

Living

RESIDENTS' CHOICE AWARDS

Clive and Urbandale residents
share their favorites

Meet Tessa Kelly
EDUCATION

Ribbon cuttings held at local businesses
OUT AND ABOUT

Roasted sweet potatoes brown butter pierogies
RECIPE



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Safe Halloween Tips

1. All costumes, wigs and accessories should be fire-resistant
2. Fasten reflective tape to costumes and bags, or give children glow sticks
3. When buying Halloween makeup, make sure it is nontoxic and always test it in a small area first
4. Remove all makeup before children go to bed to prevent skin and eye irritation
5. If your older children are going alone, plan and review a route acceptable to you
6. Agree on a specific time children should return home
7. Teach your children never to enter a stranger's home or car
8. Instruct children to travel only in familiar, well-lit areas and stick with their friends
9. Tell your children not to eat any treats until they return home and an adult has checked for opened packages
10. Children and adults should put electronic devices down, keep heads up and walk, don't run, across the street



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WELCOME

RESIDENTS choose again

Welcome to our annual compilation of residents' choices in Urbandale and Clive. We launched this poll to determine the top people, places and events in the area, and the results make for a fun read each year.

We invite residents in the area to vote for their favorites by answering more than 60 questions with open-ended responses. Some other polls rig the results by "suggesting" choices of businesses or requiring them to pay to be on the ballot. That is unethical, in our eyes, as it doesn't give a true snapshot of what the locals really like. Rest assured, these results are 100% organic responses that we received from our online ballots.

We have become quite good at polling our readers and sharing results. I have been gathering this type of information for CITYVIEW magazine for many years, and you are likely familiar with the Best Of Des Moines readers' poll and the certificates you see across central Iowa. That poll was the first of its kind in the metro area, and it continues to be the primary source of central Iowans' favorites. Now we know it not only works for Des Moines, but for Urbandale and Clive as well.

You will likely agree with many of the results, and you will likely disagree with some, too. Hopefully, you took the time to cast your vote. If not, be sure to do so next year. Look to the pages of this magazine for full details as the time draws nearer.

We published the top three vote-getters in each of the categories inside these pages. Be sure to congratulate all the people, places and events that were selected as winners and let them know how much you appreciate their being in these communities.

As always, thank you for reading, and thank you for voting, too. ■

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Joe and Amanda Jerkins, Westside Auto Pros, have earned their business being voted the residents' choice for favorite auto repair shop.



RESIDENTS' CHOICE AWARDS

Clive and Urbandale residents share their favorites



Another year has rolled around, and it is once again time to check in with local residents about their favorite professionals, businesses, local attractions and more.

The results of the Urbandale and Clive Residents' Choice Poll have been tallied, and congratulations are in order. Whether the top vote getter or one of the runners up, all can truly be proud, for they have earned the respect and loyalty of those who matter most — customers. From favorite restaurant to hair salon,

bank, veterinarian, health club, park and more, the people who know — because they live here — have shared their opinions.

Want dessert? Residents say Nothing Bundt Cakes can set you up. For an evening out with friends, they say their favorite bar is Rookies Sports Bar & Grill. And getting the nod as favorite nonprofit is Clive Community Foundation.

Need your car, pet, plumbing or health tended to? Clive has you covered

with residents saying their favorites for those services are Westside Auto Pros, University West Pet Clinic, ACI Mechanical and MercyOne Clive Family Medicine. And that's just the beginning.

Whether you agree or not, these are the views of your friends and neighbors. If you didn't cast your votes, be sure to do so next year. To the top three, great job dazzling your customers. To those striving to be in next year's winner's circle, get in gear now. The competition is fierce.

Clive and Urbandale Residents' Choice for Favorite ...

(Runners up in alphabetical order)

Restaurant: The Urban Grill, Urbandale

Runners up: Cool Basil, Clive; Cosi Cucina Italian Grill, Clive

Restaurant for breakfast: 100th St.

Corner Cafe, Urbandale

Runners up: 5 Borough Bagels, Urbandale; The Machine Shed, Urbandale

Restaurant for lunch: Palmer's Deli, Urbandale

Runners up: Culver's, Urbandale; The Urban Grill, Urbandale

Restaurant for dinner: The Urban Grill, Urbandale

Runners up: Cool Basil, Clive; Cosi Cucina Italian Grill, Clive

Restaurant for dessert: Nothing Bundt Cakes, Clive

Runners up: Cosi Cucina Italian Grill, Clive; The Urban Grill, Urbandale

Place for ice cream: Culver's, Urbandale

Runners up: Baskin Robbins, Urbandale; Dairy Queen, Urbandale

Pizza establishment: Casey's

Runners up: Franka Pizzeria, Clive; Happy Joe's Pizza, Urbandale

Bar: Rookies Sports Bar & Grill, Clive

Runners up: Blue Shark Ale House, Urbandale; Cottontail Lounge, Urbandale

Coffee shop: Friedrichs Coffee,

Urbandale

Runners up: Scooter's Coffee; Starbucks

Caterer: Palmer's Deli, Urbandale

Runners up: Hy-Vee; The Urban Grill, Urbandale

Server / bartender: Gary Anderson, Nick's Bar & Grill, Clive

Runners up: Kieon Aaron, Cosi Cucina Italian Grill, Clive; Amaya Mahoney, The Beerhouse, Urbandale

