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NOVEMBER 2023

Living

MAGAZINE

EARLY RISERS

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WELCOME

BEFORE the sun shines

I don't get on the road in the wee hours of the day too often, except when I have an early flight at the airport or I am driving out of state. On those 4 a.m. or so travels, I often wonder about the other folks I see driving at that time. Why are they up so early? Where do they work? Where are they going? Are they leaving from home or heading home?

I agree there is something rewarding about getting an early start on the day. It gives me the feeling of having a head start on others. Crossing a few tasks off my list before the sun comes up starts the day off right.

For some folks, though, this isn't a once-in-a-while thing. Their jobs or activities or habits have them rising early every day.

When I was in high school, I worked at a convenience store/gas station. On occasion, I would work the graveyard shift. Even in a small town, this was an exposure to another world. I would see the factory workers heading to their shifts or heading home, filling their tanks with gas and buying a few supplies. I would see the route delivery guys ensuring that milk and bread and soda and beer were in the stores. And I would get to know the late-shift police officers who would stop in. For the most part, it was quiet, which is exactly how most of the folks who choose to work those hours like it.

Getting up early wasn't so easy in my younger years, but it seems to be more challenging to sleep in now, even when I can. I used to laugh at all the retired guys who were at the café before 6 a.m. drinking coffee. It's all starting to make sense now. Even the coffee.

This month's cover story is dedicated to those who truly are early risers. We uncover the when and why and how as we interview these folks who prefer to — or must — get a head start on each day.

See you before the sun shines, and thanks for reading. ■

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EARLY RISERS

Residents share experiences working while most others sleep.

By Ashley Rullestad

While most of us are catching our last few Zs before dragging ourselves out of bed, others have long been awake and busy, many of them making it possible for us to get our days off to a good start. After all, someone has to make the donuts, brew the coffee and deliver those energy drinks to the shelves. Others rise and shine to care for the early morning needs of patients in hospitals, residents of care centers and women in labor. The list of those working while we sleep goes on, and some of them share their experiences as early risers in this month's cover story.

Max Schaeffer, who is one-half of the "Max & Amy in the Morning" show on Newsradio 1040 WHO, is used to his early morning hours. Photo by Todd Rullestad

Morning show

Max Schaeffer is used to early mornings. After all, he's been getting up before dawn for more than 30 years. The Iowa radio personality is in his 37th year working full time in the industry here in central Iowa, currently as one-half of "Max & Amy in the Morning" on Newsradio 1040 WHO.

For about 33 of those years, Schaeffer has been working the morning shift. Early on, the morning shows started at 6 a.m., but soon moved to a 5 a.m. start, so now he's out of bed at 3:15 a.m. and at work by 4:30 a.m., five days a week.

Of course, early starts have pros and cons.

"It was particularly challenging when my wife and I were young and wanted to do things and hang out with friends on weeknights. I survived on five hours of sleep and learned, early-on, the value of a good 25-minute nap. In fact, for years, I have been able to close my eyes in the afternoon, and I automatically wake up about 25 minutes later. It's a great recharge."

When their boys were young, the schedule worked out great for childcare. Schaeffer's wife handled the morning kid duties and got the

kids off to school. He did the afternoon kid duties, school pick-up and making dinner. They only needed half-day care for the boys until they became school age.

"I made sure to take the morning off for the first and last day of school, because I didn't want to miss that," he says.

Ultimately, though, he says you need to try not to burn the candle at both ends, adding you need to be disciplined when it comes to adjusting your sleep hours and take advantage of your free hours in the afternoon and be active.

"If you have nights — and you will — where you only manage to get five or six hours of sleep, take that 25-minute nap," Schaeffer says.

Early days then early retirement

Aaron Olson has been working at the Bridgestone Firestone agricultural tire factory in Des Moines for 23 years. His current schedule has him starting work at 4 a.m.

"I got into that work because it was union work with a pension and free family healthcare," he says. "I was an electrician prior



Aaron Olson starts his job at the Bridgestone Firestone agricultural tire factory in Des Moines at 4 a.m.

to the year 2000 when I started working there. I have worked at 4 a.m. for about the last five years. Starting early allowed me to be home before my kids' school bus arrived."

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ET-CTY-AD-CONS (10-23)

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FEATURE

Olson says it took a few months to get used to getting up at 3:30 a.m. He gets his lunch, clothes and coffee ready before he goes to bed. Bedtime is usually around 8:30 p.m.

“Usually my 8- and 10-year-old go to bed at the same time. It’s a little more difficult going to bed in the summer when it’s still light outside,” he says.

Olson’s wife stays up later. She gets the kids ready for school in the morning and heads to work after that. The schedule works well for them. There is always a parent home for the children, and they are both off on the weekends, though Olson has a hard time staying up past 10 p.m. those nights.

He usually “sleeps in” until 5 a.m. on the weekends.

“There is something to be said for the saying ‘Early to bed, early to rise, keeps you healthy, wealthy and wise.’ I have plenty of time for personal development two hours before anyone else wakes up,” he says. “I love reading books concerning economics, human psychology and American history.”

Olson earns “a healthy six-figure income” and plans to retire in seven years at age 55. He



Aaron Olson, center, has worked at the Bridgestone Firestone agricultural tire factory with brothers, Jason, left, and Art. His mother also worked there before retiring.

is in the process of starting his own electrical business so he has something fun to do in retirement.

Another pro to the schedule is the fact that there is no traffic at 3:45 a.m. when he drives to work and very light traffic when he gets off work at 2 p.m.

“The advice I would give to anyone considering working an early schedule is to get used to going to bed early and stick to that schedule seven days a week. After a year, you will get used to it and appreciate it. It’s wonderful scheduling a doctor or dentist appointment in the afternoon.”

