

Living

MAGAZINE

EARLY RISERS

Residents share experiences working
while most others sleep.

Meet Jazmin Ramos

EDUCATION

Honoring those who served

VETERANS' SALUTE

Cran-raspberry quinoa pudding truffle

RECIPE

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



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

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.



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

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



- 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



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

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



EARLY RISERS

Residents share experiences working while most others sleep.

By Jackie Wilson and Tammy Pearson

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.

Kayla Tracy, Yesenia Perez and El Oldenburger enjoy the early-morning shift at 7 Brew Coffee.

Morning smiles

The baristas at 7 Brew Coffee in Clive see a lot of regular customers in their drive-thru in the early morning hours (they open at 5:30 a.m.). Most, they will attest, are happy, and, if they aren't, Yesenia, Kayla and El do their best to cheer them up. That includes the morning regular they have nicknamed "Grumpy Old Man." But, despite a few growls, Apollo — his real name — doesn't complain when he receives his morning "pup cup," which is often upgraded to a kids cup. After all, a pup cup may suffice for a poodle or terrier, but for a great Dane? Not so much.

While the mornings are quiet before opening, the drive-thru rush lasts from opening until 7 a.m. before easing up — for about 5 minutes. But the baristas say they enjoy the frenzy.

Yesenia Perez and El Oldenburger have to report to work at 5:15 a.m. and Kayla Tracy at 6 a.m., but their days begin much earlier. El will arrive well before she clocks in and listen to some music in her car before her shift.

"I like to get here early to be sure I'm not late. Plus, it gives me time to wake up before



Kayla Tracy, Yesenia Perez and El Oldenburger work at a frenzied pace to serve the early-morning customers at 7 Brew Coffee.

going in," she says, adding she has been on her early-morning shift for three months.

Yesenia has been reporting early for a year.

"It's a challenge, but it's rewarding," she says. "It's the busiest time, so it wakes me up."

Kayla, a DMACC student, says it took

some adjusting to getting to work before sunrise.

"It took about a month to adjust to getting up at 4," she says. "It's difficult but rewarding. It's turned me into a morning person. Now, I can't sleep in. But it's good because, when I get

Grow your savings CD SPECIALS

*(APY) Annual Percentage Yield. Rates accurate as of October 23, 2023. Rates and terms may change without notice. Early withdrawal penalties may apply. Fees may reduce earnings.

Member
FDIC

11 MONTH CD

5.51% APY*

\$5,000 and Above
Deposit Amount

17 MONTH CD

5.68% APY*

\$5,000 and Above
Deposit Amount

24 MONTH CD

5.52% APY*

\$2,000 - \$99,999.99
Deposit Amount

24 MONTH CD

5.68% APY*

\$100,000 and Above
Deposit Amount

36 MONTH CD

5.32% APY*

\$2,000 - \$99,999.99
Deposit Amount

36 MONTH CD

5.47% APY*

\$100,000 and Above
Deposit Amount

**LUANA
SAVINGS BANK**

View Latest Rates at LuanaSavingsBank.com/CD



Clive

16390 Holcomb Court
Clive, IA 50325
515-987-2116



Polk City

855 West Bridge Road
Polk City, IA 50226
515-984-7100



Norwalk

9321 Market Place Drive
Norwalk, IA 50211
515-410-9800



off at noon or so, I can do assignments — or take a nap,” she laughs.

El, also a DMACC student, says she, too, finds she is more productive when she is up early.

“I used to sleep until 4 p.m.,” she laughs.

And developing these good habits when young is a positive, says Kayla.

Yesenia agrees it is nice to finish work early and have time to “get more done and do whatever you want.”

Getting enough sleep doesn’t seem to be an issue for these young baristas. Kayla says she adds naps to her schedule but is good at going to bed late and getting up early.

“Having a job with caffeine helps,” she laughs.

“It gives you discipline,” says Yaseria. “If you go to bed late, you pay the consequences.”

All three nod in agreement when El says it feels like there is more free time in the day.

Yesenia, Kayla and El also concur on another point: They take pride in serving up more than mochas and lattes. They serve up smiles and cheerfulness.

“You get used to being chipper in the morning,” says Kayla. “I like to know I was a good experience for someone. I can’t be short or grumpy. I want to brighten their day.”

And the good mood goes both ways.

“It improves my mood, too,” says El. “I want to be happy for the customers.”

“Morning people have a different energy,” says Yesenia. “They have a more positive energy.”

Amid a flurry of cups, whipped cream and flavorings; the whir of equipment; and hip hop music blaring through the shop — smiles and greetings are exchanged as cups of coffee, cappuccino and more are passed down the line and out the door to another customer stopping for a jumpstart to the day.

While the baristas say they enjoy their brief moments with each customer, they agree they are especially happy to see their regular customers.

“It’s heartwarming connecting to customers,” says Kayla.

And passengers — such as Apollo — are a joy, too.

Schedule allows time for her “mom job”

3:35 a.m.

That’s the time Amy Sweet’s alarm goes off, allowing her to make it on time to her job as a morning show co-host on 1040 WHO AM radio.

Amy is part of the “Max & Amy in the Morning” show, and the mic is on at 4:59 a.m. She began working at WHO three years ago and has been in radio for 27 years.

Her previous morning show was in music radio, so the talk show format was a new challenge.

“With music radio, it’s easy to be sleepy on the job. With talk radio, it’s different — it doesn’t allow you to not be sharp,” she says.

As she drives from her home — located in an area she refers to as the “Dallas County triangle,” which is an intersection that includes Clive, Urbandale and Waukee residents — there aren’t many folks awake.

“I noticed a new neighbor leaving for work at the same time,” she says. “Normally, I don’t see any cars. It doesn’t take long to get

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.

downtown.”

Amy attended Iowa State University and was initially unsure of her career path. As she recorded a voice promo for a restaurant at an upstart alternative radio station, the manager asked if she was interested in auditioning for a radio position.

“My parents raised me to not turn down opportunities,” she says.

DOT/KKDM 107.5 hired her on as morning talent.

“It was fun and super cool,” she says. “I couldn’t believe they paid me to do something fun.”

She was at KKDM for six years when a headhunter approached her about a job in Las Vegas. She auditioned and was offered the job, which she accepted on a few conditions.

“I asked them to promise me they would have malls, schools and churches to feel like a normal city,” she recalls.

The experience was eye-opening, and she met other Midwesterners, including her husband. The couple agreed they wanted to raise their kids in the Midwest, so they returned to Iowa. She worked in sales at Lazer 103.3

until she was hired on for mornings.

She likes the flexibility of her schedule. When her daughters were young, she could pick them up from school. The job allows her time to do her “mom job.”

