

ANKENY

DECEMBER 2023

# Living

MAGAZINE

## Special DELIVERY

Residents share their thoughts  
on the tradition of sending  
Christmas cards

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**Popovers with cranberry butter**

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## CHRISTMAS card communication

Well, it's that time of year again. Many of us have taken the family photo, updated our address lists, summarized anything and everything that's changed in your lives this year, and, you guessed it, sent out our 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, it became a chore. As such, I began to wonder if it had become tedious for others as well. Is this holiday practice as popular as it once was? Are people still typing up letters and hand-writing cards?

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, and another Christmas season has arrived. We gathered a photo from a recent family get-together and, at least for another year, carried on the tradition of mailing out cards. Also this year, I am relaxing in my easy chair with my slippers on my feet and a cup of cocoa in my hand and reading the cards and letters — at least the first page or so.

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

Thanks for reading. ■



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# Special DELIVERY

**Residents share their thoughts  
on the tradition of sending  
Christmas cards**

**By Ashley Rullestad**

Those who remember the days before social media, when long-distance phone calls cost money and letter-writing was commonplace, likely remember lining fireplace mantels and shelves with Christmas cards they received. Often containing a thoughtful note or special message, the cards were a cherished piece of communication with family and friends. But, as with many other traditions, the practice of mailing Christmas cards has been usurped by modern technology. Many now depend on email messages, texting or a one-message-for-all post online. When it comes to Christmas cards, the population has fallen into two camps: those who still value giving and receiving them and those who consider the effort — and postage — not worth it.

Andrea Worley treasures the Christmas cards she receives.  
Photo by Todd Rullestad





The Worleys save the cards they receive and have a tradition to review them in January and pray for those who sent them.

## Saving Christmas

Andrea Worley enjoys receiving holiday cards from friends and family.

"I realized so much time and effort goes into sending them to others that I decided to honor that and keep them each year. Each year, I bind

them together and make a cover and put the year on them so I can remember what year they came."

As if that weren't enough, the Worleys take things a step further. Each night in January, during dinner, they go through the card book



Christmas cards are a big part of the Worley family's holiday traditions.

and choose a family to pray for. Worley says the cards are a good physical reminder of the people they hold dear, and they want to bless them in the new year.

Though she didn't grow up sending cards, Worley says handwriting notes is an art, and she



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## FEATURE

appreciates a written thank you note. She and her family send a photo card each year with a family update on the back.

She has noticed changes through the years in the number of cards they receive. As you get older, sometimes your circle gets smaller, she says.

"I also noticed during COVID, a lot of people didn't send cards, and I think it was just a really hard couple of years for people. I used to send about 100 cards each year, and, the last few years, it's been around 75-80 cards sent," she says.

It's a great way to stay connected, even though social media has made communicating easier in a lot of ways. Worley has a good friend who, for more than 20 years, has sent a Christmas letter each year.

"I always look forward to her family letter and card," says Worley.

### Holiday smiles

Tammy Wood serves as one of the leaders for the Ankeny Trailblazers 4-H club. The group has been making cards for the residents of Sunnyview Care Center since 2016.



Tammy Wood, leader of the Ankeny Trailblazers 4-H club, says the club does many community service projects including delivering holiday cheer to the residents of Sunnyview.

"It's a tradition. We paired up with Sunnyview after my children played a recital there, and I have since come to know Michele Hamilton, the activities director. Our club also makes valentines for their residents and volunteered at their Easter handout event last spring."

The kids lead the card-making activity night, and the cards come from the heart. Some are simple, others a bit wild, and some look like they could be from Hallmark. This year, some

even had googly eyes added.

The Ankeny Trailblazers 4-H Club has about 18 members from fourth through 12th grade.

"We pride ourselves on being a service organization with the 'hands to greater service' portion of our pledge," Wood says.

Traditionally, the group does a lot of projects around the holidays in addition to making cards, like gift wrapping or gift bags/paper drives for the Ankeny Service Center or

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## FEATURE

A Helping Hand Ankeny. The group goes to Ankeny's Gingerbread Lane and has collected donations for the Food Bank of Iowa on their street every year.

The club also volunteers at the State Fair at Little Hands on the Farm and does a clean-up service day at the church that hosts them in the fall. Around Halloween, the club does "Boo the Boxes" — a weekend they collect and deliver food to A Helping Hand food pantry boxes in costumes.

"The club will vote on and change service activities in order to keep interest strong and learn about the community needs," says Wood. "Learning is also a strong part of our program, and we have the members present any projects they may have done to teach others. We also invite parents and community members to teach our group."

