

FEBRUARY 2023

ALTOONA



Living

MAGAZINE

FROM 0 TO 50

Couples reflect on their
50 or more years of
marriage

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WELCOME

MEMORABLE marriages and the magic number of greatness

I remember working at a gas station in my high school years and talking with a customer who said he was in town for his five-year class reunion. I recall thinking how I could not even begin to relate to what life would be like five years after graduating from high school. That seemed like an eternity, at least to this 15-year-old. Then graduation came and went. And so did my five-year class reunion. And my 10-year. And 15. And 20. And 25. And 30. And 35. Somewhere along the line, I got old.



I also recall reading my hometown newspaper and seeing photos of couples who were celebrating their 50th wedding anniversaries. Those people seemed ancient. Well, Jolene and I have now been married nearly 28 years, so we are more than halfway there, and I look forward to the second half of the journey.

In the meantime, much can be learned from those who have been married for 50 years or more. When I was in my twenties, a man who had been married that long told me to “give your sweetheart a kiss and tell her you love her every day.” Another said to remember to “forgive and forget.” And yet another very honest man told me, “Hearing loss isn’t all that bad.”

Malcolm Gladwell wrote in his bestselling book, “Outliers,” that “10,000 hours is the magic number of greatness.” He says, in order to be an expert at anything, you need to first put in 10,000 hours doing it. The older I get, the more this seems to hold true. As those of you who are married know, marriage also takes work... and time... and understanding. Those things are not learned overnight.

Every marriage is different, as are each of those who choose to tie the knot, but there are some underlying principles that seem to carry through with couples who have made it work. In this month’s feature story, we share the stories of these folks who have made their marriages memorable for 50 years or more.

I was back in my hometown a few weeks ago, and I stopped by that old gas station. It changed names a few times over the years, but some things still looked the same. I told the young clerk behind the counter that I used to work there 40 years ago. He looked at me with that same look I gave the guy going to his class reunion. Someday, he might understand.

Thanks for reading. ■

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FEATURE

Virgil and Gretchen Peterson say commitment and respect are key to a long marriage.

FROM 0 TO 50

By Chantel Boyd

A lot happens between a couple's first date and their 50th anniversary. The transitions are many. For some, children and grandchildren steered their paths in new directions. For others, career changes were the impetus for moves and shifting priorities and lifestyles. While each couple's journey is unique — with its own obstacles, surprises and celebrations — one theme emerges for most. They have tackled life a day at a time — and they have tackled it together.

Couples reflect on their 50 or more years of marriage



FEATURE

Friends from the beginning

Virgil and Gretchen Peterson have been married for 51 years. They celebrated their 50th wedding anniversary with a party their children hosted at Terrace Hills Country Club this past summer.

Virgil asked Gretchen to marry him in the car in Gretchen's grandparents' driveway.

"I know it's not the most romantic," Virgil says.

"Well, it was good enough for us to last 50 wonderful years so far," Gretchen laughs.

The two began their life together as friends. They met in high school and started dating during Gretchen's senior year. Virgil was a freshman in college. They dated off and on for four years, and, in Virgil's senior year, Gretchen says they "knew it was meant to be."

Their wedding day was in 1972. They recall a hot, humid July 29 in a country church without air conditioning. The wedding was attended by mostly family and a few friends. The reception was held in the basement of a restaurant venue by the lake in Storm Lake, with cake and punch served as refreshments. Gretchen admits their wedding was "quite low-

key by today's standards."

Their early married life was spent on Virgil's uncle's farm as he worked as a hired hand while finishing college. Gretchen worked as an office manager for a chiropractic clinic.

After Virgil graduated, they moved to a small, southwestern Iowa town where Virgil began his upper elementary teaching career, and Gretchen provided home daycare for five small children. They stayed in that small town, Dunlap, for 42 years, where they raised two children before moving to Altoona.

"We had highs and lows, ups and downs, good days and challenging days — no such thing as a bad day, just tricky days. But, we adapted by compromise, our strong faith and lots of humor," Gretchen says.

"Lots and lots of humor," Virgil adds. "And we were thankful for each day and each other."

Commitment is the "secret" to their marriage, Gretchen says.

"Our secret is being each other's 100% commitment. Some days we might not have liked each other, but we loved each other every day. Humor, respect, devotion and prayer have kept us together. Our love continues to grow



Virgil and Gretchen Peterson say their wedding was "low-key" followed by a reception in the church basement.



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“Respect each other’s individuality and say thank you to your spouse for even the little things that make your day easier and brighter.”

— Gretchen Peterson

stronger with each passing year. We are very blessed.”

Their advice to young couples?

“Love each other unconditionally, laugh and be thankful for all the little things that make you smile each day,” Gretchen says. “Respect each other’s individuality and say thank you to your spouse for even the little things that make your day easier and brighter. Share household responsibilities, and say, ‘I’m thankful for you, I appreciate you, and I love you’ often.”

A line of remodels

Cynthia and Rod Cory have been married for 53 years. They met on April 17, 1966, and dated off and on for three years. By 1969, Rod was attending Drake University, working nights at Associated Grocers, and seeing Cynthia every chance he could.

After Rod decided to propose to Cynthia, the couple eloped to Omaha, Nebraska, with Rod’s parents as their witnesses. His parents took them to a seafood restaurant afterward, then they headed to Sioux City for a short honeymoon.

The couple rented their first apartment for \$50 a month. Cynthia attended beauty school for a time but decided to take a job at an insurance company. Then they bought, remodeled and sold many homes.

“He has remodeled every single place we ever lived,” Cynthia says of Rod.

The two started a family with the birth of a son, Ty. However, they soon faced a tragic period in their marriage when Ty passed away.

“We were totally devastated,” says Cynthia. “The only thing that kept us going was our son and the impending birth of our next child.”

Their family grew with the additions of Eric, Tammy, Angela and Melissa. Next, they purchased a house in Altoona from Rod’s dad.



Rod and Cynthia Cory enjoyed raising their children and remodeling homes along the way.

Eventually, they bought a bigger house in Altoona in 1976, where they raised their kids. Cynthia stayed at home with them until she worked at a local dry-cleaning establishment. In 1989, she started working for the Postal Service and retired in 2001.

Rod worked at a heating and air conditioning business after Associated Grocers. That same year, he started his own company, Cory Comfort Control, and ran that for 20 years. In 1992, Rod also began working for the Postal Service until he retired in 2012.

When they were empty nesters, they sold their house and moved to an older home that was near Rod’s childhood home. They remodeled that house also and sold it to their oldest daughter in 2003. Then they moved to the next block, where they live now.

