

FEBRUARY 2024

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MAGAZINE

Golden EMPLOYEES

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

Meet Caitlyn Potter

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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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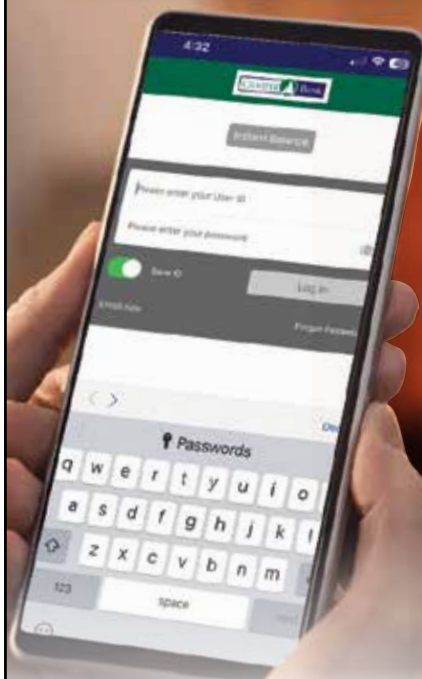
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Marva McCarty continues to work as a Realtor and doesn't anticipate retiring anytime soon.

Golden EMPLOYEES

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

By Chantel Boyd

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.

Devoted to their careers

Marva McCarty, 73, and her husband, Vince, 77, have been married for nearly 45 years. And, though they are past the typical retirement age, they have no plans to retire. Like their devotion to each other, they have remained devoted to their careers — Marva as a Realtor with RE/MAX Concepts and Vince as a financial advisor.

Marva has held various roles in TV news, public relations, professional association management, adult education, lobbying at the state legislature, property management and, for a while, stay-at-home mom.

“I also helped a contractor friend briefly by strapping on my tool belt and grabbing my hammer and power tools,” she says.

Marva has enjoyed roles that have kept her busy. Even when she didn’t have a full-time job, she filled her time with part-time ones.

“I’ve had periods between professional employment,” she says. “However, during most of those times, I had some form of part-time jobs. Twenty years ago, I got my real estate license because I was providing property management services and needed a real estate

license to do that.”

A friend in the industry asked Marva why she was not using her license to work as a Realtor.

“I activated it and discovered that I really enjoyed helping people with their important decisions about where they lived,” she says.

Marva has enjoyed her career so much that retirement hasn’t appealed to her.

“This career is very satisfying, and I also love the various situations, people and challenges that engage me daily,” she says.

Her experience working with a variety of people in different situations and the knowledge she has gained have only made her better at her job, and she can better serve her buyers and sellers.

“I’m a lot more settled and better able to handle the ups and downs and the personalities of the people I meet. Also, all the experience in my background brings a tremendously helpful body of knowledge,” she says.

“Most of my business now comes from referrals from previous clients and friends,” she adds. “I have a great support team at RE/



Marva and Vince McCarty have no plans to retire despite being in their 70s.

MAX Concepts that helps me better control my time.”

Marva’s schedule can sometimes become intense, although it is generally flexible as a real estate agent. She still finds time to be with



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her family and serve in her community despite a demanding career.

"I volunteer as a member of the Urbandale Library Board and at my church. I also spend time with my adult children and grandchildren," she says.

Marva also enjoys time with her husband, Vince, who also is not planning to slow down anytime soon. He is 77 years old and an advisor at Aspen Financial.

"I began as a financial advisor when I graduated from Iowa State University in 1974 — so 50 years," he says. "Financial firm names have changed over the years, but I have clients who have been with me for 50 years."

Though some things have changed in Vince's career spanning half a century, his loyalty to his longstanding clients hasn't. He remains steadfast in his career because of his devotion to his equally devoted clients.

"I keep working because I promised many of my clients on their deathbed that I would continue to take care of their surviving spouse," he says.

Vince falls back on the knowledge he has accrued over the many years of his career.

"I thought I could reason everything out when I was young and inexperienced," he says. "I now realize that there are too many variables to be able to be right every time. Some things work out. Some things don't work as expected. The goal is to be right more than I'm wrong."