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FEATURE

A work-life balance

Kathy Sassatelli has worked for John Deere Financial as a business analyst for 23 years in various roles, but, for the last nine years, she has been engaged in project work, which allows her to work with people around the globe.

“Over my career, my workday has gone from starting at 8 a.m. to 7 a.m. to now 5 a.m. It was about five years ago that I started working at 5 a.m. to overlap hours with my coworkers in India.”

Once most of the world shifted to working from home due to COVID, Sassatelli was able to “sleep in” a bit since she was no longer driving to the office and working out before starting her work day. Her husband has similar work hours, which makes their work-life balance an easy dance. Their early mornings usually mean they are enjoying the day by mid-afternoon.

“We can run errands, get to appointments without missing work or dealing with additional traffic or crowds. However, by the end of the work week, we are both tired and do not typically make Friday evening plans.”

Her advice for anyone pondering a position that requires early hours is to be true to yourself. If you are a night owl, you will likely not be your best self or best employee or coworker. Also, ensure your family is supportive.

“However, there are times in life that you just need to accept a job, no matter what the hours are, so you just do your very best whatever the circumstances.” ■



Kathy Sassatelli has worked for John Deere Financial as a business analyst for 23 years and starts her workday at 5 a.m.

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THE LITTLE queen

Beres crowned U.S. American Miss Preteen Iowa.

Meyah Beres loves to be center stage.

The bouncy, outgoing 10-year-old from Ankeny is like most children her age, except for one thing: the others aren't the newly-crowned U.S. American Miss Preteen Iowa.

She is.

Beres won the U.S. American Miss Scholarship Pageant in Ames on Sept. 15 and will be moving on to national competition in Jacksonville, Florida, July 7-14, 2024.

Her mother, Lana Beres, is proud of her daughter, as any mom would be. What started out a couple of years ago as just something new to do, has now taken on a life of its own.

Meyah's love of the stage and competition didn't come from her mother, Lana emphasizes.

"Absolutely not," Lana says. "She is the polar opposite of me. I was a tomboy with an older brother and hanging out with his friends, and she is 'girly-girly' with her glitz and glamour and dresses and sparkling things."

At the U.S. American Miss Scholarship Pageant, one of the three requirements Meyah completed was a five-minute interview with a judges panel. There, she was quizzed about her community service and corresponding platform, "Fight Like A Girl." It's something Meyah

is extremely passionate about, her mother said of her daughter teaching self-defense and giving safety tips to victims of trauma and bullying.

Unfortunately for Meyah, bullying is a subject that hits close to home. She experienced bullying at a previous school district and knows what it is like to be on the receiving end. And, with that in mind, she is doing everything in her youthful power to empower those who have as well.

"She loves to be onstage, perform and talk to people," Lana says.

Should anyone be interested, sponsorship opportunities are available, her mother said, by emailing her at lberes05@gmail.com.

For Meyah, July of 2024 can't get here fast enough, her mother said. "She's 'over-the-moon' excited, and we are, too." ■



Meyah Beres was crowned U.S. American Miss Preteen Iowa.

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REAL ESTATE

By Bonnie Christensen

5 HOME improvement projects that pay off

Check out the rewards of small home improvements.

If you're coping with inflation but eyeing a home improvement, a smaller remodel is worth considering. Small projects are suited to DIY, which can save you cash.

The following five high-performing projects listed in the NAR report are less expensive — though admittedly less exciting — options.



1. Hardwood flooring refinish or replacement: Refinishing hardwood floors grabbed the top spot for interior remodeling projects that bring the highest return. Remodelers estimated the cost at \$3,400, and Realtors® estimated the value recovered at \$5,000, a whopping 147% return.

Refinishing makes sense when everyday life has left scuffs, dents, dullness and scratches — all unwanted reminders of spills, accidents, dragged furniture and ground-in dirt from foot traffic.

2. Insulation upgrade: Buyers want to cut their energy costs where they can, Lautz says. “We see consumers who want a home that’s energy efficient. They want their utility costs cut and efficient heating and cooling. But the typical home they’re purchasing is 29 years old and quite dated. So, it may not have good insulation. The maximum thermal performance, or R-value, of insulation greatly depends on how well it’s installed.”

3. Closet renovation: Consumers surveyed took on a closet upgrade for two main reasons: to add features and improve livability, and to improve organization and storage. This update averaged \$6,000, costing more than some of the other smaller projects. But the cost recovery was substantial, at \$5,000, or 83%.

4. Add or upgrade laundry area: Consumers in the survey said they focused on laundry room improvements to add features and improve livability or because they had just moved into their home and wanted to customize it. Sixty percent said the most important result was better functionality and livability, so they met their goal.

5. Paint one interior room: Painting an interior room is one of the most DIY-friendly small home improvement projects. There’s nothing like it to freshen a room or fix a quirk or two. More than half of the consumers in the survey chose it because they wanted a change. And more than a quarter wanted to upgrade worn-out surfaces, finishes and materials.

The NAR remodeling survey also includes info for the big projects, like bathroom and kitchen renovations and basement and attic conversions to living areas. ■

