

brown butter pierogies

**RECIPE** 

U.S. POSTAGE

**PRSRT STD** ECRWSS EDDM



#### **AMENITIES**

- Well-designed apartments and suites
- Emergency call systems
- Delicious meals
- Scheduled transportation
- Lounges and sun rooms
- Beauty salon/barber shop
- Outdoor patios and gardens
- Full calendar of clubs, classes and events
- And more amenities you'll enjoy
- · Your pets are welcome, too





Call Marti today to set up your personal tour!

515-299-1731

Marti.Stanley@CassiaLife.org

INDEPENDENT LIVING | ASSISTED LIVING | MEMORY CARE SHORT-TERM REHABILITATION | LONG-TERM CARE | HOSPICE CARE

## 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 a secret decoder ring to decipher.



Of course, their closets are full of their teamthemed 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.

#### **SHANE GOODMAN**

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



515-953-4822 ext. 302 ammy@iowalivingmagazines.com

Angela Ossian Advertising Account Executive 515-953-4822 x307 angela@iowalivingmagazines.com







Circulation and readership

#### **Central Iowa Sheds.com**

## **CENTRAL** WINTER IS COMING, PROTECT YOUR ANIMALS





515-967-5949





STYLES: A-Frame Sheds • Dutch Barns • Chicken Coops • Dog Kennels • Garages & Workshops New England, Quaker, Chalet - Value Gable & Winged Mini Barns - Cottages & Cabins Hip Roof Sheds · Horse Barns & Loafing Sheds · Greenhouses · Carports





# **RE-ELECT**

\* for City Council \*

#### Achievement and responsibilities - past and present - include:

- · Lifelong Altoona resident
- City Council Member for past 8 years
- Responsibilities do or have included planning, budgeting and implementation/operations of the water, wastewater, storm water, streets, parks and maintenance departments
- Attended the majority of Council meetings since 1976
- Acquired funding grants for roads, parks and bike trails
- Chair or member of many metro boards and committees
- Learn more at

www.facebook.com/vernonwilley





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.

Charlotte Hejlik is a fan of baseball at every level. She has been marking off the Major League stadiums she has visited on a board hanging on her wall.

#### Raised to be a fan

Mike Mericle, a teacher at Southeast Polk's new middle school in Altoona, has a mancave in his basement decked out in sports memorabilia.

"This was a completely unfinished basement, and now I have almost finished filling it with sports memorabilia," he says.

Mike has been a fan of many sports from a young age, including his favorite teams, the Twins (MLB), Vikings (NFL), and Iowa Hawkeyes college football.

"I have a lot of photos of me, my wife, our friends and family at games," he says.

While Mike was growing up, his father was involved in many sports activities.

"We were always present during those activities," he says. "My two older brothers were athletes, too."

Consequently, Mike often found himself around different sports.

"Many of the sports I was around grew on me," he says. "I was always that little brother who wanted to play sports outside with my older brothers, and the love of the game kept growing and growing."

One of those core memories that instilled



Mike Mericle has created a mancave in his basement and displays his memorabilia there.

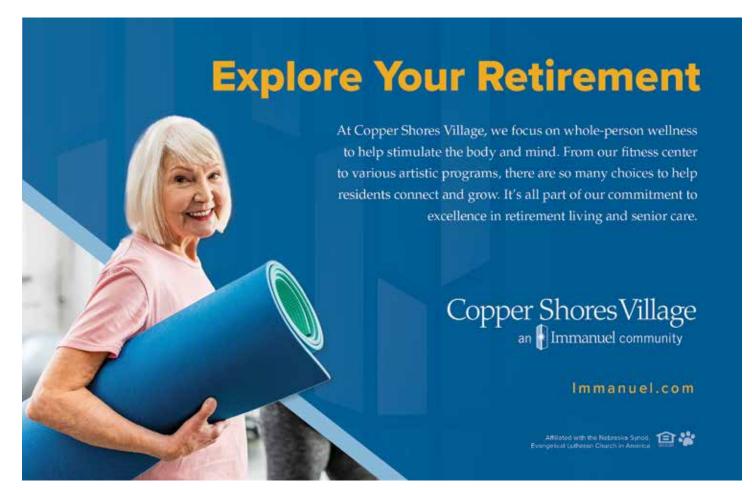
his passion for baseball was the Twins' 1987 and 1991 World Series wins.

"I may have been younger, but I remember it like yesterday," he says.

Kirby Pucket, Twins outfielder, became Mike's sports idol, which made him even more enthusiastic about the game.

"Watching Kirby Pucket play was something I loved to do," he says.

During football season, Mike roots for the Vikings, and though he's had some heartbreak Mike Mericle and his wife, Martha, attend a UNI game.



as a fan, the "Minneapolis Miracle" stands out in his memory.

On Jan. 15, 2018, Stefon Diggs' "Minneapolis Miracle" catch astounded fans. Case Keenum connected with Diggs for a 61-yard game-winning touchdown pass in the NFC Divisional Round game against the New Orleans Saints.

"I remember thinking this never happens to the Vikings, so, when it happened, I was in utter shock and couldn't even describe how I felt," says Mike.

Over the years, Mike has amassed a sports memorabilia collection for the Vikings, Twins and the University of Iowa. He also attended countless Twins and Vikings games in his youth. Since marrying his wife, Martha, he has tried to make it to more Twins games.

"We try to make as many as possible since my wife is also a Twins fan, so many of our 'family trips' are to Twins games during the summer," Mike says.

Closer to home, the family enjoys attending Iowa or ISU football games. They have collected a lot of memorabilia related to all of their favorite teams.

"I have full-size football helmets, jerseys, baseballs and baseball bats," Mike says.

Mike's most prized memorabilia is a collection of Kirby -Puckett-signed jerseys, bats and baseballs.

"Puckett was someone I watched daily and was my favorite player until he passed away," he

Mike says he always has been, and always will be, a fan of his dad and brothers, and now he is carrying on their fan traditions with his own family.

"Growing up watching the Twins and Vikings with my dad, who was also a fan, I followed him and had that special bond throughout all sports," he says. "Always being around sports - playing, coaching or watching — now, regardless of who is playing, some sort of sport is on my TV."

Some of Mike's most cherished moments have been spending time with his loved ones at the ballpark or stadium.

"Watching sports with my family and friends and sharing those special moments together have been some of my favorite memories made," he says.