Vince finds he has more free time in his 70s while still working. He, too, enjoys time with his and Marva's children and grandchildren, along with some hobbies he's developed over the years.

"When I was younger, I also had a young family; I had a wife and two sons for which I felt a big responsibility," he says. "Now, I enjoy spending time with my adult children and grandkids, traveling with them and my wife, gardening and beekeeping, reading for pleasure and relaxing."

Back to Iowa and back to work

Sharon VanArsdale, 64, works for the state of Iowa — a second career for her after already retiring once. Sharon is originally from Iowa but relocated when she was younger. She returned to her home state post-retirement and sought to reenter the workforce.



Sharon VanArsdale started a new career with the state of Iowa after retiring from her previous job.

"I grew up in Iowa, graduated from the University of Iowa, then moved to Pennsylvania and Maryland for 30 years," she says. "I moved back to Iowa in 2016 to be

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"I'm as busy as I've always been, just in different ways. I do tons of volunteer work, take care of grandkids part-time, am on the board of a couple organizations, and belong to the Des Moines Quilt Guild."

— KATHY CORKERY BATTLES

closer to my aging family."

After returning to Iowa, and before starting her job with the state, she worked for Wells Fargo until she was laid off in July 2022.

"I retired when I moved back to Iowa from Pennsylvania, but I knew I had to plan to find full-time employment in the Des Moines area," she says.

Sharon is not alone in returning to the workforce out of necessity. Rowe Price's latest annual Retirement Savings and Spending Study found that about 20% of retirees continue to work.

"I didn't save as much as I should have for retirement and also went through a costly divorce," she says. Today, retirement is a more viable option.

"I love my job," she says. "It's now kind of a choice to work versus it was the expectation when I was younger."

As a senior citizen still working, Sharon still finds time to be active in her community.

"I do have a lot more free time. I do a lot for my neighborhood," she says. "We all get together often and take care of each other."

She also has more time for activities she enjoys, such as water aerobics, thrift shopping and volunteering.

"When I was younger, I volunteered on three boards of directors simultaneously, which was exhausting," she says. "I still love to donate my time, but now it's more of event participation rather than governance of nonprofits."

Career comes full circle

Kathy Corkery Battles will be 75 years old in May. She has come full circle in her career and has chosen to not retire. Kathy is back in

a retail role, where she began her career more than 60 years ago. She says she has enjoyed working with people throughout her years in the workforce.

Kathy started in retail when she was 14.

"I went to college and received a florist degree, then went back to college and became a secondary teacher in mass communications and English," she says.

Having graduated in August, she wasn't able to find a teaching job in Des Moines, so she accepted a position at what was Northwestern Bell, where she worked for 38 years, first as a service rep and later as director of marketing.

"During that time, I had a child, got divorced, became a single parent, also worked part-time nights and weekends at Walmart for four years, then Younkers for 16 years when my son was college age to put him through college."

Working part-time in retail has been a mainstay throughout her long career.

"I've always been a 'clothes hog' and love people, so working at Younkers was a great fit," she says.

At the same time, Kathy started her floral business in her home in 1985.

"I named it Touches from the Heart. I still run this business today," she says. "Mostly, my customers are family, friends and co-workers from the phone company."

Kathy was also a caretaker for family members, first for her mother. When Kathy's mom passed in 2018, she quit work for a year before starting part-time at Kohl's in Merle Hay until COVID hit in 2020. She also cared for her granddaughter and grandson until each went to elementary school recently.

"I was getting bored," she says. "I asked



Kathy Corkery Battles has come full circle in her career, returning to a retail role, as she continues to work past the typical retirement age.

to come back to work at Kohls, but they wanted me to work a scattered work shift, so I declined."

Old Navy had a more accommodating schedule, so Kathy went to work there while continuing to help care for her grandchildren.

"I still take care of my grandkids if they have no school, are on break in the summers, and after school, I pick them up at 2:30 sometimes," she says.

Kathy says she can draw on her experiences when she starts a new job.

