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FEBRUARY 2024

# Living

MAGAZINE

## Golden EMPLOYEES

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

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WELCOME

## 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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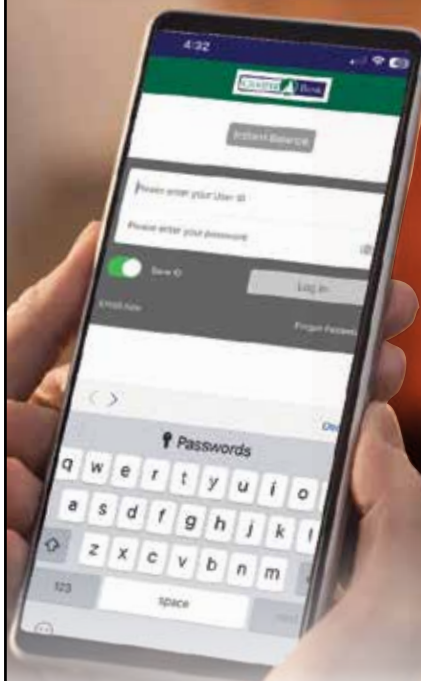
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# Golden EMPLOYEES

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.

Larry Trager says retirement has allowed him to focus on his passion and second career as a photographer. Photo by Todd Rullestad

**"My wife and I are planning a trip to the New England states this fall. We have wanted to do it for a long time, and now we can since we have the time. Also, I can get some landscape photos for my photography site."**

— Larry Trager

## Smiles times two

Larry Trager worked for John Deere Financial in Johnston for 33 years before retiring in 2020. He chose the company based on their reputation, benefits and people. He started part-time while going to college at AIB and switched to fulltime when he graduated.

After retiring, Trager found himself sitting around too much in the mornings watching television, so he forced himself to have a schedule that would get him moving in the mornings. Now, he works at Hy-Vee in Grimes doing Aisles Online shopping for people in the morning four days a week. He also owns a photography business, Lens Art Photography by Larry Trager.

He took up photography after he quit coaching baseball so he would have something to do at the games. Now that he has more time, he can focus more on his photography career. Trager photographs seniors, families, kids and sports.

"I really enjoy capturing special moments for people, especially the great plays for the sports. It has been a real blessing to meet so many people and see all of the smiles," he says. "Plus, getting to attend so many athletic events is a bonus. I would say shooting sports is probably my No. 1 passion. I love seeing all of the great plays and getting to know some of the athletes while doing it. I had a blast hanging around at the end at the dugouts and on the field during baseball and softball season for DCG."

Trager says he enjoys the flexibility of retirement. His Hy-Vee job provides him with activity, contact with people, a routine and a chance to learn new things. But he says the biggest benefit is working because he wants to, not because he has to.

"It is a whole different attitude, in a good way, from when I was working fulltime. Not that I didn't like my full-time job, because I did," he says.

Trager's future plans include enjoying retirement life with his wife, who retired in April. They both have time to travel, enjoy their granddaughter, and focus on their hobbies.

"I'll keep working at Hy-Vee for now. I really like it," he says. "It is good exercise, and I like the contact with people. My wife and I are planning a trip to the New England states this fall. We have wanted to do it for a long time, and now we can since we have the time. Also, I can get some landscape photos for my photography site."

## A church family

Becky Duckett worked with pension plans as well as information technology at the Principal Financial Group for more than 36 years before she retired. She knew she still wanted to do something part-time, and she now serves as a business manager at Prairie Creek Church.

Her fulltime position was more than 40 hours per week, but now she works only 20. She learned about the position since she's a member of the church and volunteers there regularly. It was a perfect fit. Her husband, Dana, hasn't yet retired, so this was a great way to keep busy and still



Becky Duckett, pictured with her husband, Dana, and grandkids, enjoys working part-time at their church.

enjoy a more flexible schedule.

"I enjoy my work and the flexibility of it but am able to help others and give back every day," she says. "I envision I will always do something like this. Retirement doesn't mean stopping for me. I love people and serving others."

Her flexible schedule also allows Duckett to pursue her passion of helping others. She continues to volunteer at the church and also for The Grimes Storehouse. She recently went on a mission trip to New Mexico with fellow retirees Chris Schmidt, Betsy Grove and Liz Hendricks.

"I volunteer with the worship team as well as helping to cook at times and anything that needs done or support," she says. "The church is our family. In the rest of my free time, I like to spend time with friends and family, play card games and travel."



