

JOHNSTON

MARCH 2024

# Living

MAGAZINE

## Trip OF A lifetime

Residents share stories of their  
dreams-come-true vacations

**Easter roast**  
RECIPE

**Meet Annette Allender**  
EDUCATION

**For the Daytons, it's the middle that counts.**  
WHERE WE LIVE

PRSR STD  
ECRWSS EDDM  
U.S. POSTAGE  
PAID  
BIG GREEN  
UMBRELLA MEDIA  
RESIDENTIAL CUSTOMER  
BIG GREEN  
UMBRELLA MEDIA  
8101 Birchwood Ct, Ste. D  
Johnston, Iowa 50131





Edencrest

A PLACE CALLED

Home



Susan Babcock

[susan.babcock@edencrestliving.com](mailto:susan.babcock@edencrestliving.com)

**BEAVERDALE**

3410 BEAVER AVENUE | DES MOINES  
515.416.6200



Antoinette DeLoen

[antoinette.deleon@edencrestliving.com](mailto:antoinette.deleon@edencrestliving.com)

**GREEN MEADOWS**

6750 CORPORATE DRIVE | JOHNSTON  
515.585.6063



Jay Mathes

[welcometl@edencresttimberline.com](mailto:welcometl@edencresttimberline.com)

**TIMBERLINE**

14001 DOUGLAS PKWY | URBANDALE  
515.420.1968



J. Juan Hakeem

[jjuan.hakeem@edencrestliving.com](mailto:jjuan.hakeem@edencrestliving.com)

**RIVERWOODS**

2210 E PARK AVENUE | DES MOINES  
515.207.6660

**THE LEGACY**

2901 CEDAR STREET | NORWALK  
515.599.9021



Shawn Kinnison

[shawn.kinnison@edencrestliving.com](mailto:shawn.kinnison@edencrestliving.com)

**THE TUSCANY**

1600 8TH STREET SE | ALTOONA  
515.808.5358



Jessica Johnson

[jessica.johnson@edencrestliving.com](mailto:jessica.johnson@edencrestliving.com)

**SIENA HILLS**

455 SW ANKENY ROAD | ANKENY  
515.526.5908



Julia Fitzhugh

[julia.fitzhugh@edencrestliving.com](mailto:julia.fitzhugh@edencrestliving.com)

**KETTLESTONE**

805 SE TALLGRASS LANE | WAUKEE  
515.499.4422

[EDENCRESTLIVING.COM](http://EDENCRESTLIVING.COM)



INDEPENDENT + ASSISTED LIVING • CLOSER CARE • MEMORY CARE

WELCOME

## 104 vacation days

Dream vacation. You have heard the term. You may have even experienced one or two. But, more than likely, your dream vacation may still be something in your mind.

When I was a young man working at The Des Moines Register, I was planning a short vacation and told Denny, a customer of mine, that I would be off work. He looked at me with a stern face and said, "Vacation? You don't work Sundays, do you? That's 52 days of vacation a year." He continued, "Wait, you don't work Saturdays either, do you? That's another 52 days. That's 104 days of vacation per year. How much vacation do you need?"

I was without words. Denny was having fun with me, but there was some truth to what he was saying.

As a teenager, I worked at a local gas station that was open 24/7. Even in the 1980s, staffing was a challenge, especially on Thanksgiving, Christmas and New Year's Day. My family didn't take many vacations, so when the opportunity came to earn time-and-a-half for holiday pay, I was the first to sign up. I enjoyed working those days, as the store traffic was lighter, the customers were cheery, and I liked the paycheck.

When I worked at the Register, we were told that we would not be allowed to take vacation between Thanksgiving and Christmas. Those were the newspaper's busiest times with advertising, and we were to be there to make sure of it. We are not as strict today in our company, but a holiday does mean we have to complete five days of work in four days. The presses keep running.

Author Rob Hill said, "My goal is to build a life I don't need a vacation from." Now that makes sense to me. But, like most things in life, I have learned that there truly are different strokes for different folks. Some people love to travel and spend time on a beach; I get sunburned and have two days of diarrhea. Others want to take a week off and ride a bicycle 468 miles across the state in 90-degree weather; that's not my idea of a vacation. And a select few enjoy time at home working on a list of projects and relaxing with friends and family; that's more my style.

Meanwhile, my wife and kids not only enjoy vacations, they have come to expect them. I am slowly but surely learning to appreciate the time off as well. And, although our ideas of what a dream vacation may be differ, I am happy to be along for the ride.

Thanks for reading. ■

**SHANE GOODMAN**  
President and Publisher  
Big Green Umbrella Media  
shane@dmcityview.com  
515-953-4822, ext. 305

If you enjoy reading our monthly Johnston Living magazine, you may also enjoy our weekly newsletter, delivered via email. **Subscribe by visiting [www.iowalivingmagazines.com](http://www.iowalivingmagazines.com).**



**Tammy Pearson**  
Editor  
515-953-4822 ext. 302  
tammy@iowalivingmagazines.com

**Andrea Hodapp**  
Advertising Account Executive  
515-883-0523  
andrea@iowalivingmagazines.com



IOWA  
*Living*  
MAGAZINES



Circulation and readership  
audited by Circulation  
Verification Council



## THIS ONE'S ON THE HOUSE!

Kick Off Your  
Home Improvement  
Project with a  
Home Equity Loan  
from Charter Bank.



**Brien Scandridge**  
VP Market Manager  
NMLS #2146946  
Johnston



**Logan Crannell**  
Loan Officer  
NMLS #2552188  
Johnston

CHARTER  BANK

Chart Your Success With Us!

**Johnston**  
5526 NW  
86th St.  
515-331-2265

**Grimes**  
Corner of  
Gateway & 1st St.  
515-986-2000

**Waukee**  
Downtown  
Triangle  
515-987-1000

**Ankeny**  
2905 SW  
Oralabor Rd.  
515-446-2265

Member  
FDIC

[www.CharterBanker.com](http://www.CharterBanker.com)







# Trip OF A lifetime

By Ashley Rullestad

For some people, vacationing is a part of their routine. They plan, take and enjoy numerous trips to see the sights and “get away” from the usual hustle and bustle of life. They enjoy good times and make fond memories. They share photos and stories, but it isn’t long before they are looking forward to their next excursion. For some others, a vacation turns out to be much more than that — it is a dream come true, and, no matter how many vacations may follow, none will ever compare. It is a trip of a lifetime.

**Residents share stories of their dreams-come-true vacations**

The Skibberg family interacts with elephants during their vacation.



## Around the world

Katy Skibberg and her family are new to Johnston. When she was between jobs last summer, she decided to take full advantage of the time off and plan an around-the-world trip.

"I had just finished my residency and was moving west to my new job. I booked everything myself and planned mostly as I went," she says.

On parts of the trip, she traveled alone. On other parts, she traveled with her husband or her best friend. Still other parts, she traveled with her family of four with her husband and kids, ages 4 and 6.

First, she met up with her best friend from high school who had saved for a big trip to Europe. Her friend had traveled with her husband for a couple weeks before the pair met up in Portugal. That was the middle of Skibberg's trip.

"I planned my time before and after that based on where she wanted to go and how much time she had," says Skibberg.

She started with the kids in Hawaii, then her husband joined them in Oahu, and they jetted over to Tokyo.

"My husband has a good friend in the Kanazawa region of Japan, which is why we went to Japan in the first place. We visited with them and explored Tokyo, including Tokyo Disney Sea, which was definitely a highlight. My kids loved the mini pig cafe in Tokyo, and the culture was fascinating."

From there, the family went to Phuket via Bangkok, then on to Bali. Skibberg found Bali busy, crowded and touristy, but she enjoyed learning more about Hinduism and seeing the sacred monkey forest.

Skibberg then split off from her family and traveled to meet up with her friend in Europe. She had eight hours in Vienna, then flew to Madeira, a Portuguese volcanic island, and spent days hiking and exploring the beautiful and unique island.

"Then we went to La Palma in the Spanish Canary Islands and checked out the area where Gran Vieja recently erupted. We stayed in a cute B&B and had a lovely time with locals dancing and drinking wine. Then we went to Gran Canaria, which has desert-like sand dunes and amazing areas to look at the stars. The spa at the top of the vista was breathtaking."



The Skibberg family sightsees in Thailand.





**Need insurance?**

**Your local GEICO agent in Johnston could help you save money.**

**GEICO**  
Local Office

**Justin Krogman | 515-318-6307**

## FEATURE

They tried inversion yoga and did more hiking, then traveled through Tenerife to get to Marrakesh, Morocco. The two did a food tour and explored the city, then headed toward the Sahara Desert where they took a camel ride and stayed in a tent overnight.

