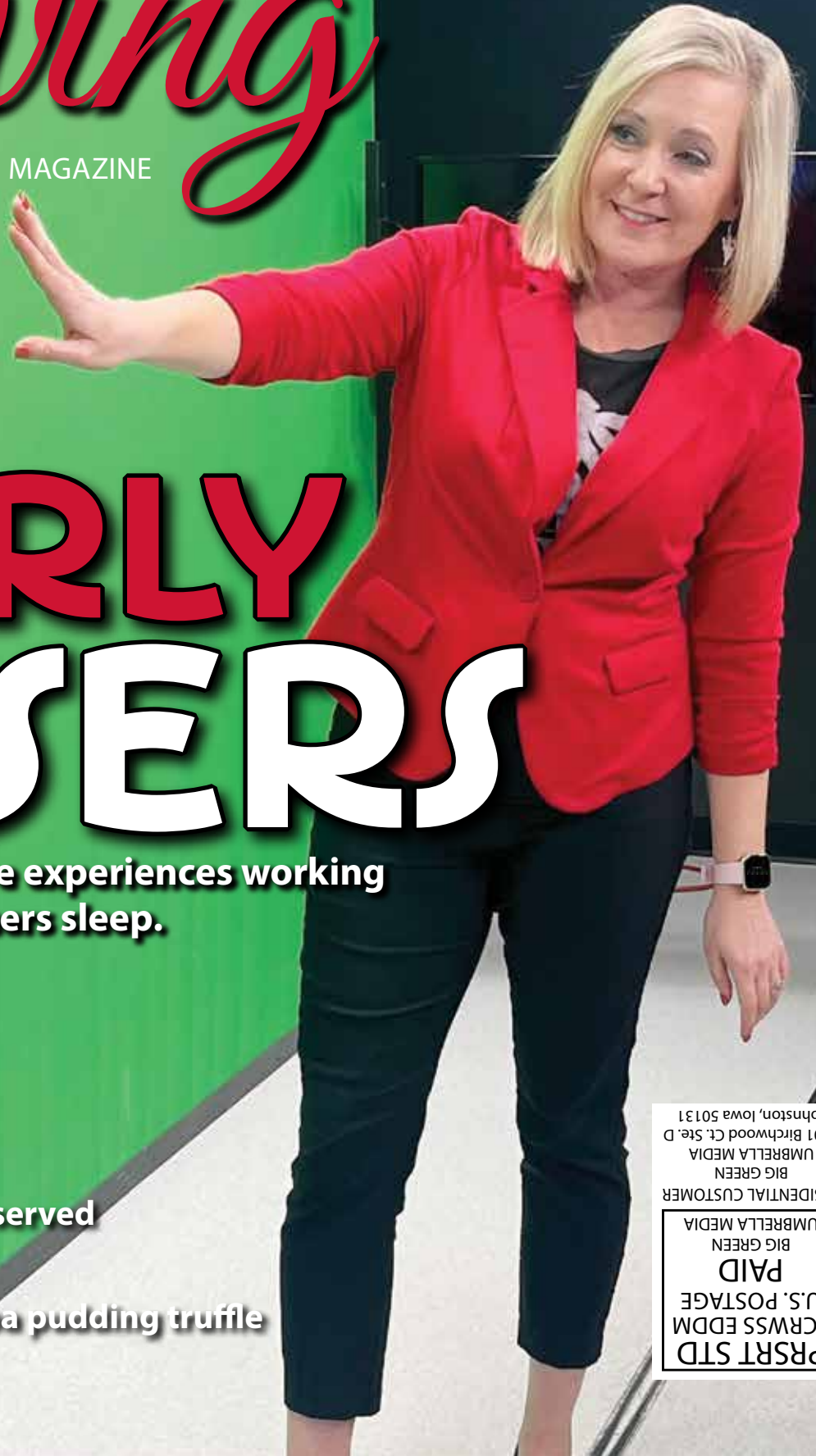


URBANDALE

NOVEMBER 2023

# Living

MAGAZINE



## EARLY RISERS

**Residents share experiences working  
while most others sleep.**

**Meet Kim Haller**

EDUCATION

**Honoring those who served**

VETERANS' SALUTE

**Cran-raspberry quinoa pudding truffle**

RECIPE

PSRRT STD  
ECRWSS EDDM  
U.S. POSTAGE  
PAID  
BIG GREEN  
UMBRELLA MEDIA  
RESIDENTIAL CUSTOMER  
BIG GREEN  
UMBRELLA MEDIA  
8101 Birchwood Ct. Ste. D  
Johnston, Iowa 50131

# THANK YOU.

THANK YOU TO OUR VETERANS AND TO ALL WHO HAVE SERVED!



**Front:** Irv Koethe, CL Leydens, Joe Morgan, Frank LePera **Back:** David Vogel, Dave Latta, Merton Chmelka

*Holiday*  
**OPEN HOUSE**

Be Our Guest! Join us for the Holidays at Edencrest

**November 28 from 4-6:30pm**

Holiday Soiree with drinks and appetizers Please RSVP call/text Jay at 515.204.7467



**EXCEPTIONAL CARE.  
EXTRAORDINARY LIVING.**

 **Edencrest**  
AT TIMBERLINE  
Independent, Assisted and Memory Care

Call Jay Mathes for a tour.  
**515-204-7467**

14001 Douglas Parkway, Urbandale  
WelcomeTL@EdencrestLiving.com  
**EdencrestTimberline.com**



INDEPENDENT LIVING • ASSISTED LIVING • CLOSER CARE • MEMORY CARE



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. ■

### SHANE GOODMAN

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



**Tammy Pearson**  
Editor  
515-953-4822 ext. 302  
tammy@iowalivingmagazines.com

**Gina Chandler**  
Advertising Account Executive  
515-953-4822 x323  
gina@iowalivingmagazines.com



IOWA  
*Living*  
MAGAZINES



Circulation and readership audited  
by Circulation Verification Council

WE ARE  
*Thankful*  
FOR OUR  
*Customers*

9-Month CD

5.10%

APY\*



**Erin Hullermann**  
VP Market Manager  
Waukee



**Ciara Halverson**  
Loan Officer  
Waukee

CHARTER  BANK

*Chart Your Success With Us!*

**Johnston**  
5526 NW  
86th St.  
515-331-2265

**Grimes**  
Corner of  
Gateway & 1st St.  
515-986-2000

**Waukee**  
Downtown  
Triangle  
515-987-1000

**Ankeny**  
2905 SW  
Oralabor Rd.  
515-446-2265

[www.CharterBanker.com](http://www.CharterBanker.com)

Member  
FDIC

\*Annual Percentage Yield, \$10,000 minimum deposit to open up a Certificate of Deposit (CD),  
penalty for early withdrawal. Rate as of 11/8/2023 and subject to change.