"The difference is that I have a lot of experience, and it's easier to learn new things because they are all similar in each retail shop," she says. "And I just don't sweat the small things."

Kathy says she feels like she has never been more busy.

"I'm as busy as I've always been, just in different ways," she says. "I do tons of volunteer work, take care of grandkids part-time, am on the board of a couple organizations, and belong to the Des Moines Quilt Guild."

Despite being so busy, Kathy found time to begin a community organization to benefit local children.

"I started a Merle Hay Neighborhood Association program called Keep the Kids Warm," she says. "We raise money and donate new outer winter wear to Moore and Hillis elementary children who need winter clothes."

Kathy is not planning to step down from her many roles anytime soon.

"I'm much happier when I'm constantly needed and busy," she says. "I will work until I can't." ■

SERVICES to help you remain at home as you age

As you age, you'll likely want to stay in your home for as long as possible. Without the right support plan and resources, "aging in place" is not always possible, but options are available.

The best option for many is at-home services — a varied, customizable, and all-around excellent solution. Here's a brief primer.

What are at-home services? You might have heard the phrases "home care," "home health," "in-home care," or "at-home services." They generally involve bringing support from an outside entity into the home. In most cases, an aide, certified nursing assistant, nurse, or other professional will visit you a designated number of hours per week to provide personalized support. You'll receive a thorough assessment, and then you, your care team, and your medical provider (if needed) will establish



a plan.

Benefits of at-home services: You'll receive the support you need where you feel most comfortable. Other benefits include increased choice when setting your schedule, decreased risk of accident or illness, and peace of mind. Also, when you receive just the right amount of assistance with daily tasks or chores, you'll likely feel more energetic and less stressed, and you'll be able to maintain or reclaim a sense of independence.

Non-medical in-home services: These involve support for non-healthcare-related needs, such as light housekeeping, meal preparation, grocery shopping, pet care, and transportation to and from appointments or events. Caregivers providing non-medical services can also offer support with bathing, dressing, or other activities of daily living as well as companionship to help prevent or ease social isolation and loneliness.

Healthcare services: Typically provided by a visiting nurse, therapist or other clinician,

healthcare services can involve injection administration, post-surgical rehabilitation care, wound care, management of diabetes or other chronic conditions, and much more. Physical, occupational and speech therapy can also be brought into your home. In most cases, healthcare services require a prescription from your physician and can last for a short or longer period of time.

What's my first step? If you're interested in home services, contact an organization that provides them. Look for one that's well-established and can offer a full range of services so you're not having to deal with a number of providers. The provider can help coordinate with your physician, if needed, to ensure everyone is on the same page and your needs are being met. ■

Aaron Wheeler is vice president of Home and Community-Based Services for WesleyLife, which offers health and well-being services in Iowa and Illinois through communities and an array of at-home services. To learn more, please visit wesleylife.org.

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— Bob and Judy Ruch, Urbandale



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HOME built for a family

Shattuck says her house's layout makes enjoying time together a breeze.



Stephanie and Matthew Shattuck have three young children and a home that suits their needs.

Stephanie Shattuck and her husband, Matthew, moved to Urbandale in July 2019.

"We decided to come to Urbandale because we wanted to live in a neighborhood where we felt like we could get to know people and our kids could grow up enjoying childhood," she says.

Those hopes became reality.

The Shattucks hunted for the right house for a long time, but as soon as they walked into their current place, they knew it was their home.

"I instantly pictured our boys growing up here, hitting baseballs in the backyard, running circles around the main level and taking pictures on the stairs," she says. "I love that the people in our neighborhood are kind and thoughtful about living life near each other. We love the baseball fields and beautiful park that we get to walk to all the time."

Shattuck also appreciates that their home is set up to enjoy all parts of family life together.

"Even when someone is cooking in the kitchen, they are a part of the conversation going on at the table or able to watch the same movie on the television," she says. "We love to throw the football and hit baseballs in the backyard. Our 2-year-old can often be found riding in his cozy coupe up and down the sidewalk. My favorite part of our home is the people I share it with and that we feel safe to enjoy our lives."

