

Living

MAGAZINE



The gift of a future

Residents share their stories
of organ transplants

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WELCOME

IF YOU have a heart...

Like most of you reading this, I have not had to deal with organ failure or the need for organ transplants. I am quite thankful for that.

Like many of you reading this, I agreed to be an organ donor when I renewed my driver's license several years ago. I had to pull my license out of my wallet and check it to be sure. You should do so right now, too.

I have some friends who have put great thought into this and how their organs can help others live longer lives. I have other friends who are also organ donors but have not thought about it much at all, having the attitude that they will be dead and don't really care. Regardless of how you feel, those who benefit from your organ donations will be forever grateful, as will their family members and friends.

Mothers will be able to bear children. Fathers will be able to walk their daughters down the wedding aisle. Grandparents will be able to hug their grandkids. And young children can learn to smile, knowing their lives won't likely end anytime soon.

As a regular reader of this magazine, you know we cover a variety of subjects and themes in our cover stories. In the past few months alone, we have written about the benefits of hiring senior employees, dream vacations for local families, ongoing educational opportunities, Christmas card traditions, early risers and more. Some topics have been light-hearted while others have had more serious tones.

As you have likely figured out by now, this month's cover features the stories of local residents and the positive impact of organ donations. I got choked up while reading it, and I found the stories to be incredibly touching. I think you will, too.

If you are not an organ donor, I hope these stories change your mind and have you consider becoming one. We share details on how you can do so, along with the heart-warming stories of local residents who are deeply grateful for those who already have. Be sure to read the story, but grab some tissues first.

Thanks for reading. ■

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Ted Cochran and his two children, Briella, 12, and Camden, 9, have participated in many "My Angel Foundation" events over the years. Cochran started the foundation to bring awareness to organ donation.

The gift of a future

Residents share their stories of organ transplants

By Darren Tromblay

For many people with organ failure, a transplant is their one hope for a return to good health. In the U.S., more than 100,000 people are waiting for an organ donation — and, for many, the wait can be five or more years. For 17 people each day, time runs out before a match can be found (organdonor.gov). Those fortunate enough to receive a transplant are given not only a gift of health, but of hope — and a future to enjoy.

When least expected

Although Stanley Allen had been registered as an organ donor for many years, it wasn't something that he and his wife, Patricia, kept at the top of their collective minds. And why would they? They were still relatively young and in the prime of the lives.

"We just thought that was something that was going to happen when we are really old or to somebody else," Patricia says.

All that changed on Wednesday, Feb. 2, 2022. Stan left their home en route to a routine doctor's appointment. Afterward, he was planning on making a stop at Menards, maybe Casey's, too, to fill the vehicle up with gas. At the age of 65 and less than a year into retirement, Stan was simply doing what needed to be done. Every day was an opportunity, an adventure.

Patricia, who had remained upstairs at home working, didn't expect Stan to be home for awhile. After all, there were things to do, people to see.

Stan went to his doctor's appointment, but in an odd change of plans, came straight home. His arrival gave Patricia pause.

"I didn't expect him to be home for a couple more hours, so when he pulled into the driveway 45 minutes after his appointment, I wondered what was going on," she remembers.

She would soon find out in a hard, unexpected way that even she couldn't fathom.

"He kind of stumbled in from the garage, hollered my name, and said he was having chest pressure, was dizzy and was heated up," Patricia says. "We said a quick prayer, and I called 911."



Although Stanley Allen had been registered as an organ donor for many years, it wasn't something he and his wife, Patricia, thought about much. Upon his death, Patricia found the support of the Iowa Donor Network helped get her through the process.

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Within minutes, paramedics arrived and took Stan to MercyOne Hospital in Des Moines in an ambulance, Patricia following close behind.

Stan was stabilized and in good spirits during the ride to the hospital, Patricia would learn afterward.

“He was his usual self, talking and laughing,” she says.

However, by the time Patricia arrived at the hospital, found a parking spot and hurried to the emergency room, something terrible had happened. Stan’s heart had stopped. Technicians were able to get it beating once again, and things were seemingly stable. An angiogram was scheduled so doctors could determine what the next step would be in getting Stan back to normal.

Then it happened; his heart stopped once again.

Doctors worked furiously to get the organ pumping once again. It worked. But they needed to put Stan on a heart/lung bypass machine until they figured out what was going on and why this was happening.

Patricia sat beside Stan in his bed for the next two days, waiting for that precious opportunity to speak to her beloved husband. It never came.

Despite their efforts, doctors could not pinpoint what went wrong, and, on Friday, Feb. 4, Stan was declared brain dead. Life as she knew it would never be the same for Patricia.

A social worker spoke with her soon thereafter. Stan was a registered organ donor, and now it was time. An already-shocked Patricia answered the worker’s questions to the best of her ability. But this wasn’t what they had signed up for, Patricia remembered. It wasn’t supposed to be this difficult.

“I don’t know what I was thinking, I guess,” she says of the actual donation process. “Probably something like, you’re a donor, you die, then they whoosh you away and magic happens. But, gosh, it’s so much more behind the entire process. There was a lot of paperwork, a lot of questions to answer about his health, about his past, and, with some of them, I was just like, ‘What? What are we talking about here?’ ”

Special donor nurses would enter the room as well, taking screenings, blood tests, oxygen levels and determining the size and weight of his organs to be fed into a database so a match could hopefully be found. Her anxiety grew. She was then told this was going to be a 48- to 72-hour process.

Patricia hesitated. “Stan always made me promise that I would never leave him on life support if something happened, but now they were telling me I needed to do just that, and I was really upset about that for awhile,” she recalled. “But, bless their hearts, they were able to talk me through it, and I realized he had basically been on life support since he got there.”

The question then remained: Would Stan be OK with being kept on life support longer if it meant saving someone else’s life? Patricia answered without hesitation.

“That was an easy ‘yes,’ ” she says.

Specially made quilts were placed on Stan’s bed to help hospital staff recognize that he was an organ donor. The constant monitoring, support and care was nothing short of




incredible, Patricia says.