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

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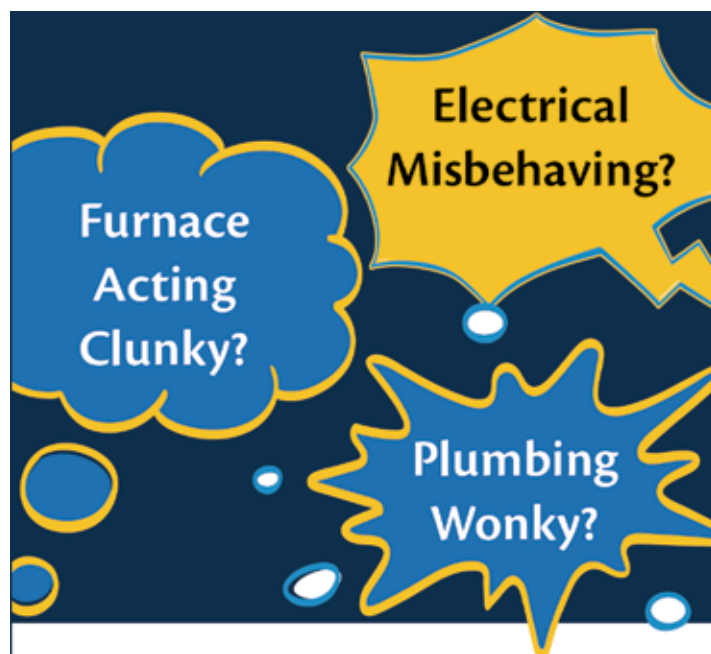
The Ankeny Kirkendall Public Library is proud to once again partner with IMPACT Community Action Partnership for the annual “Food for Fines” donation drive. Unexpired food, personal hygiene items, and cash donations will be accepted on the library’s first floor at the circulation desk during regular library hours from Thursday, Nov. 16 – Thursday, Nov. 30. Items will then be donated to IMPACT by library staff. Donated items should be unexpired and unopened.

The library’s address is 1250 SW District Drive. Hours are Monday through Thursday, 9 a.m. to 9 p.m.; Friday, 9 a.m. to 5:30 p.m.; Saturday, 9 a.m. to 5 p.m.; and Sunday, 1-5 p.m.

Food for Fines allows patrons to bring in unexpired and unopened canned goods and personal hygiene items to help offset theirs or other patrons’ overdue fines. For each item donated, the library will waive up to \$2 of overdue fines from your library account. Fines relating to lost or damaged materials will not be waived, so be sure to bring back that overdue book along with your donations. No fines? No problem! Any additional funds raised will be used to pay down fines from random, unexpired accounts to bring them back to good standing.

Wondering what to donate? Some suggested items are: meals in a can or box, canned meat, peanut butter, low-sugar cereals, 100% fruit juices, toilet paper and paper towels, baby or adult diapers and wipes, deodorant, shampoo and conditioner, and household cleaning supplies. As hygiene products cannot be purchased on Food Stamps, these are IMPACT’s highest donation priority. Cash donations are also accepted and will be used to support IMPACT’s broader mission of reducing the barriers and burdens that families in poverty experience by increasing access to essential needs.

During the Food for Fines donation drive in 2022, the Ankeny Library received more than 250 donations and waived more than \$250 in fines. Thanks to IMPACT Community Action Partnership for continuing to partner with the Ankeny Kirkendall Public Library, and thank you for donating to support families and make a difference in the Ankeny community. If you’d like to support the library, donations of gently used books and DVDs are welcomed at the library’s circulation desk or give online at <https://friendsoftheankenylibrary.org/>. If you have questions, contact Circulation Manager Beth Schaefer at 515-965-6454 or bschaefer@ankenyiowa.gov. ■



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FAITH

By Pastor John Wagner

MAKE a difference

I work for a multi-campus church. This means we are one church with multiple worship centers in Ankeny. One of the many ways the different pastors for these worship centers maintain a sense of unity is by agreeing upon a “main point” or “theme sentence” each week in our sermons. We acknowledge that we may take different routes toward that main idea, but our unity will be expressed in targeting the same goal for our sermon. When we bump into people from our church around Ankeny, we often get to share the ways the main point impacted our personal story and how we express the main point differently.



I wonder if you would join me in an “experiment.” I am not asking you to change churches, change pews (heaven forbid), or change the day/time you worship. If you don’t currently attend a church, I’m not even explicitly asking you to start... although... :)

I am asking you to unify around a theme. Faith that makes a difference makes a difference. No, what you just read wasn’t a typo. I intentionally wrote, “Faith that makes a difference makes a difference.”

Faith in God should transform us. Faith in God encourages us to trust in the face of doubt, love beyond boundaries, forgive as we have been forgiven, and be generous with the things we treasure most. I know that not every faith community in Ankeny expresses their beliefs in the same set of behaviors, but what if every faith-filled person in Ankeny took time this month to focus on how their faith could make a difference?

Faith makes a difference for me. I am a firm believer that God is love. Everything I can learn about God directs me to trust and believe in a love which is beyond my understanding. I can measure the difference in my own physical, mental and spiritual wellbeing when I remember and trust in God’s love for me.

And, Faith that makes a difference makes a difference. In the gospel of John, Jesus’ words are recorded in a manner like this: (John 13:35) “Everyone will know by this that you are my disciples — if you have love for one another.”

Everyone knows faithful expressions are varied, gifts in the faith are different, and we will all reflect God’s love and light in unique ways. As a community of faithful people who live in community with others for whom faith may be a curiosity or a roadblock due to harm, could we pledge to one another that believing in God should make a difference not only for us, but for all?

My prayer for you is that others come to believe that faith must make a difference in your life because of how deeply and well you love them. With God’s help, what a difference your faith will make. ■

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

EVENTS IN THE AREA

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

Check for cancellations

Joint Legislative Luncheon

Friday, Nov. 17,
11:30 a.m. to 1 p.m.

It is Ankeny's year to host the Joint Legislative Luncheon with Grimes, Johnston, Polk City and Urbandale chambers. Chamber members are invited to join their elected officials for updates. Cost for chamber members is \$25; cost for non-members is \$35. Register at <https://web.ankeny.org/events/JointLegislative%20Luncheon-5618/details>.

Neighbor to Neighbor free meal

Nov. 19, 5 p.m. Doors open at 4 p.m.
St. Anne's Episcopal Church, 2110 W. First St., Ankeny

This month, the meal will feature a traditional Thanksgiving dinner with turkey and all the trimmings. No one is required or expected to be a member of St. Anne's. The meals are free and are followed by seven hands of free bingo. There are small prizes for six hands and a \$15 gift card for the last hand. Freewill donations are accepted but not required or expected.