The Trailblazers award scholarships to graduating seniors as a thank you for their years of dedication to the community and organization.

"We are proud and thankful for the way they lead younger members in the club. Hopefully, we pledge our 'heart to greater loyalty' along the way," says Wood.

### Creative cards

Mary Kellar has been making her own holiday cards for 25 years. Before that, she bought pre-made cards. Now she uses card stock, stamps, and ink from Stampin' Up. She used to send about 30-50 cards at Christmas. Though she doesn't mail that many anymore, she still makes that many or more to give to friends at church.



Mary Kellar makes her own holiday cards to send to friends and family.

"I do get several comments on my cards, which is nice," she says. "I like to send cards so the recipient knows I am thinking about them and took the time to make a card, not buy one. I don't have a certain style; I get ideas from other demonstrators and Pinterest and even come up with my own ideas. If I get handmade cards, I always keep them. I know the effort that was made by the person sending it."

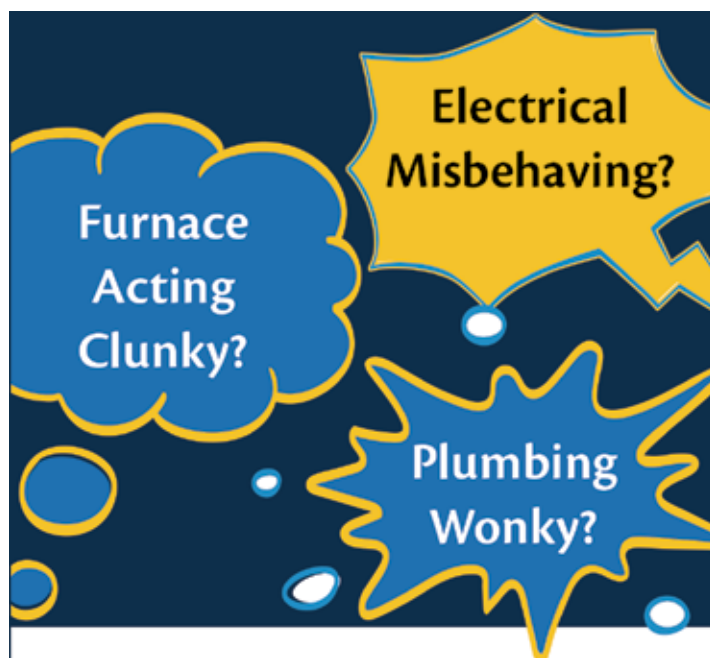
Every card is a little different as far as time it takes to complete, but once Kellar figures out the layout, it can take anywhere from just a few minutes to 30 minutes per card to make.

For her, it's also a throwback to her childhood. She remembers her mom sending Christmas cards, and she would also bake or sew a gift.

"I guess that's part of why I do it today," Kellar says. "I just enjoy making cards. For me, it's relaxing. I have also made wedding invitations for special friends in the past."

Terrinye Goetz has also made her own cards for years. She started doing so to keep costs down because she sent out a couple hundred cards because of her husband's business.

"I have done this for 30 years," she says. "I have a book with each card in it. I now take those ideas and design cards to sell at my studio. It has been a very fun tradition."



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## FEATURE

Goetz took a watercolor class a few years back. She paints in acrylics now, so she paints a picture on canvas then scans it and creates a card on a graphic design website.

She now has a studio at Mainframe in Des Moines and is selling the cards she created. She says it has been fun for her to combine her love of creating her own Christmas cards and her art studio work.

For Goetz, sending is also about receiving because she enjoys seeing the highlights of her friends' and family's years and seeing their kids and grandkids.

"I send cards because I enjoy getting cards from others. We have friends that live all over the country, so it's nice to hear from them," she says. ■



Terrynye Goetz took up painting so now incorporates her art in her unique cards.



Terrynye Goetz has been making holiday cards for years.

## Dave's Poem

'Twas the week before Christmas and all through the town,  
eighty percent of the men were still wandering around.

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## Are you prepared for the rising tide of taxation?

Imagine this: You're on the cusp of your long-awaited retirement when suddenly someone in Washington determines you belong in a different tax bracket. If you've been investing your money in a 401(k) or traditional IRA, that scenario could mean you end up with significantly less money to fund your retirement than you had anticipated.



Tax rates are already set to go up in 2026. If Congress takes no action, taxes will revert to pre-2018 levels on Jan. 1, 2026. This could mean anywhere from a 1% to 5% increase in marginal tax rates. And with the national debt-to-GDP ratio ballooning to its highest point in seven decades, we could be nearing a point where our leaders are forced to finally address the issue. The government can either reduce the deficit by a combination of increased tax revenue and decreased spending, or it can default on any number of its obligations. A default could be disastrous and result in higher interest rates, higher prices on consumer goods and inflation.