Auto service: Westside Auto Pros, Clive

Runners up: Iowa Auto Repair, Urbandale; Willis Auto Campus

Auto body: Westside Auto Pros, Clive

Runners up: Acheson Auto Works, Clive;

Willis Auto Campus

Car dealership: Willis Auto Campus

Runners up: Bob Brown; Stew Hansen

Auto parts store: AutoZone Auto Parts, Urbandale

Runners up: NAPA Auto Parts, Urbandale; O'Reilly Auto Parts

Preschool / day care: Generation Next Child Development Center and Preschool, Urbandale

Runners up: Montessori Children's Center, Clive; Primrose School of Urbandale

Nonprofit: Clive Community Foundation

Runners up: Clive Community Services; Urbandale Food Pantry

School: Olmsted Elementary School, Urbandale

Runners up: Urbandale High School; Valerius Elementary School, Urbandale

Park: Walker Johnston Park, Urbandale

Runners up: Campbell Recreation Area,

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FEATURE

Clive; Lions Park, Urbandale

Community festival / event: Urbandale 4th of July Celebration

Runners up: Clive Festival; Food Truck Fridays, Clive

Church: St. Pius X Catholic Church, Urbandale

Runners up: Eternity Church - Clive Campus; Faith Lutheran Church, Clive

Pastor: Fr. David Fleming, St. Pius X Catholic Church, Urbandale

Runners up: Pastor Joe Meyer, Gloria Dei Lutheran Church, Urbandale; Pastor Jesse Newman, Eternity Church - Clive Campus

Chamber of commerce: Urbandale Chamber of Commerce

Runner up: Clive Chamber of Commerce

Grocery store: Fareway

Runners up: Aldi; Hy-Vee

Boutique: Twist, Urbandale

Runners up: Design Consign, Urbandale; Sassy Ensembles, Urbandale

Retail store: HartSmart Products, Urbandale

Runners up: Amish Haus Furniture, Urbandale; Target, Urbandale

Thrift store: Many Hands Thrift Market, Clive

Runners up: Goodwill of Central Iowa, Urbandale; Stuff Etc, Clive

Home improvement retail store: The Home Depot, Urbandale

Runners up: Habitat for Humanity ReStore, Urbandale; Menards, Clive

Liquor store: Hy-Vee Wine & Spirits

Runner up: World Liquor & Tobacco, Clive

Nursery / garden center: Iowa Outdoor Products, Urbandale

Runners up: Hy-Vee Garden Center; The Home Depot, Urbandale

Place to purchase a gift for a man: HartSmart Products, Urbandale

Runners up: Hy-Vee Wine & Spirits; Mr. B, Clive

Place to purchase a gift for a woman: Design Consign, Urbandale

Runners up: Active Edge Massage & Wellness, Urbandale; Champion Xpress Carwash, Urbandale

Dad / child date spot: Get Air Trampoline Park, Urbandale

Runners up: Campbell Recreation Area,

Clive; Glazed Expressions, Clive

Mom / child date spot: Get Air Trampoline Park, Urbandale

Runners up: Glazed Expressions, Clive; Urbandale Public Library

Place to take your mom and dad: The Machine Shed, Urbandale

Runners up: Cracker Barrel Old Country Store, Clive; The Club Car Restaurant and Lounge, Clive

Place to take your kids or grandkids: Walker Johnston Park, Urbandale

Runners up: Get Air Trampoline Park, Urbandale; Living History Farms, Urbandale

Children's birthday party spot: Get Air Trampoline Park, Urbandale

Runners up: Pump It Up, Urbandale; Sapphire Gymnastics Academy, Urbandale

Hair salon: Salon U, Urbandale

Runners up: Great Clips, Urbandale; Meraki., Clive

Health clinic: MercyOne Clive Family Medicine

Runners up: UnityPoint Clinic Urgent Care - Urbandale; Waggoner Pediatrics of Central Iowa, Clive

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FEATURE

Dental office: Lawson Family Dentistry, Urbandale

Runners up: Davidson Family Dentistry, Urbandale; McDonald Family Dentistry, Urbandale

Mental health service: Bloom Women's Wellness, Urbandale

Runners up: Clive Behavioral Health, Clive; Compass Clinical Associates, Urbandale

Chiropractic office: Thrive Family Chiropractic, Urbandale

Runners up: Optimum Chiropractic Urbandale; Total Body Chiropractic, Clive

Vision care: Vision Park Family Eye Care, Urbandale

Runners up: Advanced Eye Care Center, Urbandale; Urbandale Eye Care, Urbandale

Health club or gym: Planet Fitness, Urbandale

Runners up: Life Time, Urbandale; MercyOne Health & Fitness Center, Clive

Pharmacy: Walgreens

Runners up: Hy-Vee; Medicap

Cosmetic services: MercyOne Clive Plastic & Reconstructive Surgery, Clive

Runners up: Beauty Brands, Clive; Shay



When it comes to dessert, residents say Nothing Bundt Cake is their favorite go-to, and guest service representatives Dory, Aubrey and Jessica are eager to help customers.

Beauty Bar, Urbandale

Physical therapy: Champions Recovery Room and Physical Therapy, Urbandale

Runners up: Kaizen Health and Wellness, Urbandale; FYZICAL Therapy & Balance Centers of Clive

Dance studio: Currie Dance & Tumbling

Studio, Urbandale

Runners up: Iowa CATS Dance Company, Urbandale; The Change Dance, Urbandale

Gymnastics studio: Sapphire Gymnastics Academy, Urbandale

Runner up: Currie Dance & Tumbling Studio, Urbandale



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-Linda R.