Skibberg separated from her friend and went to Madrid, where she spent time checking out the nightlife and doing a guided bicycle tour. From there, she flew to Lima, Peru, and then to Cusco, which is the access city for Machu Picchu guides.

“My husband met me there, and we spent four days hiking the Inca trail. I hadn’t planned this part of the trip in advance and was pleasantly surprised to find a tour group with space less than three weeks in advance. We had excellent weather and views.”

They also hit Bogota, Columbia, before flying to Curacao, a Dutch Caribbean Island, where they spent five days at a resort and renewed their marriage vows. Finally, they flew to New York City for a night of theater, food and clubbing before heading to Des Moines to settle into their new life here.

Skibberg used sky scanner to identify the cheapest routes from one location to another and then used flexible dates to find the cheapest flights available. She used booking.com for most lodging. She cautions new travelers to be sure to check what the entry requirements are for every country you want to visit.

“My favorite parts of the trip were the Thailand beaches, Madeira hiking, Machu Picchu hiking, and Curacao SCUBA diving. It was amazing.”



Rachel Spah and friends visit a waterfall in Bali.

### Off to Bali

Rachel Spah’s best friend, Jodi, had a long-time dream to visit Bali. Last November, the pair decided it was time to make that dream a reality.

“Jodi had been dreaming of traveling there for many years,” says Spah. “I was so lucky to get to travel with her and two other best friends for an epic girls’ trip. We call ourselves the Golden Girls.”

Bali is nicknamed The Island of the Gods and known as a yoga Mecca. The group started with a week-long yoga retreat at the beginning of the trip. This retreat is what specifically drew them to Bali. Then, they collectively decided on places to visit. Jodi had already researched many locations, so once they talked it through and decided where to go, she booked almost everything online.

## Choose Your Incentive: What works best for you?\*

### Receive \$2,500 to use toward:

Rightsizing,  
sorting and  
packing

or

Moving expenses  
(We help you  
find a mover)

or

Rent

or

New furnishings  
for your  
new home



\*Must take financial possession by 4/15/2024. Contact us for details.



**Dennis Vogel, Director of Sales**  
(515) 534-0300 | [Dennis.Vogel@CassiaLife.org](mailto:Dennis.Vogel@CassiaLife.org)  
[MeadowviewJohnston.com](http://MeadowviewJohnston.com)  
5555 Pioneer Parkway, Johnston, Iowa 50131

managed by  **cassia**



Learn more





## FEATURE

"She had been researching Bali for almost 10 years, so she had already researched places to stay, things to do, and must-eat-at restaurants," says Spah. "She found the majority of the information on Pinterest for easy access to all things Bali. It's known for beautiful beaches, temples and food. We wanted a life-changing experience, and Bali has it all."

The foursome traveled Bali for more than three weeks and stayed in four different cities. Spah says the One World yoga retreat was life-changing and one of the most amazing experiences; however, snorkeling off the coast of Nusa Penida (a small island near Bali) and spotting manta rays was also awesome.

"It was such a special trip," she says. "The people in Bali are so welcoming and kind. I enjoyed every single minute."

### Turning 40 in Jamaica

Kelsey Letcher and her group of friends started talking about a girls' trip to celebrate their upcoming 40th birthdays back in 2018.

"We finally made it happen in 2023 with a trip to Ochos Rios, Jamaica. Forty is a big milestone that could be dreaded, but we wanted something to make it a celebration instead. It took months to decide on a weekend that worked for everyone and a location most hadn't been to or people were willing to go back to."

The group consisted of six women: Christine Peckumn, Amber Albizures, Kelsey Letcher and Katie Strodtman, all of Johnston, and two Johnston grads who have moved, Amber Gano, now of Grimes, and Kimberly Wisner, now of Nebraska.

The current four Johnston residents have a book club. The husbands



Rachel Spah at a temple in Bali.



**CALL NOW!**  
**515-482-0153**



**Scan to get a quote now!**  
or go to [qrco.de/aplusquote](https://qrco.de/aplusquote)

**FREE 1<sup>st</sup> LAWN APPLICATION**  
Call for details!  
New Customers Only. With full season program. Up to 20,000 sq ft. Must present coupon at time of payment. Not valid with any other offer. Expires 5/31/24.



**"Our Organic Program!"**



**We come to YOU!**

**\$7 OFF** mobile mower service

**SHARP LUBE**  
We Go Where You Mow

**Push Mower - Regular Price \$99.95**  
Tune Up • Oil Change • Blades Sharpened • All brands • No trip charges.  
Must present coupon at time of payment. Not valid with any other offer. Expires 5/31/24



## DO YOU HAVE A PLAN OR WILL YOU SETTLE FOR UNCLE SAM'S PLAN?

CALL TO REGISTER FOR ONE OF OUR EDUCATIONAL SEMINARS

**515-274-9190**

### SOME OF THE QUESTIONS WE WILL ANSWER FOR YOU:

- Should you consider Roth IRA/401K Conversions?
- What are your limitations on Roth Conversions?
- How can a surviving spouse face higher taxes on RMD's?
- How can you use your IRA to tax efficiently pay the cost of Long-Term Care while meeting your RMD obligations?



Zach Brehmer  
Lisa Wingert  
Kevin Wingert  
Shelly Bitz  
K.C. Wingert

SOLUTIONS YOU CAN COUNT ON.

**american**<sup>®</sup>

RETIREMENT PLANNING

[americanretirementplanning.net](http://americanretirementplanning.net)

7177 Hickman Road, Suite 4, Urbandale | (515) 274-9190

Investment Adviser Representative of and investment adviser services offered through Royal Fund Management, LLC a SEC Registered Investment Adviser.

## FEATURE



Christine Peckumn, Amber Albizures, Kelsey Letcher, Katie Strodtman, Amber Gano and Kimberly Wisner traveled to Jamaica for a memorable vacation.

even get together and talk about planning their own trip, but the women aren't sure they'll be able to get it done.

The group was lucky enough to have one friend who took the initiative and worked with Allied Travel in Johnston to plan the trip. Favorite parts included snorkeling off the beach right off the resort, laughing, always having someone in the group willing to do what you wanted to do, the "Blue Hole" that involved rope swings, and jumping into waterfalls.

"As someone who is scared of heights, having my best friend since second grade by my side made me push myself," says Letcher. "We all had the best time." ■



Christine Peckumn, Amber Albizures, Kelsey Letcher, Katie Strodtman, Amber Gano and Kimberly Wisner on their way to Jamaica.



## JOHNSTON Rotarians: Great people doing even greater things



Rotarians pictured include Shayne McGaughy and Brian Cheese; Dr. Nikki Roorda, Brook Skram and Neil Hyde; Pam Kucera, Al Meyer and Bob Bisenius; Ben Merrill, Mike Schoville and Eddie Andrews; Mike Wunn and Dennis Drager; and Andrew Schon.

For information about joining, contact either Brook Skram, [brook.skram@icloud.com](mailto:brook.skram@icloud.com), or Ty Weiss, [ty.weiss@comchoicecu.org](mailto:ty.weiss@comchoicecu.org). Mention you saw this article and receive \$200 in Club credits. ■

More information about the Johnston Rotary Club can be found at <https://portal.clubrunner.ca/1649> or contact Neil Hyde, 515-210-2649, [hyde\\_neil@yahoo.com](mailto:hyde_neil@yahoo.com).



## Johnston Rotary Club UPCOMING EVENTS

**March 12:** Evan Summa, Hyperion Field Club - General Manager

**March 19:** Kathir Kalyanaraman, Tech Gift Foundation

**March 26:** Amy Ratekin, Spread Your Wings, Inc

**April 2:** Dan Knoup, Home Builders Association of Iowa

**SAVE  
THE DATE!**

**June 3:** Golf Outing/Casino Night Fundraiser at Hyperion

**June 15:** Smokin' Heroes Fundraiser at Green Days

**THANK YOU  
MIKE AND  
KAREN!**

*Mike and Karen Support Johnston Rotary's Great Work!*

8 units of blood  
donated



505 lbs food &  
clothing donated



\$26,535.65 donated  
to local charities



**JOIN US!  
TUESDAYS  
AT 7 AM**

Hyperion Field Club  
7390 N.W. Beaver Dr.,  
Johnston

**VISIT OUR WEBSITE!**



## Travel with Us!

**collette**

[yellowswan@mchsi.com](mailto:yellowswan@mchsi.com) or 515-975-6849

RSVP to Gary and Jan Busby, tour professionals,  
or call for details.



