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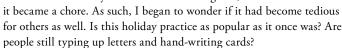
- ▶ Targeted move-in availability Fall 2024.
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# WELCOME

### **CHRISTMAS** card communication

Time for a family photo. Time to update your address lists. Time to summarize anything and everything that's changed in your lives this year. Yes, you guessed it; it's time to send out holiday greeting cards.

I remember when Jolene and I were first married, and we couldn't wait to send out Christmas cards with an update letter. The same was true after each of our three children were born. But after nearly three decades of doing this,



I used to look forward to this time-honored tradition, especially reading about what was new in the lives of friends or family members whom we don't touch base with regularly. But, if I am being honest, I don't think I looked through all the cards and letters in recent years. And if the letter took multiple pages, well, forget it.

Then, something changed. In the past few years, we haven't received as many. In conversations with others, I learned that a growing number of folks are relying on social media sites for the purpose of Christmas communication. Or they gave up in general. Or, maybe, they just took me off their list.

Truth be told, we skipped the entire Christmas card tradition a few years back. We had a hectic few months leading up to the holidays, and we just didn't get it done. Even so, life went on as normal. But, as you might guess, we returned to the task the following year.

So, here we are, just weeks from Christmas, and the pressure is on. We will gather a photo from a recent family get-together. We will update our list of addresses. And we will mail out the cards. Also this year, I will relax in my easy chair with my slippers on my feet and a cup of cocoa in my hand and read all the cards and letters. At least that's the plan.

Be sure to check out this month's cover story to learn how other residents are handling their Christmas communication this year.

Thanks for reading.

### **SHANE GOODMAN**

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













audited by Circulation







### **FEATURE**

### **Albums of memories**

If you sent a Christmas card to Shelley Gudorf in the past 15 years, your card is most likely displayed in one of Shelley's overflowing scrapbooks.

Her scrapbooks are filled with photo cards she's received since 2007. She also keeps the family photo card she sends out in the same album. And, that's not all. She saves all the other traditional cards and Christmas letters in labeled boxes and bags.

She began sending out photos with Christmas cards to share pictures of her kids. She writes an update about each of her three sons on a photo collage card.

Now, with the photo cards, it's easier to put together pictures taken throughout the year. Two of her adult sons now live out of state.

"Whenever we get all three kids together, we make sure we get at least one good picture for the Christmas card," she says.

Last year, their card featured a photo from 2005 along with a recreation of that photo with the boys as adults.

"It was fun to see them do that," she says.

She began sending out Christmas cards after she moved away from home, because she had a lot of family in Ohio and wanted to stay in touch. Last year, she sent out 152 cards and received 47 cards — numbers retrieved from a spreadsheet tracking cards received and sent. She's tried to cut back the number of cards sent.

"I can't seem to do it. I always send out, even if they never send me a card," she reflects.

She began organizing scrapbooks of the

"I know the time, effort and thought that goes into these photo cards," she says. "I hate to throw them away."

Shelley and her family enjoy looking at the cards each year. When her sons come home, she quizzes them to see if they can identify the current photo cards taped to the patio door.

"It's fun to go back to see the kids who were little are now in high school. The kids can watch themselves growing up in the scrapbooks," she says.

She knows the millennials are mostly into sending the photo cards.

"I don't see a lot of traditional cards with the younger generation. They send photo or electronic greetings," she says.

The tradition of receiving and sending cards is a treasured ritual she looks forward to each year.



Shelley Gudorf's albums of photo Christmas cards — sent and received — contain many cherished memories

"We have so many friends and family we don't see regularly. My aunts and uncles want to see what's happening in our lives. And that's the only time that we ever keep in contact," she reflects.

Until she gets her first card in the mailbox, she'll look at all the old cards.

"I really love to go through all the pictures. I look back at the photos and think the kids look so cute. The scrapbooks are a great memory to have," she says.

### Letters like a journal

For more than 30 years, Betsy Dettman has tucked a Christmas letter inside her cards, mailing them to her family and friends. A binder of Betsy's sent Christmas letters serves as a journal of her and her family's life.

She began sending Christmas letters to keep relatives updated about her family, which now consists of five kids and 11 grandchildren. She decorated letterheads with Christmas décor by cutting out and pasting design elements on the paper and making photocopies of the letter.

Later, she could purchase already-decorated paper, which made things easier. Each family member gets their own condensed paragraph of the year's happenings.

"Some people feel like the letters tell too much. I don't feel like it's bragging," she says.

Betsy requests input from her kids. However, when her daughter was a teenager, she told her mom to stop embarrassing her in their Christmas cards.

She keeps the letters in a binder in chronological order. Often, the rough draft, with proofreader's marks, was the only copy



Betsy Dettman of West Des Moines has written a Christmas letter every year since 1990. She keeps all the letters in a binder, which serves as a journal of her life. She saves all the cards she receives as well. Photo by Jackie Wilson

left. She frequently consults the binder to look up the year of certain events.

"It's one way of keeping a journal of the year," she says.

With each letter and card, she makes it a point to personalize it.

"I always go back over the cards I got from them previously and ask about things that they

### **FEATURE**



It's a tradition for Jodi Francis of West Des Moines to send out pictures of her and her husband, Rob, along with their cats. Photo by Jackie Wilson

wrote in their card," she says.