“Being a working mom isn’t always awesome,” she says. “Fortunately, my husband helps out. My ‘mom job’ is more challenging than a radio job. My daughters will text me in the morning asking questions — when I’m working,” she laughs.

She runs errands and gets things done before the family comes home and dedicates the rest of the evening to her family. She admits morning radio can be difficult. She’s never stayed up to watch the end of a Super Bowl game.

“That’s the pitfall of morning radio. It’s hard to have a social life and meet people,” she explains. “My friends understand. They’ll still invite me even if I can’t go out.”

One time-saver in the morning is that she doesn’t have to do her hair or makeup — a perk of being on the radio. She’s usually in bed by 9 p.m. If she stays up for an event, she tries to nap during the day.

“Coffee and energy drinks are always



Amy Sweet has to rise and shine early in order to get to her job as a morning show co-host on 1040 WHO AM.

helpful,” she says.

Her favorite aspect of the job is interviewing people.

“I’ve met and talked to so many extraordinary people over the years,” she says.

“It’s lead to a lot of interesting opportunities.” ■

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



EXCEPTIONAL CARE. EXTRAORDINARY LIVING.



Edencrest™

AT TIMBERLINE

Assisted Living and Memory Care Excellence

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

14001 Douglas Parkway, Urbandale
WelcomeTL@EdencrestLiving.com

EdencrestTimberline.com



Holiday OPEN HOUSE

BE OUR GUEST!

Join us for the Holidays at Edencrest

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

Holiday Soiree with drinks & appetizers
RSVP call/text Jay at 515-204-7467

INDEPENDENT LIVING • ASSISTED LIVING • CLOSER CARE • MEMORY CARE

NEWS BRIEF

CALL to Artists – Clive's 2024 Art Along the Trail

Annual exhibition seeks artist applications.

The city of Clive is inviting artists to apply for its annual showcase, Art Along the Trail. This temporary exhibit will accept up to nine pieces of art that are placed throughout the Clive Greenbelt Trail and Park system.

"Art Along the Trail is part of the City of Clive's commitment to beautification," said Leisure Services Director Richard Brown. "It's a great way for artists to display their work and for our residents and visitors to experience art in nature."

Artist application information is available on the City website at cityofclive.com/artalongthetrail. Applications must be submitted or postmarked by Friday, Dec. 1, at 5 p.m. A timeline of other important dates is available on the application website. Both 3D and 2D artwork will be considered.

The exhibit will take place April 1 through Nov. 30, 2024.

Those with questions can contact Tiffany Belieu at tbelieu@cityofclive.com or via phone at 515-223-5246. ■

Your Table is *Waiting!*



Traditional American steakhouse fare with an extensive salad bar selection & classic cocktails.



Check out our menu!

MAKE YOUR HOLIDAY PLANS AT JOHN & NICKS



15970 Hickman Rd, Clive
(515)987-1151
john-and-nicks.com

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



Suggest a teacher

for an *Iowa Living* education column!

Send an email to
tammy@iowalivingmagazines.com



TOP 10 winter maintenance tips for your home

As winter approaches, follow these top 10 tips to help lower utility bills and avoid unexpected expenses.

1. Check your gutters: Gutters can accumulate debris over time. If debris freezes in your gutters, it can cause damage and lead to expensive repairs. Clean your gutters before temperatures drop and consider installing gutter guards.

2. Detach hoses and insulate outdoor faucets: Exterior pipes can freeze and burst if not disconnected before temperatures drop. Disconnect garden hoses from outdoor faucets, drain them and store inside. Protect your exterior faucets with an insulated cover.

3. Seal windows and doors: Prevent drafts that cause heat loss and increase your heating bill. Seal unused windows with plastic or insulator kits and possibly add caulk where heat



is escaping.

4. Adjust ceiling fans: In the winter, adjust your ceiling fans to move in a clockwise direction. This will bring an updraft, circulating the hot air that naturally promotes furnace efficiency.

5. Check your furnace: You should have your furnace inspected annually. Check your furnace filter every three months and change it when needed.

6. Clean your fireplace and chimney: Having your fireplace, vents and chimney cleaned and inspected by a professional can prevent chimney fires and carbon monoxide re-entering your home.

7. Check smoke and carbon monoxide detectors: Typically, your home is full of trapped heat during the winter, which can increase exposure to carbon monoxide. With the furnace or space heaters running more in the winter, the possibility of house fires also increases. Ensuring detectors are in working order is essential.

8. Add insulation: Adding insulation to

your home can prevent heat loss and allow you to save on utility bills. Think about adding insulation to any areas with drafts and using rugs on hard floor surfaces.

9. Protect the A/C compressor: If you have an outdoor air conditioning unit, many manufacturers advise against wrapping the entire air conditioner during the winter. Consider putting plywood on top of the unit to protect the fan from damage caused by falling icicles.

10. Stock up on winter weather supplies: See if your snow shovels or ice scrapers from last season need replacing. Make sure you're stocked up on salt and ice melt, as these items can go fast in stores.

Follow these tips to prevent high utility bills and ensure your home is winter-ready. ■

Information provided by Cassandra Haller, VP, Mortgage Loan Originator, NMLS #681625, 1111 University Ave., Clive, Desk: 515-222-2001, Cell: 515-707-6461.



Your Mortgage Professional

For 105+ years, customers have counted on Bankers Trust to help meet their financial needs. The Bankers Trust mortgage team has a variety of loan products to meet your needs, including:

- Construction loans
- Fixed rate and ARM loans
- Purchase or refinance
- Rehab loans
- FHA, VA and USDA RD
- 100% financing available for qualified purchase transactions

Let Bankers Trust be your financing solution. Call me today!

Cassandra Haller

VP, Mortgage Loan Originator
NMLS ID#: 681625
1111 University Ave., Clive
CHaller@BankersTrust.com

Office: (515) 222-2001
Cell: (515) 707-6461
Fax: (515) 222-5885
BankersTrust.com/CHaller

THE DIFFERENCE IS

SOLUTIONS.

BANKING | LENDING | WEALTH MANAGEMENT



BankersTrust
Member FDIC

NMLS ID: 440379



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.