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FEATURE

Tumbling studio: Sapphire Gymnastics Academy, Urbandale

Runner up: Currie Dance & Tumbling Studio, Urbandale

Financial planner: Daniel Timmons, Edward Jones, Clive

Runners up: Midwest Heritage Bank, Urbandale; Primerica, Urbandale

Law firm: Abendroth Russell Barnett Law Firm, Urbandale

Runner up: Hubbard Law Firm, Urbandale

Accounting firm: Ann M. Hartz, CPA & Associates, Urbandale

Runner up: Timmins, Jacobsen & Strawhacker, Urbandale

Veterinarian: University West Pet Clinic, Clive

Runners up: Pet Medical Center of Urbandale; West Side Veterinary Clinic, Urbandale

Dog groomer: Stylin Paws, Urbandale and Clive

Runners up: Bark Shop, Urbandale; It's a Ruff Life, Clive

Pet care: University West Pet Clinic, Clive

Runners up: Pet Medical Center of

Urbandale; West Side Veterinary Clinic, Urbandale

Lawn care business: The Urban Farmer Lawn and Landscape, Urbandale

Runners up: Designer Lawns, Clive; Sunshine Lawn and Landscape, Urbandale

Landscaping company: Sunshine Lawn and Landscape, Urbandale

Runners up: Designer Lawns, Clive; The Urban Farmer Lawn and Landscape, Urbandale

Heating and cooling business: Dayton Heating & Air Conditioning, Urbandale

Runners up: Lenz Heating & Cooling, Urbandale; Trane Heating & Cooling Services, Clive

Plumbing company: ACI Mechanical, Clive

Runners up: Bill Rhiner's Plumbing Heating & Cooling, Urbandale; Herr Plumbing, Urbandale

Senior living establishment: Edencrest at Timberline, Urbandale

Runners up: Deerfield Retirement Community, Urbandale; Walnut Ridge, Clive

Insurance Company: Buenzow Insurance Group, Urbandale

Runners up: Mark Courter - State Farm, Urbandale; The Dana Company, Clive

Realtor: Emina Pajazetovic, RE / MAX Precision, Clive

Runners up: Lori Kommes, RE/MAX Precision, Clive; Ingrid Williams Real Estate Team, Clive

Bank / credit union: Peoples Bank, Clive

Runners up: Midland Credit Union, Urbandale; Premier Credit Union, Urbandale

Photographer: Sarah B Photography, Urbandale

Runners up: America Duran Photography and Video, Urbandale; Sarah McConnell Photography, Urbandale

Place for guests to stay: Hotel Renovo, Urbandale

Runners up: Hilton Garden Inn, Urbandale; Ramada Tropics Resort & Conference Center, Urbandale

Homebuilding / remodeling contractor: Design2Build, Urbandale

Runners up: Dunlap Construction, Urbandale; F E Remodeling, Clive ■

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WHEN to invest in a Certificate of Deposit (CD)

Interest earned on savings can add extra money in your pocket over time, but a savings account typically pays the lowest interest rate when considering savings options. One

option with higher interest rates is a Certificate of Deposit, or CD. Not only do CDs usually pay a higher interest rate, but you know the interest up front and when you will earn a certain amount so you can plan accordingly for specific saving goals.

When is the right time is to invest in a CD? To put it simply, when interest rates are high. This is when you will be getting the most “bang for your buck,” or return on investment. Consider what kind of CD you want to invest in and what the economy is looking like.



How interest rates determine the best time to invest in a CD

The higher interest rates are, the more you will earn on the money you have sitting in a CD. Having an idea of whether interest rates will increase soon, stay steady for some time or even begin to decrease may influence your decision on how long of CD term you choose. You usually have two CD options: short-term and long-term:

- Short-term CD: Usually locks funds in for anything under 12 months. This is a popular choice among customers that believe interest rates will increase again within a year and don't want to miss out on the additional rate bumps.
 - Long-term CD: Usually locks funds in for 12 months or longer. This is a popular choice among customers who believe interest rates will remain steady for several months.
- It's important for the customer to do their own research to decide which option best fits their

financial situation. Note that the duration of “short” and “long” term CDs varies by institution and product offering.

How other economic factors determine the best time to invest in a CD

When the Federal Reserve raises interest rates, it's usually because the economy is experiencing rising inflation. This is an important factor to consider before investing in a CD, as this investment option locks your money in for a period of time.

If interest rates are high, and you have funds on hand that you do not anticipate needing in the near future, a CD can be a great choice to earn significantly more than letting it sit in a savings account. ■

Information provided by Katie Hart, VP, Private Banking Officer, Clive office, 11111 University Ave., Clive, 515-245-2886, KHart@bankerstrust.com.

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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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TOUR TIPS: finding a senior living community

Whether you're considering an independent living, assisted living, or memory care community for your loved one or yourself, you'll want to make sure it's a great fit.

The number of housing options for seniors is increasing. That makes it harder to choose the right community.

It's important to explore the possibilities with someone you trust. Asking the right questions and keeping an eye out for some common indicators of quality should give you more insight into what you'll find in any given senior living community.

What is the quality of life here? When you visit a possible new residence, current residents are your best resource. Don't be afraid to ask how they like living in their community. Ask for an activity calendar that you and your loved one can review to find matching or new interests.