Betsy enjoys sending personal greetings and wishes others would reciprocate.

"People always say they love my letters. But I wish some of them would say one thing personal in their cards," she says.

Regardless of whether she gets a card in return, she continues to send out about 60 letters a year. She receives about 30.

"It's OK. I know that not everybody likes to send out cards, and I don't cut people off of my list."

To reduce costs, she buys Christmas cards on clearance after Christmas. She also buys the postage stamps before the price increases.

"I know postage is going up all the time," she says. "But I think it's worth it to send out the cards."

She's seen a trend among people who send birthday greetings electronically.

"Hallmark and Ambassador might go bankrupt. I see a lot more e-cards and text messages. Mailing cards could easily go away," she says.

In addition to Christmas cards, she sends out about 15 cards a month for birthdays, Halloween, Easter and other occasions. Her young nieces, nephews and grandkids, who are in college, appreciate the gesture.

"I think it shows that someone is thinking about them when I send a card. I'm in their thoughts when I get a card," she says.

### Cats in the Christmas photo

Jodi and Rob Francis of West Des Moines make sure to include cats in their Christmas pictures.

However, trying to get three cats into one picture isn't so easy. The cats have a mind of their own and rarely pose together. Jodi used to set a timer on her camera and tried to snap a photo of her and Rob with the three cats.

Most recently, she's recruited a friend to come and take the picture to try to distract the cats.

"We had the cats hissing and not cooperating. My friend said, 'Are you sure you want to do it again this year with the cats?' "

Yes, she's sure. For the last 20 years, she's been sending out the photos. She sent out 57 cards with photos last year. She avoids the collage photo cards.



Jodi Francis of West Des Moines captured one of her cats, Willow, for this photo.

"I'm not that technical to learn how to crop them," she admits. "It gets expensive."

Usually she'll find a deal on photo prints. She has a list of cards both sent and received.

"If I haven't heard from them in a while, I cross them off the list." Jodi keeps the cards she receives, usually in the envelope so she knows the year she got it. She enjoys reading others' letters — if they are short.

"A family member sends just a paragraph or a small explanation for each family member. Some letters are a lot to read, and I'll put it aside," she admits.

She knows that not all friends celebrate Christmas, and she sends a generic holiday greeting instead. But the cat picture will always be there. This year's picture will only have two cats, as one recently passed away.

She keeps cards as a memory of loved ones.

"My aunt passed away. She always wrote a funny Christmas letter," she recalls. "I like to look it over and read those again."

She admits she waits to send out cards at the last minute to see if other folks send her a card.

"I debate it every year. Postage is up again. I don't get as many cards," she explains. "Yet, I like to get them. It still means something to people."

# WHAT IS the Healthcare Marketplace, and when can you apply?

The Healthcare Marketplace is where you enroll in individual health insurance coverage that complies with the Affordable Care Act (ACA). No medical underwriting is one of the popular components



of the ACA. There are also no waiting periods or exclusion riders put on pre-existing health conditions. Because of this, you just can't wait until you are sick to apply. The open enrollment period runs Nov. 1, 2023, through Jan. 15, 2024. There are also special enrollment periods for life changes such as when you involuntarily lose qualifying health insurance, have a baby or adopt a child. The deadline is 60 days following the event to enroll in a plan. You will have to wait until the next open enrollment period if you miss this special enrollment period window.

What puts the affordable in the Affordable Care Act is the possible tax subsidy that you can receive to help lower your monthly premium. When applying for coverage, you enter your estimated income for 2024. Any tax subsidy is sent by the IRS to the insurance company. You pay the lowered premium.

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 toward 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, you can't have affordable employer group coverage available and being a U.S. citizen or naturalized citizen.

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 to get 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.

### Family glitch

Dependents may be able to get a premium tax credit if the employee is eligible for affordable employer group coverage, but the coverage is unaffordable for the family as determined by the ACA formula.

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





# Leading the Way

Serving a diverse Central Iowa community, Polk County is among the nation's most innovative public institutions.

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515-286-3434

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515.286.3798

515-286-3705

515-286-2272 SPONSORSHIP 515-286-2272

CAREER OPPOURTUNITIES. EMPLOYEE BENEFITS AND WELLNESS

515-286-3624 PASSPORTS REALESTATE 515-286-3160 ATV /BOATS/SNOWMOBILE

515-286-3160

VITAL RECORDS

515-323-5400 LAW ENFORCMENT (NON EMERGENCY)

515-286-3670

515-286-3200 DIVERSITY, EQUITY, INCLUISON, ACCESSIBILITY 515-286-3624



# NORTH/WEST SIDE HIGHLIGHTS

# Link & Learn Daycare Opens with Funding Assistance from Polk County

Link Associates, a nonprofit that serves lowans with intellectual disabilities, celebrated their 70th anniversary with the opening of a new on-site daycare at their West Des Moines facility. This unique daycare center was created to help attract and retain staff at Link Associates. Funding provided by Polk County for this new facility is an example of our commitment to economic well-being in our community. By having an on-site daycare, Link Associates employees can focus on their mission of assisting those with disabilities while having access to reduced daycare services.