### Spain's Classics & Portugal

**November 2 - 16, 2024**

Stop in the little-known town of Peníscola, the "City in the Sea."  
Feel the energy of Spain at a flamenco performance in Seville.  
Marvel at world-renowned Spanish art at the Prado Museum.

**SCAN FOR FULL ITINERARY!**



**DEADLINE TO REGISTER: MAY 3**



### European Christmas Markets

**December 2 - 10, 2024**

Featuring Prague, Vienna & Budapest!  
Visit multiple Christmas markets and beautiful palaces!

**SCAN FOR FULL ITINERARY!**



**DEADLINE TO REGISTER: JUNE 3**



# TRAVEL for caregivers and seniors

March is upon us, and spring is coming. During the month of March, many individuals travel for spring break. There are some who can take their elderly loved ones with them; however, there are some who are unable to travel with them possibly due to health reasons. In this article, it will be explained the benefits of traveling for seniors and the alternatives for your loved ones if they cannot come along. Here are the benefits of traveling for caregivers and seniors:

## 1. Traveling can prolong one's life.

Exploring new environments and meeting new people can help individuals stay both physically active and socially engaged, which has been proven to prolong one's life.

**2. Ensures peace of mind.** Everyone has or will experience stress in their lives; traveling forces us to disconnect from the normal



routine, helping us appreciate the people we have around us. Traveling can offer individuals a time to relax and reset their minds.

**3. Creates memories with family for a lifetime.** When you travel with your family members, you build stronger bonds with each other while making memories. While traveling, you can save these memories by taking photos, videos or writing in journals.

**4. Boosts happiness and satisfaction.** No matter one's age, traveling is an opportunity to step away from your usual daily tasks and enjoy the time with your loved ones. Seeing new places and meeting new people can help rewire one's brain, while boosting your mood and self-confidence.

Taking care of an elderly loved one can be draining, so going away can seem impossible. There are so many details and worries to think about while planning a trip. So, here are some ideas to consider when you are making your travel plans:

**1. Respite care.** Respite care is a program

that offers short-term relief for primary caregivers. Depending on the location, it can be arranged for an afternoon or several days or even weeks. This type of care can be provided at one's home, in an assisted living community or at an adult day center.

**2. In-home care options.** You could ask a relative or sibling to stay with your loved one. This option is very popular because the individual can stay at home in familiar surroundings with someone they know and trust. You could hire a licensed home care aide to come in. Home care options can vary depending on the company, time spent in the home, and the care needed.

Traveling is good for your health, not only for the caregiver, but the elderly loved one, too. So, plan a trip and pack your bags. ■

Information provided by Alex McGregor, director, Edencrest at Green Meadows, 6750 Corporate Drive, Johnston, 515-207-1984.

**515Lawn Services**  
**\$50 OFF FIRST MOW | \$200 OFF LANDSCAPE JOB**  
 Weed & Grass Program • Landscaping Projects • Mulch Installation • Spring Aeration

**BOOK NOW**

Locally owned, operated and insured

**JOIN US FOR EASTER**

March 24 - Palm Sunday • March 28 - Holy Thursday  
 March 29 - Good Friday • March 30 - Holy Saturday  
 March 31 - Easter Sunday

**Visit Our Website for Mass Times**

[www.stpiusxurbandale.org](http://www.stpiusxurbandale.org)  
 3663 66th St., Urbandale

**St. Pius X CATHOLIC CHURCH**  
 Restore all things in Christ

**Looking for a Quality Company to remodel your bathroom? The Choice is Clear!**

**CLEAR CHOICE BATH**

Specializing in Tub To Shower Conversions & Complete Remodels

Say Goodbye to Grout Maintenance!

In Business Since 2003

Call Today for your FREE in-home consultation  
**(515) 202-3087**  
[ClearChoiceBath.com](http://ClearChoiceBath.com)

Military Discounts • Financing Available

**Spring Savings**  
**\$750 OFF** YOUR NEW WALK-IN SHOWER with this coupon.  
 Expires 04/04/2024

**SHOWERS • BATHS • VANITIES & VANITY TOPS • WALK-IN SHOWERS**



# THE \$12 million disappointment

Live comfortably, protect your nest egg, AND grow your investments. Is that too much to expect in retirement? It's what retirees want, but how do you get there? If you're like most folks, navigating the retirement planning maze can feel daunting. Here's the good news. You're not alone. The key isn't necessarily a complex strategy; it's about having a clear understanding of the numbers and what they mean.

We recently met with a couple, age 55; their financial advisor told them that the \$1 million they saved for retirement would grow to \$12 million by age 100. You might think the couple would celebrate, sit back, and get ready to enjoy retirement, but they didn't. They came to us and said something just didn't look right.



So, we took that \$1 million retirement savings and put together two comprehensive retirement plans. One showed them with \$1.7 million at age 100 (using a 6% rate of return), and the other showed them running out of money at age 88 (using a 4% rate of return).

So why are the projections so different? We need a clearer understanding of the numbers. The \$12 million projection did not include spending, taxes, or inflation. The advisor focused on one thing: investments. Plus, the projected rate of return was 8%.

We start our planning process by asking the couple about their lifestyle, what they want to do in retirement, and figuring out how much money it will take to pay for those things. Then, we work on an investment plan that doesn't solely rely on the stock market; we call this building a recession-resistant portfolio. We also like to use conservative stock market rates of return assumptions, like 4-6%, then, if the

market is great, you are ahead, but if the market is down, the plan still works.

Though our comprehensive plan showed them with more than \$10 million less at age 100 (even running out of money in one scenario), they felt better about the numbers. Why? We laid out a clear plan that includes how they are going to fund their retirement lifestyle, invest for growth, take steps to reduce their retirement tax bill, pay for health care, and leave a legacy with whatever is left when they are gone.

Now, they are heading into retirement with a clear understanding of how they could live comfortably, protect their nest egg, AND grow their investments. ■

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

## Retire on \$100,000 a year without touching your nest egg?



### LEARN HOW

**Merkle**  
RETIREMENT PLANNING

Investment Advisory Services offered through  
Elite Retirement Planning, LLC. Insurance  
Services offered through MRP Insurance, LLC.



# SHELTERING assets from long-term care expenses

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



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

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

term care.

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

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

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

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

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

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

Information provided by Gail Barnett, Abendroth Russell Barnett Law Firm, 2560 73rd St., Urbandale, 515-278-0623, [www.ARPCLaw.com](http://www.ARPCLaw.com).

## ARE YOU READY?

WE CAN HELP GUIDE YOU.

SUPERIOR SERVICE.  
LEGAL SOLUTIONS.

FOR 37 YEARS

EXPERIENCED ATTORNEYS  
— SINCE 1987 —

Wills, Trusts, & Estate Planning ■ Residential Real Estate  
Probate & Estate Administration ■ Social Security Disability  
Business Formation & Planning ■ Medicaid & Asset Protection

ATTORNEYS WHO SPECIALIZE IN YOU



ABENDROTH RUSSELL  
BARNETT LAW FIRM

ESTABLISHED IN 1987

2560 73rd St., Urbandale ■ 515.278.0623 ■ [www.ARPCLaw.com](http://www.ARPCLaw.com)



# EASY Easter eats

*(Family Features)* Even if Easter hosting duties fell on your plate this year and added one more thing to your holiday to-do list, that doesn't mean it has to be difficult. After all, Easter is a time meant for fun and fellowship with the food just one part of the celebration.

Building the menu around simple, one-pan dishes can keep the focus where it needs to be: spending time and creating memories with family and friends. These dishes call for short lists of ingredients, many of which you may already have in your pantry, and simple preparation to create a full spread perfect for sharing with loved ones. Plus, using only one pan makes cleanup a breeze, so you can get back to the festivities quickly.

A dish like this Easter roast lets you check both the main course and side dishes off your list, relying on the oven to do most of the work for you after some quick prep work.

For more Easter recipe inspiration, visit Culinary.net. ■

## Easter roast

Yield: 1 roast

- Salt
- pepper
- garlic powder
- 1 roast (3 pounds)
- 1 bag (1 pound) baby carrots
- 1 bag (1 1/2 pounds) trio potatoes or potato of choice
- 3 cups beef broth
- 1 can (10 ounces) cream of mushroom soup
- 1 tablespoon garlic pepper
- 3 tablespoons brown sugar
- 1 onion, roughly chopped
- 1 bundle asparagus

### Directions

- Preheat oven to 350 F.
- Sprinkle salt, pepper and garlic powder over roast and rub into front, back and sides. Place seasoned roast in middle of large roasting pan.