Are tax rate hikes imminent? Many believe that, because the

national debt has reached such enormous levels — \$33.6 trillion (as of October 2023) — tax rate increases are likely since the debt needs to be paid off with tax revenue.

You can't necessarily count on tax rates to stay the same as they are currently in retirement, but you don't have to sit back and watch. There are strategies you can implement now that could lower your taxable income in the future.

One potential strategy is to invest in currently taxed assets to avoid future tax liability. Or you may want to look into potentially tax-free income options such as life insurance, a Roth IRA or municipal bonds.

Tax decisions, like any retirement strategy, should be made with a clear understanding of the rules, the impact on your tax situation, and how the strategy fits into your overall retirement vision. Your retirement planner and trusted tax preparer should work to help you get it right.

Every Dec. 31 that goes by that you don't have a long-term tax plan is a missed opportunity. It's time to get ahead of taxes and the potential seismic shift in taxation.

Information provided by Loren Merkle CFP®, RICP®, Certified Financial Fiduciary®, Merkle Retirement Planning, 1860 S.E. Princeton Drive, Grimes, 515-278-1006.

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## REAL ESTATE

By Bonnie Christensen

## 7 BENEFITS of buying a home

Interest rates are only one factor when it comes to buying a house now.

Interest rates sure do get a lot of attention. But they shouldn't be the only part of your homebuying decision-making process.



### Is owning a home a good investment?

**Benefit No. 1: Long-term financial growth.** When it comes to long-term, stable financial growth, real estate is your ace in the hole. Even factoring in the lowest point for the market in recent memory — the Great Recession — home values have risen over time and have kept pace with inflation.

**Benefit No. 2: Building equity.** The down payment and the principle in your monthly mortgage payment go straight to your equity. Rent money just goes. That equity, an interest percentage in the home, gives you a lot of flexibility. Thanks to equity, the typical net worth of homeowners is \$300,000 compared to \$8,000 for renters, according to 2022 NAR data. That's a lot of financial leverage.

### What are the tax advantages of owning a home?

**Benefit No. 3: Tax savings.** Believe it or not, savings and taxes can play together nicely. Equity is savings, and when you sell a primary residence, you don't typically pay taxes on the gain.

**Benefit No. 4: Deduction of property costs.** If you itemize, you also can deduct some of your property costs from your federal taxes. Those include the annual interest you pay on your mortgage, your state and local property taxes up to \$10,000, and, in the year you buy, some of the fees you paid to close on the home.

**Benefit No. 5: Fixed-rate mortgage payment.** Unlike rent, your fixed-rate mortgage payments don't rise over the years, so your relative housing costs may actually go down the longer you own the home. Of course, keep in mind property taxes and insurance costs will likely go up.

**Benefit No. 6: Improved credit score.** Speaking of those mortgage payments: Each one, paid on time, is helping to further build your credit score.

**Benefit No. 7: Remodeling your dream home.** One of the biggest pros of owning a home is that you can turn the house you can afford into your dream home — bit by bit. You can upgrade amenities, décor, and style to your vision — whether that's cottagecore, Barbiecore, or anything in between.

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



Merry Christmas

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# MEET the Library Board of Trustees

Library trustees are appointed by the mayor and approved by the city council. They voluntarily serve for four-year terms and may ask to be reconsidered for additional terms. The board of trustees is a semi-autonomous body of seven Ankeny residents empowered by state law and municipal code to act in a governance role.

## Responsibilities

- Hire/evaluate library director
  - Budget approval
  - Advocate for the library
  - Approve monthly financial reports
  - Approve policies

## Members

• **John Meyer**, Ed.D., president, is the executive director of business development at Mary Greeley Medical Center and an associate professor at Iowa State. John moved to Ankeny seven years ago with his family and loves the community.

• **Fred Schuster**, vice president, has a business degree from ISU and was elected president of the student body. He had worked in the U.S. Senate and as director of the U.S. Department of Health



and Human Services for nine states under two presidents. Fred sees the library as a huge positive difference from the small-town library that he experienced in the past.

• **Miranda Piepho**, secretary, is a lifelong central Iowan, living the past 15 years in Ankeny. She obtained her bachelor of arts from Grand View University and her master of arts from Iowa State University. She currently works as the learning programs manager at Principal Financial Group.

• **Gene Lucht** earned a degree in journalism before spending much of his career reporting on Iowa agriculture and farm policy. Gene and his family moved to Ankeny more than 30 years ago, and he has always seen the library as a vital piece of the community.