# Polk County Development Grant helps Fund New Hoyt Sherman Place Outdoor Entertainment Venue

Expect more outdoor entertainment options next summer at Historic Hoyt Sherman Place in Des Moines. To mark the end of the centennial season, Polk County helped fund the new EMC Outdoor Plaza on the south lawn of the iconic venue. The circular stage area and enhanced landscaping will host outdoor music performances, movie nights and provide a gathering spot for community events such as the Sherman Hill 'Halloween on the Hill'.



### New Community Center Coming to Polk City

A new community center is under construction in Polk City due in part to funding from a Polk County Community Development Grant. The new 2 story, 12,000 square foot facility will be used as a community center with seating for 200 people. It will be used as programming space for the Library and Parks & Recreation Department, training space, and will be rentable for public use.



# Development Grant Assists with Expansion of Renovated Children's Cancer Connection in Johnston

Children's Cancer Connection purchased a new facility in 2001 in Johnston to meet the needs of the many families they serve. However, the new location was also in need of ADA accessibility upgrades. Funding from Polk County helped to make necessary upgrades and build a new ADA accessible outdoor playground. The new playground features a merry-go-all, a multi-user swing, an overhead climber, slides and more



### **EVENTS IN THE AREA**

Check for cancellations



### **Book discussion**

Every third Thursday, 7-8 p.m. Jordan House Museum, 2001 Fuller Road, West Des Moines

Dec. 21 will be a discussion of the best books participants have read.

### West Side Legislative Breakfast

Friday, Jan. 5, 7:30-9 a.m.

R&R Realty Group, 1080 Jordan Creek Parkway, West Des Moines

The West Des Moines Chamber of Commerce, along with the Clive, Waukee and Windsor Heights area chambers, invites the public to attend a breakfast offering an opportunity to meet your legislators, ask questions and get answers. Legislators in attendance will be announced at a later date. Cost to attend is \$30. Registration closes at 10 a.m. on Jan. 3. A registration link is available at https://members.wdmchamber.org/ events/details/west-side-legislative-breakfast-01-05-2024-3527?calendarMonth=2024-01-01.

### **Jordan House Museum** tours

Jordan House Museum, 2001 Fuller Road, West Des Moines

Walk in the footsteps of history at the historic Jordan House Museum, the home of the Jordan family and the only Underground Railroad stop open to the public weekly. Learn about the history of West Des Moines, beginning with rocks and fossils, through the indigenous peoples, early settlers and the development of railroads and Valley Junction. For more information, visit www.wdmhs.org/visit.

### **Living Well Classes: Overcoming Anxiety or Depression**

Orientation: Thursday, Jan. 18, 7 p.m. Ankeny First United Methodist Church Christian Life Center, 710 N.E. 36th St., Ankeny

Two separate Living Well Classes: Overcoming Anxiety or Depression will be held for eight weeks, Thursdays, Jan. 25 through March 14 from 7-8:30 p.m. Classes are confidential and supportive. For information, call Jim White at 515-313-3701 or email icilwhite@live.com.



# **EVENTS IN THE AREA**

Check for cancellations



### **AREA HOLIDAY ENTERTAINMENT**

- Through DEC. 31: Santa's Rock N Lights. Holiday-themed light show occurring daily from 5-9 p.m. at Living History Farms, 11121 Hickman Road, Urbandale; lhf.org/event/santas-rock-n-lights.
- Through DEC. 31: Holiday Hullabaloo. Now in its second year, experience a family-friendly holiday event with festivities and entertainment every weekend through the dates posted. Horizon Events Center, 10320 Hickman Road, Clive; horizoneventscenter.com.
- Through DEC. 17: "All Is Calm: The Christmas Truce of 1914." Des Moines Community Playhouse, 831 42nd St., Des Moines. dmplayhouse.com.
- Through DEC. 17: "A Charlie Brown Christmas." Des Moines Community Playhouse's Kate Goldman Children's Theatre. dmplayhouse.com.
  - DEC. 8-17: "A Christmas Carol."

- Stoner Theatre, 221 Walnut St., Des Moines. iowastage.org.
- DEC. 15-17: "Home For The Holidays, A Christmas Cabaret." Tallgrass Theatre Company, 2019 Grand Ave., Suite 100, West Des Moines. tallgrasstheatre.org.
- DEC. 17: Michael W. Smith Christmas at 3 p.m. and 7 p.m. Hoyt Sherman Place, 1501 Woodland Ave., Des Moines. hoytsherman.org.
- DEC. 21: "Rudolph the Red-Nosed Reindeer: The Musical," at 2 p.m. and 7 p.m. Des Moines Civic Center, 221 Walnut St., Des Moines. dmpa.org.
- DEC. 22-23: "Cirque Dreams Holidaze," Des Moines Civic Center, 221 Walnut St., Des Moines. dmpa.org.
- DEC. 31: New Year's Eve Pops: Cirque De La Symphonie at the Des Moines Civic Center, 221 Walnut St., Des Moines; desmoinesperformingarts.org ■



# **SWIFTY** and Scorsese. Begeebers. Burr, Bening and Burial.



"Exorcist: Believer" (still in theaters) Most of us of a certain age will tell you that the original movie "The Exorcist" is the scariest movie we've ever seen. Ellen Burstyn, Linda Blair, etc. scared the begeebers out of us in the early 1970s. Sue and I watched the original a few months ago and, for the most part, it still holds up. I am happy to report, so does this sequel. Grade: B



