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**Residents share why they
continue to expand their
horizons through learning**

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My father was one of the smartest people I have ever known. He seemed to know a little bit about everything, and if he didn't know about it, he wanted to learn. All of this came from a man who only had a formal education through eighth grade.

As a teenager, Dad started working full time to help care for his family, and then he was off to serve his country in Korea. When out of the military, he married and started his own family. Life moved along quickly, but he never stopped learning.

Meanwhile, Dad continually encouraged me to focus on my education. He supported me to go to college, and he inspired me to continue to learn throughout my life. "Once you have an education," he told me, "nobody can take that away from you." How true.

Most all of us recognize that life's lessons are taught both inside and outside of classrooms, but there is something satisfying about taking a formal class, earning a certificate or completing a degree. It's about having an end goal, finishing something you started, accomplishing a dream. And it doesn't always have to be about getting some initials behind your name.

Mary wanted to learn how to play the guitar, so she signed up for classes at the local community college.

Bob sold his newspaper while in his 50s and decided to go to law school. He continues to be a practicing attorney today.

Lyle retired as the president of a successful company and signed up for culinary classes.

Denny decided to pursue his dream of teaching and took night classes to earn his education degree while continuing in his current job.

And Gladys, well into her retirement years, continued to attend industry conferences and earned her formal sales training certification.

All of these friends of mine saw the value in continuing their education. In this month's cover story, you will discover how others have sought to continue their learning opportunities. I hope their stories will inspire you to expand your knowledge as well.

Have a great month, and thanks for reading. ■



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Class ACT

Residents share why they continue to expand their horizons through learning

By Ashley Rullestad

You learn something new every day. Sometimes it's by accident, but sometimes it's intentional. Some people continue their education out of necessity — to maintain a license, for example — while others enroll to further their career or launch a new one. Still others simply want to learn a new hobby or expand their horizons. Whatever the case, the thirst for knowledge knows no age limit or bounds. And plenty of opportunities — in person and online — are out there to quench it.

Lauren Pedersen has a professional sound booth in her home where she works as a narrator. Photo by Todd Rullestad

FEATURE

Using your voice

Lauren Pedersen was working part-time as a retail pharmacist for a small central Iowa group in the early 2010s when there was a pain clinic crisis in Des Moines. Clinics closed unexpectedly, doctors left their practices, and patients were unable to get medications they were used to having.

"It led to several incidents at central Iowa pharmacies including burglaries, robberies and even a hostage situation. My two sons were very young at the time, and I had been working during two pharmacy incidents already when my sister died in a car accident shortly thereafter. Our family decided it was time for me to step away from pharmacy and focus on our boys, so I came home."

Over the next few years, Pedersen was a stay-at-home mom and enjoyed reading to her boys, even using character voices for the stories she told them. As a long-time listener of audiobooks, she wondered what it took to be a narrator and started researching.

One of the first things she came across was a video by Sean Pratt. In the video, he



Lauren Pedersen's enjoyment of reading to her children led her to pursue a career as a narrator.

shares a "test" to see if being a narrator is the right career path for a person. You sit in a dark confined space and read out loud for hours at a time every day for a couple of weeks.

In 2018, Pedersen did her first voice projects for LibriVox.org, reading public domain poetry and short stories, and, in 2019, she took the eight-session group voice-over course through

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Radio Garage. Radio Garage in Urbandale offers a variety of classes for people interested in voice-over, broadcast and narration.

“It was an introduction to the voice-over industry including learning to be directed and developing character voices. While I had a lot of fun performing radio commercial copy, it affirmed my pursuit of audiobook narration.”

A lot of narrators come from an acting or performance background, but not all. Pedersen is an outlier in that she didn't have any acting experience before pursuing a career in narration. It's taken her a few years to go from first investigating the career path to it becoming her primary work.

She has spent a lot of time researching, learning, trying things on my own, taking classes, attending online industry events, receiving coaching on performance and industry practices, and finding the right equipment. Pedersen now has a professional sound booth in her home where she works. She auditions for and does contract work with private organizations, independent authors, and audiobook production companies and

publishers.

Most of her work now is narration of fiction and non-fiction audiobooks, and she has also done conference video voice-over and voicemail system messaging.

“Aside from the fact that my job is a dream — reading all day — I love the flexibility of being a creative entrepreneur. I decide which projects I will pursue, what days and what hours I will work. As a result, I can work while my kids are at school and still attend their extracurricular activities. It's a unique career, and people are a little stunned when they ask what I do and I answer, 'I'm an audiobook narrator.' They usually follow up with, 'Really? How did you get into that?' ”

Stepping out of her comfort zone

For Amy Tagliareni, learning is a constant requirement. When she heard about a class offered through the Ankeny Chamber of Commerce called What Lies Between Us: Fostering First Steps Towards Racial Healing, she was ready to give it a try.



Amy Tagliareni wanted to delve deeper into the topic of biases and racism so she enrolled in the Ankeny Chamber of Commerce class What Lies Between Us: Fostering First Steps Towards Racial Healing.

“I simply wanted to listen and learn about racism. I wanted to understand and be able to identify and understand my own biases. I

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wanted to understand how we got here and about what the accurate history of racism in America is. I wanted to learn more about what I can do from those that live this every day.”

The course was taught through Brownicity, an organization that designs courses, workshops and resources that educate and inspire people interested in developing themselves, their communities and organizations for cultivating justice and belonging. The course provides a historical, political and social context for understanding race and racism and how it is sustained.

“I had heard people talk about race as a social construct, but I never had a complete understanding of what that meant. I was shocked to learn accurate history of racism and how it was created to explain physical differences based on incredibly flawed and biased ‘research.’ There are no significant genetic differences between the races. I was also shocked by the extent our government and industry leaders weaponized race as a tool for oppression.”