“We are so proud of our kids,” says Cynthia. “They have given us 11 grandkids, and they have given us six great-grandkids. We love every one of them and are so very proud of them.”

Cynthia’s advice to couples just starting out is to “hug your loved ones a lot, and never hesitate to tell them you love them.”

Rod has additional advice: “Never hesitate to say you are sorry. Take your kids on a

vacation if you can before they leave home. Communication is a must. Talk things out. Don’t bottle them up.”

“We feel blessed that we wake up each morning next to our best friend,” Cynthia says. “Time has gone by way too fast, but I think it has made us treasure each day even more, knowing how lucky we are to have made it this far.”

Partners in business and life

Susan and Gene Lutz have been married for almost 56 years. They met at Pharmacy School at Drake University in September of 1963. They began dating the next year and were engaged by 1965.

“Our relationship just grew, and we realized we agreed on values, our faith, and our future as pharmacists,” says Susan.

She admits she and Gene are different in personality but says, “That difference helps, as we complement one another.”

They married in Decorah Lutheran Church on June 24, 1967, with Gene’s father, a pastor, officiating. The wedding was not lavish, and the reception was in the church basement, with ice cream, cake and punch.

FEATURE

Gene's first full-time pharmacy position was in Oelwein, so they spent the summer months there. Then, they returned to Des Moines for the final year of Susan's schooling and found a home across the street from the church they were attending.

Gene received his draft notice for Vietnam right before Susan's graduation, directly after they bought their first home. Gene trained for the Army in Texas and then spent two years in the military working in an Army hospital in California. Susan joined him, and they both worked as pharmacists there while he was serving. Eventually, they achieved their dream of pharmacy ownership in Altoona in 1974 by opening Lutz Pharmacy and operating it until their retirement in May 2012. They had moved to a rural home in 1979 and have lived there since.

Sharing the same profession has "been a blessing to understand our day-to-day responsibilities, both as a couple and as business owners," Susan says. "But, of course, we didn't always agree. Still, we agree that those difficult discussions improved our marriage because we knew we had to pull together for the benefit of

the business and our family."

Susan and Gene's daughters have been supportive.

"They have seen our struggles and successes, and now they understand the balance between work, faith and family, and now they have applied this to their own families as well," Susan says.

Balancing work and family meant working different shifts sometimes to attend their daughters' activities when they were young. Now that they are grandparents, they spend their time together with their grandchildren to "share in the joy of watching them grow and discover their passions."

Susan says marriage requires compromise and respect.

"We've done a lot of give and take. We certainly have arguments, but once the dust



Susan and Gene Lutz have been partners in marriage as well as business. Both are pharmacists.

settles, we move on. We make every effort to respect one another's opinions as we go through the various stages of our lives.

"Marriage is a lifetime commitment," she adds. "We've been blessed by good health, a beautiful family, good friends and a faith that sustains us no matter what." ■

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A GREAT place to grow up

Entire Quick family enjoys being involved.

When Chad and LaRae Quick's children were young, the couple decided to move closer to family. Chad Quick also wanted to get back to a career in city planning. Both of those things were accommodated with a move to Altoona in 2001, after he secured a job as a city planner with the City of Altoona.

"We found a home close to Altoona Elementary and close to work for me," Chad Quick explains. "We have four sons — and a soon-to-be daughter-in-law — and it was a great place for them to grow up. They walked to school, and Haines Park was a couple of blocks away. As they grew, they rode their bikes to the fishing ponds around town."

The family lived in that home for 17 years and liked being in the Olde Town area.

In 2020, the Quicks decided to get something a little larger.

"Eventually, we found a home in the Eagle Ridge neighborhood that we really liked and made the move," Quick says. "We have some very nice neighbors. The neighborhood has an annual block party, annual garage sale, and they even have a volunteer day where they pitch in to help other neighbors who may need assistance with some yard work or projects around their home."

He and LaRae also appreciate that it's a quiet area, and they enjoy their porch, backyard, large kitchen and dining area, and the spacious finished basement. They recently added a wood shop to the backyard as well, where Quick works on various projects.

Today, Quick serves as the City of Altoona's economic development director. So, when he's asked about what he loves about Altoona in general, the list is lengthy.

"Altoona is a growing town with lots of commercial options for



Chad and LaRae Quick say Altoona has been a great place to raise their sons. They will soon add a daughter-in-law to the family.

entertainment, shopping and restaurants, but then you drive into all of these really neat neighborhoods of residential homes and parks," he says.

The Quicks also take advantage of Altoona's many youth organizations.

"Our boys have been involved in a lot of the youth activities over the years and have always appreciated the volunteers that make those organizations run," Quick says.

In fact, over the years, the entire Quick family has been heavily involved in town. They attend church, have helped with Scouts, coached youth sports and volunteered with community events like Altoona Palooza mud volleyball. Currently, Quick helps organize the Fourth of July parade and is an assistant coach for a youth baseball team.

"Altoona is a great town," Quick says. "We have great leaders who have a positive vision. I'm excited about the future of Altoona." ■



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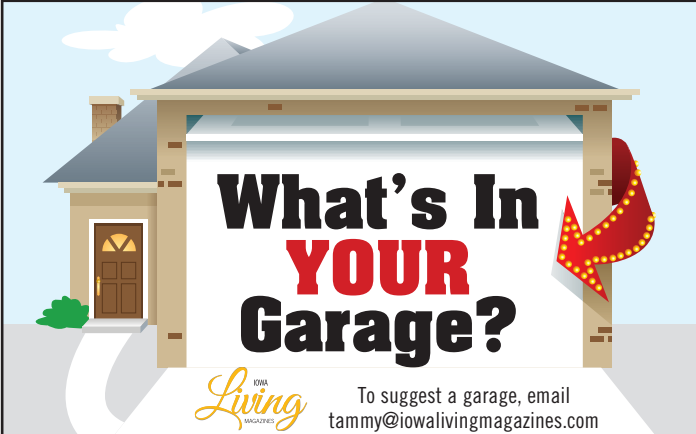
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HOME HEALTH

By Ward Phillips

HOME-CARE 'network' can make the difference

Angela, 80, was committed to remaining in her home as she grew older. Fiercely independent, she rebuffed suggestions from her son, Paul, that she would benefit from some assistance to remain independent at home.

One day, though, she fell while getting the mail. From her hospital bed, she reluctantly agreed with Paul that it was time to find some help. Paul assumed that task would be fairly straightforward — but unfortunately, he learned it was everything but.

