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Veterans share how times are changing

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WELCOME

IN HIS EYES and in his handshake

A few years back, I attended a Memorial Day service at a cemetery. I was taking photos when an elderly man walked over to me and asked who I was. I told him my name and what I was doing, and he thanked me immensely for providing coverage of the event and the local veterans. I could see in his eyes and in the firmness of his handshake that he truly meant it.



Our discussion then steered toward the status of veterans' organizations in Iowa communities and the struggle to attract members, especially younger ones.

As most of you who are involved in community groups know, that struggle isn't unique to veterans' organizations. Time is the greatest commodity for most of us, and we guard it closely. In this regard, veterans are no different than the rest of us. What I heard from my conversation was that the desire to have these young veterans be part of the organizations is as much about helping the older folks as it is the younger ones. We all need each other - young and old - to share our stories and better understand our differences. Veterans do, too.

I recall going into the VFW Hall in my hometown as a child and seeing photos of my father and my uncle on the wall as past commanders. I was certainly proud of them both for serving our country, and that respect deepened when I saw how they served their fellow veterans, too.

That day at the cemetery made me think about veterans' organizations and what we could do to help. The first step is to do something we should be doing every day, and that is to simply thank our veterans for their service with the same gratitude that the elderly man gave me. And from where I am sitting, we need to do more to share the stories of our veterans and to help their organizations prosper.

With that in mind, we are saluting our veterans in this issue of your Living magazine, and we are profiling the local veterans' organizations and sharing how you — whether you are a veteran or not — can help, too.

I hope you enjoy these stories as much as I have.

As always, but especially with this issue, I thank you for reading.

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The state of

ORGANIZATIONS

Veterans share how times are changing

By Ashley Rullestad

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While Veterans Day falls on Friday, Nov. 11, each day of the year can present an opportunity to celebrate our veterans and to recognize the contributions they have made — and continue to make — to their country and community.

Regardless of the military branch of service, peacetime or wartime, those who have served our country have made sacrifices, and, for those, we salute them and the organizations they represent. While World War I and World War II veterans shaped the veterans' organizations we know today, it is the veterans of subsequent generations who will determine the future of those groups.

Post 9662 Commander Mike Dirks and Senior Vice Commander and Club Manager Mike McFarlin with his wife Theresa.

Organizations form

In Ankeny, many veterans are affiliated with a couple of groups that cover the area: the Albaugh-McGovern American Legion Post 42 and the Veterans of Foreign Wars Boline-Manfredi Post 9662.

The American Legion is the largest veterans' organization in the world. It was the American Legion that pushed for the establishment of the Veterans Bureau, which would become the Veterans Administration. The American Legion has been a major factor in getting benefits such as the GI Bill, veteran health centers, and, most recently, the passing of the PACT Act to provide additional health care resources for many of the ailments and lung issues associated with burn pits.

The Ankeny post was established in 1919, early in the history of the American Legion. The Legion Hall in Uptown shows the original charter papers with 15 founding members. The current building was established in 1948.

Long-time member Paul Meyer served in the U.S. Navy during the Korean War and has been a member of the Legion for more than 30 years, transferring his membership from Oregon to



VFW Post 9662 displays the awards it has received for the Red, White and Que event it hosts over the Fourth of July.

Ankeny when he moved here.

"I have served in various ways through the years," he says. "I was commander at one point, and chaplain and secretary, and did the color guard. I think we're around 180 members now at our post and maybe only 12-15 are really active. I'll be 92 this month, so I'm one of the older ones still around, though we have just recently lost some of our World War II veterans."

Though Ankeny does not have its own dedicated VFW post, the north Des Moines VFW Boline-Manfredi Post 9662 serves the area. Post 9662 was started by three veterans in 1949. They didn't have a building immediately upon establishment, but they got one shortly after in the 1950s. The Post is currently at 1309 N.E. 66th Ave.

Current senior vice commander and club manager, Mike McFarlin, has been involved with the VFW for years, taking over its leadership after his dad had served in that role for years.

"My dad became a member when I graduated from college," McFarlin says. "I went



into the service prior to that, and I moved away and came back to Des Moines. During that time, Dad took over running the club until Mom got sick in 2017, so I jumped up and took over for him, and I've been running it ever since with the help of a lot of people."

Post 9662 is active, starting with about 30 charter members and growing to 462 as of July 1.

What they do

The most important thing any veterans' organization does is to support veterans, and they do it in a number of ways. Local organizations fill in the gaps when it comes to veteran support, because the federal department of Veterans Affairs cannot do it all. The local posts support veterans right here in the community. That help can be anything from monetary to connecting people with the right resources.