On the Sunday morning of the donation, some good news finally arrived amid the nightmare: matches had been found for both of Stan's kidneys. The operation would take place that night at 7 p.m.

Unbeknownst to a grieving Patricia, her Stan wouldn't be taken to the operating room without being recognized, though. Donors receive what is called an "honor walk" as they are wheeled away to make good on that ultimate promise they had signed up for in life: to give another a chance to live.

Family, friends and hospital staff who had taken care of Stan lined the hallway that evening as he was wheeled to surgery. Despite it being unforgivingly cold amid a bitter Iowa winter, the turnout — from word of mouth alone — was enough to bring Patricia to tears.

"It was just incredible. Friends, family, people from church showed up and lined that hallway. It was very moving," Patricia says, her voice cracking from recollection of the love her Stan was shown.

That was the start of a newfound

relationship with the Iowa Donor Network.

Patricia has nothing but kind words to say about the organization. The people she has met have changed her life in more ways than one.

"I met a young lady who was 32 and was a heart transplant recipient," she said. "I asked her how long she was on the waiting list, and she said she didn't know because she was only 1 when she received it.

"It hit me that, at such an awful time in some parents' lives, when they were losing their little person, that they thought enough to give life to someone else's little girl."

Patricia does not know who the recipients of Stan's organs were. She knows some basic background information on them, but that's the extent of it. They could literally be anywhere. She would very much like to meet them in person some day, but that will entirely be left up to them. Even if their paths never cross, though, she's OK with that, too.

"Sometimes I really wish they would write back, but then I realize I have to be simply grateful that someone is getting to have a few more years with their kids and grandkids

How to become an organ donor

Register with the DMV or register online at the Iowa Donor Network website, www.iowadonornetwork.org.

- 637 lowans are waiting for an organ transplant.
- 103,388 people are on the National Organ Waiting List.
- 16 lowans are waiting for a heart
- 559 lowans are waiting for a kidney
- 347 organs were transplanted in Iowa in 2022.

because of Stan, and getting to go on vacation, plant their garden, things he liked to do," she said. "Stan was a giver in life, so it makes sense that he was a giver in death, too.

"He would always tell me, 'I don't know when I'm going to go, or if I'll have any parts that will be useful to anybody, but if they can, let them have 'em. I'm not going to use them.'"

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A mother's second gift of life

Every organ transplant story is unique in its own way, each a story of the giving and receiving of life.

Ted Cochran's is no different.

Cochran had lived with kidney issues his entire life. In 2006, at the age of 26, things had gotten so bad that it became apparent to his doctors that, in order to prolong — and save — his life, it was time for a transplant.

He was suffering from long bouts of fatigue. His body, unable to filter out the things it normally would with a healthy kidney, was extremely tired. His energy level was off-the-charts low, especially in the final few months. His body was swollen.

A date was set for a transplant — a date that eventually was postponed due to a doctor being unavailable. Cochran was fortunate, though, in that he managed to stave off kidney dialysis, an artificial procedure to remove waste products and excess fluid from the blood that involves diverting blood to a machine to be cleaned. He had a living donor.

His mom.

Carla Cochran is described by her son as an “amazing and compassionate woman.” Throughout the many years as a sick boy, she was there for him. Always. That on top of being a registered nurse.

“She’s been my advocate throughout my entire life,” Ted says. “She’s always been by my side, and when the doctor told me I would need a kidney transplant, it wasn’t like we had a family meeting. Many people had been tested to see if they would be a match, but when it was determined that she was, she just stepped up and did it.”

In essence, she gave her son life — for a second time.

When Carla was given the news that she would be a match, her joy wasn’t lost on her son, who could see what this meant to his mom.

“I’ll never forget that call,” he said. “I could tell she was pretty happy.”

The surgery took place, and, upon waking up, Ted noticed an immediate feeling of having a new, functioning kidney.

“I instantly felt the difference,” he says. “It’s something that I can’t explain. Physically, you just feel different, in a good and positive way. It was also a testament to just how bad I was feeling before.”

New kidney in place, Ted wanted to thank his mother in person as soon as he could. But this was major surgery, and recovering from such can be tricky and sometimes long. But an in-person “thank you” was the very least he could do. His goal, therefore, was to be healthy and able to walk to her before she could walk to him. And that’s exactly what happened.

“One day, I just woke up, walked down to her room and surprised her,” he recalled with a smile. “And I could do that because of her. My body was now working the way it should be working. It’s like my battery had just been charged, which was an amazing feeling.”

Each was in the hospital a few days recovering from their respective procedures. Ted was back at work in six weeks, as was his mother.

After 18 years, Ted has made as many second-chance memories and life experiences as one can pack in that time span. Most importantly, receiving the precious gift of life eventually gave him the opportunity to become a father of his own to Briella, 12, and Camden, 9.

“And that’s hard to put in words what that means to be able to be a father,” he says. “It’s just so special.”

Ted went as far as starting the “My Angel Foundation” to help inspire more Iowans to become donors, holding walk and run events, partnering with Iowa Donor Network to create programs to advance awareness, and



Ted Cochran was the recipient of a kidney donation from his mother, Carla Cochran, in 2006.

Iowa Donor Network (IDN)

The Iowa Donor Network is a non-profit organization that serves as the primary contact for organ, tissue and eye donation services for the state of Iowa. IDN coordinates organ recovery, educates healthcare professionals and communities and provides support to donor families. IDN collaborates with healthcare partners, organizations and volunteers to honor the gift of life and inspire others to donate.

IDN is celebrating 30 years of donation support in 2024. Over the past 30 years, IDN has worked with more than 1,900 organ donors, 6,000 organ recipients, and 15,000 tissue donors, giving an average of 75 tissues for transplant, impacting healing among more than 1 million people.

For more information, visit www.iowadonornetwork.org.

many other things. The foundation was closed three years ago, he said, but the work continues.

