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SEPTEMBER 2022

# Living

MAGAZINE

## A new

# LOOK

Residents share their home improvement projects

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WELCOME

## SIMPLIFICATION efforts

As summer closes and fall creeps in, you may find yourself looking at your list of home improvement projects that you had great intentions of doing in the warm months but haven't been able to cross off the list quite yet. I can certainly relate.

In a next-stage-of-life simplification effort, my wife and I decided to sell our family home of 17 years and move into a townhome.

Not in a simplification effort, we also bought a lake cabin that needed a number of improvements. Our goal was to have the projects completed before summer began so we could get outside and enjoy the warm weather.

We made great progress on the indoor projects. What we didn't plan on were the outdoor ones. With a new septic system installed last fall, we had serious lawn work to do. Irrigation system installed. Lawn seeded. Bushes planted. The list went on, and so did the weeds. When will all the projects end? The answer, of course, is never. But we've got a few months before the snow falls to tackle the remaining tasks.

If you are like us, you will take on some DIY projects but will reach out to professionals, as well. I have often regretted taking on projects myself, but I have never regretted hiring a pro. Whether you are looking to start a new project and need ideas, or if you are up to your neck in tasks and need help, our feature story this month will surely aid you.

Thanks for reading. ■



SHANE GOODMAN

Publisher

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Read more of Shane Goodman's columns each weekday morning by subscribing to The Daily Umbrella email newsletter for free at [www.thedailyumbrella.com](http://www.thedailyumbrella.com).



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# *A new* **LOOK**

**Residents share their home improvement projects**

**By Lindsey Giardino**

Homeowners renovate for various reasons. Maybe they want a style that is more comfortable or attractive. Or maybe they want to add value should they decide to sell. For others, after spending many years living in a home, some things are simply broken, out of date or need attention. Whatever the reason, renovating can be a daunting task and requires a good plan — and often professionals who can help along the way. While the renovation process is time-consuming and disrupts everyday living, most say they couldn't be happier with the end result.

Geri Doyle wanted to give her outdated, dull bathroom a new, brighter look. New paint, flooring, cabinetry and lighting transformed the room.



# FEATURE

## Brightening spaces

Geri Doyle's home improvement projects are all about brightening up her spaces.

When she moved into her Altoona condo, which was built around 2009, she was surrounded by dark features — dark wood, dark tile, dark finishes.

Last fall, she decided to finally make a change. Doyle started with the master bathroom, which she had a contractor gut and completely redo. She also teamed up with a local designer for the aesthetics of it.

### BEFORE



Geri Doyle's outdated, dull bathroom was the first project she tackled.



## 4 home improvement ideas

*(Family Features)* Whether you're thinking about a bathroom update, kitchen overhaul or any other type of home improvement project, these tips from the experts at the National Association of the Remodeling Industry and eLivingtoday.com can help you get started.

### 1. Create a plan

Improving your home can be one of the most exciting projects to undertake. Start by setting realistic expectations, determining your goals and needs, finding inspiration and, perhaps most importantly, setting a budget.



When making updates to the bathroom, be sure to consider storage and accessibility.



Kitchen remodeling often calls for reconfiguring the space to suit the family's needs.

### 2. Renovate the bathroom

You can improve your home's usability and increase its value with bathroom updates or a full renovation. Before you get started, think about these factors: the amount of space and storage you need, features that are important to you, sustainability concerns and accessibility considerations.

### 3. Update the kitchen

The kitchen serves as command-central for most homes, and you can get the most enjoyment out of yours by making purposeful changes, reconsidering the physical space, re-evaluating your shopping style and choosing appliances with care.

### 4. Start a remodel

If it's time for a serious undertaking, a full-blown remodel may be necessary (or simply desired). Remodeling typically calls for hiring a professional contractor, a process you can go about by gathering local recommendations, asking for licensing and insurance, checking references and comparing bids. ■

*Find more home improvement ideas and solutions at [remodelingdoneright.com](http://remodelingdoneright.com) and [eLivingtoday.com](http://eLivingtoday.com).*



## FEATURE

Now it's a space she completely loves. The floor and countertop are lighter in color and lighting more strategically placed. Modern cabinetry and finishes add to the refined look.

"It brightens it up," she says.

Since Doyle, a real estate agent, is also working more from home nowadays, she had her home office remodeled as well.

Wall-to-wall shelves on one side of the room were cumbersome and overpowering. Doyle didn't love the color and didn't think she needed all of them, either. So, her designer advised her to have the middle shelves taken out, leaving just the two on the outside. They were repainted a dark color, although the room feels lighter with the walls now brighter and additional wall space visible.

New light fixtures, accessories and a desk were added to Doyle's office space, too. She says she now enjoys working from a space that's no longer dark and dingy.

"It just looks like a totally different

### BEFORE



A renovation of her office space has given Geri Doyle a more enjoyable work space. A redesign of the book shelves at one end of the room help brighten the space.

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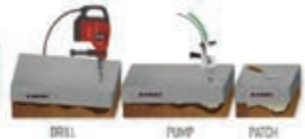
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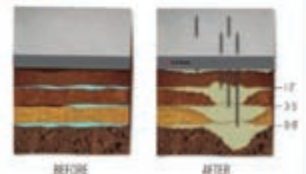
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## FEATURE

office. It's amazing," she says. "I love my office now."

Doyle says her next project will be a kitchen remodel that's set to start the beginning of October, which will brighten up that space as well. A remodel of a half bathroom is planned for next year. In all, Doyle's home improvement projects are about freshening up her home and making it a place she likes to spend time in. And it's her neighborhood and Altoona in general that make the investment well worth it.