PREMIUM WINTERIZE SERVICE

- ✓ Four Months **FREE** Towing & Road Service
- ✓ Premium Oil Change Service
- ✓ 50+ Point Digital Vehicle Inspection
- ✓ Test Battery w/Midtronics System
- ✓ Test Anti-Freeze Strength & Condition
- ✓ Aquapel Windshield Treatment
- ✓ Lubricate Door Locks, Hinges and Latches

- ✓ Inspect Exterior Lights & Function
- ✓ Inspect Spark Plug & Ignition Cables (if accessible)
- ✓ Test Heater & Defrost System Function
- ✓ Inspect Tires & Measure Tread Depth
- ✓ Rotate Tires
- ✓ Visual Brake Lining Inspection
- ✓ Vacuum Interior/Wash Exterior Windows

\$99.95

**Up to 5 quarts Semi-Synthetic motor oil. Full Synthetic and diesels extra

THANK YOU FOR VOTING US #1 IN AUTO REPAIR IN CLIVE AND URBANDALE!



RESIDENTS' CHOICE AWARD

CLIVE & URBANDALE

WINNER



Amanda and Joe Jerkins, Owner

Westside AUTO PROS

**Family Owned and Operated,
Full-Service Auto Repair**

1901 NW 92nd, Clive

515-225-9090

westsideautopros.com

Hours: M-F: 7:30 a.m. - 5:30 p.m.

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.



MEADOWVIEW
OF CLIVE

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

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

GUARDIANSHIP for adult child with disability

If you are a parent of a child with a disability and your child is about to turn 18, this can be a scary time. You may be aware that once a child turns 18, they are a legal adult and are presumed to be capable of making decisions and exercising rights on their own. This means that you, as the parent, will no longer be able to make decisions for your child regarding their finances, healthcare or education.

In order to remain an active advocate for your child and to be included in conversations regarding their finances, healthcare and education, you should file for a guardianship over your child. A guardianship is a legal proceeding where a person, typically a family



member, asks the court to find that the adult child is unable to effectively manage their affairs due to their disability.

To obtain a guardianship, you must petition the court. The petition must include all basic facts, including the petitioner's relationship to the person who will be under the guardianship as well as a brief description of the ward's disability. The description should include how the disability affects the person's ability to make decisions. Following the petition, there will be a hearing before a judge. At this hearing, you must present sufficient evidence of the need for a guardianship.

A guardianship doesn't completely eliminate your child's ability to make decisions for themselves; rather, it provides you the opportunity to continue to support their self-sufficiency.

Having a guardianship over your adult

child allows you to continue to support them and assist them in their everyday lives. You will, with a guardianship, be able to assist them in maximizing their independence. Without a guardianship over your 18-year-old, you lose the ability to speak with their doctors and care providers, communicate with insurance companies on their behalf, coordinate benefits, and assist in managing their finances and assets.

In order to ensure that your petition is done correctly and that you are maximizing your chances of continuing to be an advocate for your child, you should speak to a reputable attorney with experience in guardianships. Your attorney will be able to assist you in the petition and in any court hearings that follow. ■

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

YOU HELP THEM.

LET US HELP 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

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



AMARE VITA
— SHADOW CREEK —



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.



515-528-1001 · amarevitaliving.com

HEALTH insurance: Open enrollment dates

Medicare

Seniors are inundated with mailings and TV commercials about Medicare's annual enrollment period (AEP) which runs Oct. 15 - Dec. 7. During this time, you can enroll into or change to a different Part D prescription drug plan or a Medicare Advantage plan for an effective date of Jan. 1, 2024. You can also disenroll in these plans or switch back to Original Medicare during this open enrollment period.

It is wise to compare plans during this annual enrollment period. One can talk with their insurance agent, a SHIP representative or run a report on www.Medicare.gov.

Please note this annual enrollment period does not apply to enrolling into or changing Medigap policies, also known as Medicare Supplements. There are certain times when medical underwriting is not required to enroll



into a Medigap policy. This is too lengthy to discuss in this article, and we recommend you talk to a licensed insurance professional.

Healthcare Marketplace

Open enrollment for individual health insurance through the Healthcare Marketplace runs Nov. 1 - Dec. 15 for a Jan. 1, 2024, effective date. It is extended to Jan. 15 for a Feb. 1, 2024 effective date.

During this time, you can enroll new into a health insurance program. If you are currently covered by a Marketplace plan, you can change plans, change carriers, add dependents and update your income. If you are receiving premium tax credit to help lower your monthly premium, you should update your estimated income for 2024 so you are receiving the correct amount of tax credit. You can update your income mid-year if you find that your 2024 income is going to be higher or lower than you initially estimated.

Many believe that someone can only get

assistance from the Healthcare Marketplace if they are very low income. In Polk County in 2023, a 60-year-old making \$50,000 a year may be eligible for \$616 a month premium tax credit towards a Healthcare Marketplace plan. A 35-year-old couple with two young children making \$100,000 a year may be eligible for \$786 a month premium tax credit. There are other requirements to be eligible for the premium tax credit such as not having affordable employer group coverage available and being a U.S. citizen or naturalized citizen.

Family glitch

Starting in 2023, dependents may be able to get a premium tax credit if the employee is eligible for affordable employer group coverage but it is considered unaffordable to insure the family. ■

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



Need Insurance?

50+ Years Experience in

- ✓ Group
- ✓ Individual
- ✓ Medicare Insurance



PATTON
Insurance Benefits
515-270-8178
1112 Maple St, West Des Moines

Need help with open enrollment?



True experts in their field and the customer service is un-matched. Highly recommend for health insurance and employee benefits.

www.PattonBenefits.com

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 59½. 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 to register.

Merkle
RETIREMENT PLANNING

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

Be sure to check for cancellations.



Mayor's Tree Lighting

Friday, Dec. 1, 5:30-7 p.m.

Clive Public Library and City Hall
Parking Lot, 1900 N.W. 114th St.

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



Festival of Trees 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.



Live Music Wednesdays

Nov. 29

Historic East Village, AC Hotel,
401 E. Grand Ave., Des Moines
therepublicongrand.com

Catch live music performances every Wednesday through December for free from 6-8 p.m. Performing Nov. 29 is Brian Herrin.

Christkindlmarket

Principal Park, 1 Line
Drive, Des Moines
christkindlmarketsm.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.



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.

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.



"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

• **NOV. 22: A Night Under the Lights.** Waukee's second annual light parade, with activities, local food vendors and entertainment. From 6-9 p.m. at Centennial Park, Waukee; <https://fb.me/e/3nnUYFKhy>.

• **NOV. 23: Des Moines Turkey Trot.** Voted "Top Trot" in Iowa by Runner's World Magazine, the 5K and 5-mile race takes over Des Moines on Thanksgiving. Starting at 9 a.m. on Court Avenue; desmoines turkeytrot.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.

rounding 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*



STIVERSFORDIA.COM 1.800.747.2744



ON THE WAUKEES 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

MAKING Clive a better place to live

Augustine volunteers on city board.

