

GRIMES/DALLAS CENTER

NOVEMBER 2023

Living

MAGAZINE

EARLY RISERS

Residents share experiences working
while most others sleep.

Meet Joy Augustine

EDUCATION

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Cran-raspberry quinoa pudding truffle

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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.

Barb Light is an assistant manager at Casey's and looks forward to greeting customers when the store opens early in the morning.

"It's not easy all the time, that's for sure. At times, it can be really rough, depending on the day and night before. But it's a choice, ultimately, so you wake up and decide how to tackle the day."

— Scott Carpenter

Early exercise

Scott Carpenter is no stranger to early mornings. He's been getting up at 3:50 a.m. on weekdays for as long as he can remember. He "sleeps in" until about 4:30 a.m. on Saturdays.

Carpenter sells corporate logoed apparel for Phelps Uniform and has for more than 10 years. He also owns Farrell's eXtreme Bodyshaping -

Grimes. Farrell's opens every day for fitness classes, fitness challenges and nutrition counseling at 3:30 a.m.

For Carpenter, the early mornings are just a part of life now. His wife, Nicole, has a similar schedule, so they figure things out on a daily and weekly basis. More importantly, they are in it together, so they do as much as they can to help each other.



Scott Carpenter gets up at 3:50 a.m. on weekdays.

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They make sure to get everything organized the night before, so the mornings are routine and planned to the minute.

Nicole usually goes to the gym at 3:30 a.m. and Scott gets there at 4:30 a.m. Nicole is usually gone when Scott gets up, but the cats and dogs like to follow him around and keep him company until he leaves the house at 4:15 a.m. The couple does eat breakfast together a few times a week after they return from class at 6 a.m. and before moving on to the rest of their day.

"It's not easy all the time, that's for sure," Carpenter says. "At times, it can be really rough, depending on the day and night before. But it's a choice, ultimately, so you wake up and decide how to tackle the day."

His best advice for someone trying to adjust to a new early schedule is to decide and commit right away to making an effort to get to bed early and prep for those early mornings so they go as smoothly as possible.

"Eventually, it just becomes a habit and second nature to how you live your days," he

says. "It's also really important to pay attention to your body and listen when it's telling you to do so. Sometimes, you just need to take a deep breath and then get back after it."

Special delivery

Tony Munoz works for a large manufacturing company in Des Moines in the shipping and receiving department. After 25 years of driving trucks, he decided to make a change. For him, the transition was easier than it might be for others since he's naturally a morning person.

"I'm accustomed to always being up early, anyway," Munoz says. "I haven't found it hard at all. The older I get, the more I dislike working outside in the winter, and now I don't have to do that like I did."

Munoz now works from 5 a.m. to 3:30 p.m. There are benefits to being done with work before most everyone else. The roads are not crowded during his 35-minute commute in the morning. In the afternoon, the drive is 45 minutes, but traffic is still lighter than rush hour. He's able to get yard work done, run to



Tony Munoz says good communication with his wife helps make his early morning schedule work for their family.

the store if needed, and take the dog for a walk — all before supper.

He and his wife communicate regularly about scheduling, so they make the hours work for their family. When the kids were younger, he was able to pick them up from daycare. His wife has always been the cook, but Munoz is the one who cleans. Now that the kids are



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older, they chip in to help, too.

"The best advice I could give is to find a routine that works and stick to it. And never, ever hit the snooze button," he says.

Rise and shine

Barb Light is an assistant manager at Casey's on First Street in Grimes. She's there bright and early to get the front of the store ready before her customers arrive. She stocks items, gets cash ready, makes the teas, and does the books and cigarette inventory.

"I have worked customer service jobs almost all of my life," she says. "I was a server for 30-plus years and needed a change, so I went to Casey's. I love people, so this is perfect for me."

Light has served at The Corn Patch, Rookies Sports Bar, Olive Garden, IHOP and Village Inn. She's also managed Blimpies and Maid Rite. However, this is the earliest Light has ever worked, and it took some time to get used to it. Now she loves it.

Her favorite thing about being done with

work in the afternoon is having time to go to her grandchildren's events. As a server, she worked days and nights, and it was a lot more difficult to juggle a personal life when working almost every evening.

She likes the schedule because she has all afternoon to accomplish what needs to get done, like grocery shopping or other errands. Or she spends time with her grandkids. Light is in bed by 8 p.m. most nights, but she also takes a two-hour nap after work at Casey's before working part-time evenings as a server at

Uptown Bar and Grill in Ankeny.

"I love to keep busy," she says.