"I will say, we donate to scholarships, we buy The Des Moines Register for veterans so they can have access to that, and we donate to the national home for VFW, and that's just scratching the surface," McFarlin says.

Post 9662 Commander Mike Dirks is proud



VFW Post 9662 holds a ribbon cutting for its new playground.

of the work the veterans at the VFW do to support their own, with the help and assistance of the women's auxiliary group, which is also very active.

"We try to give back all we can to the veterans," Dirks says. "We have established a food pantry here out front to help people. Take what you need and leave what you can. If we hear someone is in need, we help. We also partner with other organizations that help veterans to do big Thanksgiving drives and things like that in our community."

In addition to tangible help, the local posts are also a gathering place so veterans have a place to socialize. Both the VFW and American Legion posts host periodic dinners and other special events for the community. Post 9662 is open to the public and features a full-service bar and hosts dinners on the second and fourth Wednesday nights and dances on Fridays.

Legion 42 offers a color guard for veterans' funerals with its 21 gun salute, rain or shine.



They have a Memorial Day ceremony at Wagner Park, and they decorate 1,000 graves at the Oralabor Cemetery on Memorial Day. They also participate in the SummerFest parade every year.

"We've survived through COVID and were able to maintain because we have some good membership," Dirks says. "We have supporters who aren't even members. They like coming in and supporting the military even if they aren't service people themselves. People go out of their way to make people feel welcome, and everyone feels like this is home. A lot of people once they get out of the service, they have a hard time with the transition, and they can come here and talk to other vets and have something in common and have that camaraderie."

Current challenges and a look to the future

Right now, many veterans organizations are having trouble maintaining membership. The reason is twofold. First, there simply aren't as many veterans. After World War II, the Korean War, and the Vietnam War, the United States had many veterans who had served. There are fewer now after the days of conflicts in Iraq and Afghanistan, partially due to the mechanization and technology implemented in the military. Also, many younger veterans aren't as interested in being involved in or don't see the benefits of veterans' organizations. The Ankeny Legion, especially, has seen declining membership.

"The young veterans are not joining the Legion because they want nothing to do with the military at all," says Meyer. "A few of us old guys are keeping the Legion going. We are working at getting more young people involved."

For many veterans, it's about continuing the legacy established by other veterans. For many Iowans growing up, the American Legion was a presence on Main Street, and various organizations could meet there. People in town would go to



Ankeny Legion Post 42 members conduct services on Memorial Day.

steak fries, fish fries, social gatherings and dances. Many stay involved because they want to be a part of an organization that brought that to the community and that helped veterans by being that presence.

"It's hard because I talk to my soldiers, and they aren't interested," says Dave Preston. "I'm the youngest in this post, and I'm 50 years old. People don't join things like they did back then. We had so many World War II and Korea vets. Now it's mostly Vietnam era veterans and a few of us from later like Iraq and Afghanistan."

Despite the challenges, both organizations plan to continue increased involvement in community events like SummerFest, and in helping out in various ways, like giving scholarships to Ankeny students. They want to continue to show increased presence around the community and continue giving back as much as they can.

"It's important that veterans consider joining these organizations just to continue promoting the fact that America is a free country," says Meyer. "There are also benefits to membership, like a \$1,000 funeral benefit that goes to your survivors if you're a Legion member. If you don't honor veterans... they're the ones that, in many cases, gave up their lives to preserve our freedoms, and it's important for a community to remember those who served others around them." ■

Northview Middle School honors Ankeny vets at Veterans' Day breakfast

On Wednesday Nov. 16, Northview Middle School honored Ankeny veterans at its eighth annual Veterans' Breakfast held at the school. Breakfast was followed by a school-wide assembly featuring guest speaker Kelly Sullivan. Sullivan is the granddaughter of one of the five Sullivan brothers, Al Sullivan, who were from Waterloo and were killed while serving in the Navy during WWII. After the war, the U.S. Department of Defense adopted the sole survivor policy so no family would have to endure that tragedy again.

The event has typically honored approximately 85 local veterans and their families, totaling about 250 people. The goal of the event is not only to honor those who have served but also to educate the student body about lowa veterans' sacrifices like the Sullivan family's, as well as teach them what it means to be a Gold Star family.

"The event started because I discovered a disconnect between students and the textbook," says organizer and teacher Kimberly Meller-Angus. "Students could read and learn about wars and the people who served our country, but it was just a statistic. By having veterans from the community come into our school, it makes history relevant because it is no longer a nameless face. It is someone's neighbor, their grandpa, their brother or mother. It brings history to life and makes teaching social studies impactful by building civic responsibility."

Meller-Angus is proud to honor those who have served and to bring a personal connection to Ankeny students.