TJ Augustine has served on Clive's Parks, Recreation and Public Art Board for a handful of years and has served as the chair for more than a year. He says he has enjoyed that time and is especially happy about a recent change to the board's makeup.

"The Parks Board recently grew," he says. "It's an all-volunteer group that advises the city council on all matters regarding Parks and Recreation within the city of Clive, which includes the pool, which, of course, is a big thing. Within the last year or so, we actually combined our board with the Public Art board to capture the synergy of that board with ours, because a lot of what we do works together, which is making Clive as attractive a place to live as possible."

Augustine says blending the Public Art Board with the Parks and Recreation Board made a lot of sense, since Clive displays works of art by local artists within the various city parks.

While talking about some of the things that make Clive special, Augustine noted the city's Greenbelt Goats program, which uses goats in select areas of Clive's parks to help control weeds, especially invasive



Daniel Timmons with Edward Jones presents the Neighbor Spotlight certificate to TJ Augustine.

species. He says the program saves the city many hours of staff time that would otherwise be required, and the natural grazing of the goats eliminates the need for chemical weeding.

"I can't even think of a single downside of the Greenbelt Goats program," he says. "They're really ambassadors for the city of Clive."

According to Augustine, one of main functions of the board is to listen to the public, and he encourages the input.

"Don't be afraid to reach out to the Park Board, the Parks & Recreation Department, or even the city council," he says. "I've really enjoyed seeing how receptive the city is to citizen feedback. Our meetings, of course, are open to the public."

He encourages anyone interested in a more active role to visit the city's website for a list of the various boards and advisory groups.

"Feel free to reach out to the mayor if you are interested in being on one of those committees," he says.

Augustine shares his appreciation for Clive's Parks & Recreation department for all the work they do. He also says he is proud of the many Clive parks and enjoys walking his dog in one of the parks almost every day.

"There's nothing much better than escaping into that green space and seeing nature, while still being in the metropolitan area," he says. ■

Edward Jones

> edwardjones.com | Member SIPC

Protect your savings with FDIC coverage up to \$5 million

Our Insured Bank Deposit program offers the assurance of Federal Deposit Insurance Corporation (FDIC) protection. By using our Insured Bank Deposit program, you gain the convenience of having your FDIC-insured deposit and your investments on one statement. This can mean less paperwork and help ensure everything is working together to support your overall financial strategy.

Getting started is easy.
Contact me today to learn more.



Daniel W Timmons
Financial Advisor
10888 Hickman Rd Ste 2a
Clive, IA 50325
515-277-0719

Deposits are FDIC-insured up to \$5 million (\$10 million for joint accounts of two or more people). Amounts that exceed the program's FDIC coverage limits will be removed from the program and invested in the Edward Jones Money Market Fund, unless you opt instead to deposit such amounts in an Excess Bank as outlined in the program disclosure. More information about the Insured Bank Deposit Program, including the program disclosure, is available from your financial advisor or at edwardjones.com/bankdeposit. For more information about FDIC insurance, go to fdic.gov.

BNK-6611J-A

Do you know a neighbor who deserves recognition?

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

VETERANS DAY

SPECIALS ALL MONTH LONG



Thank You

Pricing valid Nov. 1-30, 2023

SHOP OUR
CLOSEOUT
MATTRESSES



**REFRIGERATOR
OR FREEZER!**

Maytag Fridge or Freezer.
Garage Ready. Baskets.
16 cu. ft. MZC5216LW

\$1,049
- \$100
In-Store Rebate
\$949
TOTAL

**MANY
OTHER
UPRIGHT
AND CHEST
FREEZERS IN
STOCK!**



\$899
- \$125
In-Store Rebate
\$774
TOTAL

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



\$1,498
PAIR SPECIAL

Maytag Washer.
4.5 cu. ft. Deep
fill option. Quick
wash. MVW4505MW

Maytag Dryer. 7.0 cu. ft.
Wrinkle prevention. End
of cycle signal.
MED4500MW



CLOSEOUT

\$499

WHILE IN STOCK!

Whirlpool Dishwasher
WDF540PADM



Whirlpool Dishwasher
3 rack. Fingerprint resistant.
WDTA50SAKZ

\$999
- \$200
In-Store Rebate
\$799
TOTAL



CLOSEOUT

\$599

WHILE IN STOCK!

Whirlpool Dishwasher
WDT730PAHW



CLOSEOUT

\$449

WHILE IN STOCK!

Whirlpool Dishwasher
WDF540PADW

***UP TO
\$100
DELIVERY
REBATE
AVAILABLE
ON SOME
MODELS**



\$1,799
- \$200
In-Store Rebate
\$1,599
TOTAL

Whirlpool
Refrigerator.
2.5 cu. ft. LED
lighting. Adjustable
gallon door bins.
WRS325SDHW



\$1,599
WHILE IN STOCK!

Whirlpool
Refrigerator.
Counter-depth. 19.4
cu. ft. Ice maker.
Fingerprint resistant.
WRQA59CNKZ



\$369

50"
Samsung
Smart TV



\$159

32" TCL Roku
Smart TV

**ADEL
& Winterset**

T.V. & APPLIANCE • HEATING & COOLING

Est.
1960

916 Main Street, Adel
Mon-Fri 8-5, Saturday 8-2
515-993-4287

www.adelwintersettv.com

224 Highway 92, Winterset
Mon-Fri 9-5, Saturday 9-2
515-462-2939

WHAT YOUR eyes can say about dizziness

Do you ever wonder why a specialized physical therapist would look at your eyes when you complain of dizziness?

If you have spoken to a provider about any dizziness or balance problems, you may be surprised at the number of tests that are done with your eyes when being fully examined. With the right series of such testing and equipment, many neurological or vestibular conditions can be diagnosed based on eye movement. When testing for these conditions, the provider is assessing the quality, accuracy and speed of eye movements, as well as determining if they are voluntary or involuntary.

Involuntary eye movements are medically known as nystagmus. Knowing the direction,



intensity and triggers of nystagmus are essential in identifying different neurological or vestibular conditions. One of the tools that a specialized provider can use to help identify nystagmus is known as Infrared Video Oculography Goggles (IVOG). IVOG are placed on the patient — similar to a pair of swimming goggles — to help the assessor monitor and record eye movements on a separate screen. Because nystagmus is best visualized when the eyes have nothing to focus on, the user will not be able to see anything so as to cancel out any visual distractions. IVOG is non-invasive (it does not touch the eyes) and is a crucial part of a well-rounded examination.