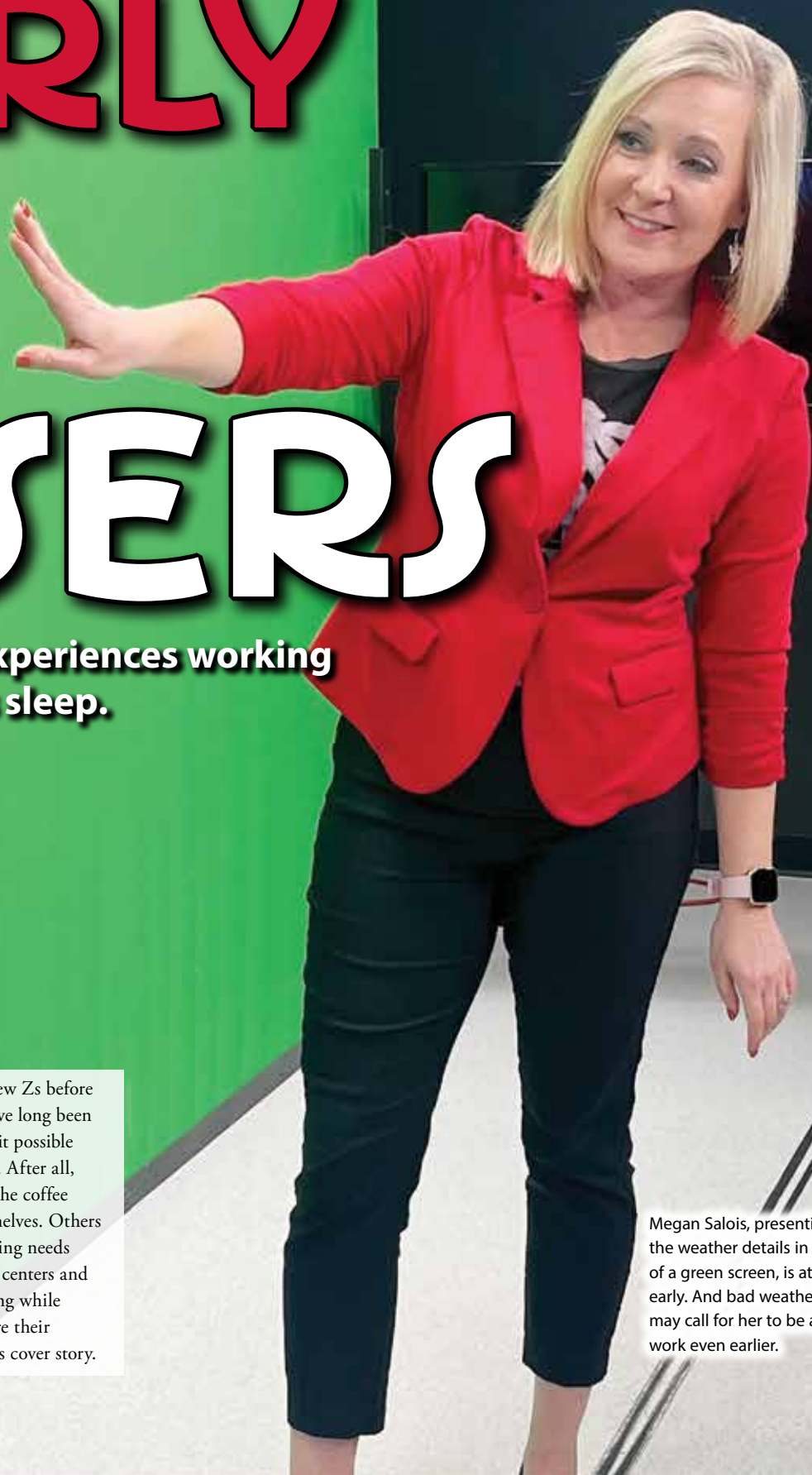
# EARLY RISERS

**Residents share experiences working while most others sleep.**

**By Chantel Boyd**

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.

Megan Salois, presenting the weather details in front of a green screen, is at work early. And bad weather may call for her to be at work even earlier.





## FEATURE

### Saving on daycare

Cassie Meurer is a mom, wife and early riser.

"I get up at 4:30 a.m. to be at work by 5:30 a.m.," she says, adding that she chose the early morning schedule in order to be off work before her kids got home from school so she wouldn't have to pay for daycare. Meurer is an event planner for an insurance company. She also creates PowerPoint presentations and serves as the company's webinar planner.

Meurer did not initially plan to follow this career path.

"I did not really choose this career," she says. "I started working at an insurance company when I was 20 to quit retail work. I have been in the industry ever since."

Like many other Americans who worked online during COVID-19, Meurer was able to adjust her schedule to avoid daycare expenses.

"I'm very organized and like to plan things out perfectly. So, I really like my career," she says.

Her workdays, Monday through Thursday, are 8.75-hour days, so she can be there for her children.

"I need to be off by 3 p.m. to be home for the kids," she says.



Cassie Meurer is glad to get to her desk early in the morning because it means having time in the afternoons for her kids.

Meurer has a much shorter day on Friday.

"On Fridays, we work five hours, so I am off at 10:30 a.m. I enjoy being off early because it makes me feel like I have more time with my kids in the evening."

She says she enjoys the morning schedule.

"It is nice to be up while others are sleeping. It is quiet, and I like the quiet. When I go to the office, I have about two hours before others come in. I love that," she says.

Meurer finds her commute to be quick and uneventful due to the limited traffic.

"I love getting to work in 10 minutes instead of battling with morning traffic," she says.

Initially, Meurer had to adjust to her schedule.

"I am a night owl, so sometimes I am awake until midnight if I get into a good book or TV show," she says. "I try to be in bed by 9 p.m., but it rarely happens."



**MERLE HAY**  
CHAPEL

Funeral Home | Mausoleum | Crematory | Cemetery

We have an experienced local staff that can help you plan your final wishes, all at one convenient location. We are also home to the area's finest funeral home chapel. If you wish to plan ahead, interest-free payment plans are available.



Blair Overton  
Owner  
Locally  
Owned &  
Operated

Tel: 515-278-4633  
4400 Merle Hay Road  
Des Moines

[MerleHayFuneralHome.com](http://MerleHayFuneralHome.com)

Ask us about **Comprehensive Financial Planning**

**Planning your future by  
navigating your now.**



**KEELING**  
WEALTH ADVISORS

Powered by Ameriprise  
Financial

**Start preparing for  
a more confident  
future.**

Scan the QR  
code to take the  
3-Minute Confident  
Retirement® check.



5435 NW 100th St, Ste 300 | Johnston  
515-253-8200 | [keelingwealthadvisors.com](http://keelingwealthadvisors.com)

Keeling Wealth Advisors is a private wealth advisory practice of Ameriprise Financial Services, LLC.

Not FDIC or NCUA Insured | No Financial Institution Guarantee | May Lose Value

Meurer tries to catch up on her sleep when she does not have to be up early.

"I sleep late on the weekends and when on vacation. I love to sleep in," she says, adding she was not always a morning person.

"Having kids changes your schedule," she says. "I have three kids (ages 21, 10 and 7). The younger two have always woken up early at 5:30 a.m. They have started sleeping later now, but it works for me to be off early, and I have kept the schedule."

Meurer's family has been supportive but does not share her routine.

"We all get up at different times, but it works," she says. "My kiddos each have certain things they must do in the morning before they can watch TV or play video games. During COVID, we really got into routines, so they have continued, and it helped with the changes we made going back to work."

Meurer works from home two days a week. For the other three, she goes into the office.

"On the days that I go into the office, my husband works from home until my kids leave on the bus to school. But my schedule allows me to be home every day when they get home from

school," she says.

Some days, Meurer thinks about going back to a more "normal" schedule, but she enjoys the quiet and getting off early too much right now.

"It just works well for my family and, honestly, saves us over \$600 a month in before-after school child care costs."

## The weather calls

Megan Salois must be up long before most people; sometimes, she is up in the middle of the night. Salois is the morning meteorologist on WHO-13's "Today in Iowa" newscast.

"Our show airs from 4:30 a.m. to 7 a.m. with 'Today Show' weather cut-ins through 9 a.m.," she says.

Salois's morning schedule is contingent on the weather, much as it is for most Iowans.

"On a quiet day, I wake up at 2 a.m. and am at work by 3 a.m.," she says. "On busy weather days, I may be up at 12:30 a.m. and in by 1:30 a.m. to take the handoff from Ed Wilson (meteorologist)."

She has many duties behind the scenes of the broadcast.

"I look over weather models and data to make



Megan Salois is the morning meteorologist on WHO-13's "Today in Iowa" newscast.

my forecast each day," she says.

Salois also creates weather graphics for her station's newscasts with all the weather details for their viewers.

"I record weathercasts for our 24/7 Weather Channel on Iowa's Weather Channel on 13.4 and radio weathercasts for 107.5 and iHeart Radio stations," she says, adding that she has other duties as well. "I update our website with



## Now Open! Senior Health & Living

**Independent Living • Assisted Living • Memory Care**

Meadowview of Clive offers a range of living options in one convenient setting, with no initial buy-in required. The community is situated on 6 acres of land with a pond adjacent to the site, an underground heated garage and offers delicious, chef prepared meals.

**Call us for more information or to schedule a tour.**

(515) 644-8740 | [Christine.Cross@cassialife.org](mailto:Christine.Cross@cassialife.org)

**MeadowviewClive.com** 3300 Berkshire Pkwy, Clive, IA 50325 Adjacent to Shuler Elementary School



the forecast and post on social media regularly. After completing our newscasts and 'Today Show' cut-ins, I work on school spotlights on the happenings in schools around central Iowa."

As a child and teenager, Salois was intrigued with the weather.

"I feared severe weather. Snow would get me excited," she says. "I was also a news junkie and always had to know what was going on around me."

As she grew, Salois says she knew she wanted to go into broadcasting.

"I specifically wanted to focus on the weather because it interested me so much," she says.

Her shift starts early because the newscast begins early, at 4:30 a.m. Her routine takes about two hours on a quiet weather day, longer on severe weather days.

"I need to get in before show time to be able to forecast the weather, build graphics, update radio hits, web weather, and get made up and dressed to be on TV," she says.

Salois says it is interesting driving through Urbandale in the early hours.

"I usually only pass one or two cars, sometimes none," she says. "I have seen people running at that time of day, coyotes, wandering dogs and raccoons."

During her early morning travels, Megan has seen what severe weather can do firsthand.

"I've called the non-emergency line a few times to report large branches down over the roads."

Snow mornings are the worst, she says.

"I leave before my neighborhood streets are plowed," she notes.

Because her early morning routine is so unnatural, she is still determining if she will fully acclimate. She has gotten used to being tired in the afternoons.

"I don't know that you can ever fully adjust," she says. "As long as I'm in bed by 6 p.m., I can do OK with waking up at 2 a.m. If I stay up closer to 8 p.m., it hurts physically when my alarm goes off."

Though Salois has not always been a morning person, she has become one with this career.

"I have a hard time Friday night staying awake if I'm not out doing something. If I am out socializing on a Friday, it is easier," she says. "However, even with a nap on Friday afternoons, if we are staying in and watching TV, I typically fall asleep on the couch by 8 p.m. I can even feel it a bit Saturday evening. By Sunday, I'm feeling back to normal, but I need to go to bed early again ahead of Monday morning."