"We live in a supportive community that cares about the sacrifices of our service men and women. This educational opportunity for our students and veterans would not be possible without the contributions of our local businesses who help us with the event. The Ankeny school district hopes to continue honoring our veterans at this celebration for many years to come."

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LIBRARY By Ankeny Library Staff

FRIENDS of the Ankeny Library: Donations in action

"The only thing you absolutely have to know is the location of the library." — Albert Einstein

Your library card is your "free ticket" to almost limitless books and media. But did you know your library card can also provide you an array of free metro entertainment?

Many of the free services and programs offered by the Ankeny Library are funded by the Friends, a group of devoted volunteers whose purpose is to enhance the library through advocacy and fundraising. Funds are raised by a variety of means including proceeds from Novel Findings (the Friends' used bookstore), donations, and fundraising efforts such as the annual Friends Trivia Night every spring.

Below is a summary of the 2022-2023 library programs that are free to you because of funding from the Friends:

• Hoopla, a digital media service that allows Ankeny residents to borrow audiobooks, eBooks, movies, TV, comics and music on a mobile device, tablet or computer. Hoopla has become increasingly popular since its implementation at the Ankeny library in 2021. The Friends hope to increase funding for this service in the next fiscal year.

• WiFi Hotspots, internet access points that allow you to connect to a WiFi network using your computer, smartphone or other device while away from your home or office network. Hotspots help provide a faster internet connection than what is often available on cell networks. These popular hotspots were made possible through generous grants to the Friends from John Deere and Karl Chevrolet.

• Adventure Pass, a program that provides free access for Ankeny citizens to area attractions such as the Des Moines Children's Museum, Science Center of Iowa, Blank Park Zoo, Reiman Gardens and the Botanical Garden by using a valid adult Ankeny library card and photo ID. Passes can be checked out on a first-come, first-served basis.

• Children's Summer Reading Program is a beloved summer program that encourages kids to continue reading throughout the summer by tracking their reading progress and rewarding them with fun incentives, a free book, and live entertainment for the whole family.

Make sure you're getting the full benefit out of that small, but mighty library card. See full programming and services information at https://www.ankenyiowa.gov/our-city/departments/ library.

And remember: Donate your used books and shop the Novel Findings bookstore. This simple act is one of the easiest ways you can give back and support your Ankeny Library. Bring in your used books, DVDs, CDs, or audiobooks, and the proceeds will help the Friends fund future library programs, events and special projects.

For more ways to get involved or to donate financially, visit FriendsOfTheAnkenyLibrary.org. ■

RETIREMENT PLANNING

A RECESSION doesn't have to ruin your retirement

You've seen the reports and likely felt the impact of soaring inflation, rising interest rates, and a stock market slump. It's a recipe for a recession, and some experts predict that this economic storm could last well into next year.

Many people have asked me if our phones have been ringing off the hook with people worried about their retirement. The answer is no. The families and individuals we work with have

a retirement plan built with times like this in mind. Their customized retirement plans are built to withstand recessions and include action steps they can take in times like these. The goal is to help people live out their retirement vision, no matter what is going on with the economy.

If you don't have a customized retirement plan, you might be worried about the impact a recession will have on your retirement. If you've logged on to your 401(k) and seen your account balances drop, it may feel like a recession could ruin your retirement plans. You can't control these economic conditions, but there are some things you can do to take control of your retirement. You may realize you can still retire during a recession or come through it in a better position to retire.

If you don't like what's happening with your retirement accounts, consider reevaluating your risk. As you near retirement, it's important to understand how your portfolio will react to stock market swings and to make sure your investments reflect your risk appetite. Another action step to consider during a recession is a Roth conversion. A Roth conversion involves transferring funds from a traditional IRA or 401(k) into a Roth account. The year you make the conversion, you pay income tax on the amount transferred over, but you never pay taxes on the money again. Not the growth or the qualified distributions. If your IRA or 401(k) account balance is down, you'll pay taxes on less money and enjoy tax-free growth on the market upside. For some with cash on the sidelines, a recession is the right time to get into the market, taking advantage of when stocks are on sale. Another strategy to consider is Dollar Cost Averaging. This is a systematic long-term approach to investing a portion of your portfolio into the stock market.

These are just a few ways to take control of your retirement during a recession. If you want to talk more about these strategies or any other questions you have about retirement, schedule a visit with your financial advisor.

Information provided by Loren Merkle, Merkle Retirement Planning, 1860 S.E. Princeton Drive, Grimes, 515-278-1006.

Merkle

BUILD THE RETIREMENT OF YOUR DREAMS EVEN IN A RECESSION

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REAL ESTATE

By Mindy Selix and Yvonne Silvers

DOS and don'ts after submitting your mortgage application

When you're getting ready to buy a home, one of the first and biggest steps in the process is submitting your mortgage application. While having submitted the application means "your part" is mostly over, there are a lot of steps your lender still has to take in order to approve your application.