“Mom needed the nurse to come in to make sure she was getting better and the therapist to make sure she did her exercises,” he recalls. “Then, we ended up with one person who grocery-shopped for her and someone else who delivered lunch to her every day.

“I live three hours away, so we also needed someone to help her keep her medicines straight. I was dealing with five different companies. People wouldn't show up, and Mom couldn't always keep them straight, so I didn't know who to call. I thought I was going to need to move her in with us — and that's not what she wanted.”

Fortunately, a friend told Paul his father was receiving care from an organization that served older adults with multiple home-based services under one roof, from healthcare to meal delivery to help around the house. Paul wondered if his friend's description was too good to be true — but one phone call proved he was correct.

“It was like a dream: In a half hour, we had the next few weeks mapped out for Mom, and all the help was going to come from the same place,” Paul says. “I hung up and started dancing around my office.”

Two years later, Angela is thriving with the help of the professionals she calls her “second family.” She knits blankets for their babies, asks how their kids are doing in school, and even, Paul recounts with a laugh, offers relationship advice.

“These people, they are so patient with her and just laugh when she sticks her nose in where it doesn't belong,” Paul says. “But I love that she is so close to them and they care so much about her.”

If you're looking for assistance for a family member who is committed to remaining in their home, you'll find many options. But if it's important to you to keep logistics as streamlined as possible, take a page from Paul's playbook and consider an organization that offers a network of services.

A network is made up of assorted services that assist people in varying stages of life and are provided by teams from a single company. Examples include healthcare plus assistance with shopping and cleaning to meal delivery to specialized services, such as end-of-life care. Advantages include ease of arranging or changing services, encouraging connections to form between client and caregivers, and remitting payments to only one organization.

So, if you're searching, do yourself and your loved one a favor and ask if the organization has a network of varied services designed to make life easier for older adults. If the answer is “yes,” prepare to enjoy your newfound peace of mind. ■

Ward Phillips is vice president of market strategy and business development for WesleyLife, which offers a broad network of health- and well-being-focused communities and services, including home hospice services, for older adults. Call Ward at 515-669-2205 to learn more.





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— Lonna H., Des Moines

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IF YOU don't have a will, you probably should

A 2021 Gallup poll found that only 46% of U.S. adults have a will. Regardless of age or income, having a will is an essential step to pass your assets to your heirs with clarity and confidence.



Distribute property: A will enables you to leave your property at your death to anyone you choose: a surviving spouse, a child, other relatives, friends, a trust or a charity. Transfers through your will take the form of specific bequests (i.e., heirlooms, jewelry, furniture or cash), general bequests (i.e., a percentage of your property), or a residuary bequest of what's left after your other transfers. It is generally a good practice to name a backup beneficiary.

There are some limits on how you can distribute property using a will. For instance,

your spouse may have certain rights with respect to your property, regardless of the provisions in your will. Also, assets for which you have already named a beneficiary pass directly to the beneficiary (i.e., life insurance, pension plans, IRAs).

Name an executor for your estate: A will allows you to select an executor to act as your legal representative after your death. An executor carries out many estate settlement tasks, including locating your will, collecting your assets, paying legitimate creditor claims, paying any taxes owed by your estate and distributing any remaining assets to your beneficiaries.

Appoint a guardian for children: In many states, a will is the only way to specify who you want to act as a legal guardian for your minor children if you die. You can name a personal guardian, who takes personal custody of the children, and a property guardian,

who manages the children's assets. This can be the same person or different people. If your children are grown and have children of their own, you might want to emphasize the importance of a will for your grandchildren.

Various software programs enable you to create a will, but it is generally better to consult an attorney who is familiar with the laws of your state. If you do use a software program, be sure it has been updated for your specific state laws, and make sure your heirs and executor have a copy of your will or know where to find it. ■

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ALTOONA'S 2023 RESIDENTIAL TREE PROGRAM

Mark your calendar: March 1st - Residential Tree Sale!

In recognition of Arbor Day, the City of Altoona will be selling a limited supply of trees to residents - limit two per household.

The trees being offered include Swamp White Oak, Native Flame Hornbeam, Blackgum, and Red Oak. The trees will be 3/4" to 1" caliper in a 7 & 10-gallon pot. The cost is \$30 per tree. (NO GUARANTEE)

Pre-sale of the trees will begin March 1, 8:00 a.m. at Altoona City Hall, 900 Venbury Dr. SW Suite A.

Trees will be available for pick up at our new location, the Altoona Aquatic Center parking lot at 1200 Venbury Dr. on Saturday, April 29, 9:00 a.m. - 11:00 a.m.

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If you or someone you know would like to begin this program, please have them visit mwatoday.com.



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MEET Rachel Davenport

Enjoys the variety of personalities in her classroom

Rachel Davenport attended Runnells Elementary School before graduating from Southeast Polk High School in 2014. She then received a degree in elementary education from Iowa State University. Davenport returned to her alma mater to teach in 2018 and then completed a master's degree in educational policy and leadership studies at the University of Iowa.

"When I started to pursue elementary education, I always knew I wanted to come back to my roots. I appreciated the education I received here and wanted to have the same positive impact on students that I had growing up here," Davenport says.

Today, Davenport teaches seventh-grade English at Southeast Polk Junior High School. She appreciates that the district has a community of people who care about their students and their education.

"I feel like I have always had support on all sides, which is very important in education. Our administration has been supportive, our families have been supportive, and my coworkers have been supportive. Everyone is working hard to do what is best for the kids we serve," she says.

Davenport says she likes working with students at the seventh-grade level because they each have such a distinct personality.

This year, Davenport's students have participated in a variety of activities that help them come out of their shells, she says. One project they have recently completed is called "The Story You Want To Read Hasn't Been Written Yet." For the project, students created a character, engaged in writing challenges and games, and created a story as a group that effectively incorporated all of their characters, despite how different they were.

"Next to the challenges in education, there are many rewards. Every so often, you get a student who says the right thing. They show a true appreciation for the time, effort and love that you are putting into teaching. Those are always the things that stick with educators and provide the resistance to the challenges we face," Davenport says, adding she enjoys watching her students grow and change.

"By the end of seventh grade, the students have grown and changed so much from the beginning of the year. They mature, learn and have confidence in their abilities in the classroom, so I look forward to continuing to watch that change during the second half of the year," Davenport says.

When not teaching, Davenport enjoys spending time with her husband and 1-year-old daughter. Together, they like to take walks, watch movies and relax around the house. In addition, she enjoys dabbling in photography, interior design and tutoring. ■



Rachel Davenport teaches seventh grade in the district where she attended school.