Are the community surroundings clean and inviting? You want to be sure you are in an environment where you are confident about the cleanliness — and completely comfortable with living there.

Look at the outdoor spaces as well as the indoor ones. Are there walking paths and gardens? Are there opportunities for residents to enjoy these spaces comfortably and safely?

What kind of care does the community provide? How do they meet the needs of their residents? Because everyone's needed level of care is different, it's important to let staff know exactly what you are looking for.

Make sure you familiarize yourself with the specifics offered in assisted living, independent living, rehabilitation and memory care. Ask about assistance with the daily tasks of living, including medication management, bathing, dressing and attending meals or events around the building.

Are the staff kind and caring? The importance of staff to the senior living experience cannot be overstated. Ask residents how they feel about staff. You should also

observe staff and resident interactions throughout your visit.

Were you invited to dine at the community? How was the experience? Mealtime is central to the quality of life at every care community. Are the food choices fresh, healthy and tasty? What is service like in the dining room? Are there choices for variations on the daily dining experience? Would you want to eat there again?

While choosing the right community may take some time, asking the right questions can bring you closer to finding what you want. Don't be afraid to return to a community and tour it again before selecting it. Pay attention to your instincts, as well. Many times, you will "know" if a community feels like the right one. The answers you receive will confirm those feelings. ■

This content provided by Cassia/Meadowview of Clive. For more information contact Connie Bever, Sales Director, Connie.Bever@cassialife.org, 515-644-8740, 3300 Berkshire Parkway, Clive, IA 50325.



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ESTATE planning mistakes to watch out for

In our practice, we see many clients who have an outdated estate plan. Even if you have a will and powers of attorney, they may not meet your current needs. Here are three problems to watch out for:



Your children are older

When your children are young, your primary goal is to name a guardian to help raise them and provide a structure (often by trust) for management of money. If your child is now an adult, these concerns may no longer be relevant.

Perhaps your children will now take over the role of executor or trustee. Or, if your child isn't financially responsible, maybe you want to extend that trust to provide continuing oversight of assets. You may have new issues arise as well, such as preserving an inheritance for grandchildren or protecting it from divorce.

Your medical authority is defective

The Health Insurance Portability and Accountability Act (HIPAA) was passed in 1996 to establish national standards for protecting the confidentiality of medical records. As a general rule, your powers of attorney — medical directives, living wills and

durable financial power of attorney — should contain stipulations waiving HIPAA protections so that your agent can communicate with your physician about your care.

These provisions ensure that your doctor can share important information about you so that your agent can make informed health care decisions. Without these protections, doctors may be unwilling to share medical information. If your powers of attorney are old enough, they may not even reference HIPAA.

It is important to review your estate planning documents every so often due to ever-changing tax laws and major life events. You should consider revisiting your plan every three to five years. Life can change, and it is vital to meet with your attorney to avoid potential pitfalls. ■

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

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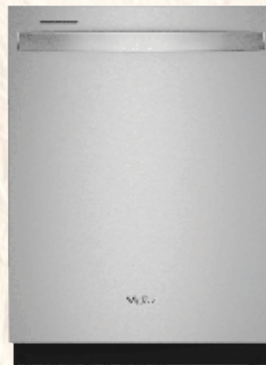
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MEDICARE Supplement vs. Medicare Advantage

Making the right choice for your healthcare needs

When it comes to healthcare coverage for seniors, navigating through the maze of options can be overwhelming. Medicare offers two main options to choose from — Medicare Supplement

and Medicare Advantage. Both options have their benefits and drawbacks, so it is crucial to understand the differences and make an informed decision that best suits your healthcare needs.

Medicare Advantage plans, also known as Part C, are an alternative to Original Medicare. By enrolling in a Medicare Advantage plan, you receive the same coverage as Original Medicare, along with additional perks and benefits that may not be covered by Parts A and B, such as dental, vision and gym memberships.

One significant advantage of Medicare Advantage plans is low to no premium costs.



Most plans include copays for covered services. Medicare Advantage plans have an annual claims out-of-pocket maximum. This means that, once you meet the maximum, you will no longer have to pay for services covered by your plan for the rest of the year.

One aspect to consider when choosing a Medicare Advantage plan is network selection. In order to minimize claim costs, you must use doctors and healthcare providers who are in the plan's network. Many plans offer some out-of-network coverage. It typically comes with higher cost-sharing.

On the other hand, Medicare Supplement plans, also known as Medigap, can be purchased in addition to Original Medicare. These plans work alongside Original Medicare and help cover the remaining costs that are not covered by Parts A and B, such as deductibles, copays and coinsurance.

One advantage of Medigap plans is the predictable costs. These plans have a fixed monthly premium, although they may change

from year to year. This allows beneficiaries to budget for their healthcare expenses and avoid unexpected financial burdens.

Furthermore, Medigap plans do not have a network, giving beneficiaries the freedom to use any healthcare provider that accepts Medicare. With Medigap, you can rest assured that you will have access to the healthcare providers you trust without worrying about additional out-of-pocket costs.

In conclusion, when choosing between Medicare Supplement and Medicare Advantage, it is important to consider your healthcare needs, budget and preferred healthcare providers. By carefully evaluating the pros and cons of each option, you can make an informed decision that ensures you receive the best possible healthcare coverage tailored to your individual needs. ■

Information provided by Laura Patton, FHIAS, Patton Insurance Benefits, 1112 Maple St., West Des Moines, 515-270-8178.