Nystagmus can be in several different directions including vertical, horizontal or rotational. It is essential to determine the direction of nystagmus because this helps classify if a condition is based from the central

nervous system or the peripheral nervous system, what side is involved, and if a person has benign paroxysmal positional vertigo (BPPV). Another important differentiating factor is if the nystagmus can “fixate” or focus on a target. All of these factors help the evaluator determine the underlying cause of the patient’s symptoms, the best course of treatment, and if a referral to another specialist like an ENT or a neurologist is required.

While symptoms are an important factor in helping determine a patient’s condition, it is important to recognize and evaluate any and all signs that may be present. A licensed and vestibular-specialized physical therapist may help you uncover the answers to your dizziness or imbalance issues through IVOG testing. ■

Information provided by The article was written by Jill McDonnell, PT, DPT, www.fyzical.com/clive-ia, frontdesk@fyzicaliowa.com.

Unexplained vertigo? Dizziness? Or related symptoms?

Treat your symptoms using technology to identify abnormal eye movement

Infrared Video-Oculography Goggles (IVOG) allow your physical therapist to take a video of your eyes in the dark and while performing certain tests and movements to determine your specific conditions.



Contact our experienced physical therapists to schedule an appointment.

NO REFERRAL NEEDED!

www.fyzical.com/clive-ia

12499 University Ave #250, Clive | (515) 985-7530



Dizziness & Balance Therapy
Concussion Management
Telehealth
Laser Therapy
Orthopedic Rehabilitation
BodyQ
TMJ Dysfunction

**LOVE
YOUR LIFE**

ARE YOU due for your skin check with your dermatologist?

A dermatologist, nurse practitioner or physician assistant in dermatology treats all types of skin conditions of the hair, skin and nails. Your dermatologist or advanced practice provider can assess and evaluate your moles and provide skin and sun education. Having an annual skin exam can help with early detection of high-risk moles or skin cancers and prevent complications. Most skin cancers and high-risk Nevi, if caught early, are easily treated in the office. However, it's important to be educated on how to perform skin self-exams and know when to see your dermatologist sooner than your annual exam. Between your annual checks



at the office, you can perform self skin exams and monitor your moles for changes at home. The best way to check your skin is to perform regular skin self-exams. Visit the American Academy of Dermatology, SPOT Skin Cancer website, [SpotSkinCancer.org](https://www.spotskincancer.org), to get instructions on how to perform a skin self-exam and download a body mole map you can use to track changes on your skin (American Academy of Dermatology, 2023). Your dermatologist also can show you how to examine your skin and provide you with tools that can help you keep track of your moles between checks.

Your dermatologist or advanced practice provider can also provide education on how to protect your skin and prevent skin cancer during your annual skin exam. There are different types of skin cancers, and being able

to identify and treat them early improves your outcome. Certain moles can change size, shape and color, and even grow with time. Other lesions can be painful, bleed, ulcerated, or won't heal.

Do you have any moles or lesions that you're concerned about? Make an appointment today with your dermatologist or advanced practice provider for a thorough and comprehensive full-body skin exam. ■

Information provided by Jessica Sanford, a Certified Nurse Practitioner at Harlan and Steinhoff Dermatology Group. She's accepting patients at their Clive and Ankeny locations. References: American Academy of Dermatology. (2023). Spot skin cancer™ seeks a world without skin cancer. <https://www.aad.org/public/public-health/skin-cancer-awareness>



PROUD TO SERVE GREATER DES MOINES FOR 35 YEARS

ACCEPTING NEW PATIENTS
SAME-DAY OR NEXT-DAY APPOINTMENTS
PARTICIPATING PROVIDER IN MOST INSURANCE NETWORKS

Schedule Your Appointment Today!

515.225.8180

[HarlanSteinhoff.com](https://www.HarlanSteinhoff.com)



**HARLAN +
STEINHOFF**

DERMATOLOGY GROUP

MEET Jazmin Ramos

Connecting school and community resources

Born in California to Salvadorian parents, Jazmin Ramos was raised on the southside of Des Moines. She graduated from DMACC then Grand View University as a first-generation graduate in her family. Today, Ramos works as a Title I Family Engagement and Learning Supports teacher for Crestview Elementary School. When a new position opened that allowed her the opportunity to help students and families stay connected, Ramos knew that Crestview Elementary was where she wanted to be.

"It has been such a great experience to connect with the community in ways that meet people where they are," Ramos says. "I love seeing our students grow and improve their skills/knowledge throughout the year. It is always a good feeling to be able to connect parents with the school and community resources."

For Ramos, each school day looks different. She not only begins every day welcoming families but also serves as a contributing member for families on a day-to-day basis. Ramos also consults with, and assists, building administration and school personnel to monitor student learning, attendance and family engagement.

"I've always loved working with children. This is such an important time for children and their development. I am happy to be able to be a part of their learning journeys and hopefully improve their experience in school," Ramos says.

One challenge Ramos currently faces as an educator is finding the right resources to help support students and families. It is important to Ramos to understand what her families need in order to figure out how she can best support them.

"There can always be more resources so we can better provide our families with basic essentials. It is difficult to expect children and families to learn and thrive when their basic needs are not being met," Ramos says.

This school year, Ramos is looking forward to seeing her role expand and to learning new things that can better impact her school. When not teaching, she enjoys spending time with her 7-year-old, almost-2-year-old, and her partner. Ramos also has a passion for coffee and trying out new local shops. ■



Jazmin Ramos is a Title I Family Engagement and Learning Supports teacher for Crestview Elementary School.

WHY FALL and winter are the best time to start laser hair removal

With the beautiful colors of the changing leaves, pumpkin spice everything, and the upcoming holidays, it's easy to see why fall is a favorite season for so many people. But did you know it's also the perfect time of year to start laser hair removal? You might already be packing up your shorts and tank tops for the season. But, if you had been considering laser hair removal all summer, now is actually the best time to go for it. It's true that most people tend to seek laser hair removal at the start of summer, but if you want silky, smooth skin by summer, you'll want to get started now. Here are three reasons why fall is the best time to start laser hair removal.



1. You're out of the sun. It is extremely important to stay out of the sun for one week prior and two weeks after any laser hair removal treatments because the laser targets the melanin, or color, of your hair follicles. For this reason, it's important to stay out of the sun so we are accurately hitting the color of your hair follicles instead of your suntan. Since most of us are winding down our time out in the sun, it's a naturally perfect time to get started on those laser hair removal sessions.

2. To ensure you have enough prep time before summer. Laser hair removal usually takes an average of seven to 10 sessions to get your desired results. These sessions are typically spaced six to eight weeks apart for the body and four to six weeks apart for the face, so, in total, it can take about a year to have the permanent hair reduction you are looking for. You'll be able to see a lot less hair during the process, but wouldn't you like to ditch those razors by summertime?