Salois does change her schedule slightly on weekends but still finds herself in her routine.

"My eyes typically still pop awake at 2 a.m., then 4 a.m., then 6 a.m. But I roll over and doze back to sleep," she says. "I still can't stay awake in the evenings on Fridays and Saturdays. My body just can't do it."

She says her family has been supportive by adjusting their schedules.

"Instead of giving my boys an afternoon snack, we eat dinner when they get home around 4 p.m.," she says. "My husband works from home, so if he's not in a meeting, he will come up and join us."

Salois says she is grateful for her family's support.

"I could not do this job without my husband's willingness to take care of the boys in the evening and to get them to school in the mornings," she says. "He does most of the heavy lifting regarding taking care of my boys. Luckily, they are more independent now as teenagers."

## A global schedule

Tony Miller of Urbandale must be up before 5 a.m. for his job with a Fortune 10 company.

"The company I work for has a big presence internationally, so I have a lot of early conference calls, etc.," he says.

Miller, a software architect, says he did not plan to follow this career path.

"I sort of fell into it," he says. "My background is in engineering. I enjoy problem-solving and technology."

Miller's day starts so early because he must accommodate many time zones and cover much ground during workdays, metaphorically speaking.

"It's a function of the types of resources I work with and where they are located," he says.

Beyond accommodating different time zones, Miller says he enjoys what he does and learning new technologies so he has followed this early-riser routine.

"I also spend my first 30 minutes each day trying to learn new technologies, etc." he says. "I don't have to always be up as early as I am. It's more of a choice. It makes my daily workflow better, and it's better for my career."

Miller now finds it completely normal to be up when others are sleeping.

"It's fine with me," he says. "I like it because I can typically get a lot done before coworkers in different time zones start their day, so there are fewer interruptions."



Tony Miller's day starts early because he must accommodate people working in other time zones.

"I was always sort of a morning person, but not to this extent," he adds.

Miller says he modifies his schedule on his days off.

"I sleep in on weekends until around 6 a.m. I have dogs used to getting up early, so they keep me honest," he laughs.

Miller has not had an issue getting others on board with his early morning routine.

"It has not been a problem at all," he says. "I am blessed to have a boss who trusts me, giving me flexibility for the rest of my day."

Miller often takes time to walk his dogs over lunch, ends his workday most days at about 4:30 p.m., and is rarely online at night unless there is a critical issue.

He admits this routine is not for everyone.

"Working from home and having a crazy early schedule is not for everyone. I have been doing it for over 12 years, and it works well for me," he says.

Miller says the type of work you do and the type of person you are can lend themselves to this routine.

"I think a lot of having this type of schedule and working from home depends heavily on the type of work you do, etc."

Miller suggests finding a home office setup that is efficient, accommodating, and where you won't mind staying for hours and leaving behind when the work day is over.

"I think it makes sense to invest in a good home office setup — since I spend 10 hours a day in there — and to treat it like a true office," he says. ■

# HOSPICE CARE: A lot of living, at any stage of life

People spend a lot of time talking about the importance of living well. When it comes to conversations about end-of-life care, though, we may pivot a bit. It may seem counterintuitive to think about “living” in conjunction with services offered at the end of a person’s life — but the keyword there is “life.”

Even during hospice care, a person is living. And anytime is the appropriate time to start a conversation about how you or someone you love can live with a life-limiting illness and about the fact that hospice services can help ensure quality of life.

Options for hospice services are nearly as varied as the individuals who seek them. They range from home care to services in a freestanding hospice center to in-between, hybrid models. But no matter the type of services you’re considering, you should always ask any provider on your list: “How can you help me or my loved



one continue to live through this stage of life?”

Here are some myths and truths that can help you as you work toward making a decision about helping someone you love live with hospice services.

**Myth No. 1: Hospice is a place.**

Truth: Hospice services take place wherever the need exists, often in the person’s home.

**Myth No. 2: Families are discouraged from involvement in a loved one’s hospice care.**

Truth: On the contrary, as part of a family-centered care concept, hospice focuses almost as much on supporting a patient’s family members as on caring for the individual.

**Myth No. 3: Hospice is only for patients with cancer.**

Truth: More than half of hospice patients nationwide have diagnoses other than cancer. Hospice commonly serves people who are living with chronic diseases such as emphysema, Alzheimer’s disease, or cardiovascular and neuromuscular illnesses.

**Myth No. 4: Hospice care is expensive.**

Truth: Most hospice patients 65 or older

are entitled to the Medicare Hospice Benefit, which covers virtually all hospice services and requires the patient to pay little in out-of-pocket costs. This means there are no financial burdens incurred by the family — a situation that can contrast sharply with major expenses that can be incurred to manage a life-limiting illness when hospice is not used.

As you make a decision about helping someone you love live with hospice services, make sure to ask all your questions; there’s a lot of information out there, and, as we’ve seen, not all of it is accurate. Every individual’s needs are different, and it’s critical to find the services that are right for you and your family. ■

Ward Phillips is an executive leader with WesleyLife, which offers a broad network of health- and well-being-focused communities and services, including hospice care, for older adults. Celebrating its 76th anniversary this year and its 16th as a hospice provider, WesleyLife is a Level 4 partner of We Honor Veterans, a national program that empowers hospice providers to meet the unique needs of military veterans and their families at the end of life. Call Ward at 515-669-2205 to learn more.



*“We wanted to remain independent while being close to the assistance we may need at some point. We can’t wait to become a part of the neighborhood!”*

– Bob and Judy Ruch, Urbandale

Brio is

*growing!*



NEIGHBORHOOD19

at brio

**Big things are happening at Brio of Johnston!** Our award-winning campus is expanding with townhomes and single-family homes featuring smart and roomy “thrive-in-place” floor plans — and the homes are just steps away from Brio’s services and amenities.

**Only a few homes remain, so don’t wait! !**

To learn more, contact Maria at Brio at (515) 252-5380 or [mjordan@wesleylife.org](mailto:mjordan@wesleylife.org). We’d love to welcome you!





# 56 YEARS of growing Urbandale roots

Perry has given back to the community.

Deb Perry has a long history in Urbandale. In fact, she's lived in town for 56 years, ever since her father was named the executive director for the Iowa Heart Association.

"So, we moved as a family (from West Virginia) when I was in early elementary school," Perry says. "I attended Jensen Elementary, Olmsted Elementary, Urbandale Junior High and Urbandale High School."

Over the years, she has lived in different homes but chose her current one 30 years ago because it's on a cul-de-sac, and there were lots of young families at the time.

"It was close to my parents where I grew up," Perry says. "My parents were taking care of our children while we worked. I taught in Urbandale, so I knew that the school system was great, and I wanted my children to attend school in Urbandale."

Perry and her family continue to appreciate the quiet street with caring, kind neighbors.

"We love our quiet backyard with mature trees and our big deck," she adds. "We love our fireplace in our home. We raised our children here where we have lots of wonderful memories, and we have developed lots of family traditions here. Now, we love having our five grandchildren visit here with their parents to create new memories and new traditions."

Over the years, Perry has kept active within the community. She taught in Urbandale for 37 years, most of which was spent at the middle school. She also coached several sports, including girls basketball, track and tennis. Perry led the middle school drama team, started the middle school career day and was part of getting the annual middle school talent show up and running.

Furthermore, she was a member of the Urbandale Health and Wellness committee, has taught classes at the Urbandale Senior Center, was parade marshal of the Fourth of July parade, was the summer parks and recreation director and so much more.

"We love the parks in the community and taking our grandchildren there," Perry adds. "We feel safe in our community and appreciate all of the hard work of our wonderful police and fire departments. We love the community celebrations during all the different seasons of the year, and we love the fun and educational opportunities that are given to us by the Urbandale Parks and Recreation Department and the Urbandale Senior Center."

Perry jokes, "I think I'd bleed Urbandale blue and white if I got a cut somewhere on me."

"I am very proud to be a J-Hawk and a member of the Urbandale community," she continues. "It is a fantastic place to live that is family oriented. It's such a great place to raise a family and a close-knit community where people care about people." ■



Deb Perry came to Urbandale as a child, has raised her children in the community and now enjoys its amenities with her grandkids.

# UNIQUELY Urbandale

Owen hoping to create group to preserve Walnut Creek Regional Park.

Rob Owen has lived two minutes from Walnut Creek Regional Park in Urbandale since purchasing his home in 2006.

The 280-acre park, which was created back in the 1990s, is nestled in a beautiful area of Urbandale with unique land features and history. So much so that Owen has developed a deep affinity for the area and is looking to transform it into something that can be enjoyed by the community for generations to come.

"I would like to form a community group to develop the park into a unique regional showcase," Owen says. "It (the park) is a feature unmatched by anything in the metro area. It is natural, diverse, peaceful and uniquely Urbandale. I have watched it develop with a great system of trails, shelters and tree plantings."