#### A career born from interest in sports memorabilia

Joe Knapp is a sports fan unlike any other in Iowa. He has made his love of sports memorabilia a career. He coordinates sports cards and memorabilia shows around Iowa and brings celebrities to events. He recently coordinated bringing Ham Porter, known for his role in the movie, "The Sandlot," to Iowa.

Joe has been a sports cards and memorabilia enthusiast since 1987, but, unlike many other collectors, he has been able to make his hobby a career

"I am passionate about it," he says.

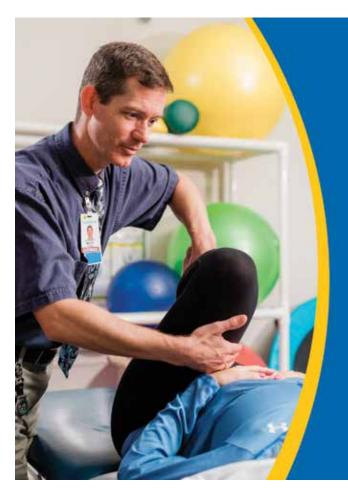
His favorite sports memory is of the Boston Red Sox winning the World Series in 2004.

"It ended the curse," he says.

The "Curse of the Bambino" was supposedly put on the Boston Red Sox after the team sold Babe Ruth to the New York Yankees after the 1919 season. The "Curse" was used to explain the lack of a World Series win by the Red Sox for 86 years from 1918 until 2004.

Joe has been to plenty of games throughout his life.

"I'm very thankful for all the games I've



# bróadlawns

PHYSICAL & OCCUPATIONAL THERAPY

## **IMPROVE** YOUR MOBILITY **AND MOTION**

Fall Prevention • Concussion Therapy • Post-Surgical Care Soft Tissue/Joint Mobilization • Sports Rehabilitation Pelvic Floor Health • Work-Related Injuries

#### SCHEDULE AN APPOINTMENT:

Main Campus: 1801 Hickman Road • (515) 282-5621 Cityville: 580 SW 9th Street, Ste 100 • (515) 282-2489 East University: 2508 E. University Avenue • (515) 282-3278 www.broadlaws.org • Follow us: 6 9 @ la

been to, maybe about 15," he says.

Joe has a lot of memorabilia, so picking out his favorites is difficult.

"I do have some framed signed jerseys of Peyton Manning, Larry Bird, Steph Curry, Lebron James, just to name a few," he says.

His Michael-Jordan-signed basketball is another top contender for prized sports possession among the items he has collected over the 36 years since his fandom began in the 1980s.

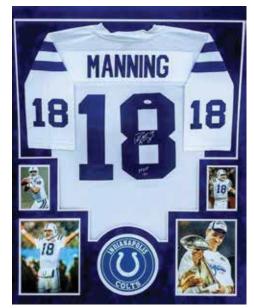
In his business, Hat Trick Breaks, Joe has had the opportunity to meet many celebrities through his work as a promoter for celebrity autograph signings and card collector.

"I've met a ton of sports celebrities," he says. "I was Brock Purdy's, Breece Hall's, Luka Garza's and Spencer Lee's first big signing promoter."

He was also a promoter for former WWE wrestlers.

"There is nothing better. I enjoy now bringing talent to our great state of Iowa for meet-and-greet and autograph signings," he says.

Joe's love of sports and sports memorabilia



Among the signed jerseys Joe Knapp has are those of Larry Bird and Payton Manning.

began in his youth.

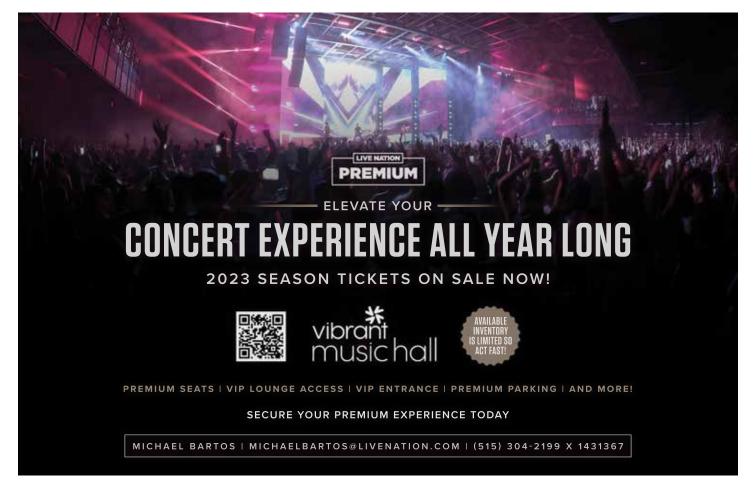
"As a kid, I loved collecting sports cards," he says. "The older I got into my teens, the more I loved going to Iowa Cubs games to get autographs."



Joe Knapp arranged for George Kittle to sign autographs.

Joe took his sports obsession even more seriously into his adulthood as a career path.

"I started to travel to huge sports cards and memorabilia shows where athletes and their other celebrity fans would be for paid meet-and-



greets and autograph signings."

Joe enjoyed having something signed to bring home after attending these sports fan

"I liked meeting the celebrity and walking away with a picture. You can't erase the memories for that short time you meet someone," he says.

Joe then devised a plan to bring this excitement to Des Moines and the surrounding

"Luckily, people started to trust what I could bring to the table, and it happened," he says. "I get to help other sports fans like me get sports cards, understand what they have in their collection, and meet both celebrities or athletes at autograph signings."

Joe's favorite part of the signings and meetand-greets is hearing other collectors' stories.

"I get to see their passion or love for their cards, and I get to see them meet their own hero right in front of them," he says. "Deep down, it gets to my heart right away every time and keeps me driven to keep grinding for what I love and bringing famous athletes to our state of Iowa."



Char Hejlik and her son, Andy, enjoy a game at Busch Stadium.

#### **Baseball grandmas**

Charlotte Hejlik has enjoyed baseball since she was young and has watched more than 100 baseball games this season alone.

"I aim to visit as many MLB fields as possible," she says.

A couple of years ago, despite the declining health of her husband, Kenny, who had Parkinson's disease, and battling cancer herself, Charlotte did not let that stop her from attending games with him. Kenny passed away at the end of March last year, and baseball season started in April.

"The season kept me busy all summer and helped me pass the time," she says.

Charlotte says she has been a Super Fan since she was 10 years old.

"It started with my dad, who was on a fast pitch softball team after he came home from serving in World War II," she says.