"My advice would be to make sure you can survive on six hours of sleep a night if need be, and I wouldn't advise people with families to do it cause it would be rough if you aren't all committed to it," she says.

Light says her customers make the early hours worth it.

"I love the interaction with my customers," she says. "Some are like family, and most are my friends. We truly care about one another." ■

"I have worked customer service jobs almost all of my life. I was a server for 30-plus years and needed a change, so I went to Casey's. I love people, so this is perfect for me."

— Barb Light

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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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GRIMES

Military branch: U.S. Navy, USS Constellation (CVA 64)

Rank at discharge: 2nd Class Petty Officer

Deployments: Three deployments to Gulf of Tonkin, Vietnam

How can the public best honor veterans?

"You can honor a veteran by simply telling him or her, 'Thank you for serving the U.S.A.' " — Gerry Dee Welch



STEVE PATTERSON

GRIMES

Military branch: United States Marine Corps

Rank at discharge: Sergeant

Deployments: Two combat tours to Iraq, 2007/2008 and 2009

How can the public best honor veterans?

"Love and honor your country." — Steve Patterson

JASON COLTRAIN

GRIMES

Military branch: U.S. Army

Rank at discharge: SPC/E4

Deployments: Twice to Afghanistan

How can the public best honor veterans?

"As a veteran, I already feel the love and support from our community. It already does a great job of recognizing veterans. Flags are put out, we have a pride rock and a memorial park and Grimes is part of the Home Base Community initiative." — Jason Coltrain



VETERANS DAY IS SATURDAY, NOVEMBER 11

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The Legion post in Grimes was established in 1945. Like many Legion posts in Iowa, it grew in numbers after World War II, the Korean War and the Vietnam War, but then membership began to dwindle. The Legion Hall was sold, and, now, meetings are held at a private residence jointly with the Auxiliary.



VETERANS OF FOREIGN WARS URBANDALE- JOHNSTON POST 9668

vfw9668.org/di/vfw/v2/default.asp

Though Grimes does not have its own dedicated VFW post building, Many Grimes veterans are members of the Johnston-Urbandale Post 9668 that meets at the Urbandale American Legion Hall, 6805 Douglas Ave., Urbandale, the first Monday of the month at 7 p.m. V.F.W. Post 9668 was founded on Oct. 18, 1989 though the organizing efforts of Frank Larick in Urbandale and 55 of his veteran friends.




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LEGAL

By Cynthia P. Letsch, J.D.

PRESERVING assets in the face of long-term care

This is the last in my series of articles on estate planning, but that does not mean it is the least important. Statistically speaking, more than 60% of us will end up in long-term care. The current cost to live in a care center is about \$120,000 a year. Therefore, even folks with net assets approaching the seven-figure mark may quickly become impoverished if they must privately pay for long-term care for more than a few years.

What steps can you take to structure your finances now so that everything is not vulnerable to being either spent or at least liquidated because of a future need for long-term care?

- **Long-term care insurance pays for long-term care.** If you do elect to obtain long-term care insurance, get enough to fully pay for your care. If you do not, the cost for the long-term care premiums is a total waste of money. The benefit of having long-term care insurance is that you can choose where you want to spend your long-term care days and are not limited to facilities that accept Medicaid as a payer source.

- **Transfer assets to an irrevocable trust.** If the trust is properly designed, assets that have been in an irrevocable trust for at least five years prior to applying for Medicaid are not "countable." This means that you do not report to the state that you have them, well, because you don't. You do not get to be the trustee of this trust, and you do not get to be a beneficiary of the trust. You must think of it as putting early inheritance away for your children. Because you cannot take it back, it no longer counts as yours. Assets appropriate for this type of trust are real estate with no mortgage (residence or farm), collectable vehicles, and/or investments that do not have specialized tax treatment.

- **Crisis planning.** This is what we call it when we do not have five years to plan before we suspect someone will need Medicaid. Ideally, this planning starts about six months before you actually need to go to the care center. However, there is nearly always substantial value in this planning even if you are already in the care center. An elder law attorney can provide you with the education you need to know what your options are. ■



Information provided by Cynthia P. Letsch, J.D., Letsch Law Firm, 112 N.E. Ewing St., Suite D, Grimes, 515-986-2810, www.LetschLawFirm.com.

EVENTS IN THE AREA

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

Be sure to check for cancellations.



Holiday Celebration

Sunday, Dec. 3, 5-7 p.m.
Grimes South Sports Complex,
750 S. James St.

