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Living Magazine Golden EMPLOYEES

Retirement-age workers
share why they continue
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2023 wrap up

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WHAT'S next?

Five years ago, retirement wasn't even a thought in my wandering mind. Today, at age 55, it's becoming more of a reality. Not next week, next month, next year or likely even the next decade, but it's coming around the corner, sooner than I may realize.

I enjoy my job, and I like to work. Those are good things. At this point, it is difficult for me to imagine what I would do to fill my day if I wasn't working. I don't particularly enjoy traveling, I am not old enough to golf, and I would likely drive my wife crazy if I was around the house too much. I have a feeling many of you who are reading this can relate, in one way or another.

With the labor force in short supply, many opportunities abound for retired people who still want to work. Part time. Full time. Employee. Contractor. As a retired person in today's world, you can take your pick of jobs. In years past, this age group was highly desired among many employers, as those in it were quite often dependable and experienced. The COVID-19 scare changed this, as many retired folks who had come back to work opted to not do so any longer. This created a massive employment gap for many businesses that continues to exist today. Little by little, some seniors who are willing and able are coming back to the workforce. That's good news for everyone.

We have been fortunate in our business to have many folks who are past the traditional retirement age continue to contribute to our company. Some have written stories. Others have sold advertising. And many deliver publications for us. We are grateful and appreciative of the work those in the past have done and those currently continue to do. If I am blessed with good health and a sound mind in my later years, I hope to be able to do the same. And in a few decades, I might even take up golf. Maybe.

Thanks for reading. ■

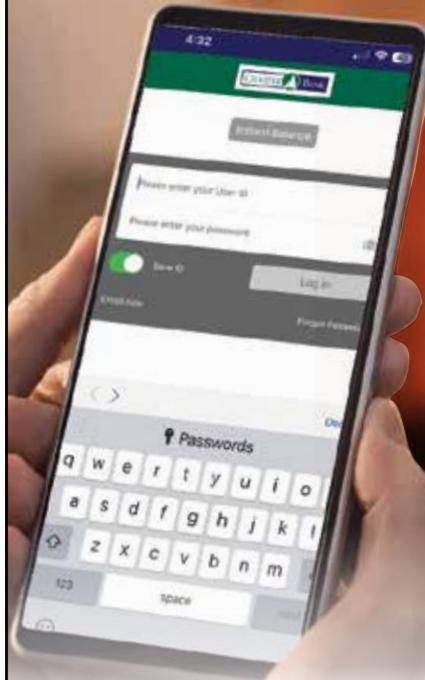
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IOWA Living MAGAZINES



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After 37 years as a lower elementary teacher, Lori Haaland retired last year — kind of. She continues to work as a substitute teacher for a variety of reasons.



Golden EMPLOYEES

Retirement-age workers share why they continue to report for duty

By Ashley Rullestad

The vision of what life is like “after retirement” is as unique as each individual. For some, that vision focuses on leisure: traveling to warm beaches, afternoons spent reading, extra rounds of golf, more time for hobbies, friends and families. For others, however, employment continues to be an important aspect of their lives. From those who continue full-time careers to those who put in a few hours to keep busy, work can be a key part of life after retirement age.

Nurse to nanny

Kolette “Koko” Clearman worked as a neonatal intensive care unit nurse for 29 years until she retired in 2018. Not long after, the COVID pandemic arrived with its challenges, and she was ready to pursue something new to get her out of the house and back in the workforce. Then an opportunity presented itself.

“In the summer of 2022, I saw a post on Facebook from a mom who needed help with her triplets. I was very ready to do something; I might have been the first person to apply. I felt like Mrs. Doubtfire when I interviewed. I love the job, and it’s not a challenge at all. It’s pure joy with the trio, and the money is a plus. Mom and dad are wonderful.”

Now Clearman watches the children three days a week from 8 a.m. to 2:30 p.m. The family is now expecting twins in May, so she says she will stay with them as long as they need her.

For Clearman, nannying is a gift. Her husband passed away in October unexpectedly, and her grown children and grandkids live out of state. Now, she gets to watch some more kids grow up.

“These early years, children are sponges and



Kolette “Koko” Clearman with the McLaughlin triplets, Ellie, Guy and Isla. Clearman has become a nanny in her retirement.

so entertaining. It’s like a three-ring wonderful circus. They are good-natured, sweet toddlers. Plus, they don’t complain about my off-key singing. I do daily affirmations with each of

them and sing ‘Soft Kitty’ from the ‘The Big Bang’ TV show. I have the time, since I’m not running the house like the parents, to just enjoy them.”

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Welcome to Walmart

Mary Ann Lewis worked at Principal Financial Group for more than 32 years before retiring in 2004. She went to work at Walmart in January 2005 full-time as a cashier and stayed there until 2013, when she left to take care of her great grandson. She returned in 2018 until the COVID pandemic. A few months ago, she returned to working part-time there.

“To me, the advantages of working are that it keeps my mind sharp, which is very important as you get older. I get to interact with hundreds of people, and I have some extra spending money,” she says.

When she’s not at work, you will find Lewis reading, crocheting or doing jigsaw puzzles.

“My plan for the future is to stay active and healthy so that I have more time on Earth to spend with my kids, my granddaughter and my great-grandson.”

Trying something new

Jolene Rosonke spent her career in education.

“It seemed like a good fit for me. I spent a lot of time babysitting and learned that I loved helping young children learn,” she says.

She first worked as a paraeducator for two years, then spent the bulk of her career teaching preschool, both in northeast Iowa and her hometown of New Hampton. When her kids were young, she also took a break from teaching and ran her own in-home daycare.

After leaving preschool, she moved to Ames and then Ankeny, starting a job in 2018 teaching in the Early Childhood Education Department for

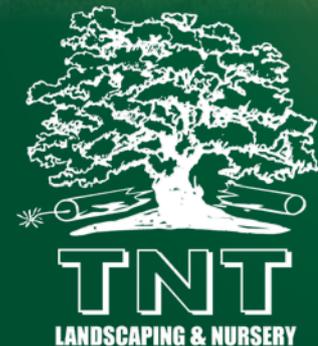


Mary Ann Lewis has worked at Walmart on and off since retirement. She says working helps keep her active and her mind sharp.