When Ted and his mother get together, the subject of this unique and incredible bond doesn’t come up often. Ted is a healthy 45-year-old man who looks every bit the part of a man who takes care of his body. His mother is doing great, too. Really, he said, there’s no need to talk about it. They know. It’s just the others who don’t.

“I don’t think people would ever know that I’m a transplant recipient unless I told them, or her either,” he said. “It’s something that’s woven into our story, but it’s not yet a complete story; it’s just a part of it.”

Ted has made it a point to never forget what his mother did for him, though. Exactly one year after the surgery took place, also known as the pair’s “transplantversary,” he sent her one rose. With each passing year, he sends a number of roses matching the anniversary number.

“This next one, she’ll be getting 18 roses,” Ted said with a laugh. “Every year is a bigger bouquet, and it’s been a fun tradition to do that. It’s the least I could do.” ■

PUT a traditional spin on Cinco de Mayo

(Family Features) Whether Cinco de Mayo means an opportunity to celebrate your family's heritage or it's simply an excuse to gather with the ones you love, every holiday truly is about the same thing: special moments together.

Take this year's festivities the traditional route with recipes that combine familiar favorites with ingredients you normally may not use otherwise, such as cactus. This Mexican Cactus Pork Stew makes Cinco de Mayo a cinch with the use of a Dutch oven.

Visit Culinary.net to find more family-friendly recipes perfect for celebrating holidays throughout the year. ■

Mexican cactus pork stew

- 1 pound pork shoulder (leftover or fresh)
 - 1 medium onion, chopped
 - 1 jalapeno pepper, chopped
 - 3 cups beef broth
 - 1 can (28 ounces) diced tomatoes
 - 2 cans (15 ounces each) mild chili beans
 - 1 cup chopped cactus (nopales)
 - 1 tablespoon garlic powder
 - 2 tablespoons smoked paprika
 - 1 teaspoon cayenne pepper
 - salt, to taste
 - pepper, to taste
 - 4 green onions, chopped, for garnish
 - 1/4 cup chopped cilantro, for garnish
- If using fresh pork, in Dutch oven, cube and brown it with onion and jalapeno pepper. If using leftover pork, reheat in Dutch oven with onion and jalapeno pepper.
 - Add beef broth, diced tomatoes, chili beans, cactus, garlic powder, smoked paprika, cayenne pepper and salt and pepper, to taste.
 - Simmer 25 minutes then garnish with green onions and cilantro.





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COMPELLING reasons to refinance

The most popular reason homeowners refinance their mortgage is typically to reap the benefits of a lower rate. However, there are other reasons to refinance that can be beneficial and are worth looking into.



Another situation could be that you now qualify for a VA home loan, which offers benefits like no private mortgage insurance and possibly lower interest rates to veterans, service members and eligible surviving spouses. If so, it might make sense to refinance and take advantage of those benefits.

Access funds: If you have sufficient home equity, you may want to consider cash-out refinancing that allows you to refinance for more than your current mortgage balance. This is different than a home equity line of credit — although this option is still a good fit for many homeowners — in that cash-out refinancing sometimes offers a lower interest rate and replaces your existing mortgage.

Mortgage refinancing process

Step 1: Research and compare lenders:

Compare reputable lenders and their mortgage refinancing offers. Research interest rates, fees and customer reviews.

Step 2: Gather documentation: Prepare the necessary documentation, including proof of income, credit reports and details about your current mortgage.

Step 3: Apply for refinancing: Submit a refinancing application to the lender you choose. Be prepared to provide follow-up information and respond promptly to any requests for additional documentation. The quicker you can provide all the necessary documentation, the smoother the process will go.

Step 4: Appraisal and underwriting: The lender will typically conduct an appraisal to assess the current value of your home. The underwriting process involves a detailed review of your financial information to determine loan approval.

Step 5: Closing: If your loan is approved, you'll attend a closing meeting where you sign the new loan documents. At that time, you pay any closing costs and the new mortgage officially replaces your old one. ■

Information provided by Cassandra Haller, VP, Mortgage Loan Originator, NMLS #681625, 11111 University Ave., Clive, Desk: 515-222-2001, Cell: 515-707-6461; and Olga Dobbins Oliver, NMLS ID#: 571175, Office: 515-222-2009, odobbins@bankerstrust.com, West Des Moines Branch, 620 S. 60th St., West Des Moines, IA 50266.

Switch your mortgage type or term: When you initially purchased your home, you chose the length of time and kind of loan. Perhaps you chose a 15- or 30-year term and a fixed rate or adjustable-rate mortgage (ARM). Consider if your circumstances or financial goals have changed since then. Maybe you have an ARM and are anticipating a rate increase, so you would rather switch to a fixed-rate mortgage for rate stability and consistent monthly payments. Or maybe you have a fixed rate already, but the original term was set for 30 years, and you would like to switch to 15 years to pay your mortgage off faster.



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TREATMENTS and therapies for Parkinson's

We recognize Parkinson's Disease Awareness Month in April, the birth month of James Parkinson, who first identified Parkinson's disease symptoms more than 200 years ago. While there is still no known cure, there are many treatments, medications, therapies and support available.



The Parkinson's Foundation recommends a comprehensive, team-based healthcare approach led by a neurologist who specializes in, and has experience treating, movement disorders, including Parkinson's disease. Led by the neurologist, other experts provide treatment, therapy, advice, assistance and oversight of care plans.

Several types of physical therapy exist. Amplitude training, known as Lee Silverman Voice Treatment (LVST) BIG treatment, focuses on over-exaggerated physical movements. This can retrain muscles and slow the progression of smaller shuffling movements

known as hypokinesia. With reciprocal patterns, participants make side-to-side and left-to-right movements and sometimes ride stationary recumbent bicycles. Other types of physical therapy include balance work, stretching, flexibility and strength training.

According to the Parkinson's Foundation, the purpose of occupational therapy is to "find ways to match your personal strengths with activities and an environment that will help you reach your goal." Because everyone has different strengths and goals and are in different environments, occupational therapy looks different for each individual.