STARTING a 'death box'

Benjamin Franklin once said, "Nothing in this world can be said to be certain except for death and taxes." As morbid as it sounds, we are all going to die someday. Death is stressful — not just mourning the loss of a loved one, but also figuring out daily life with this new gap. There are many documents needed after death. Ask yourself, is there a plan in place for your funeral, and how do those you left behind take care of all of the day-to-day things when you are gone?

Have you heard of a "death box"? A death box is a method of storing important documents both personal and financial so that, in the event of passing away, everything is organized and together to make life easier for our loved ones. We don't want to have those we care for left to pick up pieces. We want a nice and organized system to make their lives easier.

Now that I have convinced you to start a death box, what should you put in this fire-safe or electronic death box? Start with everyday details — things that only you managed that now need to be managed by someone else.

Bill information: Make a list of what bills you have, whether any bills stop or need to be stopped upon your passing or when they need to be paid, how they are paid, does a check need to be sent in, or is there an auto draw. Your loved ones will need to know where you bank, how many accounts you have, and how to access those accounts. Also, note who may have a loan that is owed to you.

Investments, pension information, and life insurance information: Note what companies your life insurance policies are through. Does your employer also offer life insurance? Also, verify that your beneficiaries are kept up to date. Do you have a trust to ensure family farms, land, etc. stay within your family or a directive to sell land or property and distribute assets to your beneficiaries? All of this information should be documented and stored safely in the death box.

Your wishes: List out what songs you would like at your funeral, where would you like to be buried, and provide needed information if you have a pre-paid funeral. Store a copy of your will, your durable power of attorney, and your healthcare power of attorney in the box. You may also list the name and contact information of your trusted lawyer. Include anything that you feel your family would need to know in your absence.

Everyone's death box could vary, include anything that will help reduce stress and make it much easier for your loved ones during a difficult time. ■

Information provided by Stephanie Proper, executive director, Valley View Village, 2571 Guthrie Ave., Des Moines, 515-265-2571.



WHERE DO I start if I want to buy a house?

The first step is deciding how much you want to spend on your monthly house payment. If you are currently renting, you know whether the amount you pay is comfortable with your weekly and monthly needs. If you are stretching for funds at the end of the month, maybe the rent payment you currently have is too much, and you should adjust. Stick to that comfort level throughout the process.

You've got the number, so get pre-qualified. Go to a lender recommended by a friend or relative. You can generally get pre-qualified online. Once pre-qualified, schedule a time to discuss with the lender any concerns or questions you have about buying a house. The lender can give you tips on what not to do with your funds in the bank (such as opening



any new credit accounts, like a car loan). They can even give you referrals for Realtors, home inspectors and home insurance agents. The lender has experience in all aspects of the home-buying process. Use them as a good resource of free knowledge.

You've decided the purchase price you are comfortable committing to and have discussed with the lender a loan program and down payment that will work for your financial needs. Now it's time to speak with a Realtor. Share with them the items that are important to you — locations you are willing to consider, number of bedrooms. Is a big kitchen your priority or is a finished basement a must? The Realtor will share a list of homes to review online, and you provide feedback. The Realtor will narrow down some homes for you to start looking at in person. It's likely you will see many homes before you choose the home that you want to make an offer on.

The Realtor will assist you through the offer process. Contact your lender to have them run payments on the specific house to make sure it is within your spending limits. The Realtor then makes the offer. The seller of the house may counter. You can decide to accept their offer or make another. Your Realtor will do their best to get you a deal to sign. If this house is not to be the one, be ready to move along. Often, when a deal falls apart, another home comes along and turns into a much better option.

Now you have a deal. Arrange a building inspector within the first 10 days of making the offer to ensure the home is in good shape and acceptable to you. ■

Information provided by Lori Slings, Bankers Trust, NMLS ID: 406021, 3820 Eighth St. S.W., Altoona, 515-245-5624, lslings@bankerstrust.com, BankersTrust.com/LSlings, Bankers Trust NMLS ID: 440379.



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FAITH By Nathan Anenson

SILENCE your negative thoughts



When you talk to yourself (yes, you do), what do you say to yourself? I ask you, because your thoughts have power — more power than you might think. As Solomon, one of the wisest humans ever, said, “Be careful how you think; your life is shaped by your thoughts” (Proverbs 4:23 GNT). So, what are those reoccurring thoughts that occupy space in your brain and shape your attitudes, feelings, decisions and direction in life?

If you are like a lot of people, your thoughts tend to go negative. Popular negative thoughts include:

“No one cares. I’m all alone.”

“No one else struggles like me. Everyone else has a great life.”

“Bad things will happen. It won’t work out.”

“I am such a failure. I am not enough.”

Or, you have the distinct ability to find the worst in every situation.

These kinds of negative thoughts shape our lives in unhealthy ways and keep us from freedom, love and hope.

King David was different. He had plenty of opportunities to trust no one, to unfairly label people, to think poorly of himself, to play the victim card, and to always think of the worst-case scenario. But instead of going to one of those negative places, he replaced negativity with something he knew would shape his life in the way he wanted it to go. He chose a certain phrase that he kept going back to again and again. He would meditate and ruminate on it. We find it throughout his writings:

“The Lord is compassionate and gracious, slow to anger, abounding in love” (Psalm 103:8).

“But you, Lord, are a compassionate and gracious God, slow to anger, abounding in love and faithfulness” (Psalm 86:15).

“The Lord is gracious and compassionate, slow to anger and rich in love” (Psalm 145:8).

David kept thinking about God’s faithful love over and over again. When David was tempted to go negative, he instead replaced the negative thought with these thoughts of God’s faithful love. Then he repeated these truths again and again until it became his go-to thought. And it shaped his life with hope and wholeness, courage and confidence.

When you talk to yourself, what if you talked more like David? Memorize and meditate on God’s faithful love. Or find a different truth in the Bible (check out Psalm 23, Psalm 46, and Joshua 1:9) that would be an excellent replacement to fight against the negativity in your life. Then keep repeating it until it becomes just as automatic as your previous negative thoughts. Let God shape your thoughts and, therefore, shape your life. ■

Information provided by Pastor Nathan Anenson, Lutheran Church of the Cross, 1701 Eighth St. S.W., Altoona, 515-967-4818.

THE LEGAL documents of home buying

To save costs, many homeowners try to sell a house without listing it through a Realtor. This For-Sale-By-Owner (FSBO) sale can save you thousands in commissions by finding a buyer on your own.