- Place carrots on one side of roasting pan and potatoes on other side.
- In large bowl, mix beef broth and cream of mushroom soup with garlic pepper. Pour mixture over roast, potatoes and carrots. Sprinkle brown sugar over carrots and add chopped onion. Cover and cook 2 1/2 hours then remove from oven, add asparagus and cook uncovered 30 minutes.
- Serve from pan or place on platter for more formal presentation.

# NEED NEU BLINDS?

**CONVENIENT  
CONSULTING IN YOUR  
HOME WITH SAMPLES**

**WE WILL  
BEAT ANY  
COMPETITOR'S  
PRICE BY 10%!**

## Neu Blinds

**CALL OR TEXT TODAY  
515-250-5543**

GRABER. | DELIGHT IN EVERY DETAIL

- ✓ **FREE ESTIMATES**
- ✓ **Easy and Affordable**
- ✓ **Many products to choose from**
- ✓ **FREE INSTALLATION**
- ✓ **Referrals**

Owned and operated by James Neu of Johnston

**Every house deserves Neu Blinds.**

*Feel more confident and secure  
about your financial future.*

**Call today  
to get started.**

Scan the QR code to take  
the 3-Minute Confident  
Retirement® check.

**KEELING  
WEALTH ADVISORS**

Powered by Ameriprise  
Financial

**5435 NW 100th St, Ste 300 | Johnston  
515-253-8200 | keelingwealthadvisors.com**

Keeling Wealth Advisors is a private wealth advisory practice of Ameriprise Financial Services, LLC.  
Not FDIC or NCUA Insured | No Financial Institution Guarantee | May Lose Value





COMPOSTED YARD WASTE COLLECTION BEGINS ON APRIL 1 & 2. THE COLLECTION IS ON THE SAME DAY AS YOUR GARBAGE COLLECTION. CONTACT YOUR COMMUNITY DEVELOPMENT OFFICE AT 311-222-2222 FOR MORE INFORMATION. FOR A LIST OF PARTICIPATING COMMUNITIES, VISIT [WWW.CI.MILWAUKEE.GOV](http://www.ci.milwaukee.gov).







## CITY NEWSLETTER

### MARCH 2024

## THE RESIDENTIAL TREE SALE IS HAPPENING APRIL 9

The City of Johnston is offering a special deal on trees to its residents. Each tree will cost \$75, and the sale begins on Tuesday, April 9 at 8 a.m. Residents can purchase the trees online, but must create an account beforehand to expedite the purchase process. Visit [www.cityofjohnston.com/JohnstonParksRec](http://www.cityofjohnston.com/JohnstonParksRec) then click "New Account" and create an account. If you want to know more about the trees available, visit [www.cityofjohnston.com/1436](http://www.cityofjohnston.com/1436).

The trees will be ready for pickup on Saturday, May 11, between 8:00 and 10:00 a.m. on the north side of Johnston City Hall, located at 6221 Merle Hay Road. There are four types of trees to choose from: Swamp White Oak, Cathedral Elm, Tupelo Black Gum, and American Larch.

Each property owner can purchase only one tree, and it is encouraged that they purchase during the sale, as the supply is limited. If you have pre-ordered a tree, you will need to show your receipt as proof of payment when you come to pick it up. Any trees not picked up during the allocated time will be considered a donation to the city's tree-planting program.

Swamp White Oak



Cathedral Elm



Tupelo Black Gum



American Larch



## FARMERS MARKET IS ON TUESDAYS

The Johnston Farmers Market will take place every Tuesday starting from June 4 through September 24. It will be held just north of City Hall, and the hours will be from 4:00 to 7:00 p.m. If you want to participate as a vendor or performer this year, you can visit [www.cityofjohnston.com/FarmersMarket](http://www.cityofjohnston.com/FarmersMarket) for more information or fill out a form.

## SPRING CLEANUP IS APRIL 15-16 AND TREE BRANCH AND TIRE DROP-OFF IS APRIL 18-20

The Spring Cleanup Event allows residents to dispose of large household items on their regular trash collection day at no additional charge. All smaller items must be placed in bags or boxes. The average Johnston household pays around \$6 per year (included in your monthly utility bill) for this Spring Cleanup Event, so take advantage of it! If you live in an apartment, condo, or townhome with private trash collection, you may not be a part of the Spring Cleanup Event. Please contact your association or management to find out. To learn what is accepted and what is not, visit [www.cityofjohnston.com/spring](http://www.cityofjohnston.com/spring).

Johnston residents can also drop-off branches, limbs and passenger vehicle tires at the Public Works Facility, located at 6400 NW Beaver Drive, at no cost between April 18-20. The hours vary by day. Visit [www.cityofjohnston.com/1264](http://www.cityofjohnston.com/1264) for more information on the days and times.

For more information about the city, please call 515.278.2344



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



**Paws With A Cause**

To learn more about and to find out how you can help, just download this app and watch the story come to life:

**GET ZAPPAR**  
ZAP THE CODE TO DONATE

Available on the App Store and Google Play.

Provided as a community service by this civic minded publication in conjunction with the Association of Community Publishers and Community Papers of Michigan

## INVESTMENT

By Daniel Rundahl

# WHAT WILL you give up this year?



This time of year, the question is often asked, "What do you plan to give up?" Many will give up chocolate or change a negative pattern. Others will begin a positive one. You may start a weight loss plan or join a gym. Steak and burgers will become Friday fish, and every major store will send away the chocolate hearts to put marshmallow bunnies on the shelves. To many, the month of March represents a period of Lent, a time where millions focus on "giving up something." At this time of year, I challenge you to take a moment to find something to start versus to stop.

Last Sunday, after church, my 6-year-old son asked me a question. He asked, "Daddy, what does Lent mean?" Now, this may seem like a strange start to an article written by a financial professional. I, like most fathers, pondered the answer to think of a way to explain the true meaning in a way for him to understand it. "Well, Son, Lent is a time where many people give up something for a while...or start something new." I proceeded to give many examples to him with the notion that he would understand either the religious message or good boy at home and school message. Ultimately, I was looking for the "father advisor" way to help him understand that this may be a good time of year to do something different.

March also brings the newness of spring. Let me put my financial advisor hat back on. Have you planned time to reflect on what you should avoid or start doing more of? Here are a few topics that we discuss with our clients this time of year:

- Consider starting a ROTH IRA or funding your current ROTH.
- Evaluate life insurance for your family's best interest.
- Get your legal will completed or updated. Tomorrow isn't certain for any of us, but the legacy you leave is still within your control.
- Have the long-term care plan discussion. Do you have a plan for this financial and emotional transition?
- Update your beneficiaries. You won't regret knowing it is right.
- Start a 529 Plan for a grandchild. The gift of a college education will not be forgotten.
- Plan a long overdue family vacation. Build memories that will live on past any of us.

We all share the same human fault: Why do today what we can put off until tomorrow? And that is not wrong. So, what did my son vow to do for the next 40 days? He said that he would do a better job of not picking on his little brother. I told him, "That sounds like a good plan, Buddy."

Are you planning to retire this year? Have you wanted to understand more about Social Security or Medicare? How about the ever-changing tax code and how it may affect your spending power in the next couple years. Or, maybe, you're concerned about interest rates. Will they ever come back down? Instead of "giving up" on these concerns, set a time to sit down with your financial advisor over these next 40 days. You won't regret it. ■

Information provided by Daniel Rundahl, Financial Advisor, Rundahl Financial Consultants, 6165 N.W. 86th St., Johnston, drundahl@rundahlfinancial.com, 515-727-1701, www.rundahlfinancialconsultants.com.

**Edward Jones** > edwardjones.com | Member SIPC

**Dreaming up the ideal retirement is your job. Helping you get there is ours.**

We're excited to hear from you.




**Tim Hanstad, AAMS®**  
Financial Advisor  
5525 Merle Hay Rd., Suite 260  
Johnston, IA 50131  
515-278-2525

**Join Us!**  
for a Social Security, Medicare, and Retirement Seminar.

**March 26th or 28th**  
6 pm

Graham Conference Center  
812 University Street, Pella, IA 50219

**Call our office to register!**



**RUNDAHL**  
FINANCIAL CONSULTANTS

**Dan Rundahl**  
6165 NW 86th St. Johnston, IA 50131  
Cell: 641-512-8597  
Office: 515-727-1701  
drundahl@rundahlfinancial.com

Securities and investment advisory services offered through Brokers International Financial Services, LLC ("BIFS"). Member SIPC/FINRA. BIFS is not an affiliated company.