In addition, Shattuck has a deep appreciation for the Urbandale community and its small-town feel. It's a place she says she is proud to call home.

"The Fourth of July parade is a highlight of the summer," she says. "The library feels like a second home. We know the cashiers at Casey's where we frequently walk for a treat. Most people are so kind and friendly around us."

Shattuck adds, "We are thankful to live here and plan to stay here for a long time." ■

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?



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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PROBLEMS of outdated estate plans

In our practice, we see many clients who have an outdated estate plan. Even if you have a will and powers of attorney, they may not meet your current needs. Here are three problems to watch out for:

You named the wrong executor or trustee

Your executor or trustee should be someone you trust. Outdated estate plans often name fiduciaries or successor fiduciaries who are no longer suited for the position. An executor named years earlier may be too old or may have died. A trustee who will be in charge of managing assets may no longer be close to the family. A guardian may not be necessary if your children are no longer minors.

Your children are older

When your children are young, your primary goal is to name a guardian to help raise them and provide a structure (often by trust) for management of money. If your child is now an adult, these concerns may no longer be relevant.

Perhaps your children will now take over the role of executor or trustee. Or, if your child isn't financially responsible, maybe you want



to extend that trust to provide continuing oversight of assets. You may have new issues arise as well, such as preserving an inheritance for grandchildren or protecting it from divorce.

Your medical authority is defective

The Health Insurance Portability and Accountability Act (HIPAA) was passed in 1996 to establish national standards for protecting the confidentiality of medical records. As a general rule, your powers of attorney — medical directives, living wills and durable financial power of attorney — should contain stipulations waiving HIPAA protections so that your agent can communicate with your physician about your care.

These provisions ensure that your doctor can share important information about you so that your agent can make informed health care decisions. Without these protections, doctors may be unwilling to share medical information. If your powers of attorney are old enough, they may not even reference HIPAA.

It is important to review your estate planning documents every so often due to ever-changing tax laws and major life events. You should consider revisiting your plan every three to five years. Life can change, and it is vital to meet with your attorney to avoid potential pitfalls. ■

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

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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.



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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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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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URBANDALE COUNCIL RECAP



Mayor Andrew Weg administering the Oath of Office to Firefighter/Paramedic Benjamin Lowe.

February 6, 2024 - Council Meeting

The Mayor and City Council met for a regularly scheduled meeting on Tuesday, February 6. Mayor Andrew Weg began with proclamations honoring Rick Boals, Urbandale's former Parks & Recreation Director and his service to the community; announcing the annual All Urbandale Reads book, "The Nightingale" by Kristin Hannah; and recognizing February as National African American History Month. The Mayor also administered the Oath of Office to Firefighter/Paramedic Benjamin Lowe.

The City Council approved a bid to purchase and plant 74 trees (15 different varieties) along the medians on Meredith Drive between 86th and 170th Street. The trees will be planted by June 2024. The Council also approved quotes

to purchase three patrol vehicles for the Police Department.

January 16, 2024 - Council Meeting

The Mayor and City Council met on Tuesday, January 16, and the meeting began with Mayor Andrew Weg reading a proclamation honoring the life and service of Donald J. Brush to the community. Don's commitment to Urbandale spanned over four decades, where he served with distinction in various capacities, including Mayor, City Councilmember, Planning & Zoning Commission, and City Treasurer. The Mayor also administered the Oath of Office to Firefighter/EMT Justin Braland and Firefighter/Paramedic Bryan Koster.

The City Council approved the annual Capital Improvements Program (CIP). Simply put, the CIP is a plan for making improvements to the City. The plan helps prioritize the City's future needs for streets, buildings, equipment, parks, and more. The CIP anticipates spending about \$43 million in the 2024 construction year, and almost \$380 million across all years presented in the plan. The CIP profiles 127 projects reflecting a long-term vision for the City. While there is always a desire to do more projects on an accelerated timeline, the CIP has limited funding and more projects than can be funded from available resources. The City has an incredible potential to continue its growth and development, and this recommended CIP addresses a broad spectrum of improvements throughout the community.

The Mayor and City Council also met for Budget Work Sessions on Saturday, February 3 and Monday, February 5.