• **Nancy Medema** is a retired librarian with advanced degrees in information science and in organizational leadership, and is a certified public

manager. She believes libraries are a community hub; freely open to all; provide connections, information, access and entertainment; and are responsive to community needs, especially in times of need.

• **Amber Sommerfeld** graduated with a BA in health promotion from UNI. Amber is currently a life coach and advisor, a homeschool mom, and pursuing a masters in healing, spiritual warfare and deliverance from Wagner University. She believes the library serves the community in a multifaceted way, bringing connection and resources to those seeking them.

• **Heather Stephenson**, Ed.D., is an adjunct instructor at DMACC and a training consultant for a local corporate training firm. Heather believes in lifelong learning and that the library is a key resource for community members of all ages to increase knowledge and access information. ■

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**FAITH**

By Pastor John Wagner

## JESUS and happy holidays

If you are new to our community, Ankeny has two high schools. One is Ankeny High School. It has a hawk as a mascot. The other is Centennial High School. It has a jaguar as a mascot. Based on the location of my home, my children have attended schools on the south side of our city. So, I have become familiar with using the word “Hawks” as I speak the word “Ankeny.”



As a pastor of a local church, it should come as no surprise to you that there are many people at my church who live in the “Hawk” part of town and others who live in the “Jaguar” part of town. When I see T-shirts representing these wonderful schools, I appreciate that those who wear them are supporting their kids, their neighborhoods, and their entire school district. My kids are “Hawks,” but I love all kinds of “Jaguar” kids as well. :)

This season, I speak the name of Jesus. As a part of my faith tradition and belief set, I celebrate the coming of a Messiah in a manger. This time of year, I think about how God demonstrated extravagant love for us by “becoming like us,” meeting us face to face, and sharing love with humanity in a personal way. I celebrate Jesus, born of a virgin, witnessed by shepherds, celebrated by magi, and one who may have shared his first days with animals in a stable or cave. This season, I speak the name of Jesus and wish people a Merry Christmas... and I also say things like “happy holidays” or other kind remarks. I know that, for many reasons, saying Jesus — and even the word “Christmas” — can be delicate, off-putting or un-relatable. For simple reasons like geography or different and nuanced understandings about religion, not everyone wears a sweatshirt that says, “Jesus is the reason for the season.”

As a pastor, I speak the name of Jesus... and then try to love, respect, cherish, comfort, laugh with, invite, encourage all kinds of people who may have different understandings of this season than I do. I’ve often wondered to myself, “If I really do think Jesus could/can/should make sense to everyone this season, what is the best way to share that? Is it to shun people who think differently? Or could it be to shine the light of Jesus by offering extravagant love, kindness and gentleness to anyone I may see...”

So, Merry Christmas. I do believe Jesus loves you. Happy holidays. I pray that you enjoy time with family and friends. May there truly be peace on earth, and may Ankeny be a community that longs to share peace with one another. ■

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



## RECIPE

# 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 savory-with-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 egg expectations at [IncredibleEgg.org/invaluableegg](https://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 3/4 full.
- Bake until puffed high and cooked through, 45-50 minutes.
- **To make cranberry butter:** In medium bowl, mix butter, cranberry sauce and salt until well combined.
- Remove popovers from oven and serve with cranberry butter.

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POLK COUNTY

# NORTH/EAST SIDE HIGHLIGHTS

## Polk County Celebrates Four Mile Elementary Playground Ribbon Cutting

The start of the school year brought with it a new state-of-the-art playground for students at Four Mile elementary in Pleasant Hill. A ribbon cutting was held for an excited student population at the new facility. Funding from Polk County and Prairie Meadows helped the Southeast Polk school district pay for the new all-accessible playground equipment and surfacing.



## Mediacom Community Stadium Opens with Funding Assistance from Polk County

The growing Drake University area added another feature to benefit the community with the opening of the Mediacom Community Stadium. A ribbon cutting was held in October featuring Des Moines Public Schools, Drake University, Polk County and other funders who helped make the project possible. The new \$24 million stadium will be home to Drake Soccer as well as serve as the home field for Roosevelt, Lincoln, Hoover and North High Schools.



## River Clean-Ups Held to Promote River & Stream Water Quality and Safety

More than 62,000 pounds of trash were removed from local waterways this summer thanks to volunteers participating in multiple clean-up days as part of the Iowa Rivers Revival Service Squad clean-up program. Polk County is spending \$250,000 for the 3-year, volunteer clean-up effort. The service squad, organized by Iowa Rivers Revival, will help clean 250 miles of shorelines in Polk County, including the Four Mile watershed between Ankeny and Pleasant Hill. Be on the lookout for more volunteer efforts next year.