**WWW.RUNDAHLFINANCIALCONSULTANTS.COM**



# CHOOSING hospice care is all about living

Thinking about “living” in conjunction with services offered at the end of a person’s life might seem counterintuitive — but the keyword there is “life.” Any stage of life can include purposeful, meaningful moments that make life more than worth living.

Options for hospice services are nearly as varied as the individuals who seek them. They range from home care to services in a freestanding hospice center to in-between, hybrid models, and the type of care you and your loved one select is truly an individual choice.

Also: Anytime — and the earlier the better — is the appropriate time to start a conversation about how you or someone you love can live with a life-altering illness and



about the fact that hospice services care can help ensure quality of life.

No matter the type of services you’re considering, you should always ask any provider on your list: “How can you help me or my loved one continue to LIVE through this stage of life?” Ideally, hospice services should be initiated when a person is still healthy. Virtually anyone with a life-limiting illness can qualify for hospice care, enabling a patient to live life in comfort for the time that remains in his or her life.

Robert J. of Ames describes his family’s hospice experience this way:

“To us, admitting that my brother needed hospice meant he was closer to death than we thought he was, and we weren’t ready for that,” Robert says. “We didn’t have any idea what it really meant and how it could actually make his life better.”

Once Robert’s family talked with a family friend who was a nurse and became more

comfortable with the idea of hospice, they ended up choosing home hospice, and they grew to love the hospice team. Robert’s brother lived several months longer than his doctor had predicted — a fact that the family credits in large part to the care the hospice team provided him.

If you’re considering hospice services for a loved one, do your research; consider the logistics of where the care is provided, by whom, and the specifics of services. Then, ask the provider about their philosophy of LIVING in the end stages of life. If the answer isn’t what you were hoping for, keep looking. ■

Aaron Wheeler is vice president of Home and Community-Based Services for WesleyLife, which offers health and well-being services, including award-winning hospice care, in Iowa and Illinois through communities and an array of at-home services. To learn more, please visit [wesleylife.org/at-home-services](http://wesleylife.org/at-home-services).

Brio is  
*growing!*



*“We wanted to remain independent while being close to the assistance we may need at some point. We can’t wait to become a part of the neighborhood!”*

— Bob and Judy Ruch, Urbandale



NEIGHBORHOOD 19

at brio

## It’s a beautiful day in our Neighborhood!

With resident independence and proximity to convenient services in mind, we’re adding single-family homes and townhomes to the Brio campus. Construction is under way!

## Only a few townhomes remain, so don’t wait!

To learn more, contact Maria at Brio at (515) 252-5380 or [mjordan@wesleylife.org](mailto:mjordan@wesleylife.org). We’d love to welcome you!





# SS Therapy and Consulting



**Adolescent STEPPS**  
Starting April 2  
3-5 pm

*Taking on life's challenges one step at a time.*

**Free Therapy**  
Offered with Interns  
Immediate Availability

**Therapy for All Ages**  
Most Insurances Accepted

**Neurofeedback**  
Brain Maps and Training Available

**CONTACT US TODAY TO SCHEDULE YOUR APPOINTMENT!**

Contact [admin@sstherapyandconsulting.com](mailto:admin@sstherapyandconsulting.com)  
**(515) 528-8135 to schedule**

TELEHEALTH APPOINTMENTS AVAILABLE

4725 Merle Hay Rd. Ste 205, Des Moines, IA  
[www.sstherapyandconsulting.com](http://www.sstherapyandconsulting.com)

## HEALTH

By Elijah Evans

### EMOTIONAL granularity

The way we describe our emotions has a strong influence on how much relief we get from talking about them. For instance, simply acknowledging “I was mad” isn’t likely to change our feelings much, whereas something more specific has a much higher likelihood of creating insight and consolation, such as: “I felt disrespected because I had previously explained why I didn’t want a surprise birthday party, so when my friends threw me one anyway, it seemed like they were disregarding my wishes, on my birthday of all days. It also made me worried I couldn’t trust them to respect my feelings going forward.” Lisa Feldman Barrett explains this phenomenon in her book “How Emotions Are Made,” and she terms it emotional granularity. She also explains research she has carried out showing that, when people use more specificity (higher emotional granularity), this has the effect of heightening positive emotions and down-regulating the intensity of negative ones. Therefore, a simple (but not always easy) principle for enhancing our emotional wellness is pushing ourselves to be more detailed in how we label and explain our feelings. If this is something you are struggling to do on your own, a licensed mental health professional can help expand your emotional vocabulary and understand the source of troubling feelings. ■



Information provided by Elijah Evans, LMHC, SS Therapy and Consulting, Ltd, 4725 Merle Hay Road, Suite 205, Des Moines, IA 50322, 515-528-8135, [evans@sstherapyandconsulting.com](mailto:evans@sstherapyandconsulting.com), [www.sstherapyandconsulting.com](http://www.sstherapyandconsulting.com).

## Plan Ahead for PEACE OF MIND



**Plan & Protect before the need arises.**

There is very little that can take away the pain when someone we love dies. However, the emotional stress that often accompanies a death can be lessened by Advanced Planning before the need arises.

**Contact Hamilton's to start your plan.**

Funerals  
Cremation  
Advanced Planning  
Academy of Grief & Loss  
Pet Services  
Memorial Gift Shop



**515-243-5221**  
6 Area Locations

**HAMILTON'S**  
FUNERAL & AFTER LIFE SERVICES

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

## PLAN AHEAD

By Kathy Dunbar

### IT TRULY starts with a simple conversation

Addressing one’s own final arrangements can seem like an overwhelming task. There are many important decisions that need to be considered. It sometimes just seems to be easier to think about it another day. However, by doing this, it remains on your “to-do” list.



What people do not always realize is that the advanced planning process starts with a simple conversation.

An advanced planning counselor will guide you through all of the options available and help you with planning the final arrangements that are right for you.

We find that most of the people we meet with find the process to be surprisingly pleasant and are relieved to have it done.

As one client wrote after meeting with one of our staff members, “It was a joyful experience. I can honestly say that it was fun to think about how I would like to be remembered. I want my loved ones to have a chance to say good-bye and then live on with happy memories of our times together.”

It doesn’t cost anything to start the conversation, and you may find yourself happy that you did. ■

Information provided by Kathy Dunbar, Advanced Planning Counselor, Hamilton’s on Westtown Parkway, 3601 Westtown Parkway, West Des Moines, IA 50266, 515-697-3681



## WHAT IS and isn't meal planning?

### What is meal planning?

Simply put, meal planning means deciding your menu ahead of time and having the items you need for that menu on hand. By doing this, you save time and money and often make healthier choices.



### What isn't meal planning?

Meal planning is not having every meal for every day neatly stacked in your refrigerator for the week (although you can definitely do that if it suits you). It isn't a schedule so rigid you never have pizza night again; it simply plans room in your schedule for a pizza night.

### The S.I.M.P.L.E. technique

Meal planning can seem tedious and never ending, but try the S.I.M.P.L.E. meal planning technique and watch your weekly dinner saga become easier and easier.

**S - Schedule:** Check everyone's schedule to see how much you can/want to cook for the week. This may look different from week to week depending on activities, travel or illness.

**I - Inventory:** For maximum efficiency, take inventory of your pantry, cupboards, refrigerator and freezer and use items you have on-hand first. After all, we're trying to save money and not over purchase.

**M - Menu:** Starting with items you already have, make a menu that includes main dishes, sides and snacks.

**P - Plan loosely:** When deciding a menu, meal planning doesn't have to mean cooking from scratch seven nights a week. Work in leftovers, freezer meals or dining out if that's part of your schedule. The key to long-term meal planning is built-in flexibility.

**L - List:** Finally. Time to make a grocery list (and stick to it). Try to stack ingredients wherever possible. For example, those green beans you plan for Tuesday can also work for Thursday. Remember, we're keeping it simple. Flexible meal planning doesn't require unique foods every day.

**E - Evaluate:** Each time you make a meal plan, evaluate how it went. Did you cook too often? Too little? Did you have too many leftovers? Over time, you'll find a balance that works for your lifestyle.

### Bonus tips

- Keep a master list of family favorite recipes for those days you need inspiration.
  - Each meal should contain a protein, carbohydrate, fruit or vegetable for a balanced plate.
  - Burnout is real, so keep your goals and plans extra-simplified to start and build on.
  - Practice makes (nearly) perfect with meal planning, so keep adjusting until you have a schedule that works.