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FEATURE

MACC on the Ankeny Campus.

“It was a big move to leave my small hometown, the house where I raised my sons and lived for over 20 years, and the preschool room where I taught for 15 years.”

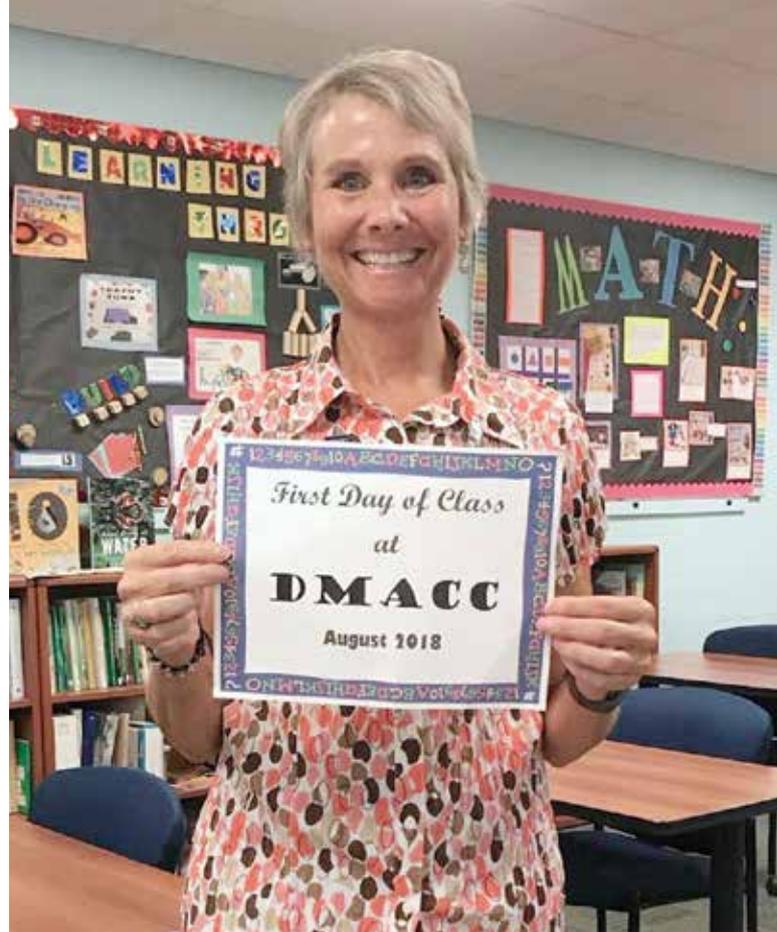
Rosonke officially left the classroom and retired in August. She met the rule of 88 to qualify for IPERS retirement income and decided she needed a break from teaching fulltime. However, she knew she would need to work part-time to help pay for insurance until she qualifies for Medicare, and she wanted to try doing something other than teaching to supplement her income.

She has tried a few different jobs since then. Rosonke was hired as a seasonal employee at Costco and worked there from October through December. Now she is employed by The Finishing Touchez as a plant caretaker/technician. Winter is a slower season, so she will start working more hours in early spring.

“I have enjoyed being employed by a family-owned business. I have also been working at Wells Fargo Arena for the Guest Services department since December. In January, I started subbing with North Polk Schools as a paraeducator. I have mostly worked with upper elementary and middle school age students.”

For Rosonke, there are several benefits to working after retirement. It helps pay the bills and gives her some spending money for travel and other adventures. It also helps her stay active and provides opportunities to meet new people and learn new skills.

“I thought I wanted a job where I was more physically active but then learned that sometimes I was too tired at the end of the day to walk for



Jolene Rosonke has had a variety of jobs post-retirement. One was teaching in the Early Childhood Education Department for DMACC on the Ankeny Campus.

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exercise, and I missed that. I am still figuring out what I want to do when I grow up and with the rest of my work life.”

One challenge of working part-time is that she no longer has sick days or vacation days, so taking off work means not getting paid. But the trade-offs are worth it, she says.

“Even though I am working more than one part-time job, and some weeks I may work full-time hours, I don’t have the stress and responsibility of a full-time teaching position. Plus, I have the flexibility to decide my schedule,” she says.

Super sub

After 37 years as a lower elementary teacher, Lori Haaland retired last year — kind of.

“I only retired from teaching because my husband changed positions in his career, and we moved to Ankeny to be closer to children and grandchildren. I knew that I would continue to work. Teaching is great because you can continue in your chosen profession as a substitute teacher. I knew how desperately substitute teachers were needed, so it was easier

to give up my classroom and still continue to teach.”

Haaland spends her days now in the Ankeny Community School District. She’s currently a long-term substitute at Crocker Elementary, covering for her own daughter, Morgan Carswell, a kindergarten teacher who recently had a baby.

“I got into teaching because I love kids and also loved school as a child myself,” she says. “I am a person who likes to help others, so it

seemed obvious that teaching would be the avenue to take.”

Being a substitute can be difficult at times with frequent transitioning into different classrooms, but the flexibility of setting your own schedule is a big bonus.

“There are times when it is challenging when I don’t know the kids and the best way to meet their needs, but I enjoy doing what I am doing most days. I couldn’t imagine doing anything else.” ■

“I got into teaching because I love kids and also loved school as a child myself. I am a person who likes to help others, so it seemed obvious that teaching would be the avenue to take.”

— Lori Haaland

It was a dark and stormy night when Rachael learned that her diamond ring had not come from Dave’s Jewelry.

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Billions left on the table by short-term tax thinking

According to one analysis, as much as \$650 billion in tax savings are left on the table each year that could be in the hands of U.S. retirees with better retirement income planning — an astonishing amount of money that could help fund your retirement. So how does this happen?