There's plenty of wildlife as well, from deer, to wild turkey, hawks, coyote and more. The plant material is aplenty, ranging from flood plain to upland prairie species that attract a wide variety of birds.

"When you walk or bike the park, you forget you are in the heart of a bustling area of houses and traffic corridors," Owen says.

Recently, the City of Urbandale proposed building a \$43 million facility on a large portion of the site and fill it with the typical urban fare: pickleball courts, splash pads and large parking lots. To the relief of many people who live around and use the park, it was soundly defeated.

That close call set the wheels in motion for Owen, who has a degree in landscape architecture from Iowa State University and has spent the last 40 years in the field. Owen has a vision of what the area can be. He's seen it before.

"I have been discussing with people a vision I have for the park that would be a unique experience for Urbandale and park users," he says. "A project in Dallas, Texas — the Trinity Project — inspired me."

But the work must begin now. There is no time to waste.

Owen is on a mission to form a group of Urbandale citizens who are interested in driving interest in the park. One way is by getting local organizations involved to develop different events.

"Some of these might be hikes, photography, bike rides, civic meetings and small groups at the park," he says. "It could also look at some idea generation to bring to the city planners on how the park could be used in the future. This might include ideas for natural planting areas, educational gardens, and small group gatherings. Recreational and educational uses," he says.

"My term is 'recreational,'" he says.

Owen has been reaching out and has several people interested in creating and working in such a group. Some are professionals in the design and planning arena. But it's early.

"This is all in the early idea and planning stages," he says. "I am hoping there are others that see the potential and would like to be engaged in being part of a citizens' group to promote and help preserve the natural character of the Walnut Creek Regional Park. No other central Iowa city has anything like this. Once people walk or bike this area, they can't believe this beautiful area with unique topography is in the middle of Urbandale." ■



Walnut Creek Regional Park is a 280-acre park nestled in the heart of Urbandale.

# 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.

**YOU COULD *lower* YOUR RETIREMENT TAX BILL**  
Learn how you could keep more of your hard-earned money in our online workshop.



Scan the QR code or go to  
[MerklePlan.com](https://MerklePlan.com) to register.

**Merkle**  
RETIREMENT PLANNING

Investment Advisory Services offered through  
Elite Retirement Planning, LLC. Insurance  
Services offered through MRP Insurance, LLC.





CITY OF URBANDALE

# URBANDALE COUNCIL RECAP



Urbandale's current flag. Help us design a new City flag for Urbandale.

## October 31, 2023 - Council Meeting

The Mayor and City Council met on Tuesday, October 31, and began with a proclamation designating November as National American Indian and Alaska Native Heritage Month, acknowledging the rich cultural contributions of indigenous peoples to the nation's history and development.

The City Council approved a \$364,000 contract for the City Hall remodeling project. This bid was lower than anticipated and when completed, the project will lead to more efficient utilization of the building's existing office space.

The North Walnut Creek Bank Stabilization Project, estimated at about \$500,000, was completed under budget and the City Council authorized the final payment to the contractor.

Looking ahead to 2024, the City Council adopted a meeting schedule featuring sessions on the first and third Tuesdays of each month. This decision aims to streamline communication and decision-making processes for the benefit of the Urbandale community.

At the end of the meeting, the City Council emphasized the success of the recently held listening session, and expressed a desire to hold more sessions in the future. The City Council will meet again on Tuesday, November 14. You can watch all the City Council meetings on YouTube and find council agendas online.

## October 17, 2023 - Council Meeting

The Mayor and City Council met on Tuesday, October 17, and began the meeting with routine items such as approving bills and meeting minutes.

The City Council approved a flag design process, initiating steps to select a new flag for the City. Anyone, anywhere, is invited to participate in the process with their ideas and designs. Visit [www.Urbandale.org/flag](http://www.Urbandale.org/flag).

As land in the metro area continues to develop, wildlife is pushed into smaller areas of parkland and coyote sightings have become more common. The City Council approved the Urbandale Coyote Management Plan to increase awareness and knowledge of coyotes in urban settings. City staff worked with the Iowa Department of Natural Resources (IDNR) to develop the plan and pilot program. Once launched, this program will also serve as a model for other Iowa communities to consider. Learn more about coyotes at [www.Urbandale.org/coyotes](http://www.Urbandale.org/coyotes).

The Mayor and City Council also met for a Listening Session at Fire Station 42 on Tuesday, October 24, at 7:00 P.M. Residents were encouraged to attend and share their ideas and comments about Urbandale.

## Newsletter Sign-Up



You get plenty of e-mail already, that's why the City's official e-newsletter is delivered only once per month. It's your place to get a quick, streamlined, monthly update about all things Urbandale. [www.urbandale.org/news](http://www.urbandale.org/news)



## Council Recap is Online

Looking for a particular meeting recap? We have all the recaps online! [www.urbandale.org/councilrecap](http://www.urbandale.org/councilrecap)

*This is a custom publication from the City of Urbandale. The Council Recap is not the official minutes of the Council meeting, it's an easy-to-read and easy-to-understand digest of the Council Meetings specifically designed for residents. You can watch all the City Council meetings on YouTube and download Council agendas on the City's website.*

Urbandale City Hall | 3600 86th Street, Urbandale, IA 50322 | 515-278-3900 | [www.urbandale.org](http://www.urbandale.org)

# LEGAL tasks following a spouse's death

Losing a spouse can be one of life's most stressful events. In addition to coping with the loss of a loved one, the survivor must make important decisions. The surviving spouse may have to take on new responsibilities, such as managing household finances or returning to work. The loss of a spouse has a major impact on the survivor, both emotionally and legally. A handful of legal issues should be addressed when a spouse passes away.



First, the surviving spouse must locate the will. The will names an executor to handle the administrative responsibilities of settling the estate, such as paying final bills, disbursing assets, and filing final income and estate tax returns. The executor may be the surviving spouse or someone else. If there is no will, the probate court can appoint someone to administer the estate. It is essential to hire an experienced attorney to assist with the probate process.

Even if the decedent and a surviving spouse owned most or all property jointly, legal actions are required to finalize the estate. Iowa law requires that an original last will and testament be filed with the clerk of court, even if there will be no probate of the estate. Title to jointly-owned real estate must be transferred to the survivor. This must be done through a document filed with the local county recorder. Assets such

as investment accounts and life insurance should be transferred to the named beneficiary.

The will isn't the only document required to settle an estate. Financial documents and information to file claims for insurance and other benefits are also needed, including:

- Death certificate
- Trust information
- Abstract of title to real estate
- Original stock certificates
- Information on bonds
- Financial account statements (bank accounts, investments, retirement accounts)
- Insurance policies
- Vehicle registration and insurance information
- Appraisals of any tangible personal property that has significant value, such as antiques, artwork or collections

A surviving spouse should then review their own estate plan. The passing of a spouse is a good time to update a last will and testament and to ensure that advance directives (powers of attorney and a living will) are in place. A widow or widower can also assess the remaining assets to plan for strategic gifting or the possibility of needing long-term care. ■

Information provided by Ross Barnett, attorney for Abendroth Russell Barnett Law Firm, 2560 73rd St., Urbandale, 515-278-0623, [www.ARPCLaw.com](http://www.ARPCLaw.com).

## WHERE TO BEGIN?

YOU DON'T HAVE TO DO THIS ALONE.

WE CAN HELP GUIDE YOU.

SUPERIOR SERVICE.  
LEGAL SOLUTIONS.

FOR 36 YEARS



EXPERIENCED ATTORNEYS

— SINCE 1987 —

Wills, Trusts, & Estate Planning ■ Residential Real Estate  
Probate & Estate Administration ■ Social Security Disability  
Business Formation & Planning ■ Medicaid & Asset Protection

ATTORNEYS WHO SPECIALIZE IN YOU



ABENDROTH RUSSELL  
BARNETT LAW FIRM

ESTABLISHED IN 1987

2560 73rd St., Urbandale ■ 515.278.0623 ■ [www.ARPCLaw.com](http://www.ARPCLaw.com)



## 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](http://www.sstherapyandconsulting.com), [guerdet@sstherapyandconsulting.com](mailto:guerdet@sstherapyandconsulting.com).



## SS Therapy and Consulting



[www.sstherapyandconsulting.com](http://www.sstherapyandconsulting.com)

Accept Most  
Insurances  
Offer Free Services  
Through Interns

Therapy  
for All Ages  
Most insurances  
accepted.

Neurofeedback  
Brain Maps  
and Training  
Available.