"We didn't want to move anywhere else, because our neighbors are just amazing," she says. ■



AFTER



## Comforting colors are popular trend

*(Family Features)* In the world of design, what's old inevitably becomes new again, and a similar pattern is inspiring today's on-trend color palettes for home decor. The latest styles reflect reviving those comforting colors influenced by nostalgia. Some of today's most beloved design aesthetics celebrate the past and create a warm and welcoming space.

Using color to evoke feelings and emotions is hardly new, but combining a carefully curated color palette with other design elements can allow you to create a look that pays homage to the past while breathing new life into your living space.

Reimagining classic, familiar tones allows you to achieve a design motif that is equal parts reminiscent and refreshing.

The Vintage Homestead Color Collection, which is the Sherwin-Williams 2023 Color Collection of the Year, revives elements from the past that are perfectly paired with vintage, comfortable and classic colors, says Ashley Banbury, HGTV Home by Sherwin-Williams senior color designer.

**Striking a balance between old and new can take many forms, as these styles show:**

• **Heritage Revival:** An interest in reviving the past is evident in design trends like a reemerging appreciation of antiques

and vintage elements, such oversized furniture and traditional shapes. To capture this style, your design should focus on contrasting old and new for a mix-and-match look. Ultimately, the aesthetic is a look that feels simultaneously individualistic and curated.

A cohesive color scheme can allow the various elements to stand on their own while working in harmony for an intentional design. Hues like Poetry Plum and Hot Cocoa evoke warmth and depth, while moderate shades like Restrained Gold and Glamour offer fresh ways to incorporate mid-range neutrals. Meanwhile, soft tones like Natural Linen and Cool Beige offer subtle color for lighter, brighter spaces.

• **Vintage Homestead:** Reviving design elements from the past with mixed patterns, classic shapes and vintage decor adds up to comfortable and comforting design. With this trend, prints and patterns encompass a range of styles, reinforcing how interiors connect to fashion. Mixing classic elegance with sleek vintage shapes is refining the concept of polished comfort. To achieve the look, curate pieces in heritage shapes and patterns, along with retro accents. Be sure to incorporate vintage lighting and glass, as well.

A versatile color choice like Darkroom — an alluring shade that is classic enough for



Comforting colors make up the latest palette expected to be popular in home decor as the trend of putting vintage and modern furnishings together continues.

heritage interiors but also modernly retro — provides a throwback-inspired aesthetic. It's a neutral perfect for creating an eclectic yet modern look inside and out. Indoors, use it on the walls to offset more earthy brown and taupe tones in your furnishings and textiles.

• **Crafting a Conservatory:** Today's homeowners are also increasingly interested in biophilic design and bringing the outdoors in, which prompts a conservatory aesthetic in home design. To achieve the look, design your space to make maximum use of natural light in creative ways. Incorporate large potted trees and statement plants that blur the lines between indoors and outdoors. ■



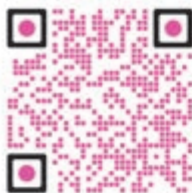
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## FAITH

By Nathan Anenson

# UNDISTRACTED

Do you want to hear a really bad joke? Good. “What does a conductor who got distracted say? Oh no, I lost my train of thought!” That was bad, I know. But have you been there? Distracted?

Distraction is everywhere. Eighty-one percent of people admit to interrupting conversation, mealtime or playtime with family or friends to check their social media, text messages or email. We have been led to what has been called, “continuous partial attention.” We have so come to expect distraction, that we exist in a constant state of alertness that scans the world but never really gives our full attention to anything.

Distraction has consequences. We miss out on what’s most important. We give our attention to the latest notification, the most urgent demand, the person yelling the loudest. But we fail to give our attention to our spouse or child, a stranger who needs our help, or the very presence of God in our midst. We miss out on life itself.

Moses was a man who knew the importance of paying attention (Exodus 3). One day, he was out in the wilderness, being a shepherd, when he noticed something. There was a bush, a bush on fire, and the crazy thing was, it wasn’t burning up. Moses noticed it. He was paying attention. So, he stopped and went over to see it. I have to wonder: How many other people walked by that same burning bush but didn’t notice? How many times had Moses walked by and failed to notice?

But this time Moses did notice. He wasn’t distracted, and, because of that, he got to be present to the presence of God. And, because he paid attention to God, he became aware of the needs of his people and was sent on an incredible mission that impacted millions of lives. All because he was undistracted.

Distraction and sin have the same result: They separate us from God. The evil one’s main tactic today is not to convince you that God doesn’t exist, but rather to distract you enough so you settle for some bland, mediocre version of faith. But Jesus came to give you life and life to the full (John 10:10). That abundant life is experienced in being present to God and to the people around you.

So, take a step into a less distracted life. You get to control your phone; don’t let it control you. Smile and say, “Hi!” to the person you meet. Talk with the people you are with. And remember God is always with you. Let that blow your mind for a moment. The One who made you — the One who loves you more than you can imagine — He’s always with you. Talk with Him. Listen to Him. Notice Him. God is there with you and for you. Don’t miss out. Focus on what matters most. ■



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



# HOSPICE doesn't mean 'giving up'

Virtually anyone with a life-limiting illness can qualify for hospice services, enabling a person to live life in comfort for the days, weeks, months or longer that remain in his or her life. And options for hospice services are nearly as varied as the individuals who seek them; they range from home care to services in a freestanding hospice center to in-between, hybrid models. And the type of care you and your loved one select is truly an individual choice.



If a person chooses home hospice services, the frequency of visits is determined by the individual and their care team and can change according to the person's condition. But no matter the type of services you're considering, you should always ask any provider on your list: "How can you help my loved one continue to live through this stage of life?"

Overall, hospice services should be about options to help a person live their best life as long as they're able, and that's how Gina P. of West Des Moines describes her mother's experience.

"When my mom's doctor said it was time for hospice, we felt really angry," she recalls. "To my mom and my brothers and me, that meant she was dying, and we were not ready to face that. We didn't know it could actually be a good thing."