Newsletter Sign-Up



You get plenty of e-mail already, that's why the City's official e-newsletter is delivered only once per month. It's your place to get a quick, streamlined, monthly update about all things Urbandale. www.urbandale.org/news



Council Recap is Online

Looking for a particular meeting recap? We have all the recaps online! www.urbandale.org/councilrecap

This is a custom publication from the City of Urbandale. The Council Recap is not the official minutes of the Council meeting, it's an easy-to-read and easy-to-understand digest of the Council Meetings specifically designed for residents. You can watch all the City Council meetings on YouTube and download Council agendas on the City's website.
Urbandale City Hall | 3600 86th Street, Urbandale, IA 50322 | 515-278-3900 | www.urbandale.org

HEART-HEALTHY habits for seniors

Heart disease is becoming a major threat to seniors and their health. According to everydayhealth.com, 84% of people who are 65 years and older die from a heart-related disease.



When you make healthy lifestyle choices, heart disease doesn't have to be an inevitable part of getting older. You can keep your heart healthy at any age, but it does take time and dedication.

Here are some tips you can add to your daily routine to prevent heart disease:

- **Exercise.** Exercise is crucial for seniors, not only for preventing heart disease but becoming an overall healthy aging individual. Take 30 minutes out of your day to exercise, whether that is walking, biking, swimming or even chair exercises. Exercise can also help shed pounds since too many pounds can add up to increased heart-disease risk. To help prevent

heart disease, you should maintain a healthy body weight for your size.

- **Cut out bad habits.** Smoking is the number one bad habit seniors and younger adults should cut out. If you smoke, it's time to quit. Smoking increases the risk of developing cardiovascular diseases. There are many resources out there to help you stop smoking if you are having a difficult time with it.

- **Diet.** Seniors should eat a heart-healthy diet. This includes fresh fruits and vegetables. Try to limit saturated fats, salt and any foods that contain cholesterol. You can also use simple ingredient substitutions in a recipe that you already enjoy. An example can be to use plain Greek yogurt instead of sour cream or mayonnaise. Some healthy foods to eat on a heart-healthy diet can be fish, nuts, veggies, fruits and whole grains. Try talking with your doctor if you are having difficulties sticking with a healthy diet.

- **Regular checkups.** Seniors should go to their doctor regularly to monitor health

conditions and to ensure their medications are being administered correctly. You should keep track of your numbers.

- **Stress.** Stress is hard to escape. However, there are ways to reduce stress such as physical activity, sleep and relaxation techniques and avoid things that make you stressed in the first place.

Since so many seniors and older adults are affected, it's important to know how to help seniors prevent heart disease and to know the symptoms. Some common heart disease symptoms can include chest discomfort, heartburn, dizziness, sweating, shortness of breath and fatigue. Seniors and older adults should talk with their doctor to learn more about heart disease and how to prevent it. ■

Information provided by Tiffany Michaud, Community Director, Edencrest at Timberline, 14001 Douglas Parkway, Urbandale, 515-422-8096, welcometl@edencrestliving.com. Information from Family Caregiver Alliance.

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A PLACE to discover and enjoy

Walnut Creek Regional Park offers diverse environments.



Walnut Creek Regional Park features a diverse environment including wetlands, wooded areas, mature oak savannas, native grasses and wildflower areas, as well as Little Walnut Creek and Walnut Creek.

Urbandale residents have a treasure within their city limits — and some may not even know it.

The City of Urbandale's largest park, Walnut Creek Regional Park, is located on the western side of the community between Douglas Avenue, Meredith Drive, 156th Street and 142nd Street.

Acquisition of the land for the park started in the early 1990s and, to date, comprises of approximately 200 acres. Walnut Creek Regional Park features a diverse environment including wetlands, wooded areas, mature oak savannas, native grasses and wildflower areas, as well as Little Walnut Creek and Walnut Creek.

"It is rare for a community to have such a unique and beautiful amenity of this size and scope for its residents and visitors to enjoy. Having 200 acres of mostly natural environment, creeks, woods, native grasses, etc. is truly a treasure," says Jan Herke, Parks and Recreation director for Urbandale.