**"I write historical drama. I always wanted to write a book, and I just started writing. This way, I have more time to do what I want to."**

— Julie Metros

## Temp time

Julie Metros retired on Sept. 1 from her 40-year career in the insurance industry. Though her retirement wasn't her choice, she's been able to segue into related jobs with a temp company.

"My situation changed, and my temp job ended recently, so I am waiting for another assignment. It takes about a month to get one. I'm working because retirement was boring. All of my temp jobs are in the insurance industry, and they're all remote and vary by length, pay and hours."

Now Metros works for herself as an independent contractor, but she takes jobs from one company dedicated to placing retired people. She has worked remotely or hybrid for more than 10 years now, so she enjoys being able to keep to that schedule with her current jobs.

Of course, there are perks to not working full-time, she says. She is enjoying the income while also having more free time. For the first time in 40 years, she says she doesn't have to set an alarm. She still wakes up early but makes her own hours and sets her own time.

At this point, Metros sees herself continuing to work temp jobs for the foreseeable future. Many of her friends aren't yet retired, so this is a way to keep busy and earn that extra income while also having time to pursue her own interests. In fact, Metros has written and published three books and is working on a fourth.

"I write historical drama," she says. "I always wanted to write a book, and I just started writing. This way, I have more time to do what I want to." ■



Julie Metros continues to work part-time after retiring and says she likes the income while also being able to set her own schedule and have free time for her passions, such as writing.

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## Grimes Chamber & Economic Development Lunch & Learn

Wednesday, March 20,  
11:30 a.m. to 1 p.m.  
Destination Grille, 2491 E.  
First St., Grimes

The public is invited to the Grimes Chamber & Economic Development Lunch & Learns regarding Grimes and the metro area. Cost is \$25 for GCED members and \$30 for non-members and walk-ins for lunch and \$15 for those attending but not having lunch. For information and registration, visit <https://business.grimesiowa.com/events/details/march-lunch-learn-1855?calendarMonth=2024-03-01>.

## The Business Expo

Tuesday, March 26, 4:30-6:30 p.m.  
Meadows Gymnasium, 2555 W.  
First St., Grimes

The public is invited to the 14th year of the Business Expo. Check out some local businesses and what they have to offer. Look for plenty of free goodies from Grimes Chamber member businesses, a face painter and a balloon artist. Free admission and kids are welcome.

## Dome After Dark

Fridays, 6-10 p.m. through March  
Des Moines Botanical Garden, 909  
Robert D. Ray Drive, Des Moines

Enjoy the conservatory and gardeners show house which will be illuminated with unique and colorful lighting. Details at [dmbotanicalgarden.com](http://dmbotanicalgarden.com)



## Elks Pancake Breakfast Buffet, Bake Sale and the Easter Bunny

Sunday, March 10, 8 a.m. to noon  
West Des Moines Elks Lodge, 2060 N.W.  
94th St., Clive,

The Easter Bunny will be at the Elks breakfast to greet the children and have treats to share. The breakfast buffet includes: biscuits and gravy, french toast, scrambled eggs, bacon, sausage patties, cheesy potatoes, and all you can eat pancakes (including blueberry and chocolate chip pancakes), orange juice, milk and coffee. Enjoy a bloody mary or mimosa for \$3.50. Cost is \$10 for adults and \$5 for children 10 and younger. Proceeds support the Elks' Hoop Shoot Program, other youth activities and veteran support activities.

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## Des Moines Performing Arts productions

Des Moines Civic Center, Cowles Commons, Stoner  
Theater, Temple Theatre, 221 Walnut St., Des Moines  
[dmpa.org](http://dmpa.org)

- 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"

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## EVENTS IN THE AREA

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



### Iowa Wolves home games

Wells Fargo Arena, 233 Center St.,  
Des Moines

[iowa.gleague.nba.com](http://iowa.gleague.nba.com)

- Feb. 23 at 7 p.m. vs. Rio Grande Valley Vipers



### Iowa Wild home games

Wells Fargo Arena  
233 Center St., Des Moines

[iowawild.com](http://iowawild.com)

- Feb. 19 at 5 p.m. vs. Rockford
- Feb. 21 at 7 p.m. vs. Rockford

### YMCA Red Flannel Run

Feb. 17

501 Grand Ave., Des Moines

[Dmymca.org](http://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.



### 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](http://chocolatewalk.dmcityview.com). ■

## 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](http://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  
Serves: 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.



# LEADING by example

Serving others is in Lees' heart

Nick Lees, senior pastor at Harvest Bible Chapel in Grimes, has a passion for giving back — and it keeps him busy.