Charlotte also has two brothers who played





Junior Legion baseball. There were not many sports opportunities for girls when Charlotte was young.

"I did get involved in 'beer league' softball after high school and played for several years and catered for the highly successful Big Blue softball team my husband sponsored," she says.

Charlotte also began watching games with her children and took them to games.

"I spent much time watching the Cubs and Twins with my two boys," she says. "I will never forget taking our boys to see the Kansas City Royals, and Nolan Ryan pitched the game."

Charlotte says the great American pastime — and not just at the professional level — helped her pass the time after her beloved Kenny passed away.

"I have two grandsons, Landon, 11, and CJ, 10, that played in invitational tournaments, Little League, travel ball, and even at the State Championship for Little League All-Stars. Baseball was very therapeutic in helping to keep me busy throughout the summer," she says.

To enjoy her favorite sport, Charlotte has been in the stands during rain, snow, sleet, sandstorms and temperatures from 40 to 100 degrees.

"I watched games for my great nephews and even some neighbors here in town, too," she savs.

In the fall of 2022, she crossed an item off her bucket list: visiting Fenway Park for two games against the Yankees.

So far, Charlotte has visited nine different ballparks: Minnesota, Kansas City, Chicago, Seattle, Boston, St. Louis, Colorado, Milwaukee and Washington D.C.

"I have plans to visit Pittsburgh and Cleveland in 2024," she adds.

Charlotte has attended games at the Metropolitan Stadium (the Twins played there before the Metrodome), then the Metrodome, and then Target Field.

Charlotte's cancer has been in remission since June of 2022, and she now has a baseball bucket list board on her wall.

"I check off every stadium I visit," she says. Even after all the professional games she has attended, Charlotte is still a major fan of her grandsons.

"My grandsons played 136 games, and I made it to over 100," she says.

Some of those summer days watching baseball were long for Charlotte.

"I watched baseball starting at 8 a.m. and wasn't finished until 8 p.m. It was a lot of fun getting to spend time with family," she says.

Some of her favorite memorabilia are her signed Johnny Bench (Reds catcher, 1967-1983) baseball and a card she bought at an auction benefiting a child with lupus. Her most cherished baseball items are not tangible.

"The time spent together making memories as a family at my grandsons' baseball games have been some of the most fun times I have experienced," she relates.

Charlotte is originally from Britt, and though she calls Altoona home, she still watches Britt's (West Hancock) football games every Friday night through streaming services. Charlotte says she has been glad to call Altoona home and to be close to family during the difficult times of having cancer and losing her husband.

She says she has made many friends at games and loves the nickname, "Baseball Grandmas," she and her two sisters-in-law have earned for attending many games.



## **KRAYS** enjoy proximity to amenities

Former city employee turns active volunteer.

Matt Kray moved to the Des Moines area two decades ago with his wife, Desi, who was attending Des Moines University at the time. When she graduated in 2006, she accepted a role as a physical therapist in Newton while Kray worked on the southwest side of Des Moines.

"We discovered Altoona was a nice halfway point for both of us to commute to work," he says. "We began a house hunt and found a house in Altoona. We moved in July 2006 and have been in the same home ever since."

Matt explains that, while they were searching for houses, they looked at both new construction and existing homes, one of which had just been built seven years prior.

"This home checked all of the boxes on our list of wants, but the fact that it already had window coverings, a fence surrounding an established yard, and a finished basement were the major selling points for us," he shares. "We would have had to front those major expenses if we purchased a new build."

Since moving in, the Krays have added two children and a handful of guinea pigs. In March 2022, a hailstorm went through their neighborhood and damaged the vinyl siding.

"When we re-sided, we chose a new color for our home, going from beige to gray," Matt says. "We thought it was a very nice update for our home."

The home's location in the Falcon Ridge neighborhood means the family is close to many amenities, including their daycare provider who is just a couple blocks away. Centennial Elementary is just two streets over, too.

"There is a walking trail around a nearby lake for us to enjoy," Matt says. "Plus, we are so close to both grocery stores, which is a huge benefit when you're halfway through preparing a meal and realize you've forgotten a key ingredient. That happens more often than I'd like to admit."

He adds that their neighborhood is quiet because it's off the beaten path, but Eighth Street is close enough to quickly get them wherever they need to go.

"When we first started exploring Altoona as a place to live, we were so surprised by



Matt and Desi Kray were searching for a convenient home from which to commute and found Altoona has much to offer their family.

everything it had to offer," Matt says. "We had only ever known Altoona as the home of Adventureland, but once you venture off of Eighth Street and Adventureland Drive, you see all of the wonderful neighborhoods and parks. I have always felt that Altoona is the biggest small town."

In the past, Matt worked for the City of Altoona as the utility billing clerk.

"It was there that I learned so much about our great city," he says. "When I left city employment, I applied to be a member of the

boards and commissions in Altoona."

Matt currently serves on the Lutheran Church of the Cross' finance committee and has been a trustee for the Altoona Public Library since May 2019, which he says is a great fit because his entire family uses the library often.

"The staff of the Altoona Public Library is top notch, and the library offers so much more than books," he shares. "It has been an honor and privilege to serve the citizens of Altoona as both an employee and a volunteer."



Reward Yourself with

# Sensible Checking

SPEND MONEY - MAKE MONEY

bankiowa.bank/sensiblechecking



## **ASSESSING** life insurance needs

If your family relies on your income, it's critical to consider having enough life insurance to provide for them after you pass away. But, too often, life insurance is an overlooked aspect of personal finances.



In fact, according to a 2023 study conducted by Life Happens and LIMRA, which closely follows life insurance trends, nearly 50% of Americans say they have no life insurance coverage at all, even though 39% say they intend to obtain life insurance coverage within the next year.

#### Role of life insurance

Realizing the role life insurance can play in your family's finances is an important first step. A critical second step is determining how much life insurance you may need.

Several factors will affect the cost and availability of life insurance, including age, health, and the type and amount of insurance purchased. Life insurance policies have expenses,

including mortality and other charges. If a policy is surrendered prematurely, the policyholder also may pay surrender charges and have income tax implications. You should consider determining whether you are insurable before implementing a strategy involving life insurance. Any guarantees associated with a policy are dependent on the ability of the issuing insurance company to continue making claim payments.

#### Rule of thumb

One widely followed rule of thumb for estimating a person's insurance needs is based on income. One broad guide suggests a person may need a life insurance policy valued at five times their annual income. Others recommend up to 10 times one's annual income.