In order to help keep your loan process on track and avoid delays in your approval, here are some general best practices you should follow.



Mindy Selix

The dos

• Do: Stay current on all payments on existing accounts. If you miss payments on current accounts, your credit health may be impacted, which will impact the approval of your mortgage loan.

• Do: Notify your lender of any changes to your contract or loan amount. If you decide to make a smaller or larger down payment than originally discussed or make any other changes to your loan amount, communicating this sooner can avoid delays in approval and even closing on your loan.

• Do: Research and obtain a company for homeowner's insurance as soon as possible to avoid last-minute delays. Obtaining insurance is the homebuyer's responsibility, and it's best if done well before the loan closing to avoid delays.

• Do: Contact your lender if you receive anything in the mail from a creditor or collection agency that you think may affect your credit score, as it may impact loan approval.

The don'ts

• Don't: Apply for new credit of any kind, as this can cause a temporary decrease in your credit score. Opening new accounts will also change your debt-to-income ratio which could have a negative impact on our loan approval.

• Don't: Change employment prior to closing. It's important you can show consistent employment and income throughout the loan approval process.

• Don't: Pay off collections or close credit card accounts, as this can also cause a temporary decrease in your credit score.

• Don't: Co-sign for anyone else's loan or credit card. This will indicate you may be responsible for another individual's debt and impact your own ability to obtain credit.

• Don't: Switch banks or move money around. Similar to maintaining the same employer, it's important to show consistent funds in your account throughout the loan approval process.

If one of the don't items becomes something you must do, contact your lender first. They can often help you reduce the impact it has on your home-buying process. Follow these tips as closely as possible so that your closing and moving into your new home goes without a hitch.

Visit Education.BankersTrust.com for more information on homeownership, financial calculators and more. Information shared from www.education.bankerstrust.com. Information provided by Mindy Selix, VP Construction Lender, NMLS ID#: 571223, 515.222.2017 Office / 515.491.1050 Mobile, MSelix@BankersTrust.com and Yvonne Silvers, VP Mortgage Loan Officer, NMLS ID#: 571224, 515.222.2005 Office / 515.490.4221 Mobile, YSilvers@BankersTrust.com. Bankers Trust Company, NMLS ID#:440379, 1925 N. Ankeny Blvd., Ankeny IA 50023.



Yvonne Silvers

NEWS BRIEFS

EIPPERLE deployed for Operation Spartan Shield

Todd Eipperle, Mid-Iowa Council, Boy Scouts of America director of annual giving and a decorated Army veteran, has received mobilization orders for a one-year deployment to the Middle East in support of Operation Spartan Shield.



Eipperle, 58, of Ankeny, a United States Army Reserve Sergeant Major, will serve with the 143rd Sustainment Command (Expeditionary), U.S. Army Reserve, under the U.S. Central Command. It is Eipperle's third overseas deployment.

Todd Eipperle

At the Mid-Iowa Council, Eipperle has served for 18 years in numerous leadership roles, including Camp Mitigwa director and district executive in both Marshalltown and Des Moines.

"There is no one who more embodies the Scout law of being trustworthy, loyal, helpful, friendly, courteous, kind, obedient, cheerful, thrifty, brave, clean and reverent than Todd Eipperle," Matt Hill, CEO of the Mid-Iowa Council, said. "We look forward to Todd's safe return. Our scouting family will keep him and his family in our prayers."

From May 2010 to November 2011, as an Iowa National Guard soldier, Eipperle deployed to Afghanistan with the 2nd Brigade Combat Team, 34th Infantry Division, in support of Operation Enduring Freedom. He was assigned to an Afghan National Army embedded training team to help mentor Afghan police and military leadership. On July 9, 2011, in Afghanistan's Panhshir province, Eipperle was fired on and wounded in action, only days before his unit was scheduled to return home. The attack on his unit killed two others, including a fellow Iowa National Guard soldier. Eipperle, who returned fire, was awarded the Purple Heart medal and the Bronze Star medal with "V" (Valor) device for his actions.

From March 2003 to May 2004, Eipperle deployed to Iraq with the 234th Signal Battalion, Iowa Army National Guard, in support of Operation Iraqi Freedom.

"The Scouting program teaches boys and girls to be prepared for life, and Todd couldn't be more prepared for his latest deployment," Hill said. "As we think about Veterans Day this month, we couldn't be prouder of Todd's leadership and his selfless service and sacrifices to our country. We are truly grateful to him and his family."