Cookie Sale

Saturday, Dec. 9
301 S.W. Third St., Ankeny

The Ankeny Area Historical Society's Annual Christmas Cookie Sale is Dec. 9. The event is open to ticket holders from 10 a.m. to 1 p.m. and open to everyone from 1-2 p.m. Choose two dozen of your favorite cookies plus a treat from the goody table. Cost is \$20, box included. Tickets can be purchased online at www.ankenyhistorical.org or in person at the House Museum Tuesdays and Thursdays, 10 a.m. to 2 p.m.



Free introductory session

Dec. 8, 6:30 p.m.
Passion Studios, 2201 W. First St., Ankeny

Passion Studios is again offering a free introductory session. This hands-on one-hour session introduces the Simply Music method used, shows a sample lesson, introduces an instructor and answers questions.



Des Moines Turkey Trot

Nov. 23
Starting on Court Avenue, Des Moines

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RON LANGEL

Military branch: U.S. Army **Rank at discharge:** Army Medic, Specialist 5th Class

Deployments: Vietnam, 1969-1970

How can the public best honor veterans? "The public can best honor veterans by encouraging others to enlist into one of the branches of service." — Ron Langel



RICHARD L NELSON

Military branch: U.S. Army **Rank at discharge:** E4 **Deployments:** Germany and Vietnam

How can the public best honor veterans? "By showing respect to veterans and this country we live in." — Richard L Nelson



ROBERT STEVEN CRADDOCK

Survived by his wife, Erlene Craddock of Ankeny

Military branch: U.S. Marines

Rank at discharge: Private First Class **Deployment:** Vietnam

How can the public best honor veterans? "Ensure that we pay tribute and honor all our veterans in a respectful manner, thanking them for their service and sacrifice and willingness to serve our country." — Erlene Craddock



CURTIS WELLS

Deceased Dec. 13, 2022 **Military branch:** U.S. Army **Rank at discharge:** SGT

Deployments: Korea, Southeast Asia (Bronze Star recipient)

How can the public best honor veterans? "The public can best honor veterans by backing legislation that supports good medical benefits. A handshake and thank you for your service can show respect. Sometimes, asking a veteran about their military experience, listening." — Joan Wells, wife of Curtis Wells for 41 years



DAN J. SCHULTE

Military branch: Navy - Marine Medic **Rank at discharge:** HM3 **Deployments:** seven

How can the public best honor veterans? "Honor vets by keeping us in your prayers. If vets need help fixing things or make sure they have food to eat. Summer time they may need a fan to stay cool. Winter time they may need help to shovel the snow." — Dan J. Schulte



DONALD "DEAN" DAWSON

Lives in Ankeny with his wife of 48 years, Karen

Military branch: Navy **Rank at discharge:** E5 EN2 **Deployment:** West PAC

How can the public best honor veterans? "Show respect for the U.S. flag." — Donald "Dean" Dawson



TYLER PONTIUS

Military branch: Marine Corps **Rank at discharge:** GySgt

Deployments: Iraq 2003, Iraq 2007, 13th MEU, Afghanistan 2018

How can the public best honor veterans? "By cherishing each and every day with your loved ones for those who are unable to." — Tyler Pontius





DENNIS NORRIED

Military branch: U.S. Navy Seabees, 1977 -1987

Rank at discharge: Petty Officer 2nd Class

Deployments: Guantanamo Bay, Cuba; Puerto Rico; Diego Garcia; Pearl Harbor, Hawaii; Rota, Spain; Kure Island

How can the public best honor veterans? "Thank us for our service. It means a lot to all of us." — *Dennis Norried*



DOUGLAS THAYER

Rank at discharge: Sergeant/E-5

Deployments: South Korea, 1983-1985, 1988; Saudi Arabia, 1991, Operation Desert Shield/Storm

How can the public best honor veterans? "I enjoy hearing people thanking me for my service. I guess the hardest part is trying to get the public to understand the simple phrase of 'All gave some, and some gave all.' We all wrote a blank check payable to the United States Government for up to and including our lives. Many veterans out there suffer daily from the effects of our time in. So, saying thanks or even picking up the tab of that veteran sitting alone eating a meal can mean a lot to us all." — *Douglas Thayer*



JAMES P. LYNCH

Military branch: U.S. Air Force

Rank at discharge: Sergeant

Deployment: Incirlik Air Base, Incirlik, Turkey

How can the public best honor veterans? "Teaching children about the importance of honoring veterans helps instill values of respect, appreciation, and understanding towards those who have served their country. Through education and awareness, the younger generation can develop a deeper understanding of the sacrifices made by veterans and the significance of their service." — *James P. Lynch*



PASTOR DAVID KOTROWSKI

Military branch: Marines

Rank at discharge: E-5

Deployment: NAS Pensacola, Florida; Bainbridge, Maryland; Arlington, Virginia; Washington D.C.; American Embassy, Brussels, Belgium

How can the public best honor veterans? "By thanking vets for their service. By encouraging Congress to more fully fund Veteran Affairs." — *Pastor David Kottowski*



GAVIN SANDVIG

Military branch: U.S. Army/Iowa National Guard

Rank at discharge: Major with 11 years enlisted

Deployments: Operation Enduring Freedom, Operation Iraqi Freedom, Operation Joint Guardian

How can the public best honor veterans? "Be people of character, treat other people the way you want to be treated — just be good to each other and respect differing opinions. That is what we fight to protect — not because we fear the enemy but because we love what is at home." — *Gavin Sandvig*

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RECIPE

SWEETEN the holiday season with deliciously creamy desserts

(Family Features) Once the table is cleared and gifts are put away, it's often time for one of the favorite moments of holiday gatherings. The taste (and smell) of those divine desserts you may only make once a year is enough to keep guests hungry even after the main course.