If you are looking for a more accurate estimate, consider completing a "DNA test." A DNA test, or Detailed Needs Analysis, takes into account a wide range of financial commitments to help better estimate insurance needs. The first step is to add up needs and obligations.

Short-term needs: Which funds will need to be available for final expenses? These may include the costs of a funeral, final medical bills, and any outstanding debts, such as credit cards or personal loans. How much to make available for short-term needs will depend on your individual situation.

**Long-term needs:** How much will it cost to maintain your family's standard of living? How much is spent on necessities, like housing, food and clothing? Also, consider factoring in expenses, such as travel and entertainment. Ask yourself, "What would it cost per year to maintain this current lifestyle?"

New obligations: What additional expenses may arise in the future? What family considerations will need to be addressed, especially if there are young children? Will aging parents need some kind of support? How about college costs? Factoring in potential new obligations allows for a more accurate picture of ongoing financial needs.

Information provided by Andrei J. Murphy. Securities and investment advisory services offered through Brokers International Financial Services, LLC. Member SIPC. Brokers International Financial Services, LLC and Retirement Solutions of Iowa, LLC are not affiliated companies. 515-215-7114. All investing involves risk, including the possible loss of principal, and there is no guarantee that any investment strategy will be successful.





Retirement Solutions of Iowa LLC.

www.rsiowa.com 105 W Salem Avenue, Indianola

Andrei Murphy President

\*\*Securities offered through Brokers International Financial Services, LLC, Member SIPC. Brokers International Financial Services, LLC, is not an affiliated company

## THE TUNNEL of faith

Have you ever prayed for something and not received the answer you hoped for? Have you ever been through a dark and confusing time and wondered where God was? If you are a normal person, you have been in seasons where the future is unknown, and the present seems dark. Corrie ten Boom lived through this kind of experience. Corrie and her family hid Jews in their house during the Holocaust, but when their secret was discovered, she and her family were arrested by the Nazis. Corrie and her sister, Betsie, were sent to the notorious Ravensbrück concentration camp near Berlin. There they faced cruelty, and Betsie died there on a cold December day. I'm sure those were some very dark days. Confusing days. Days that would leave anyone wondering about God's plans.

But here's what Corrie said: "When a train goes through a tunnel and it gets dark, you don't throw away the ticket and jump off. You sit still and trust the engineer."

When life gets dark, when things are really confusing, and you can't see the light at the end of the tunnel, you don't jump off the train. You trust that the Great Engineer knows where he's leading you. Just because you can't see, doesn't mean the Engineer is blind or unkind.

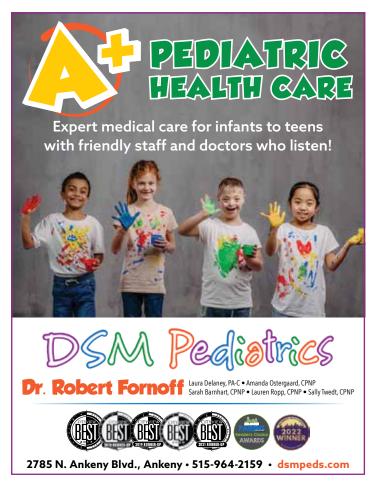
Let's be honest, there are moments in life when we feel like Heman, an ancient songwriter, who sang: "My soul is full of trouble and my life draws near the grave....I am like a man without strength" (Psalm 88:3-4). When this happens, Corrie reminds us to sit still and trust God. Just because your circumstances have changed, doesn't mean God has changed.

And God can be trusted. As the great king of Israel, David, said, "You are merciful, Lord! You are kind and patient and always loving. You are good to everyone, and you take care of all your creation. The Lord is trustworthy in all he promises and faithful in all he does. Our Lord, everything you do is kind and thoughtful (Psalm 145:8-9, 13, 17). God is committed to you, your care, and to leading you through this life.

When life doesn't go the way you planned, when it's painful, and when nothing seems to make sense, you are invited to trust that the Great Engineer, Jesus, knows where he's going and where he's leading your life. God can be trusted in the "dark tunnels" of this life. ■

Information provided by Pastor Nathan Anenson, Lutheran Church of the Cross, 1701 Eighth St. S.W., Altoona, 515-967-4818.







## 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.





Walnut Creek

Psychiatry

In-person & remote therapy offered at this location.

(515) 368-7504 | (515) 355-3491

## **BEWARE** of text message scams

Have you ever received a text message from a bank stating there is fraud on your debit card or about your mail, from USPS or UPS? Well, there's a good chance that text message could be a scam. Here's how text message scams



work, how to protect yourself and what to do if you think you've been targeted.

#### What are text message scams?

Text message scams often ask you to confirm your address or click on a link to provide the sender more information. Once the text or call is intercepted by the scammers, they will begin asking you for full card numbers, PINs, and personal information in order to "close" the card. Once your card information has been given to the scammer, they are then able to withdraw cash from an ATM or make online purchases. If personal information such

as a Social Security number is given out, the scammer can then call the bank with those details and attempt to gather additional bank information.

### How to protect yourself from text message scams

There are ways you can protect yourself from text message scams. Never click on a link provided in a text message from an unknown person or respond to unexpected messages. With the increase in texts appearing to come from the USPS, UPS and banks, it's now best practice to call your bank or stop by a branch and talk to a banker about the message to determine its legitimacy.

## What to do if you're a victim of a text message scam

If you have received a text message scam and have clicked a link, given out your information, made a payment, or you believe your identity may be compromised in another way, here are immediate steps to take.

- Forward the text to 7726. This sends the message to your wireless provider and allows them to block future messages like these.
- Report through Apple using the "Report Junk" link at the bottom of messages from unknown senders.
- Report through Google Messages on Android devices by touching and holding the conversation you want to report, then tap "Block," "Report Spam" and "OK."
- Contact the Federal Trade Commission (FTC) to file a complaint at ReportFraud.ftc. gov.
- Notify your bank so proper steps can be taken to prevent further compromise.
  Take steps to block scammers from committing further crimes against you.

Information provided by Mary Simon, VP, Altoona Branch Manager, 3820 Eighth St. S.W., Altoona, 515-245-5480, MSimon@BankersTrust.com. Bankers Trust NMLS ID: 440379.