Ankeny residents can take the What Lies Between Us course through the Ankeny Chamber of Commerce. Photo from Greater Des Moines Partnership

Tagliareni took away a lot from the class and conversations. She plans to enroll in the next session the Chamber is offering in late January.

“I learned that I have biases. Race is a social construct. It is not biological. Race has been and continues to be weaponized. I heard personal stories from those who are affected by racism every day, and, most of all, we need to have healthy conversations about race.”

Her advice for people thinking about taking

a class or trying to learn something new is to just go for it. It can be hard to step outside your comfort zone, but it’s worth it.

“If anyone signs up for this course or any other course, it is perfectly acceptable to go in with the plan to just listen and ask questions. Don’t put pressure on yourself; just open yourself up. I have always felt that, when we are uncomfortable, that is one of the best ways to learn new things and to grow as a person.”

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Student becomes the teacher

Alie Peverill has enjoyed teaching and dancing. She used to attend a Zumba class three or four times a week with an instructor who made it enjoyable.

“Unfortunately, he moved to Colorado, and I couldn’t find anyone else like him, so I became certified to teach myself,” she says.

Peverill was certified in February 2019 through the official Zumba program, which trains people in instructing the dance-oriented fitness classes. When Peverill first got certified, she had started a weight loss journey and weighed more than 350 pounds.

“The day-long class was really hard for me. I had sore ankles, knees and hips to the point where it was extremely painful to just walk from my car to my front door. But it was worth it, and I’m now certified to teach Zumba, Zumba Gold (includes Chair Zumba), Zumba Toning and Aqua Zumba.”

She enjoys the classes because of the people and the connections. As an introvert, it’s the perfect solution for Peverill to get some “people-ing” and a workout and then head home to recharge. She currently teaches classes at both Legacy and Trail Point in Ankeny.

“Teaching is a bit more challenging than taking a class but also much more rewarding. Harder in the sense that I’m (being watched) as opposed to just blending in with everyone else, yet rewarding when I do a good job leading a class and when attendees enjoy the class. Life is about learning, and our experiences shape us into who we are.” ■



Alie Peverill teaches aqua Zumba classes.



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“Tender Years Daycare and Garbage Guys have had a working relationship with Availa Bank ever since they came to the Ankeny area. The support staff at Availa is excellent! They try to answer all my questions, and if they can’t, they go out of their way to find someone who can.” — Paula Eichinger

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FAMILY grows with community

Heitz says Ankeny a good place to raise a family.



Julie and Nick Heitz moved to Ankeny in 2013 because they wanted to raise a family in the community. As their family grew, they decided to build a home to better suit their needs.

Julie Heitz and her husband, Nick, moved from Dubuque to Ankeny with their 1-year-old son in August 2013 for a new job opportunity for Nick.

“We were looking for a safe and prosperous community with a good education system for our son and future children,” she says.

Ankeny was just the place.

Today, Heitz works in Ankeny as a high school math and talented and gifted teacher while her husband commutes to Urbandale.

When they first came to town, the couple rented a townhome for a year then moved to a two-story house on the northwest side of town in 2014. They have since had two more sons, which made them desire more space, a ranch-style home and bigger bathrooms.

In 2019, they built their current home with all those features and more just a mile from their previous place. The house sits on a half-acre lot, backs up to a pond and features an in-ground pool.

The Heitzes also are happy to live on a cul-de-sac.

“There are 18 kids just in our circle, and all of them are out riding bikes or scooters nonstop,” she shares. “Most afternoons or



nights, there is a football, baseball or basketball game happening in someone’s backyard or driveway.”

Heitz adds that the neighbors help each other out, have block and holiday parties and are out talking in someone’s driveway almost every night.

“We watch out for each other,” she says. “Someone texts me at least once a week letting me know a garage door was left open or I have Amazon packages out front.”

Heitz notes that Ankeny has grown so much in the 10 years the family has lived in

town, but she appreciates that there’s always something going on.

“There are tons of opportunities for kids to get involved in sports, music, art and more,” she says. “There is an abundance of family-friendly events in Ankeny, especially in The District.”

She also enjoys the parks and trails and being close to Saylorville Lake. The list of things Heitz likes about Ankeny goes on.

“Ankeny is safe, Ankeny is friendly and always growing, but I don’t mind that ... with growth comes opportunity and advancement,” she says. ■

RAISING funds and building unity

Ankeny Athletic Booster Club to hold annual cake auction in February.

Look behind the scenes of the Ankeny Athletic Booster Club and you'll find a group of hard-working community members whose aim is singular: the kids.

And in a city with not one, but two, high schools, the need is all the greater.

Ankeny Athletic Booster Club Special Events Chairperson Rachel Sloan knows this first-hand, having been a member of this volunteer organization for a few years now.

The needs are constant and many, she says. Every dime helps. As does every volunteer.

“People think Ankeny Boosters is dozens of people,” Sloan says. “The board is just six to eight people and the two athletic/activities directors serving as liaisons between the schools, the district and the Boosters.”

Yes, the group is stretched thin at times, she admits, but that's no excuse for Sloan or any of the others. Again, it's about the kids.

One of the ways the club helps provide is through an annual cake auction, which will be held this year during the Jag/Hawk basketball games on Feb. 2 at Ankeny High School. It will feature the theme “Ankeny vs. the World.”

This is the fifth year of this community-wide fundraising event. Teams are asked to donate a cake that is auctioned off during the evening of the girls and boys varsity basketball games, with a live auction held during halftimes. The auction typically has around 60 cakes, Sloan says, and visiting the cake auction is free as part of the admission to the game. Everyone in attendance will also receive a ticket to vote for his or her favorite cake, and there will be multiple live auctions and categories for professional, amateur and junior cake makers. The group also hopes to have a raffle this year for the opportunity to make a half-court shot and win a prize.