Not only can Parkinson's create speech and swallowing difficulties, it can affect an individual's awareness and perception of such difficulties. Speech-language pathologists evaluate problems, create strategies, provide exercises to improve speech and strengthen muscles associated with talking and swallowing.

Physical activity and exercise can help maintain and improve mobility, flexibility and balance, as well as addressing depression and constipation.

Popular types of exercise include aerobic activity; strength training; balance, agility and multitasking; and flexibility.

Not sure where to start? The Parkinson's Foundation collaborated with the American College of Sports Medicine to create exercise recommendations for those with Parkinson's.

Healthy food can help improve brain health, ease symptoms and maintain energy. Food can also have a positive or negative impact on the effectiveness of Parkinson's medications. It is important to discuss your diet with your care team to determine what and when to eat to optimize your treatment.

Many resources for addressing Parkinson's exist, including information from the Parkinson's Foundation, the American Parkinson Disease Association and Johns Hopkins Medicine. We encourage anyone dealing with this disease to reach out for help. ■

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



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TYPES of Social Security disability benefits

Social Security disability benefits are available to an individual who has a mental or physical impairment that prevents him or her from working. If you have a medical condition that prevents you from working, you may be eligible for Social Security benefits. There are two main types of benefits:



Supplemental Security Income (SSI) is a benefit available for an individual who is disabled and has low income and few resources. Generally, a disabled individual who does not have sufficient work history to qualify for Social Security Disability Insurance (SSDI) will qualify for SSI. In 2024, the SSI benefit is \$943 per month. This amount is designed to help meet basic needs for food, clothing, and shelter.

Social Security Disability Insurance (SSDI) is similar to Social Security retirement but is for people who have become disabled prior to retirement age. If a person has sufficient “work credits,” earned by working for a certain period of time during lifetime, the disabled individual can qualify for SSDI. The amount of monthly benefit is calculated based on work history.

Applying for disability can be a lengthy process. After filing an initial

application, Social Security will request medical records. Social Security may send the individual for examinations. It can take anywhere from three to six months to get a decision depending on how quickly medical records are received and reviewed.

Following a denial, the next step is to appeal the decision with a Request for Reconsideration. At this stage, Social Security will update information, have it reviewed by its doctors, and make a new decision. This can take an additional three to six months. It is important to file an appeal; filing a new application starts the whole process over.

Once a case is denied at Reconsideration, the next step is to request a hearing in front of an administrative law judge. Most cases in Iowa are assigned to the hearing office in West Des Moines. The current wait for a hearing is currently 20 months from the date the hearing is requested, not the date of application.

At the hearing, you can be represented by an experienced attorney who can present your side of the story. You need an attorney on your side who understands the process and respects you as an individual. ■

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

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APRIL is Stress Awareness Month

Stress can affect you both emotionally and physically. Emotionally, stress can make you anxious, depressed, irritable, have trouble concentrating, difficulty making decisions and unable to switch your racing mind off.



Stress can silently affect you physically, causing high blood pressure, headaches, chest pains, indigestion, trouble sleeping and panic attacks.

While working on this article, I found a lot of wonderful information on the American Institute of Stress website, www.stress.org. I found I was guilty of several bad habits that can contribute to stress, such as multi-tasking and eating meals while doing other things like watching TV or while on technology. Surprisingly, I realized I sometimes clench my jaw, which can be a sign of stress. Often, lifestyle changes can reduce stress by

going for a walk, spending time in nature, enjoying hobbies, taking deep breaths several times during the day and reducing time on technology.

But sometimes lifestyle changes are not enough, and we need assistance. Your health insurance will often provide coverage for that assistance.

Mental and behavioral health services are considered an essential benefit on health insurance plans that are compliant with the Affordable Care Act. Coverage includes outpatient counseling and psychotherapy, inpatient services and substance abuse treatment. Check with your insurance company for a list of covered services and providers in your network.

Medicare Part B helps pay for these outpatient mental health services:

- One depression screening per year.
- You must get the screening in a primary care doctor's office or primary care clinic that can provide follow-up treatment and referrals.
- Individual and group psychotherapy

with doctors (or with certain other licensed professionals, as the state where you get the services allows).

- Family counseling, if the main purpose is to help with your treatment.
- Testing to find out if you're getting the services you need and if your current treatment is helping you.
- Diagnostic tests.
- Intensive outpatient program services (began Jan. 1, 2024).
- A one-time "Welcome to Medicare" preventive visit. This visit includes a review of your possible risk factors for depression.
- A yearly "Wellness" visit. Talk to your doctor or other health care provider about changes in your mental health since your last visit.

More mental health services can be found at www.Medicare.gov. ■

Information provided by Laura Patton, FHIAS, Patton Insurance Benefits, 1112 Maple St., West Des Moines, 515-270-8178.

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INVESTMENT

By Daniel Rundahl

INVESTING 60/40 concept vs growth/income



Over my 20 years in this industry, I have heard and read many theories about how a person should invest as they approach retirement and into the long haul of their golden years. Some of the more popular suggestions include: 50/30/20 diversification, 60/40 investing, or even CD or bond ladders. The fact is, for most nearing retirement, this is a difficult moment in time where the question of the next steps can be almost crippling.

Financial advisors may discuss many versions of diversification. We have found there is no one answer that works for everyone. This month, I'll touch on the 60/40 model. The 60/40 rule was initially developed by a Nobel Laureate Harry Markowitz in 1952 while finalizing his research on Modern Portfolio Theory (MPT). His theory emphasized the importance of diversification and risk reduction by creating an efficient model that represents high possible returns for a given level of risk. The 60/40 portfolio is a simple investment strategy that allocates 60% of your life savings to stocks and 40% to bonds. This model has been referred to as a "balance portfolio." This percentage breakdown has been widely recognized and recommended by financial advisors and experts for decades. The idea is that, over the long haul, stocks have historically provided higher returns, while bonds offer fixed income and can act as a buffer during market downturns. The science of this has, and will continue to, work. Here is the question: How has it worked the last few years?