The Grimes Drive-Thru Holiday Celebration is an event that celebrates the season and takes place the first Sunday evening in December. The annual guests of honor are none other than Santa and Mrs. Claus, who travel through the community on a fire truck, courtesy of the Johnston-Grimes Municipal Fire Department, prior to arriving at the event. Mr. and Mrs. Claus are welcomed with open arms by hundreds of children seeking to share their wishes in hopes of fulfillment later in the month. Local businesses participate and sponsor this annual event in an ongoing effort to build community cohesiveness and as a reminder to always shop locally whenever possible. Activities include trivia, goody bags, tree voting contest, holiday lights and music. Make sure to bring along your letters to Santa for his little helpers to pick up.



Breakfast with Santa and Mrs. Claus

Dec. 10, 8 a.m. to noon
West Des Moines Elks Lodge,
2060 N.W. 94th St., Clive

Special guests, Santa Claus and Mrs. Claus, will be giving out goody bags, talking with the children and providing photo opportunities. There will also be a Christmas bake sale. Breakfast buffet includes: biscuits and gravy, French toast, scrambled eggs, bacon, sausage patties, cheesy potatoes, and all you can eat pancakes (including blueberry and chocolate chip pancakes), orange juice, milk and coffee. Enjoy a bloody Mary or mimosa for \$3.50. Cost is \$10 for adults and \$5 for children 10 and younger. Breakfast is served the second Sunday of each month. Proceeds support the Elks Hoop Shoot Program, other youth activities and community charities.



Live Music Wednesdays

Nov. 15, 22, 29
Historic East Village, AC Hotel,
401 E. Grand Ave., Des Moines
<https://therepublicongrand.com>

Catch live music performances every Wednesday through December for free from 6-8 p.m. Performers listed in order of date are Andrew Hoyt, Tony Bohnenkamp and Brian Herrin.



Christkindlemarket

Principal Park, 1 Line Drive, Des Moines
www.christkindlmarketdsm.com
Nov. 30 through Dec. 3

You will find regional vendors with old-world, hand-crafted products at wooden vendor stalls, as well as lively performances of polka music, traditional dance and choirs in Yuletide Hall. Participate in children's activities or sip Glühwein (warm, mulled wine) and savor European Beer.

Festival of Tree and Lights

Nov. 24-26
Iowa Events Center, 833 Fifth Ave., Des Moines
<https://unitypoint.org/giving/blank-childrens-hospital-foundation/ways-to-give/events/festival-of-trees-and-lights>

Experience expertly decorated trees, local music, dance groups and a visit from Santa himself, all in the name of supporting Blank Children's Hospital. From 11 a.m. to 7 p.m. Friday and Saturday, 11 a.m. to 5 p.m. on Sunday.

Des Moines Turkey Trot

Nov. 23
Starting on Court Avenue,
Des Moines
desmoines turkeytrot.com

Voted "Top Trot" in Iowa by Runner's World Magazine, the 5K plus 5-mile race takes over Des Moines on Thanksgiving, starting at 9 a.m.

Visit With Father Christmas

Dec. 16, 10 a.m. to noon
Freedom Blend Coffee, 2329
Hickman Road, Des Moines

Celebrate the holiday season with your friends and family. Bring your children to speak with Father Christmas and make it a morning of warm winter memories. Bring your camera! A \$5 donation benefits Crossroads of Iowa. ■

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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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DATE	TIME	OPPONENT	LOCATION
Nov 28, 2023	7:30PM	ADM	DCG-Meadows
Dec 1, 2023	7:45PM	DM Christian	DMChristian School
Dec 4, 2023	7:45PM	Ames	DCG-Meadows
Dec 8, 2023	7:45PM	Newton	Newton High School
Dec 15, 2023	7:45PM	Oskaloosa	DCG-Meadows
Dec 19, 2023	7:45PM	Johnston	Johnston High School
Dec 21, 2023	7:45PM	Norwalk	DCG-Meadows
Jan 5, 2024	7:45PM	Indianola	Indianola High School
Jan 9, 2024	7:45PM	Pella Christian	Pella Christian
Jan 12, 2024	7:45PM	Pella	DCG-Meadows
Jan 16, 2024	7:45PM	Ankeny	DCG-Meadows
Jan 20, 2024	3:00PM	Carroll	Gilbert High School
Jan 23, 2024	7:45PM	Newton	DCG-Meadows
Jan 26, 2024	7:45PM	Oskaloosa	Oskaloosa High School
Jan 27, 2024	TBD	MVC/CIML Shootout	TBD
Jan 30, 2024	7:45PM	Norwalk	Norwalk High School
Feb 2, 2024	7:45PM	Indianola	DCG-Meadows
Feb 6, 2024	7:45PM	Pella Christian	DCG-Meadows
Feb 9, 2024	7:45PM	Pella	Pella High School
Feb 13, 2024	7:45PM	North Polk	North Polk High School
Feb 15, 2024	7:30PM	Ballard	Ballard High School