THE DIFFERENCE IS

## LOYALTY.

Choosing a banking partner is not often a decision that is made lightly. At Bankers Trust, we value our customers and appreciate their loyalty. That's why we reward customers with our best interest rates on savings accounts and CDs, as well as waived fees, through our Benefits Banking Loyalty Program. The more products and services you use, the more rewards you earn.

#### **Mary Simon**

VP, Altoona Branch Manager

MSimon@BankersTrust.com (515) 245-5480 3820 8th St. SW Altoona, IA 50009

BANKING | LENDING | WEALTH MANAGEMENT



Be sure to check for cancelations.

#### 'The Wizard of Oz: Youth Edition'

Nov. 3-19, Fridays, 7 p.m.; Saturdays and Sundays, 2 p.m. CAP Theatre, 201 First Ave. S., Altoona

Class Act Productions is excited to announce its first mainstage performance of the 2023-2024 season: "The Wizard of Oz: Youth Edition." Performances at CAP are live theater for families of all ages, with familiar stories condensed into 90-minute performances that appeal to audiences with shorter attention spans. Tickets are \$10 for students, \$16 for adults, and \$13 for seniors. Visit www.captheatre.org for more information.

During this mainstage production, CAP Theatre will be partnering with Taylor House to collect donations. Taylor House was built to provide care and comfort to terminally ill patients and their families who seek an alternative to care in hospitals or nursing homes. Donations of new, unused lotions, candles, K-cups, Chapstick, soft blankets, women's nightgowns, long-sleeved men's shirts, and soft fuzzy socks are requested.



#### **Craft Show**

Saturday, Nov. 11, 9 a.m. to 3 p.m. ZaGaZig Shrine Temple, 1100 Shriners Parkway, Altoona

More than 40 vendors will feature items such as wreaths. jewelry, handmade knives, fleece blankets, Christmas decor, Scentsy, Pampered Chef, Tastefully Simple, tumblers, jams, organic soap and much more. The Ladies Auxiliary will have a huge bake sale and serve lunch. For more information, visit the Facebook event page, Fall Craft Show - ZaGaZig Shrine Ladies Auxiliary.

#### **Chili and Oyster Soup** Supper

Nov. 18, 4:30-6:30 p.m. Ivy Centennial United Methodist Church, 9150 N.E. University, Altoona

The public is invited to enjoy the Chili and Oyster Soup Supper served at Ivy Centennial United Methodist Church.



#### **Cardboard Caucus**

Oct. 27-29

Hilton Garden Inn, 205 S. 64th St., West Des Moines

www.cardboardcaucus.com

Named after the state's first-in-thenation caucus, this event is all games, no politics. Starting at noon each day, attendees can expect a wide variety of board game tournaments for prizes, games to play with friends or strangers, and unreleased board games for play testing.

#### **Des Moines Buccaneers**

Buccaneer Arena, 7201 Hickman Road, Urbandale bucshockey.com

The Tier 1 USHL developmental hockey franchise continues to serve up a chance for amateur hockey players to enhance their ability to succeed at the next level. Home games:

• Oct. 28 vs. Lincoln



#### **Edgewater Holiday Mart**

Nov. 4, 9 a.m. to 3 p.m.

Edgewater, 9225 Cascade Ave., West Des Moines

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







## OCTOBER 2023

#### City of Altoona • 900 Venbury Drive • Altoona, IA 50009 • 515-967-5136

#### **CITY HALL**

900 Venbury Drive

Altoona, IA 50009 Phone: 515-967-5136 FAX: 515-967-0842 Open 8 a.m. – 4:30 p.m. Monday – Friday

Mayor Dean O'Connor 515-967-5136

City Council Members Jeremy Boka 515-965-0951

Scott Duer 515-418-2227

Josh Dunwoody 515-720-8891 Vernon Willey II 515-313-3307

City Administrator 515-967-5136

City Clerk 515-967-5136

Police Chief 515-967-5132

Fire Chief 515-967-2216

Library Director 515-967-3881 Fax: 515-967-6934

Water Billing 515-967-5136

Building Department/ Code Enforcement 515-967-5138

Building Official 515-967-5138

Planning & Zoning Department 515-967-5136

Public Works Director 515-967-5136

#### **BEGGARS' NIGHT**

The City of Altoona celebrates Beggars' Night with trick or treating from 6-8 p.m. on Monday, Oct. 30.

New Altoona residents should note that children may be asked to recite a joke while trick or treating as part of local Beggars' Night traditions. Residents who wish to participate in trick or treating should turn their outdoor lights on between the hours of 6-8 p.m. to signal that children can stop by. Those who do not wish to participate should turn outdoor "porch lights" off between the hours of 6-8 p.m. Finally, as little ghouls and goblins are out and about on the 30th, please ensure you are being extra watchful, especially if you are traveling around town during trick or treat hours. Have a safe, and happy Halloween!



#### **FALL YARD WORK**

Please remember as you clean up your yards this fall, that you should not be pushing leaves and other yard waste into streets and storm sewers. Yard waste can be collected and placed in Metro Waste Compost It! Bags or in Compost It! Yard carts. Yard waste collection season ends on November 25. For more details, visit **mwatoday.com**.



#### **IRRIGATION METER**

This is a great time of year to install an irrigation meter. Whether your home is new construction or has that lived in feel, an irrigation meter can help you save money on your monthly water bill.

An irrigation meter is a separate meter that measures the amount of water used for items such as lawns, washing exterior surfaces, washing vehicles, filling pools, etc. By having the irrigation meter installed, the sanitary sewer rate fee is not assessed for water usage in the "irrigation system", which would include outside faucets. A separate meter is the only way to accurately measure the water used exclusively from outside faucets.



According to the U.S. Environmental Protection Agency, the typical single-family suburban household uses at least 30 percent of their water for irrigation. Of the 26 billion gallons of water consumed daily in the United States, approximately 7.8 billion gallons, or 30 percent, is devoted to outdoor uses. The majority of this is used for irrigation. In the summer, the amount of water used outdoors by a household can exceed the amount used for all other purposes in the entire year.

The cost of the meter is \$130.00 plus a plumbing permit fee and is installed by a City employee after the plumbing has been completed. The homeowner may do the plumbing if a plumbing permit is issued. You can find information on irrigation meters at www.altoona-iowa.com under the water department

Note: the cost of the meter increases if the meter is being installed as part of an irrigation system.

Please call the utility billing department at 515-967-5136 if you have questions.

#### The ONLY poll mailed to residential households. VOTE NOW!



# T'S BACK!

Who will be voted favorite in Eastern Polk County?