All bidding will be online this year, and the club will have the QR code posted on its website and social media so people can register early and get insider information on when the auction goes live and preview cakes and any prize packages, Sloan says.

Sloan says she is also working to make the event not only a

fundraiser, but a community-building event. The 2013 opening of a second high school in Ankeny — Ankeny Centennial — which essentially split the city in half, caused some hurt feelings that still linger to this day, she says.

“There are still some hard feelings about the split in 2013, but there are so many new families in Ankeny that are looking to become involved in the community and have no history with that,” Sloan says. “So I’m hoping this cake auction will become a winter ‘must-do’ event where young families can come be a part of the high school sports community. Much like the Hawk/Jag football game each year, everyone is welcome to come participate and cheer their team in a friendly environment.”

Sloan says she enjoys event planning, but knowing that each high school student/athlete in Ankeny will have what he or she needs to compete with any team in any sport is what really drives her, she says.

Making things happen in a community the size of Ankeny is no easy feat. Each year, the club has a goal to donate \$100,000 to each high school, Sloan says. It's a goal the organization has accomplished every year — except the COVID year — through concessions, membership sales, the cake auction, VIP parking passes at football games this past season, and other general donations. Sloan emphasized that any money raised goes directly and equally to each high school athletic department.

Naturally, Sloan hopes the event will help bring in funds, but equally as important is her hope of bringing in a sense of unity to Ankeny.

"I want everyone in Ankeny to know they are welcome to attend this event," she says. "It's not just for basketball parents but for anyone really who is interested in being part of the Ankeny community."

"The overall generosity of the citizens of Ankeny to our youth activities and sports is what draws new people to Ankeny and creates success for our kids," says Sloan. "Whether it's school-sponsored sports or club sports, the people and businesses in Ankeny are always willing to find a little something to donate. I believe in the power of sports." ■



The annual cake auction held by Ankeny Athletic Booster Club raises funds for athletics at both high schools in Ankeny.

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



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FAITH

By Pastor John Wagner

COMPLICATED vs. complex

By the time you read this article, you will undoubtedly be weeks into your New Year's resolutions. For me, resolutions have always been complicated. Complicated can be defined as involving many interconnected parts or when something involves complications or difficulties.

I have health goals for 2024. My health goals are often complicated by many interconnected parts — a few of which are exercise, food and rest. But/and they are also complicated by cascading factors — if I don't get enough rest, I eat poorly and then beat myself up. If I don't exercise, I actually don't rest as well. If I eat poorly, no amount of training or rest feels like enough, and I lament missing the mark for my health.

I hope you would guess that I also have faith-based goals and resolutions this new year. On days when my schedule stacks up, I have to remind myself that my faith goals aren't intended to "complicate" my life, but instead add a complexity that can help me become who I am intended to be.

Is your faith "complicated" or "complex?" Those words are actually connected, and their definitions almost identical. I would oversimplify and say complex is an acknowledgment that there could be many factors to consider and complicated is how hard it might be to understand or navigate the interaction of said factors.

I believe in God. A response I feel called to within that belief is to love God in return and then to care for my neighbor as I care for myself. I could make that goal complicated by asking myself questions like, "Well then, who is actually my neighbor?" Or I could accept it is a complex goal and simply care for any who I encounter. I could make the expression of my belief complicated by trying to determine which way is the best way to love God, or I could accept it as complex and simply express gratitude in any means possible.

I once met with a (insert doctor or pastor) who told me I was overcomplicating my process toward my goal. You are going to miss the mark once in a while. Just keep going. You are going to oversleep and miss a workout. You might miss a chance to extend God's love to someone. I know, you want to do better, so do better later today. Don't overcomplicate the means by which you move toward your goal.

In 2024, I desire to accept God's love and reflect it more perfectly. I pray the same for you. What if we spend 2024 just doing the best we can? Love God, love people...it could be complex, but let's not overcomplicate it. ■



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

SET the menu for a successful year

(Family Features) If your goals for 2024 include a healthier lifestyle and added nutrition, your mission is likely to start with a refreshed menu. Add a few newfound favorites to this year's rotation like wraps, salads and smoothies to power each day and propel yourself toward wellness success.

Planning and executing a more nutritious menu can often be thwarted by lunchtime cravings or busy weeknights that leave little time to cook at home. Rather than giving in to those takeout temptations, turn to easy recipes you can create yourself with just a few simple, on-hand ingredients.

Grab tortillas out of the pantry and a few favorites from the refrigerator to make these BLT wraps with avocado spread, which are perfect for meal-prepping weekday lunches or whipping up at a moment's notice for a family dinner. Bacon, a nearly unanimous favorite, teams up with a homemade avocado spread, lettuce and tomatoes for fresh taste without the hassle.

For a satisfying meal without leaving behind health goals, serve with a hearty salad or Spanish rice and banana peppers on the side. ■

BLT wraps with avocado spread

Servings: 4

- 8 slices bacon
- 1 avocado, peeled and pitted
- 1/4 cup sour cream
- 1 lime, juice only
- 1/2 teaspoon hot sauce
- 1/2 teaspoon Worcestershire sauce
- 1/4 teaspoon salt
- 4 flour tortillas
- 4 large red leaf lettuce leaves
- 2 large tomatoes, cut into 1/4-inch slices
- Spanish rice (optional)
- banana peppers (optional)

Directions

- In large skillet, cook bacon until crispy. Drain on plate lined with paper towels. Set aside.
- In medium bowl, mash avocado, sour cream, lime juice, hot sauce, Worcestershire sauce and salt with fork until combined and smooth.
- Spread thin layer of avocado mixture over tortillas. Layer with lettuce leaves, tomatoes and bacon. Fold sides up and roll.
- Serve with Spanish rice and banana peppers, if desired.