Regarding taxes, we are taught to look at the year at hand, find the write-offs, pay your fair share, and move on to next year. That's OK during the working years, but, as you get closer to retirement, the key to saving money on taxes is thinking long-term.

We meet with many families and individuals daily who have most of their retirement savings in a 401(k) or similar employer-sponsored account.

Some forward-thinking is involved in making the most of this type of account when you retire. The money in a traditional 401(k) is pre-tax, so when you take distributions, they count as ordinary income. If you have a \$1 million 401(k) and do no long-term tax planning, you could see a \$500,000 tax bill in retirement.

But what if you started thinking about the tax impact of spending that money five or 10 years before retirement? That's when you can start

implementing strategies that leave less on the table and put more in your pocket.

One strategy involves converting some or all of that pre-tax money into a Roth account. The year you convert, you pay income tax on the amount rolled over, but you never pay taxes on the money again — not the growth or the qualified distributions. The more time you have before retirement, the more strategic you can be about converting amounts that have less of an impact on your tax situation each year.

If you convert the money, you don't have to worry about the government requiring you to take taxable distributions at age 73. Traditional 401(k)s and IRAs are subject to the required minimum distribution (RMDs) if you don't.

That's just one long-term tax strategy. It's not right for everyone. It would help if you worked with a retirement planner and a trusted CPA to ensure you do it right.

Before implementing this or any strategy, we show the families and individuals we work with the potential tax savings in dollar amounts. That way, they understand precisely how and why they are taking steps that could help them leave less on the table and have more to spend in retirement.

Information provided by Loren Merkle CFP®, RICP®, Certified Financial Fiduciary®, Merkle Retirement Planning, 1860 S.E. Princeton Drive, Grimes, 515-278-1006. Source: Manganaro, John. "When Advisors Have Tax Blind Spots, Clients Leave Billions in Returns on the Table" ThinkAdvisor.com, 17 Oct. 2022, <https://www.thinkadvisor.com>

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WHERE WE LIVE By Lindsey Giardino

NEWCOMER finds home

Ankeny is the perfect fit for Voitel.

Taylor Voitel is one of Ankeny's newest residents.

She worked in and around town for the past two years and finally made the move from Norwalk in September 2023, when she and her significant other, Chase, closed on their home — an event that marked the end of a long process.

“After looking for homes for quite a while in Ankeny, we took a break from looking because it was just exhausting not seeing anything we absolutely loved,” Voitel shares. “Until one day in August, we were at the Iowa State Fair, and Chase’s sister sent us this gorgeous home that hit the market. We knew we needed to look at it quickly because the housing market toward the end of summer was still competitive.”

The couple left the fair immediately to go view the home. They loved it and wrote an offer within the next couple hours.

“We fell in love with this home,” Voitel says. “The backyard was an absolute oasis with a massive, covered deck and tons of trees. You could tell the previous owners took immaculate care of the home. I will admit I am an emotional buyer, the perfect target for any salesperson, and when I say it felt like home when I walked in, I mean it.”

Voitel especially enjoys how updated the home is with its open concept.

“We love to have family and friends over, so it is perfect for it to not feel too cramped,” she says.

She appreciates how kind their neighbors are, too.

“We got the chance to chat with the previous owners of our home, and the one thing they mentioned is that they would miss their neighbors so much, and I can see why,” Voitel says. “Shortly after moving in, we hadn’t gotten the chance to purchase a lawn mower quite yet, and our neighbor offered to mow without hesitation. We can always count on a friendly wave and smile from each and every one of our neighbors.”

For Voitel, moving to Ankeny has been nothing but a positive experience.

“The people are kind, the food is great and there are always plenty of things to do,” she says. “Ankeny is always welcoming and supporting small businesses, which I find amazing. I love being able to shop local and love to see how much the community supports local businesses.”

In the short time she’s lived in town, Voitel has gotten involved in a number of organizations. She’s the co-chair of Ankeny SummerFest and on the board for Ankeny Young Professionals. She also likes to stay active by playing in volleyball leagues offered by the Parks and Recreation department.

“Ankeny has truly become home for me, and I couldn’t imagine living anywhere else or eventually raising a family anywhere else,” Voitel says. “I love being a part of Ankeny and can’t wait to continue to see all the amazing growth it will have in the future.” ■



Taylor Voitel and her significant other, Chase, had been looking for a home for a while before coming across the one that felt like “home.”



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- Restaurant for Breakfast
- Restaurant for Lunch
- Restaurant for Dinner
- Restaurant for Dessert
- Place for Ice Cream
- Pizza Establishment
- Bar
- Coffee Shop
- Server/Bartender

AUTOMOTIVE

- Auto Service
- Auto Body Shop
- Car Dealership

COMMUNITY

- Preschool/Daycare
- Nonprofit
- School (name of building)
- Park
- Community Festival or Event
- Church
- Pastor
- Chamber of Commerce
- Library
- Camping Spot
- Coach
- Teacher

SHOPPING

- Grocery Store
- Boutique
- Retail Store
- Thrift Store
- Home Improvement Retail Store
- Nursery or Garden Center
- Place to Purchase a Gift for a Man
- Place to Purchase a Gift for a Woman
- Florist

ENTERTAINMENT

- Dad/Child Date Spot
- Mom/Child Date Spot
- Place to Take Your Mom and Dad
- Place to Take Your Kids or Grandkids
- Place for Child's Birthday Party
- Golf Course

HEALTH/BEAUTY

- Hair Salon
- Physicians Clinic
- Dental Office
- Orthodontist Office
- Chiropractic Office
- Audiologist/Hearing Clinic
- Vision Care
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- CBD Store

HEALTH/BEAUTY

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- Cosmetic Service
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FAITH

By Pastor John Wagner

TO BE loved

Based on what I've been told by the fine advertising executives that create this magazine, you will most likely read this article a few days after one of the most love-filled days of the entire year— Valentine's Day. If commercials and social media advertisements are to be believed, Valentine's Day is the best and perhaps only day to shower people with gifts commemorating your love for them. Maybe you received chocolates, candies or flowers from your valentine this year. It is also possible that you felt isolated, a little lost, lonely, or forgotten. Without a "valentine" to shower gifts upon us, the holiday can feel a little less than lovely.