He currently serves on the board of directors for Grimes Volunteer Support services (GVSS) as well as the executive committee for the Baptist Convention of Iowa (BCI).

For GVSS, he's also a weekly volunteer, driving senior citizens to and from appointments and helping clear the snow from two clients' homes as part of the snow removal team.

"I love the work that GVSS does and the fact that it is local to our community," Lees says. "It is making an impact on my very own neighbors. I also think it is an important service in a society that often devalues or neglects the elderly. My role at the BCI is mostly helping make decisions for the state association and be wise stewards of all the resources God has entrusted to us.

"Aside from those organizations, I also regularly volunteer with Freedom for Youth by helping clean up their property with our church's small group or by teaching in their Engage program for kids 18 to 25 years old," he continues. "In the past, I've also helped out with Joppa, which serves the homeless community in Des Moines by helping renovate their new property on Euclid to get it ready for launch, as well as helping clean up homeless camps that have been abandoned and packaging food for those in need."

Lees adds that Harvest Bible Chapel is active in the community, so he's also spent time at Many Hands helping organize their supplies on volunteer days or with Single Parent Provision at their annual Single Mom's Christmas Dinner.

Last summer, Lees was able to travel to Dallas, Texas, to serve for a week with an organization called For the Nations Refugee Outreach.

"It was an amazing trip getting to be a blessing and help refugee



Nick and Micaela Lees

children in advancing their education and skillsets," he says.

Lees says he prefers to lead by example, which drives his passion for serving the community.

"Volunteering not only provides immediate opportunities to be a help, but it also provides longer lasting relationships and community impact," he says. "We were created for community/relationships, and it is good to engage in them. There are so many people in our society who feel isolated and alone, but we can make a difference in their lives. I am personally motivated by my faith to pursue such a lifestyle, but I would encourage everyone to prioritize helping others." ■

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## LEGAL

By Cynthia P. Letsch, J.D.

### 1, 2, 3s of pet trusts

We have discussed pet ownership and responsibility over the last couple of articles. Today, we will talk about how to provide for your furry (or feathered) friends after you are gone. I am sure you have heard of stories where people leave millions of dollars to their pets. Can you do that? Well, no. But there are options.



**1. In your will or trust, name the person you want to be the custodian of your pet after you have died and make a specific bequest of some amount of money you will give them.**

The money is theirs, flat out. You must trust that the person will use the money to take care of your pet.

**2. Leave money to a pet trust.**

In this case, the person caring for your pet is not in direct charge or control of the money. Someone else, called a trustee, is in charge of investing the money. Your trust document says how much, if any, the custodian gets simply for being the custodian and how much allowance the custodian gets to buy monthly supplies and food. The trustee pays any vet bills or other expenses either directly to the vendor or by reimbursing the custodian after getting a receipt. Your trust document will say who gets any money left over if your pet dies before using all the money.

**3. What happens if the person you name as custodian cannot or will not agree to do it?**

If you have named an alternate, then that person is the next person in line. We suggest you provide a string of alternates and/or give your nominated custodian the authority to select a replacement if he or she is not able to be the custodian.

If you do not set aside money or name a custodian of your pet for after you have died, who gets your pet? Anyone who is willing to care for it, or, if no one is, then likely Fluffy, Fido and Polly end up at an animal rescue shelter. To my knowledge, there have been no Iowa court cases fighting over custody of the pet of a deceased owner. However, technically, your pet is your property and will go to whomever you have designated as getting your "tangible personal property" on your death. ■

Information provided by Cynthia P. Letsch, J.D., Letsch Law Firm, 112 N.E. Ewing St., Suite D, Grimes, 515-986-2810, [www.LetschLawFirm.com](http://www.LetschLawFirm.com).



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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/2022/10/17/advisors-tax-blindspots-leaves-billions-in-returns-on-the-table/>