A family friend who worked as a nurse talked Gina and her brothers into talking with some hospice providers. They ended up choosing a home hospice service, and, to their surprise, Gina, her mom and her brothers grew to love the hospice team. In fact, Gina credits them with keeping her mother alive for a longer time than she likely would have lived without them.

"Mom lived nearly a year after she started with hospice, which is a lot longer than her doctor thought she would," Gina says. "They helped with pain management, and they also provided a music therapist and even pet therapy. We also had a lot of time to spend with her, just talking, without wondering if we were doing a good enough job of caring for her."

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

Ward Phillips is a senior leader with WesleyLife, which offers a broad network of health- and well-being-focused communities and services, including home hospice care, for older adults. Celebrating its 75th anniversary this year and its 15th as a hospice provider, WesleyLife is a Level 4 partner of We Honor Veterans, a national program that empowers hospice providers to meet the unique needs of military veterans and their families at the end of life. Call Ward at 515-669-2205 to learn more.

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## RECIPE

# A PERFECT pasta for school nights

*(Family Features)* Weeknight meals are all about putting tasty dishes on the table in a short amount of time so you can share precious moments together despite busy schedules.

In a matter of minutes, you can prepare this lentil bolognese with veggie-based penne for a quick yet flavorful recipe that can be enjoyed by little ones and adults alike. Featuring Veggiecraft Farms Cauliflower Penne as its key ingredient, this family meal makes it easy to incorporate vegetables without sacrificing taste. Available in popular shapes like penne, spaghetti and elbow, and made with lentils, peas and cauliflower, zucchini or sweet potato, the veggie-based pastas are gluten-free, non-GMO, vegan, kosher and good sources of protein and fiber.

Visit [veggiecraftfarms.com](http://veggiecraftfarms.com) for more information and family-friendly recipes. ■

## Lentil Bolognese with veggie-based penne

- 1 cup dry French green lentils or brown lentils
- 1 jar (24 ounces) marinara sauce
- 1/2 cup vegetable broth
- 1 box Veggiecraft Farms Cauliflower Penne

### TOPPINGS:

- fresh basil
- Parmesan cheese
- red pepper flakes

### DIRECTIONS

- Cook lentils according to package directions. Drain then return to pot and add marinara and vegetable broth. Stir well and simmer over low heat about 10 minutes.
- Cook penne according to package directions.
- Top cooked pasta with lentil Bolognese, fresh basil, Parmesan cheese and red pepper flakes.



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“We fought the doctor about our dad needing hospice care because we were afraid, but we actually ended up wishing we had called WesleyLife sooner. We really feel the care Dad received from the hospice team allowed him to live longer.”

– Terry L., Des Moines

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## NEWS BRIEF

### YOUTH Leadership Initiative Class of 2023 announced

The Greater Des Moines Leadership Institute announced participants in the Youth Leadership Initiative Class of 2023. The Youth Leadership Initiative provides high school students with hands-on leadership experiences that build self-confidence and encourage engagement in all levels of community life. At the conclusion of the program, students will: value community involvement, demonstrate professional skills and an understanding of career opportunities, demonstrate the five practices of exemplary leadership, and have developed lifelong relationships with peers, mentors and community members.

The group includes 36 students from 20 public and private schools from across Greater Des Moines. Students will meet twice a month to discuss issues and opportunities in our region and fine-tune their leadership skills. Participation in the YLI program is tuition free for all students, thanks to community sponsors.

The 2023 class includes Campbell Crabb, a student at Southeast Polk High School. For more information, visit [gdmli.com/yli](http://gdmli.com/yli). ■

### NEW stores open at Outlets

Outlets of Des Moines announced the openings of Nautica (Aug. 12) and Aéropostale (Aug. 19) at the center. Nautica specializes in nautically-influenced fashions for the family and home. Aéropostale is a casual apparel and accessories brand for young adults. Both offer name brand merchandise at outlet prices. ■

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## A SERIOUS CANDIDATE FOR SERIOUS TIMES

Mike Franken is a western Iowan who helped put himself through school working at meat-packing plants. He refers to his bootstrap childhood as the youngest of a family of nine where everyone worked: his father ran a machine repair shop, his mother was a teacher and the family seamstress. Mike obtained a Navy scholarship in 1978 and graduated in engineering from the University of Nebraska. He rose from ensign to admiral during his navy career, where he solved a wide variety of problems around the globe.

Mike wants all Americans to have the high-quality care that military members have because he knows the system works for the good of the people. He understands the critical difference that social security can make in people's lives. The power of a strong public education made it possible for him to achieve his many goals, and he wants to use his position as a US Senator to ensure that we can increase the quality of education to all our children.

We live in serious times. Mike Franken is the candidate for the US Senate we need now. Check out our website – [www.frankenforiowa.com](http://www.frankenforiowa.com) – and join the campaign that brings people together to solve problems.



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# MEET Cassie Farley

Making first grade fun and engaging

Cassie Farley grew up in Runnells, graduated from Southeast Polk Community School District, and earned a teaching degree at Iowa State University. She has since returned to her alma mater where she has worked at Centennial, Altoona, Clay and Runnells elementary schools. Farley says the district is a great place to work because of the amazing community. She also says it means a lot to be back in the district where her education started.



Cassie Farley says she is glad to be teaching in the school district where she received her education.

"The district provides us the opportunities to learn and grow and provides a collaborative culture. I've also experienced this district as a student and educator so I'm a big Ram fan," Farley says.

Farley and her teammate work to treat all of the first graders at Runnells as their own students. Together, they not only use data to group students according to their needs and interests but also spend the school day with students from both classes.

Farley and her teammate also try their best to make learning hands on for their students. They not only enjoy using technology in their classroom but also enjoy planning investigations in order to make learning fun and keep their students engaged.