Economics 101: Interest rates affect bond rates. This will often be described as a "teeter-totter" (do you remember these used to exist on the playground?). This teeter-totter has interest rates on one side and bonds on the other. When interest rates rise, bond rates go down. Why not go to the other side of the "playground equipment" to rebalance your strategies? In theory, this is a good idea. However, since there have been 11 interest rates hikes since March 2022, we have come to rely on short-term interest for growth. This short-term malfunction to Markowitz's theory has forced retirees to consider alternatives to income options in their own portfolios. Additionally, both stocks and bonds plunged in 2022; high inflation, rising interest rates and concerns of a looming recession caused the S&P 500 to drop down 18%. The Total Bond Index lost more than 13% also. What does one do?

Let's look at these questions:

1. What is your desired monthly income in retirement?
2. After selecting Social Security and electing other guaranteed income sources, like defined benefit pensions, what is your gap to your retirement income need?
3. There are many strategies to resolve this shortage. Have you explored all the options?
4. Considering this gap, how much risk to a guaranteed paycheck do you really want to take?

There is a lot to learn and consider in the 10 years surrounding your final "punchout" at work. Make sure a trusted financial advisor is keyed up before you "clock out" on your last day. ■

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.

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EVENTS IN THE AREA

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

Be sure to check for cancelations.



Food Truck Fridays

Fridays, starting May 17, 5:30-8 p.m.
Campbell Park, 12385 Woodlands Parkway, Clive

Live entertainment and food are presented by Clive Parks and Recreation and the Clive Chamber of Commerce. Jump on the Greenbelt Trail and make your way to Campbell Park to enjoy music, food and fun. Bring the whole family. The park has three playgrounds and a green space. Bring a blanket or a lawn chair. Dueling Guitars with Brian Congdon and Brad Seidenfeld will be the entertainment. Note: Campbell Park is now a cashless facility. No cash is accepted. Payment methods are Visa, Mastercard, Discover, American Express, Apple Pay and Google Pay.

Other upcoming entertainment: May 24: Damon Dotson; May 31: Brian Herrin Duo; June 7: The Unfortunate Sons; June 14: Lucas Beebe; June 21: Sons of Gladys Kravitz Lite; Sept. 6: Dick Danger Band; Sept. 13: Brother Trucker.

Mayor's Spring Clean Up

Saturday, May 4, east of the interstate
Saturday, May 11, west of the interstate

This is the chance for Clive residents to place old furniture and other bulk items at your curb for collection. Be sure to have all items to the curb by 6 a.m. on the date of your pickup. Please mark any trash cans you want to save. The following appliances will not be accepted: refrigerators, stoves, washers, dryers, dehumidifiers, microwaves, freezers, water heaters, furnaces, dishwashers and air conditioners. To arrange for a pickup of any of these appliances, call Metro Waste Authority at 515-244-0021. Seven large item stickers per appliance will be required. NOTE: There will not be a drop-off appliance event this year.

The following items will not be accepted during the Mayor's Spring Clean Up: railroad ties, normal yard waste that can be disposed of on your regular trash day, vehicles and/or major auto parts, building parts or materials, concrete, asphalt shingles over 65 pounds in total weight, animal carcasses, or any banned substances such as lead, acid, batteries, waste oil, explosive material, medical waste, drugs, poisons, highly combustible material, paint, and any other toxic or hazardous substances. Call the Regional Collection Center at 515-967-5512 for information regarding hazardous substance disposal. To find out if your items are eligible for pick up, call Metro Waste Authority at 515-244-0021.

To help keep our landfills from filling up with usable items, city officials encourage you to donate those items to a local resale shop or charity group.

Trash Bash 2024

Friday, April 26, from 1-3 p.m.

This community clean-up event will be held throughout Clive and focuses on making Clive parks and trail areas "Distinct By Nature." City officials ask that each individual register themselves, even if working in a group, due to the waiver requirement. Go to cityofclive.activityreg.com to sign up. For more information, contact Jeff Lucas at jlucas@cityofclive.com or 515-867-5127.



Spring and Summer Programming Registration

It's time to start planning for warmer-weather activities. Visit cityofclive.activityreg.com to register for swim lessons, reading programs, summer camps and more. Contact staff at parksandrec@cityofclive.com for more information.

Scrap Tire Drop-off Event

Saturday, May 18, 8 a.m. to noon,
Clive Public Works Facility, 2123 N.W. 111th St.

Only residential and truck tires are accepted at the Scrap Tire Drop-off Event. Each household is allowed a maximum of five tires (off rims). Note that the event does not accept tires generated by any business; farm or tractor tires; solid tires such as lawnmower, forklift, or golf cart tires; or tires containing hazardous materials.



Dress For Success Pop-up Sale

April 24-28

Valley West Mall, 1551 Valley W. Drive,
West Des Moines
desmoines.dressforsuccess.org

Dress for Success collects clothing donations that are then sorted for interview or on-the-job appropriateness (those are then available for Dress for Success clients to have as they get into the workforce) and those items that aren't useful for those purposes are saved and sold at the annual Pop-up Sale.

Michael Jefry Stevens and Christian Howes

Sunday, May 5, 2 p.m.

Caspe Terrace, 33158 Ute Ave.,
Waukee

Over the past 40 years pianist/composer Michael Jefry Stevens has been associated with some of the most important figures in modern jazz. Ranked among the top violinists in jazz, Christian Howes has demonstrated his virtuosity and creativity on numerous recordings since the early 2000s. As evidenced by their 2023 release, "Precipice," when you combine these two improvisers, you end up with pure beauty and joy in every note. Tickets for Jazz at Caspe Terrace concerts are \$30 each and can be ordered by calling 515-279-6452 or emailing abegold1951@gmail.com. You can also purchase tickets at jazzatcaspe.weebly.com. Seating is limited to 130 so reservations are encouraged. Caspe Terrace is owned and operated by the Jewish Federation of Greater Des Moines.

EVENTS IN THE AREA

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

Be sure to check for cancelations.