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

Make your voice be heard and cast your votes in the 2023 Eastern Polk County Residents' Choice Poll. This contest is being hosted by Iowa Living magazines, and the results will publish January Altoona and Bondurant editions. You can vote in one or every category, or anywhere in between.





#### **HURRY! POLL CLOSES DEC. 15, 2023.**

See rules and vote at www.iowalivingmagazines.com/residentspoll. One vote per resident, please.

#### **FOOD AND DRINK**

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

#### **AUTOMOTIVE**

- Auto Service
- Auto Body Shop
- Car Dealership

#### COMMUNITY

- Preschool/Daycare
- Nonprofit
- School (name of building)
- Community Festival or Event
- Church
- Pastor
- Chamber of Commerce
- Library
- Camping Spot

#### **SHOPPING**

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

#### **ENTERTAINMENT**

- Dad/Child Date Spot
- Mom/Child Date Spot
- Place to Take Your Mom and Dad
- Place to Take Your Kids or Grandkids
- Place for Child's Birthday Party
- Golf Course

#### **HEALTH/BEAUTY**

- Hair Salon
- Physicians Clinic
- Dental Office
- Orthodontist Office
- Mental Health Service
- Chiropractic Office
- Audiologist/Hearing Clinic
- Vision Care
- Health Club or Gym

#### **HEALTH/BEAUTY**

- CBD Store
- Pharmacy
- Physical Therapy
- Dance Studio
- Gymnastics/Tumbling Studio

#### OTHER PROFESSIONAL **SERVICES**

- Financial Planner
- Law Firm
- Accounting Firm
- Veterinarian
- Dog Groomer
- Lawn Care Business
- Nursery or Landscaping Company
- Heating and Cooling Business
- Electrical Business
- Plumbing Company
- Senior Living Establishment
- Insurance Agency
- Realtor
- Bank/Credit Union
- Photographer
- Place for Guests to Stay
- Home Builder/Remodeling
- Outdoor Lawn Equipment Store
- Pest Control



# Navigating the financial side of buying a home can feel overwhelming.

VisionBank is here to help you make the best financial decisions for all of your home ownership needs.



#### **Gregory Gibb**

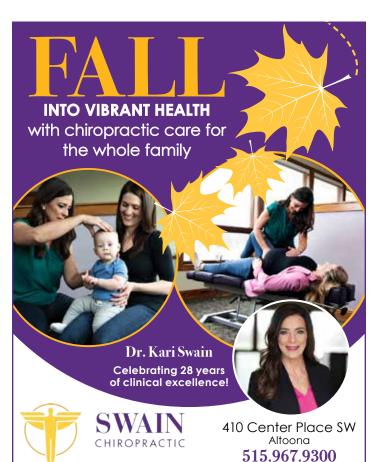
Mortgage & Consumer Lender

NMLS#: 1009280 | (515) 967-9981 gregory.gibb@visionbank.com

#### **Apply Online!**

visionbank.com/GregGibb





HEALTH

Bv Dr. Kari Swain

## **CHIROPRACTIC** care and pregnancy

Chiropractic care during pre-conception, pregnancy and post-partum supports the healthy development of the baby and the changing needs of the mother as she prepares to give birth and support a newborn. Two major factors affecting development are the ability of the baby to move in the womb and the stress level experienced by the mother during pregnancy. Aligning the pelvis with chiropractic adjustments allows the baby the space to develop properly as well as move into ideal birth positioning. Chiropractic adjustments also increase stress resilience and nervous system adaptability, helping to mitigate the effect of stress and positively impact the wellbeing of mother and baby.

There is a deep connection between maternal stress levels and the health of mother and baby. Taking steps like establishing care with a chiropractor certified in pregnancy and pediatrics and integrating lifestyle habits will positively impact neurodevelopment and future health of the baby as well as pregnancy, birth and postpartum outcomes for mom and baby. One healthy choice can cascade into another, expanding the window of stress tolerance, so start with one of these practices today.

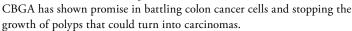
Information provided by Dr. Kari Swain, Swain Chiropractic, 410 Center Place S.W., Altoona, 515-967-9300.



### **HEALTH** benefits of cannabinoids

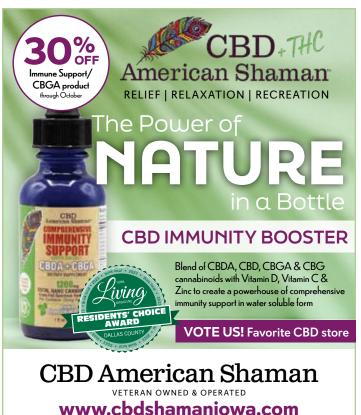
Let's explore the origins of two well-known compounds, CBD and THC, and shine a light on CBGA (cannabigerolic acid), the "parent" of all cannabinoids. We can extract CBD, THC and other compounds from CBGA using specific methods.

CBGA is getting attention for its potential in fighting heart disease. It does this by blocking an enzyme called aldose reductase, which is linked to oxidative stress and heart problems. Moreover,



Another important compound is CBDA (cannabidiolic acid). It helps by regulating serotonin levels in our bodies, which affect functions like digestion and emotions. CBDA is helpful for reducing nausea and vomiting, especially in cancer patients dealing with high stress. It also acts as an anticonvulsant, helping to prevent and lessen seizures. CBDA interacts with receptors in a way similar to medications called selective serotonin reuptake inhibitors (SSRIs), which could potentially be helpful for people dealing with depression. Interestingly, CBDA's structure is similar to that of non-steroidal anti-inflammatory drugs (NSAIDs), making it a potent pain reliever.

Information provided by Ashley Powell, CBD American Shaman, 800 S. 50th St., #106, West Des Moines, 515-380-5251 and 3418 Eighth St. S.W., #3, Altoona, 515-967-4036. References: https://pubmed.ncbi.nlm.nih.gov/33964342/ and https://jpet.aspetjournals.org/content/376/2/204#sec-7



800 S 50th St, #106, West Des Moines • 515-380-5251

3418 8th St SW, #3, Altoona • 515-967-4036

1709 N Jefferson Way #300. Indianola • 515-962-5099

www.SwainChiropractic.com

## **MEET** Megan Davenport

Helping students develop skills and families connect with resources

Megan Davenport received an undergraduate degree in elementary and middle level education from the University of Northern Iowa before earning a graduate degree in school counseling from Drake University. Now, Davenport is entering her eighth year as an elementary school counselor and her second year with the Southeast Polk Community School District. She made the move to the district last year to work in the community where her family lives.