DES MOINES Concours winners announced

The Des Moines Concours d'Elegance to benefit Children's Cancer Connection awarded Best of Show to a 1933 Packard Convertible Victoria on Sunday, Sept. 11. The car led a field of more than 150 vehicles that included two Star Cars, a 1961 Mercedes-Benz 300SL Roadster and a 1955 Austin-Healey 100S, plus the annual favorite, the Iowa State University's Eliana Solar Car. Other Star Cars included an 1890 Morrison Surrey Replica and a 1953 Bump Custom handcrafted fiberglass car.

In the category Motorcycles, second place was awarded for a1955 Indian Tomahawk, entered by Marv Wilson of Ankeny.



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EVENTS IN THE AREA

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

Check for cancellations



Seventh Annual Holiday Ho Ho Home Tour Dec. 3, 5:30-9:30 p.m.

Holiday Ho Ho Home Tour is a magical tour of several Ankeny homes that are all decked out for the holidays. Each home has its own unique decorations, style and appetizers to share. All donations will benefit the Wiedenman Family Foundation, which was formed to undertake projects that will enhance Ankeny and the surrounding community. For more information and to purchase tickets, which are \$25, visit https://www. hohohometour.com. This is an adultsonly event. Tickets are also available at Treasure House xoxo, The Funky Zebra and Real Deals.

Paint Your Own Mug

Nov. 19, 9 a.m. or 10:30 a.m. Ankeny Art Center 1520 S.W. Ordnance Road, Ankeny

Paint your very own mug at the Art Center's annual fundraiser. Cost is \$35. Participants paint their own mug. The Art Center will fire it and have it ready to



pick up to drink some cozy warm beverages. Porch Light Coffee House will be onsite with their hot coffee and cider. Come have a fun morning of painting and creating. Students of any skill level are welcome; children younger than age 15 will need an adult to accompany them. Register online at www.ankenyartcenter.org/fundraisers



Free introductory sessions Fridays, Dec. 2 and 9, 6:30-7:30 p.m. Passion Studios, 2201 W.

First St. Suite 1, Ankeny For more information about an introductory session to learning to play an instrument and to register, visit https://www.eventbrite.com/e/ free-introductory-sessiontickets-51585631011?aff=ebdssb destsearch.

Exhibits

Ankeny Art Center, 1520 S.W. Ordnance Road, Ankeny Through Nov. 30

The Ankeny Art Center is featuring two artists, Lainey Beck and Josh Sorrell. Lainey Beck is an encaustic and oil painter whose work touches on themes of nature, culture, energy and consciousness. Josh Sorrell's oil paintings are inspired by the life moments that shape our identity. The exhibit will be in place through Nov. 30.

'She Loves Me' Dec. 2-11 Ankeny Community Theatre 1932 S.W. Third Street, Ankeny

"She Loves Me" is a charming musical about Amalia and Georg, competing perfume shop clerks. Both respond to a "lonely hearts advertisement" in the newspaper, exchanging love letters, but the identity of their admirers remains unknown. Tickets and information can be found at ankenycommunitytheatre.com



Christmas Cookie Sale

Saturday, Dec. 10, ticket holders 10 a.m. to 1 p.m., open sales 1-2 p.m. Ankeny Area Historical Society House Museum, 301 S.W. Third St., Ankeny

For \$20, choose two dozen of your favorite cookies, plus one treat from the goody table. Box is included. Tickets may be purchased online at http://www.ankenyhistorical.org or in person at the House Museum, Tuesday and Thursday, 10 a.m. to 2 p.m.

Winter and Spring Classes Ankeny Art Center

1520 S.W. Ordnance Road, Ankeny

Register early to reserve your spot in upcoming winter and spring classes offered for both adult and children. Visit https://www.ankenyartcenter.org and select adult or children's classes. For more information, call 515-965-0940.



'Come From Away' Tuesday - Sunday, Nov. 22-27 Des Moines Civic Center, 221 Walnut St., Des Moines

Lose yourself in this Broadway musical showcasing the light found in the darkness of 9/11. Based on the true story of 7,000 airline passengers who found themselves stranded in the small town of Newfoundland, Canada, and the residents who housed and fed them. Written by the Tony-nominated Irene Sankoff and David Hein and directed by Tonywinning Christopher Ashley. Tickets \$40 to \$130 at dmpa.org.

EVENTS IN THE AREA

Check for cancellations



Festival Of Trees & Lights

Friday - Saturday, Nov. 25-27 Iowa Events Center, 833 Fifth Ave., Des Moines

Jumpstart the holidays at this timehonored tradition benefiting the Blank Children's Hospital. Annually, more than 15,000 people attend to enjoy the beautiful decorations, gift shop and festival entertainment. Open 10 a.m. to 7 p.m. Friday and Saturday, then 10 a.m. to 5 p.m. Sunday. Tickets are \$5 per person (ages 2 and younger free), available online or on site. More information at unitypoint. org/blankchildrens/festival-of-trees.aspx.