However, important legal issues arise when you sell your home.

In order for an agreement to sell real estate to be binding, it must be in writing. The purchase agreement should contain the specifics of the transaction, such as the sale price, the closing date, the financing terms for the buyer, and any special contingencies, such as seller-paid closing costs or the sale of the buyer's home. The purchase agreement should also spell out the rights and remedies



of the parties and how the transaction can be canceled.

Iowa law requires that the seller provide a written disclosure statement to a purchaser. The disclosure statement is required even if a property is being sold in "as-is" condition. For homes built prior to 1978, a lead-based paint disclosure statement is required by federal law. New legislation requires that a seller inform a buyer about radon testing.

Once you have a buyer, you should locate your original abstract to your property. This must be done quickly to avoid delays. The abstract of title must be brought up to date and the buyers and sellers searched to identify any adverse liens and judgments. The abstract will then be examined by an attorney on behalf of the buyer. There may be title issues to address, such as the death of a titleholder or judgments against a person of a similar name.

Once the title opinion is complete, you will need to execute a deed and other supporting documents to transfer title to the new buyer. The recording statutes have very specific requirements for the format of the deed, and it is vital to correctly vest title. The deed must be accompanied by a declaration of value, which is delivered to the local Assessor's Office. A groundwater hazard statement is required on all properties to disclose potential groundwater contamination. If the home has a septic system, a new law requires that the system be inspected prior to sale.

Selling a home involves more than shaking hands on a price. Finding a buyer is only the first step through the legal process. ■

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

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BEFORE YOU GO

By Jan Shawver

HOW DO I love thee?

Elizabeth Barrett Browning's famous poem "How Do I Love Thee?" begins with the line "How do I love thee? Let me count the ways." She goes on to describe a multitude of ways in which you may show love. The final line of her poem states, "I shall love thee better after death."

What better way to show love, both now and after death, than to have cared for all of your funeral/burial needs — taking away the painful burden of making decisions during a devastating time of loss?

The loss of a loved one is never easy; however, you may make it easier for your loved ones by making arrangements for your future funeral/burial needs. Remember, talking about death does not mean it is going to happen soon. I recently finalized arrangements with a family whose loved one made their pre-arrangements in the 1960s. No matter what your age, please consider this loving gift for your family.

Where do you begin? Contact the funeral home and/or cemetery of your choice. We would be happy to sit down with you and explain your many options.

Give your family a gift of love and care for your future end-of-life needs now. ■

Information provided by Jan Shawver, family services representative, Highland Memory Gardens Cemetery, 1 N.E. 60th Ave., Des Moines, 515-289-2230.



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HEALTH

By Ashley Brockman

RESOLUTIONS and goals

New Year's resolutions can be helpful, fun tools to use to promote positive change in ourselves. However, do you find it difficult to complete your resolutions? By the time it reaches February or March, do you find your motivation begins to dwindle? Here are some ways to help goals stick:

- Break them down: Revise goals into smaller, more achievable bits and identify clear action steps.
- Get support: Have someone join in the goal or ask that they help hold you accountable.
- Rewards: Use small mental rewards to encourage continuation.
- Tracking: Track progress to be reminded of efforts.
- Find the why: Identify the reason behind creating the initial goal and circle back whenever motivation begins to decrease.

It is important to be firm with yourself regarding goals that create positive change, but also allowing space to give grace when we fall behind. Tying shame and punishment into resolutions can create anxiety around the subject, which can lead to being unable to complete the goals set. Goals can be started and finished at any time throughout the year. Positive change does not have to always have a timeline. Give grace to yourselves and begin with resolutions again when you feel ready. ■

Information provided by Ashley Brockman, intern, SS Therapy and Consulting, Ltd, 4725 Merle Hay Road, Suite 205, Des Moines, brockman@sstherapyandconsulting.com, 515-528-8135, www.sstherapyandconsulting.com.



HEALTH

By Dr. Kari Swain

BENEFITS of consistent chiropractic care

Consistent chiropractic care has numerous positive effects on your ability to live the life you deserve. Chiropractic improves range of motion, but it also influences your body's overall function and ability to heal and adapt to its environment. Chiropractic adjustments improve brain function, and being adjusted regularly can help you be more adaptable to new information. This impacts adults as they age as well as babies and children as they develop.

Your brain's ability to cognitively function — managing all voluntary and involuntary tasks — is called neuroplasticity. To be able to do this, your brain must form new neural connections over time. These connections are how we learn new developmental skills like talking, walking, reading, tasks at work, or a new hobby. These things require adapting to our environment and processing information. Our brain's ability to respond to its environment and process information into thoughts, behaviors and abilities depends on the brain's ability to form new neural connections. When neuroplasticity is optimal, developmental milestones are achieved, learning flows smoothly, and engaging with peers comes naturally.

The spine houses nerves that carry messages between the brain and the body to facilitate all the complex functions of our bodies. When the spine is out of alignment, the flow of communication is interrupted. A thorough exam to identify nervous system stress and establishing an individualized chiropractic care plan will help keep the brain and body functioning optimally. ■

Information provided by Dr. Kari Swain, Swain Chiropractic, 410 Center Place S.W., Altoona, 515-967-9300.

HEALTH

By Ashley Powell

WILL CBD cause a failed drug test?

Cannabis, and CBD specifically, are supremely beneficial in helping people live their lives with significantly less stress and discomfort. One aspect that may inspire caution in new users is if CBD will cause a positive drug test. Those with jobs that require routine testing or have legal obligations may be hesitant to begin use. Fortunately, there are CBD products that are safe to use if that is a concern.



One should look for a broad spectrum or CBD isolate. Most CBD products are noted as full spectrum, meaning they contain 0.3% THC or less. This amount will not cause a high but there are still traces present. Broad spectrum is when there is zero THC present. Topicals are most popular for users who need to pass a drug test. It is important to research the brand you are buying to see if they are reputable and have lab test results readily available. Cross contamination is possible during manufacturing, especially in places where all cannabis is legal, which is another reason to research lab results. Sometimes it depends on the test specifically, as some will detect levels of cannabinoids differently. Try to determine the strength of the test being administered and what results are expected as far as passing goes. Make sure to communicate to your CBD consultant your need to pass a drug test so they can better assist you. With effective research and the right brand, CBD can still provide relief for those who need to stay THC free. ■

Information provided by Ashley Powell, CBD American Shaman, 800 S. 50th St., #106, West Des Moines, 515-380-5251 and 3418 Eighth St. S.W., #3, Altoona, 515-967-4036.