3. Save money and time. Often you can get the best laser hair removal packages in the fall because providers want you to be satisfied by summer. Make the investment now, so you can stop spending money on waxing and shaving and gain your time back by always being invitation-ready and hair free. Once you start laser hair removal, you will notice how much softer and smoother your skin becomes when it is not constantly fighting razor burn and irritation from new hair growth. Add laser hair removal to the top of your fall-favorites list. For all these reasons and more, don't wait to get started on your laser hair removal package. ■

Information provided by Dr. Loredana Carnovale Winter, MD, DDS, Aesthetic Medicine, Iowa Face and Body, 4090 Western Parkway, Suite 106, West Des Moines, 515-225-8889, www.iowafaceandbody.com.

HONORING OUR LOCAL VETERANS

THANK YOU FOR YOUR SERVICE!

AIR FORCE



ARMY



COAST GUARD



MARINE CORPS



NAVY



NATIONAL GUARD



RESERVES



**VETERANS DAY
IS NOVEMBER 11**



CARLA AKERSHOEK

Military branch: U.S. Army

Rank at discharge: Specialist

How can the public best honor veterans?

"Remember those who gave their lives in service to our country." — Carla Akershoek



DAVID LOVETT

Branch: Army

Rank: Specialist 4

Deployment: Vietnam

How can the public best honor veterans?

"Let them know you are thankful for their service."
— David Lovett



KENNETH WAYNE

Military branch: U.S. Air Force

Rank at discharge: Major

Deployments: 1969-1970 Vietnam, 1970-1972 Azores

How can the public best honor veterans?

"Look us in the eye, shake our hand and thank us for serving our country." — Kenneth Wayne



WILLIAM D. VELTRI

Military branch: U.S. Air Force

Rank at discharge: SSGT

How can the public best honor veterans?

"One of the best things that can be done for veterans are therapy dogs. It is way too expensive for most of us veterans. I have found some of the most amazing experiences I've had since my discharge have been with therapy dogs. The comfort and security they provide is not measurable." — William D. Veltri



TRUNK or Treat

Trunk or Treat was hosted by the Clive Chamber of Commerce on Oct. 19.



Becky Downing and Emily Simmons



Wendy Wilson-Rice and Megan Curtis



Stephanie Keller



Jackson and Dan Avery and Jonathan and Edward Griesel



Josh Hespen and Drew Jones



Lisa Kannapel



Christine Curtis and Ruby



Ashlee Goodrich



Sarah Schultz



Ashley Yenger



Alyson Nelson

TRUNK or Treat

Trunk or Treat was hosted by the Clive Chamber of Commerce on Oct. 19.



Erik Anderson and Bre Nel



Anna Pietz, Rachel Bhramdat and Nikki Nigg



Samantha Sterling and Holly Hook



Kenny and Kassie McChurch



Courtney Arnold and Niki Anderson



Katie Hall and Jane and Eric Fogg



Alex Courtney, Bri Krueger and Chris White



Matt Hall



Alysia Webster



Angie Spencer

DISCLAIMER: This publication does not knowingly accept advertising that is deceptive, fraudulent, or which might otherwise violate the law or accepted standards of taste. However, this publication does not warrant or guarantee the accuracy of any advertisement, or the quality of the goods or services advertised. Readers are cautioned to thoroughly investigate all claims made in any advertisement and to use good judgment and reasonable care, particularly when dealing with persons unknown to you who ask for money in advance of delivery of the goods or services advertised.

FOR SALE

MANUFACTURED HOMES, (2024, Vinyl/Shingled. (14x60) 2Br, \$45,999. (16x80) (3Br- 2Ba.) \$68,999. (28X64) (4Br-2Ba) \$79,999. Delivered Factory-Direct, E. Of I-35, North of I-80, to Minnesota Border. 319-239-1920. (mcn)

WANT TO BUY

WANT TO BUY your manufactured or mobile home 1990 and newer CENTURY HOMES of OSKALOOSA 641-672-2344 (mcn)

AUTOMOBILES

CASH FOR CARS! We buy all cars! Junk, high-end, totaled – it doesn't matter! Get free towing and same day cash! NEWER MODELS too! Call 1-877-978-2510. (mcn)

GOT AN UNWANTED CAR??? DONATE IT TO PATRIOTIC HEARTS. Fast free pick up. All 50 States. Patriotic Hearts' programs help veterans find work or start their own business. Call 24/7: 844-913-2887. (mcn)

Get your deduction ahead of the year-end! Donate your car, truck, or SUV to assist the blind and visually impaired. Arrange a swift, no-cost vehicle pickup and secure a generous year-end tax credit. Call Heritage for the Blind Today at 1-855-977-7030 today! (mcn)

Make a tax-savvy move this holiday season and year-end! Donate your car, truck, boat, RV, and more to champion our veterans. Arrange a swift, no-cost vehicle pickup and secure a generous year-end tax deduction. Call Veteran Car Donations at 1-888-429-2331 today! (mcn)

CABLE/INTERNET

BEST SATELLITE TV with 2 Year Price Guarantee! \$59.99/mo with 190 channels and 3 months free premium movie channels! Free next day installation! Call 855-824-1258. (mcn)

FREE high-speed internet for those that qualify. Government program for recipients of select programs incl. Medicaid, SNAP, Housing Assistance, WIC, Veterans Pension, Survivor Benefits, Lifeline, Tribal. 15 GB internet service. Bonus offer: Android tablet FREE with one-time \$20 copay. Free shipping & handling. Call Maxsip Telecom today! 1-866-443-3789. (mcn)

DIRECTV Sports Pack. 3 Months on Us! Watch pro and college sports LIVE. Plus over 40 regional and specialty networks

included. NFL, College Football, MLB, NBA, NHL, Golf and more. Some restrictions apply. Call DIRECTV 1-866-296-1409. (mcn)

Switch to DISH and get up to a \$300 gift card! Plus get the Multisport pack included for a limited time! Hurry, call for details: 1-855-434-0020. (mcn)

EMPLOYMENT/HELP WANTED

LIVE CHAT JOBS-Like to TXT? Businesses need Live Chat Customer Service Representatives. Work from home on YOUR schedule. Training & Support provided. Earn up to \$300.00 plus Hour. http://www.LCnow.com (mcn)

FINANCIAL

The COVID crisis has cost us all something. Many have lost jobs and financial security. Have \$10K In Debt? Credit Cards. Medical Bills. Car Loans. Call NATIONAL DEBT RELIEF! We can help! Get a FREE debt relief quote: Call 1-866-552-0649. (mcn)