Put a new staple on holiday menus for years to come with this Cran-Raspberry Quinoa Pudding Trifle that combines fresh raspberries, vibrant cranberry sauce, orange juice and orange zest for a unique dessert. Ready in 30 minutes, it can be an easy way to impress everyone at the table with a creamy pudding base inspired by favorite winter flavors.

As a tasty treat that's ideal for just about any occasion, this take on rice pudding is made using Success Boil-in-Bag Tri-Color Quinoa, which offers a heat-safe, BPA-free and FDA-approved bag and is easily prepared in just 10 minutes. Its light, nutty flavor and versatility creates a pudding that's perfect for a wide range of pairings, from satisfying chocoholics or pumpkin-spice fanatics to whipping up a sweet, simple dessert.

Find more sweet holiday recipe inspiration at SuccessRice.com. ■

Cran-raspberry quinoa pudding truffle

Prep time: 25 minutes

Cook time: 5 minutes

Servings: 6

QUINOA PUDDING:

- 2 bags Success Tri-Color Quinoa
- 4 cups almond milk
- 3 tablespoons honey
- 1 teaspoon vanilla extract
- 1/2 teaspoon ground cinnamon

CREAMY YOGURT LAYER:

- 2 cups plain Greek yogurt
- 3 tablespoons honey
- 1 teaspoon vanilla extract
- 1/2 cup heavy cream

CRAN-RASPBERRY LAYER:

- 1/2 cup cranberry sauce
- 1/4 cup orange juice
- 1 teaspoon orange zest
- 2 cups fresh raspberries
- 1/2 cup sliced almonds, toasted
- 2 cups gluten-free vanilla cookies, chopped
- 1/2 cup fresh raspberries

DIRECTIONS

- To make quinoa pudding: Prepare quinoa according to package directions, substituting almond milk for water. Drain, reserving almond milk.
- Remove quinoa from bags and stir into almond milk in saucepan over medium heat. Stir in honey, vanilla and cinnamon. Bring to simmer. Cook, stirring constantly, 5-8 minutes, or until thickened slightly. Refrigerate 45-60 minutes, or until well chilled.
- To make creamy yogurt layer: In large bowl, stir yogurt, honey and vanilla. In separate bowl, beat cream until stiff peaks form. Stir whipped cream into yogurt mixture until blended. Refrigerate until ready to use.
- To make cran-raspberry layer: In medium bowl, stir cranberry sauce, orange juice and orange zest. Gently fold in raspberries.
- To assemble: In 10-cup trifle dish, layer 1/3 quinoa mixture, 2 tablespoons almonds, 1/3 cran-raspberry mixture, 1/3 vanilla cookies and 1/3 yogurt mixture. Repeat layers twice. Garnish with remaining raspberries and almonds.




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This is how retirement taxes work

Many people think that retirement automatically means you pay less in taxes. After all, you're no longer being handed a paycheck from an employer, right? The reality is that you are still taking an income. Now, it's from your retirement savings. The key is understanding which accounts are taxable and what you can do to take more control over what you pay in taxes.



Most retirement accounts — including 401(k)s, 403(b)s, SIMPLE IRAs, SEP IRAs, profit-sharing plans, pension plans, and traditional IRAs — are called qualified accounts. Qualified accounts are designed for retirement income; any money saved into these plans can generally be accessed without penalty after age 59 ½. The IRS has allowed money in these accounts to be saved and grow tax-deferred, meaning that federal taxes have been delayed until some point in the future. You will pay federal taxes on the money when you start taking distributions or when the IRS forces you to do so.

Typically, at age 73, you must start taking an annual Required Minimum Distribution (RMD) from a qualified account. This amount is calculated based on your age, amount of money in the account, and life expectancy factor. If you don't take your RMD, you could receive a tax penalty of up to 25% of the RMD amount

for that year.

Will your Social Security benefits be taxable? It depends. To avoid being taxed on your Social Security benefits, any income from other sources — such as a job or qualified retirement accounts — must be below the allowed base amount for your filing status, \$32,000 for a couple and \$25,000 for an individual in 2023.

A non-qualified account is funded with money you've already paid taxes on. This could include savings and checking accounts, non-retirement brokerage and investment funds, money market accounts, and CDs. While you have already paid taxes on the money you've put into the account, any growth — including interest earned or dividends paid — will be taxable.

Annuities are another type of account designed to provide income during retirement. Unlike more traditional retirement accounts, not all income from an annuity may be taxable. It depends on various factors, including what type of annuity it is and how it was funded.

Though you will pay taxes in retirement, you have more control than ever before. A retirement planner can help you zoom out and look at the big picture to develop a customized plan to take money from these accounts in a strategic way that could lower your tax bill.

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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MAKING SENSE OF INVESTING**DO YOUR** investments
match your goals?

As you go through life, you'll have various financial goals — and to achieve them, you'll need to invest. But just recognizing the need to invest is not as useful as matching specific types of accounts or investments with specific goals. How can you make these connections?



Let's look at some common goals and how they could possibly be met with appropriate accounts and investments:

• **Saving for a down payment on a house.** When you're saving for a down payment, you want a certain amount of money available at a certain time. So, for this goal, you won't want to take too much risk. Consequently, you might consider investing in certificates of deposit (CDs), which will pay you regular interest payments and return your principal when the CDs mature. CDs are issued in a range of maturities, from one month to 10 years. Other vehicles you might consider are money market accounts or other cash equivalents.