Christmas at Terrace Hill Sunday, Dec. 18, 1-4 p.m. Terrace Hill, 2300 Grand Ave., Des Moines

Gov. Kim Reynolds and First Gentleman Kevin Reynolds cordially invite families to attend this year's Christmas at Terrace Hill, a fun and festive holiday experience at the Iowa Governor's Residence and National Historic Landmark. Enjoy activities for the kids, spectacular decorations, carolers, delicious treats, and a free photo with Santa and a reindeer. Admission is \$25 per individual or \$50 per family household and must be made in advance either online at https:// terracehillchristmas22.eventbrite.com or by phone at 515-281-7205. Proceeds from the event benefit the Terrace Hill Partnership, the nonprofit organization that supports necessary conservation and restoration projects at Terrace Hill.

Downtown Winter Farmers Market

Saturday, Dec. 3 from 9 a.m. to 1 p.m. Historic Court District, Des Moines

Enjoy one more farmers market before frigid weather sets in. Vendors will have seasonal local produce, meat, cheese,



eggs, jam, jelly, salsa and other farm food available for purchase. Local artists, food trucks and street food vendors will also be present. Find more information at dsmpartnership.com/ desmoinesfarmersmarket/winter-market.

Holiday Hullabaloo

Nov. 25-Dec. 31, 10 a.m. to 6 p.m. general admission and 7-11 p.m. adults only

Horizon Events Center, 2100 N.W. 100th St., Clive

The 2022 Holiday Hullabaloo, a benefit for Dorothy's House, is an immersive, familyfriendly holiday experience that will surprise and delight guests this holiday season. Enjoy a variety of activities, entertainment and festivities that will allow you to create some fun holiday hullabaloo and memories. Evenings are adults only and will feature live music in the Ice Bar. Dec. 31 will be the Silver Bell Soiree New Years Eve Party with live music by the Dirty Rotten Scoundrels. Tickets are available at https://holidayhullabaloo.eventbrite.com.

Breakfast with Santa and Mrs. Claus

Dec. 11, 8-11:30 a.m.

West Des Moines Elks Lodge, 2060 N.W. 94th St., Clive

Special guests, Santa Claus and Mrs. Claus, will be giving out goody bags, talking with the children and providing photo opportunities. The breakfast buffet includes biscuits and gravy, french toast, scrambled eggs, bacon, sausage patties, cheesy potatoes and all-you-can-eat pancakes (including blueberry and chocolate chip pancakes), orange juice, milk, and coffee. Enjoy a bloody mary or mimosa for \$3.50. Cost is \$10 for adults and \$5 for children 10 and younger. There will also be a Christmas bake sale. Proceeds support the Elks Hoop Shoot Program, other youth activities and community charities.



Medicare Advantage Seminars

Wellmark Advantage Health Plan is offering in-person seminars for individuals who have questions or are looking to enroll in Medicare Advantage during the annual enrollment period, which occurs through Dec. 7. Medicare Advantage seminars are free to attend and are offered to anyone considering their Medicare options. Topics covered include: Medicare basics, how Medicare Advantage plans work, questions to consider before choosing a plan, and how to enroll. To register for a seminar, visit Wellmark.com/Attend.

Seminar dates and locations include:

- Tuesday, Nov. 29, 9-10 a.m., West48, 1601 48th St. No. 100, West Des Moines
- Wednesday, Nov. 30, 3-4 p.m., Smokey Row, 1910 Cottage Grove Ave., Des Moines
- Thursday, Dec. 1, 11 a.m. to noon, DoubleTree by Hilton, 6800 Fleur Drive, Des Moines

For accommodation of persons with special needs at meetings, call 800-213-3771 (TTY: 711), 8 a.m. to 8 p.m., Monday through Friday and some weekend hours. Interested individuals can get personalized support and walk through the options by contacting their authorized independent agent or by contacting Wellmark at the above number and hours, To learn more, visit Wellmark.com/Medicare/Advantage. ■





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by ruster som rughe

GIVE thanks

Gratitude — for so much and so many

Always rejoice, constantly pray, in everything give thanks. (1 Thessalonians 5:16-18)

I've rewritten this article a few times now. I deleted a version that began with stories about just how fast time flies. Another iteration of the column included somber reminders of the "historicity" of native people and pilgrims. Still another version of this submission included comical musings about holiday favorites like turkey, pie and sweatpants.



Each time as I re-read (and then deleted) the article, I thought to myself that I had missed a unique chance to pray and give thanks.