FOR SALE

Give a GREAT GIFT this Season. Send 100% guaranteed, delivered-to-the-door Omaha Steaks! This package comes with 8 FREE PureGround Filet Mignon Burgers! Order The Butcher's Deluxe Package! ONLY \$99.99. Call 1-888-673-1224 and mention code 7422DRL or visit www.oma-hasteaks.com/Deluxe8465. (mcn)

HEALTH & MEDICAL

DENTAL INSURANCE from Physicians Mutual Insurance Company. Coverage for 350 plus procedures. Real dental insurance- NOT just a discount plan. Do not wait! Call now! Get your FREE Dental Information Kit with all the details! 1-855-973-9175 www.dental50plus.com/https://www.dental50plus.com/midwest#6258 (mcn)

DIAGNOSED WITH LUNG CANCER and 65+? You may qualify for a substantial cash award. NO obligation! We've recovered millions. Let us help! Call 24/7, 1-866-533-1701. (mcn)

ATTENTION OXYGEN THERAPY USERS! Discover Oxygen Therapy That Moves with You with Inogen Portable Oxygen Concentrators. FREE information kit. Call 855-846-4036. (mcn)

Portable Oxygen Concentrator May Be Covered by Medicare! Reclaim independence and mobility with the compact design and long-lasting battery of Inogen One. Free information kit! Call 844-716-2411. (mcn)

Don't let the stairs limit your mobility! Discover the ideal solution for anyone who struggles on the stairs, is concerned about a fall or wants to regain access to their entire home. Call AmeriGlide today! 1-877-916-2093. (mcn)

LOW-COST HEALTH COVERAGE. Government subsidies available for families earning \$111,000 or less a year. See if you qualify. Call for your free quote! 1-888-772-8454 (mcn)

MEDICARE PLANS HAVE CHANGED!!! Make sure your plan will meet your needs in 2024. Our licensed agents can review the changes, address your needs and make sure you aren't overpaying! For a free quote, Call now! 1-877-746-6046 (mcn)

HOME SERVICES

Don't Pay For Covered Home Repairs Again! Our home warranty covers ALL MAJOR SYSTEMS AND APPLIANCES. We stand by our service and if we can't fix it, we'll replace it! Pick the plan that fits your budget! Call: 1-877-743-7971 (mcn)

AGING ROOF? NEW HOMEOWNER? STORM DAMAGE? You need a local expert provider that proudly stands behind their work. Fast, free estimate. Financing available. Call 1-888-770-8025 (mcn)

WATER DAMAGE CLEANUP & RESTORATION: A small amount of water can lead to major damage and mold in your home. If you have water damage to your home, call for a free estimate for complete repairs to protect your family and your home's value! Call 24/7: 1-888-750-5574 (mcn)

MISCELLANEOUS

LONG DISTANCE MOVING: Call today for a FREE QUOTE from America's Most Trusted Interstate Movers. Let us take the stress out of moving! Speak to a Relocation Specialist, call 877-327-0795. (mcn)

NEED NEW FLOORING? Call Empire Today® to schedule a FREE in-home estimate on Carpeting & Flooring. Call Today! 844-785-0305 (mcn)

BATH & SHOWER UPDATES in as little as ONE DAY! Affordable prices - No payments for 18 months! Lifetime warranty & professional installs. Senior & Military Discounts available. Call: 844-316-8181. (mcn)

Prepare for power outages today with a GENERAC home standby generator. \$0 Money Down + Low Monthly Payment Options. Request a FREE Quote. Call now before the next power outage: 1-877-228-5789 (mcn)

Eliminate gutter cleaning forever! LeafFilter, the most advanced debris-blocking gutter protection. Schedule a FREE LeafFilter estimate today. 20% off Entire Purchase. Plus 10% Senior & Military Discounts. Call 1-855-577-1268. (mcn)

Become a Published Author. We want to Read Your Book! Dorrance Publishing-Trusted by Authors Since 1920. Book manuscript submissions currently being reviewed. Comprehensive Services: Consultation, Production, Promotion and Distribution. Call for Your Free Author's Guide 1-877-516-0706 or visit dorranceinfo.com/Midwest (mcn)

Wesley Financial Group, LLC Timeshare Cancellation Experts. Over \$50,000,000 in timeshare debt and fees cancelled in 2019. Get free informational package and learn how to get rid of your timeshare! Free consultations. Over 450 positive reviews. Call 877-326-1608. (mcn)

Trouble hearing your TV? Try TV EARS Voice Clarifying Wireless TV Speaker. Better than a soundbar and/or turning the TV volume way up. Special, limited time \$50 off offer. Call TV Ears. Use code MBSP50. Call 1-844-455-0505. (mcn)

Safe Step. North America's #1 Walk-In Tub. Comprehensive lifetime warranty. Top-of-the-line installation and service. Now featuring our FREE shower package and \$1600 Off for a limited time! Call today! Financing available. Call Safe Step 1-844-290-5083. (mcn)

Switch and save up to \$250/year on your talk, text and data. No contract and no hidden fees. Unlimited talk and text with flexible data plans. Premium nationwide coverage. 100% U.S. based customer service. For more information, call 1-888-909-7338. (mcn)

Are you a pet owner? Do you want to get up to 100% back on Vet Bills? Physicians Mutual Insurance Company has pet coverage that can help! Call 1-888-680-3016 to get a free quote or visit mfcp. (mcn)

The bathroom of your dreams in as little as 1 day. Limited Time Offer - \$1000 off or No Payments and No Interest for 18 months for customers who qualify. BCI Bath & Shower. Many options available. Quality materials & professional installation. Senior & Military Discounts Available. Call Today! 1-833-618-1178. (mcn)

Replace your roof with the best looking and longest lasting material steel from Erie Metal Roofs! Three styles and multiple colors available. Guaranteed to last a lifetime! Limited Time Offer up to 50% off installation + Additional 10% off install (for military, health workers & 1st responders.) Call Erie Metal Roofs: 1-844-907-2386. (mcn)

INJURED IN AN ACCIDENT? Don't Accept the insurance company's first offer. Many injured parties are entitled to cash settlements in the \$1000's. Get a free evaluation to see what your case is really worth. 100% Free Evaluation. Call Now: 1-888-767-0798 (mcn)

WANT TO BUY

PAYING TOP CASH FOR MEN'S SPORT WATCHES! Rolex, Breitling, Omega, Patek Philippe, Heuer, Daytona, GMT, Submariner, Speedmaster.. Call: 866-314-9742. (mcn)