VARSITY GIRLS BASKETBALL

DATE	TIME	OPPONENT	LOCATION
Nov 17, 2023	7:30PM	Ballard	Ballard High School
Nov 21, 2023	7:45PM	North Polk	North Polk High School
Nov 28, 2023	6:15PM	ADM	DCG-Meadows
Dec 1, 2023	6:30PM	DM Christian	DM Christian
Dec 4, 2023	6:15PM	Ames	DCG-Meadows
Dec 8, 2023	6:15PM	Newton	Newton High School
Dec 15, 2023	6:15PM	Oskaloosa	DCG-Meadows
Dec 16, 2023	TBD	Multiple Schools	Johnston High School
Dec 19, 2023	6:15PM	Johnston	Johnston High School
Dec 21, 2023	6:15PM	Norwalk	DCG-Meadows
Jan 5, 2024	6:15PM	Indianola	Indianola High School
Jan 9, 2024	6:15PM	Pella Christian	Pella Christian
Jan 12, 2024	6:15PM	Pella	DCG-Meadows
Jan 16, 2024	6:15PM	Ankeny	DCG-Meadows
Jan 20, 2024	2:30PM	Bishop Heelan	DCG-Meadows
Jan 23, 2024	6:15PM	Newton	DCG-Meadows
Jan 26, 2024	6:15PM	Oskaloosa	Oskaloosa High School
Jan 30, 2024	6:15PM	Norwalk	Norwalk High School
Feb 2, 2024	6:15PM	Indianola	DCG-Meadows
Feb 6, 2024	6:15PM	Pella Christian	DCG-Meadows
Feb 9, 2024	6:15PM	Pella	Pella High School

VARSITY BOYS WRESTLING

DATE	TIME	OPPONENT	LOCATION
Nov 30, 2023	7:15PM	Norwalk	DCG-Meadows
Dec 2, 2023	10:00AM	Multiple Schools	DCG-Meadows
Dec 7, 2023	7:15PM	Indianola	DCG-Meadows
Dec 9, 2023	10:00AM	Multiple Schools	Johnston High School
Dec 14, 2023	6:30PM	Multiple Schools	ADM High School
Dec 15, 2023	5:00PM	Multiple Schools	Indianola MS
Dec 16, 2023	9:30AM	Multiple Schools	Waukee Northwest
Jan 4, 2024	5:30PM	Multiple Schools	Carlisle High School
Jan 6, 2024	8:00AM	Multiple Schools	Benton HS
Jan 8, 2024	4:30PM	Multiple Schools	Ogden High School
Jan 11, 2024	6:30PM	Oskaloosa	Oskaloosa High School
Jan 13, 2024	9:00AM	ADM	ADM High School
	10:00AM	Multiple Schools	Cedar Rapids Jefferson
Jan 18, 2024	7:15PM	Pella	DCG-Meadows
Jan 20, 2024	9:00AM	Multiple Schools	Urbandale High School
Jan 25, 2024	5:30PM	Multiple Schools	Newton High School
Jan 27, 2024	10:00AM	Multiple Schools	Pella High School

VARSITY GIRLS WRESTLING

DATE	TIME	OPPONENT	LOCATION
Nov 14, 2023	5:30PM	Multiple Schools	DCG-Meadows
Nov 18, 2023	9:00AM	Multiple Schools	Urbandale High School
Nov 30, 2023	6:15PM	Norwalk	DCG-Meadows
Dec 2, 2023	10:00AM	Audubon CSD	Audubon High School
Dec 7, 2023	6:15PM	Indianola	DCG-Meadows Gym
Dec 9, 2023	10:00AM	Multiple Schools	Williamsburg HS
Dec 14, 2023	9:00AM	Multiple Schools	Young Arena
Jan 6, 2024	10:00AM	Multiple Schools	Ogden High School
Jan 13, 2024	10:00AM	Multiple Schools	Waukee Northwest
Jan 18, 2024	6:15PM	Pella	DCG-Meadows Gym
Jan 20, 2024	10:00AM	Multiple Schools	Mason City HS

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Q: Are you just going through the motions?