The scripture I offered at the beginning of this article feels "thanksgiving" to me. Always rejoice — meaning to show joy or delight. Constantly pray — meaning intentional and frequent connection with the Divine. In everything give thanks — meaning, no matter what is happening, express gratitude to God. I often use this article to encourage you to BE and DO and ACT and EMBODY and SHARE and SHINE LIGHT. I'm not straying from that this month. Give thanks. Don't let gratitude be confined to one day. Pray everyday — and remember the faithfulness of God in joy. Share your thanksgiving with others.

I truly hope that Thanksgiving can be a holiday filled with warmth, love, connection and Divine light. I smile, even as I type this, imagining that Thanksgiving table prayers will be shared and families will remember together how much God loves them. I also know that someone in/near my neighborhood will struggle this Thanksgiving — to find enough for their family to eat, to experience the feeling of connection, or to be sure of Divine love.

This isn't perfect or as personal as I'd like it to be but... Hello, I'm John. I'm writing to you — one who is wondering if "thanksgiving" is even possible this year. I don't know the kinds of loneliness you are experiencing, the struggles you are facing, or the trials which may be ahead. I dare not share words with you like, "We've all been there" when I have no idea how it feels to be you...

I do want you to know I'm thankful for you. I don't know you by name, but I rejoice that you ARE. I delight at the diversity and uniqueness you bring to the community. As I type this, I am praying for you. I know that I don't necessarily know you, but I believe that God does. I give thanks that God offers to meet you right where you are. I give thanks that God is with you. The community is different and better because you are.

God loves you. I give thanks for you. Happy Thanksgiving. \blacksquare

Information provided by John Wagner, campus pastor, Christian Life Center, Ankeny First United Methodist Church. By Sam Yaeger

HVAC

PREP your furnace for fall

Time to put away your T-shirts and shorts. Fall is here. We've already had a few cool temperatures, so, before that becomes more permanent and you must turn the furnace on every day, here are some DIY tips you can check off to aid in keeping your system healthy this season.



Inspecting your air filter is the most important thing you can do at home yourself; dirty air filters make your HVAC system run less efficiently. Filters become a low priority due to a misunderstanding of what they actually do. Standard HVAC filters are not intended to purify the air you breathe but protect the unit itself. Filters do trap some dust that gets sucked into the ducts, but most basic filters aren't fine enough to trap pollen, dander, particulates and other allergens. If you don't change your AC filter, it will begin to fail and will no longer be able to filter the air properly, letting dust and contaminants get into the AC. Dust jams the moving parts of an AC such as fan motors and valves. Airflow is restricted, which creates a strain on the system, leading to poor efficiency and breakdowns.

If you have an outdoor unit, it's important to keep it free of dirt and debris. Remove anything that can block airflow into the system and turn the power off when washing away all the dirt that has accumulated over the summer. This will increase your system's efficiency and lifespan.

It's important to keep your registers clean of dust and debris. Wipe them down and keep your vents open so that heat can circulate properly throughout your home.

Keep your ears open for unusual noises when your system is running. Strange noises may be caused by blocked registers, debris in vents, or loose bolts. It's best to call a professional if you can't locate the source of the noise.

Taking preventative action is important for your HVAC's efficiency and performance, and while these are easy DIY tasks that homeowners can handle, it's important to schedule routine annual maintenance. Say you drive your car for 40,000 miles without getting an oil change or refilling your tank — you would be asking for trouble.

This analogy applies to your heating and cooling system as well. Your system won't function as well as it should without proper maintenance. The more efficient your system runs, the more money you'll save on energy bills. Staying on top of maintenance will also extend the life of your system and keep you covered under warranty.

Information provided by Sam Yaeger, assistant service manager, 72 Degrees Comfort Company, 811 S.W. Ordnance Road, Ankeny, 515-200-2728.



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HOME HEALTH By Ward Phillips

YOUR CHOICE for home health is up to you

Has your healthcare provider told you that home health services might benefit you? If you're like most people, you're not quite sure what that kind of care entails, and why you might need it.

Home health care is clinical, medical supervision provided in a person's place of residence. It's usually prescribed by a doctor as part of a care plan following a person's hospitalization for illness or injury. It can also benefit older adults



who are prone to falls or who have been diagnosed with chronic illnesses, such as diabetes or heart problems. It can include: medical testing; health monitoring; administration of prescription medication or injections; physical, occupational and/or speech therapy; or wound care.

Many providers, including healthcare systems, hospitals and seniorliving organizations, offer home healthcare. Your doctor might make a recommendation, but, ultimately, the provider you choose is your decision. Here are some factors to consider when making that selection.

• Is the provider Medicare- and Medicaid-certified? Certification is a sign that the organization meets state and federal requirements and can be expected to provide quality care.

• What services does the provider offer? Look for one that specializes in physical, occupational and speech therapy, among other services, so caregivers can address a range of needs.