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LIBRARY

By Evan M. Anderson

BUILDING collections at the Ankeny Kirkendall Public Library

On a visit to the Ankeny Kirkendall Public Library, you might find yourself wondering, "How do they decide what to buy?" This is a good question, as we add more than 10,000 new items each year to our physical collection.



Making these decisions consumes a fair amount of our professional time each and every day.

Choosing materials begins with understanding the mission of the Ankeny Kirkendall Public Library. Our mission statement reads, "To be a welcoming and inclusive community center of learning experiences and entertainment, interaction and connection." Therefore, our collection development policies and practices focus on providing new, topical and popular works that meet the broad educational and entertainment needs and interests of our fellow residents.

Part of meeting this need comes from receiving purchase suggestions from the community. We receive hundreds each week, through our online web form, through email, phone calls, suggestion box and at our service desks. Each suggestion is carefully reviewed and, if appropriate, is filled.

Librarians also use a variety of review sources to stay current. There are many catalogs, magazines, websites and other media that review books and movies daily or weekly. Some might be obvious resources, like the "New York Times Book Review." Others might be a bit surprising: authors visiting late night television shows always spark reader interest, as do quick reviews in "People Magazine" or "Cosmopolitan." Library staff also strive to keep abreast of other media not focused on books or movies but on current events. For example: 2024 will see a presidential election and a Summer Olympics. Both of these events will generate significant interest in related books and movies.

Part of providing good collection development also means we are active consumers of our own materials. We listen to lots of music, watch lots of DVDs and Blu-rays and, of course, read a lot of books. And yet, there is always too much to read, watch or listen to, so we absolutely love purchase suggestions. There simply is no better way of knowing what our patrons want than hearing from them directly.

Acquiring new books and movies, music CDs and databases may be our professional responsibility, but it is never a job. And, each day, as we unpack the boxes and process new materials, we experience a touch of joy. As many library staff members remark, it is "like Christmas" every single day. ■

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ONLINE shopping security tips

With almost all brands selling their products and services online, offering great deals and even free returns, online shopping continues to grow in popularity. However, with increases in online transactions come increases in online fraud. As you scour the web to find the best deals, keep these six online shopping security tips top of mind.



1. Shop from reputable brands and websites

Shopping only from reputable brands and e-commerce markets ensures the business and its inventory is legitimate. Large e-commerce sites typically come with more sophisticated security systems to protect your information.

One easy way to check the security of a website is to look for a small lock icon in the URL field. This icon means the webpage has privacy protection installed. Additionally, the URL will have an "s" at the end of the "http" (https) to stand for "hypertext transfer protocol

secure," a system in place to secure and mask the personal data you share.

2. Avoid public Wi-Fi

Avoid logging into websites and making online purchases while using public Wi-Fi because network access can be intercepted, and a fraudster can steal your browsing history and personal information. Instead, use your secure home Wi-Fi or personal VPN.

3. Beware of email scams

Fraudsters take advantage of the uptick in email offers around the holidays by sending fabricated emails that contain viruses and malware. Do not click on emails and links from unknown or suspicious brands. Look for red flags like misspellings, unfamiliar sending addresses and links that look suspicious.

4. Use a strong password

If a fraudster accesses your account with an online store, they can change your shipping address. They can then steal your credit card information to make unauthorized purchases.

Avoid this by creating strong, unique passwords for each online account.

5. Avoid paying with a debit card

Debit cards typically don't come with liability protection, nor the sophisticated security system that comes with mobile payments. Additionally, you often only have a few days to report debit card fraud before you personally become liable. When possible, use credit cards and mobile payments instead.

6. Review bank statements and keep track of receipts

Review your monthly bank statements for any unauthorized transactions and compare the amounts shown on your purchase receipts to the amounts that appear on your statements.

With these security tips in mind, you're set to have a happy and safe online shopping spree! ■

Information provided by Darci Vasiljevic, VP, Bankers Trust, Ankeny Branch Manager, DVasiljevic@BankersTrust.com, 515-245-2934, 1925 N. Ankeny Blvd., Ankeny.

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EVENTS IN THE AREA

Check for cancellations

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

Student art exhibits and receptions

The Ankeny Art Center, 1520 S.W. Ordinance Road

The Ankeny Art Center's annual K-12 art exhibits have been part of an extended outreach program for more than two decades. The center's goal is to introduce students to the gallery setting, increase community involvement, and promote culture and diversity. The Ankeny Art Center began hosting the K-12 art exhibits at the Ankeny Chamber of Commerce in the early 1980s for the Ankeny School district then held the Ankeny K-12 show at the Kirkendall Library for many years until moving into the current center in 2001. Having a more prominent space allowed the center to open its doors to the surrounding area school districts to contribute student artwork as well.

Reception dates are as follows: Bondurant-Farrar CSD, Jan. 25, 5-7 p.m.; North Polk CSD, Feb. 9, 5-7 p.m.; Ankeny CSD South Feeder Schools, March 28, 5-7 p.m.; and Ankeny CSD North Feeder Schools, April 4, 5-7 p.m. Receptions will include drinks and cookies and are always free and open to the public. Works will be on display and available for viewing during the Ankeny Art Center's open hours.



Neighbor to Neighbor free meal

Feb. 25, 5 p.m. Doors open at 4 p.m.