"Taylor Swift: The Eras Tour" (in theaters) I think it won't surprise you that I'm not a big Swifty, but a guy's gotta do what a guy's gotta do. So off Sue and I trudged to The Palm Theatres in Waukee to see this concert film. As we walked into a packed IMAX theater, I saw a mass of prepubescent girls and their parents on their feet dancing in anticipation of the start of the film. One girl brought a flashing light-saber type device. So you want to guess who was right in front of me when I sat down? Aarghh. The only thing worse was her dad who sang every song along with Taylor. So, did I like it? Not really, but it was great to see a concert in IMAX, and I do appreciate the talent Taylor Swift has and the work she obviously put it. In my book, she gets an A for effort but an A- for the overall movie grade. Grade: A-

### "Killers of the Flower Moon"

(in theaters but headed for streaming) When you get to Martin Scorsese's age and with his resume, you can make a 3.5-hour movie and get it released in theaters. The guy



has directed some of the greatest films in the history of cinema. This, by the way, is not one of them. It is dreadfully long and very, very sad. DeNiro and DiCaprio are excellent, but the young woman (Lily Gladstone) who plays the lead in the film steals the show. Ultimately, it depicts not one of our proudest chapters as Americans. Still, it is a good film and worth seeing in the theater if you've got half a day. Grade: B+



### "Old Dads" (on Netflix)

Comedian Bill Burr writes, directs and stars in "Old Dads," a very funny and very raunchy comedy on Netflix about three men who are fired from their careers by a snot-nosed, newage boss. The humor is sure to offend many, but you will find yourself laughing and cringing at the same time. Grade: B+



### "The Burial" (on Apple TV)

If you have Apple TV, you should check out this new movie starring Jamie Foxx and Tommy Lee Jones. It is based on a true story about a huge conglomerate trying to take over a locally owned funeral home. Jones is the owner of the home, and Foxx plays the attorney he hires to help save his family business. Jones and Foxx are still at the top of their games, and the story is fun to watch unfold. Grade: B+



"The Continental" (on Peacock Network) Of course, I had to get the Peacock Network for Iowa football and women's basketball. The commercials for "The Continental" looked interesting, and then I hear the phrase "from the world of John Wick." I watched the first episode but have not made it back for the last two, as I keep forgetting to watch. It stars Mel Gibson as a bad guy, so that was kind of fun.

### Grade (for episode 1): B



### "Five Nights at Freddy's"

(in theaters and also on Peacock)

This is a horror comedy of sorts about a young man raising his little sister and dealing with the trauma of a lost little brother. When he gets an overnight job at the closed local kid's playhouse (read, Chucky Cheese), the truth about his little brother's disappearance starts to become much clearer. My expectations for this movie were low, and I was pleasantly surprised. A touch of humor always helps a scary movie, and this one worked for me. Grade: B

In December, we will see the big holiday releases and, probably, a good share of Oscar contenders. Until then, pass the popcorn. ■

Michael C. Woody has been reviewing movies on radio and television since 1986 and can be heard talking movies every Wednesday afternoon at

2:30 p.m. on KXn0 106.3 with Keith Murphy and Andy Fales. You can also follow him on Twitter @ MrMovieDSM.



# **CITYVIEW'S WINTER EVENT IS BACK!**

# AN INTERACTIVE WINTER PUBCRAWL IN VALLEY JUNCTION

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FOR \$25 TICKET PRICE, YOU GET 10 TICKETS TO SAMPLE WINTER SPECIALTY DRINKS!

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LIBRARY

By Maggie Martin,

Library Information Coordinator

# **WDM LIBRARY** offers free Adventure Pass



Looking for something fun to do with your kids as the weather gets colder? Try Adventure Pass. This program lets WDM and Cumming residents with a WDM library card get free access to places like Science Center of Iowa, Greater Des Moines Botanical Garden, Des Moines Children's Museum, and more. You must reserve your pass online and print out your confirmation to use this program. Learn more at wdmlibrary.org/advpass.

### Reminders

The library will be closed for the upcoming holidays:

- Christmas closure: Saturday, Dec. 23 Tuesday, Dec. 26
- New Year's Closure: Sunday, Dec. 31 Monday, Jan. 1

### **EVENT HIGHLIGHTS**

### Family Night at the Library: BINGO Monday, Dec. 18, 6:30-7:30 p.m., for all ages

Join us this month to play BINGO as a family. If you've never played BINGO at the library before, you can be sure everyone leaves a winner. Please register each person attending (children and adults).

### Babies on the Move: Playtime! Wednesday, Dec. 27, 10-11 a.m., ages 1 month to 18 months with adult.

Join us for a special playtime just for infants. This program will offer multiple stations for active and sensory play. Crawl, roll, grab, explore — come play with us! Registration required.

### **Kindness Rock Painting**

### Friday, Dec. 29, 10 a.m. to noon, all ages

Drop in any time during this program to paint Kindness Rocks with us. You can stay for a while and donate your rocks, or you can take home one of our DIY kits. This program will be hosted by Cece Thompson, a Girl Scout Ambassador who is working on completing her Gold Award Project. No registration required. ■

# MAKE 'eggstra' special holiday memories

(Family Features) Creating memorable moments and special meals with friends and family during the holiday season doesn't have to be overwhelming. While these festivities are often a favorite moment each year, the planning and preparation can be a bear for hosts. To help take some stress out of hosting duties, start with what you likely already have on hand, like eggs.