## Renovated Field at Doanes Park in Pleasant Hill Benefits S.E. Polk Little League

The summer season got off to a good start for Southeast Polk Little League thanks to some help from Polk County. A Community Development Grant helped fund resurfacing of the infield at one of the baseball fields at Doanes Park in Pleasant Hill. The league has grown in popularity as it has added more than 200 players since 2014. A trend that is certain to continue with this new updated facility.





## EVENTS IN THE AREA

To submit calendar items for consideration, send to [tammy@iowalivingmagazines.com](mailto:tammy@iowalivingmagazines.com).

Check for cancellations

### Square Dance Lessons

Sunday nights starting Jan. 4, 6:30 p.m.  
Douglas Avenue Presbyterian Church, 4601 Douglas Ave., Des Moines

Ankeny Square Dance Club is sponsoring Square Dance Lessons. Cost is \$20 per person for the entire session, accepted at the third lesson. Attend with or without a dance partner. You'll learn the calls, one call at a time, taught by a caller (instructor) and volunteers. For more information, call Sandy Townsend, 515-291-2624, or visit [www.ankenysquares.com](http://www.ankenysquares.com).



### 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 [jcjlwhite@live.com](mailto:jcjlwhite@live.com).



### Central Iowa's first Rubik's Cube Competition

March 9, with registration starting Jan. 10  
Holiday Inn Express, 2502 S.E. Hulsizer Road, Ankeny

Can you solve the Rubik's cube and want to compete with speed solvers from Iowa and the Midwest? Visit [www.worldcubeassociation.org/competitions](http://www.worldcubeassociation.org/competitions) for more information. The event is called "Algs in Ankeny 2024." There is a 100 competitor limit, and it will fill up fast.



### Free introductory session

Friday, Jan. 5 at 6:30 p.m.  
Passion Studios, 2201 W. First St., Ankeny

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

## NEWS BRIEF

### POINSETTIA purchase



Photo by Lisa Schmitz for DMACC

Kara Austin, a first year DMACC Horticulture student from Ankeny, selects a classic Prestige Red poinsettia during the first day of the DMACC Horticulture Club's Annual Poinsettia Sale on Nov. 16 at the DMACC Ankeny Campus. To learn more about the DMACC Horticulture program, visit [horticulture.dmac.edu](http://horticulture.dmac.edu). ■

### 100 Women Who Care Ankeny Kicks Off Year

Jan. 17  
Briarwood Club of Ankeny

100 Women Who Care Ankeny is excited to kick off its eighth year in the Ankeny community. These local women come together to make a difference by supporting local area nonprofits. Since the group's inaugural year in 2017, it has provided more than \$300,000 to 25 nonprofit organizations serving Ankeny and central Iowa. The group meets four times a year to learn about three area nonprofits. At each quarterly meeting, members select a nonprofit to receive \$10,000. Annually, each member commits to a \$400 donation resulting in a \$40,000 collective annual local impact. All funds go directly to the selected organizations, and presentations of nonprofits are provided by members. Meetings are held the third Wednesday of each quarter in January, April, July and October and are a fun social opportunity to learn, share and ultimately make a big impact with a relatively small commitment. Guests are encouraged to attend. To learn more or to RSVP for the January meeting, visit [www.100womenwhocareankeny.com](http://www.100womenwhocareankeny.com) or the group's Facebook or Instagram pages, 100 Women Who Care Ankeny. ■



# BEST of both worlds

Coopers enjoy 2-acre property within city limits



Rameal and Bria Cooper and their family enjoy the rural setting of their home, with lots of space for their family but still being close to Ankeny's amenities.

Rameal Cooper and his wife, Bria, have lived in Ankeny for eight years.

They originally moved to the community while dating so Bria could stay with her mom.

They chose to purchase their current home for numerous reasons, but one of the biggest was that their family was growing.

"She was pregnant with our firstborn, and we definitely needed more space after he was born," Cooper shares.

While the family lives within the Ankeny city limits, their property remains rural. It offers the best of both worlds — plenty of space in a quiet setting and only a few minutes' drive to stores and any amenities they may need.

"We have just over 2 acres, so our boys get to run around and enjoy the space," Cooper says.

And while they don't live in a neighborhood, per se, they've still been able to make friends with those living nearby.

"We only have a couple neighbors surrounding us, but, over the years, we have developed a close-knit relationship with them, and they have become close friends," Cooper says.

The family stays busy with their two oldest boys' sports and activities in town, which they've been involved with ever since they were old enough to participate.