Central Iowa Wind Ensemble presents 'Lollipops & Posies'

Sunday, May 5, 3 p.m.
Franklin Events Center, 4801 Franklin Ave., Des Moines

Step into a world of musical brilliance and artistic triumph with the Central Iowa Wind Ensemble's grand season finale concert, "Lollipops and Posies." Get ready to be mesmerized by an enchanting afternoon filled with captivating melodies, exhilarating performances, and a celebration of talent that will leave you in awe. The concert features the iconic band piece "Lincolnshire Posy" by Percy Grainger and a selection of familiar popular themes from movies and Broadway. Admission is free but tickets are required and are available at www.ciwe.org.



Mother's Day breakfast buffet and bake sale

Sunday, May 12, 8 a.m. until noon
West Des Moines Elks Lodge, 2060 N.W. 94th St., Clive

Enjoy a delicious Mother's Day breakfast which 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 for \$10 — children under 10 \$5. Enjoy a bloody mary or mimosa for \$3.50. Proceeds support the Elks' Hoop Shoot Program, other youth activities and veteran activities.

Wild Lights Festival

Through May 27, 7:30-10:30 p.m.
Blank Park Zoo, 7401 S.W. Ninth St., Des Moines
blankparkzoo.com/events/calendar/wild-lights-festival

The Blank Park Zoo's Wild Lights Festival returns. Visitors can view more than 50 hand-crafted creations that light up the zoo. The illuminated Asian mythical creatures create plenty of photo opportunities for families.



Drake Relays

April 24-27
Drake Stadium, 2719 Forest Ave., Des Moines
godrakebulldogs.com

The Drake Relays draw premier track and field athletes from around the country and some of the best in-state high school track athletes to Des Moines. ■

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

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WALTER Roofing gives back

Business commits to making an impact.

Although 2020 brought a pandemic that quickly spread around the world, with devastating impact, it was also the year a local company quickly grew, while also having a beneficial impact on many in the area.



Shelease and Jesse Rittenhouse are the founders and owners of Walter Roofing in Clive, named after their beloved dog.

“The company was founded in 2020, shortly after the derecho,” says Jesse. “We had been in roofing sales prior to that, and in order to keep up, we just had to go out on our own.”

The growth of the company has been rapid, to say the least.

“When we started, it was just Shelease and I and our six-man roofing crew,” says Jesse. “We’re blessed now. We’ve got 17 project managers, four people in management positions, and four roofing crews, a siding crew and a gutter crew. It’s really been a lot of fun to watch this take off.”

Jesse tells of giving up alcohol eight years ago and knows how lucky and blessed he is to have a new chance to do some good in his work and in his life. He and Shelease decided they wanted to share their blessings.

“We made a commitment to give back at least 2.5% of our revenue to causes near and dear to our heart,” Jesse says. “Some that we support



Daniel Timmons of Edward Jones, far right, presented the Neighbor Spotlight certificate to Walter Roofing owners Jesse and Shelease Rittenhouse and staff members Allison Cutler, B.J. Lampey, Payton Pryor, Gricelda Ramirez, Travis Cutler and Noel Medina.

around here are Meals from the Heartland, Rescue Rehab and Rehome (animal shelter in Grimes), and Fellowship of Christian Athletes. We also love to do fun things, too. We sponsor the Clive food truck. And for golf tournaments and things like that, we try to sponsor if they’re for a good cause.”

When asked for a favorite story about giving back, Jesse tells of an immigrant family that endured an eight-month ordeal before finally settling in Iowa. But the family, all 14 of them, were living in a small house that needed a lot of work.

“The problem was that there was a huge hole in their roof, so it didn’t really make sense to clean up the inside of the house until they got that roof sealed up, so we ended up doing the roof at no cost to the homeowner. And when we got into the roof, we noticed that there was some fascia board, soffit and some sub walls that were completely rotted out, so we ended up replacing the siding for them as well, free of charge,” says Jesse. “We did it because we were blessed to be in the position to help these folks and to welcome them to Iowa.”

Shelease and Jesse also have plans, through their local church, to help build a church in Ghana, Africa. They are currently working to schedule a mission trip to go there and dig in.

Jesse and Shelease say it’s been particularly gratifying to see their joy in helping others spread to their employees at Walter Roofing, and they are happy to be approached by employees who have discovered a worthy cause for the company to consider supporting.

“It’s almost like a domino effect. It starts to open up their eyes to a larger picture. So then, they go all in, they get bit by that bug,” Jesse says. “Seeing that excitement in them, it’s just awesome.”

Walter Roofing aims to continue growing and giving back. Jesse tells of recently expanding by adding a location in Nebraska.

“We want to keep that same culture, the same core values... but just bring it to other communities,” says Jesse. “It’s about the impact and the legacy that we can leave behind when we’re long gone.” ■

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MKT-5894M-A-A1 AECSPAD 2/20/2024

APRIL showers bring May flowers — and spring allergies

Spring is here, and so is tree pollen. More than 50 million Americans struggle with sneezing and wheezing thanks to seasonal allergies. Allergies can cause itchy red eyes, congestion and runny nose as well as fatigue, itchy throat and trouble breathing. If you struggle with allergies, here are a few helpful tips:

- Keep windows closed and use air conditioning in your home and car.
- Avoid window fans that can draw pollen and mold into your home.
- Consider staying indoors from 5-10 a.m. and on dry windy days when pollen counts are highest.
- The best time to go outdoors is after a good rain, which helps clear pollen from the air.
- Consider wearing a mask when mowing the lawn, gardening or raking the leaves.
- After being outdoors, take a shower, wash your hair and change your clothes to remove pollen from your skin, hair and clothing.
- Start over-the-counter antihistamines, such as cetirizine, daily.

If allergies are getting you down, call to schedule an appointment with your local allergist for an individualized treatment plan for your allergies. ■

Information provided by Dr. Tara Federly, Cornerstone Pediatrics & Family Allergy, 6800 Lake Drive, Suite 260, West Des Moines, www.cornerstonepfa.com.