A scripture I want to share with you this month is 1 John 3:1a. "See what kind of love the Father has given to us in that we should be called God's children, and that is what we are! Because the world didn't recognize him, it doesn't recognize us."

A few days ago, an old friend of mine posted on social media that they were lonely and feeling lost — without purpose. I felt compelled to reach out immediately and suggest the following: "What if your purpose is to be loved?" What if part of who we are — at our core, at the center of our very being — is to be known, claimed and loved by God.

Yes, our skills and talents can be part of our purpose. Purpose can also be expressed in what we do. But what if all of those things pale in comparison to our true and greater purpose of being loved by God? See what kind of love God offers us, that we can receive God's love before we do a thing to earn it, deserve it, or realize it? See what kind of love God offers us that we could be called children, family, and beloved of God.

The second half of the scripture might seem more complicated, but what it says to me today is that, because people don't know they are loved by God, they can't recognize how much it could change their life. Said another way, if we don't recognize the purpose God's love can provide us, it's because we don't really know how much we are loved... yet.

Today, if you aren't sure that someone loves you, if you aren't sure that you have value, if you aren't convinced you could be important enough to be claimed as a "valentine," I am convinced God already loves you and welcomes you. I am convinced God cares deeply for you.

If you are aware of God's love for you, then perhaps it's time to make sure the rest of our community knows, too... What if the only reason people don't know they are loved is that they haven't heard? Don't wait for another Valentine's Day to share love — God's love.

God loves you. I love you. God bless. ■

Information provided by John Wagner, campus pastor, Christian Life Center, Ankeny First United Methodist Church, john.wagner@ankenfirst.org.

RECIPE

A BETTER-FOR-YOU breakfast favorite

(Family Features) Whether you're encouraging loved ones to start a new wellness kick or looking to add new ideas to an already-nutritious menu, families at any stage of a journey toward better health can use newfound favorites to bring fresh flavors to the table.

Start by ramping up your family's breakfast with these slightly sweet mini Greek yogurt pancakes with cinnamon-maple topping for a protein-packed way to start the day with a healthy addition of fresh berries. This dish from Milk Means More provides a delicious breakfast that allows you to bring everyone together for a tasty, nutritious meal no matter the occasion. Dairy foods, like the low-fat or fat-free milk and yogurt found in this recipe, are fundamental to good nutrition.

Constructing a better-for-you menu calls for a balanced diet with a variety of foods to get essential nutrients. This balance is important for maintaining healthy gut and immune function while optimizing overall wellness.

Find additional better-for-you recipe inspiration at MilkMeansMore.org. ■

Mini Greek yogurt pancakes with cinnamon-maple topping

Recipe courtesy of Marcia Stanley, MS, RDN, culinary dietitian, on behalf of Milk Means More
Total time: 25 minutes
Servings: 6

Topping:

- 1 3/4 cups plain Greek yogurt (fat free, 2% or 5%)
- 1/3 cup maple syrup
- 1/2 teaspoon ground cinnamon

Pancakes:

- 1 cup all-purpose flour
- 2 tablespoons sugar
- 1 teaspoon baking powder
- 1/4 teaspoon baking soda
- 1/8 teaspoon salt
- 1 egg, lightly beaten
- 3/4 cup plain Greek yogurt (fat free, 2% or 5%)
- 1/2 cup milk (skim, 2% or whole)
- 3 tablespoons melted butter
- 1 teaspoon vanilla
- oil
- 1 cup fresh blueberries or chopped fresh strawberries

To make topping:

Stir yogurt, syrup and cinnamon. Cover and refrigerate.

To make pancakes:

In mixing bowl, stir flour, sugar, baking powder, baking soda and salt. In separate bowl, whisk egg, yogurt, milk, butter and vanilla. Add yogurt mixture to flour mixture. Stir just until combined (batter should be slightly lumpy).

- Scrape batter into large plastic food storage bag. Oil nonstick griddle or large nonstick skillet. Heat over medium heat. Cut off about 1/2 inch from corner of plastic bag. Squeeze batter, about 1 tablespoon at a time, onto hot griddle. Cook 1-2 minutes per side, or until pancakes are golden brown, turning to second sides when bubbles form on surface of pancakes and edges are slightly dry.
- Serve warm pancakes topped with cinnamon-maple yogurt and sprinkled with berries.



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ANKENY Kirkendall Public Library 2023 wrap up

Are you curious to know what the library's most popular book of the year was? Or how many visitors walked through the library's doors? Check out the 2023 Ankeny Kirkendall Public Library Wrap Up and learn what last year looked like for the library in numbers.

A whopping 350,543 people visited the library, an average of 960 people each day. The three most popular days of 2023 were May 31 with 3,961 visitors for the Barnyard Bash Summer Library Program Kickoff, July 8 with 3,177 visitors during Ankeny Chamber SummerFest, and Dec. 2 with 2,555 visitors during Dazzling in the District.

Some of the most popular titles from our fiction, nonfiction/ biography, and movie collections were:

- "It Starts With Us" by Colleen Hoover (349 checkouts)
- "Spare" by Prince Harry (188 checkouts)
- "Top Gun: Maverick" (180 checkouts)
- "The Polar Express" by Chris Van Allsburg (133 checkouts)
- "Encanto" (96 checkouts)
- "Diary of a Wimpy Kid: the Getaway" by Jeff Kinney (84 checkouts)
- "The Summer I Turned Pretty" by Jenny Han (71 checkouts)
- "Killers of the Flower Moon: the Osage Murders and the Birth of the FBI" by David Grann (44 checkouts)

A total of 123 volunteers donated 2,358 hours of service, shelving materials, walking in parades, helping at library events and more! Also, 4,542 people signed up for their library card, making a total of 26,900 active cardholders. Of those cardholders, 22,786 are Ankeny residents, meaning 32.4% of Ankeny residents have a library card.