"I love working with first graders because they come to school excited and eager to learn. The progress that they make throughout the year is rewarding. They crave fun, and their smiles are contagious," Farley says.

Although teaching comes with many challenges, Farley says nothing is more rewarding than celebrating a student's growth. She also says it helps when they have the support of parents, administrators and the community.

"As a teacher, nothing is more rewarding than celebrating a student's growth. It's a great feeling to witness their pride after working so hard to accomplish something they've set their mind to," Farley says.

When not teaching, Farley likes spending time with her family and keeps busy attending her kids' sports activities such as football, soccer, softball and basketball. Farley and her family also enjoy visiting the family lake home as well as boating. ■

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# RAISING family in their hometown

Thompson family roots run deep.

Marcus Thompson and his wife, Courtney, are both graduates of Southeast Polk High School.

So, when it came time to settle down and start their family, they decided there was no better place to do so than right in their hometown.

They bought their Altoona home in 2016 on the southern part of town in the Venbury neighborhood, where they've lived ever since.

"It's a good family neighborhood," Thompson says — which is especially important as the couple has two little ones: Cooper, 6, and Teagen, 4.

Not only is the couple from the community, but Thompson's business is in town, too. His office for Integrated Construction, a commercial metal framing and drywall contractor, is in Olde Town.

Through the business, Thompson has made his literal mark on the community.

The company did the metal framing and drywall for the area with ALDI, Firestone Complete Auto Care and Dollar Tree and have plans to do the Mister Car Wash coming to town, among other projects.

As a business owner, Thompson became involved with the Altoona Area Chamber of Commerce. He's gotten to know other folks and business owners in town as well, and, with Altoona holding on to its small-town roots, he runs into many of them around town.

Ultimately, the Thompsons say their choice to raise their family in the area in which they grew up is a choice they'll never regret.

"We have a lot of pride in the community, being from here, both of us, and graduating from Southeast Polk, and we also plan on our kids going there," Thompson says. ■



Marcus and Courtney Thompson both attended Southeast Polk schools and wanted their children, Cooper and Teagen, to as well.

# ALTOONA Public Library news

After 24 years, the library is having a little work done. Eventually, the years do catch up to you. The most noticeable change will be in the lighting of the children's and adult stacks. Work is underway, and wow, what a difference. The new fixtures are LED, saving energy and lowering our electric bill. The staff area is also undergoing a small remodeling project to provide for some office and storage space, as well as to make the main staff area more functional and efficient for the increase in staff, wider range of services, and dramatically expanded programming. With two projects at once, there will be times when areas may be blocked off, building materials will be moving around, and the book sale area used for storage. Thank you for your patience.

To find a complete list of events and to register, visit our website at [altoonalibrary.com](http://altoonalibrary.com) and click on the Upcoming Events tab.

## Adult programming

- **Book Page Pumpkins**, Monday, Oct. 10 from 6:30-8 p.m. Drop in to craft the perfect centerpiece for your table this fall season. Registration required. For ages 18 and older.
- **Murder Mystery**, Monday, Oct. 31 at 6 p.m. Join us on Halloween for a mysterious whodunit at the library. Appetizers and mocktails will be served. Space is limited and registration is required. For ages 18 and older.
- **Jewelry Making**, Monday, Nov. 28 at 7 p.m. Make your own book charm bracelet. Registration required. For ages 18 and older.
- **Adult Splat Studio**, Fridays, Oct. 7, Nov. 4, Dec. 2, 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, you bring your inner artist. Space is limited and registration is required. For ages 18 and older.

## Children's programming

- **After School BINGO**, Wednesday, Oct. 12, from 3:30-4:30 p.m. It's early out Wednesday, so stop by for kids BINGO and see what you win. For grades K-6. No registration required.
- **Breakdancing with DSM Breakerz**, Saturday, Oct. 15, grades K-3 from 2-3 p.m. and grades 4-6 from 3-4 p.m. Join us for a beginner breakdancing class with the Des Moines Breakerz. Registration required.
- **Spooky Tale Trail**, Tuesday, Oct. 18, from 6:30-7:30 p.m. Come trick-or-treat and enjoy our new story on our glow-in-the-dark tale trail. Recommended for ages 12 and younger.

## Teen programming

- **Banned Book Baubles**, Monday, Sept. 26, from 6-7 p.m. Banned Books Week is an annual event celebrating the freedom to read, and in case you haven't heard, attempts to censor library collections have been hitting especially close to home. Take a teeny tiny stand against censorship by creating one-of-a-kind jewelry or keychains using your favorite banned book covers. For grades 7-12. Registration required.
- **Baby Doll Head Planters**, Thursday, Sept. 29, from 6-7 p.m. Start the spooky season with a new planter. We'll recycle old doll heads and repurpose them into new homes for plants. For grades 7-12. Registration required.
- **Zombeanies**, Monday, Oct. 3, from 6-7 p.m. Keep your noggin warm and brain safe from zombies with a Zombeanie. We'll have all the materials you need to make your own. For grades 7-12. Registration required. ■

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SENIOR

By Stephanie Proper

## FINANCIAL and social wellness

Last month we talked about the different dimensions of wellness, focusing on emotional wellness and occupational wellness. This month, I would like to take a deeper dive into additional dimensions of wellness: financial wellness and social wellness. As you may recall from last month, all of the dimensions of wellness create a “wheel of wellness” and help shape who we are and every aspect of our day-to-day lives.



Social wellness is the ability to build personal relationships with others, making meaningful connections with others and understanding how to deal with conflict appropriately. Social wellness involves positive connections, being supportive and allowing yourself to receive support. There are many people who are great helpers but struggle accepting help when they themselves need it. A step in achieving social wellness is to encourage communication and to appropriately manage conflict with others. If you spend your time arguing with others on the internet, you may want to look into social wellness a bit more. Practicing social wellness enables us to show greater empathy and have more cooperative relationships, which ultimately helps us all to have a better, stronger community both locally and beyond.