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## WELLNESS

By Dr. Shawn Spooner

# THE VAGUS NERVE: gateway to wellness

The vagus nerve, a key component of the body's autonomic nervous system, plays a crucial role in maintaining our overall wellbeing. Extending from the brainstem to the abdomen, it influences various functions, from mood regulation to physical health. Modulating the vagus nerve can significantly improve stress management, anxiety, sleep quality, pain management, and other vital body functions. This nerve is a central part of the parasympathetic nervous system, which promotes a "rest and digest" state, counteracting the stress-induced "fight or flight" response. Techniques like deep breathing, meditation, and yoga can stimulate the vagus nerve, promoting relaxation and reducing stress and anxiety. For sleep, the vagus nerve's calming influence can enhance the ability to fall asleep and improve sleep quality. Practices such as guided relaxation exercises before bed can be particularly effective. Pain management also benefits from vagus nerve stimulation. Non-invasive methods like acupuncture, Alpha-Stim® and bioacoustics can target this nerve, offering a natural approach to alleviating pain. This is especially helpful for those seeking alternatives to medication. Moreover, stimulating the vagus nerve can improve digestion, heart rate regulation and immune function. By employing simple techniques to stimulate this nerve, we can significantly improve our mental and physical health. ■



Information provided by Dr. Shawn Spooner, Solace Wellness Center, 2330 Rocklyn Drive, Urbandale, 515-650-3738, [www.solaceiowa.com](http://www.solaceiowa.com).

## FITNESS

By Haley Powers-Risdal

# Q: Are weight-loss pills effective?

**A:** A common misconception about weight-loss pills is that they are a "fix all" kind of solution. When it comes to these pills, their ultimate role is to make you feel fuller and less hungry. They do not burn fat or get rid of fat. So, if you were to solely take them and expect results, you will be waiting for a long time. They are not effective without making some lifestyle changes. In conjunction to the medication, you must still exercise, eat more mindfully, and stay consistent. Something to be mindful of is that a lot of these pills can have side effects like headaches, nausea, dizziness, etc. Weight-loss medications are appealing in this fast-paced world because they promise quick results. In a dream world, it would be great to take a pill that could answer all our needs, but, sadly, that is not the case. Ultimately though, weight-loss is not a race, it is a process. Just like we did not put the weight on within a couple of months, we cannot expect our bodies to lose it that quickly either. The natural approach is the best for starting out, because regardless of anything, to see results, you still have to exercise, eat healthy and stay consistent. Prove to yourself first that you can make those lifestyle changes and stick with them. It will make the results even sweeter. ■

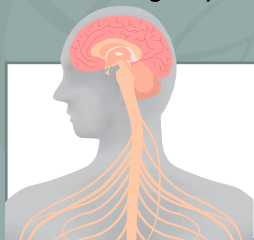


Information provided by Haley Powers-Risdal, certified personal trainer/head coach at Anytime Fitness 255 S.W. Brookside Drive, 515-300-9262, [GrimesIA@anytimefitness.com](mailto:GrimesIA@anytimefitness.com).

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# WHAT IS respite, and do you need it?

If you are a full- or part-time caregiver to your loved one, the chances are good you may need respite care. Respite care assists with an individual's care needs, so that the primary caregiver can take a break. This break can occur regularly (once a week, for example) or occasionally (such as for a trip, vacation or illness).



## What types of respite care are available?

• **In-home respite** is provided by volunteers or paid professionals. Services may last from a few hours to overnight and may be arranged directly or through an agency.

• **Respite care at an adult day center** is designed for those needing help to manage independently or who are isolated and lonely. Planned activities promote wellbeing through social and health services. Adult day centers typically operate during daytime hours, Monday

through Friday.

• **Residential programs** offer temporary around-the-clock medical and respite care for varying lengths of time at specialized communities.

According to the Family Caregiver Alliance, an estimated 44 million Americans provide assistance and support to a chronically ill, disabled or older family member annually. A substantial body of research shows family members who provide care to individuals with chronic or disabling conditions are themselves at risk from complex caregiving situations and the strains of caring for frail or disabled relatives.

Signs and symptoms of caregiver stress include anxiety, depression, irritability; feeling tired and run down; difficulty sleeping or concentrating; new or worsening health problems; feeling resentful or hopeless; drinking, smoking, or eating more; tendency to become ill; neglecting one's own needs; revolving life around caregiving; trouble relaxing; being increasingly impatient and irritable with the person who needs care.

## Potential benefits of respite care

Many organizations offer respite assistance tailored to your loved one's unique needs, so he or she can take advantage of new friendships and activities while enjoying amenities like freshly prepared meals. Potential benefits of respite care include:

- Reduce stress
- Improve health and wellbeing
- Avoid or delay out-of-home placement
- Minimize conditions that could lead to abuse and neglect
- Strengthen family stability

Of course, you will always want to consult your loved one before choosing a respite community. Talk with them about how long you will be away and bring your loved one for lunch or a tour before making any final decisions. ■

Note: This is not medical advice. Please consult a healthcare professional for personal medical guidance. This article was written by Cassia for use by Chris Ruzicka, your local Director of Sales for Meadowview of Clive, Chris.Ruzicka@CassiaLife.org, 515-644-8740.