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'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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EVENTS IN THE AREA

Be sure to check for cancellations.

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



Mayor's Tree Lighting

Friday, Dec. 1, 5:30-7 p.m.
Clive Public Library and City
Hall Parking Lot, 1900 N.W.
114th St.

The holiday lighting for the city of Clive will feature kid-friendly activities and a professional tree lighting. There will also be a special guest appearance from the North Pole.

Cardboard Caucus

Oct. 27-29

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

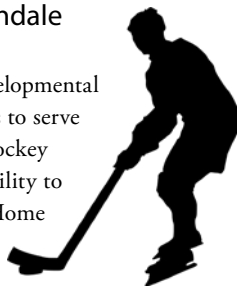
Named after the state's first-in-the-nation caucus, this event is all games, no politics. Starting at noon each day, attendees can expect a wide variety of board game tournaments for prizes, games to play with friends or strangers, and unreleased board games for play testing.

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.

HONOR OUR VETERANS

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

NAME:

TOWN YOU CURRENTLY LIVE IN:

MILITARY BRANCH:

RANK AT DISCHARGE:

DEPLOYMENTS:

QUOTE: Please answer the question,

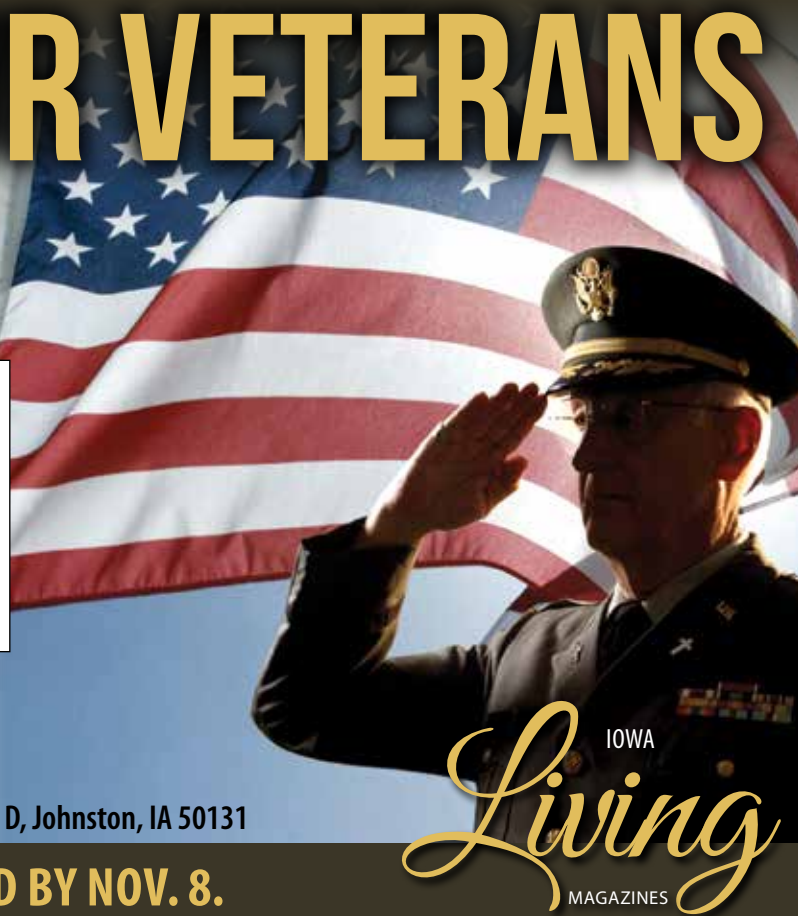
"How can the public best honor veterans?"

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

Email to tammy@iowalivingmagazines.com or mail to:

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

SUBMISSIONS MUST BE RECEIVED BY NOV. 8.



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EVENTS IN THE AREA

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LIVE PERFORMANCES

ACTORS, INC. - AMES COMMUNITY THEATER

120 Abraham Drive, Ames • actorsinc.org

- Nov. 9-11, 17-19, 25-26: "Avenue Q"

CLASS ACT PRODUCTIONS

201 First Ave. S., Altoona

captheatre.org

- Nov. 3-5, 10-12, 17-19: "The Wizard of Oz: Youth Edition"

DES MOINES PERFORMING ARTS

Des Moines Civic Center, Cowles Commons, Stoner Theater, Temple Theatre, 221 Walnut St., Des Moines • dmpa.org

- Nov. 4: "The Adventures of Tortoise and Hare: The Next Gen"
- Nov. 10: "Blippi: The Wonderful World Tour"

- Nov. 14-22: "Yippee Ki Yay"
- Nov. 28 through Dec. 3: "Girl from the North Country"
- Dec. 12-17: "The Wiz"
- Dec. 21: "Rudolph the Red-Nosed Reindeer: The Musical"
- Dec. 22-23: "Cirque Dreams Holiday"

DES MOINES COMMUNITY PLAYHOUSE

831 42nd St., Des Moines • dmplayhouse.com

- Dec. 1-17: "All Is Calm: The Christmas Truce of 1914"
- Kate Goldman Children's Theatre, Dec. 2-17: "A Charlie Brown Christmas"

DMACC ANKENY CAMPUS THEATRE

2006 S. Ankeny Blvd., Ankeny

dmacc.edu/theatre/ankeny

- Nov. 11-13, 18-20: "Failure: A Love Story"