St. Anne's Episcopal Church, 2110 W. First St. Ankeny

This month, the meal will feature lasagna with side dishes. No one is required or expected to be a member of St. Anne's. The meals are free and are followed by seven hands of free bingo. There are small prizes for six hands and a \$15 gift card for the last hand. Freewill donations are accepted but not required or expected.



'The Odd Couple, Female Version'

Feb. 9-18

Ankeny Community Theatre, 1932 S.W. Third St., Ankeny

"The Odd Couple, Female Version" by Neil Simon is a hilarious new take on the classic "The Odd Couple." Florence Unger and Olive Madison play Trivial Pursuit with friends weekly, but when Florence needs a place to stay, can she live with Olive without driving each other insane? Tickets available at ankenycommunitytheatre.com.

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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.

CITYVIEW's Fire and Ice

Jan. 20

Historic Valley Junction, 137 Fifth St., West Des Moines
fire-and-ice.dmcityview.com

Fire and Ice is a hockey-themed liquor sampling event that will be sure to warm up your winter blues. With your event ticket, you will receive 10 individual drink tickets to sample some of the best winter cocktails from establishments in the Valley Junction area.



EVENTS IN THE AREA

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

Check for cancellations



Square Dance Lessons

Sunday nights starting Jan. 14, 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.



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 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, Feb. 9 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.

Theater and dance

Actors, Inc. - Ames Community Theater
120 Abraham Drive, Ames
actorsinc.org

• Jan. 25-27, Feb. 2-4: "Holmes & Watson"

Des Moines Performing Arts
Des Moines Civic Center,
221 Walnut St., Des Moines
dmpa.org

• Jan. 23-28: "Mamma Mia!"

• Jan. 27: Havana Hop ■

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MAKING SENSE OF INVESTING

INVESTMENT

By Justin Bjerke

CONSIDER family meeting to discuss estate plans

At some point, you'll want to share your estate plans with your loved ones — and the first step in this process may be to hold a family meeting. The best time to hold this meeting is when you're still in good mental and physical shape, and the enactment of your estate plans may well be years away. But what topics should you cover?

Consider these main areas:

• Your wishes — and those of your family.

Use this meeting to introduce your estate plans and, in a basic sense, what you hope to accomplish with them — leave money to your family, support charitable groups and so on. You'll want to emphasize that you want to be equitable in what you leave behind, but there may be issues that affect this decision, such as disparities in income between grown children or an allowance for a special-needs child. But you'll also want to listen to what your family members want — and you might be surprised at what they tell you. Consider this: More than 80% of the millennial generation would rather know their parents are financially secure throughout their retirement, even if this means that their parents will pass on less money to them, according to an Edward Jones/Age Wave study.

• **Estate planning documents.** At the time of your family meeting, you may or may not have already created your estate planning documents, but in either case, this would be a good time to discuss them. These documents may include a will, a living trust, financial power of attorney, health care power of attorney and possibly other arrangements. At a minimum, you'd like to give a general overview of what these documents mean, but, at an initial family meeting, you don't necessarily have to get too detailed. For example, you might not want to talk about specific inheritances. This is also an opportunity to inform your loved ones of the professionals involved in your estate plans, such as your attorney and your tax advisor.

• **Roles of everyone involved.** Not only does a comprehensive estate plan involve moving parts, such as the necessary documents, but it also includes actual human beings who may need to take on different roles. You will need an executor for your will and, if you have a living trust, you'll need a trustee. Even if you choose to serve as the initial trustee, you'll still need to identify one or more successor trustees to take your place if you become incapacitated or upon your death. Plus, you'll need to name people to act as your power of attorney for health care and finances.

Choosing the right people for these roles involves thought and sensitivity. Obviously, you want individuals who are competent and reliable, but you also need to be aware that some family members could feel slighted if others are assigned roles they feel they could do. By being aware of these possible conflicts, you can be better prepared to address them.

Here's one more suggestion: Let your family know that this initial meeting doesn't mean the end of communications about your estate plans. Encourage your loved ones to contact you with questions whenever they want. You may need to hold additional family meetings in the future, but by laying the initial groundwork, you will have taken a big first step in establishing the legacy you'd like to leave. ■



This article was written by Edward Jones for use by your local Edward Jones Financial Advisor. Edward Jones, Member SIPC. Edward Jones, its employees and financial advisors cannot provide tax or legal advice. You should consult your attorney or qualified tax advisor regarding your situation. Information provided by Justin Bjerke, 2575 N. Ankeny Blvd., Suite 217, Ankeny, 515-965-7582.

LIFE events requiring a legal checkup

Do you need to update your will or trust? It is a good idea to review your estate planning documents periodically. Through a strategic analysis of your documents, you can ensure that your loved ones continue to be provided for appropriately. There are certain major life events that require you to do a legal checkup.



Changes to your family: Births, deaths, marriages and other family changes are among the most common reasons for making revisions to wills, trusts, and powers of attorney.

Changes to your financial circumstances: Your will or trust should reflect your current financial situation. Past plans may no longer be appropriate due to changes in the value of your

assets or income.

Have the right executor: Your executor or trustee will help settle your affairs. If your plans were made some time ago, the person you named may no longer be able to serve or may no longer be the right person for the job.

Provisions for children: If your children are beneficiaries, you may wish to delay their inheritance so they receive money when they are older and better able to manage assets. If you have nominated a guardian to care for minor children, you want to ensure that the agent is still willing and able to assist you.

Loved ones with different needs: Over time, the needs of your heirs may change. Age or illness may require restructuring your estate plan to provide asset protection.

Recently moved to Iowa: Each state has its own laws governing the settlement of estates. Your will or trust may have been drafted under

the laws of your former state of residence. You may wish to have them reviewed to be sure they are appropriate under the laws of the state of Iowa.