A master plan for the park was approved by the City Council in 2006 and involved a significant amount of community input. Much of the land was purchased through state and federal grants, and therefore there are guidelines of how the park can be developed. The majority of the regional park will remain a natural area and left undeveloped.

"Rather than featuring athletic fields and programmed park amenities, the WCRP emphasizes 'passive' recreation opportunities, with trails, park shelters and open space for park users to discover and enjoy," Herke says.

A large park shelter with a restroom and parking lot was constructed in 2021 and serves as a trail head as well as providing a great location for programs and community events offered by the city. These events include outdoor recreation programs, community concerts and educational sessions. The shelter can also be rented for events and programs.

Future development of the park is guided by the parks master plan, and in 2024 that plan includes a significant trail connection to link the east and west side of the park, as well as a regional-size playground near the open shelter. ■



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LIBRARY

By Staci Stanton,
Programming & Outreach Manager

URBANDALE Public Library news

Puzzle Competition Challenge

Our friendly puzzle competition is returning for the month of February. Teams of any size can drop into the library to complete the same “official” competition puzzle. Puzzles are available on a first-come, first-served basis. Prizes will be awarded to the fastest team as well as participating teams — even if you don’t finish. Visit our website for full details: www.urbandalelibrary.org.

February’s featured author

New York Times bestselling author Jason Mott will talk about his recent novel, “Hell of a Book,” on Tuesday, Feb. 20 at 3 p.m. This magnificent work of fiction is deeply honest, at times electrically funny, and is a book that goes to the heart of racism, police violence, and the hidden costs exacted upon Black Americans and America as a whole. Visit our website to register to watch on your own or to attend in-person at the library.

2024 All Urbandale Reads

The All Urbandale Reads program is a “one book, one community” reading initiative to unite the community and promote literacy through one inspiring read. All Urbandale Reads features book discussions and programs related to themes found in the selected book. The title selected for 2024 is “The Nightingale” by Kristin Hannah. Visit our website and watch our social media pages for updates on book discussions and upcoming programs. About the book: “With courage, grace and powerful insight, bestselling author Kristin Hannah captures the epic panorama of WWII and illuminates an intimate part of history seldom seen: the women’s war. “The Nightingale” tells the stories of two sisters, separated by years and experience, by ideals, passion and circumstance, each embarking on her own dangerous path toward survival, love, and freedom in German-occupied, war-torn France — a heartbreakingly beautiful novel that celebrates the resilience of the human spirit and the durability of women. It is a novel for everyone, a novel for a lifetime.” (Provided by publisher)

Fight Back Against Stress with Natural Grocers

While it’s impossible to remove all stress from your life, incorporating a few specific nutrients into your diet can help you deal with life’s many stressors. Learn more about reducing stress with Natural Grocers Nutritional Health Coach Amelia Pickhinke on Tuesday, Feb. 20, at 6 p.m. With a background in education and a specialty in functional medicine, Amelia will help to educate you about science-based ways to support your body’s structure and function. ■

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EVENTS IN THE AREA

Check for cancellations

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

Citizen Fire Academy accepting applications

Application deadline is March 1

The City of Urbandale's Fire Department announced the opening of the application period for its annual Citizen Fire Academy. The program offers residents a one-of-a-kind chance to learn about the inner workings of the Urbandale Fire Department and the quality services it provides to the community. Participants are immersed in a hands-on, interactive learning experience that's both educational and exciting. The seven-week program will take place on Thursday evenings from 6-10 p.m. starting Thursday, April 4, and is open to residents ages 18 and older.

Classroom activities and live fire training sessions will give participants the opportunity to use Fire & EMS equipment, learn firefighting tactics, and understand the crucial role of firefighters in keeping the community safe. This program is an opportunity to see the fire department in action and understand the dedication and bravery of its members.

Interested residents can download applications and more information on the Citizen Fire Academy from the city of Urbandale website at www.urbandale.org. Applications must be received by March 1. Fire Marshal Jon Rech is available to answer any questions and can be reached at jrech@urbandale.org or 515-331-6733.