IOWA STAGE THEATRE COMPANY

Stoner Theatre, 221 Walnut St., Des Moines

iowastage.org

- Nov. 10-12, 15-19: "Chipmunk'D"
- Dec. 8-17: "A Christmas Carol"

SIMPSON COLLEGE

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simpson.edu/academics/departments/department-theatre-arts

- Oct. 26-28: "Good Kids"
- Nov. 17-18: "Into the Woods"

TALLGRASS THEATRE COMPANY

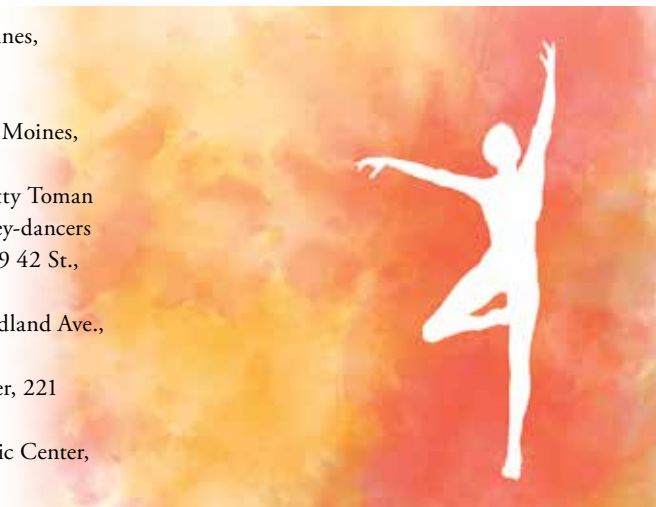
2019 Grand Ave., Suite 100, West Des Moines

tallgrasstheatre.org

- Nov. 10-19: "Wicked Queen"
- Dec. 15-17: "Home For The Holidays, A Christmas Cabaret"

DANCE & PERFORMANCE ARTS

- Oct. 27-29: "Jekyll and Hyde" at the Temple Theatre, 1011 Locust St., Des Moines, desmoinesperformingarts.org
- Oct. 28: "Dracula" by Iowa Dance Theatre, at 2812 E. 29th St., Des Moines
- Nov. 8: "Contra Tiempo" at the Des Moines Civic Center, 221 Walnut St., Des Moines, desmoinesperformingarts.org
- Nov. 11: Hurley & Dancers at the Iowa State University Scholarship Concert. Betty Toman Dance Studio Theater, Forker 196, ISU Campus; tandemtheatreanddance.org/hurley-dancers
- Nov. 18-19: "The Nutcracker" by the School of Classical Ballet and Dance, 1509 42 St., West Des Moines; myscbd.com
- Dec. 7-10: BDM Presents "The Nutcracker" at Hoyt Sherman Place, 1501 Woodland Ave., Des Moines; balletdesmoines.org
- Dec. 7-9: "The Nutcracker" by Iowa Dance Theatre, at Des Moines Civic Center, 221 Walnut St., Des Moines; dmpa.org
- Dec. 31: New Year's Eve Pops: Cirque De La Symphonie at the Des Moines Civic Center, 221 Walnut St., Des Moines; desmoinesperformingarts.org ■





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BASKET giveaway growing in Clive

Lions Club reaching more people in need.

Two measures of success for any recurring endeavor are longevity and growth. The holiday basket giveaway in Clive is a success according to both criteria, and Ed Johnson of the Clive Lions Club has enjoyed being part of that for many years.

Along with Donna Krupko, Johnson heads up the Lions Club's involvement in the tradition which gives a generously filled basket to each recipient family during the holiday season.

"The holiday basket program has been going on in one form or another for over 30 years," says Johnson.

He explains that the program was begun by Crestview school, with the Lions Club helping to deliver the baskets. Eventually, as the program grew, it became more labor-intensive.

"The Lions Club decided that they would take it over as one of their main projects, and, to this day, it is still our largest community project that we do," says Johnson, who has been a member of the Lions Club since 1997.

"About ten years ago, we decided that it was such a good project, and the need was so great, that we would see if we could expand it to include



Daniel Timmons with Edward Jones presents a Neighbor Spotlight certificate to Donna Krupko and Ed Johnson with the Clive Lions Club.

a lot more families," he says.

Soon, the program swelled to around 40 recipient families.

Many organizations and individuals help make the program a success, and because of this, the program has grown to serve roughly 85 families per year. Johnson points out that 85 families equates to more than 300 individuals, so the giveaway is even larger than it sounds. The Clive Food Bank provides names of families that could benefit from the giveaway, and two local churches (Faith Lutheran and Connections Christian Church) help with seeking donations. Johnson hesitates to try to list all of the helpers, for fear of omitting any.

"It's a real community effort," he says.

The basic process is that the Lions ask for food and other donations from local grocers and merchants. Monetary donations are also welcomed.

"With the money we collect, we buy perishables the day before we deliver," he says. "All the Lions Club members are very active in this endeavor. We buy age- and gender-specific toys. We also include gas cards and purchase things for the homes, kitchen items, disposable diapers, and things like this. At the end of the day, we have a pretty nice basket with very appropriate and needed things for these 85 families."

Some staple items, such as sugar or flour, will be in every basket, as the Lions ask grocers to donate and/or sell 85 bags of these items.