Contact [admin@sstherapyandconsulting.com](mailto:admin@sstherapyandconsulting.com)  
**515-528-8135 to schedule.**

**CONTACT US TODAY TO SCHEDULE YOUR APPOINTMENT!**

**EVENING AND TELEHEALTH APPOINTMENTS AVAILABLE.**

**DES MOINES**  
4725 Merle Hay Rd. Ste 205

**ANKENY**  
2675 N. Ankeny Blvd, Ste 105

## BEFORE YOU GO

By Tosha Edmundson

## 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.



You spend your life caring for your family  
**PREPARE THEM FOR  
WHEN YOU ARE GONE.**

Make your  
pre-arrangements  
for traditional or  
cremation burials

*Highland Memory Gardens Cemetery*

**One NE 60<sup>th</sup> Avenue, Des Moines**  
Located on 2nd Avenue, 1 mile north of I-35/80

515-289-2230 [www.highlandmemorygardens.com](http://www.highlandmemorygardens.com)

# FLEXIBLE spending account and orthodontic FAQs

## Q: What is a flexible spending account (FSA)?

**A:** A flexible spending account or FSA is a special account you put money into through your employer that you can use to pay for certain eligible out-of-pocket health care costs. The best part is you don't pay taxes on this money. This means you'll save an amount equal to the taxes you would have paid on the money you set aside. Employers may make contributions to your FSA but aren't required to.



within the plan's calendar year or you lose it. There may be a grace period of a couple months or a maximum amount that can be carried over to the next calendar year, so you will want to verify your plan details to not lose any funds without your knowledge.

## Q: How do I know if, or when, I should contribute to my FSA when considering orthodontic treatment?

**A:** If you or your child has never been seen by the orthodontist, scheduling a free consultation is your best first step to determine treatment needs and timing. A highly trained orthodontist can tell you if treatment is prescribed now or approximately when it would be recommended. With that knowledge, you can then plan your flex funds for the year corresponding to when treatment is needed so you won't risk losing any of your funds.

## Q: I'm currently in orthodontic treatment. Can I still use my flex funds?

**A:** Most likely this should not be a problem. If you are currently in treatment and have a

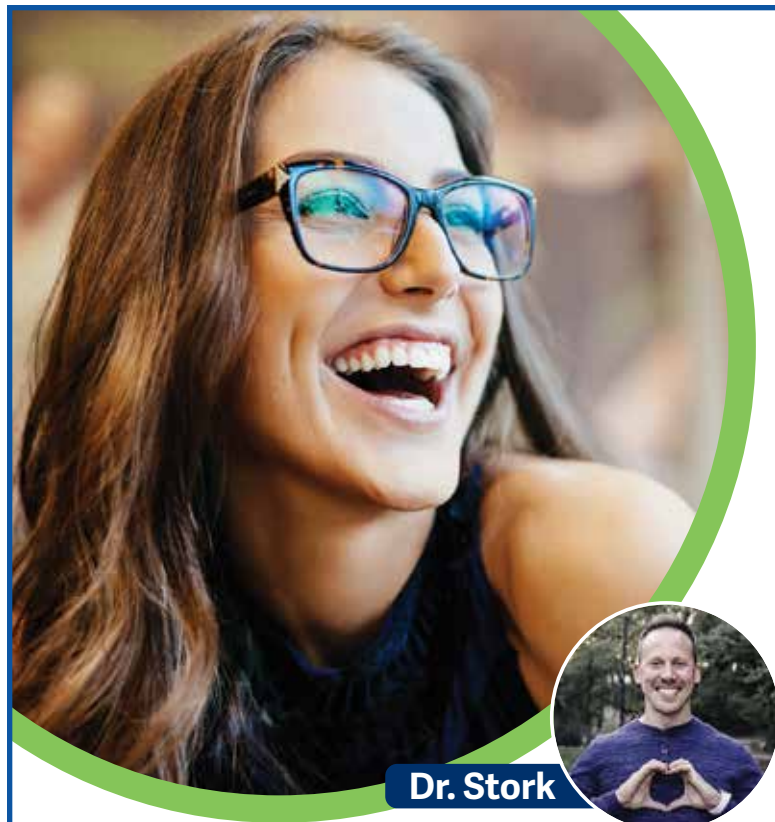
balance on your account, your FSA funds can be used.

## Q: I have flex money to use this year, but my child doesn't need treatment yet. Can I use my flex funds as a downpayment for future treatment?

**A:** With most plans, no. Flex accounts are typically very specific on the services being rendered during the same calendar year in which the funds are paid.

FSA accounts can be a phenomenal tool to help with the cost of orthodontic treatment. To get the most of your tax-free dollars and not lose any of your funds, you must work with your HR department and a knowledgeable orthodontic team. Contact an orthodontist today to ensure you use your funds before you lose them or that you can plan to contribute at the right time to fully utilize your flex funds. ■

Information provided by Dr. James Stork, DDS, MS, Stork Orthodontics, 4090 Westown Parkway, West Des Moines, 515-705-0644.



Dr. Stork



**StorkOrtho.com 515-705-0644**

*Locally owned and family operated*

**SCAN**  
FOR A FREE  
CONSULTATION



**BRACES & ALIGNERS FOR CHILDREN AND ADULTS**



# RECOGNIZING veterans year-round

Veterans Day will soon come and go for another year. As we watch those around us start to prep for the next holiday, we should remember how important it is to thank our veterans not just on one day, but all year round. As Americans, we appreciate the sacrifices our veterans have made over the years and remember those serving today.



While there are some veterans who appreciate a thank you or a nice gesture here and there, most of them say they don't need that because they are merely "doing their job." Still, veterans should be thanked all year round for protecting our country. Here are some ways to thank veterans not just on Veterans Day.

• **Recognizing our veterans in retirement communities.** Many veterans are now living in nursing homes, assisted living or independent

living communities.

• **Support veteran-owned businesses.**

There are many resources out there that will assist you in finding these businesses.

• **Employers should hire veterans.**

This is a great way to thank our veterans and contribute to our growing economy. There are many unemployed veterans in the United States, so, as a business, make sure you encourage veterans to apply for jobs and advertise that you hire veterans to the public. A plus side for employers: Veterans are expertly trained in leadership, work ethic and team building. Businesses that hire veterans are also eligible to receive tax credits.

• **Fly an American flag.** That's it. Simply fly the great American flag at your home or at your business. You can purchase an American flag at your local Legion. There are resources to ensure you are flying it correctly.

• **Thank not only the veteran but his or her family, too.** Military families and spouses go through a lot when their loved one is

overseas protecting our country. The next time you come across a military family, make sure to thank them as well.

• **Support veteran charities.** Many charities support veteran and military families by providing free or low-cost housing, such as the Fisher House, while they are receiving treatment at medical centers.

• **Businesses should offer military discounts to both active duty personnel and veterans.** Also, make it known by displaying a sign at your business that you do this.

So, if words are not enough to show our appreciation to veterans, try some ideas that are listed above. Our veterans appreciate it more than you know. Thank you to both active duty personnel and veterans for protecting this beautiful country. ■

Information provided by Tiffany Michaud, Community Director, Edencrest at Timberline, 14001 Douglas Parkway, Urbandale, 515-422-8096, [welcometl@edencrestliving.com](mailto:welcometl@edencrestliving.com). Information from Family Caregiver Alliance.

## CERTAINTY SELECT®



### Certainty Select offers predictable growth to help you accumulate savings for the future.

Lock in a great rate today, and earn tax-deferred interest for your selected guarantee period.

3-year: **5.25%**

8-year: **5.70%**

5-year: **5.50%**

10-year: **6.00%**

6-year: **5.65%**

Contact me to learn more.



**Kevin Wingert**  
515-274-9190

Investment Adviser Representative of and investment adviser services offered through Royal Fund Management, LLC a SEC Registered Investment Adviser.



Rates are based on the Company's 10/19/2023 declared interest rate for the Single Premium Deferred Annuity (Certainty Select Annuity). The initial rate guarantee period is 3, 5, 6, 8 or 10 years, which you choose. Initial rate subject to change. Surrender charges are in effect for partial withdrawals in excess of the Free Withdrawal Amount or a full surrender before the end of the Guarantee Period. Surrender charges are a percentage of the Accumulation Value, and decline annually: 10, 10, 9, 9, 8, 8, 7, 7, 6, 5%. The Surrender Charge period matches the Guarantee Period. Surrender charges may vary by state. Product features may vary by state. IRAs/qualified plans are already tax deferred; consider other annuity features. EquiTrust Life Insurance Company cannot give legal, tax or accounting advice. Your personal tax advisor can provide important information with respect to the purchase of this annuity contract and its taxation. Contract Form Series ET-MYG-2000(06-09) or ICC13-ETMYG-2000(07-13). Group Certificates issued on Form Series ET-MYG-2000C(06-09). EquiTrust does not offer investment advice to any individual and this material should not be construed as investment advice. EquiTrust Life Insurance Company, West Des Moines, IA.

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

© EquiTrust 2023. All Rights Reserved.

**Top Quality Windows, Siding & Doors!**

Free Estimates • GREAT Prices • Locally Owned & Operated

**★ NOVEMBER SPECIAL! ★**  
Sign up for an in-home consultation and receive **30% off** pricing and all projects!  
(Expires 11/30/23. Not valid with any other offers.)