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



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## LAWN CARE

By Kevin Johnson

## LAWN care continues to evolve

I've witnessed many changes in the lawn care world since the beginning of our company 48 years ago. Forty-eight years of service in this industry has seen changes in available turf knowledge, turf equipment that accurately delivers product, improved grass varieties, and significant improvements in weed control/insect control products.

What does this mean for you? Superior results for your lawn using fewer material inputs. This is possible because we now have better products and improved knowledge of how grass grows. It also means that lawn care prices have not risen as much as other consumer products. Lawn care is still affordable, while providing great results.

Right now, most lawn care companies are making decisions on the products they will be using on your lawn in 2024. I represent a company that makes an effort to use products that are classified as reduced-risk environmentally by the Environmental Protection Agency and products that require minimal amounts to be effective. These products are not always the cheapest, but we utilize them in our product portfolio because it is the right thing to do.

Don't be afraid to ask your lawn care provider how they have selected the products they use on your lawn. ■

Information provided by Kevin Johnson, All American Turf Beauty, 311 DeSoto Road, Van Meter, 515-996-2261.



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# ACTIVE community member enjoys Grimes

Lickteig appreciates the many local amenities.

In 2011, Russ Lickteig moved from Urbandale to Grimes with his wife and three children. They were seeking a smaller school system, and they felt the Dallas Center-Grimes Community School District would be a great place for their kids to thrive. That indeed proved true.

The Lickteigs built a custom home in Grimes. With the assistance of their builder, they designed it to address some shortcomings of their previous home.

“We prioritized a larger garage, a mud room, and created space in the lower level for recreational purposes,” Lickteig says. “The added bonus of having a walk-out has been especially great for us.”

He says the neighborhood in which they live is great, too.

“People here are friendly and always ready to help out when needed,” Lickteig says. “We have a block party each summer as well as a last day of school ice cream party for those with kids. Oh, and kids ... there are a lot of them. It’s been fun seeing them grow up and move from scooters to bikes to cars.”

Since moving to the community 12 years ago, Lickteig has noticed positive changes throughout town.

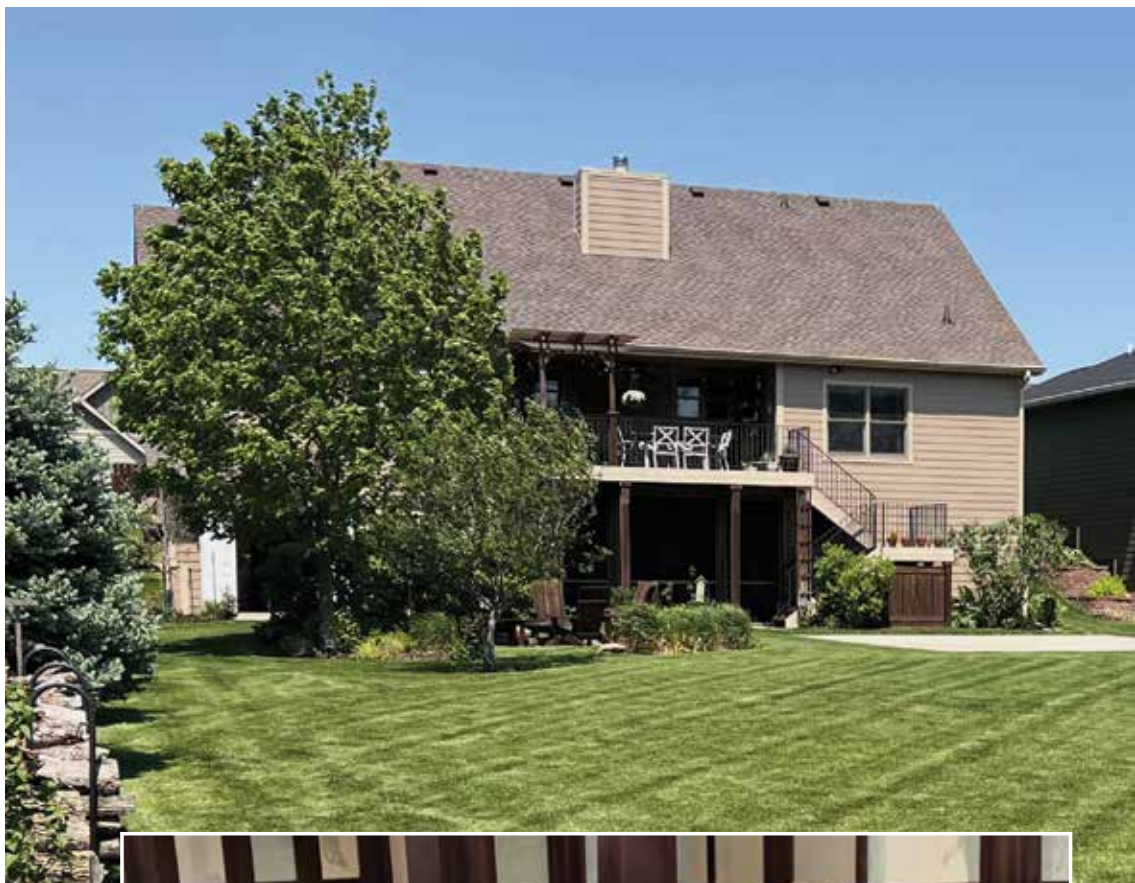
“While the increased amenities have led to more traffic, the expanding bike paths, new restaurants and more shopping options have added a nice touch,” he says. “Being able to shop locally rather than driving to neighboring communities makes it a pretty great place to be a part of right now.”