Some 551,217 physical items and 149,487 digital items were circulated, for a total circulation of 700,704 — nearly 2,000 items a day. A total of 11,164 Ankeny residents, 907 unincorporated Polk County residents, and 1,091 residents from other cities in Iowa borrowed items from the Ankeny Library.

Our programs for all ages are always a hit. The library hosted 1,000 programs with a total of 30,275 attendees. Some of our most popular programs were DART Storytime & Ride (141 attended), K-5 STEAM Lit (99 attended), Pokémon Escape Room (41 attended), Iowa and the Presidents Genealogy Presentation (45 attended), and the Barnyard Bash (2,669 attended).

The library also has non-traditional items that can be borrowed; 676 Adventure Passes were borrowed, allowing patrons to visit the Blank Park Zoo and other local attractions for free. We loaned our 52 educational STEAM Kits 1,057 times, and our 25 Wi-Fi hotspots went out 881 times. Our eight free, reservable conference rooms were checked out 6,586 times.

We can't wait to see what 2024 brings for the library. ■



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HEALTHY financial habits

Many of the things we do each day are done out of habit, including the ways we choose to spend our money. And just like bad spending habits can get you into financial trouble, healthy financial habits can help you spend more wisely and save enough to reach your financial goals.



Here are four healthy financial habits you can start implementing to help you spend more wisely, save for unexpected expenses, and invest for your future.

1. Reduce emotional spending

Especially during stressful times, it can be tempting to find joy in buying new things or spending money on fun experiences. Too much of this emotional spending can derail your budget and therefore create a larger problem.

A few habits you can implement to reduce emotional spending are setting a discretionary spending allowance, shopping with a list, and instituting a “cool-off” spending period when you’ve exceeded your set allowance.

2. Regularly review transactions and eliminate unnecessary expenses

Remember that “free trial” you signed up for months ago and forgot about? Take some time each month to review your account statements and transactions, which will help you identify subscriptions you don’t use or need, as well as other expenses that could have been avoided, such as overdraft or late fees.

3. Sell belongings you no longer need

We’re all guilty of accumulating belongings we no longer use. Like canceling unused subscriptions, selling belongings you no longer need can free up more space in your budget, and you won’t even miss having them. And with online marketplaces, consumer-to-

consumer sales are easier than ever. Or you can always go old school and have a yard sale.

4. Pay yourself first using automated savings

An easy way to save for specific goals is to automate a monthly transfer from your checking account. You can set this transfer to occur right around or after the time you expect your paycheck to settle on your account; that way, before you spend it on anything else, you’ve set aside a portion for savings — effectively paying yourself first.

No matter where you are in your financial journey, there’s almost always room for improvement. Right now, at the beginning of a new year, is the perfect time to start these healthy financial habits. ■

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

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Check for cancellations



Ankeny Knights of Columbus Fish Fries

St. Luke the Evangelist Catholic Church: 5-7 p.m. on Feb. 16, March 1, March 15
Our Lady's Immaculate Heart Catholic Church: 5-7 p.m. Feb. 23, March 8 and March 22

Enjoy freewill donation fish fries offered by the Ankeny Knights of Columbus on alternating dates at the Catholic churches. Menu at St. Luke's is fried and baked fish, mac and cheese, green beans, cole slaw, homemade chips, drinks and desserts. Menu at OLIH is fried and baked fish, baked potato, corn, green beans, tater tots, grilled cheese and and ice cream.

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: 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.

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YMCA Red Flannel Run

Feb. 17
501 Grand Ave., Des Moines
Dmymca.org

The Red Flannel Run is great for a fun freezing run. After starting 35 years ago when two single guys didn't have Valentine's Day dates, it is credited with being the longest consecutively produced race in the Des Moines area.

Des Moines Performing Arts productions

Des Moines Civic Center, Cowles Commons,
Stoner Theater, Temple Theatre, 221 Walnut St.,
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- Feb. 17: The Peking Acrobats
- Feb. 20: Les Ballets Trockadero de Monte Carlo
- Feb. 27 through March 3: "Les Misérables"
- Feb. 27 through March 17: "Dixie's Never Wear a Tube Top While Riding a Mechanical Bull"



CITYVIEW Chocolate Walk

Friday, Feb. 23, 5-9 p.m.
West Glen Town Center, 5465 Mills
Civic Parkway, West Des Moines

Like chocolate? Like chocolate drinks? Then you'll love this event. For a ticket price of \$25 (\$35 at the door), attendees will receive 10 tickets that can be redeemed for sample cocktails at participating venues. Attendees will also be provided tickets for chocolate dessert samples at participating retail stores. A shuttle bus from Majestic Limousine will be providing transportation to each location, although most are only a short walk away. For a link to purchase tickets, visit chocolatewalk.dmcityview.com. ■

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MAKING SENSE OF INVESTING

BENEFITS of fixed-income investments

When many people think about investing, the first thing that comes to mind is the stock market. And that's not surprising, as the rise and fall of stock prices is constantly in the news. But if you're going to achieve your financial goals, you may well need to look beyond stocks and include fixed-income investments in your portfolio.



Fixed-income investments offer three important benefits:

- **Income** – When you invest in fixed-income vehicles, such as bonds, Treasury securities and certificates of deposit (CDs), you receive regular income in the form of interest payments. And you continue to receive this income until your investment matures or you sell it, no matter what's happening in the financial markets. Of course, the income you can receive from fixed-income investments will always depend on the interest rates at which these investments were issued. But if you own a mix of long-term and short-term fixed-income investments, you can gain some protection against fluctuating rates. When market rates are low, you can get greater income from your longer-term bonds, which typically — although not always — pay higher rates. And when market rates rise, you can benefit by reinvesting the proceeds from your shorter-term bonds.