"Joining the staff at Delaware Elementary has been amazing," says Megan. "Everyone in the building functions as a team and is willing to help out wherever they can. The students and families are so supportive and positive."



Megan Davenport enjoys working with students and families in her role as an elementary school counselor.

As a school counselor, Megan works with students in kindergarten through fifth grade. She says teaching classroom guidance is one of her favorite parts of the day. Through classroom guidance lessons, she and her students work on different topics such as learning about the brain, regulating emotions, and learning problem-solving skills. For these lessons, she incorporates different books and activities that help students practice these skills so they are ready to use them throughout the school day and outside of school.

"One of the best parts about my job is when I get to see students use the skills we have been practicing out at recess or in the classroom," Megan says. "They feel a lot of pride and confidence when they have been able to use a problem-solving strategy with their friend on their own or used their growth mindset to help them work through a challenging math problem. It is rewarding to see them begin to build that belief in themselves, which just allows them to continue to develop those skills."

In addition, Megan works with small groups or individuals on skill development and with families on connecting them to outside resources. She collaborates with teachers and staff to make sure they have the best supports in place for their students. Her students can also meet with a therapet dog named Parker, who comes to visit the school each week.

"Students in elementary school change so quickly. It is really fun to get to watch them grow and develop their skills and interests over the years they are with us," Megan says.

In her free time, Megan enjoys playing outside with her children, reading books and baking. She also likes watching sports and cheering on the Iowa State University Cyclones.

#### 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.



#### '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

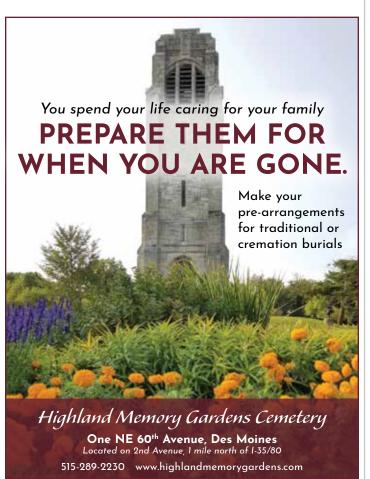


had about the burial preferences in advance or left wishing someone had approached the subject while they still could. So, let's talk about it.

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.

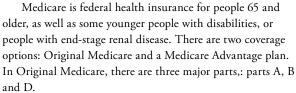
Give your family the gift of love and care for your future end-of-life needs in advance. ■

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



## **MEDICARE** open enrollment

It is open enrollment season. It is the time of year to ensure you or your loved one are signed up to receive Medicare benefits. If you are 65-plus and enrolled in Original Medicare (not an Advantage/ replacement/Part C plan), your plan will renew automatically. If you are just turning 65, you can sign up for Medicare benefits as early as three months before your 65th birthday and as late as three months after. To sign up, contact Social Security either online or via phone. Open enrollment runs from Oct. 15 through Dec. 7 each year.



Per Medicare.gov, Part A Medicare covers inpatient hospital stays, care in a skilled nursing facility, hospice care and some home health care. Part B covers certain doctors' services, outpatient care, medical supplies and preventive services. Part D helps cover the cost of prescription drugs (including many recommended shots or vaccines). As with most insurance, you will still pay a deductible with Original Medicare, and it does not cover all health care services costs. Obtaining a Medicare Supplement Insurance or "Medigap" policy can help cover services that Original Medicare does not

Medicare Advantage plans are Medicare approved plans from a private insurance company. These alternative plans offer coverage for health and drug coverage. These plans have contracts with Medicare and must follow Medicare guidelines, and they must notify you if there are any changes to your coverage before the next enrollment year.

There are advantages and disadvantages to both Original Medicare and Medicare Advantage plans. Medicare Advantage may have benefits such as vision, hearing and dental services that Original Medicare does not cover. However, you can only use doctors and other providers who are in the Advantage plan's network. With Original Medicare, you can go to any doctor or hospital in the U.S. that takes Medicare. In most cases, with Original Medicare, you do not need a referral to see a specialist and do not need preauthorization for skilled care. With an Advantage plan, you may need a referral to see a specialist and a preauthorization for skilled care.

Only you know which coverage is right for you. Do your research, and don't forget to sign up for coverage.

Information provided by Stephanie Proper, executive director, Valley View Village, 2571 Guthrie Ave., Des Moines, 515-265-2571.



## MORRIS vies for national pageant crown

#### Travels to national competition next summer

Twelve-year-old Sophia Morris has been entering pageants for half her life, and that experience has paid off. On Sept. 16, she was crowned U.S. American Miss Iowa Junior Teen.

As the reigning Iowa Queen, Sophia will next travel to Florida for the national pageant in July 2024.

"I feel like going to Nationals is a very big opportunity, and I'm excited at being able to represent the state of Iowa," says Sophia. "I'm trying to put in a lot of preparation. The state competition went very quick."

Her mom, Stephanie, explains that the pageant is much more than a traditional beauty pageant.

"To qualify, she had a private interview, and they also judged her on her evening gown and runway, and her community service," she says. "It's mostly weighted on their interview and community service."

Sophia's community service is "Dancing for a Difference."

"I'm doing Broadway Buddies, which is an afterschool activity. We work with special needs kids and do a lot of singing and dancing," she says. "I also do Dance Without Limits on Sundays."

The national pageant will be July 7-14 in Ponte Vedra Beach, Florida. During that week, contestants will be involved in competition events and community service, but there will also be plenty of time for fun and social events.

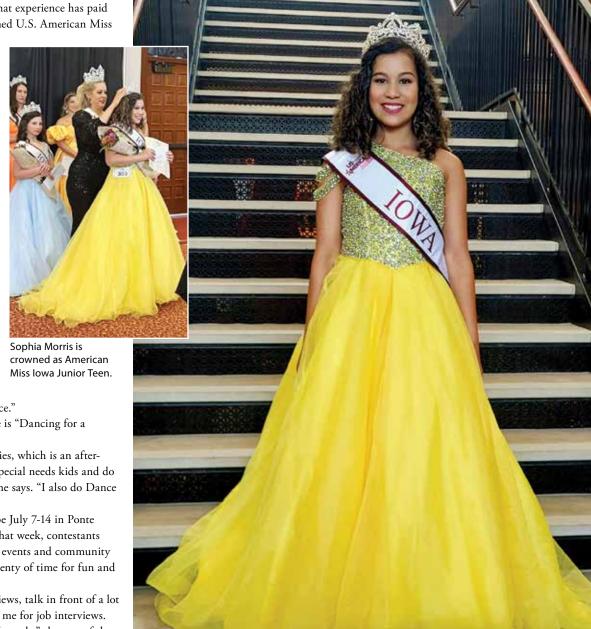
"I have to do a lot of interviews, talk in front of a lot of people, and that will prepare me for job interviews. And I've gotten to meet a lot of people," she says of the competitions she has attended.