History programs at the Library

Second Sunday of each month, 2 p.m.

Urbandale Public Library

The Urbandale Historical Society and the Urbandale Public Library are working together to present monthly history programs. The March 10 topic is the Urbandale Fire Department, presented by Jerry Holdt. April 14, Will Page will present What Style Is My House? The program will focus on domestic architecture and changing perspectives on its design. Bring photographs of houses of interest to talk about how they relate to this context. On May 19, the History of the Urbandale Library will be presented by Staci Stanton.

Museum open

Urbandale Historical Society,
4010 70th St.

The Olmsted-Urban House will be open for viewing the second Sunday of each month 2-4 p.m. The Historical Society will also hold monthly programs at the Urbandale Library the first Sunday of each month at 2 p.m.

Iowa Wolves home games

Wells Fargo
Arena, 233 Center
St., Des Moines
iowa.gleague.nba.com

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



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.



Iowa Wild home games

Wells Fargo Arena
233 Center St., Des Moines
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- Feb. 19 at 5 p.m. vs. Rockford
- Feb. 21 at 7 p.m. vs. Rockford



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dmbotanicalgarden.com

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.



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. ■

Des Moines Performing Arts productions

Des Moines Civic Center, Cowles Commons,
Stoner Theater, Temple Theatre, 221 Walnut St.,
Des Moines
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
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MEET Caitlyn Potter

Positive student-teaching experience leads her to apply for spot at Webster Elementary.

While studying elementary education and Spanish at Simpson College, Caitlyn Potter was excited to learn that she would be student teaching at Webster Elementary School starting in January 2022. Then, when a teaching position opened for the 2023-2024 school year, she was excited to apply. Now, Potter is a fourth-grade teacher for the Urbandale Community School District, where she says she works alongside an amazing fourth-grade team.

"I completed all eight weeks of my student teaching practicum at Webster Elementary and was drawn to the sense of community.

I immediately felt welcomed by other teachers, made quick connections with families, and enjoyed working with all of the students," Potter says.

She says she enjoys working with students at the fourth-grade level because their imagination, independence, and deep care for school makes them unique. She adds she is amazed by her students' deep levels of conversation, their abilities to think critically and their willingness to learn. Potter also appreciates the goofiness and fun they bring to the class.

"They are at the perfect age in which they are able to think independently while also still loving school. It is my goal to make sure that I provide them with meaningful learning to ensure that their love for learning grows," Potter says.

Potter has thrown a lot of unique projects at her students, who are up for the challenge. Whether it be figuring out how to save a gummy worm in science, incorporating raps and songs into reading, engaging in fantasy baseball for math, or rapping to rhyming books, Potter says she tries to find a way to make learning more exciting.

Although classroom management has been a learning curve for Potter, she says she is excited to continue growing in this area. She is working to build strong connections with her students, create engaging lessons, and help her students find internal motivation. She is also learning new classroom management techniques from the other teachers around her.

"I appreciate the amount of support I have received as a first-year teacher. No matter who I reach out to, they are always ready to help out in any way they can. The people that I have reached out to are very welcoming and approachable, which is so appreciated," Potter says.

As the school year progresses, Potter says she will continue building a student-centered classroom and hopes to see her students continue to take charge of their own learning. When not teaching, she enjoys spending time with friends and family. She also enjoys traveling, reading, and being outside, especially hiking or playing outdoor games. Potter has recently become a big fan of cribbage as well. ■



Caitlyn Potter, a fourth-grade teacher in the first year of her career, says the students, parents and fellow educators have made the experience a good one.

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SIN: Does it reign or is it reined in?

I was late and rushing to get to an important meeting when the doorman told me, "You can't come in." I expressed my frustration openly. Realizing that I had not responded appropriately, I apologized.

Apart from personal faith in Christ, every human being is controlled by sin (Romans 3:9, 23; 5:12). Humanism says that man is basically good, but God's word declares the exact opposite. Our rebellion against God brings about separation from Him and results in His just condemnation of us (Romans 5:18). We need rescued.