Whether it's served as an appetizer or light dessert, this savorywith-a-touch-of-sweet recipe can become part of your family's most cherished traditions, made possible by eggs. Remember, all it takes is the egg carton already in the refrigerator to be the "host or hostess with the most-est" and make memories with those who matter most.

Discover more benefits and recipes that go beyond eggspectations at IncredibleEgg.org/invaluableegg. ■

### Popovers with cranberry butter

Recipe courtesy of Shereen Pavlides (@ CookingwithShereen) on behalf of the American Egg Board Prep time: 10 minutes Cook time: 45-50 minutes Yield: 6 popovers

### **POPOVERS:**

- 1 1/3 cups all-purpose flour
- 1 teaspoon kosher salt
- 1 1/3 cups whole milk
- 4 large eggs
- · 2 tablespoons avocado or vegetable oil
- · nonstick cooking spray

### **CRANBERRY BUTTER:**

- 1/2 cup unsalted butter, softened
- 2 tablespoons cranberry sauce
- 1 pinch salt
- To make popovers: In large bowl, whisk flour, salt, milk and eggs until silky smooth. Add oil and whisk to combine. Transfer to pourable pitcher, cover and refrigerate at least six hours, or overnight.
- Heat oven to 375 F.
- Place 6-cup popover pan in oven 10 minutes.



- Remove pan and spray with nonstick cooking spray. Stir batter, divide and pour into cups, filling each
- Bake until puffed high and cooked through, 45-50
- · To make cranberry butter: In medium bowl, mix butter, cranberry sauce and salt until well
- Remove popovers from oven and serve with cranberry butter.

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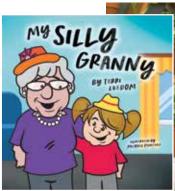
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## **NEIGHBOR**

# **BOOK** helps children understand dementia

Leedom takes light-hearted look with "My Silly



Terri Leedom of West Des Moines, a retired graphic designer and now author and speaker, has released her book, "My Silly Granny," about a young girl and her grandmother with dementia.





Terri Leedom's book, "My Silly Granny," was inspired by her experiences with her mother, who had Lewy Body Dementia.

was diagnosed with Lewy Body Dementia," says Leedom. "I was inspired to write 'My Silly Granny,' a light-hearted children's story of a little girl and her dear granny who has dementia. The story is based on experiences I had with my mother, the emotions she felt with dementia, and how we navigated the days with patience, humor and love."

The book is designed to help young children understand why someone they love may be struggling with behavior they don't understand, says Leedom.

"It offers ideas of how adults can help their children engage with their loved one in a positive, loving way," she says.

"I have found that this story is also helping older adults that may be starting down the road of dementia. It seems to help with acceptance and to know they are not alone in this journey."

Learn more at Leedom's website, terrileedom.com, and Facebook page, Terri Leedom - Author Page.

# **TAKE** stock and plan for the future

2023 is coming to a close. The end of the year is a good time to take stock of your personal situation and proactively plan for the future.



### Update your estate plan

Putting your legal affairs in order is important. It reduces the burden on loved ones in the event of poor health or death. It can save time and expense. And, it allows you to have control over how your assets pass. Every person should have three basic estate planning documents: a Last Will and Testament, a Durable Financial Power of Attorney, and a Living Will / Health Care Power of Attorney.

A will directs the distribution of your assets upon your death. Through the power of

attorney, you give another person the ability to make financial decisions for you should you become incapacitated. If you're too ill to speak for yourself, you can express your wishes and have your voice heard through a living will. This advance directive lets you detail your preferences for your medical care.

### Make a list of key contacts

When you update your estate planning documents, you should also make a master list of important information. If you die or become incapacitated, your family will spend time figuring out what you own and whom they should contact. List your investment advisor, insurance agent, tax professional, banker and attorney. Make sure you have the correct contact information for each professional listed.

### Review the title to your home

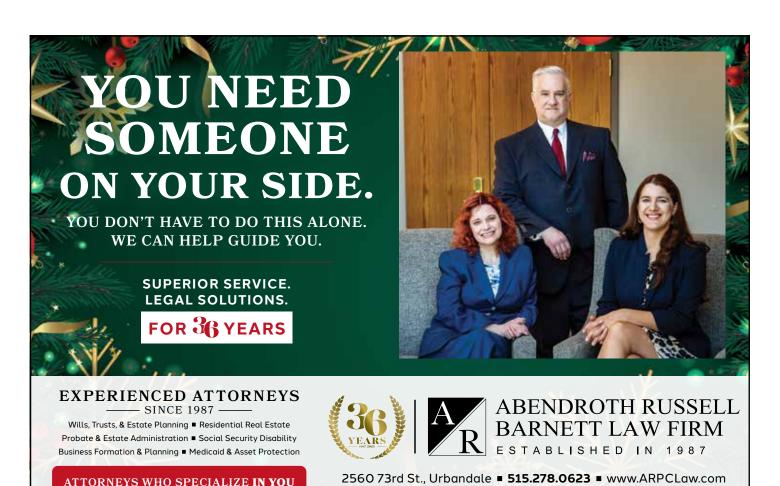
You should review how you hold title to your home. When you purchased your house, the

seller executed a deed. The deed contained important vesting information — the names on the title and the legal relationship between those titleholders.