You may have noticed we didn't include an actual prep step. Some may find it easier to do large preps for the week, some may like to cook each day, and some like a combination approach. Do what works for you. ■

Information provided by Caitlyn Ferin, LD, RD, corporate dietitian, Fareway, 6005 Merle Hay Road, Johnston, 515-252-9962.

MARCH

MEAT MADNESS!

2023 JOHNSTON CHAMBER BUSINESS OF YEAR!

FAREWAY®

MEAT & GROCERY

OPEN 7AM - 9PM • MONDAY-SATURDAY • CLOSED SUNDAYS  
GO TO [FAREWAY.COM](https://www.fareway.com) OR DOWNLOAD OUR APP TO SHOP ONLINE 7 DAYS A WEEK.  
6005 MERLE HAY RD, JOHNSTON 515-252-9962

PROpane EXCHANGE

\$13.99

FAREWAY® MEAT & GROCERY

MUST PRESENT COUPON AT OUR DELI COUNTER

SKILLET OR GRILL-READY MARINATED

CHICKEN BREAST

\$3.99 /lb.

FAREWAY® MEAT & GROCERY

- CAJUN KICK
- LEMON PEPPER
- SWEET CARIBBEAN JERK
- ZESTY ITALIAN
- SUNDRIED TOMATO
- GARLIC & HERB

Limit 1 coupon per customer. Valid IN-STORE and at JOHNSTON store location only. Expires March 30, 2024.

Limit 1 coupon per customer. 10lb limit. Valid IN-STORE and at JOHNSTON store location only. Expires March 30, 2024.

WHERE IS JOLEEN? • WHERE IS JOLEEN? • WHERE IS JOLEEN?

# Where is Joleen?

**SUPPORT LOCAL!**

## WHERE AM I?

Text me where you think I am in Johnston and one winner will receive a **\$25 gift card!**

**CONGRATS to the January winner:**  
Johnston Bait & Tackle gift card to Lindsay!

**JOLEEN ROSKAMP**  
8705 Chambery Blvd, Johnston • 515-505-4769  
Jo@liveloveiowa.com RE/MAX Precision | Licensed in Iowa



**HAVE YOU CONSIDERED**

# HEALTHCARE

**DURING**

# RETIREMENT?

**HEALTH INSURANCE ADVISOR, LLC.**

**515-225-9994**  
www.health-insadvisor.com



# YES!

**We install and repair water heaters.**

Clogged Drains • Full Service Plumbing  
Camera Inspection & Locating Sewer Lines  
Hydro-Jetting • Sump Pumps • Water Heaters

**ROTO-ROOTER**  
PLUMBING & DRAIN SERVICE

**OPEN 24/7**  
INCLUDING HOLIDAYS  
**515-278-5668**  
rotorooterdesmoines.com



## INSURANCE

By Janis Van Ahn

## HEALTHCARE costs in retirement

Healthcare costs in retirement represent a critical aspect of financial planning that often demands careful consideration. As individuals transition from their working years into retirement, they often face a unique set of challenges related to healthcare expenses. Understanding the factors influencing these costs and implementing strategies to mitigate their impact can significantly impact retirees' financial security and overall wellbeing.



First and foremost, it's essential to recognize that healthcare costs tend to increase with age. As people age, they typically require more frequent medical attention and may develop chronic health conditions that necessitate ongoing treatment and care. Moreover, medical inflation often outpaces general inflation rates, further contributing to the rising cost of healthcare services and prescription medications.

Medicare, the federal health insurance program primarily serving individuals aged 65 and older, provides valuable coverage for many healthcare services. However, it's important to note that Medicare coverage doesn't encompass all medical expenses. Retirees may still be responsible for premiums, deductibles, copayments and coinsurance, which can add up significantly over time. Furthermore, certain services, such as dental care, vision care, and long-term care, may not be covered by traditional Medicare plans, leaving retirees to bear the full cost or seek alternative coverage options.

Long-term care, in particular, presents a substantial financial challenge for many retirees. Whether it's in-home care, assisted living facilities, or nursing home care, the expenses associated with long-term care can quickly deplete retirement savings. With the average cost of long-term care services soaring, individuals must plan ahead and explore long-term care insurance options to protect their assets and ensure access to quality care in later years.

Rising prescription drug costs also pose a significant burden on retirees' budgets. Many seniors rely on multiple medications to manage chronic conditions, and the cost of prescription drugs can vary widely depending on factors such as insurance coverage, generic alternatives, and drug formularies. Navigating the complex landscape of prescription drug coverage requires careful research and proactive communication with healthcare providers and insurers to identify cost-effective options without compromising on quality of care.

Health savings accounts (HSAs) and flexible spending accounts (FSAs) offer retirees valuable tools for managing healthcare expenses tax-efficiently. Contributions to these accounts are made with pre-tax dollars, and withdrawals used for qualified medical expenses are tax-free, providing retirees with a powerful means of offsetting healthcare costs and preserving retirement savings.

Ultimately, addressing healthcare costs in retirement requires a multifaceted approach that combines proactive financial planning, comprehensive insurance coverage, and prudent healthcare management. By assessing individual healthcare needs, exploring available coverage options, and implementing strategies to contain costs, retirees can enhance their financial resilience and enjoy greater peace of mind as they navigate the complexities of aging and healthcare in retirement. While healthcare costs represent a significant aspect of retirement planning, careful preparation and informed decision-making can empower individuals to enjoy a fulfilling and financially secure retirement journey. ■

Information provided by Janis Van Ahn, Health Insurance Advisor LLC, 5870 Merle Hay Road, Suite A, Johnston, 515-225-9994, jvanahn@health-insadvisor.com. Contact Health Insurance Advisor if you have questions about individual vision insurance or vision coverage that is available through Medicare Advantage Plans.



# THE POWER of strategy

Why buying and selling homes isn't just luck.

While a stroke of good fortune can sometimes feel like a blessing, there's a whole lot more strategy involved in the world of real estate. Whether you're a buyer searching for your dream home or a seller eager to make a move, these tips will help guide you on your real estate journey.



## For homebuyers

• **Do your homework:** Purchasing a home is a significant investment, so don't rush into it blindly. Take the time to research neighborhoods, schools, amenities and property values in your desired area. Consider factors such as commute times, future development plans, and resale potential when evaluating prospective properties. By doing your homework upfront, you can make informed decisions and avoid buyer's remorse down the road.

• **Get pre-approved for a mortgage:** Before you start house hunting, it's essential to know how much house you can afford. Get pre-approved for a mortgage to determine your budget and streamline the homebuying process. A pre-approval letter not only demonstrates your serious intent to sellers but also gives you a competitive edge in a competitive market.

• **Don't settle for less than you deserve:** Finding the perfect home may take time and patience, but don't settle for a property that doesn't meet your needs or exceed your expectations. Create a list of must-have features and prioritize your preferences to help narrow down your search. Remember, buying a home is a significant milestone, so hold out for a place that feels like home sweet home.

## For home sellers

• **Stage your home to impress:** First impressions matter, especially when it comes to selling your home. Invest in professional staging or take the DIY route to showcase your home's best features and maximize its appeal to potential buyers. Declutter, depersonalize, and highlight the unique selling points of your property to make it stand out in a crowded market.

• **Price it right from the start:** Pricing your home competitively is key to attracting serious buyers and securing a timely sale. Work with a knowledgeable real estate agent to conduct a comparative market analysis and determine the optimal listing price for your property. Resist the temptation to overprice in hopes of negotiating down the line — pricing it right from the start can lead to quicker offers and a smoother transaction process.

• **Be flexible and open to negotiation:** Selling a home often involves negotiation and compromise, so be prepared to be flexible with your terms and expectations. Listen to feedback from potential buyers and be open to reasonable offers and concessions. A willingness to negotiate can help bridge the gap between sellers and buyers and lead to a successful closing.

Buying and selling homes isn't all luck. It's a strategy consisting of planning, preparation and perseverance. With the right mindset and a little determination, you can turn your real estate dreams into reality. ■

Information provided by Kelli Smith, RE/MAX Precision, 8705 Chambers Blvd., Johnston, kelli@precisiondsm.com, 515-710-7764.

# Don't buy or sell a house based on luck!



LET US MAKE THE PROCESS EASY!