Real estate in another state: If you own real estate in another state, the laws of that state may apply to its disposition. You also have the potential for probate in two different states, doubling the time and expense of settling your affairs.

With thoughtful and periodic reviews of your will or trust, you can make certain that your estate-planning documents reflect your current situation and goals. Make an appointment with an experienced estate planning attorney to help you update your estate plan. ■

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

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PLAN AHEAD By Scott Eriksen

MAKE your funeral prearrangements

Don't put it off another year. Let 2024 be the year you take care of those tasks that continue to remain on your "to-do" list.

It might be getting a will in place or updated. It might be cleaning out that closet. Or maybe it is getting your funeral prearrangements in place so that your final arrangements will not be a burden to your family and loved ones at a time that will be very emotional and stressful.

We hear it all the time... "I am so glad to have this taken care of."

Planning your final arrangements begins with a simple conversation and can be a pleasant process. Planning ahead allows you time to give the thoughtful consideration these important decisions deserve.

There are many options to think about when addressing your final arrangements, and there are even prepayment options available to those who wish to have their final financial obligations handled in advance.

An advanced planning consultant can walk you through these choices and options.

Start the year by crossing something off your "to-do" list. Reach out to your funeral home of choice and schedule a meeting to get your prearrangements in place. You will be glad you did. ■



Information provided by Scott Eriksen, Director of Hamilton's Advanced Planning, Hamilton's Funeral Home, 605 Lyon St., Des Moines, 515-697-3670, www.HamiltonsFuneralHome.com.

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HEALTH By Paul Guerdet

THE JOYS of novelty

We're hitting that time of year when the temperature drops and we all start to settle in for winter. It's easy this time of year to fall into routines and go on autopilot from day to day. This isn't necessarily a bad thing, but, after a while, we do have to be careful with how routine can affect our mood. After a while, having the same daily routine can dull our mood and leave us more susceptible to the winter blues. If you find yourself feeling this way, it may be time to add a bit of novelty to your life.

When I talk about ways to add novelty into your life, it's important not to overthink it, something many of us are guilty of. Adding novelty to your day-to-day life just means to try something new, something different. Novelty could be something as simple as taking a different way to or from work or going to a new restaurant or coffee shop that you've been wanting to check out. Small changes to our daily pattern can allow us to have new experiences, which our brains tend to crave and help us to stave off those winter blues. ■



Information provided by Paul Guerdet, LISW, SS Therapy and Consulting, Ltd, 4725 Merle Hay Road, Suite 205, Des Moines, 515-528-8135, www.sstherapyandconsulting.com, guerdet@sstherapyandconsulting.com.

IS CHIROPRACTIC covered by insurance?

Medicare covers chiropractic under Part B. If a patient has Medicare and no secondary/supplemental insurance, the patient is initially responsible for paying the annual Part B deductible. (This deductible applies to the combined charges for all Part B medical providers, not solely for chiropractic visits.) After the deductible is met, Medicare pays 80%. The patient pays the remaining 20%.

If a patient has Medicare plus a secondary/supplemental insurance, the secondary/supplemental insurance may pay the annual deductible. Once the deductible is met, Medicare again pays 80%, and the secondary/supplemental insurance pays the remaining 20%.

It is very important to note: Medicare only pays for the actual spinal adjustment. Medicare does not pay for examinations, acupuncture, ultrasound, massage, X-rays, or other common chiropractic services. Medicare does not have a visit limit but does require that treatments be deemed medically necessary. Medicare does not pay for routine maintenance treatments; however, patients can continue care on a self-pay basis.

Iowa Medicaid/Title 19/Amerigroup/Iowa Total Care cover chiropractic adjustments and X-rays. The number of treatments allowed is determined by the diagnosis or condition being treated.

Commercial insurance policies usually cover chiropractic services. Some require patients to pay a co-pay ranging from \$10 to \$75 per visit. Others require patients to pay a co-insurance or percentage of the total cost ranging from 10% to 50%. Some have a combination of the two. On occasion, a commercial insurance requires a patient to pay a deductible prior to paying its portion. Health Savings Accounts can be used to pay for care regardless of whether the provider participates with your insurance plan.

Automobile insurance usually covers chiropractic services under the MedPay portion of your policy. Healthcare-related bills are sent to your own auto insurance company despite which driver was at fault. Your auto insurance company will be reimbursed from the other party's auto insurance company if the accident was not your fault. MedPay is also designed to ensure your healthcare-related treatments are covered, even if the other driver does not have insurance.

Veteran's Administration (V.A.) covers chiropractic services. The V.A. only pays for spinal adjustments. Because the Central Iowa V.A. has a chiropractor on staff, the patient has to ask the V.A. for a referral to another office if the staff chiropractor cannot meet their needs.

Iowa Workers Compensation, unfortunately for the many patients who could be helped with chiropractic services, does not cover them at this time. On occasion, a patient can receive covered chiropractic care if the workers compensation case manager approves it.

No insurance: Most chiropractic care is very affordable and, in some cases, less costly than the co-pays required by some insurance companies. ■

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 or call the office at 965-3844.



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MEET Kelcy Lofgren

Teacher, speech coach, club sponsor enjoys her varied roles.

Kelcy Lofgren is a long-time member of the Ankeny Community School District's teaching staff. Her first year in the district was at the "old" high school (now called Northview) before Northview (now called Prairie Ridge) opened in 1995.

"Some of my favorite memories from teaching middle school include watching students perform in our classroom poetry cafe, having students transform classic literature into graphic novels, team-teaching with several phenomenal geography teachers, and coaching the ninth-grade debate team," she says.