• **Saving for a child's education.** If you have children, and you'd like to help them pay for some form of higher education, you may want to consider a 529 education savings plan. Any earnings growth in a 529 plan is federally tax free, provided the withdrawals are used for qualified education expenses, and you may also receive state tax benefits. A 529 plan can be used for college, approved trade school programs, student loan repayments and some K-12 costs. And, if the child you've named as a beneficiary chooses not to continue their education and doesn't need the money in a 529 plan, you can generally switch beneficiaries to another immediate family member.

• **Saving for retirement.** This is the one goal that will remain consistent throughout your working years — after all, you could spend two or even three decades in retirement, so you'll need to accumulate as many financial resources as you can to pay for those years. Fortunately, you likely have access to several good retirement-savings vehicles. If you work for a business, you might have a 401(k) plan, which offers you the chance to put away money on a tax-deferred basis. (If you have a Roth option in your 401(k), your withdrawals can be tax free, although, unlike a traditional 401(k), your contributions won't lower your taxable income.) If you work for a public school or a nonprofit organization, you may be able to participate in a 403(b) plan, which is quite similar to a 401(k), and the same is true if you work for a state or local government, where you might have a 457(b) plan. And, even if you invest in any of these plans, you can probably also contribute to an IRA, which gives you another chance to invest on a tax-deferred basis (or tax-free basis, if you're eligible for a Roth IRA). Try to take full advantage of whatever retirement plans are available to you.

Here's one final point to keep in mind: While some investments and accounts are appropriate for certain goals, they may not necessarily be suitable for your individual situation — so keep all your options in mind and take the steps that are right for you. ■

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor. Edward Jones, Member SIPC. Information provided by Ryleah Cross, CRPC™ Financial Advisor 1255 N. Ankeny Blvd., Suite 102, 515-964-4404.

MISCONCEPTIONS about estate planning

There are a lot of misconceptions surrounding wills and estate planning, so here are some common myths, explained:

Myth: Estate planning is for rich people.

Everybody needs a will. A will allows you to designate who will receive your property when you die. If you die without one, your assets will be distributed under the terms of Iowa's intestate succession laws. That means your money and property could end up with family members you haven't spoken to in years instead of a close friend or a charity you support.

Your estate plan should include a durable power of attorney for finances and a health care directive. These documents allow you to designate someone to act on your behalf if you become incapacitated.

Myth: If I die without a will, everything will go to my spouse.

If you die without a will, your inheritance will be divided among your spouse and your children. Under Iowa law, if you have children from another relationship, your spouse only receives half of your assets, and your children receive the other half. This can be a surprise for people in a



second marriage.

Myth: If I have a will, my estate won't go through probate.

All wills are subject to probate. In probate, a court determines whether the document is valid and ensures that relatives and creditors are notified. Probate is a straightforward process, and it isn't necessarily something to avoid. But, if you have a lot of assets or real estate in multiple estates, it may be advisable to find non-probate alternatives.

One way to avoid probate is to put your property into a living trust. A living trust is a legal document you create to hold property, such as brokerage accounts and real estate. When you die, the property is transferred to your beneficiaries. This transfer occurs outside of probate, which could save your heirs a lot of time and money.

Take the time to set up a simple plan for yourself and your loved ones. Periodically review your plan and update your will or trust to reflect major life events, such as a divorce or the birth of a child. Consult with an experienced attorney to ensure that your estate plan is current and accomplishes all of your goals. ■

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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WELLNESS

By Alex Townsend, BSN, RN

STAYING fit through Thanksgiving

Maintaining healthy eating habits during Thanksgiving can be challenging, given the abundance of indulgent dishes that typically grace the holiday table. However, with some mindful choices and strategies, it's possible to enjoy this festive occasion while still prioritizing your wellbeing.

First and foremost, portion control is key. Rather than overloading your plate, take smaller servings of your favorite dishes. Savor each bite, focusing on the flavors and textures.

Opt for lean protein sources, such as turkey, load up on vegetables, and opt for a smaller portion of stuffing or casseroles. You can also experiment with healthier recipe variations.

Stay hydrated throughout the day, as thirst can sometimes be mistaken for hunger. Drinking water can help you feel fuller and prevent excessive snacking. A nutritious breakfast can help control your appetite and prevent overeating later in the day. When it comes to desserts, enjoy your favorites in moderation.

Lastly, remember that Thanksgiving is not just about food; it's also a time for gratitude and togetherness. Focus on connecting with loved ones, playing games, or taking a post-meal walk to burn off some calories. ■



Information provided by Alex Townsend, BSN, RN, assistant clinic director, IV Nutrition, 2405 S.W. White Birch Drive, Suite 105, Ankeny, 515-686-8400. www.ivnutrition.com

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HEALTH

By Paul Guerdet

TAKING a pause

It feels odd to acknowledge that we're already in the fall, and it feels even odder to admit that the holidays will be here before we know it. For some of us, the holidays involve a lot of planning and social interaction. For others, they can bring feelings of isolation and loss. Either way, the holidays tend to bring a lot of stress and anxiety. The arrival of fall is the perfect time to stop, take a breath, and pause.

We all tend to hit pause in our own way. For some, taking a pause might mean going for a walk and checking out the leaves or their neighbors' decorations. For others, taking a pause might be watching your favorite scary movie. Regardless of how we choose to hit pause, what's important is that we make the conscious effort to actually pause and attempt to slow ourselves down.

We live in an unfortunately high-paced society that puts more emphasis on deadlines and due dates than it does on our wellbeing. If we want to slow down, we must consciously choose to do so. We must choose to make ourselves a priority in our own lives, if only for a moment. ■



Information provided by Paul Guerdet, LISW, SS Therapy and Consulting, Ltd, 4725 Merle Hay Road, Suite 205, Des Moines, 515-528-8135, www.sstherapyandconsulting.com, guerdet@sstherapyandconsulting.com.

MEET Joel Fox

Project mentor with the Orbis program and coach



Dr. Eric Pruitt, Mike Mertz, Joel Fox, Gov. Kim Reynolds and Chad Brooks during a tour of the Orbis program.