Lickteig is involved in the community as an eight-year volunteer with the Grimes Tree Board, which helps plant and maintain trees in Grimes’ public areas. They also advise the city in matters of tree health and city tree ordinances — work that makes the community safer and healthier.

Lickteig has also been part of the Booster Club and a member of the Planning and Zoning Commission for the city. Two years ago, he became part of the GVSS (Grimes Volunteer Support Service) group, through

which he assists with lawn care and snow removal.

“I highly recommend anyone interested in community involvement to consider joining,” he says. “It’s very well managed and makes a significant impact in assisting numerous individuals.” ■



Russ Lickteig says the custom-built home his family occupies addressed many of their needs, and having a walk-out lower level is a big bonus.



## HOW COMFORTABLE are you with investment risk tolerance?

Knowing your risk tolerance as you approach various stages of life and during economic uncertainty is important to understand. It is also beneficial to review with your financial advisor regularly. Can you withstand losses when the market is performing poorly? Staying the course may be hard on investors' nerves during the years we see high market volatility and downturns, yet it leads to a healthier outcome for investors' portfolios rather than pulling completely out of the market.



Adjustments can be made at any time to your risk tolerance. Risk adjustments help absorb some market risk while still allowing growth in your portfolios. Taking on more risk when you are years from retirement, as you have more time to recover from market dips, is the standard. The closer you get to retirement, the shorter amount of time you have to recover from those market dips. If you are nearing, or currently in retirement, your needs shift from putting money into your portfolio and watching it grow to generating income from your investment portfolios. As retirement approaches, you may want to dial back on your investment risk level depending on how soon you anticipate needing to use those funds in your portfolios.

Risk adjustments are also common during economic uncertainty. If you are thinking of pulling out of the market, it may be best to discuss scaling back your investment risk tolerance before doing so.

In 2020, we saw periods of economic growth and low interest rates, where the amount you earned on cash investments was limited, and market risk lead to great returns. In 2022, interest rates increased, and economic growth became uncertain. Savings accounts and cash became more attractive with higher returns while the market experienced new lows. Now, in 2024, we are expected to see interest rates start to decrease. Cash investments may become less attractive, but we may be able to experience new market highs.

The market's overall performance is positive over the long run, but you can expect to see steep downward swings, major upswings, and plateaus along the way. Timing the market and waiting for its next major upswing or market crash is an extremely challenging task to predict. Data shows that time in the market beats trying to time the market. Discuss your comfort level with investment risk with your financial advisor by adjusting the mix of assets in your portfolio. ■

For more information, please contact Wade Lawrence or Bryce Block with City State Bank Trust & Investments at 515-986-2265. Disclosure: Not FDIC insured. Not deposits or other obligations of the bank and are not guaranteed by the bank. Are subject to investment risk, including possible loss of principal. City State Bank does not provide tax or legal advice. Each taxpayer should seek independent advice from a tax professional. These materials are based upon publicly available information that may change at any time without notice.

## 1,000 Books Before Kindergarten

The Grimes Public Library has a new finisher of 1,000 Books Before Kindergarten, a nationwide program that encourages families to read 1,000 books together before a child reaches kindergarten. It is a fun and free way to start your child on the path to success with prizes at every 100 books. Stop by the library to sign up.