Financial wellness is the balance of managing your long- and short-term finances and living within your means. Financial wellness encompasses your overall financial health. According to one study, only 22% of Americans rate their financial wellness as “high” or a 9 or 10 out of 10. Perhaps it is because many Americans only focus on short-term financial goals. The life expectancy for the average American is 79.05 years old. Most of us will not be able or want to work till the age of 79. Do you have long-term financial goals to ensure that you can live comfortably as you age? With aging comes increased health care costs. Are you planning and saving for the likely increased health care costs in your future? Short-term financial wellness is often what is considered when thinking about financial planning. However, long-term financial goals are also important to consider when thinking about your financial wellness. The goal of financial wellness is to be prepared for all seasons of your financial life.

Changing your habits even a little at a time can change your life and set you on the path to success in your future. Don't worry about perfection, do your best, ask for and accept help. ■

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

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A man with a dark beard and face paint, wearing a black top hat, is the central figure. He is holding the brim of the hat with his right hand. The background is a collage of fairground scenes: a roller coaster on the left, a brightly lit Ferris wheel on the right, and a carousel at the bottom. The overall tone is dark and mysterious, fitting for a Halloween event.

# NEW PHANTOM Fall fest

## HALLOWEEN LIKE YOU'VE NEVER SEEN

Adventureland's all-new Phantom Fall Fest features two different Halloween experiences in one thrilling, chilling event. Each weekend this October, enjoy daytime family fun until 6 P.M. Then the fear kicks in gear with haunted houses, scare zones and creepy characters prowling the park. Get FREE admission with select Season Passes.

EACH FRIDAY, SATURDAY & SUNDAY **IN OCTOBER**

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# ACCESSING vital information for your children

As your family gets back to school, you should review your access to your child's financial, academic and medical information. A child becomes a legal adult at age 18, regardless of whether the child lives at home or is a dependent of the parent. This adult status may limit your ability to assist your child or learn vital information.



Most financial institutions, schools and insurance companies strictly enforce privacy-protection laws. It is often difficult to obtain another adult's financial or medical information. However, parents often pay for post-secondary education. In addition, the Affordable Care Act requires insurance plans and issuers that offer dependent coverage to make that coverage available until the child reaches age 26. The parent's health insurance can now cover children through college and beyond.

This can create a situation where a parent is paying for college tuition but can't learn what classes a child is taking or what grades they are receiving. A child can be covered by a parent's health insurance, yet the parent may be unable to learn what medical services, procedures and prescriptions are being used.

In order to access your adult child's information and to help them navigate through policies, forms and applications, you should consider having your child execute a power of attorney. A power of attorney is an instrument in which your child designates you to act on their behalf. Instead of being a document that permits you to take over the affairs of an incompetent individual, a student power of attorney empowers the parent to act concurrently with the dependent. It allows the young adult to include you in important decisions and grants you access to information for which you are paying.

This power of attorney is not limited to young adults; it is also useful for parents with minor children. A power of attorney can allow parents to designate someone else to have access to a minor child's information. This is useful when parents are vacationing or a family member is providing child care. The power of attorney allows the caretaker to take a child to the doctor, contact a school, or interact with a daycare provider.

Review your information options. A power of attorney can be useful for families with dependent children. ■

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

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# ALTOONA

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**319-899-4750**  
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**Police Chief**  
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**Fire Chief**  
**515-967-2216**

**Library Director**  
**515-967-3881**  
**Fax: 515-967-6934**

**Water Billing**  
**515-967-5136**

**Building Department/  
Code Enforcement**  
**515-967-5138**

**Building Official**  
**515-967-5138**

**Planning & Zoning  
Department**  
**515-967-5136**

**Public Works Director**  
**515-967-5136**

*Are you already diving into pumpkin spice and everything nice? Whether you decorated for fall on September 1st or you're still hanging onto shorts and tank tops, autumn will be here before we know it.*

### **BEGGARS' NIGHT**

The City of Altoona celebrates BEGGARS' NIGHT (Trick or Treat Night) on Sunday, October 30th from 6:00 – 8:00pm. Please keep a sharp eye out for little goblins, witches, and ghosts while you are driving. A note for those new to our area, there is a tradition for children to have a joke or riddle ready to share with the homeowners handing out candy or an allergy-aware option. Happy Haunting!



### **CAN YOU BELEAF IT?**

The City of Altoona appreciates your cooperation in keeping Altoona beautiful and maintaining the storm drains by raking and mulching your leaves on your own property. If you have a huge amount of leaves or you choose not to mulch, please remember not to blow the leaves into the street where they can clog the storm sewers (City Ordinance 135.05). Also, burning leaves is not allowed with city limits (City Ordinance 105.05).



There are a variety of ways you can get your yard waste collected curbside.

Yard waste can be placed in Compost It! bags or store-brand bags with a green Compost It! sticker attached. Or, throw everything in your 96-gallon Compost It! cart and take it to the curb on your regular collection day. Cart service for yard waste is renewed annually.

**Know what belongs:** Help Metro Waste Authority do something great with your yard waste by keeping the wrong things out of your bags and carts. The Compost It! program accepts small twigs and branches, leaves and lawn clippings, and any garden vegetation. Dirt, mulch, rocks, and food waste should be avoided!

Once collected, your lawn and garden debris are turned into Grow Gold compost®, a natural soil enhancer that can be purchased for your next home, garden, or landscaping project.

Learn more about the Compost It! program and what's accepted by visiting [www.WhereItShouldGo.com/YardWaste](http://www.WhereItShouldGo.com/YardWaste), or call 515.244.0021.