Joel Fox came to the Ankeny Community School District in 2014 after teaching in Orlando, Florida, for 10 years. Currently, he is a project mentor (teacher) with the Orbis program, an elective course for high schoolers that allows them to do hands-on real-world learning in the community. He also coaches track at AHS and has coached football, cross country, soccer, wrestling, basketball and powerlifting.

“I am a career changer, so I didn’t originally set out to become a teacher. I decided to pursue teaching and coaching because I wanted to have an opportunity to make an impact in my community,” Fox says.

Orbis is a unique program to ACSD. Its mission is to engage all students with authentic learning experiences that prepare them for a lifetime of personal success beyond high school, regardless of the pathway they choose after high school graduation. In partnership with the workforce, educational institutions, and the local and global community, students will apply and strengthen essential skills of critical thinking, complex communication, creativity, collaboration, flexibility/adaptability, and productivity/accountability.

Fox enjoys his time in Orbis because every day is unique, which he likes. He says the team brings different skills to the students, and it’s fun to work in a challenging environment surrounded by people who are passionate about their work. He says the program is beneficial for both students and community members.

“Originally, I decided to pursue this role for a few reasons. Having an opportunity to innovate, do school differently, and work alongside businesses in our community was a good fit for me. I also remember being in high school and not knowing what I wanted to do, so I wanted to help students who might be in a similar position.”

He was also excited to work in a district that wants to be a leader in education. Fox feels fortunate to have a supportive community like Ankeny that values education.

Their biggest challenges are also what makes Orbis so fun. Right now, students are engaged in almost 50 projects running this semester, and they are all different. When you combine that with every unique student, each day requires a lot of mental effort to balance it all. What Fox finds most rewarding is hearing back from alumni and learning about all the success they are having.

When he’s not at Orbis, Fox enjoys spending time with family and being outside.

“My wife and I have three kids, and I help coach as many of their sports as I can, so I really do not have a lot of free time in my day. I also help with my church’s mission work in Malawi, so I travel there every summer.” ■

IN thanks

In 1954, President Eisenhower signed a bill proclaiming Nov. 11 as Veterans Day. Nov. 11 was chosen because there was hope at the end of World War I, which occurred on the 11th hour of the 11th day of the 11th month, that it would be the “war to end all wars.” Although this did not hold true, our government saw to it that there was a day set aside annually to honor all veterans from all wars and chose Nov. 11 in remembrance of that initial hope.



I would like to take this opportunity to extend my thanks to the men and women who have been willing to risk their lives so we can enjoy freedom in the United States of America. I encourage you to take the time to thank a veteran as well — pay for their meal, thank them with your words, send a letter, pray for them.

It is our privilege, as a veteran is laid to rest in our cemetery, to honor them for their service to our country. It is with pride that we get to see the deceased veteran receive the honor they deserve by witnessing the folding of the flag by fellow servicemen and hearing the bugler play Taps. It is never without reverence to these fine individuals that we witness these moments.

Thank you, veterans, for your service.

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

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

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FACET joint syndrome

You awaken with a “catch” in your neck. It hurts to move your neck in any direction, and you can not alleviate the discomfort. You don’t recall doing anything earlier that night or in the previous days that would cause such discomfort. What could possibly be wrong? You are likely suffering from a facet joint syndrome.

To understand the cause of a facet joint syndrome, we first must understand the anatomy involved. The neck consists of seven movable vertebrae, each with a disc-shaped shock absorber between them. Each vertebra is linked to the vertebra above and below with bony structures called facet joints. The facet joints are like drawer guides that keep the vertebrae in alignment, functioning together as a tracking mechanism. The facet joints keep the vertebrae moving smoothly without dislocation.

Typically, there is no significant trauma that causes facet joint irritation. More often than not, it is simply caused by sleeping in a compromised position such as lying on your side on a couch with your head propped up against the armrest, sleeping while seated upright on a plane, or sleeping with an unfamiliar pillow.

A facet joint syndrome evolves in stages. It begins with a facet joint being immobile, which causes swelling. If caught early enough, the condition is easily treated with spinal manipulation. If the facet joint is left untreated and stays immobile and swollen, the neck muscles will reflexively respond by contracting on the opposite side, thereby pulling your head away from the swollen facet joint. This is sometimes referred to as torticollis. Once the muscles are involved and spasms are evident, a vicious cycle begins. Normal facet-joint motion needs to be restored in order for the joint to heal. However, muscle spasms are preventing the natural movement. This leads to further facet-joint irritation, with further muscle contractions and spasms to follow. This condition self-perpetuates and can become chronic, leading to facet-joint arthritis if left untreated.

As previously mentioned, the cause of the condition is the immobile and swollen facet joint that causes the muscle to contract. The contracted muscle is not the cause of the condition. If the immobile facet joint regains natural movement through specific spinal manipulation, the muscle contraction will typically resolve without further intervention. Treatment needs to be directed at the cause, not at the secondary symptoms. Many times, patients have previously received care that inadequately addressed the true mechanical component of the problem. A chemical problem needs a chemical solution, and a mechanical problem needs a mechanical solution. Chiropractic spinal manipulation provides a safe and effective mechanical solution for facet joint syndrome.

If you or someone you know may be suffering from a facet joint syndrome, consider chiropractic. They may be able to help. ■

Information provided by Christopher M. Renze, D.C., D.I.B.C.N., of Renze Chiropractic Clinic, P.C. For more information, visit www.renzechiro.com or call the office at 965-3844.

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BUY before selling or sell before buying?

What to consider when purchasing your next home.

Are you growing out of your current home or looking to downsize? If so, you're probably wondering whether to sell your current home before or after you buy your new home.

There are pros and cons to consider for both options before deciding which is best for you. These include: your financial situation and financing options, current housing market conditions, and your appetite for risk.