If you are married, you probably want to ensure that both spouses are on title to the house. This may not be the case if the parties were married after one bought the house or if it is a second marriage. You also probably want to ensure that, if one titleholder were to die, the house would pass to the survivor. A simple review of who holds title and how title is held can prevent expensive problems later.

These are three simple yet very effective steps that can save time and expense in the future. Contact an experienced attorney to help you get 2024 off to a good start. ■

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





4725 Merle Hay Rd. Ste 205

### **HEALTH** By Jacob Dickey

# **MANAGING** holiday emotions

Like clockwork, we once again find ourselves in the thick of the holiday season. It's no secret that this time of year is meant to be filled with joy and thankfulness, but often left unsaid is the anxiety and fog that arrives with expectation and uncertainty.

We are currently in a loneliness epidemic. Knowing what those around us are working through is hard unless we reach out. While it can be stressful, don't be afraid to call someone or seek a connection.

Here are some useful tools to remember when interacting with stressors (people) this year:

- Breathing Collect your thoughts, control your reactions.
- **Distancing** Seek out another room, go for a walk.
- Communication Speak up when in need.
- Exit strategy Come with a plan for a quick exit.

It's important to remember there is no perfect Christmas or Kwanza. There is no perfect Hanukkah, Winter Solstice, Thanksgiving, or New Year Celebration. All we can do is make the best of our situations and laugh off the rest as we work towards tomorrow.

Information provided by Jacob Dickey, intern, SS Therapy and Consulting, Ltd, 4725 Merle Hay Road, Suite 205, Des Moines, 515-528-8135, dickey@ sstherapyandconsulting.com, www.sstherapyandconsulting.com.

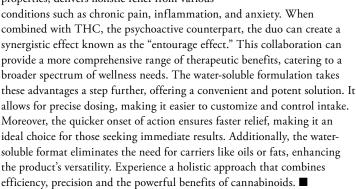


# HEALTH

**By Ashley Powell** 

# **ELEVATE** your wellness

Unlock the full potential of CBD and THC with the revolutionary water-soluble format. This cutting-edge delivery system maximizes bioavailability, ensuring rapid absorption and heightened effectiveness. Unlike traditional methods, water-soluble cannabinoids offer a more efficient way for the body to absorb these compounds, leading to enhanced therapeutic benefits. CBD, known for its non-psychoactive properties, delivers holistic relief from various



Information provided by Ashley Powell, CBD American Shaman, 800 S. 50th St., No. 106, West Des Moines, 515-380-5251, and 3418 Eighth St. S.W., No. 3, Altoona, 515-967-4036. Sources: Cannabidiol and Cannabidiol Metabolites: Pharmacokinetics, Interaction with Food, and Influence on Liver Function. Nutrients 2022, 14, 2152. https://doi.org/10.3390/nu14102152

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# THE GIFT of a smile

With Christmas just around the corner, it's time to think gifts. Are you tired of the same old thing? Tired of gifts you won't use or bored with giving cash or gift cards? Why not give a gift that can positively change the



person you are gifting? A smile has the power to light up a room and leave a lasting impression. A good smile can also start a relationship, land you a job or a raise, and can give you the confidence to accomplish your goals. Beyond looking good, a straight smile also plays a crucial role in your oral health and overall wellbeing.

### Benefits of a straight smile

The visual effects of a straight smile are easy to see and understand. Statistically, people with

straight teeth are more likely to be perceived as happier and friendlier. Straight teeth are easier to clean and are thus less prone to gum disease, cavities, and other oral health issues. Teeth straightened by an orthodontist not only align the teeth you see, but also create a more comfortable bite. Teeth that are properly aligned have a lower risk to be broken or fractured in an accident. Straight teeth that are properly maintained can even save money by avoiding future dental issues. Smiling releases endorphins that boost your mood, decrease your blood pressure and stress, improve your immune system and more. What other gift could possibly achieve these same benefits both in the short and long term?

With all the amazing benefits of straight teeth, it's hard not to want to share with yourself and everyone you love. Seeking the care of an orthodontic professional will ensure you or your loved one will receive a healthy

smile they can share with confidence. If you want to give a truly unique gift this year that will last a lifetime and positively impact the receiver for the rest of their life, then you have to consider orthodontic treatment.

Orthodontic treatment offers a myriad of benefits that extend far beyond just the appearance of a straight smile, which alone is worth the investment. If you're considering orthodontic treatment, consulting with a qualified orthodontist can help you explore the options that best suit your needs. If you are thinking of gifting someone else a smile for a lifetime, schedule them a free consultation as well. Remember, a healthy, beautiful smile is a gift that keeps giving, enriching lives in countless ways.

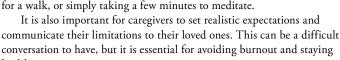
Information provided by Dr. James Stork, DDS, MS, Stork Orthodontics, 4090 Westown Parkway, West Des Moines, 515-705-0644.



# **CAREGIVING**

Caregiving can be a demanding and challenging job, and it is important for caregivers to take time for themselves and recharge their batteries. This is especially true during the holiday season, which can be stressful and overwhelming for everyone.