Because we are helpless and hopeless to escape sin's powerful control and painful consequences, God in His great love graciously provided a remedy. He demonstrated His love for unworthy and undeserving rebels by sending His divine Son to suffer in our place (Romans 5:8). Christ took upon Himself God's wrath that we deserve for our sins. All who personally and genuinely trust in His payment for and victory over their sin are delivered from sin's penalty and power (Romans 3:21-24; 6:4; 1 Corinthians 15:55-58).

Remarkably, all who are united with Christ through personal faith in Him have actually "died to sin" (Romans 6:2) in that we are no longer enslaved to it (Romans 6:6-7). As a follower of Christ, I approached that meeting free from sin's dominance in my life. Unfortunately, in the heat of the moment, I gave way to sin's influence. Paul shares the secret for believers to practically rein in sin because it does not actually reign over them.

Believing and then behaving like those liberated from, not dominated by, sin is our only hope of upright living. Jesus' followers must believe without reservation that we are "dead to sin, but alive to God through faith in Christ Jesus" (Romans 6:11). We behave like the "new creations" we are (2 Corinthians 5:17) by resisting sin as a personal choice and by rejecting sin's reign in "our mortal bodies" (Romans 6:12).

Stop serving up our mind, eyes, ears, mouths, feet, and hands to knowingly engage in evil behavior like idolatry, jealousy, pornography, gossip and lying. Surrender our bodies fully and finally to God for obedient and sacrificial service that brings Him glory (Romans 12:1).

After his NFC championship game, NFL quarterback Brock Purdy said that, when his team was down 24-7, his thought at halftime was, "Alright God, you've taken me here, win or lose, I'm going to glorify You." Purdy was "alive to God."

No Christ follower, Brock Purdy included, lives sinlessly. But we can live victoriously by consciously allowing our identity to govern our daily activity. ■



Information provided by Steve Smith, Creekside Church, 2743 82nd Place, Urbandale, 515-279-3919.

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

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Elevated Cabinetry, 3908 N.W. Urbandale Drive, Urbandale, hosted a ribbon cutting with the Urbandale Chamber on Jan. 11.



Katrina Shea and Lukas Shea at the Elevated Cabinetry, 3908 N.W. Urbandale Drive, Urbandale, ribbon cutting with the Urbandale Chamber on Jan. 11.



Aaron DeJong and Amy Croll at the Elevated Cabinetry, 3908 N.W. Urbandale Drive, Urbandale, ribbon cutting with the Urbandale Chamber on Jan. 11.



Kevin Jacobsen, Don Bogler, Patty Bogler and Amy Belcher at the Elevated Cabinetry, 3908 N.W. Urbandale Drive, Urbandale, ribbon cutting with the Urbandale Chamber on Jan. 11.



Linda Ross and Jan Crall at the Edencrest at Timberline Decades Trivia Night on Jan. 25.



Joan Morgan and Sharon Beerman at the Edencrest at Timberline Decades Trivia Night on Jan. 25.



Doug Latta and Dave Latta at the Edencrest at Timberline Decades Trivia Night on Jan. 25.



Miranda Reed, Jay Mathes and Brandi Smith at the Edencrest at Timberline Decades Trivia Night on Jan. 25.



Luke and Georgie Donahe and Marilyn Dill at the Edencrest at Timberline Decades Trivia Night on Jan. 25.



Carolyn Gummert at the Edencrest at Timberline Decades Trivia Night on Jan. 25.



Katie Lind and Shelly Timm at the Edencrest at Timberline Decades Trivia Night on Jan. 25.

AM Exchange

AM Exchange was hosted at Per Mar Security Systems on Jan. 30.



Karly Rehman and Katie Lind



Tom Satterstrom and Ryan Nady



Kamsa Thephavong, Zach Bouslog and Emily Kohl



Scott Hardee and Adam Lenze



Paige Wilson, Kaity Hall and Noel Medina



Jake Wisel and Lisa Hollis Keene



Jenni King and Rob Brown



Sara Fuller and Rachel Reavis



Susan Skeries and Fletcher Barry

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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.



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