### **ALTOONA PARKS**

The permanent bathrooms located at Haines, Lion's, and Village parks and Sam Wise Youth Complex will be closed on approximately October 15 for the season. Portable bathrooms located throughout the city parks will be removed for the season on approximately October 15. The City does this to protect the pipes from freezing. Although, we may have some beautiful, warm, fall days, the nights may dip into freezing temperatures. The City anticipates being able to open the bathrooms and provide portable bathrooms in the spring around April 15, weather permitting.



Rentals of the outdoor park shelters will also cease on October 15th.

### **BRUSH DROP OFF**

Residents wishing to deposit brush can enter through the gate north of the Altoona Aquatics Park and south of the Altoona Skate Park. Altoona Aquatics Park is located at 1200 Venbury Drive.

Please have information identifying you as a City of Altoona resident ready when you drop off brush. The brush pile is open from 8:00AM-Noon on October 1.

Only branches are accepted in the brush drop. Trunks and stumps must be less than 12" to be dropped, and leaves are not allowed (see above for leaf solutions).





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## BEFORE YOU GO

By Jan Shawver

# WHAT do you say?

When someone dies, it can be awkward or uncomfortable to talk to the grieving family or friend, especially if you have never been around death before. What do you say or do?



- Don't be afraid to talk about their loved one by name. Saying their name is not going to upset the family — it shows you care. Sometimes just hearing their loved one's name can be comforting.
- If you have a special memory of time spent with the deceased, share it briefly.
- Don't be afraid of tears (theirs or yours). Someone has died; tears are a natural form of grieving and should not be squelched.
- If you don't know what to say, a squeeze of a hand or a hug speaks volumes.

As time goes on following a death, do not isolate the grieving family member. Spend time with them: give a phone call to see how they are doing, meet them for coffee, let them talk about their loved one. Often, they are lonely and appreciate your company. If they refuse your gesture, don't write them off. Try again in a few days or weeks. They may have just needed to be alone that particular day.

Grief is not a disease. The strength they draw from your company will help them navigate these difficult days. ■

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 Powell

# THE ENTOURAGE effect

The cannabis plant has hundreds of different cannabinoids, all providing a variety of different effects. CBD and THC are the most abundant and easily the most notable. Since the cannabis industry has flourished these past years, cultivators have been motivated to combine these powerful cannabinoids to note what a difference they could make when working together.



Many people use CBD or THC for relief from discomfort, and studies have shown users get better results when using a product that combines both. This enhanced result is known as “the entourage effect.” Other popular combinations include CBD with CBG, since they both have similar effects but are not psychoactive, so users who do not want the “high” associated with THC can still benefit from the entourage effect. CBG is known for providing a boost of natural energy and focus and also helps with anxiety and depression, making it an excellent partner to CBD.

Those who are seeking help with sleep are recommended to try CBN. While isolated CBN helps many, those who desire better results should try a combination of CBN with CBD. Ask your local hemp consultant to show you what products may produce the best entourage effect. ■

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. Resources: Russo, E. B. (2011). TAMING THC: Potential cannabis synergy and phytocannabinoid-terpenoid entourage effects. *British Journal of Pharmacology*, 163(7), 1344–1364. <https://doi.org/10.1111/j.1476-5381.2011.01238.x>



## SUPPORTING active lifestyles

Walking and running are great physical exercise, providing both physical and emotional health benefits. Chiropractic care helps support an active lifestyle and optimal health. A thorough exam provides the chiropractor the information necessary to deliver specific chiropractic adjustments tailored to an individual's needs.

- **Proper movement and function:** Chiropractic adjustments restore motion to the spine and balance the hips and pelvis.
- **Prevent injury:** When the spine is in alignment, balance and proprioception is increased. Biomechanically, there is less chance of injury.
- **Maximize performance:** The brain communicates to all parts of the body through the nerves encased in your spine, and the communication through those nerves determines how quickly and accurately your body moves and reacts.
- **Increase respiratory function:** Nerve interference disrupts cardiovascular and respiratory function resulting in inefficient oxygenation and added fatigue.
- **Promote self-healing:** By keeping the body in a state of optimal health and nervous system function, healing occurs faster and more completely when injuries do occur. The Journal of Neurological Science states, "The quality of healing is directly proportional to the functional capability of the nervous system to send and receive nerve messages." ■

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

## WITH CHANGE comes growth

Summer is winding down, and a new season of life is beginning for everyone in some capacity. Fall time is full of new things — whether that be a new school, new grade, new job, new schedule, new assignments, or simply just a new routine to adjust to. In the midst of the busy, it is important to check in on your mental health as the new season begins. Checking in often allows for feelings of burnout and being overwhelmed to be addressed early.



Positive mental health routines can be incorporated into your life in small and easy ways, such as going on a walk and enjoying the beautiful leaves changing colors, spending quality and uninterrupted time with those you love the most, trying out a new hobby or interest you feel you would enjoy, talking to a friend or family member you trust when feeling in a slump, and lastly, seeking help if you feel called to do so. While these tasks may seem small, if practiced daily, they can lead to substantial growth for your mental well-being. The activities listed may not be for everyone, but self care takes many forms. I encourage you to explore different options until you find what works best for you.

Change can be overwhelming and oftentimes scary, but, with change, comes growth. It is important to remember to fill your own cup in the midst of it all and help those around you to do the same. ■

Information provided by Ellie McDonald, SS Therapy and Consulting, Ltd, 4725 Merle Hay Road, Suite 205, Des Moines, 515-528-8135, [www.sstherapyandconsulting.com](http://www.sstherapyandconsulting.com), [mcdonald@sstherapyandconsulting.com](mailto:mcdonald@sstherapyandconsulting.com).

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# WHAT DO rising interest rates mean for me?