A: Whether you just started working out or you consider yourself knowledgeable in the gym, at one point, you are going to hear the phrase “mind-muscle connection.” It can be a game changer for your workouts. A lot of times you might find yourself doing an exercise and feel like you are just going through the motions. Take the lat pulldown for instance. If you are just going through it to get the sets in, you might feel it more in your shoulder and arms than your back. Take the weight down and really focus on feeling it in your back. If you try this technique and do not get the hang of it right away, do not give up. It can honestly take some time, even months, and repetitions to really learn. It is a mental connection. When you are trying to learn this technique, focus on isolated muscle exercises. Doing deadlifts, squats, or any compound exercise will make it more challenging. Start off by doing leg extensions or tricep pushdowns, for example. This will allow you to hone in on that single area and feel the contraction through the whole range of motion. It is a process and will take some time, but it can take your progress to a whole new level. ■



Information provided by Haley Powers-Risdal, certified personal trainer/head coach at Anytime Fitness 255 S.W. Brookside Drive, 515-300-9262, GrimesIA@anytimefitness.com.

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WHAT IS a trust, and how does a trust work?

For most people, the goal of an estate plan is to pass assets along to their loved ones. One of the most common and versatile ways to accomplish this goal is through the creation of a trust.



A trust is a legal document that outlines how assets transferred into the trust will be managed and distributed. There are three main parties to a trust:

- **Grantor:** the person who creates the trust;
- **Trustee:** the person or institution who manages the assets of the trust;
- **Beneficiaries:** the persons or entities who receive the benefits of the trust.

While there are many different types of trusts, today we will focus on two main types:

Testamentary trust: A trust created by a will. A testamentary trust does not have any power or hold any assets until the death of the grantor. Upon the death of the grantor, assets are transferred into a trust as directed by a will, and those assets are utilized for the benefit of the beneficiaries.

Many wills contain testamentary trusts for the benefit of minor children. For example, a will may have a provision which creates a trust only if the grantor passes away before a child reaches a certain age. If that occurs, a trust is created and assets are managed by the trustee who makes distributions of assets to the child as directed by the will. Once the child reaches the established age, the trust terminates, and the remainder of the assets are distributed to the child.

Revocable living trust: A trust created while the grantor is alive. With a revocable living trust, the grantor transfers assets into the trust during the grantor's lifetime. The trust contains provisions for how assets are to be distributed after death. The grantor can be the trustee of the trust during his or her lifetime and nominates a successor trustee to serve at the death or incapacity of the grantor. The trustee manages the assets that are held in the trust, which often includes the management of an investment portfolio. The grantor ultimately directs when and to whom distributions from the trust are made, and it is the trustee's job to follow those directives as indicated in the trust document. Revocable living trusts can be changed by the grantor at any time during the grantor's lifetime.

Trusts can be tailored to the individual needs and desires of the grantor. When properly drafted, trusts can be an effective and efficient way to transfer assets of an estate plan. ■

For more information, please contact Wade Lawrence or Bryce Block with City State Bank Trust & Investments at 515-986-2265. Not FDIC insured. Not deposits or other obligations of the bank and are not guaranteed by the bank. Are subject to investment risk, including possible loss of principal. City State Bank does not provide tax or legal advice. The information presented here is not specific to any individual's personal circumstances and the information may change at any time and without notice.

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HOLIDAY visits may be revealing

Are you visiting for the holidays and noticing changes with Mom or Dad? Are concerns about a parent's health, care or possible memory loss distracting you from work or preventing you from enjoying a family get together? Caregivers can often find themselves worried about their parents at the holidays.

Some questions we hear:

- How can I be sure my parents are getting nutrition and remembering medications?
- Dad insists on taking walks alone. What if he falls?
- How long is it safe for my parents to manage their own care?

You're worried, and you have a right to be. Caring for your parents is expected, but taking care of them leaves so many questions. There are a variety of approaches and solutions to caregiving for loved ones. We can help with independent living, assisted living and memory care.

Independent living with services

Senior living communities provide a place

for Mom and Dad to feel at home while maintaining their independence. With help from staff, individual needs are met while still allowing for the freedom your parents expect.

Independent living apartments offer a variety of sizes and amenities like bathrooms with walk-in showers and many mobility assistance features that can be costly and challenging to add to existing homes or rooms. Wheelchair-accessible apartments make otherwise difficult medical transitions much easier, and caring staff offer support when needed. Options for meals are often available and served in a main dining room where residents may enjoy new friendships without the burden of cooking and cleaning. If your parent needs home health care or therapy services, staff are ready and can create personalized care plans that precisely fit individual needs and lifestyle.