- **Diversification** – If you were only to own stocks, or stock-based mutual funds, your portfolio would be susceptible to higher risks, especially with market downturns. But you may be able to reduce the impact of market volatility by adding fixed-income investments to your holdings. Bond prices often move in a different direction from stocks, so if stock prices are falling, you might find that the value of your bonds is rising. You can also diversify within the fixed-income portion of your portfolio by owning a mix of corporate and Treasury bonds, as well as CDs, just to name a few.

- **Stability** – As mentioned, you will always receive interest payments from your bonds if you hold them until maturity. But if you wanted to sell your bonds before they mature, you could get more, or less, than what you originally paid for them. When market interest rates rise, the price of your current bonds will likely fall, as no one will pay you the full price for them when they get newer ones that pay more — this is what's known as interest-rate risk. Conversely, when market rates fall, the prices of your current bonds will probably rise. But here's the key point to remember: Bond prices generally don't fluctuate as much as stock prices. In other words, bonds are typically less volatile than stocks. Consequently, owning bonds can add diversification to your portfolio. And to maximize the stabilizing effects of bonds, you may want to stick with high-quality bonds rated as "investment grade" by independent bond-rating agencies.

How much of your portfolio should consist of fixed-income investments? There's no one right answer for everyone. And over time, your interest in these types of investments may well change — for example, as you near retirement, you may want to consider shifting some of your growth-oriented investments into income-producing ones, though you'll still need some growth potential to keep up with inflation. In any case, the combination of income, diversification and stability provided by bonds and similar securities should be compelling enough for you to find a place for them in your investment mix. ■

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 Patrick Domann, 2575 N. Ankeny Blvd., Suite 217, Ankeny, 515-965-7582.

PROTECTING assets from long-term care expenses

Estate planning is about more than just drafting a will or trust. It's also about protecting your money from risks such as long-term care costs. A couple's assets may not last as long as they anticipated — often because one spouse is in failing health and will soon need extra assistance.



Studies show that more than half (52%) of adults will develop a disability serious enough to require long-term care services. On average, women need 2.5 years of long-term care and men require 1.5 years.

In Iowa in 2024, the median monthly cost of a room in a long-term care facility is \$7,452. That kind of expense can be devastating. There are strategies that can help shelter assets and ensure that you or a spouse can pay for long-

term care.

One tool to consider is an asset-protection trust, which can help shield you and your spouse from the significant costs of long-term care. A Shield Trust is a unique, highly specialized irrevocable trust that allows you to maintain control over assets while planning for future disability.

Once you establish an irrevocable trust, you deplete your estate of disposable assets, a strategy that eventually will allow you to use Medicaid assistance to help pay for long-term care costs. The trust can still provide you with income to improve your quality of life. For a married couple, if one spouse needs long-term care, the other spouse won't become impoverished while paying for that care.

Medicaid has a five-year "look-back" period to determine if there have been any violations of the rules regarding the spending-down or transfer of assets, so this strategy requires

pre-planning. The Shield Trust shelters assets transferred to the trust after the 60-month exclusion period. Once you've made it past that five-year period, everything inside the trust should be protected.

The Shield Trust is a good option for someone who is planning for future disability — because of the 60-month period — and who has purposefully calculated the tax risks.

There are strategies that can help you meet your goals of asset preservation and protection against long-term care costs. Consult with an attorney who will help you understand the complexities of long-term care and then work with you to come up with individualized solutions to help you. ■

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

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PLAN AHEAD

By Sarah Masteller

WHY would I prepay funeral expenses?

Preplanning one's final arrangements is something that everyone should do. While it is not necessarily an easy topic to address, having arrangements in place can provide a great deal of peace of mind, both for the person making the arrangements and for those loved ones who will be left behind.



No one comes through the doors of the funeral home on the day that their loved one has died and regrets that the plans have already been made. In fact, it is quite the opposite. Families experience great relief knowing that plans are in place, decisions have been made and, perhaps, the expenses have already been handled.

While prepaying funeral expenses is never a requirement for someone to place their arrangements on file with a funeral home, it is an option available and one that you should know about.

There are many benefits to prepaying funeral expenses. Most importantly, it allows a person the opportunity to purchase funeral arrangements at current prices, with the guarantee that those services and merchandise selections will be provided, at no additional expense to the family, at the time the funeral home's services are needed.

Keep in mind, funeral arrangements will never be less expensive than they are today.

Whatever your funeral home of choice is, make sure you understand your options, and then make the decision that is right for you. ■

Information provided by Sarah Masteller, Advanced Planning Counselor, Hamilton's Southtown Funeral Home, 5400 S.W. Ninth St., Des Moines, 515-697-3679

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HEALTH

By Lance Andersen

GET LOST — in a daydream

"How will you go about finding that thing the nature of which is totally unknown to you?" —Meno.

This may seem like a philosophical question, but it appears just as important for every individual to answer today as when it was first said in ancient Greece. Wishing others to "get lost" could be well intentioned, because getting lost can cause what was unfamiliar to appear. "Lost" comes from the Old Norse "los," and one translation is "falling out of formation." This implies it's an action rather than a state of being.



Good news is you can access the expansive blue from anywhere thanks to the power of your mind. Daydreaming stimulates creative innovation in the brain's right hemisphere but also activates the hippocampus, which suggests this could help improve learning and memory. Somewhat paradoxically, daydreaming about recent events helps cement them into memory, so the wandering mind is perhaps never lost. If daydreaming sounds lazy, call it "quiet wakefulness," which is a relaxed state of environmental awareness that helps us process things when we are both awake and at rest. Without it, we may never have heard of Einstein. It's up to you to find what "flow state" helps spontaneous connections in your brain. It's clear from MRI scans that your brain is very active during daydreaming, but how active is it at other times? ■

Information provided by Lance Andersen, LMSW, SS Therapy and Consulting, Ltd., 4725 Merle Hay Road, Suite 205, Des Moines, 515-528-8135, www.sstherapyandconsulting.com, andersen@sstherapyandconsulting.com.