**Vinyl Replacement Windows**  
in all shapes and styles!

Veteran Owned Business

- No High-Pressure Sales
- Professional Installation
- Made in the USA

**America's BEST CHOICE**  
Your HOME Improvement Source

- Industry's Best "Duralite Spacer System"
- Lifetime Transferable Warranty
- Lifetime Glass Breakage Warranty at No Charge
- Energy Star Most Efficient Mark Rating for 2021

**515-276-6506**  
[abcwin.com/desmoines-ia](http://abcwin.com/desmoines-ia)

MADE IN USA

**FAMILY FOUR-PACK**  
FOUR TICKETS TO PLAYHOUSE CHILDREN'S THEATRE SHOWS AT  
**20% OFF**  
THE REGULAR TICKET PRICE

**THE PLAYHOUSE**  
515.277.6261 [DMPlayhouse.com](http://DMPlayhouse.com)

Scan the QR code to purchase online.

**Purchase yours today!**  
When you purchase a four-pack, we'll send you four vouchers, each good for one ticket. Use them in any combination for any 2023-24 Season children's theatre show. Or gift them to the special people in your life! Redeem your vouchers through our website or by calling the box office at 515.277.6261.

## LIBRARY

By Staci Stanton,  
Programming & Outreach Manager

# URBANDALE Public Library news

## Recycle holiday lights

The library is partnering with Metro Waste Authority for the third year in a row to recycle broken holiday lights from Nov. 6 to Jan. 22. Instead of throwing your broken holiday lights in the trash, drop them off in the Urbandale Public Library's lobby to be recycled responsibly.

## A to Z databases

The library recently acquired three new databases perfect for exploring the 50 states as well as other countries and cultures. These databases can be accessed remotely with your library card.

**A to Z USA:** This database covers all 50 states, five territories, and Washington, D.C. Learn key topics regarding each state and the USA as a whole, including biographies, culture, geography, historical timelines, local animals/plants, maps, national symbols, politics and more.

**A to Z World Food:** Explore food culture and traditional recipes from 174 countries. Learn key topics such as national and regional cuisine, daily meals, dining etiquette, recipes, historic timelines and more.

**A to Z World Travel:** A comprehensive travel guide providing practical information for experiencing the world and all its wonders, for travelers and students alike. Includes 202 world cities and key topics about each, including local attractions, city facts, climate, food, language, maps, money, transportation and more.

## Journaling to Heal

Journaling to Heal will answer questions you may have about journaling with creator and owner Bille Wade, whose background includes a degree in psychology, human services, and rehabilitation administration. Journaling is inexpensive and readily available for self-awareness, problem solving, goal setting, and much more. This two-hour workshop on Tuesday, Dec. 5 at 6 p.m. will help you on your life journey by using journaling techniques, whatever your level of journaling experience. Please bring a photo or image that means something to you and a pen. Notebooks will be provided but you are welcome to bring your own.

## Flash Book Sale and Food for Fines

The library is offering a final book sale for 2023 from Friday, Nov. 17, to Wednesday, Nov. 22. Browse a wide selection of books, movies, audiobooks and more for all ages and interests. The book sale will be located in the ICN room and is open during library hours.

The library will also be accepting donations of food and personal care items to clear fines from accounts from Saturday, Nov. 18, to Wednesday, Nov. 22. All items will be donated to the Urbandale Food Pantry. ■



# HONORING OUR LOCAL VETERANS

## ALFRED "NOKEY" MIRELES

**Military branch:** Air Force **Rank at discharge:** Staff Sergeant  
**Deployments:** Southeast Asia (Thailand) during the Vietnam era  
**How can the public best honor veterans?** "Continue to honor the sacrifices the veterans have made." — Alfred "Nokey" Mireles



## GARY RUCKLE

**Military branch:** Air Force **Rank at discharge:** MSGT  
**Years in service:** 1983-2011  
**How can the public best honor veterans?** "The community could stand behind our soldiers and show support more than we do. Any soldier that is deployed away from their family would love a card, a care package — anything to make them feel loved, especially if they are single and have no one sending them loving care packages." — Gary Ruckle



## JACK LESTER

**Military branch:** U.S. Army **Rank at discharge:** Specialist 5  
**Deployments:** Germany and Vietnam  
**How can the public best honor veterans?** "Ways to best honor our Veterans are through acts of respect, kindness and appreciation, including donating to organizations like Wounded Warriors and learning more about the ways veterans have served our country." — Jack Lester

## LARRY MOLENBURG

**Military branch:** U.S. Air Force **Rank at discharge:** SMSgt  
**Deployments:** Korea. Served a total of 30 years  
**How can the public best honor veterans?** "Help veterans, especially those who were injured. There are so many who don't have families, and the suicide rate is high. Volunteer at the VA Hospital." — Larry Molenburg



## SAMUEL N. OWENS

**Military branch:** Army National Guard  
**Rank at discharge:** Lieutenant Colonel  
**Deployments:** Afghanistan  
**How can the public best honor veterans?** "The public can best honor veterans by showing support to their families during deployments. Something as simple as snowblowing a driveway or inviting a spouse out for a cup of coffee goes a long way." — Samuel N. Owens, LTC ARNG (Ret)



**THANK YOU!**  
**SHADE TREE AUTO**  
 4/40  
[shadetreeauto.biz](http://shadetreeauto.biz)

**SACRIFICE IS HARD. VETERAN, WE SEE YOU!**  
  
**Real Connections COUNSELING**  
[realconnectionsounseling.com](http://realconnectionsounseling.com)

**SCU SERVE CREDIT UNION**  
**WE ARE PROUD TO SERVE OUR VETERANS AND THEIR FAMILIES!**  
[www.servecu.org](http://www.servecu.org)

**THANK YOU, VETERANS!**  
**B BUENZOW INSURANCE GROUP**  
 515-270-8870  
 Proudly offering a military discount on home and auto through Selective Insurance. **SELECTIVE**

**THANK YOU FOR YOUR SERVICE**  
**CALDWELL PARRISH FUNERAL HOME & CREMATORY**  
 8201 Hickman Road, Urbandale | 515-276-0551  
[www.caldwellparrish.com](http://www.caldwellparrish.com)

★ ★ ★ ★ ★ ★ ★ ★ ★ ★  
**THANKFUL for our VETERANS!**  
**FAREWAY®**  
**MEAT & GROCERY**  
 8450 MEREDITH DRIVE, URBANDALE

**Thank you for your service, veterans!**  
  
**Tri-City Electric Co.**  
 Since 1895  
**CONFIDENCE DELIVERED.™**  
[www.tricityelectric.com](http://www.tricityelectric.com) • 1821 Ingersoll Ave, Des Moines • 515-288-7181

**THANKFUL FOR OUR VETERANS**  
  
**ABENDROTH RUSSELL BARNETT LAW FIRM**  
 CALL TODAY! 515-278-0623

**THANK YOU**  
  
**Living MAGAZINES**

Check for cancellations



## Winter Concerts

- Dec. 15, 7 p.m. at Gloria Dei Lutheran Church, 8301 N.W. Aurora Ave., Urbandale.
- Dec. 16, 3:30 p.m., Plymouth United Church of Christ, 4126 Ingersoll Ave., Des Moines.



## Museum open

Urbandale Historical Society, 4010 70th St.

The Olmsted-Urban House will be open the first Sunday of each month, 2-4 p.m., for viewing. Members of the society will be there for guiding tours and showing the collection of things that might have been in Grandma's house. The Rolling Green school quilt made by the students and the painting given in memory of Pamela Powers are now at the Olmsted Urban House. These items can be viewed during the museum's monthly open house.

## Urbandale Historical Society Open House

Dec. 3, 2-5 p.m.; Dec. 10, 2-4 p.m.  
4010 70th St., Urbandale

The house will be decorated for Christmas both days, activities inside and out on Dec 3, and refreshments, conversation, and house tours both days.



## Breakfast with Santa and Mrs. Claus

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

Santa Claus and Mrs. Clause 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. Proceeds support the Elks Hoop Shoot Program, other youth activities and community charities.



## Miracle on 86th Street

Nov. 21 through Jan. 8

Charles Gabus Memorial Tree Park, 3600 86th St.

Bundle up this winter and stroll through the Charles Gabus Memorial Tree Park. The park features a large custom-built train, larger-than-life ornamental displays, an ice-skating rink, and holiday-themed events all season long. The park is lit with more than 50,000 holiday lights, and special events will be held there all season long.

• **Mayor's Lighting Celebration, Tuesday, Nov. 21,** at 5:30 p.m. Join the Mayor and City Council as they flip the switch and light up the Charles Gabus Memorial Tree Park for the holiday season. Hot cocoa and cookies will be available to enjoy as you walk around the beautifully decorated park. This event is free.

• **Flashlight Candy Cane Hunt, Saturday, Dec. 2,** from 6-7 p.m. for ages 1-8. It has been rumored someone has left candy canes and candy on the grounds around Charles Gabus Memorial Tree Park. Bring your bag and flashlight and help find them all. After collecting all the candy, enjoy hot cocoa from the patio. Parents must accompany children; register child only. Dress according to the weather. This event will take place strictly outdoors. Participants are encouraged to bring a canned food item, non-perishable food, or personal item for the Urbandale Food Pantry. This event is free, but pre-register by Nov. 25 at [https://urbandale.activityreg.com/selectactivity\\_t2.wcs?leaguesid=4522](https://urbandale.activityreg.com/selectactivity_t2.wcs?leaguesid=4522).