Assisted Living

Assisted living can make life easier by providing health services by trained professionals, personalized health care plans meeting a great variety of needs, a safety call system, three

meals daily, weekly housekeeping and an offering of events, activities and even spiritual care.

Most senior communities can bring home health services to their residents' suites or apartments. On site trained staff provide 24/7 support for physical, emotional, and social health.

We help you to help your parent

You could realize your parent needs assistance but have no idea how to provide it. Worried about Mom or Dad? Give your local retirement community a call, and among caring staff you'll learn more about the benefits of assisted living and independent living. You might ask your mom or dad to accompany you. As a caregiver this is a common next step when questions begin to arise. Seeing first-hand the benefits of a senior living community can be a helpful experience for both caregivers and loved ones. ■

This content provided by Cassia/Meadowview of Clive. For more information, call 515-644-8740, 3300 Berkshire Parkway, Clive.



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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.

LAWN CARE

By Kevin Johnson

WHAT'S next?

It has often been said that having an attractive outdoor living space around your home can increase the value of your property by 10-15%. An attractive lawn, landscaping and outdoor lighting can improve your home's value, while providing you with something you and your family can enjoy.

As the lawn care season comes to a conclusion for 2023, many homeowners continue to beautify their homes with festive holiday lights. Amazing displays can be achieved through your own sweat equity, or some homeowners have chosen to trust a reliable professional to achieve breathtaking results.

Should you invest in traditional Christmas lights? Should you look into newer lighting systems that are permanently attached to your home? Many consumers are now opting for permanent holiday lighting systems due to the many advantages they offer. Permanent lights are usually LED low voltage lights that offer a variety of color options, color sequences, and many other additional benefits that traditional Christmas lights cannot offer. The best part is that consumers can control their light display through an easy-to-use mobile app. This allows you to change your display for various holidays like Valentine's Day, St. Patrick's Day, the 4th of July, etc.

Talk to a lighting professional to see what might work best for you and your family. Don't delay. Light up your holidays the right way. ■

Information provided by Kevin Johnson, All American Turf Beauty, 311 DeSoto Road, Van Meter, 515-996-2261.



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COMMUNITY

PUMPKIN decorating

Grimes First Presbyterian Church had a fun Halloween pumpkin contest for adults. The "donuts," made by Candance Biddle, won.



"Donuts" by Candance Biddle



Bev Boyd's entry



"Spilling your pumpkin guts"

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6pm Rosary followed with Mass. Dinner and meeting

Baptismal Prep Class 11/19 at 1pm

Walkers Mondays 9am-noon and Fridays noon-2pm

Food Pantry Weekends 2nd weekend of the month. Bring your items and place in the grocery cart. Monetary donations also accepted

Assumption Book Club 11/18 & 12/9 8:30am-10:30am

K of C Pancake Breakfast 11/12 and 01/14 from 9-11am

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Parish Reconciliation w/ extra Priests 12/13 starting at 6:30pm

Regular Weekend Mass Times 12/23 at 5pm and 12/24 at 9am

CHRISTMAS MASS TIMES

12/24 at 4pm & 6pm and 12/25 at 9am

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Holy Mother of God Vigil Mass 12/31 at 5pm and 01/1 at 9am

Assumption Ministry Appreciation Dinner 01/13 at 6pm



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MEET Joy Augustine

Making music a safe place

Joy Augustine is currently in her 16th year of teaching. She started at Dallas Center Grimes in 2016 as the sixth- and seventh-grade choral director and director of the middle school show choir, Infinity. When buildings were reconfigured, and her building went to fifth and sixth graders in 2021, her position changed to full-time general music. This year, sixth-grade choir was added back as an option, and Augustine is thrilled.

Now, she gets to see every student in the building once every six-day cycle for 40 minutes for general music, and she directs two sections of sixth-grade choir that meet opposite of each other every other day. Augustine also supports two fifth-grade homeroom teachers every other day during Mustang U, a time for building-wide reading, extra supports and a music extension.

"Music has always been my passion," she says. "I started playing piano when I was 2 (it was one of my first words), and it's been a musical journey since then. I've always related with song lyrics and the way the music forms around them. I have an appreciation for every genre and style and love sharing my passion in my classroom."

The goal to be a music educator formed when Augustine was in sixth grade and met the teacher who she says literally saved her life.

"Antonette Lovejoy was my sixth-through-eighth-grade general and choral teacher at Andersen Middle School in Omaha. She accepted me where I was at, walked alongside me, and helped me become who I am today. I give so much credit to her ability to love me through tough moments in life and teaching me to use music as my safe place."