SPONDYLO.....What?

What is a spondylolisthesis?

The word “spondylolisthesis” derives from “spondylo,” meaning spine, and “listhesis,” meaning slippage. A spondylolisthesis is a forward slippage of one vertebra (one of the 33 spinal-column bones) relative to another. A spondylolisthesis usually occurs towards the base of the lumbar spine. Spondylolisthesis can be described according to the extent of slippage. Commonly, the slippage grading system identifies Grade 1 as the least advanced and Grade 5 as the most advanced. The spondylolisthesis is graded by measuring how much of a vertebral body has slipped forward over the body beneath it.

Types of spondylolisthesis

There are several types of spondylolisthesis, commonly categorized as developmental or acquired. “Developmental” indicates that the condition may have existed at birth or may have developed during early childhood. “Acquired” means that the condition is due to trauma (like falling off a horse or ladder) or due to degeneration from the joints wearing out due to repetitive forces.

What symptoms might I notice?

Many people with a spondylolisthesis have no symptoms and will only become aware of it when revealed on an X-ray for a different problem. However, there are several symptoms that often accompany spondylolisthesis:

- Pain in the low back, especially after exercise.
- Increased lordosis (i.e., swayback).
- Pain and/or weakness in one or both thighs or legs.
- Reduced ability to control bowel and bladder functions.
- Tight hamstring musculature and hip pain.

In advanced spondylolisthesis cases, changes may occur in the way people stand and walk; for example, development of a waddling style of walking. This causes the abdomen to protrude further, due to the low back curving forward more. The torso (chest, etc.) may seem shorter; muscle spasms in the low back may occur.

How is a spondylolisthesis treated?

The slippage grade and the symptoms will help determine a suitable spondylolisthesis treatment. Treatment focuses on decreasing symptoms, healing damaged tissues, and restoring the stabilizing musculature for long-term relief. The further the vertebra has slipped, the more difficult it is to find a treatment that will offer relief. There is no perfect fix for the spondylolisthesis. Treatment is focused on symptoms management rather than finding a cure, much like diabetes care. When a spondylolisthesis fails to respond to conservative care, surgery may be necessary or beneficial.

Ask your chiropractor about managing spondylolisthesis without the use of drugs or surgery. If you or someone you know is suffering from back pain 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 or call the office at 965-3844.



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NOMINATIONS sought for S.T.A.R. Award

Honoring educators for S.T.A.R.:
Selflessness, Tireless, Adaptive, Remarkable

Created by the 2020 Ankeny Citizen of the Year, Laura Murphy (Luetje), and Carter and Claire Luetje, the S.T.A.R. Award is given bi-monthly to a staff member, teacher or principal who embodies the S.T.A.R. attributes. A traveling trophy will be given to each recipient to promote positivity and exceptional leadership within Ankeny schools.

The S.T.A.R. attributes are:

- **Selflessness:** Focuses on student and school needs
- **Tireless:** Works relentlessly for the greater good
- **Adaptive:** Being responsive and adapting to needs
- **Remarkable:** Goes above and beyond to support students

Nominations are encouraged. Guidelines are:

- Nominee must be a staff member, teacher or principal of a PK-12 school in Ankeny
 - Recipients will be acknowledged in their classroom/office
 - Recipients can only be rewarded once per school year
 - You can re-nominate an individual until they receive the award
 - Nominating criteria must occur within the current school year
 - Nominations cannot be anonymous
 - The nominee and recipient agree to photographs and public acknowledgment
 - Recipient agrees to turn over traveling trophy when new recipient is acknowledged
- Go to <https://bit.ly/35tjCTX> to make a nomination. ■

By Lindsey Giardino

A HOME with all the amenities

Steve and Sue Feathers at the right place at the right time

Steve Feathers and his wife, Sue, are brand new to Ankeny, but they're already loving where they live.

They moved into Attivo Trail, a senior living community for residents 55 and older, in December. In fact, the facility is what drew them to town in the first place.

"Out of all of the senior living options we looked at in Des Moines and surrounding areas, Attivo Trail in Ankeny best met our needs," Feathers says.

The couple especially enjoys the hot tub and swimming pool in the facility, as well as its underground parking.

"Our dogs, Charlie and Oscar, like the apartment dog park that is close to our back door," Feathers says. "The people in our apartment complex are extremely friendly and outgoing. They have been extremely welcoming."

The couple also enjoys taking part in activities at Attivo Trail.

"I personally like the cards and coffee time Friday mornings," Feathers says.

Because they are located in the Prairie Trail area of Ankeny, the couple also enjoys visiting the many shops close to their home.

"There are many new restaurants and shops that we have never been exposed to previously," Feathers says. "We are looking forward to exploring the neighborhood for new adventures." ■



Steve and Sue Feathers enjoy living at Attivo Trail in the Prairie Trail District because of the many amenities offered by both. Their dogs benefit from the amenities, too.

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

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MEET Shantell Smith

Making math meaningful



Shantell Smith, second from the left, enjoys being a math interventionist at Ankeny Centennial High School.

Shantell Smith teaches Algebra 2 and provides math intervention at Ankeny Centennial High School. She attended Central College, where she majored in mathematics with secondary education, then spent five years teaching at East High School in Des Moines before coming to Ankeny.

“I enjoy math intervention because I get to work with students in small groups and help them on specific math skills they need,” she says. “Additionally, I love teaching in the whole classroom setting and guiding students through the curriculum. I have a rewarding job, because I get to work in two very different settings to help students be successful in high school math. I enjoy getting to know my students and their unique personalities.”

Smith says she enjoys being part of the Centennial staff. She considers her close coworkers to be some of her best friends, which makes her time at work enjoyable. She says they are hard-working, caring, and do their best for students to be successful.

The most rewarding part of Smith’s job is helping students find success in math or simply enjoy their time in the classroom. Many students can find math challenging, but she makes it her mission to enable them to find success, even if they don’t intend to go into a field where higher-level math is required.