Lofgren has been teaching at Ankeny Centennial High School since it opened in 2013. She splits her day in two different roles. In the morning, Lofgren teaches Fundamentals of Oral Communication, a DMACC class that emphasizes skills like listening, problem solving and public speaking. In the afternoon, she serves as a language arts interventionist working with students to close skill gaps in the areas of reading and writing.

"I enjoy working with students individually and watching their confidence grow as their skills improve. After school, I coach the Individual Events (IE) Speech Team. This is my second year in that role, and I love it: matching each student with texts and events they enjoy, coaching them to their best performances, and ensuring that IE is a team activity and not something students do in isolation of one another."

She is also one of the sponsors of Unity, a student club that celebrates diversity and seeks to create an inclusive environment.

Some of her favorite memories at the high school level include watching students excel at Poetry Out Loud, opening day at Centennial when "Back in Black" by ACDC played as students arrived, co-teaching with other English teachers, and watching students use their voices to encourage an inclusive environment.

Lofgren has enjoyed her time at ACSD and the opportunities she has been afforded over the years to change positions, she says.

"Transferring to new buildings and new teaching assignments has kept my 30-plus year career interesting," she says. "The most rewarding part of the job is working with students. They bring their own personalities and interests to the classroom, and I enjoy finding ways to make the content interesting and relevant. Seeing students' growth and success is the best part of the job."

When she's not at school, you will find Lofgren spending time with family, reading, volunteering, planning the next family adventure, and making digital scrapbooks. ■



Kelcy Lofgren says she has enjoyed the variety of roles she has held over the course of her 30-plus year as an educator.

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THE CHAMBER'S goals

Most of us start a new year with goals or resolutions. We all want to eat better, exercise more, save more money, spend more time with family — and then life happens, and we go back to being comfortable. The chamber has goals, too. Our chamber board and staff work together to set measurable and achievable goals to continue the mission of being dedicated to the promotion and development of our members within the community. I am excited to share them with you.



Continuous membership growth. Our membership growth is through recruitment and retention. You may have seen that we reached our first goal of hitting 1,000 members. We held a campaign to reach this goal and are just beginning the Total Resource Campaign that also helps in recruitment of members. Our 2024 recruitment goal is adding 100 new members over the year. Our retention goal is to retain 89% of our current membership. Expanding our footprint will assist in reaching our membership growth goal.

Continue building stronger partnerships and trust with city leaders and local groups. Building relationships with all our elected officials is important for the chamber. We currently host a legislative update during the months of February, March and April. This gives us an opportunity to meet and talk with our state elected officials and see what is happening during the session. Our Government Relations committee meets quarterly and will be inviting local elected officials — city council, school board and the DMACC board — to visit with our members over coffee to find out what is happening on a local level and how this affects chamber members. We will also be working with nonprofits in building partnerships in events and marketing throughout the year.

Define and provide value to members. We will continue the mission of our Multicultural Taskforce to expand, empower and retain Ankeny's diverse and multicultural business community. Along with the Minority Owned Business Summit, we will also facilitate/participate in quarterly events that promote diversity in our multicultural business community. The Ankeny Leadership Institute kicked off with a new look and a new format. The class is full, and they will begin their project soon. Our goal for this group is to explore the option of becoming a 501(c)(3) organization.

Maintain fiduciary responsibility to achieve long-term objectives. Budgets are a vital part of any organization, and one of our most important goals is to be good financial stewards of our members' dues. Each of our events has an operating budget, and the goal is to exceed income by 5%. The overall goal is to have a net profit of 2%.

All the goals listed above help us reach this, and our members play a big role in this through membership dues and sponsorships.

I encourage each of you to hold us accountable for these goals. We will celebrate the wins and learn from the losses as we grow in 2024. Cheers to an amazing year of growth and stability for all. ■

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

YOU'RE INVITED
ANKENY CHAMBER
SUMMER FEST
Facebook LIVE @3:15pm
Presented by Xcel Energy
THEME ANNOUNCEMENT KICK OFF PARTY
FEBRUARY 13TH @ 3PM
ANKENY AREA CHAMBER OF COMMERCE
1631 S.W. MAIN STREET, SUITE 204/205,
ANKENY, IA 50023
@ankenchambersummerfest

23RD JAN 2024
7:30 AM - 9:00 AM
1205 S.E. 16th Ct, Ankeny
Chance To Win Zwilling 7-Pc Knife Block Set! (valued at \$360)
Join us with business cards in hand, get to know your fellow Chamber members and make new connections!
NEW START TIME!
There will be a drawing for a \$50 GIFT CARD!

ANNUAL DINNER
Presented by MURPHY ENTERPRISES
REGISTRATION AVAILABLE NOW!
JOIN US FOR A FUN NIGHT FULL OF BBQ, BULLS, & DANCING
THURSDAY | 15TH FEBRUARY | 2024
AT IFA ENRICHMENT CENTER
1055 SW PRAIRIE TRAIL PKWY
Hosted by ANKENY AREA CHAMBER OF COMMERCE

INVESTOR MEMBERS
MURPHY ENTERPRISES, XCEL ENERGY, CENTRAL BANK, THE DISTRICT, LGL LAW OFFICES

PREMIER MEMBERS
JOHN DEERE, DANIELLE SPELTZ, BANKERS TRUST, COMMUNITY CHOICE, CSB, AVILA BANK, CASEY'S, DAVID TALENT GROUP, DMOS

OUT & ABOUT



Nicole Strom and Crystal Wright at Lattes & Leads at Purple Poppy in Ankeny on Dec. 19.



Lisa Koch and Elena Dunblazier at Lattes & Leads at Purple Poppy in Ankeny on Dec. 19.



Lea Fagervik and Paula Bierle at Lattes & Leads at Purple Poppy in Ankeny on Dec. 19.