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**Parents' names:** Jonny and Halli Getting  
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**Favorite book:** "Little Blue Truck's Christmas"  
**Favorite animal:** Giraffe ■



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# MEET Katie Johnston

Enjoying career and life in DCG district



Katie Johnston, far left, with the team of instructional coaches.

Katie Johnston taught at Urbandale Middle School for five years before coming to Dallas Center Grimes. She's been at the middle school for the last 13 years, and she now serves as an instructional coach.

"When the instructional coach position was created nine years ago at our building, I didn't know anything about what it would entail beyond what a quick Internet search provided," she says. "I decided to take a leap of faith and apply for the position. After I was offered and accepted the position, I did more research and signed up to get my master's degree in teacher leadership."

As an instructional coach, Johnston works alongside teachers to create the best learning environment for students. Some days this may mean meeting one on one with teachers during their planning periods. Other days it may mean being in classrooms, supporting teachers with topics of their choice.

Over the last nine years, the position has changed a little each year due to different needs of students, teachers and the district. Ultimately, her focus areas have remained the same: student achievement, student engagement, and teachers' professional practice.

During Johnston's time at the middle school, it's seen some changes. When she joined DCG, the middle school was a sixth- through eighth-grade building. It then housed sixth and seventh grades before its current configuration serving fifth and sixth graders.

"Three things remained constant: teachers' and staff members' commitment to students, engagement and collaboration between families and the school, and community support. While there have been some ups and downs, it is clear the DCG community values education."

Johnston has enjoyed building relationships with students and staff. Even after a student leaves the middle school, she enjoys watching them grow into young adults. Her family enjoys cheering on former students at various school activities.

She also wanted to be a part of the community personally, so she and her husband, Rick, moved to Dallas Center before they had their daughter, Kealey.

"We both worked in different school districts at the time but knew this was a place we wanted to raise a family one day. We love all the events that Dallas Center and Grimes host for families throughout the year," she says.

When she's not at school, you will find Johnston coaching volleyball, watching her daughter play softball, or watching her husband coach DCG high school baseball. They enjoy walking their dog, Wonder, around Dallas Center. In the summer, the family regularly stops at Korner Kone or the library or takes a stroll along Memorial Park's walking path. Johnston also enjoys reading and doing puzzles. ■

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# THE NEW Grimes Public Library — a hub for everyone

I am excited to write my first newsletter article and recognize the grand opening of the new Grimes Public Library, our community's newest win. As board chair of Grimes Chamber and Economic Development, I believe that libraries play a vital role in fostering education, promoting literacy, and enriching the cultural fabric of our neighborhoods.



The new library is more than just a collection of books; it is a hub for knowledge and connection. With its wide array of resources, including books, e-books, audiobooks and digital databases, the library offers something for everyone. Whether you're a student seeking research materials, a parent looking for children's storytime sessions, or a professional in need of career development resources, the Grimes Public Library has you covered.

As Grimes residents and parents of three toddler/school-aged kids, my wife and I have enjoyed taking advantage of the diverse options. Since before our oldest was walking, we've frequented the former Grimes Public Library, and we are ecstatic about the new Grimes Public Library as it truly has something for everyone.

In addition to its extensive collection, the Grimes Public Library will host a variety of community programs and events. From author talks and book clubs to workshops and children's activities, there will always be something exciting happening at the library. These events not only entertain and educate but also bring our community closer together.

As members of Grimes Chamber and Economic Development, it's essential for us to support initiatives that enhance our community's wellbeing and prosperity. Here are a few ways you can support the library:

- 1. Spread the word:** Encourage your friends, family and colleagues to visit the library and take advantage of its resources and programs.
- 2. Volunteer:** Consider volunteering your time and expertise to help with library events or initiatives.
- 3. Donate:** Whether it's funds or your professional services, your contributions can make a meaningful difference to the library and its patrons.

I invite you to join me in celebrating the opening of the Grimes Public Library. Let's come together to support this invaluable resource and ensure that it continues to thrive for generations to come.

Thank you for your support. ■

Information provided by Adam Bunge, 2024 Grimes Chamber and Economic Development Board Chair.