Whether it's at the gas pump or grocery store, many are experiencing the impacts of rapidly rising inflation. However, you may be having a harder time understanding the connection between rising interest rates and the impact of them, or even why interest rates are rising in the first place.



Simply put, one way the Federal Reserve combats rising inflation is by raising interest rates to slow economic activity. This is opposite to lowering interest rates to spur economic activity. When interest rates are low, lending and spending activity is often higher. When interest rates are high, lending and spending activity typically decreases. Here's how rising interest rates may impact each aspect of your personal finances.

## Rising mortgage rates

The most popular mortgage loan is a fixed-rate

mortgage, which does not change when rates change. If you have a fixed-rate mortgage, you likely won't feel an impact on your mortgage. However, if you have an adjustable-rate mortgage, your interest rate will rise, and you will likely see an increase in your monthly payment.

If you are currently in the market to buy a home, you may secure a loan with a higher rate compared to buying around this same time last year. Financial calculators are a helpful tool to plan ahead and gauge how your monthly mortgage payment could look if you fall into this category.

## Rising loan interest rates

If you think you may need a personal loan soon, be aware that the longer you wait, the higher interest rates may rise, and you will pay more in interest to repay your loan. Another area you may experience an impact is any line of credit you have open, such as a credit card. Credit cards commonly come with a variable rate, which means your monthly payment will increase as rates rise.

## Rising deposit rates

When interest rates rise, rates on things like savings accounts and certificates of deposit (CD) often increase as well. This means the money you have in savings may start earning more interest than when interest rates are low. If you have money you don't foresee needing for a period of time, consider investing in a CD, as they commonly earn more interest than savings accounts.

## Other ways you can prepare for rising rates

If you aren't sure if you have a fixed or adjustable-rate mortgage, check with your mortgage lender. This will help you determine the impact of rising rates on your budget. Consider also taking a look at your other personal loans to see what the rates are and if they could potentially increase. ■

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



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## EVENTS IN THE AREA

Be sure to check for cancellations.

### An Evening in Olde Town

Saturday, Sept. 24, 6-9 p.m.

Olde Town Altoona

Enjoy a catered dinner, live music and cool atmosphere. Tickets are on sale now at [www.altoonachamber.org](http://www.altoonachamber.org).



### SEP Homecoming Parade

Thursday, Oct. 6, line up at 4:45 p.m., parade at 5:45 p.m.

Area of Venbury and 13th Street S.W.

Those interested in being part of the parade can register by Sept. 30 at <https://www.altoonachamber.org/events/southeast-polk-homecoming-parade>.

### Election-related dates

Make sure you are registered to vote at [www.sos.iowa.gov/elections/voterreg/regtovote](http://www.sos.iowa.gov/elections/voterreg/regtovote).

Know these important dates for the upcoming General Election.

- Wednesday, Oct. 19 - First Day of Absentee Voting
- Monday, Oct. 24 - Pre-registration deadline; deadline to request absentee ballot to be mailed
- Saturday, Nov. 5 - County auditor's office will be open for absentee voting
- Monday, Nov. 7 - Absentee ballot in-person deadline. Be sure to verify what time your county auditor's office closes. Polk County Auditor's Office closes at 5 p.m.

Tuesday, Nov. 8 - General Election polls open 7-8 p.m.; absentee ballot receipt deadline is 8 p.m. Find your polling location (it may have changed) at [www.voterready.iowa.gov/](http://www.voterready.iowa.gov/).

What positions will be on the ballot in Polk County? U.S. Senator, U.S. House, Governor, Attorney General, Secretary of State, State Treasurer, State Auditor, Secretary of Agriculture, County Treasurer, County Attorney, County Recorder, Iowa House District 43 (Polk County), Iowa House District 44 (Polk County).



### ARC Oktoberfest 6K and Kids Pumpkin Dash

Saturday, Oct. 1, 10 a.m.

Brightside Aleworks, 480 Center Place, Altoona

Altoona Running Club's second running of the ARC Oktoberfest 6K is coming up. A free kids fun race starts at 10 a.m. on the plaza with race bibs and finisher awards. A free stein-holding contest will be held after the run. All participants will get to keep their glass steins again this year. A virtual run will be held the week of Oct. 1. To register for the run, find the link at <https://www.altoonachamber.org/events/arc-oktoberfest-6k-kids-pumpkin-dash>.



### Inaugural Tony Mapu Memorial Foundation Golf Tournament and Luau

Saturday, Oct. 8

Copper Creek Golf Course, 4825 Copper Creek Drive, Pleasant Hill

Registration is online only at [www.tonymapu.org](http://www.tonymapu.org). Check in is at 9:30 a.m. with shotgun start at 11 a.m. Awards are presented at 5 p.m., with the luau dinner at 5:30 p.m. followed by entertainment at 6:30 p.m. and the closing Fire Dance at 8 p.m. Cost is \$85 for golf and \$65 for luau (\$15 if also golfing). Tony Mapu attended Southeast Polk intermittently from 1977 to 1980. He and his family traveled the country with the entertainment group known as Chief Maps and The Sounds of Polynesia. Tony died in a car accident on Oct. 25, 1980. The Foundation will raise funds for scholarships.

### Race to end AHS

Oct. 2, noon

Lions Park, 507 13th Ave. S.W., Altoona

This is a 5K run/walk with proceeds to benefit alternating memiplegia of childhood gene therapy research. Registration begins at noon the day of the race, and the race starts at 1 p.m. Food and drinks will be provided to those who registered, and there will be a silent auction, slow pitch tournament, and more fun ways to donate. For more information, visit [www.alicearmy.com](http://www.alicearmy.com).



### Southeast Polk Black and Gold Gala

Saturday, Oct. 15, 5-10 p.m.