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HEART health

What is cardiovascular disease?

Cardiovascular disease (also referred to as heart disease) is a term that encompasses many conditions of the heart, all of which affect the heart's ability to fill with blood or pump blood to the rest of the body.

- Hypertension: also known as high blood pressure
- Atherosclerosis: thickening of the blood vessels due to plaque build up
- Coronary artery disease (CAD): narrowing of the blood vessels
- Congestive heart failure (CHF): heart's inability to eject blood from the heart or it filling with blood
- Dyslipidemia: altered lipid profile
- Ischemic heart disease (IHD): inadequate blood supply to the heart
- Angina: chest pain due to inadequate oxygen supply to the heart



How is cardiovascular disease prevented?

You can lower your risk for cardiovascular disease and slow the progression of current cardiovascular disease by making simple lifestyle changes. Following a heart-healthy diet, exercising, maintaining a healthy weight, avoiding tobacco products and managing stress can all be used as prevention and treatment options for cardiovascular disease.

How can nutrition help?

Heart-healthy nutrition, along with a healthy lifestyle, can help you prevent cardiovascular disease and improve your lipid profile (cholesterol and triglyceride levels). The foods recommended on a heart-healthy eating plan can help you achieve a healthy weight, reduce your LDL or "bad" cholesterol, and some can even help improve your HDL or "good" cholesterol.

- Limit saturated and trans fat: Saturated and trans fats have both been linked to cardiovascular disease. Research has shown that these two fats can increase total cholesterol, LDL cholesterol and decrease HDL cholesterol. Limit sources of saturated fat, which include high-fat meats, poultry skin, whole milk, cream and butter and avoid trans fat, which is found in stick margarine, shortening, fried foods and products made with hydrogenated oils.

- Eat more omega-3 fats: Unlike saturated and trans fat, omega-3 monounsaturated fats are good for your heart. Omega 3s have been shown to help lower cholesterol, lower high blood pressure and help prevent heart disease. Aim to eat fish two to three times per week and include walnuts, avocado and olive oil.

- Increase fiber: Fiber is an essential component in a heart-healthy meal plan. Fiber helps remove excess cholesterol, and it can also help with weight management. Aim to eat 20-30 grams per day by including breads with at least 2 grams of fiber per serving and cereals with at least 5 grams of fiber per serving. Make it your goal to incorporate legumes, whole grains and five to nine servings fruits and veggies daily.

- Reduce sodium: Sodium affects your blood pressure by holding on to extra water, which in turn makes your heart work harder. Choose products that fit into a 2,000-milligram plan. This means choosing products that contain less than 300 milligrams of sodium per serving. ■

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

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RECIPE

MEATLESS meals made easy

(Family Features) Regardless of your motivation, opting for meatless meals regularly provides plenty of benefits that extend from the health of you and your loved ones to your wallet and the environment.

Whether you're a vegetarian, vegan, considering making some lifestyle changes or just want to give an on-trend meal prep strategy a try, going meatless can help reduce your intake of red and processed meats, decrease greenhouse gas emissions that cause climate change and save money on substitute ingredients like grains, vegetables, fruits and legumes that are often cheaper than meat.

For example, starting with a versatile pantry staple like Success Brown Rice can make mealtimes quick and easy. Ready in just 10 minutes without measuring or the mess, the fluffy, nutty, non-GMO rice is free of MSG and preservatives, lending itself perfectly to satisfying and hearty meals like baked vegetarian taquitos. To find more meatless meal inspiration, visit SuccessRice.com. ■

Baked vegetarian taquitos

Prep time: 15 minutes

Cook time: 20 minutes

Servings: 4

- 1 bag Success Brown Rice
- 1 cup shredded collard greens, packed
- 1/4 cup frozen corn
- 1 cup canned black beans, drained and rinsed
- 2/3 cup canned pumpkin puree
- 1 1/2 tablespoons taco seasoning
- 8 flour tortillas (6 inches each)
- 1 cup Monterey Jack cheese, shredded
- 2 tablespoons olive oil
- sour cream, for dipping
- salsa, for dipping
- guacamole, for dipping
- fresh cilantro, for garnish
- Prepare rice according to package directions; add collard greens and corn to water during last 5 minutes.
- Preheat oven to 450 F. Drain rice and vegetables; transfer to saucepan. Stir in black beans, pumpkin puree and taco seasoning.



- Spoon 1/3 cup rice mixture into center of one tortilla; sprinkle with 2 tablespoons Monterey Jack cheese. Roll up tightly. Place seam side down on parchment paper-lined baking sheet. Repeat with remaining tortillas, filling and cheese. Brush taquitos with olive oil; sprinkle with remaining cheese.
- Bake 10-15 minutes, or until tortillas are crisp and cheese is melted.
- Serve taquitos with sour cream, salsa and guacamole for dipping. Garnish with fresh cilantro.

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EVENTS IN THE AREA

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'Singin' In The Rain JR.'

Feb. 24-26, March 3-5. Friday performances at 7 p.m. Saturday and Sunday shows at 2 p.m.

CAP Theatre, 201 First Ave. S., Altoona

The "Greatest Movie Musical of All Time" is faithfully and lovingly adapted by Broadway legends Betty Comden and Adolph Green, from their original award-winning screenplay in "Singin' in the Rain JR." Hilarious situations, snappy dialogue and a hit-parade score of Hollywood standards make the production a guaranteed good time for performers and audience members alike. Tickets on sale online at captheatre.simplivetix.com.

Celtic Concert

Saturday, March 4, 7 p.m.

Windsor Presbyterian Church, 6301 University Ave., Windsor Heights

Crossroads of Iowa (www.crossroadsofiowa.org) is hosting a fundraising Celtic concert with the popular ClearJoy Music duo performing. There is no admission charge, but donations will be appreciated. Overflow parking is across the street from Windsor Church on University Avenue and a smaller lot is on the corner of 64th and University, east of the church.



Botanical Blues

Sundays, through March

Greater Des Moines Botanical Garden, 909 Robert D. Ray Drive, Des Moines

Enjoy this winter concert series at the Greater Des Moines Botanical Garden. For more information, visit dmbotanicalgarden.com.



Craft and Vendor Show

March 4, May 6, June 24, 10 a.m. to 4 p.m.

Bondurant Legion Hall, 315 Second St. N.W.

Valerie and Cathy's Boutique is hosting this monthly craft and vendor show.



Chocolate Walk

Friday, Feb. 24, 5-9 p.m.