## Join Us

Fish Fry's start Friday, February 16  
5:30-7pm in the gym. Free Will Offering



**Stations of the Cross** start at 5pm on Fridays during Lent with Mass to follow at 5:30pm

**Evening Prayer** at 4:30pm Sundays during Lent

**Adoration/Benediction** 2/20, 3/19, 4/16, 5/21 at 6pm

**Palm Sunday Masses** Saturday at 5pm, Sunday at 9am and 5pm

**Holy Thursday** March 28 Mass @ 7pm

**Adoration of the Blessed Sacrament** March 28 from 8-10pm, March 29 from 6am-7pm and March 30 from 6am-7:30pm

**Good Friday Stations of the Cross** at 3pm

**Good Friday Service** March 29 @ 7pm

**Easter Vigil** March 30 @ 8pm

**Easter Sunday Masses** March 31 at 8am and 10am

**Save the Date of April 13th for a Chili/Cinnamon Roll Cook-off with Chili Supper**

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# ANNUAL Dinner

Grimes Chamber and Economic Development held its annual dinner on Jan. 11.



Gloria Perry was presented the Chamber's Ambassador of the Year award.



Ryan Roberts was presented the Chamber's Citizen of the Year award.



Pat Pithan and Chris Watkins



Cindy Armstrong was presented the Chamber's Educator of the Year award.



Rachel Kelly, Haley Lauterbach, Alex Cordes, Jacque Butzke and Justyn Sharp of Inspiring Dance, which was awarded the Chamber's Business of the Year award.



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**WATER DAMAGE CLEANUP & RESTORATION:** A small amount of water can lead to major damage and mold growth in your home. Our trusted professionals do complete repairs to protect your family and your home's value! Call 24/7: 1-888-750-5574. Have zip code of service location ready when you call! (mcn)

## MISCELLANEOUS

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

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

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

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

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Jacuzzi Bath Remodel can install a new, custom bath or shower in as little as one day. For a limited time, we're cutting installation costs in half and offering a **FREE** safety upgrade! (Additional terms apply. Subject to change and vary by dealer. Offer ends 3/31/24 Call 1-855-963-1988. (mcn)

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Jacuzzi Bath Remodel can install a new, custom bath or shower in as little as one day. For a limited time, we're cutting installation costs in half and offering a **FREE** safety upgrade! Additional terms apply. Subject to change and vary by dealer. Offer ends 3/31/24 Call 1-844-501-3208 (ACP)

Don't let the stairs limit your mobility! Discover the ideal solution for anyone who struggles on the stairs, is concerned about a fall or wants to regain access to their entire home. Call AmeriGlide today! 1-833-399-3595 (ACP)

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SALE PRICES GOOD FEB. 1-FEB. 29, 2024

**MAYTAG®**



\$2,799  
- \$300  
In-Store Rebate  
**\$2,499**  
TOTAL

**25 Cu. Ft. French Door Refrigerator**  
PowerCold® Feature  
Fingerprint Resistant  
LED Lighting  
MFI2570FEZ

**MAYTAG®**



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

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

**MAYTAG®**



\$1,299  
- \$200  
In-Store Rebate  
**\$1,099**  
TOTAL

**33-Inch Wide Top Freezer Refrigerator**  
With Evenair™  
Cooling Tower  
21 Cu. Ft.  
MRT711SMFZ

**Whirlpool®**



**Whirlpool Dishwasher**  
3 rack. Fingerprint resistant.  
WDTA50SAKZ

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

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**Whirlpool Dryer:**  
7.0 cu ft  
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# 6 Car Seat Safety Rules



1. **Proper Installation:** Ensure that the car seat is installed correctly according to both the car seat manufacturer's instructions and the vehicle's manual.
2. **Rear-Facing for Infants & Toddlers:** Keep infants and toddlers in a rear-facing car seat until they reach the maximum weight or height allowed by the seat. This provides optimal protection for their head, neck, and spine.
3. **Forward-Facing Harness Seats:** Transition to a forward-facing harness seat with a five-point harness once your child outgrows the rear-facing seat. Make sure the harness is snug and positioned at or slightly above the child's shoulders.
4. **Booster Seats:** Use a booster seat for older children who have outgrown the forward-facing seat. A booster seat helps position the seat belt correctly over the child's body, providing better protection.
5. **Seat Belt Fit:** When transitioning to a seat belt, ensure that it fits properly. The lap belt should lie snugly across the upper thighs, not the stomach, and the shoulder belt should cross the chest and shoulder, not the neck or face.
6. **Avoid Bulky Clothing:** Remove bulky clothing, such as winter coats, before securing a child in a car seat. Bulky clothing can compress in a crash, creating slack in the harness and reducing its effectiveness.



**Waggoner Pediatrics of Central Iowa**  
Call today to schedule your child's appointment!

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**waggonerpediatrics.org**