Spring Brings Pollen and Seasonal Allergies.

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LIVING with an anxiety disorder

Anxiety is a common emotion everyone experiences at some point, generally when there is a situation or stressor that warrants an anxious response, after which, unhealthy levels of anxiety will go away as the situation is resolved. Problematic anxiety doesn't go away. People who suffer from anxiety disorders often experience anxiety in a chronic way, resulting in thought patterns and physical symptoms that are a constant part of their life. For instance, racing thoughts that can't seem to be stopped or deflected, constant worry or fear of something bad happening, and physical symptoms such as fatigue, muscle tension or nausea, among others. For a person with an anxiety disorder, it can be hard to imagine not having to constantly battle your own mind to be functional throughout the day or to always be worried about something even when there doesn't seem to be a reason to worry. But there are different things you can do to help.

- Therapy can be a helpful way to process through anxiety and learn about coping strategies to better manage it and to learn about triggers and patterns associated with your anxiety.
- Medication management with a psychiatrist or psychiatric nurse practitioner can be helpful for some people.
- Meditation can help calm the central nervous system and help give your mind a reset that helps alleviate some anxiety. ■

Information provided by Shelly Stewart-Sandusky, MS, LMFT, SS Therapy and Consulting, Ltd, 4725 Merle Hay Road, Suite 205, Des Moines, 515-528-8135, www.sstherapyandconsulting.com.



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DONATING to the Clive Community Foundation made simple

Strategically “bunching” charitable contributions

As Clive residents prepare for the next tax year, the Clive Community Foundation (CCF) would like to highlight the opportunity to strategically bunch charitable contributions. Donors can reach their giving goals while maximizing charitable tax deductions by incorporating bunching into their giving strategy — a tax-wise way to amplify their impact on the causes they care about.

Donors can “bunch” charitable contributions into a personalized Donor Advised Fund (DAFs) in one calendar year, ensuring they will have enough charitable donations to exceed the standard deduction. Donors can then direct the dollars in their DAF over time, so the causes and communities they love can receive their generous support now and in the future.

Benefits of bunching through a Community Foundation DAF:

Maximize impact: Bunch your giving in a single year to itemize taxes, but then make grants to causes you care about over time or as needs arise. This opportunity allows you to consider where and when you want to offer charitable support in a personal and flexible way.

CCF can also use noncash assets to maximize your impact. Many donors grab their checkbook when giving to nonprofits, but there may be other significant assets already in your portfolio that offer more tax-wise giving opportunities. Assets such as: appreciated securities, grain

or livestock, real estate and more (check out www.desmoinesfoundation.org/your-giving/ways-to-give).

Endow Iowa: If you contribute to an Endow Iowa qualified donor advised fund, tax benefits can be even greater. In addition to the federal deduction, donors may qualify for a 25% state tax credit as they support causes they care about in our state.

Giving made simple: The CCF team is there to work alongside you in creating a simplified approach to giving. Whether accepting multiple stock transfers or facilitating charitable conversations with your trusted professional advisors, the team can help you meet your financial and charitable goals.

To take advantage of this personal approach to meeting your giving goals in tax-wise ways, contact CCF to learn more.

The Clive Community Foundation (CCF) is an Affiliate of the Community Foundation of Greater Des Moines. The CCF is a conduit for residents, businesses and other stakeholders to donate funds for the betterment of the Clive community. If you’re interested in getting connected and making an impact in your community, visit CliveCommunityFoundation.org. ■

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REAL ESTATE COMMERCIAL real estate transactions

Commercial real estate transactions in Clive from Jan. 15, 2024, to Feb. 12, 2024

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SALE PRICE: \$1,800,000
SELLER: THE RACK BILLIARDS CLUB LLC
BUYER: TASTY TACOS INC
ACRES: 1.053
SQUARE FEET: 5,774

8801 UNIVERSITY AVE., CLIVE
SALE DATE: 2024-02-09
SALE PRICE: \$2,000,000
SELLER: UNIVERSITY PARK PROPERTIES LLC
BUYER: THE RACK BILLIARDS CLUB LLC
ACRES: 9.058
SQUARE FEET: 30,600 ■

12107 STRATFORD DRIVE, CLIVE
SALE DATE: 2024-01-18
SALE PRICE: \$1,600,000
SELLER: SUN ANGELS LLC
BUYER: 7C'S LLC
ACRES: 1.672
SQUARE FEET: 8,113

GOOD for the soul

Moorman using horses to help veterans.

Given the opportunity, horses can connect with your soul and heart, says Eric Moorman, the veteran equine specialist at Jester Park Equestrian Center.

“They are proven to lower anxiety and depression levels by just being with them,” says Moorman, 59, a United States Marine Corps combat veteran who served in the U.S. Marine Military Police from 1986-1992.

Helping humans is what Moorman has done for decades. But now it’s more important than ever.

“Today, there are 22 suicides a day by combat veterans of Vietnam, Gulf War, Iraq and Afghanistan,” he says. “We have more combat veterans today than we’ve had in many years. The Veterans Administration is overwhelmed.”

Moorman, with his lifelong experience in horses and service to his country, thinks he can help. And has.

Moorman grew up in a family business breeding, training and showing quarter horses at national and world shows. His father was a horse farrier/blacksmith, horse trainer and quarter horse breeder, and raised about 15-20 foals a year to sell or show.

Moorman has continued showing and training quarter horses for customers for the last 20 years, and with that came World and National Collegiate Championships. He still helps his mother and sister organize and operate the Iowa State Fair Cowgirl Queen Show and two-day All Breed Horse Show the first weekend of the Iowa State Fair.

In 2016, Horses Helping Heroes began when the VA asked the Jester Park Equestrian Center to create a horse program in an attempt to help veterans suffering from PTSD, anxiety, depression or substance abuse.

A few short years later, in 2022, Moorman became aware of this effort and wanted to put his military and equine background together for a good cause.

“I became aware of this great program and called and asked if I could volunteer,” he says. “The leader of the program welcomed me, and soon the veterans in the group asked if I could lead the sessions.”