For Cooper and his family, living in Ankeny is simply the perfect fit.

"Ankeny people are just the best," Cooper says. "The people here are so nice and willing to have conversations with you and be helpful. It truly is a community, and you feel that wherever you go.

"Ankeny is a place where you're greeted warmly and are made to feel like you belong," he adds. "I can't see us ever leaving." ■

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MAKING SENSE OF INVESTING

## INVESTMENT

By Jakeb Bakken

# TIME: A key element of investing

Who knows where the time goes?

We've reached the end of another year, so it's appropriate to reflect on the nature of time and how it affects us. And time certainly is a key element in the pursuit of your financial goals.

As an investor, time can be your greatest ally. If you hold some investments for the long term, you could achieve an impressive cumulative growth in value. Furthermore, if you keep adding shares to these investments, possibly through a dividend reinvestment plan, you could attain "growth on growth" through the power of compounding. Of course, when you own equity investments, you will experience market fluctuations, but in general, the longer you hold these investments, the more you can reduce the effects of market volatility.

But you also need to consider aspects of time in these contexts:

- **Checking progress on achieving goals** – When you establish a goal, such as saving for a child's education or your own retirement, you know the end date of when you'll need the money, but it's also important to mark your progress along the way. So, each year, see how far along you are in meeting your goal. If you're falling behind, you may need to adjust your investment mix.

- **Choosing an appropriate strategy** – The time needed to achieve a goal should drive your investment strategy for that goal. For example, when you are saving for a retirement that won't happen for three or four decades, you will need to invest for growth by placing a reasonable percentage of equities and equity-based investments in your portfolio, based on your comfort with the various types of risk, including interest rate risk, credit risk and market risk. You will experience some bumps along the way — keep in mind that the value of investments will fluctuate and the loss of some or all principal is possible — but you likely have time to overcome the "down" periods. On the other hand, when you are saving for a short-term goal, such as a vacation or a new car or a wedding, you'll want a set amount of money available precisely when you need it. In this case, you may need to sacrifice some growth potential for investments whose principal value won't fluctuate, such as certificates of deposit (CDs) and bonds.

Keep in mind, though, that when you're investing for long- and short-term goals, it doesn't have to be just one strategy or the other. You can save for retirement with primarily growth vehicles but still have room in your portfolio for shorter-term instruments. And even when you're specifically investing for some short-term goal, you can't forget about your need to save and invest for retirement.

And here's one final point about the relationship between time and investing: Your risk tolerance can, and probably will, change over the years. As you near retirement, you may feel the need to adjust your portfolio toward a more conservative approach. That's because you may want to consolidate any gains you might have achieved while also recognizing that you simply have less time to bounce back from down markets. Still, even in retirement, you'll need some growth potential in your portfolio to help you stay ahead of inflation.

When you invest, one of your biggest considerations is time — so use it wisely. ■



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# 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.



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](http://www.ARPCLaw.com).

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## BEFORE YOU GO

By Tosha Edmundson

## GRIEF during the holidays

The holidays are in full swing, and, for many, this is a season of joyful gathering with friends and family. As many are enjoying the togetherness of the holidays, just as many find the holidays to be filled with stress, pain and loss. If you are in the second category, please know you are not alone. You don't need to pretend to love this season, and it is OK to feel sadness and longing for a different circumstance when the world is loud with celebration. If you are grieving the loss of someone you love this season, here are a few things that may help.



• **Let go of expectations.** Allow yourself to do what brings comfort and nourishes you, which might not necessarily be what has always been done — or what you think has to be done.

• **Seek a balance between times of quiet and times with others** — solitude is good and healthy; isolation is not.

• **Allow yourself to connect with others who are hurting.** Sharing your sorrow with others who understand can bring comfort and peace.

• **Choose generosity and serving others.** Helping others heals both the giver and the receiver.

May healing, hope and peace be yours through this holiday season.

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

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

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

# AUTO accidents and whiplash injury

Early treatment prevents long-term damage.

The term “whiplash” was created in 1928 to define a neck injury caused by the sudden movement of the head backward, forward or sideways, resulting in damage to the muscles, joints, ligaments and other connective tissues in the neck and upper back. Whiplash injuries can manifest in a wide variety of ways, including neck pain, headaches, fatigue, upper back and shoulder pain, cognitive changes and low-back pain.

If you have been involved in a car accident, whiplash injuries need to be taken very seriously. Because symptoms of a whiplash injury can take weeks or months to manifest, it is easy to be fooled into thinking you are not as injured as you really are. Too often, people don't seek treatment following a car accident because they don't feel hurt. In fact, research shows the severity of injuries sustained in a car accident is not directly proportional to the speed of impact. In other words, people can sustain serious injuries even in low-speed collisions.