The events are also helping her prepare for a career.

"I want to start my own dance studio. But my plan for my future is to go to college and get a business degree," she says.

Stephanie says she is proud of her daughter and said her favorite thing about the pageants is, "Just watching her, each year as she gets older, improve her public speaking and how she presents herself to an audience. That's pretty cool to see."

With poise beyond her years, Sophia appears highly qualified to



Sophia Morris is ready to represent Iowa.

compete for the national crown.

"If I win, I'll have a reign for a whole year, and the next pageant I'll be able to go back and crown the successor. And I'd have a year of service and appearances," she says.



## **ELECTION** season: Love it or leave it?

Yep, we're all being inundated with commercials, social media posts and memes, unsolicited texts, and unwanted phone calls from out-of-state pollsters. Promises, promises... Am I right? A whole bunch of "Did you know \_\_\_\_\_candidate stands for this, and that other candidate doesn't? It's all blow and no show, really. And how sad is it that so many are jaded with the process?



From a business perspective, what we really need are leaders who think, act and lead wholistically. Life doesn't happen in a bubble. Every decision affects multiple aspects of a community, the state, the country. Relying on guidance from your constituents is not a bad thing. It can lead to positive, thoughtful development that speaks to the wants and needs of your taxpaying citizens and business owners. It also leads to creating better environments for a diverse population. Altoona is growing. Who will be the next generation of leaders to take us where we need, and dare I say, want, to go?

Local elections are a catalyst for change in all communities. The citizens' right to voice their opinions, choose their leadership and support or negate the decision making for the space where they live, breathe, recreate and sometimes work. According to an article from Carnegie.org, "Important decisions are made at the local level — core services like police and fire departments, transportation, housing, libraries, drinking water, public schools and elections. A project of Portland State University ... that looked at municipal elections found that, in 20 of America's 30 largest cities, voter turnout for electing community leaders, like mayors and city councilors, was less than 15%.

"According to a 2022 study by the National Bureau of Economic Research, nearly 90,000 school board members oversee the education of more than 50 million public school students with broad responsibilities for district governance that include the allocation of \$600 billion in expenditures. School board members typically receive little to no monetary compensation despite their influential role in the education process." — Excerpt from Visualizing Voter Turnout. Carnegie.org.

Responsible leadership comes with responsible voting. Ask yourself, what is truly important and makes sense for the good and betterment of all? Not special interests, not this group or that party...the good of all. Then do your research, reach out to the candidates personally and ask the important questions. Your voice is so very important. Don't ever think that it isn't.

PS: Roundabouts are all the rage, better get used to them. Election Day: Tuesday, Nov. 7 ■

Information provided by Melissa Horton, Executive Director, 119 Second St. S.E., Suite A, Altoona, 515-967-3366, melissahorton@altoonachamber.org.

## **OUT & ABOUT**

## **GOLF** Classic

Boo-Ze Ball Golf Classic was held at Toad Valley Golf Course on Friday, Oct. 13.



Tom Briegel, Jacob Coates, John Freeman and Jeff Coates



Bryan Zeutenhorst and Gretchen Schrock



Austin Matter and Austin Hedstrom



Alyssa Knudsen and Haley Weiler



Eric Land and Tanner Hedstrom



Alex Radzville and Erin Harmeyer



Joe Morton and Matt Knutson



Alex Rainey and Troy Bullock



Jake Shilling and Becca Squiers



Jake Murrow and Kelly Fosse

#### **OUT & ABOUT**



Loral Barratt and Jessica Lee at the Women of Vision: Granting Wishes, Delivering Hope Sept. 27 at PCA Real Estate Carriage House.



Nikki Barkhaus, Amy Jenson and Alex Radzville at the Women of Vision: Granting Wishes, Delivering Hope Sept. 27 at PCA Real Estate Carriage House.



Gretchen Proksa, Alyssa Knudsen and Kendal Burzacott at the Women of Vision: Granting Wishes, Delivering Hope Sept. 27 at PCA Real Estate Carriage House.



Sara Kurovski and Mellissa Horton at the Women of Vision: Granting Wishes, Delivering Hope Sept. 27 at PCA Real Estate Carriage House.



Alex Radzville, Amy Jenson and Gina Vitritto at the Women of Vision: Granting Wishes, Delivering Hope Sept. 27 at PCA Real Estate Carriage House.



Pennie Caroll and Twila Shreves at the Women of Vision: Granting Wishes, Delivering Hope Sept. 27 at PCA Real Estate Carriage House.



Shanda Flippo and Sarah Litwiller at the City of Altoona Report Sept. 14 at Terrace Hills Golf & Events Center.



Mary Simon and Josh Dunwoody at the City of Altoona Report Sept. 14 at Terrace Hills Golf & Events Center.



Maggie Murray and Tiffany Luing at the City of Altoona Report Sept. 14 at Terrace Hills Golf & Events Center.



Andy Hodges and Melissa Moyer at the City of Altoona Report Sept. 14 at Terrace Hills Golf & Events Center.



Dirk Halupnik and Bruce Manson at the City of Altoona Report Sept. 14 at Terrace Hills Golf & Events Center.



Todd Trobaugh, Rachel Simon and Greg Stallman at the City of Altoona Report Sept. 14 at Terrace Hills Golf & Events Center.





Assisted Living and Memory Care Excellence

Call Shawn Kinnison for a tour.

515-313-3814

1600 8th Street SE, Altoona welcomesh@edencrestliving.com

EdencrestTuscany.com



CCO PENNIE CARROLL

## KEEPIN' IT REAL ESTATE IN THE



"My advice to buyers this Fall is do not let interest dictate a smart

Home prices, based on history, will continue to raise

Frome prices, based on history, will continue to raise.

We have all heard Marry the home and not the interest rate.

Buy what you can afford, build equity, and

SED IN THE STATE OF YOWARD