• **Santa and the Reindeer, Saturday, Dec. 9,** from 4-6 p.m. Meet Santa Claus and the reindeer. This event is free and fun for the whole family. No registration required.

## Holiday Boutique

Nov. 10-12

730 Third St., Des Moines

[www.iowaeventscenter.com/events/detail/des-moines-holiday-boutique-5](http://www.iowaeventscenter.com/events/detail/des-moines-holiday-boutique-5)

The sixth annual holiday shopping experience returns to the Iowa Events center for a weekend of gift-buying fun. More than 200 companies will be in attendance to offer shoppers a wide range of holiday home-decor, gifts for children and adults, food and more. ■



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

**Paws With A Cause**

To learn more about and to find out how you can help, just download this app and watch the story come to life:

**GET ZAPPAR**  
ZAP THE CODE TO DONATE

Available on the App Store and Google Play

Provided as a community service by this civic minded publication in conjunction with the Association of Community Publishers and Community Papers of Michigan



## URBANDALE resident publishes second novel

An Urbandale resident has released his second novel, "A Menace to the Community." It was published on Sept. 15 by Austin McCauley Publishers, London.

Thomas Graves, who writes under the pseudonym T. Patrick Graves, previously published "Let Us Not Talk Falsely Now" in 2022.

"Menace" is the story of a fundamentalist Mormon cult in western South Dakota and the deputy sheriff who decides he must do something about it. It's also a mystery about the murder of a Native American woman.

"I hope the story resonates with readers," Graves said. "I usually try to write about things that would matter to folks."

Graves is a retired attorney and judicial magistrate. He is married and has two children and four grandchildren. A third novel, relating his experience as a cancer patient, is due out later this year. ■

## URBANDALE unveils trench training site

The City of Urbandale held a ribbon cutting for its new Trench Training Site on Oct. 6. This cutting-edge site advances training for emergency responders and construction professionals, offering a safe and realistic environment for honing critical skills.

The inauguration of the Trench Training Site marks another achievement for the Urbandale Fire Department, an agency that has experienced firsthand the gravity of trench-related emergencies. In a harrowing incident in 2001, an employee of a plumbing company was trapped at the bottom of a 9-foot trench when it suddenly gave way, burying the employee under tons of earth for five hours. The relentless efforts of the Urbandale Fire Department and partner agencies led to the employee's rescue, underscoring the importance of this new site and its ability to enhance emergency preparedness for first responders.

"We are excited to provide our emergency responders and construction professionals with a world-class training area," said Urbandale Mayor Bob Andeweg. "This site will play a crucial role in enhancing the safety and preparedness of our entire region, and we are grateful for the generosity of the Iowa Chapter of the National Utility Contractors Association and its members in making this project a reality."

The Trench Training Site, made possible in part through a generous donation from the Iowa Chapter of the National Utility Contractors Association (NUCA), represents a significant leap forward in ensuring the safety and preparedness of our local emergency responders. This state-of-the-art facility boasts advanced features and scenarios that will allow responders to simulate real-life trench emergencies, enabling them to train safely and efficiently. ■

## URBANDALE launches city flag redesign project

The City of Urbandale is asking community members to develop a new and lasting symbol of the city with the launch of the Urbandale Flag Project. This initiative aims to design and select a new flag that captures the essence of the Urbandale community.

The existing flag, which has proudly flown over Urbandale for more than 20 years, was the result of a community-wide effort in 2000. Now, Urbandale seeks to honor this legacy while also embracing the opportunity for a fresh, unifying symbol that reflects the city's history, growth and continued progress.

"Flags hold great significance in representing communities," said Mayor Bob Andeweg. "Urbandale's new flag will be a powerful symbol of our unity, pride and commitment to our community's future."

The project invites anyone to participate in the design process. Community input on flag design elements will close on Wednesday, Jan. 31. This extended timeline ensures that every voice is heard and valued in shaping the city's new identity.

Community involvement is a critical component of this project, and a Flag Design Committee — comprised of key community members and experts — will help guide the process. This diverse group includes representatives from the Urbandale Historical Society, the Public Art Committee, graphic artists, designers, elected officials and city staff.

"Urbandale has changed so much in the past two decades that a refresh of our flag is in order," said Pat Finnerty, Flag Design Committee member. "This is an exciting opportunity to create a symbol that encompasses the spirit and vitality of our city. Designing a new flag for Urbandale was a fun and unifying experience 20-plus years ago, and I believe it will be again."

The new flag will be unveiled in June 2024 at the Mayor's Annual State of the City Address. For more information on the Flag Project and how to participate, visit [www.urbandale.org/flag](http://www.urbandale.org/flag). ■



JOIN US FOR

# CHRISTMAS

**Christmas Eve: Sunday, December 24th**

4 PM **Children's Mass** (Church) | 4:15 PM **Mass**

(Parish Center) | 7 PM **Mass** (Church)

10 PM **Candlelight Mass** (Church)

**Christmas Day: Saturday, December 25**

9AM **Mass** (Church)

[www.stpiusxurbandale.org](http://www.stpiusxurbandale.org) 3663 66th St., Urbandale



*Service You Deserve with  
**People You Trust.***

**Lyndsey Lamb**  
712-789-1007  
[lyndseysellshomes.com](http://lyndseysellshomes.com)

**NEED  
NEU  
BLINDS?**

**CALL JAMES**  
FOR AN AFFORDABLE,  
CONVENIENT BLIND QUOTE.

**WE WILL  
BEAT ANY  
COMPETITOR'S  
PRICE BY 10%!**

**Neu  
Blinds**

**CALL OR TEXT TODAY**  
**515-250-5543**

GRABER. | DELIGHT IN EVERY DETAIL

- ✓ **FREE ESTIMATES**
- ✓ **Easy and Affordable**
- ✓ **Many products to choose from**
- ✓ **FREE INSTALLATION**
- ✓ **Referrals**

Owned and operated by James Neu of Johnston

**Every house deserves Neu Blinds.**

## EDUCATION

By T.K. West

# MEET Kim Haller

Enjoys multi-faceted projects for her students

After graduating from the University of Iowa, Kim Haller received a master's degree from Drake University. She has since taught second through fourth grade, subbed at Jensen Elementary School, and worked for Rolling Green Elementary School. Today, she is a third-grade educator at Karen Acres Elementary School. She has worked for the Urbandale Community Schools since 1992.

"I like how the district has allowed Rolling Green, now Karen Acres, to develop a year-round calendar, provide intersession opportunities for students to opt into, and focus on project-based learning activities throughout the school year," Haller says.

One of Haller's favorite classroom activities is the third-grade business project, which she started years ago. During the project, students experience various aspects of developing and running a business. They work in the areas of finance, production, sales and marketing.

Last year, Haller's students also learned about weather hazards, the engineering process and design. They then built structures to see if they could withstand the weather hazards we have here in Iowa such as thunderstorms, high winds and floods.

In addition, Haller's students created a cooking show a couple years ago. This show taught about healthy eating and incorporated writing scripts, acting, planning, preparing meals and shooting a television show.

"Third graders are awesome; they have a wonderful desire to learn and explore. They are becoming independent and like to direct their own learning but still love teachers and the guidance they provide," Haller says.

As an educator, Haller has experienced many rewards such as seeing her students' self confidence grow and seeing the light turn on when a student learns something new. She has also experienced rewards when her students return to tell her she has made an impact on their lives or when parents appreciate her work.

When not working, she enjoys reading, walking and playing with her dog, lounging in the swimming pool, and visiting her daughters in Iowa City. Haller currently has a daughter who works for the University of Iowa and another who attends the University of Iowa. ■



Kim Haller teaches third grade at Karen Acres Elementary School.





Kids love us...  
Parents trust us!



Waggoner Pediatrics of Central Iowa

Brian L. Waggoner, M.D. | Julie A. Waggoner, ARNP, CPNP  
Andrea Dettmann-Spurgeon, ARNP, CPNP

Call today to schedule your child's appointment!

**515-987-0051**

MONDAY-FRIDAY 8am-5pm | SATURDAY 9am-noon

[waggonerpediatrics.org](http://waggonerpediatrics.org)

Voted the best  
in Central Iowa!



## WHY WAGGONER PEDIATRICS?

We provide concierge-style medicine for no added cost or membership fee.

- 1 We have a dedicated nurse taking your phone calls to answer questions and help you every day during clinic hours.
- 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.