Numerous factors contribute to the overall whiplash trauma such as the direction of the impact and the speed of the vehicles, as well as the gender, age and physical condition of the person involved. It is impossible to predict the pattern of symptoms that each individual will suffer. Unfortunately, by the time more serious complications develop, some of the damage from the injury may have become permanent. Numerous studies have shown that years after whiplash victims settle their insurance claims, roughly half of them state they still suffer with injury-related symptoms.

## Chiropractic care aids in recovery from whiplash

Whiplash is a unique condition that requires the expertise of a skilled health professional, specially trained to treat this type of injury. With proper care, many mild whiplash injuries heal within six to nine months. The single most effective treatment for minimizing the long-term impact of whiplash injuries is a combination of chiropractic care, rehabilitation of the soft tissues, and stretching at home. Chiropractic care utilizes manual manipulation of the spine to restore the normal movement and function of the spinal joints.

In some severe cases of whiplash, it may be necessary to have some medical care as part of the overall treatment plan. The most common medical treatments include anti-inflammatory medications, muscle relaxants, trigger-point injections, and, in some cases, epidural spinal injections. These therapies should only be used when necessary for short-term pain relief and should not be the treatment focus. After all, a drug cannot restore normal joint movement and stimulate healthy muscle repair.

If you or someone you know is suffering from a whiplash injury and have not found the relief for which you are looking, please consider chiropractic. They may be able to help. ■

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



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# MEET Taylor Peek

Singing and dancing the day away

Taylor Peek joined the staff of the Ankeny Community School District this year to teach music classes for K-5 students at Crocker Elementary. She graduated from Wartburg College in 2016 and taught K-5 general music for seven years in Harlan before coming to Ankeny.

"I chose to pursue a career in music education because I have a passion for music and for working with kids," she says. "Music is always something that I



Taylor Peek says she chose to pursue a career in music education because she has a passion for music and for working with kids.

have been involved in throughout my educational journey, and I have had some pretty amazing opportunities and made lifelong friends through music. I wanted to be able to provide those same experiences for kids."

Peek says she is thrilled with her move to Crocker.

"I get to work with the most amazing group of teachers," she says. "Never before in my career have I been around more supportive colleagues and administrators. I feel like I have had so many opportunities already to grow personally and professionally in the ACSD district."

In her role as a music educator, Peek leads her students through the basics when it comes to developing lifelong music skills. Students learn things like how to decode rhythms and are introduced to solfège, where syllables (like do, re, mi) are assigned to the notes of the scale and enable the musician to mentally hear the pitches of a piece of music being seen for the first time and then to sing them aloud.

The kids often don't realize they're learning, as music classes are filled with fun activities like singing, partner dances, movement exercises, and playing instruments and games.

Peek's fifth graders recently prepared their first concert for family and friends. It's certainly a challenge preparing and practicing with young (usually first-time) performers, but once all the practice and hard work comes together, it makes it one of the most rewarding parts of her job, she says.

As a musician, Peek is involved in several different music ensembles and choirs through the Ankeny and Des Moines area. She sings in a choir at Plymouth Church in Des Moines as well as other choirs in the metro.

"I also love to cycle and enjoy doing RAGBRAI every year. My favorite thing to do is go for walks with my goldendoodle Mollie," she says. ■



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# 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 rises to the ceiling back down and maximizing 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 Mindy Selix, 515-222-2017, [mselix@bankerstrust.com](mailto:mselix@bankerstrust.com), NMLS ID#: 571223 and Yvonne Silvers, 515-222-2005, [ysilvers@bankerstrust.com](mailto:ysilvers@bankerstrust.com), NMLS ID#: 571224, 1925 N. Ankeny Blvd. Ankeny.



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# BE A community leader

Happy holidays! I cannot believe how fast the year went and that Christmas is just around the corner. The chamber is wrapping up its year and looking at what 2024 has to offer. We had a busy year with hosting three new events — Ankeny Bus Tour, Minority Owned Business Summit and our Witches Night Out. All three were successful along with the other events that we hosted throughout the year. We will kick off our year at the Iowa Wolves. Join us for Ankeny Night on Sunday, Jan. 14 at 3 p.m. Tickets are \$20 with a portion of the proceeds going to support the Ankeny Area Chamber General Scholarship Fund. Bring the entire family for an evening of fun with the Iowa Wolves at Wells Fargo Arena. Our Annual Dinner is in February where we will award the Employee of the Year, Small Business of the Year and Outstanding Citizen of the Year.