West Glen Town Center

Join CITYVIEW for its annual Chocolate Walk in West Glen Town Center, featuring cocktails and chocolate dessert samples at local businesses. You'll receive 10 sample drink tickets and four chocolate treat tickets for \$20 in advance at chocolatewalk.dmcityview.com or \$30 at the door.

Celebrate! Innovation Live at DMACC Speaker Series

Thursday, March 9

DMACC West Campus, 5959 Grand Ave., West Des Moines

DMACC announced an inspiring line-up of presenters for this year's Celebrate! Innovation Live (ciLive!) at DMACC Speaker Series, which is marking its 14th anniversary this spring. ciLive! 14 will be held March 9 in-person at the DMACC West Campus in West Des Moines, and, thanks to the generous support of sponsors, all ciLive! 14 speaker presentations will be free and open to the public. Free livestreaming of all speaker presentations will also be available via [e360tv](https://e360tv.com).

Each year, ciLive! at DMACC gives students and the public an opportunity to hear from and interact with a variety of accomplished people — some famous, all inspired — who have dreamed, created and achieved.

This year's theme of ciLive! 14 is "Be Your Own Superhero" and will feature the following speakers: John Ratzenberger, an actor and director who is best known for playing Cliff on the beloved TV sitcom "Cheers" throughout the show's 11-year run. Molly Bloom, the best-selling author of "Molly's Game," a memoir that chronicles her journey from a college student and Los Angeles waitress to founder and operator of the largest and most notorious private poker game in the world. Mitch Matthews, the host of the top-ranked "DREAM THINK DO" podcast. Alex Weber, an author, international keynote speaker on leadership and peak performance, and the only person to both host and compete on NBC's Emmy-nominated series "American Ninja Warrior." Dr. Shawna Pandya, a physician, aquanaut, scientist-astronaut, martial artist and advanced underwater diver. With backgrounds in neuroscience, space, entrepreneurship and medicine, Dr. Pandya has led a life devoted to technology, innovation, social development and adventure. Kenny & Friends, Grammy Award-winning drummer Kenny Aronoff, who was named one of the "100 Greatest Drummers of All Time" by Rolling Stone magazine. Aronoff has recorded and toured with some of the biggest stars in every genre of music, including John Mellencamp, John Fogerty, Bob Seger, Ringo Starr, Willie Nelson, Johnny Cash, Melissa Etheridge, Gregg Allman, Alanis Morissette, Goo Goo Dolls, Joe Cocker, Sting and many others. He will be joined at ciLive! 14 by bass guitarist James LoMenzo, who's played with White Lion, Ozzy Osbourne, Slash, Ace Frehley, David Lee Roth, Megadeth and John Fogerty, and by guitarist Brent Woods, a student of the legendary Randy Rhoads who has played with Vince Neil, Kristin Chenoweth, John Waite and Sebastian Bach.

For more information about ciLive! 14, visit ci.live. A detailed event schedule will be released in early March. ■

ALTOONA Public Library news

Adult programming

- **Retirement University – Three Session Course**, Tuesdays at 6:30 p.m. Getting ready to retire? Join Ryan Biniak from the Society of Financial Awareness (SOFA) as he breaks down everything you need to know to start planning. Registration required for each session. Remaining sessions are Feb. 28: Investment & Taxes; and March 6: Estate Planning & Long-term Care.
 - **Adult Splat Studio**, Fridays, March 3, April 7 and May 5 from 6-8 p.m. If you have a desire to dabble in acrylics, we've got an adult art studio for you. We'll bring the supplies, and you bring your inner artist. No cost to attend, but space is limited. For ages 18 and older. Registration required.
 - **Children's Mental Health Forum**, Tuesday, March 7 from 5-7 p.m. A licensed mental health therapist from Children & Families of Iowa will present general information of children's mental health and how to support children's mental health for parents and families. No registration required.
 - **How to Make Sushi**, Wednesday, April 5 at 6 p.m. Mark your calendars for a fun night of sushi making and tasting with Pho Wheels and Sushi food truck. For ages 18 and older. Registration required.
- ## Children's programming
- **How to Draw with Tim Read**, Monday, March 13 at 6 p.m. Learn to draw like a pro with local author and illustrator Tim Read. Grades 4-6. Registration required.
 - **Be Creative**, Wednesday, March 15 at 10 a.m. Join us for a relaxing, open art time. We will have paint, paper and lots of art supplies available for you to use and explore. Just bring your creativity. Grades PreK-6. No registration required.
 - **Robot Roundup**, Wednesday, March 15 at 3:30 p.m. We are bringing out all our robots and tech gear for you to try during this STEM drop-in. Grades K-6. No registration required.
 - **Leprechaun Treasure Hunt**, Friday, March 17 from 9 a.m. to 5 p.m. There's a leprechaun in the library. Stop by today to see if you can find him and his pot of gold. Grades K-6. No registration required.

Teen programming

- **Hooks and Needles**, Monday, Feb. 27 from 6-7 p.m. Always losing your lip balm in your bag? Join us this month as we crochet mushroom lip balm holders. For grades 7-12. Registration required.
 - **Out of the Box Game Night**, Thursdays, March 2 and April 6 from 6-7 p.m. Come raid our collection of games. Try something new or play an old classic. You bring friends; we'll bring snacks. For grades 7-12. Registration required.
- To find a complete list of events and to register, visit altoonalibrary.com and click on the Upcoming Events tab. ■

KIDS CAFÉ supports youth

Crabb runs organizations that aid at-risk youth.

If you've heard of Altoona Kids Café, chances are you've heard the name Maggie Crabb, too.

She and another local mom started Kids Café in 2014 to ensure local youth who face food insecurity during the summer had access to healthy meals through a fun and caring environment.

What started as a four-week, one-hour Kids Café program with 30 students has morphed into a nonprofit, Swerve Outreach, that provides thousands of healthy meals during the summer, as well as year-round support to hundreds of local at-risk and underserved youth in the community.

Kids Café, which now operates under Swerve Outreach, is a program held free of charge for all participants in buildings owned by its community partner, Lutheran Church of the Cross in Altoona.

"I see my main job as making connections," Crabb says. "We would not be where we are without the volunteers, businesses and community partners who share our vision and support our programs. It's my job to connect local youth with our programs and resources, and it's also my job to inform our community and connect our volunteers, partners, supporters and donors with opportunities to advocate, serve and give."

She adds that community members and school personnel alike know they can reach out to Swerve Outreach for help to connect families with the resources they need to be successful both inside and outside of school.