Derek Phillips, Josh Craighead and Kami Brandt at Lattes & Leads at Purple Poppy in Ankeny on Dec. 19.



Johnny Cintron at Lattes & Leads at Purple Poppy in Ankeny on Dec. 19.



Zoe Schmitz, Ann Wright and Tiffany Tope at Lattes & Leads at Purple Poppy in Ankeny on Dec. 19.



Joe Bethel, Josh Klyn and Jamie Dobson at the Grimaldi's Pizzeria ribbon cutting on Jan. 10.



Angie Link at the Grimaldi's Pizzeria ribbon cutting on Jan. 10.



Aliyah Stanley and Daisy Valentin-Sosa at the Grimaldi's Pizzeria ribbon cutting on Jan. 10.



Jason Cortez Martinez and Blein Cortez Martinez at the Grimaldi's Pizzeria ribbon cutting on Jan. 10.



Fidel Giles and Cody Ratzlaff at the Grimaldi's Pizzeria ribbon cutting on Jan. 10.



Walther Pogyo at the Grimaldi's Pizzeria ribbon cutting on Jan. 10.

OUT & ABOUT

RIBBON Cutting

Ankeny Area Chamber of Commerce held a ribbon cutting for Grimaldi's Pizzeria on Jan. 10.



Ankeny Area Chamber of Commerce held a ribbon cutting for Grimaldi's Pizzeria on Jan. 10.



Joe McConville



Tim Kister



Michael Flaum



Tara Meek



Anne Owens



Jason Ruppert, Christie Kafer and Zach Stubbs



Tom Baldwin and Zach Baldwin



Hector Godinez and Hannah Hunter-Reay



Nick Desimone

CLASSIFIEDS

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MANUFACTURED HOMES, (2024, Vinyl/Shingled. 2Br start at \$39,999). (16x80) (3Br- 2Ba.) \$69,999. (28X64) (4Br-2Ba) \$79,999. Delivered Factory-Direct, E. Of I-35, North of I-80, to Minnesota Border. 319-239-1920. (mcn)

HEALTH & MEDICAL

HERNIA REPAIR? Did you receive the Mesh Patch Between 2018 and the present? Was the patch removed due to complications? You may be entitled to compensation. Attorney Charles Johnson 1-800-535-5727, FAX: 651-633-4442. (mcn)

WANT TO BUY

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

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

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PATRIOTIC HEARTS. Fast free pickup. All 50 States. Patriotic Hearts' programs help veterans find work or start their own business. Call 24/7: 844-913-2887. (mcn)

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

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

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

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FINANCIAL

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

HEALTH & MEDICAL

Is 2024 your year? We're here for it and here for you. Reach your goals this year with WeightWatchers. Get started with THREE months FREE, visit www.weightwatchersoffer.com/50. (mcn)

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MISCELLANEOUS

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LET'S GET TOGETHER FOR A CUP OF COFFEE. MY TREAT.**

Your parents had it easy

This year, the U.S. population will reach Peak 65. This is the point at which an estimated 12,000 people will turn 65 each day, according to U.S. Census Bureau. That means 4.4 million Americans will turn 65 this year. By the end of 2030, all baby boomers (those born between 1946 and 1964) will be older than 65. And those baby boomers have more responsibility than their parents did when it comes to saving for retirement.



My grandfather retired from a 40-year career at Ford Motor Company in the 1980s. With my grandmother, he traveled the country in an RV, living off his pension, Social Security, and a little savings. In the 1980s, 60% of private sector workers were offered a pension plan. By 2020, that number dropped to around 4%.

With fewer pensions, many have to rely on Social Security, their own retirement savings and make lots of decisions. A married couple can have up to 81 options when it comes to electing Social Security. The difference between electing at 62 and 70 can be tens of thousands of dollars. The benefit is designed to replace 30-40% of income in retirement, but with an influx of retirees, many are concerned about the future of this “guaranteed” retirement income. If no legislative

action is taken, Social Security reserves would be depleted by 2034. Lawmakers have suggested boosting tax rates on benefits, increasing payroll taxes, and changes to the annual cost-of-living adjustments are all options to shore up the funds.

With a pension, saving for retirement was pretty hands off for my grandpa. His employer made the contributions, managed the plan, then gave him a couple of choices about how he wanted to receive the money in retirement.

Today’s employee-sponsored plans, like a 401(k) or 403(b), require more work on your part. You have to choose the investments and contribution amounts. Then retirement hits, and you have even more choices. Choices about how and when to spend and invest the money — all while keeping in mind your retirement tax bill.

Whether you plan to retire this year or in ten years, there are things you can do to maximize the money you’ve worked so hard to save. Working with a retirement planner can help you take the burden out of the decision making and put together a customized plan that will show you how you are going to invest, spend, pay for health care, and more so you can enjoy RV trips, time with grandkids or whatever is on your retirement bucket list.

Information provided by Loren Merkle CFP®, RICP®, Certified Financial Fiduciary®, Merkle Retirement Planning, 1860 S.E. Princeton Drive, Grimes, 515-278-1006.
Sources: O’Connor, B. (2023, August 16). Over 12,000 Americans Will Turn 65 Every Day in 2024. Are You Ready?; Ultimate Guide to Retirement: Just How Common are Defined Benefit Plans?; March 2023 Summary: Actuarial Status of the Social Security Trust Funds

What is the annual limit on a Roth conversion?

- A. \$5,500
- B. \$6,500
- C. \$20,000
- D. No Limit



Are you ready for retirement? Find out now. Answer 5 more questions like this by scanning the QR code.



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HAPPY NEW YEAR!

Thank you to all of our
families who we have
provided for in 2023.

Looking forward to
another great year!

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