"We deliver these baskets to the families in early December," says Johnson. "This is such a rewarding experience to do this. It's so nice to see the look on the kids' faces when we deliver these packages."

Johnson notes, if citizens wish to help, the best way is by a donation through Venmo or by sending a donation to Clive City Hall with a note, "Friends of the Clive Lions Club."

"The community has been so supportive," says Johnson. "There have been so many donors, big and small. They're all valuable. We've just had so much fun doing this." ■

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Do you know a neighbor who deserves recognition?

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tammy@iowalivingmagazines.com.

MEET Tessa Kelly

Helping students reach their full potential

Originally from Sioux City, Iowa, Tessa Kelly earned a bachelor's degree in Elementary Education from Iowa State University. She has since taught at the Clive Learning Academy for the past five years. As a Clive resident, Kelly accepted a position with the Clive Learning Academy because she knew she wanted to teach at the same school her children would one day attend.

"I love the staff at Clive Learning Academy. My

fellow teachers and I all care deeply about our students. We are always advocating for our students and doing our best to help them reach their full potential," she says. "My team and I work closely together and rely on each other to push ourselves to be the best teachers we can be. Learning from my fellow teachers is my favorite part of working at Clive Learning Academy."

Tessa joined the staff as a sixth-grade educator before switching to fifth grade four years ago. She says she likes teaching fifth graders not only because they learn interesting and complex topics but also because they still have a lot of fun in the classroom.

Each year, her favorite unit is the Standing Tall Exhibit. During this unit, students study "changemakers" that have stood tall to make the world a better place. Each student can choose a topic they are passionate about, research the topic, and then create an exhibit. One past favorite included a student organizing and hosting a food drive for the project. Another favorite included a student who created a rap song complete with a music video in order to raise awareness for the project.

"Each year, I am impressed with how thoughtful our students can be when showing how much they care about our community and want to make positive changes," Tessa says. "As an educator, there is nothing more rewarding than seeing your students grow and meet their goals."

In addition to teaching fifth grade, she also serves as a new teacher mentor, is an Instructional Committee member, and is on the Building Leadership Team. Each school year, she says she is excited to meet and get to know her new students.

In her free time, Tessa enjoys taking walks on the Greenbelt Trail with her husband, Nick, daughter, Eliza, and their dog, Knox. ■



Tessa Kelly says learning from her fellow teachers is her favorite part of working at Clive Learning Academy.

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NATIONAL Physical Therapy Month: 5 fun facts

Halloween isn't the only holiday we'll be celebrating throughout October. Did you know that it's also National Physical Therapy month? While we celebrate our profession each and every day, the month of October seems to be a good time to brag about our services. Let's talk fun facts — including some common misconceptions and the effects of physical therapy on the body.



an extra visit to the doctor's office.

2. Physical therapists now require a doctorate degree. Physical therapists are required to obtain a Doctorate of Physical Therapy Degree, making them more than qualified to evaluate and treat you. The degree is a clinical doctorate like those of a dentist, medical doctor, optometrist and chiropractor. DPTs have each endured seven total years of college to be able to serve you.

3. Physical therapy can lower patient treatment costs by up to 72%. Surgical candidates are often referred to physical therapy because its services can lower treatment costs by up to 72%. In physical therapy, we focus on strengthening and increasing mobility which, as a result, can sometimes prevent surgery and spare your pockets the hurt.

4. The average course of outpatient therapy is seven to 10 sessions. While each plan of care is individualized, the average course of outpatient therapy only requires 7-10

sessions. Although some patients experience either more or fewer follow-up appointments, PT is most effective with consistent visits for several weeks.

5. Women were the pioneers for physical therapy in the U.S. Physical therapy was initiated in response to World War I, in which the army utilized "reconstruction aides," or nurses, who provided rehabilitation to wounded soldiers. These women often worked 14-hour strenuous days. Little did they know they would later shape an entire profession.

Whether you want to join us in observing National Physical Therapy Month or you simply think that physical therapy could help you, don't hesitate to get yourself an appointment. ■

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

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ECZEMA: causes and treatment

With the weather changing, you may be experiencing some skin issues that creep up while temperatures fall. Eczema, or atopic dermatitis, is a common skin disease that causes dry, itchy skin. It may appear anywhere on the body but most commonly appears on the cheeks, hands, elbows and knees. While eczema can start before the age of 2 and may resolve by puberty, some cases can last into adulthood.

Causes

Eczema can have various contributing factors that interact with the immune system and result in flare-ups, including:

- Dry skin: Eczema is often associated with brittle, scaly, or rough skin, which can be improved with appropriate moisturizers.
- Stress: Emotional stress can worsen existing symptoms or cause flare-ups in eczema patients.
- Certain metals: Allergic reactions can occur with metals like gold or nickel.

- Environmental effects: Extreme weather conditions, such as hot, cold or humid weather, can aggravate eczema due to increased exposure to allergens.

- Certain materials: Materials like latex, polyester and wool can worsen the red and itchy skin experienced by eczema patients.

Symptoms

Eczema is characterized by inflammation and is often evident through rashes and blisters. Itchy skin is a common symptom experienced by both children and adults with eczema. Managing symptoms and preventing scratching is important, as scratching further irritates the skin and increases itchiness.

Treatment options

Various treatment options are available for managing eczema, including:

- Topical steroids can reduce inflammation and alleviate itchiness.