He did. To date, Horses Helping Heroes has served 300 veterans. In 2024, the then-program director resigned and moved away. Moorman was quick to apply for the position. Once again, it was his.

Moorman now spends his weeks coordinating and leading sessions aimed to help his fellow veterans, all through the spirit of riding a horse. Moorman welcomes any and all veterans in need to seek him, or the program, out. Moorman says he will be adding a First Responder Horse Program to his itinerary soon, and even more programs will follow.

“The more veterans that come out and go through our horse programs, they will be amazed how much they learn from the horse,” Moorman says.

For more information, visit www.polkcountyiowa.gov/conservation/jester-park-equestrian-center/horses-helping-heroes/. ■



Eric Moorman is the veteran equine specialist at Jester Park Equestrian Center.

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PREPAY my funeral expenses? Why?

While payment is never a requirement in order to preplan your funeral arrangements, there are several benefits to paying for your services ahead of time.

First of all, it provides the opportunity to pay for expenses based upon current prices. There are even many payment options, including paying all at once or setting up a payment plan. Prepaying expenses guarantees that prepaid service and merchandise selections will be provided at the time of need at no additional expense to your family. This helps to eliminate any financial stress for your family at a time that will already be emotional.

Second, paying in advance will protect your money from Medicaid, should you outlive your assets and need to qualify for assistance. An irrevocable funeral policy is considered a protected asset.

Third, most funeral homes utilize a funding vehicle where your assets are placed at the time of the preplan. This allows your money to be protected and portable, which means that, even if you move away from the area where you originally made your prearrangements, your prepaid policy can easily be transferred to another funeral home.

There are funding options for people at all ages and in all health situations and, as we all know, the prices for everything only go up as time goes by. So, the sooner you do this, the more opportunity you have to save.

What an incredible gift from you to your family. ■



Information provided by Dave Cortner, Hamilton's on Westtown Parkway, 3601 Westtown Parkway, West Des Moines, IA 50266, 515-697-3681

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STUDENT podcast celebrates Shuler

Program offers Leader in Me opportunities.

Shuler Elementary students recently launched a podcast called the Shuler Spotlight Series. Last fall, the podcast team was created to help plan and start the podcast. A second team just took over to help plan topics for this spring.

As a Leader in Me building, Shuler Elementary School has action teams that help plan opportunities for students throughout the year. The original idea to start a podcast came from the Student Leadership

committee. This action team creates jobs that students might want to do. There is an application process and even interviews for some of the jobs.

"I enjoy working on the podcast because I get to see students flourish outside of my regular classroom. As a physical education teacher, I don't always get the chance to see students show their creativity. This project has helped me to get to know some of my students better and learn about their personalities," says Student Leadership committee member Joe Burch.

To participate in the podcast, students in grades third through fifth had to first complete an application, which was signed by their teacher and a parent. This application included questions about why the student believed they were qualified for the position and which of the seven habits they felt they would apply during the job.

A committee narrowed down the applicants. The committee kept in mind whether the student had applied for other jobs but didn't get them as well as how they thought the student would do with communication.

"Being on the Shuler podcast was extremely fun. Not only did I get to interview a lot of people in the school and learn more about them, I also got to teach people about how great Shuler is," says fifth-grader Anagha.

"My favorite part of the podcast was the bloopers. I also liked interviewing people," adds fourth-grader Camden.

So far, the Shuler Spotlight Series has discussed both past and upcoming events. Some examples of topics include the HyVee Kids Fit Challenge, Buddies, Dress Up Days, holidays, chorus and band concerts, and more. Going forward, Burch is most interested in seeing the podcast continue to put out new episodes and increase the number of listeners.

"It is exciting when parents let me know they loved it or that they sent the link to grandparents out of state. We look forward to doing more video podcasts and connecting with groups outside of Shuler," Burch says.

The Shuler Spotlight Series is available through Spotify, and the latest episodes can be found on the elementary school's Facebook page. Students are currently working on recording upcoming episodes. The goal is to put out a new episode every week. ■



Students at Shuler Elementary record the Shuler Spotlight Series podcast as a Leader in Me project.

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Dog Training Elite Des Moines celebrated the grand opening of its new location, 8801 University Ave. Suite 22-D, Clive, with the Urbandale Chamber and FuseDSM.



Shonda Brummer, Cheri Keuck and Rochelle Pettinger



Kimberly Cameron, Jane Nady and Cannady Fritzjunker



Sarah Meyer



Shelby Harrison and Charity Baird



Ana and Luke Fritzjunker



Adam Lenze and Tim Gootee



Carrie Adrian



Bridget Zenan and Jared Harrison



Alexis Stech and Michel Rohner

OUT & ABOUT



Kristy Schmidt and Alysia Webster at the Business Over Breakfast hosted by Many Hands Thrift Market on April 4.



Melanie McQuade and Mike Torrez at the Business Over Breakfast hosted by Many Hands Thrift Market on April 4.



Riley Johnston and Kayte Cook at the Business Over Breakfast hosted by Many Hands Thrift Market on April 4.



Sue Bennett and Shane Schemmer at the Business Over Breakfast hosted by Many Hands Thrift Market on April 4.



Ben Chambers and Wendy Wilson-Rice at the Business Over Breakfast hosted by Many Hands Thrift Market on April 4.



Lu Anne Gafford and Mary Fowler at the Business Over Breakfast hosted by Many Hands Thrift Market on April 4.



Erik Anderson and Nick O'Hare at the Business Over Breakfast hosted by Many Hands Thrift Market on April 4.



Finley and Heather Thomas at the Dog Training Elite Des Moines grand opening of its new location.



Leslie and Steve Heimbach at the Dog Training Elite Des Moines grand opening of its new location.



Susan Dunn, Edye Beckerman and Nikki Nigg at the Business Over Breakfast hosted by Many Hands Thrift Market on April 4.



Kelly Wagner, Cailey and Will at the Dog Training Elite Des Moines grand opening of its new location.

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