Prairie Meadows Events Center

Meta, Polk County and Prairie Meadows present the Southeast Polk Black and Gold Gala, celebrating SEP Education Foundation and SEP Dollars for Scholars. More details to come. For updates, visit <https://www.southeastpolk.org/fall-2022-black-and-gold-gala-october-15-2022-save-the-date/>.



### Wine & Whiskey Walk

Friday, Sept. 23, 5-9 p.m.

West Glen Town Center, West Des Moines

CITYVIEW's Wine & Whiskey Walk returns. Pre-ordered tickets are \$20 (\$30 at the door). The price includes 10 sample drinks. Visit participating businesses and enjoy their offerings. For more information and tickets, visit <https://whiskeywalk.dmcityview.com>.

## SUCCESSFUL succession

Apparently, succession planning is not our favorite topic. According to a study conducted by the Wilmington Trust, 58% of business owners have not created a specific succession plan for their business. Possibly more concerning, 47% of business owners over the age of 65 have still not created a specific succession plan. However, one of the most critical factors to ensure your organization continues to thrive in your absence is your ability to transfer leadership.



There are a lot of factors to consider with leadership transitions, but let's look at three that can get you moving in the right direction.

1. Identification. Focus on defining what kind of leader is needed before identifying your successor. What challenges will the company face in the next 10-20 years? Will you need a greater sales focus or product development focus? Defining what kind of leader will be best suited for the next phase of your organization will help in dispassionately selecting candidates to succeed you in the best long-term interest of your organization.

2. Cross-training. Military officers rarely spend more than two to three years in any unit early in their career. The primary reason for this level of movement is to give them broad experiences in different roles to better equip them for leadership as their responsibility grows. A similar tactic should be taken in a successor's development. Move them around to different areas of your company. Let them spend a few months learning your manufacturing process on the manufacturing floor. Send them out on sales calls with your sales staff. This level of exposure to every area of your business will give them much richer perspective as they make decisions for the future of the company and will build their rapport with employees at all levels of your organization.

3. Space. When the day comes that it is time to hand over the reins of the company, be intentional about giving your successor the space to lead. Their confidence in their own leadership will likely never be more fragile than the first few months after the transition. You have left them some big shoes to fill, and they know that everyone in the company is comparing their leadership style to yours.

Leadership transitions are always emotional and vulnerable. But by identifying your leadership needs, setting your successor up for success through cross-training, and then giving them the space to lead, you can leave a lasting legacy to your organization and watch it move confidently into the future. ■

Information provided by Josh Dunwoody, 2022 Altoona Area Chamber of Commerce President.

## ALTOONA CHAMBER OF COMMERCE ANNUAL BUSINESS

## TRICK or TREAT



**WEDNESDAY, OCTOBER 26TH**

**5-7PM**

**PRAIRIE HERITAGE PARK**

*Over 30 booths, Scavenger Hunt, Goblins & Spooks  
FREE FAMILY FUN*



**COLDWELL BANKER  
MID-AMERICA**





## OUT & ABOUT



Mariah Pladna, Avery Enos, Brooke Goodrich and Avery Dasch at RV TV in Ram Country at the Outlets of Des Moines on Sept. 5.



Tanya and Adam Choat with Rylee at RV TV in Ram Country at the Outlets of Des Moines on Sept. 5.



Cary and Kathy Carney at RV TV in Ram Country at the Outlets of Des Moines on Sept. 5.



Elizabeth and Chris Stambach with Hannah at RV TV in Ram Country at the Outlets of Des Moines on Sept. 5.



Jordan and Sydney Petersen at RV TV in Ram Country at the Outlets of Des Moines on Sept. 5.



Scott Powell, Allen Fiddelke and Mark Van Dyck at the Back to School Breakfast at Southeast Polk High School on Aug. 17.



Jayson Gerth and Jeannie Christenson at the Back to School Breakfast at Southeast Polk High School on Aug. 17.



Carrie Anstine and Haley Allen at the Back to School Breakfast at Southeast Polk High School on Aug. 17.



Brett Rickabaugh, Ryan Andersen and Carol Von Tersch at the Back to School Breakfast at Southeast Polk High School on Aug. 17.



Jake Agnitsch, Chad Kruse and Taylor Bowie at the Back to School Breakfast at Southeast Polk High School on Aug. 17.



Kathy McElree, Shelly Stille, Julene Pappan and Alexis Noring at the Back to School Breakfast at Southeast Polk High School on Aug. 17.



OUT & ABOUT

# ALTOONA Palooza

Altoona Palooza was  
held on Aug. 27.



Bruce Day with Evelyn and Liv



Thersia Fuhrman and Jacob Hill



Joe Shepherd and Katelynn Major with Max



Amy and Nathan Holt with Liliana



Caitlin and Paul Burger



Stacy Beirman, Jenny Granquist and Dan Cowan



Heather Kauzlarich, Aubrie Doyle and Amy McAllister



Jammie and Sherri Marks



Riley Pilch and Jacy Stoaks



Janis Smith and Isabel Smith

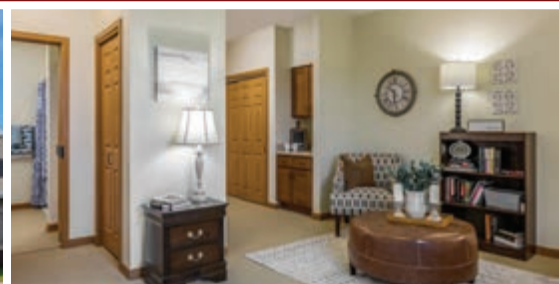


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# YOU'RE INVITED

SATURDAY OCTOBER 1ST 9:00AM - 2:00PM



• *Local Vendors ~ Music ~ Coffee* •

## THE MARKET ON *HUBBELL*

SATURDAY OCTOBER 1ST 9:00AM - 2:00PM

Welcoming  
**25+**  
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Fall!



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