery. The ChiroThin program is not recommended for people who are pregnant or breastfeeding, have active cancer, or who have been recently experiencing gallbladder attacks. ChiroThin is a qualified HSA/FSA medical expense. ■

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 965-3844.

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HOW TO select the right private banker for you

You may have heard of private banking before, but you may not know what exactly private bankers are and how they serve their clients. Private banking is often described as “concierge banking,” which comes with preferential pricing, top notch service and other perks. Here is an overview of the important role private bankers play in their clients’ financial lives and how to select the right private banker for you.



financial need they may have, from setting up a 529 plan for their kids’ future education to estate planning. While private bankers are not investment managers, they do serve as the connection between other financial professionals clients may need, such as a CPA, lawyer or wealth advisor. They are the primary point of contact to the client and ensure all the behind-the-scenes work goes smoothly.

Private banking services

In addition to the usual services a bank provides its customers, private banking clients typically receive additional personalized services. Some of those additional services include:

- Individualized communication
- Portfolio management
- Financial planning advice
- Customized credit and deposit solutions
- Preferential pricing on certain financial products
- Discounts on loan rates
- Cashier’s checks
- Waived fees for domestic wires and foreign currency

- Invitations to special events

How to select a private banker

When dealing with your current and future financial decisions, it is important to select someone who is committed to knowing you and helping you achieve your financial goals.

They should be both dependable and knowledgeable when giving financial advice. When selecting a private banker, you also want to choose someone who will go the extra mile for you. Whether it is taking a call at 8 p.m. to assist with a lost debit card on vacation or recommending the best pet daycare to a client who is new to the area.

Having a private banker who has significant experience in their role is also important. The longer the banker has been in the industry, the more connections they have to give you the best possible recommendations. ■

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.



THE DIFFERENCE IS

RELATIONSHIPS.

At Bankers Trust, relationships are the cornerstone of Private Banking. I’ve always enjoyed getting to know people and building relationships with them. I spend a lot of time talking to clients, learning about them and making sure they know they can rely on me as a trusted partner. Our team strives to anticipate our clients’ banking needs and connect them to unique and personalized financial solutions.

Rebecca Moomey

VP, Senior Private Banker

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EVENTS and nominations



September was a blur; I am not even sure it happened. The Chamber welcomed October with our Fall Ball golf outing where 32 teams joined us at Briarwood Golf Course for a round of golf. Sponsors spoiled our golfers with fun games and great prizes — we even had a hole in one. Congrats, Kirk Jordison! The Ankeny Chamber staff works hard to provide opportunities for its members and the community to come together and make connections. We will finish our year with two fun events that do just that.

We are excited to host our first ever **Witches Night Out**, presented by Nova MedSpa, on Thursday, Oct. 26. Buses will pick up 100 witches and take them around the community to shop at some of our local businesses. While they shop, they will be earning raffle tickets to win great prizes at the ending social. I encourage you to grab some of your friends and have a fun night out. This is a great way to support local and get some of the holiday shopping out of the way.

We are looking forward to **Discover Ankeny**, presented by B&G Foods, on Thursday, Nov. 2 from 4:30-7 p.m., with a special Senior Half Hour from 4:30-5 p.m., at the FFA Enrichment Center. Join 55-plus local businesses as they feature their food, beverages, products and services, all in one place. This is a free event for you to experience what the small businesses in our community have to offer. We will have kid-friendly activities and something for all the adults as well. This family-friendly event is open to all community members, so invite your family and friends and experience what Ankeny has to offer.

We are currently doing a call out for nominations for **Ankeny's Outstanding Citizen of the Year**. This prestigious award is for someone who fosters the community with the highest ethics, standards, passion, integrity, and is a servant leader. This person is making a positive impact on the community by selflessly giving of their time and talents. They are contributing to the welfare and betterment of this community by going above and beyond to help others. To qualify for this award, this person must be a resident of Ankeny or reside in the Ankeny Community School District. If you know someone who might be a great candidate, and you would like to nominate them, please send a resume and supporting documents showing civic involvement, volunteerism, contribution to the community, risks taken, and leadership roles to Melisa Cox at mcox@ankeny.org.

We will announce the winners of all three of our annual awards: Outstanding Citizen of the Year, Small Businessperson of the Year, and Employee of the Year at our **Annual Dinner** on Feb. 15 at the FFA Enrichment Center. If you have a candidate selection for any of our awards, please contact Melisa Cox at mcox@ankeny.org. Deadline to make nominations is Tuesday, Oct. 31. ■

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

Enjoy Food & Beverage Sampling, Give-Aways, Discounts, & Family-Friendly Activities!

discovery ankeny
Join Us In Discovering What Ankeny Has To Offer!