“I enjoy giving students a good experience with math, even if it isn’t their strongest or favorite subject,” she says. “I think I struggle with finding the balance between challenging my students and making the math actually make sense to them in a meaningful way.”

When she’s not at school, Smith can be found spending most of her time with her husband and 2-year-old daughter. The family is also expecting a baby boy in June.

“My hobbies include spending time with friends and family, attending Summitcreek Church in Urbandale, and teaching fitness classes in Ankeny. I have taught classes at both Fitness World and Kris’ Hot Yoga.” ■

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HIGHLIGHTS: Day of Service, awards dinner



January was so long. Two feet of snow, home with our kids, businesses had to shut down due to weather, and it was nasty cold out. But we can all celebrate that February is finally here. Can you feel love in the air? This is a busy month for the chamber as we are gearing up for our Annual Dinner, which is tonight, Feb. 15, at the FFA Enrichment Center. Make sure to check out the digital billboards around town to see who won Small Business of the Year, Employee of the Year, Ambassador of the Year, Ankeny Young Professional of the Year, Outstanding Citizen of the Year and the Lifetime Impact Award. You can also check back here in March because I will give a recap of our wonderful evening.

February is also Black History Month. The Multicultural Taskforce hosted its inaugural Day of Service in honor of Martin Luther King Jr. and collected donations for the Holy Trinity Lutheran Church's food pantry. We almost filled our board table. The taskforce is also planning quarterly events ranging from a lunch and learn to a networking event to celebrate the diversity of Ankeny. Along with our day of service, we had the pleasure of attending the MLK Day Candlelight Vigil hosted by the Ankeny Community Network. The program consisted of music, education and young people sharing what they would tell Martin Luther King Jr. if he was here today. So many talented people sharing their experiences with the group.

The Ankeny Chamber Board of Directors gained some new faces in 2024: Crystal Wright, Community State Bank; Joe Bethel, New York Life; and Makayla Gallentine, Northwest Bank. We want to say thank you to Jeff Baxter from Dickinson, Mackaman, Tyler & Hagen, P.C. for his service as chairman of the board for 2023. We also want to welcome Corey Morrison from On With Life as our chairwoman of the board for 2024 and Reyna Immerfall, State Farm, for joining our executive team. Thank you to all our board members for their service to our members and the community.

The Chamber staff will be out showing love to our members with some Valentine treats throughout the month. If we don't happen to get into your location, we want to share how much we appreciate all you do for our community and thank you for supporting the largest chamber in the state. ■

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

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LEGISLATIVE UPDATE

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11:30-12:00PM
Networking & light snacks
12:00-1:00 PM
Event will begin



INVESTOR MEMBERS



PREMIER MEMBERS



OUT & ABOUT



A ribbon cutting was held for The Breakfast Club, 1465 S.W. Park Square Drive in Ankeny, on Jan. 26.



Marti Skow and Jayden Moore at the ribbon cutting held for The Breakfast Club, 1465 S.W. Park Square Drive in Ankeny, on Jan. 26.



Wenda Bishop, owner Kayla Deighan, DPT, and Makayla Gallentine at the ribbon cutting held for Roots Rehab, 1520 N.W. Irvinedale Drive, Suite 103, in Ankeny in Jan. 18.



Jaci Robson and Pearl Doty at the ribbon cutting held for The Breakfast Club, 1465 S.W. Park Square Drive in Ankeny, on Jan. 26.



Matthew Pillman and Shey Moore at the ribbon cutting held for The Breakfast Club, 1465 S.W. Park Square Drive in Ankeny, on Jan. 26.



A ribbon cutting was held at Roots Rehab, 1520 N.W. Irvinedale Drive, Suite 103, in Ankeny on a snowy evening on Jan. 18.



Tom and Jennifer Joensen, Barnes Kelley, Tracy Deutmeyer, Natt Edwards, Meg and Ryan Schon at Our Lady's Immaculate Heart Church Trivia Night held to benefit Little Learner's Preschool on Jan. 27.



Jerry and Shelley Tegels at Our Lady's Immaculate Heart Church Trivia Night held to benefit Little Learner's Preschool on Jan. 27.



Britni and Eric Roa, Allen and Janet Irlmeier and Andy and Jen Burke at Our Lady's Immaculate Heart Church Trivia Night held to benefit Little Learner's Preschool on Jan. 27.



Katie and Tom Purcell and Lindsay and Bryan Larson at Our Lady's Immaculate Heart Church Trivia Night held to benefit Little Learner's Preschool on Jan. 27.

OUT & ABOUT



Michele Cheek, Tom Friedman and Nancy Zwickel at Ankeny Business After Hours held at IV Nutrition on Jan. 11.



Matt and Sue Hudson at Ankeny Business After Hours held at IV Nutrition on Jan. 11.



Aaron Yahi and Carissa Coldwell at Ankeny Business After Hours held at IV Nutrition on Jan. 11.



Jenna Enderton, Quentin Zart and Zoe Schmitz at Ankeny Business After Hours held at IV Nutrition on Jan. 11.



Tim Ure and Joe Bethel at Ankeny Business After Hours held at IV Nutrition on Jan. 11.



Ricky Bennett and Alec Davis at Ankeny Business After Hours held at IV Nutrition on Jan. 11.



Julian Matias, Randy Schneider, Konner Chiles, Mark Stewart, Derek Wilmeth and Austin VanBelen at Lattes and Leads Jan. 23 at Warners' Stellian Appliances.



Carson Olde at Lattes and Leads Jan. 23 at Warners' Stellian Appliances.



Randy Schneider, store manager, at Lattes and Leads Jan. 23 at Warners' Stellian Appliances.



Randy Pelham and Jamie Dobson at Lattes and Leads Jan. 23 at Warners' Stellian Appliances.



D.J. Doff and Misty Trogdon at Lattes and Leads Jan. 23 at Warners' Stellian Appliances.



Joe Bethel and Reyna Immerfall at Lattes and Leads Jan. 23 at Warners' Stellian Appliances.

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