# RE/MAX PRECISION

LOCALLY OWNED AND OPERATED

**515-223-9492**

8705 Chambers Blvd, Johnston

[www.precisiondsm.com](http://www.precisiondsm.com)

## EVENTS IN THE AREA

Be sure to check for cancellations

### Bike to Brews: SingleSpeed Edition

Saturday, March 16,  
10:30 a.m.  
Backpocket Pin & Pixel,  
6205 Merle Hay Road,  
Suite 100, Johnston

Backpocket Pin & Pixel will host Bike to Brews: SingleSpeed Edition. Enjoy a self-guided and self-paced 10-mile ride from Backpocket to SingleSpeed Brewing. The route should take about an hour, and there will be food and drink specials at both locations. No registration or ticket required. The Facebook event link is <https://fb.me/e/1O6MT8CcU>.



### Lions Club Pancake Breakfast

Saturday, April 20, 7-11 a.m.  
Johnston Middle School  
cafeteria, 6501 N.W. 62nd Ave.

The Johnston Lions Club is hosting its annual Pancake Breakfast featuring pancakes (including gluten-free pancakes), sausage, scrambled eggs, juice and coffee. Tickets are \$8 at the door and kids 5 and younger are free. Proceeds will benefit the Lions Club service projects.

## Upcoming events at Johnston Town Center

The City of Johnston and the Johnston Town Center are hosting family-friendly events throughout the year. Mark your calendars to ensure you don't miss out on these exciting events. For more information about the City of Johnston events, visit [www.cityofjohnston.com](http://www.cityofjohnston.com) and view the calendar. For information about the events at Johnston Town Center, visit [johnstontowncenter.com](http://johnstontowncenter.com).

- Thursday, April 18 through Saturday, April 20: Tree branch cleanup, Johnston Public Works, times vary based on the day.
- Tuesday, April 9: Annual tree sale, online only, beginning at 8 a.m.
- Saturday, April 13: Kite Building Workshop, 2-4 p.m.
- Monday, April 15 and Tuesday, April 16: Spring cleanup west of N.W. 86th Street is Monday, April 15, and East of N.W. 86th Street is Tuesday, April 16.
- Saturday, May 4: Kites on the Green, 10 a.m. to 5 p.m.
- Tuesday, June 4 – Tuesday, Sept. 24: Farmers Market, 4-7 p.m.

### 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. ■



## LIBRARY

## SPRING break fun at JPL

Take a trip to Johnston Public Library during spring break for staycation fun for the whole family. Check out Taylor Swift Music Bingo, get your craft on at the Pixel Art Party or bring the littles to the Bluey's Playdate event. Read on for all the details.

Spring break fun kicks off on Friday, March 8 at 10 a.m. at JPL's **Move and Groove story time**. This high-energy program is for both toddlers and preschool-aged children and their accompanying adults and promises to get all of you up and on your feet. Then, gather your teen Swifties for an afternoon of **Taylor Swift Musical Bingo** beginning at 12:30 p.m. on March 8. Kids in grades 6-12 can hang out with friends, sing along and win prizes. Plus, grab a snack at JPL's Snack Bar (Taylor's Version) and make friendship bracelets at the Enchanted Craft Station. Registration is appreciated.

Have a crafty teen? We've got you covered. Teens in sixth through 12th grade can pop into the **Teen Space** on Monday, March 11, Tuesday, March 12, and Wednesday, March 13, for Teen Crafternoons anytime between 2 p.m. and 5 p.m. to bust their spring break boredom. Teens can make cute clay creations, Perler bead pixel art and diamond art. No registration is necessary for these free craft programs.

Next, round up the little people and bring them to the library on Tuesday, March 12, at 10:30 a.m. for **Bluey's Playdate**. Play some of your favorite Bluey games like keepy uppy, pass the parcel, grannies and more. This program is recommended for kids ages 2-8, but siblings may also attend.

On Thursdays we anime. Teens in sixth through 12th grade can stop by the Teen Space on Thursday, March 12, beginning at 2 p.m. for **Anime Afternoon: Spring Break Edition**. From 2-3 p.m., we'll watch the 2024 Crunchyroll Anime Awards while creating our own anime-inspired mini-buttons and taste testing Japanese snacks. Then, from 3-4 p.m., teens can compete in the Anime Kahoot! Trivia Challenge for fabulous prizes. (Bring your device or use one of the library's devices to participate.) Teens can finish up the afternoon from 4-5 p.m. battling for more fabulous prizes in a Dragonball Fighterz Tournament.

Finally, bring the elementary schoolers to JPL on Thursday, March 14, at 4:30 p.m. for our **Pixel Art Party**. Kids can unleash their creativity and make a pixelated masterpiece. We will have an assortment of pixel crafts and 8-bit games available in this drop-in program for kids in grades K-5.

For more information about all JPL programs, visit [www.johnstonlibrary.com](http://www.johnstonlibrary.com) or give the library a call at 515-278-5233. ■



# A COMMUNITY that embodies home

For the Daytons, it's the middle that counts.

Nocona Dayton moved to Johnston in 2007 and has liked the community ever since.

"We were looking at multiple suburb locations but found a great house and neighborhood here in Johnston," she shares. "My parents have also lived in Johnston since 1990 and still do. It is nice to be close to family. We enjoy how easy it is to get the things we need and easy access to downtown, interstate and really anywhere we want to go."

About a year and a half ago, Dayton and her husband built their current home after finding a great lot on a cul-de-sac with amazing neighbors down the entire street.

"Funny thing is that it's not far at all from our first home here in Johnston," she says. "We are close to one of our great parks, and I walk my dog there regularly. We love to see the park being used by so many different people — lots of kids, including our neighbor kids, people having cookouts, playing soccer, family parties and more."

Dayton likes that the neighborhood is quiet and enjoys getting together with neighbors often for different events. She also has fun watching all the kids on the block grow up and seeing what activities they get involved in.

"I grew up in a small town playing in

the parks and streets, so when we saw this neighborhood doing the same thing, it just felt like home," she says.

As for the Johnston community in general, Dayton likes how it continues to look for new things to offer.

"I also appreciate how Johnston is very conscious of the green space and how it can continue to improve," she says. "I am also excited to have my godson, who is now 2 and a half years old, experience all the fun Johnston has to offer."

Dayton is active within Johnston as a member of the Senior Board.

"I look forward to helping continue to bring activities and fun for the senior community we have here," she says. "It really is fun to talk to so many people that have lived here for well over 50 years and hear their stories. We just had our first Grandparents & Grandchildren event at Crown Point in December, and it was so heartwarming to see everyone there enjoying some free fun, snacks and crafts."

Dayton has also participated in homecoming parades, Green Days, charity walks, the lighting of the tree at The Yard, and additional activities at The Yard. She was a part of and appreciates the R.A.D. program offered through Johnston's



The Daytons — Nocona, Wyatt and Randy — enjoy life in Johnston, and Nocona says they plan to retire in the community.

police department, too.

"That was great," she says. "We look forward to more new things to come and, of course, continue to have fun in the events that are annually happening."

Ultimately, Dayton says she likes that Johnston embodies one of her favorite quotes from the movie "Hope Floats."

"Beginnings are scary. Endings are usually sad, but it's what's in the middle that counts."

She shares, "I have found the parks, people and community here help remind me to be present and make the middle count. We built our home here and are planning to retire where we are now for all the reasons I have shared." ■

## NEWS BRIEFS

### BANK IOWA celebrates Gagne's retirement

Bank Iowa Chief Lending Officer Bob Gagne of Johnston retired from Bank Iowa on Feb. 2 and was honored with an open house Feb. 16 at the bank's corporate offices in West Des Moines. Gagne led the \$2 billion community bank's lending team from the West Des Moines headquarters for more than six years.

"Bob joined the bank in 2017 with a wealth of experience to help Bank Iowa, and, specifically, our lending teams," said Bank Iowa



President/CEO Jim Plagge. "He was instrumental in the rollout of our business development culture, which has empowered our lenders to bring about historic loan growth. Credit quality has also improved under Bob's leadership. Bob is leaving the bank in an excellent position to continue on our path to growth, helping more Iowans achieve their financial goals."

"I will miss the interactions with our customers and the business development meetings with prospects," said Gagne. "I have great admiration and respect for Iowa entrepreneurs and have always enjoyed watching them strategize and grow to achieve success."

### AGGARWAL wins challenge

U.S. Rep. Zach Nunn announced this year's winner of the 2023 Congressional App Challenge for Iowa's Third Congressional District: Syon Aggarwal, a freshman at Johnston High School. Aggarwal developed an app, PrepFlex, to help students sort tasks and priorities to ensure that classwork is completed on time, every time.

"His app can help his classmates — and students across the country — stay organized and on top of their school projects," said Rep. Nunn. "This is just the start of a bright future for Syon. I can't wait to see what's next for him."