FREE ADMISSION

THURSDAY, NOVEMBER 2ND
4:30-7:00PM | SPECIAL SENIOR HALF HOUR 4:30-5:00PM

WITCHES Night Out
Thursday, Oct. 26th, 2023 4-8pm

LATTES & LEADS
Everyone is Welcome!
Get To Know Your Fellow Chamber Members, Connect With Business Professionals & Learn More About Real Deals!
TUESDAY, OCTOBER 24, 2023
8:00 AM - 9:00 AM
115 S.W. MAPLE ST., STE. C ANKENY, IA 50023

NOMINATIONS OPEN!

Business Person Of The Year
Employee Of The Year
Citizen Of The Year

CONTACT
MCOX@ANKENY.ORG
WITH YOUR NOMINATION!

Please provide a short write up of why you feel they qualify for this award.

We are taking applications now until October 31st.

Submit Your 2023 Nominations for Annual Awards Now!

INVESTOR MEMBERS

MURPHY ENTERPRISES, CENTRALBANK, THE DISTRICT, LGL LAW OFFICES

PREMIER MEMBERS

JOHN DEERE, DANIELLE SELF, Bankers Trust, Community Choice, csb, Avila Bank, Casey's, BlueTalent Group



A ribbon cutting was held for RE/MAX Precision in Uptown Ankeny on Sept. 22.



Lindsey Dacey and Thomas Bartlett at the ribbon cutting held for RE/MAX Precision in Uptown Ankeny on Sept. 22.



Krista Daggett and Liane Woosley at the ribbon cutting held for RE/MAX Precision in Uptown Ankeny on Sept. 22.



Kristen Geiger and Ryan Jensen at the ribbon cutting held for RE/MAX Precision in Uptown Ankeny on Sept. 22.



Molli and David Rodriguez at the ribbon cutting held for RE/MAX Precision in Uptown Ankeny on Sept. 22.



Kathy Sibbel and Anne Porter at the evening Rotary Club club meeting on Sept. 26.



Tricia Nikkel, Traci Schermerhor and Kristopher Orth at the evening Rotary Club club meeting on Sept. 26.



Ellida Wiesman and Leah Nelson at the Lattes and Leads held at I Do Pretty Beauty Bar in Ankeny on Sept. 26.



Olivia Stevenson, Ashley Dixon, Allyson Senter, Nicole Poling and Lindsey Haefner at the Lattes and Leads held at I Do Pretty Beauty Bar in Ankeny on Sept. 26.



Lindsey Haefner, Nicole Poling and Kathy Orsland at the Lattes and Leads held at I Do Pretty Beauty Bar in Ankeny on Sept. 26.



Jamie Dobson and Brent Lindquist at the Lattes and Leads held at I Do Pretty Beauty Bar in Ankeny on Sept. 26.

CORKS & Caps

Corks & Caps was held
Sept. 17 at the Ankeny
Market & Pavilion.



Melissa and Cory Slifer



Tenie and Rod Reyerson



Claire Rewerts and Xena Jolly



Pam Patterson and Victoria Zenor



Jeff Baxter and Crystal Brillhart



Matt and Wendy Beatty and Charlie and Amy Larsen



Andrea Mann and Allison Stevens



Lucinda Williams and Jane Allen



Erica and Jeff Westbrook



Shey and Gabriel Moore



Chase Netusil and Clayton Netusil

'Fiduciary' is an important word

"Fiduciary" is a funny but important word to consider when finding the right person to help you plan for retirement. It comes from the Latin "fidere," meaning "to trust." The term may not roll right off your tongue, but we all understand and value the concept of trust.



In the financial industry, a fiduciary must, by law, act impartially and provide advice that is in their clients' best interest. Choosing a fiduciary can help put you at ease when looking for the right retirement planner. This person should be transparent and thoroughly explain investment options and fees. If you are working with someone who doesn't have a fiduciary duty to you, you have fewer legal options should you discover that your best interests were not served. When interviewing a potential retirement planner, a few questions are, "What's your legal obligation to my investments?" and "What investment services or advice will you be providing me?" It's also a good idea to ask for regulatory documentation on how they handle conflicts of interest and what procedures they have to ensure your best interests are placed before theirs.

Check that your retirement planners are all investment advisors

registered with the U.S. Securities and Exchange Commission. They will uphold the regulatory requirements needed to be financial fiduciaries. Aside from regulatory requirements, being a fiduciary is necessary to protect the families and individuals they work with.

Some retirement planners have also passed a rigorous certification and training process established by the National Association of Certified Financial Fiduciaries to obtain the Certified Financial Fiduciary designation. While the other financial designations you might see cover the legalities of a fiduciary, there is no other designation that focuses solely on understanding and being the best fiduciary one can be. This training not only puts retirement planners in a better position to help families and individuals plan for retirement, it keeps the critical word "trust" at the forefront of the entire retirement planning process. Obtaining the Certified Financial Fiduciary designation allows retirement planners to apply a wide array of knowledge to your retirement and ensure that all facets of your plan are intentional, customized and transparent.

When planning for retirement, the Latin you may want to live by is "carpe diem." This phrase means to seize the day, enjoy the moment, and worry less about tomorrow. Finding a retirement planner you trust can help you do just that.

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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