- Antihistamines, immune suppressant creams, topical anesthetics, and antibiotics may be recommended or prescribed by experts to help manage symptoms.

- Regular use of moisturizers helps maintain the skin's natural hydration and impaired barrier caused by eczema, preventing flare-ups and providing relief.

- Identifying if you have environmental triggers like certain metals and clothing materials can allow you to remove those triggers.

Understanding the causes, symptoms and treatment options can empower you to manage and control eczema. If you are struggling with eczema, schedule an appointment with a board-certified dermatologist today. ■

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



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LONGEVITY and the mouth-body connection

When we think about getting healthier, losing weight and living longer, oral health rarely comes to mind. We know we need a healthier heart, healthier lungs, a healthier brain. But what about a healthier mouth?

The mouth is connected to every other system in your body. The state of your oral health can impact your heart, your lungs, susceptibility to dementia, the quality of your sleep, levels of inflammation and toxicity throughout the body, and even whether you have trouble conceiving or not. This is how caring for your mouth will let you live a longer, healthier, better life.

Quality of life steadily decreases as we approach the end of life. This is how most of us age if we are not thinking preventatively and taking care of ourselves. Maintaining a quality of life can be done with prevention, good diet, exercise and taking care of our bodies physically and emotionally. The way you take care of your oral health will affect all of those things — for better or worse.

Taking care of your mouth determines:

- Levels of toxicity and inflammation throughout the body
- Inflammatory load on the heart and entire cardiovascular system
- Resistance to dementia
- The health of your pregnancy and your baby

Even a simple cavity is connected to your heart health, microbiome and brain health. Teeth are precious organs that are critical to the proper functioning of the whole body. What happens in the mouth, happens in the body.

There is a barrier between the gums and teeth and the rest of the body. This barrier breaks down a little bit every time there is inflammation or infection in the mouth, triggering disease and dysfunction in other parts of the body. The mouth is the only place in the body where bone-like structures protrude out of the skin.

Surrounding each tooth is a tight girdle of fibers pulling the gums snugly around the neck of the tooth. This tight seal is designed to keep elements out. In a healthy mouth with no infection, the seal is tight, and the pathway between mouth bacteria and the bloodstream is closed. When an infection is present in the gums, the seal is weakened and elements from the outside environment can get past the gums and into the bloodstream, infecting all other systems.

Among the conditions that can be caused or complicated by an oral infection are: IBS, breast cancer, prostate cancer, diabetes, Alzheimer's and dementia, cardiovascular diseases, osteoporosis.

To take care of your oral health, remember to brush after meals and floss, eat the right foods, and see your dentist regularly.

Making better oral health decisions might have a huge impact on your overall health. ■



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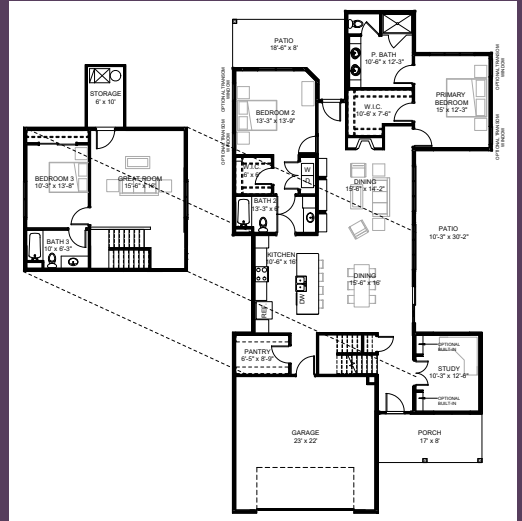
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RIBBON Cutting

Meadowview of Clive hosted a ribbon cutting on Oct. 12 in conjunction with their open house.



Meadowview of Clive hosted a ribbon cutting on Oct. 12 in conjunction with their open house.



John and Jane Heinle



Donna Meyer, Elaine Farrington and Evy Turk



Joe and Kathy Whiting



Connie Bever and Christine Cross



Asha Madia and VJ Dhanwada



Mary Mix and Sydney Lane



Jeremiah Terhark and Casee Woodley



John and Sarah Sterominger



Christine Majerle and Jeri Rosenberg



BMO bank held a ribbon cutting on Sept. 12.



Eric Klein and Ben Chambers at the BMO bank ribbon cutting Sept. 12.



Guye and Ethel DeFrancisco at the Meadowview of Clive ribbon cutting and open house on Oct. 12.



Sawyer Galetich and Finley Traetow at the Meadowview of Clive ribbon cutting and open house on Oct. 12.



Veronica Strauch, Lauren Benjamin and Diana Prince at the BMO bank ribbon cutting Sept. 12.



Max Galetich, Keaden Bahnsen and Drake Traetow at the Meadowview of Clive ribbon cutting and open house on Oct. 12.



Ashley Drake, Madisen Moss, Mick McNulty, Emily Davis, Lacey Brown, Briana Gudino, Paige Coale, Alysea Cramblit, Payton Kelderman, Alli Shaw and Faith Crutcher accept the Residents' Choice Award for Stylin Paws.



Brandis Baldwin at the Meadowview of Clive ribbon cutting and open house on Oct. 12.



Sara Route at the Meadowview of Clive ribbon cutting and open house on Oct. 12.



Chet Galetich at the Meadowview of Clive ribbon cutting and open house on Oct. 12.



Daniel Timmons with Edward Jones accepts his Residents' Choice Award.

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