TOP CASH PAID FOR OLD GUITARS! 1920-1980 Gibson, Martin, Fender, Gretsch, Epiphone, Guild, Mosrite, Rickenbacker, Prairie State, D'Angelico, Stromberg. And Gibson Mandolins / Banjos. 866-470-1643. (mcn)

HEALTH & FITNESS

VIAGRA and CIALIS USERS! 50 Generic Pills SPECIAL \$99.00. 100% guaranteed. 24/7 CALL NOW! 888-445-9288 Hablamos Español (ACP)

Dental Insurance - Physicians Mutual Insurance Company. Covers 350 procedures. Real insurance - not a discount plan. Get your free dental info kit! 1-855-526-1060 www.dental50plus.com/ads#6258 (ACP)

Attention oxygen therapy users! Inogen One G4 is capable of full 24/7 oxygen delivery. Only 2.8 pounds. Free info kit. Call 877-929-9587 (ACP)

HOME SERVICES

Aging Roof? New Homeowner? Got Storm Damage? You need a local expert provider that proudly stands behind their work. Fast, free estimate. Financing available. Call 1-888-878-9091 (ACP)

Water damage cleanup & restoration: A small amount of water can lead to major damage and mold growth in your home. Our trusted professionals do complete repairs to protect your family and your home's value! Call 24/7: 1-888-872-2809 (ACP)

MISCELLANEOUS

Prepare for power outages today with a GENERAC home standby generator \$0 Down + Low Monthly Pmt Request a free Quote. Call before the next power outage: 1-855-948-6176 (ACP)

Eliminate gutter cleaning forever! LeafFilter, the most advanced debris-blocking gutter protection. Schedule free LeafFilter estimate today. 20% off Entire Purchase. 10% Senior & Military Discounts. Call 1-833-610-1936 (ACP)

BATH & SHOWER UPDATES in as little as ONE DAY! Affordable prices - No payments for 18 months! Lifetime warranty & professional installs. Senior & Military Discounts available. Call: 855-761-1725 (ACP)

Donate Your Car to Veterans Today! Help and Support our Veterans. Fast - FREE pick up. 100% tax deductible. Call 1-800-245-0398 (ACP)

HughesNet - Finally, super-fast internet no matter where you live. 25 Mbps just \$59.99/mo! Unlimited Data is Here. Stream Video. Bundle TV & Internet. Free Installation. Call 866-499-0141 (ACP)

Become a published author. We want to read your book! Dorrance Publishing trusted since 1920. Consultation, production, promotion & distribution. Call for free author's guide 1-877-729-4998 or visit dorranceinfo.com/ads (mcn)

DISH TV \$64.99 For 190 Channels + \$14.95 High Speed Internet. Free Installation, Smart HD DVR Included, Free Voice Remote. Some restrictions apply. Promo Expires 1/31/24. 1-866-479-1516 (ACP)

Safe Step. North America's #1 Walk-in tub. Comprehensive lifetime warranty. Top-of-the-line installation and service. Now featuring our free shower package & \$1600 off - limited time! Financing available. 1-855-417-1306 (ACP)

MobileHelp, America's premier mobile medical alert system. Whether you're home or away. For safety & peace of mind. No long term contracts! Free brochure! 1-888-489-3936 (ACP)

Free high speed internet if qualified. Govt. pgm for recipients of select pgms incl. Medicaid, SNAP, Housing Assistance, WIC, Veterans Pension, Survivor Benefits, Lifeline, Tribal. 15 GB internet. Android tablet free w/one-time \$20 copay. Free shipping. Call Maxsip Telecom! 1-833-758-3892 (ACP)

Wesley Financial Group, LLC Timeshare Cancellation Experts Over \$50,000,000 in timeshare debt & fees cancelled in 2019. Get free info package & learn how to get rid of your timeshare! Free consultations. Over 450 positive reviews. 833-308-1971 (ACP)

DIRECTV Stream - Carries the most local MLB Games! Choice Package \$89.99/mo for 12 mos Stream on 20 devices at once. HBO Max included for 3 mos (w/Choice Package or higher.) No contract or hidden fees! Some restrictions apply. Call IVS 1-866-859-0405 (ACP)

Are you a pet owner? Do you want to get up to 100% back on vet bills? Physicians Mutual Insurance Company has pet coverage that can help! Call 1-844-774-0206 to get a free quote or visit insurebarkmeow.com/ads (ACP)

Diagnosed with lung cancer & 65+? You may qualify for a substantial cash award. No obligation! We've recovered millions. Let us help! Call 24/7 1-877-707-5707 (ACP)

Replace your roof w/the best looking & longest lasting material steel from Erie Metal Roofs! 3 styles & multiple colors available. Guaranteed to last a lifetime! Limited Time Offer up to 50% off install + Additional 10% off install (military, health & 1st responders.) 1-833-370-1234 (ACP)

Jacuzzi Bath Remodel can install a new, custom bath or shower in as little as one day. Limited time, we're waiving all installation costs! (Additional terms apply. Subject to change and vary by dealer. Offer ends 12/31/23 Call 1-844-501-3208 (ACP)



Winter
MOVE-IN
SPECIAL

CALL TODAY TO LEARN ABOUT OUR WINTER MOVE-IN SPECIAL!

Receive **one month of free** rent when you reserve your apartment and take possession by December 31!



-OFFERING-
Independent Living, Assisted Living & Memory Care

At Woodlands Creek, you'll find the perfect combination of comfort, care and an active lifestyle. Join us today and discover an array of amenities as well as newly remodeled apartments, a passionate staff and welcoming atmosphere.

Amenities | Independent, Assisted, Memory Care

- 24-hour on-site staff
- 24/7 Emergency response system
- Restaurant style dining
- Housekeeping and laundry services
- Full kitchens with granite countertops and stainless steel appliances
- Private and secure, underground parking
- Planned activities, events, outings and entertainment
- Beauty salon/barber shop
- Gym, movie theater, ice cream and coffee café



CALL TODAY TO
SCHEDULE YOUR TOUR!
833.487.9298

12675 Woodlands Pkwy, Clive, IA 5032



invest IN YOUR SKIN.

No more embarrassing facial hair.

No more ingrown hairs, razor burn or irritated skin.

Cutera's excel[®] HR is specifically designed for safe and effective laser hair removal on all skin tones and hair types.

- ✓ Improve your confidence
- ✓ Never wax or shave again
- ✓ Save money and gain time
- ✓ Achieve smoother, aesthetically pleasing skin



see results!



excel[®] HR

great skin **starts here.**

iowafaceandbody.com

4090 Westown Pkwy, Ste 106
West Des Moines • 515-225-8889



Iowa Face + Body
NON SURGICAL SOLUTIONS