During a conversation with one of our members, they said something that has stuck with me: What happened to our community leaders? Before social media and before we had information at our fingertips, people got involved with organizations to be social, to grow their network and gather information about their community. We had people eating at our restaurants, shopping in our stores, spreading the word about the awesomeness they experienced. Now, we read about it on social media, and no one is scared to say anything. We tell the world all about our problems and our negative experiences. Social media has driven us to be lazy in a sense. Instead of experiencing things on our own, we rely on what others are saying. Did you know people are more likely to post a negative response than a positive one? Do you know what a negative response can do to a small business?

I encourage you to be a community leader and get out and volunteer and experience what Ankeny has to offer. We are lucky to live in such a vibrant community. There are so many great organizations to get involved with — the chamber being one of them. I hope to see you out and about exploring the small businesses and setting your own expectations. Share your positive messages and lift up those providing the services we want and expect each and every day. Our chamber members appreciate the support and look forward to serving you. You can find all the resources right here in our community on our website at Ankeny.org.

When the community supports local businesses, the businesses in return support the community — and that is so important when making Ankeny the best place to WORK, to LIVE and to PLAY. Let's show up for our community today. ■

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

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INVESTOR MEMBERS

PREMIER MEMBERS



## OUT & ABOUT



A ribbon cutting was held for Abundant Health Massage & Bodywork, 1802 S.E. Delaware Ave., Suite 107, Ankeny, on Nov. 21.



A ribbon cutting was held for Farmers Insurance - Kelly Bennett Agency, 3602 N.E. Otter View Circle, Suite C, Ankeny, Nov. 20.



Kami Brandt, KK Kitterman and Donna Perez at Lattes & Leads held at Mainstream Boutique on Nov. 29.



Alexa Middleton, Mallory Jorgenson and Zoe Schmitz at Lattes & Leads held at Mainstream Boutique on Nov. 29.



Taryn Busche, Michelle Scheid and Jessica Schaffer at Lattes & Leads held at Mainstream Boutique on Nov. 29.



Eric Perry and Lisa Noble at Lattes & Leads held at Mainstream Boutique on Nov. 29.



Dawn Johnson and Robin Kuhns-Cunningham at the P.E.O. Chapter LQ open house fundraiser at Forget Me Not Design on Nov. 7.



Jackie Black and Mary Ann deVries at the P.E.O. Chapter LQ open house fundraiser at Forget Me Not Design on Nov. 7.



Vickie Krogman and Donna Lawler at the P.E.O. Chapter LQ open house fundraiser at Forget Me Not Design on Nov. 7.



Pam Stoermer and Mindy Seeman at the P.E.O. Chapter LQ open house fundraiser at Forget Me Not Design on Nov. 7.



Glenda Meyn and Susan Elsner at the P.E.O. Chapter LQ open house fundraiser at Forget Me Not Design on Nov. 7.



## OUT & ABOUT



Robert and Carolyn Burd at the Hy-Vee North Ankeny Veterans Breakfast Nov. 10.



Larry and Paula Hyllbak at the Hy-Vee North Ankeny Veterans Breakfast Nov. 10.



Jim Nelson, Vernon Herring and Larry Gettler at the Hy-Vee North Ankeny Veterans Breakfast Nov. 10.



Roger and Dee Roseke at the Hy-Vee North Ankeny Veterans Breakfast Nov. 10.



Dick Rue and Lucas at the Hy-Vee North Ankeny Veterans Breakfast Nov. 10.



Wayne Goos and Jerry Armstrong at the Hy-Vee North Ankeny Veterans Breakfast Nov. 10.



Nick Reuter and Crystal Wright at the Joint Legislative Luncheon Nov. 17 at the Holiday Inn Express & Suites - Conference Center in Ankeny.



Trent Murphy, Dave Vance and Tom Friedman at the Joint Legislative Luncheon Nov. 17 at the Holiday Inn Express & Suites - Conference Center in Ankeny.



Heather Stephenson, Amy Guidry and Laura Murphy at the Joint Legislative Luncheon Nov. 17 at the Holiday Inn Express & Suites - Conference Center in Ankeny.



Heather Matson, Mike Bousselot and Molly Buck at the Joint Legislative Luncheon Nov. 17 at the Holiday Inn Express & Suites - Conference Center in Ankeny.



Jay Iverson and Ankeny Mayor Mark Holm at the Joint Legislative Luncheon Nov. 17 at the Holiday Inn Express & Suites - Conference Center in Ankeny.



Carolyn Devine and Mary Ann Moore at the Joint Legislative Luncheon Nov. 17 at the Holiday Inn Express & Suites - Conference Center in Ankeny.



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