One of the biggest challenges that caregivers face during the holidays is finding time for themselves. It can be difficult to carve out a few moments to relax and unwind. Some great ways to prioritize self-care during the holidays can be: taking a long bath, going for a walk, or simply taking a few minutes to meditate.



Finally, it is important for caregivers to remember the holidays are a time for joy and celebration. Spending time with loved ones, enjoying holiday traditions, or simply taking a moment to appreciate the beauty of the season will help to refocus the importance of this time of year.

In conclusion, have a plan for yourself by setting realistic expectations, prioritizing self-care, and focusing on the positive aspects of the holidays. Remember you are not alone, there are many options for you to explore to provide needed help along this journey. Contact a local adult day care, home care agency or church. There are wonderful support groups and those ready to help lighten the burden of caregiving.

Information provided by Brooke Baker, Grace Estates, 801 N.E. Venture Drive, Waukee, 516-518-0977, www.graceestatesadc.com.







# **MEET** Maddy Baier

Former Westridge student is now a teacher.

(Author's note: Jordan Creek Living discovered five former Westridge students who are now teachers at Westridge Elementary School. We'll feature other teachers in future issues.)

Twenty years ago, Maddy Baier attended Westridge Elementary. This fall, she returned to the same school 20 years later this time as a teacher.

Baier teaches special education, working with second- through fifth-grade students. She's taught school for nine years. This is her first year teaching for the West Des Moines Community School District.



Maddy Baier teaches special education, working with second-through fifthgrade students.

She chose WDM schools because she lives in West Des Moines and was excited about returning to a school she attended.

"I loved the school and teachers at Westridge," she says. "I wanted to give back to the community I was raised in."

Today's Westridge is much the same as when Baier attended, except for the new kindergarten and preschool building addition. One of her fifth-grade teachers, Jillian Robbins, still teaches, as does her former PE teacher, Mr. Chapman.

One change she has noticed is how special education students are mainstreamed in the general education classes.

"It's awesome that the special education teachers are making sure their students are in the classrooms with their peers as much as possible," she says. "It is so great to see all different types of students working and playing together each day."

Baier says she "just knew" she wanted to be a teacher.

"I have always had a knack for being around kids. I had amazing educators influence my decision to become a teacher from all parts of my educational experience. Children are the future, and what better way to influence our future than be a teacher. I just love it," she says.

The best part about teaching special education is getting to know both her students and their families, she says.

"I work closely with families to create a positive climate and culture for each of my students," she says. "To be a part of all of my students' lives is something I don't take lightly. Seeing their smiles each day, celebrating hard work and reaching our goals are all super exciting and the best part about my job."

Baier appreciates how the WDM school district is a compassionate community.

"Westridge truly has teachers and staff members who care about children deeply. I am inspired by the staff each day to show up for all students. Being a teacher is the best," she says. ■

# **NAUGHTY** or nice investments?

If you are like most investors this year, you have been eyeing the market and asking yourself if an investment is a good one (nice) or a bad one (naughty). Knowing can be challenging, but active investors and fund



managers ask themselves this question daily. By doing so, they are trying to outsmart and out time the market based on the answer.

Before we answer what is naughty or nice, let us dive deeper into active investing. Over the course of ten years, an active investor will have to make an unfathomable number of decisions to manage a portfolio. The probability of not outsmarting the market is extremely high, which means that some loss in performance will come as a direct result of making a bet on a position that didn't pay off. As a result, many actively managed funds fail to survive ten years. Next, look at the probability of

beating the market in any given year. In 2022, a study showed that 80% of active managers failed to meet or exceed the S&P 500, and the percentage of active managers who beat it one year and beat it again the following year is even

Next, let's talk about the obvious alternative to active, which is passive. Passive investing, in the extreme, is holding onto a fund with no thought of making any changes. Being this passive is likely too far of a pendulum swing when trying to find out what is best. Instead, we submit that there are a few key elements to a "nice investment":

- 1. The person choosing the investments should have a philosophy for why they chose what they chose, and that philosophy should be easily articulated and apparent to you when looking at the holdings in your quarterly investment statements.
- 2. You should gain an edge in the market by choosing low-cost and tax-efficient investments to not give away performance with inefficient

- 3. You should be diversified so that you can take advantage of multiple sectors of the market while at the same time hedging losses in any one area.
- 4. Time horizon and risk tolerance should be built into your portfolio.

What should you do with this information? With any naughty or nice list, we advise you to check it twice. First, if you are using an advisor, have them explain their philosophy, the internal costs of their funds, and whether or not your portfolio is diverse enough. Then, take it to another advisor and have them answer the same questions. Ultimately, there is more to a good advisor than performance, but a well-educated consumer is a better consumer.

Information provided by Michael Jiskoot, Valiant Wealth, 3408 Woodland Ave., Suite 204, West Des Moines, 515-223-6068. At Valiant Wealth, we ascribe to many of these principles, and I advise my clients to take a measured and proactive approach to achieving their financial goals.



# **'IOWA** Park Lady'

Ortgies has goal to visit 1,850 county parks.



Sally Ortgies documents the county parks she visits and posts photos such as this one of Bank Swallow Bend, Warren County.