Now, Augustine has the chance to be a similar person to her students. She says it is rewarding to help students find their joy in music and provide them many opportunities to grow in their abilities.

She says she does her best to create a safe space where kindness is the expectation. She says she will know when her time as a teacher is done. It will be when she can no longer make lessons engaging and fun.

Augustine says she appreciates the DCG community and the way it supports learning for all. She also enjoys being able to teach every student and getting to know their families.

"It's been amazing teaching the oldest, middle and youngest child of so many families," she says. "I appreciate that our school board and administration truly support us as educators and trust us to do our jobs well. I've been able to teach my content in a way that allows students to truly learn the material through action with bucket drumming, ukuleles, singing, boomwhackers and more."

When she's not teaching, Augustine enjoys spending time with family and friends. She and her husband, Ben, like taking their golden retriever Coda on walks and playing in the backyard. She also spends time singing and playing piano on the worship team at her church.

She wishes every parent and community member could spend a class period in the music room. They have fun and get so much learning done.

"The laughter I get to hear every day may be my favorite thing in the world," she says. ■



Joy Augustine says her sixth-grade music teacher literally changed her life and inspired her to follow in her footsteps.

COMMUNITY means everything to Roberts

Volunteer finds joy in giving back.

Ryan Roberts is the definition of a community-centered individual.

He likes where he lives and enjoys helping others, so he does what he can to give back to the Grimes community.

"I just really love giving back to the community and helping out wherever I can, no matter what it is," he says.

Roberts — who keeps busy with the numerous businesses he owns, including Dreamscape Homebuilders — is committed to making time in his schedule for volunteer work.

He served on the Grimes Chamber and Economic Development Board of Directors for four years, is active with the Lions Club, is part of the Governors Day Committee and donates to the Grimes Storehouse Food Pantry.

In addition, Roberts is active with the DCG Booster Club and runs the grill at events like high school baseball and football games.

For Roberts, just being a member of the Grimes community is a joy.

"Grimes is a pretty close-knit community, and the vibe around Grimes and the people who live in town, it's just a growing and fun community to be in," he says.

One of Roberts' favorite memories is spending time with a core group of his neighbors. In the past, they hosted Blocktoberfest, which included a hog roast and a band.

"We invited the entire neighborhood to come together and enjoyed the gathering with friends and family, and all donations (from the event) go back to the Dallas Center/Grimes schools," Roberts shares. "We did



Tim Short, Edward Jones, presents the Good Neighbor certificate to Ryan Roberts.

that for four years giving back to the community."

He encourages other community members to volunteer within Grimes because it's a great way to meet people, broaden horizons and get to know the town better.

Roberts shares that what he personally enjoys most about volunteering is being able to give back to the community in a way that helps others.

"I love being around Grimes. It's awesome. It's a lot of fun, and I love being a part of it as much as I possibly can," he says. ■

Do you know a Good Neighbor who deserves recognition?

Nominate him or her by emailing tammy@iowalivingmagazines.com.

Happy Thanksgiving

We hope your home is filled with family and friends sharing joy and laughter this Thanksgiving holiday.



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CHAMBER

By Brian Buethe

TIME tested lessons



When I was a young man, I can remember begging my parents to take me into the city to go shopping. It wasn't a case of necessity, as pretty much everything I needed could be purchased in the nearby town. You see, I was raised on a farm just outside a community with a population of around 1,800 people (a background familiar to many current residents of Grimes). Although they had everything I needed right there in my backyard, I was enamored by the big shopping malls, large department stores, and huge grocery stores that were in the "big" city.

Although I would ask to take the trip often, the answer from my father was almost always some kind of a reminder that it was better to purchase our goods and services locally. He would say, "If you don't do business with your local businesses, pretty soon you won't have them around." In hindsight, I know that he was absolutely correct. Like many small rural communities, my hometown has continued to dwindle in population, and the number of businesses has dramatically decreased.

Some of that change was due to macroeconomic circumstances beyond the control of the people who lived in the community. However, I can recall many small retail shops trying to make a go of it but were never able to capture that local retail dollar. Too many people were like my teenage self. They wanted to shop outside of their community, even if: a.) it cost more to travel to the store, b.) it resulted in fewer local options, and c.) it resulted in fewer local services due to the loss of tax revenue.

Luckily for the community of Grimes, the circumstances are not the same here as they were in my hometown. We are fortunate to be in an area that people are moving to, instead of migrating away from. Every year that passes, we have more options right here in our town to help satisfy our retail desires. The lesson my father taught me still holds true. If we want our local businesses to be successful, we must support them.