Mindy Selix



Yvonne Silvers

agreement with the seller. This will require that, for your offer to close, your current home must sell. This is also called a "subject to sale" agreement. With this agreement, you run the risk of another buyer swooping in ready to buy the home with no contingency.

- Own both homes at the same time. If you have the funds to finance the down payment of a new home while also meeting payments on your current home until it sells, owning both for a short time may be the best route.

- Get a bridge loan. Bridge loans are secured by the equity you have in your current home and can help pay off your mortgage, pay for closing costs and put a down payment on your new home. Once your home is sold, the loan is paid off from the net proceeds from the sale. Work with your lender to learn if you qualify for a bridge loan.

- Selling first often provides buyers with the cash they need for a down payment on their new home.

- There's no risk of having to make two house payments for a period of time.

- Financing the new home is often less complicated when the homebuyer doesn't have an existing mortgage.

Work with a knowledgeable lender

No matter which route you choose, it's important you work with a knowledgeable lender who can demonstrate which options are best for you and your situation. Understanding the housing market and your options upfront will lead to a smoother process for everyone involved. It will make the process of selling your home and buying a new one much less stressful and more fun, as it should be. ■

Information provided by Mindy Selix, 515-222-2017, mselix@bankerstrust.com, NMLS ID#: 571223 and Yvonne Silvers, 515-222-2005, ysilvers@bankerstrust.com, NMLS ID#: 571224, 1925 N. Ankeny Blvd. Ankeny.

Buying before selling

Here are a few options to keep in mind to help balance the sale of your current home and the closing of your new home:

- Include a contingency clause in your

Selling before buying

Many homeowners sell their homes before buying a new one. There are several advantages to this approach:

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THANKFUL for ...

At my Thanksgiving table, we go around and tell everyone what we are thankful for, and most talk about their family, friends and, let's not forget, the yummy food in front of us. I wish this was something we did more often, but we find ourselves rushing around barely finding the time to even sit down for a meal together. Lives are so busy these days, and sometimes we forget to stop and just be thankful for everything we have. As the chamber president, I have so many things to be thankful for.



My first thank you goes to the board of directors. This is a group of Ankeny business leaders who give their time to help strategically lead the chamber to be the best in the metro. They foster ideas and support my staff and I in everything we do. They give guidance and encouragement so we can provide elevated experiences for both our members and the community. I also have the pleasure of working with the Ankeny Young Professionals Board of Directors, and they are a group of young people who bring strength and liveliness to our chamber. They continue to amaze me with their highly attended lunch and learns, and the growth they have had in membership is incredible. They have my many thanks and praises as they continue to spark energy within their membership.

Our investor and premier members deserve a huge thank you. Without Murphy Enterprizes; Karl Chevrolet; Central Bank; The District; Lamberti, Kilian Luetje and Strong; Danielle Seifert Real Estate Team; Banker's Trust; John Deere Des Moines Works; Casey's; Elev8 Talent Group; Community Choice Credit Union; Community State Bank; and Availa Bank, the chamber's success wouldn't be where it is today. Their support brings great programming for not only our members but the community as well.

From Ankeny Chamber SummerFest to Corks & Caps, we rely heavily on volunteers from our membership and the community. Volunteers are vital to our organization, and we are successful because of the tireless hours they give. Thank you doesn't seem like enough after a five- to six-hour shift in the beer tent or putting wristbands on. We appreciate you more than you know.

As we enter the holiday season, please remember to support our Ankeny area businesses and shop local first. From getting takeout and shopping online to doing business with local attorneys, salons and banks, every time you shop local, you're supporting small businesses at the heart of our community. Thank you to our business owners for working tirelessly to provide our community with a better quality of life. Small businesses are counting on all of us. Let's show them how much they mean to our communities. We also appreciate and support the large companies who build, grow and invest in the Ankeny community and our workforce. When the community supports local businesses, the businesses in return support the community — and that is so important when making Ankeny the best place to work, to live and to play. Let's show our gratitude today. ■

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

Joint Legislative Luncheon

Friday, November 17th
11:30 AM - 1:00 PM

It is Ankeny's year to host the Joint Legislative Luncheon with Grimes, Johnston, Polk City, & Urbandale Chambers. Chamber members are invited to join their elected officials for updates.

Chamber Member Pricing \$25
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OUT & ABOUT



A ribbon cutting was held Oct. 18 for CJ's Window Cleaning Services, 917 S.W. Ordinance Road, Ankeny.



Clint McCloud, Kevin Hapes and Alexis Irlbeck at the ribbon cutting held Oct. 18 for CJ's Window Cleaning Services.



Bailey Suttin, Devin Kono and Jonas Kidd at the ribbon cutting held Oct. 18 for CJ's Window Cleaning Services.



Colton Boldey and Josh Weaver, owners, at the ribbon cutting held Oct. 18 for CJ's Window Cleaning Services.



Christy and Chuck Weaver at the ribbon cutting held Oct. 18 for CJ's Window Cleaning Services.



Owners and employees of CJ's Window Cleaning Services at the ribbon cutting held Oct. 18 for the business.

"It's been through the addition of MAPLE that we have been able to get the kids to talk."

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Alexis Knebel, Reyna Immerfal and Trenton Schlemme



Nicole Poling and Allyson Senter



Hilary E. Kodatt and Victoria Mock



Madison Rollefson and Sarah Bacehowski



Jeremiah Lafleur and Carson Odle



Kim Whitham, Dottie Davis, Sara Martin Thompson and Nalley Hernandez



Iowa Wolves Alpha, Ben Melcher and Nate Buch



Meredith Eaton and Vivian and Garrett



Virginia Bartenhagen, Amy Abrams and Alexis Smith



Ashley Jacobson and Courtney Buhrow



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