Sally Ortgies is on a mission to visit every county park in Iowa. One might think there's only a handful in each of Iowa's 99 counties. But there's more — 1,850 to be exact.

As of November 2023, she's visited 271 parks and completed 18 counties. She's documenting her findings and tips on Instagram and Facebook, where she is known as "Iowa Park Lady."

Her park quest began in 2019, when she and her husband planned to visit every state park in Iowa to commemorate the 100th anniversary of the state park system. They continued through the COVID pandemic and completed the task, visiting all 93 parks by August 2021.

Sally, a landscape architect, worked for the West Des Moines Parks and Recreation department for 34 years and is passionate about the outdoors. When she retired from the department in March 2023, she wanted a new challenge. Taking on Iowa's county parks seemed ideal.

"I have a deep love of the parks and outdoors," she says. "I had more time on my hands."

The adventure so far has taken her on level B dirt roads, gravel roads and many less-traveled highways. The county parks include wildlife areas, historical sites, conservation and nature centers. More popular local areas include Jester Park, Easter Lake and Yellow Banks.

A few of her favorite areas include the Loess Hills of Harrison County.



The Sac & Fox Overlook, Hardin County, is among the sites Sally Ortgies has visited in the state's county parks.

"It's such a special place. The land formation only occurs there and one other place in China."

Another park she discovered in Clark County was the Hopeville Square Park, where they hosted a rural music reunion.

"We had the best time ever. People came and got on the stage and played rural music. I'd never heard of the place," she says.

Often she'll take a friend, her sister or daughter and husband, but sometimes she visits a park by herself. It takes planning to knock out several parks in one area at a time. She'll often camp or discovers unique places

"We found a cool Airbnb where you sleep in a covered wagon. It was super cool. You could hear the coyotes howling at night," she says.



Sally Ortgies has a passion for the outdoors and has set a goal to visit all of lowa's county parks.

Sally hikes the areas, absorbing the history of the place and documenting the habitat. She hopes to bring awareness to the dwindling public habitats.

"Iowa is the most physically altered state, due to agriculture. Only onetenth of one percent of the natural prairie remains," she explains.

Sally avoids parks located on muddy roads and will document ones she misses. But, for now, she enjoys discovering new parks.

"It's like my new full-time job, but without the paycheck," she says.



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# **OUT & ABOUT**



Paul Schut and Joseph Beedon at the West Des Moines Chamber of Commerce ribbon cutting for Joint Chiropractic on Oct. 20.



The West Des Moines Chamber of Commerce hosted a ribbon cutting for Joint Chiropractic on Oct. 20.



Kelsey Chaves White, Anna Doud and Jill Crosser at the West Des Moines Chamber of Commerce ribbon cutting for Joint Chiropractic on Oct. 20.



West Des Moines Chamber of Commerce hosted a ribbon cutting for Ubreakifix by asurion on Oct. 26.



Jill Crosser and Rob Reinard at the West Des Moines Chamber of Commerce ribbon cutting for Ubreakifix by asurion on Oct. 26.



Scott Krueger and Connie Blodgett at the West Des Moines Chamber of Commerce ribbon cutting for Ubreakifix by asurion on Oct. 26.



Ty Petty at the West Des Moines Chamber of Commerce ribbon cutting for Ubreakifix by asurion on Oct. 26.



The West Des Moines Chamber of Commerce hosted a ribbon cutting for vIVid Wellness & Mobile IV on Nov. 8.



Korbyn and Stacie Shelton at the West Des Moines Chamber of Commerce ribbon cutting for vIVid Wellness & Mobile IV on Nov. 8.

# **OUT & ABOUT**



Renee Hardman, Mike (Buck) Busch and Marshall Porter at the West Des Moines Chamber of Commerce ribbon cutting for BV Outdoors on Oct. 19.



The West Des Moines Chamber of Commerce hosted a ribbon cutting for BV Outdoors on Oct. 19.



Ella Porter and Hudson Porter at the West Des Moines Chamber of Commerce ribbon cutting for BV Outdoors on Oct. 19.



Frank Hanson and Everett Mullican at the West Des Moines Chamber of Commerce ribbon cutting for BV Outdoors on Oct. 19.



Tom Florian and Bryant Wright at the West Des Moines Chamber of Commerce ribbon cutting for BV Outdoors on Oct. 19.



Ruth Ebke and Katherine Harrington at the West Des Moines Chamber of Commerce ribbon cutting for vIVid Wellness & Mobile IV on Nov. 8.



Dace, Cru, Diem and Kyler at the West Des Moines Chamber of Commerce ribbon cutting for vIVid Wellness & Mobile IV on Nov. 8.



Alan Metz and Diane Oltmann at the West Des Moines Chamber of Commerce ribbon cutting for vIVid Wellness & Mobile IV on Nov. 8.



Tom Florian, Charity Baird and Ruth Ebke at the West Des Moines Chamber of Commerce ribbon cutting for vIVid Wellness & Mobile IV on Nov. 8.



Katie Shelton and Lauren Perdue at the West Des Moines Chamber of Commerce ribbon cutting for vIVid Wellness & Mobile IV on Nov. 8.

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Amanda Kramme and Lynsi Smiley at the West Des Moines Chamber of Commerce ribbon cutting for vIVid Wellness & Mobile IV on Nov. 8.

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