**515 Lawn Services**  
**515-587-8171**

**GOT LEAVES?**  
**We Offer Leaf Removal!**

Call OR Text today 515-587-8171

**IN SEARCH OF**

- ✓ Sound, relevant, Biblical preaching
- ✓ Contemporary worship with substance
- ✓ Small group studies on the Bible & other topics
- ✓ Quality Sunday school and Awana for kids
- ✓ Youth ministry for teens
- ✓ Global missions and local outreach opportunities
- ✓ Friends, family and a community to grow your faith

**A CHURCH?**

**CREEKSIDE CHURCH**

10:30 Sundays • 2743 82nd Place • CreeksideDM.com

**Where compassion meets connection**

- Rewarding career ► NO nights/weekends
- Flexible & family-friendly ► "Mom hours"
- Supportive workplace culture focused on employee wellbeing

**Optimae**  
 HOME HEALTH SERVICES



**We're hiring! Scan the code or visit**  
[optimaelifeservices.com/join-OHH](https://optimaelifeservices.com/join-OHH)



**Optimae Home Health Services Central Iowa** 515-277-0134

**FAITH** By Steve Smith

## SUFFER for the Savior

I was a freshman in college, and my humanities professor asked every Evangelical Christian to stand in order to shame us in front of 400 classmates. With the passing of time, hostility has accelerated towards the "testimony of our Lord" (2 Tim. 1:8), which declares every human being as deserving of God's wrath and in need of forgiveness found only through faith in Jesus.



In our day, where everyone defines "right and wrong" themselves, and decadence is not only tolerated but celebrated, the contrary voice of Christianity is labelled "violence" that must be silenced.

The prospect of suffering is not pleasant, but increasingly present, creating a real dilemma for the followers of Christ. Will we be silent about our faith and "safe" from shame? Or speak up and suffer for His name?

God's call on our lives is clear from Paul's challenge to Timothy: "Do not be ashamed... but join with me in suffering for the gospel..." (2 Tim. 1:8). Nobody knew suffering for declaring salvation by grace through faith in Christ more than Paul.

He had been run out of Antioch (Acts 13), stoned and left for dead in Lystra (Acts 14), jailed in Philippi (Acts 16), chased out of Thessalonica, smuggled out of Berea, and mocked in Athens (Acts 17). Paul had worked hard, been imprisoned, beaten, stoned, shipwrecked, and regularly threatened with physical harm. Who wants to "join" in that?

Nobody would naturally sign up for such hardship, but Scripture offers us a supernatural reason and resource for being unashamed of proclaiming the gospel and suffering for doing so.

The reason believers should be unashamed of the glorious good news of reconciliation with God through faith in Christ is that "the gospel is the power of God unto salvation for all who believe" (Romans 1:16).

Humans deserve God's punishment because of our wickedness but can experience pardon, peace, power to live rightly, purpose and promised eternal blessing through repentance and faith in Jesus. This is the message God powerfully uses to save lost souls.

The elated lepers in 2 Kings 7 who initially hoarded the treasure they found eventually realized it was wrong to keep this great news to themselves. God's good news that powerfully and eternally saves is too good to keep to ourselves, even if we suffer for sharing it.

The resource to sustain us in suffering is "the power of God" (2 Tim. 1:8). In ourselves we are cowards, but in Christ we can be courageous because, "I can do all things through Christ who strengthens me" (Philippians 4:13).

Let us not cower in shame but suffer for His name as we courageously proclaim the Gospel. ■

Information provided by Steve Smith, Creekside Church, 2743 82nd Place, Urbandale, 515-279-3919.





COMING SOON.

SHADE TREE AUTO

1750 SE 11th Street, GRIMES 515.986.5241 Monday-Friday 7AM-6PM  
3831 70th Street, URBANDALE 515.512.1095 Monday-Friday 7AM-5PM

[www.ShadeTreeAuto.biz](http://www.ShadeTreeAuto.biz)

## 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](http://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.



# YES!

We can  
hydro jet  
tree roots.

Clogged Drains • Full Service Plumbing  
Camera Inspection & Locating Sewer Lines  
Hydro-Jetting • Sump Pumps • Water Heaters

SERVING POLK, DALLAS, WARREN,  
GUTHRIE, MADISON & CLARKE COUNTIES



**OPEN 24/7**  
INCLUDING HOLIDAYS  
**515-278-5668**  
[rotorooterdesmoines.com](http://rotorooterdesmoines.com)

CALL US FOR YOUR **PAYROLL & BOOKKEEPING NEEDS!**

*Accurate, friendly expert advice.*

- ✓ Tax Services
- ✓ Tax Problem Resolution
- ✓ Small Business Assistance  
*Payroll Services,  
Accounting, and  
Bookkeeping*



**Ann M. Hartz CPA**  
AND ASSOCIATES

[CPADesMoines.com](http://CPADesMoines.com)

7109 Hickman Rd., Urbandale (515) 259-7779





## OUT & ABOUT

# GRAND Opening

The RE/MAX Real Estate Center celebrated a grand opening in its new location at 4820 100th St. No. 101 in Urbandale on Oct. 17.



The RE/MAX Real Estate Center celebrated a grand opening.



Fred Kreger and Lisa Severseike



Spencer Quick and Heather Knittel



Brandon and Jody Hufford



Aaron DeJong, Jordan Bouslog and Dyllon Temple



Ann Riesberg and Jane Nady



Stephanie Mehmen and Brenda Baird



Bill Jennings and Tyler Wilson



Rick Petersen and Becca Hasbrouck



Nate Buch and Michael Furlong



## OUT & ABOUT



Sara Fuller, Marcie Strouse and Renee Neppi at the AM Exchange hosted by Lashier Graphics & Signs on Oct. 31.



Jay Mathes and Debborah Harp at the AM Exchange hosted by Lashier Graphics & Signs on Oct. 31.



Susan Skeries and Jon Napolitano at the AM Exchange hosted by Lashier Graphics & Signs on Oct. 31.



Caryn Lee Meeks and Emily McLain at the AM Exchange hosted by Lashier Graphics & Signs on Oct. 31.



Dave and Dee Mable at the AM Exchange hosted by Lashier Graphics & Signs on Oct. 31.



Alexander Vlach, Madeline Ward and Jason Uhlemhake at the AM Exchange hosted by Lashier Graphics & Signs on Oct. 31.



Anna Mable, Sidney Jacobson and Jason Parkin at the AM Exchange hosted by Lashier Graphics & Signs on Oct. 31.



Sierra Skoog, Briana Noble, Bridgette Bobb and Kris Gourd, Blue Shark Ale House, accept their Residents' Choice certificate.



Bryan Larson, Melissa Nummers Billings, Beth Triebel, Wendy Barhite Miller and Ben Groth, Vision Park Family Eye Care, accept their Residents' Choice certificate.



Hannah Moffat, Angie Spencer, Jean Sweet and Nicole Ahrens, Champions Recovery Room, accept their Residents' Choice certificate.



# Welcome TO YOUR NEW HOME!

4401 N Warrior Lane, Clive

A mile west of Alice's Road,  
south of Meredith



VILLA 1 · EVERGREEN HOME

## OPEN HOUSE!

Every Sunday in November

1:00pm-4:00pm

Come tour your new home!



A community dedicated  
to Active Adults

- ✔ Low maintenance lifestyle
- ✔ Premier Shadow Creek location
- ✔ Easy access to surrounding community

**7 MODELS TO CHOOSE FROM! STARTING AT \$497,000**

2 Bedrooms · 2 Bathrooms · 2+ Garage Stalls · 1,672 sq. ft to 2,193 sq. ft  
3 Bedroom, 3 Bathroom, 2-story also available

Scan to see our  
amenities & floor plans

Whether you are looking  
to downsize, enjoy a low-  
maintenance lifestyle, or take  
advantage of a vibrant community,  
we have something for you.

  
**AMARE VITA**  
— SHADOW CREEK —

 **MAVENCRUX**  
DEVELOPMENT



515-528-1001 · amarevitaliving.com

# Stivers Ford PRO Elite Commercial Service Center



**36,000 SF with 24 bays servicing all makes and models for our business customers**

**OPENING SUMMER 2024**



**August 30, 2023 – Stivers Ford Lincoln** broke ground today on a new Ford Pro Elite Commercial Service Center, a commercial vehicle facility that will provide businesses in the Des Moines area and surrounding communities with specialized maintenance solutions designed to reduce vehicle downtime associated with service needs, keeping trucks and vans on the road and getting the job done.

## Stivers Ford Pro Elite Commercial Service Center offers the following features:

- 24 service bays for Class 1-7 commercial vehicles.
- 5 Mobile Service vans, which can service vehicles at a customer's business.
- Open for extended hours and six days per week, helping commercial customers when the unexpected happens or when warranty or recall service is required.
- Ford Pro is a one-stop shop with vehicles, charging, software, financing and service to improve productivity, lower cost of ownership, and increase uptime for businesses of all sizes.



Scott Politte, President  
Stivers Ford Lincoln of Iowa

**Iowa's #1 Ford LINCOLN Dealer\***



**STIVERS  
MIDWEST PRO  
UPFITTERS**

**STIVERSFORDIA.COM 1.800.747.2744**



ON THE WAUKEE SIDE OF WEST DES MOINES

\*Sales ranking based on car and truck sales report of the Kansas City Region of Ford Motor Company and Lincoln Motor Company for 2022