Additionally, Swerve's Tools 4 School program provides basic school supplies and backpacks to at-risk students preschool age through high school. Through the Kids Café Cares program, students are provided with clothing, personal hygiene and toiletry items, as well as food assistance.

"Under this program, we are also helping to level the playing field in youth sports by offering equipment and apparel assistance to Southeast Polk junior high and high school students with the help of grant funding from



Maggie Crabb is passionate about supporting youth through a variety of community programs, some of which she has launched.

Prairie Meadows," Crabb explains.

While the Altoona Kids Café and other Swerve Outreach initiatives keep her busy, Crabb is passionate about serving the community however else she can. She's been involved with the PTA, coached soccer and basketball, helped with Girl Scouts and more. Crabb is also one of the founding members of, and president of, the Southeast Polk Education Foundation.

"I do my best to be supportive of the activities my children are in," Crabb adds. "We are currently in girls wrestling and show choir competition season. I can be found any day of the week cheering mat-side at my daughter's match or quietly wiggling spirit fingers at one of my son's performances with Southeast Polk RAMification. I'm also the newly elected vice president of the Southeast Polk Band Boosters — a role I'm excited about and still learning."

It's evident that Crabb is passionate about Altoona because of all the time and energy she puts into supporting the town through her various activities. It's also her hometown — in fact, she and her family live on the same road she grew up on — which helps foster her love for the community as well.

"I'd just like to encourage people to get out and get involved in our community, whether it's to grow personally, give back or just to meet new people," Crabb says. "You never know — the person sitting next to you at your kid's basketball game may be your future best friend or business partner." ■

THE SPIRIT of Altoona

"Welcome to Altoona!" It seems like the phrase says it all. It could be directed at so many people. Our little town is growing and continues to provide new and exciting opportunities for those who live, visit or work here.

I could name the amazing places to visit, entertainment options, restaurants, job opportunities, family fun. For instance: the revitalized, cutting-edge, "community prize" that is Terrace Hills Golf Course.

"Melissa at the Chamber" (that's what we've called her in my family for years) asked me to write a letter for another publication a few weeks ago. I wrote about family, our business and our history with Altoona — something we are very proud of.

However, "Welcome to Altoona" isn't history — it's our future.

This town will grow, change, entertain, provide and be home to many good people in the years to come. Even so, the spirit of Altoona and towns surrounding it — "our community" — will not change while new buildings are built. Rather, the spirit of Altoona is the aggregate that becomes the foundation beneath any new structure.

That spirit is the pursuit of excellence represented in our youth sports programs, business leaders, and continued development efforts, and is only gaining strength with every new family, residential development, and small business finding a home in our community.

There are few things better than watching the past create a future to support our families, neighbors and community in the years to come.

So, yes, "Welcome to Altoona." What an exciting time to look ahead — knowing our past is standing firmly behind our future — with the spirit of the Altoona community beneath it all.

Save the date

Saturday, April 1: Altoona Chamber of Commerce Annual Awards Dinner at Terrace Hill Golf & Events Center. Spend the evening with us celebrating local business owners and their achievements. Tickets are \$70 per person or \$520 for a table of eight. Reserve your spot online at www.altoonachamber.org/events or by emailing Kelsey Redmond at kelsey@altoonachamber.org.

Friday, June 2: The Annual Wine & Craft Beer Fest, 5-8 p.m. in the Enabling Garden. Join us for this super fun "kick-off" to summer with live music; awesome swag; wine, beer and spirits tastings; food and friends. Tickets will be available online at www.altoonachamber.org/events. ■

Information provided by Jared Vincent, 2023 Altoona Area Chamber of Commerce president, owner of Insurance Station, Inc.



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OUT & ABOUT



Suzy Hendrickson, Suzy's Kitchen & Gifts, with the Residents' Choice certificates presented to the business.



Desiree Claypool, Style by Desiree, with the Residents' Choice certificate presented to the business.



Kaydie Boyd and Erik Christensen, Hawk Heaven Tavern, with the Residents' Choice certificate presented to the business.



Mark Vander Tuig, Jake Campbell and Jake Schilling at Perk Before Work at the Altoona Public Library on Feb. 7.



Rick Kroeger and Kyle Guldenpfennig at Perk Before Work at the Altoona Public Library on Feb. 7.



Josh Carpenter and Kyle Lee at Perk Before Work at the Altoona Public Library on Feb. 7.



Alex Payne and Kelsey Redmond at Perk Before Work at the Altoona Public Library on Feb. 7.



Chad Quick and Keith Hyland at Perk Before Work at the Altoona Public Library on Feb. 7.



Jjuan Hakeem and Tate Felton at Perk Before Work at the Altoona Public Library on Feb. 7.



Chad Quick and Andrea Woodard at the East Polk Regional Political Influencer Breakfast at Townsend Community Center on Feb. 13.



Ray Sears and Bill Gustoff at the East Polk Regional Political Influencer Breakfast at Townsend Community Center on Feb. 13.



Marketa Oliver and Doug Elrod at the East Polk Regional Political Influencer Breakfast at Townsend Community Center on Feb. 13.

REGIONAL Breakfast

The East Polk Regional Political Influencer Breakfast was held at Townsend Community Center on Feb. 13.



A check was presented to the Altoona Public Library from Meta Altoona Data Center at the East Polk Regional Political Influencer Breakfast on Feb. 13.



Randy Pierce, Kim Kietzman and Nate Boulton



Tony Chambers, Jared Ogbourne and Dean O'Connor



Melissa Horton, Becca Squiers and Kelsey Redmond



Maaik Hendrickson and Melissa Lawrence



Maggie Crabb and Dan Choder



Brian Lohse and Matt Sexton



Jared Vincent and Joe Tollari



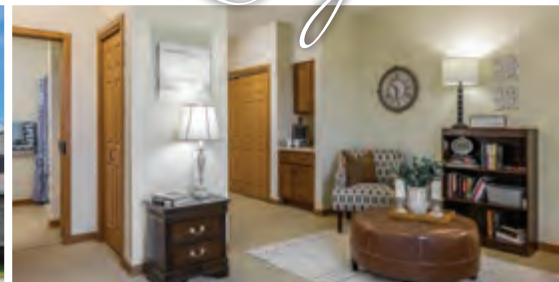
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A professional headshot of John Peart, a man with short dark hair and a beard, wearing a dark suit jacket over a white shirt. The background is a soft-focus collage of a house's exterior and interior.

MEET REALTOR JOHN PEART

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