Grimes is very fortunate to have business owners and staff who sincerely care about the community they serve. We should not take that for granted, especially during the busiest shopping time of the year. Help spread the word to support our local businesses this holiday shopping season. Shop locally and eat locally when you can. If the people (businesses, too) of Grimes show they are willing to support local options first, it will not only be good for those who are already here, but it will be noticed by others who might bring exciting new options to the community. ■

Information provided by Brian Buethe, president | CEO,
 Grimes Chamber & Economic Development,
GrimesIowa.com, brianb@grimesiowa.com.

OUT & ABOUT



Joan Warren and Sarah Besch at the Grimes Chamber of Commerce Off the Clock event at 2 Harts Boutique on Oct. 25.



Courtney Moller and Madison Taiber at the Grimes Chamber of Commerce Off the Clock event at 2 Harts Boutique on Oct. 25.



Chad Allison and Gloria Perry at the Grimes Chamber of Commerce Off the Clock event at 2 Harts Boutique on Oct. 25.



Melissa Garton and Michelle Buethe at the Grimes Chamber of Commerce Off the Clock event at 2 Harts Boutique on Oct. 25.



Paige Wilson, Jake Wisel and Joseph Herst at the Grimes Chamber of Commerce Off the Clock event at 2 Harts Boutique on Oct. 25.



Anna Cantrell at DCG varsity volleyball vs. ADM in Adel on Oct. 24.



Kalyn Mills at DCG varsity volleyball vs. ADM in Adel on Oct. 24.



Maggie Leifker at DCG varsity volleyball vs. ADM in Adel on Oct. 24.



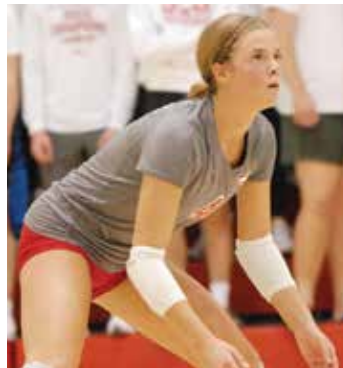
Landry Glasgow at DCG varsity volleyball vs. ADM in Adel on Oct. 24.



Macee Reiling at DCG varsity volleyball vs. ADM in Adel on Oct. 24.



Deja Jackson at DCG varsity volleyball vs. ADM in Adel on Oct. 24.



Addy Janssen at DCG varsity volleyball vs. ADM in Adel on Oct. 24.



Gwen Farley at DCG varsity volleyball vs. ADM in Adel on Oct. 24.

RESIDENTS Choice

Businesses receive their Residents' Choice certificates.



Dr. Kyle Mann, Mann Orthodontics



Jacque Butzke, Inspiring Dance



Matt Hidlebaugh, FinishLine Body and Paint



Dr. Lisa Thilges and Lane Perry, Prairie View Animal Hospital



Melissa Garton and Jenny Myers, Studio IV



Libbey Lewis and Paula Boss-Larson, Talking Heads Salon



Many Hands Thrift Market staff



Miranda Ried, Ren Turbes, Jessica Tapper, Kylie Forkner and Danica Bargas, Dogwoods Lodge



Halsey Scales and Brian Bueth, Grimes Chamber and Economic Development



Tyler Murphy, Grimes Fareway



Brandon Cavanaugh, Stevie C's

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AND CHEST
FREEZERS IN
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- \$125
In-Store Rebate
\$774
TOTAL

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5.3 cu. ft. oven.
5 burner. Steam
clean. MER4600LS



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Maytag Washer.
4.5 cu. ft. Deep
fill option. Quick
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of cycle signal.
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WDF540PADM



Whirlpool Dishwasher
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- \$200
In-Store Rebate
\$799
TOTAL



CLOSEOUT

\$599

WHILE IN STOCK!

Whirlpool Dishwasher
WDT730PAHW



CLOSEOUT

\$449

WHILE IN STOCK!

Whirlpool Dishwasher
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\$100
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ON SOME
MODELS



\$1,799
- \$200
In-Store Rebate
\$1,599
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2.5 cu. ft. LED
lighting. Adjustable
gallon door bins.
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- 2 If your child needs to be seen, **we will always stay to see them the same day**; as opposed to waiting until the following day or going to an urgent care clinic where the staff are not familiar with your child and their medical history.
- 3 Families have access to **talk with Dr. Waggoner outside of clinic hours**, even on the weekends. Expert advice whenever you need it, at no additional charge.
- 4 **On vacation and need to see a doctor?** Give the office a call and Dr. Waggoner or another provider can chat with you over the phone or in a telemedicine appointment.