The Congressional App Challenge is an annual competition in each congressional district that encourages middle and high school students to learn to code and inspires them to pursue careers in computer science. Winners were chosen by a panel of expert judges and will have their app featured on the Congressional App Challenge website. Rep. Nunn serves as co-chair of the Congressional App Challenge with U.S. Representative Ted Lieu of California. ■

## WHO'S who in the Chamber?

This month, we're excited to showcase our Business of the Year, Fareway, which has been part of the chamber since 2016. It is managed by Paul Vogtlin and Matt Hickey and has sponsored our Golf Outing, Green Days and Educator Appreciation events.

Paul started with Fareway in 1995 and came to Johnston in August 2016 to get the store ready. Paul is the grocery manager and oversees produce, dairy, freezer, and other groceries as well as online shopping and the front-end experience. Matt started with Fareway in 2007 and came to Johnston in January 2021. He is the meat manager and oversees all the fresh meat, deli meats and specialty cheeses.

**Q: What's your favorite thing about Johnston?**

**A:** We enjoy working with the people of Johnston and have hired many great employees from here. It's nice having the trails and parks to enjoy on lunch breaks or in the evenings with family. It's fun to see the growth.

**Q: What do you like about the Chamber?**

**A:** The activities the Chamber has to offer are great for networking and being involved.

**Q: Anything else?**

**A:** We make custom party trays for any occasion (meat and cheese, fruit, veggie, cookie and dessert trays). We can get custom-decorated cakes, cupcakes, or message cookies for any occasion as well. ■

Information provided by Samantha Winebrenner, Johnston Chamber executive director, [samantha@johnstonchamber.com](mailto:samantha@johnstonchamber.com), 515-276-9064.



## MEET Annette Allender

Special education associate enjoys successes of students.

After graduating from Lincoln High School, Annette Allender worked in banking and was a member of the Iowa Air National Guard before relocating to Ankeny with her husband. When their daughter attended Wallace Elementary School, Allender enjoyed volunteering in her classroom, and she eventually applied for a position as a special education associate when her daughter was in fifth grade.

Now, about 17 years later, Allender continues to work as a special education associate for the Johnston Community School District. She says she enjoys working with the district because it supports some "pretty awesome" programs.

"I've watched The Leader In Me roll out over the past few years. Last Friday, our elementary kids had their first Leader In Me assembly. It was basically led by students of all grades. Pretty cool seeing that kind of teamwork," Allender says.

She says she likes working with students at the elementary level because they are funny and inquisitive. She likes to see her students excited about a book they are reading or what they are learning in science. For Allender, being a part of her students' elementary years is a gift.

"Elementary kids are the best," she says. "I worked with kids from kindergarten all the way through their fifth grade clap out. It is pretty amazing the growth these kids make."

Although there is no "typical day" in special education, for Allender, that is what makes her job so great. She says that each student comes with different challenges and needs. For example, Allender had a student who was hard of hearing. By the end of their time together, she learned quite a bit of sign language. Allender enjoyed learning ASL so much, she continues to learn it.

"The students I work with are amazing, but it always takes time to build a relationship with a new student. It is so rewarding when that connection is made. Any and all growth I see in students I work with is why I do what I do. If it is learning math facts or gaining the confidence to stand with their class during a concert, their accomplishments are my accomplishments," Allender says.

She is looking forward to the fifth-grade celebration field trip and the Special Olympics in April. When not teaching, she enjoys watching both music and theater live performances, participating in local races with friends, and reading a good book. ■



Annette Allender enjoyed volunteering in her daughter's classroom when she was young, which led her to become an associate.



**2023 Johnston Chamber Business of the Year**  
**FAREWAY MEAT & GROCERY**

**JOIN THE CHAMBER TODAY!**



**FOR MORE INFORMATION**  
 515.276.9064  
[www.johnstonchamber.com](http://www.johnstonchamber.com)



## OUT & ABOUT



Seniors Cade Boten, Dalen Huston, Quincy Siemer, Trovary Caviel, Ben Heaberlin and Alec Bauer at Senior Night for Johnston basketball on Feb. 2. Photo by Tara Bauer



Kamryn Jilek, Aili Tanke, Aaliyah Riley, Averie Ryan and Isabella Balsley at Senior Night for Johnston basketball on Feb. 2.



Mike, Josh (manager) and Sally Derkenne at Senior Night for Johnston basketball on Feb. 2. Photo by Dan Mennen



Kit Mihalik and Christiane Agee at the Johnston Chamber Jumpstart Feb. 15 at 59th Avenue Senior Lofts, Johnston.



Christy Cline and Annie Mielke at the Johnston Chamber Jumpstart Feb. 15 at 59th Avenue Senior Lofts, Johnston.



Quincy Hill and Tara Rethman at the Johnston Chamber Jumpstart Feb. 15 at 59th Avenue Senior Lofts, Johnston.



Ryan Rohlf and Jill Vicker at the Johnston Chamber Jumpstart Feb. 15 at 59th Avenue Senior Lofts, Johnston.



Amanda Crosby and Steve Daughty at the Johnston Chamber Jumpstart Feb. 15 at 59th Avenue Senior Lofts, Johnston.



Kelli Vorrath and Amanda Dawson at the 40th Annual Johnston Chamber Dinner held at Stoney Creek on Feb. 8.



Mike Pogge-Weaver and Brad Zaun at the 40th Annual Johnston Chamber Dinner held at Stoney Creek on Feb. 8.



Bridgette Beaman and Chris Jones at the Johnston Chamber Jumpstart Feb. 15 at 59th Avenue Senior Lofts, Johnston.



# ANNUAL Dinner

The 40th Annual Johnston Chamber Dinner was held at Stoney Creek on Feb. 8.



Allan Graham and Mayor Paula Dierenfeld, recipient of the Johnston Chamber Special Recognition Award



Andrea Hodapp and Brenda Ballard, Johnston Chamber Ambassador of the Year



Samantha Winebrenner and Pam Kucera, Johnston Chamber Citizen of the Year



Matt Hickey, Allan Graham and Paul Vogtlin - Johnston Fareway Meat & Grocery, Johnston Chamber Business of the Year



Samantha Winebrenner, Allan Graham and Sharon Vickery toasting to 40 years and to a successful 2024



Brenda and Kurt Ballard



Tammy and David Coslin



Marla Bundy and Annie Mielke



Rachel Lesley and Heather Lesley



Alyssa and Michael Tiffany



Paula Bierle and Carolyn Bradley



# Anything You Can Imagine.



*Let's make it happen!*

[bankiowa.bank/letsmakeithappen](http://bankiowa.bank/letsmakeithappen)



**Bank Iowa®**

[www.bankiowa.bank](http://www.bankiowa.bank)



Member FDIC

Johnston

(515) 727-4484

West Des Moines

(515) 225-0710

Altoona

(515) 967-7283



# LUCK

IS IN YOUR NEIGHBORHOOD!

*Local professionals are here to help you with your home!*

## JOHNSTON'S FLOORING SPECIALISTS

**NEW LOCATION - NEW SHOWROOM!**

Come check out us out TODAY!

**4925 NW Johnston Dr,  
Johnston**



**THE  
FLOORING  
GUYS**

**10% OFF MATERIALS**

When you mention this ad.

**515-508-0024 ★ [www.theflooringguysdsm.com](http://www.theflooringguysdsm.com)**



# SPRING

TO LIST YOUR HOME WITH ME!

**YOUR JOHNSTON REALTOR**

**MICHELLE POLDER**

515-306-0724 | [mpolder@dsmhomes.com](mailto:mpolder@dsmhomes.com)

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

**RE/MAX CONCEPTS**

YOUR EXPERT SOURCE FOR

# ALL THINGS GARAGE DOOR

**AMEGA**  
GARAGE DOORS  
& OPENERS, INC.

Locally owned and  
serving you since 1986.

CALL US **515-633-2119** [AmegaGarageDoors.com](http://AmegaGarageDoors.com)

SALES • SERVICE • OPENERS • INSTALLATION

**I make insurance simple.™**



**Chris James**  
5408 NW 88th St, Ste 110,  
Johnston, IA  
515.381.7226  
[agentchristopherjames.com](http://agentchristopherjames.com)

**FARM BUREAU  
FINANCIAL SERVICES**

Auto | Home | Life | Business | Farm & Ranch

Farm Bureau Property & Casualty Insurance Company,\* Western Agricultural Insurance Company,\* Farm Bureau Life Insurance Company\*/West Des Moines, IA. \*Company providers of Farm Bureau Financial Services. PR-SM-A (1-23)