• Is the provider established? Online reviews can be a great resource, but don't stop there; search sites that offer ratings and quality scores, including patient-satisfaction scores, and ask friends and family members for opinions. It's not unusual for providers to enter and exit the market quickly. Consider one with positive outcomes that can be supported.

• Can the provider break down, quickly and easily, the percentage of services your insurance will pay for, and how much of the cost, if any, will be out of pocket? Make sure you thoroughly understand this information before services begin.

• Ask about the qualifications and credentials of the individuals who would be providing your care. Your team should include people with certifications and licenses that are appropriate for the services they will be administering. If you're promised a nurse, ask and make sure the person who will be caring for you is either a licensed practical nurse or registered nurse.

• Ask how your care plan will be fulfilled. A home health care plan should be created for you, in conjunction with your doctor. It should be tailored to your specific needs to help ensure that you receive the right care at the right time.

Those questions should help get you started in choosing a provider that will make a positive difference in your well-being for years to come.

Ward Phillips is a senior leader with WesleyLife, which offers a broad network of health- and well-being-focused communities and services, including home health care, for older adults. Call Ward at 515-669-2205 to learn more.

EVENTS IN THE AREA

Check for cancellations

HOLIDAY music



Community Band Holiday Concert

Dec. 11, 2 p.m. Stilwell Junior High in West Des Moines

The Greater Des Moines Community Band (GDMCB) will present a holiday concert with a special treat for the children in attendance. They will be given a chance to help direct the band along with a visitor from the North Pole. Many great holiday pieces will be performed to entertain both adults and children.

Des Moines Civic Center

Des Moines Civic Center, 221 Walnut St., Des Moines dmpa.org • Dec. 23: Mannheim Steamroller Christmas at 2 p.m. and 7:30 p.m.

Des Moines Community Orchestra

Grace United Methodist Church 3700 Cottage Grove Ave., Des Moines desmoinescommunityorchestra.org • Dec. 4: Handel's "Messiah" will be performed at 2 p.m.

Des Moines Symphony

Des Moines Civic Center, 221 Walnut St., Des Moines dmsymphony.org

• Dec. 31: "New Year's Eve Pops: Frank & The Great Ladies of Song"



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GARY SELOF CH Lieutenant Colonel (retired) IOWA ARMY NATIONAL GUARD, DES MOINES, 2006-2017

Deployed to Iraq. Selof provided counseling including preparing soldiers for reintegration.

"I have a special heart for veterans, because I am a veteran myself, and I know what issues veterans face." — Gary Selof

LEROY EVANS Corporal E4

Vietnam from January, 1969, to January, 1970

How can the public best honor veterans? "The best way to honor veterans is to respect the flag and the sacrifices made to keep our country free." — LeRoy EvanS

BUTCH MCFARLIN Private First Class ARMY

Vietnam, 1962-1964

How can the public best honor veterans? "Say thank you." — Butch McFarlin







JACK SABOL

ARMY

Vietnam 1968-69

How can the public best honor veterans?

"Thank a veteran, give a little extra to the veterans' organizations and honor them and support them." — Jack Sabol



PAUL MEYER Yeoman Third Class

NAVY

Korea, 1952-53

How can the public best honor veterans?

"If you don't honor veterans, they're the ones that in many cases gave up their lives to preserve our freedoms and allow us to continue to be free to speak our minds and do what we want. Say thank you." - Paul Meyer



TERRY ADAMSON First Sergeant

ARMY

Korea, 1966-1967

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RECIPE

A FOIL PACKET meal for sweet fall simplicity

(Family Features) Fall provides almost endless opportunities to gather friends and family around great food. From tailgates and family events to those precious last outdoor meals before winter sets in, the scenery of autumn is a perfect backdrop for sharing meals together.

Those favorite fall foods are often best when they're delicious without complications. Taking the guesswork out of cool-weather classics can be as easy as these sweet potato foil packet tacos, which are loaded with flavor and can be customized to fit everyone's taste buds with personalized toppings.

As the key ingredient, sweet potatoes show off their versatility as an ideal addition to simple or elevated sweet or savory dishes. Because you can cook and prepare them multiple ways — such as baked, microwaved, grilled, slow cooked or on the stove they're easy to use in a wide array of recipes.

Plus, according to the American Diabetes Association, sweet potatoes are a "diabetes superfood" because they're rich in vitamins, minerals, antioxidants and fiber.

Find more recipes at ncsweetpotatoes.com.

Sweet potato foil packet tacos

Recipe courtesy of the North Carolina SweetPotato Commission. Servings: 6

- 1/2 pound ground turkey
- 3 tablespoons taco seasoning
- 1/2 cup tomato sauce
- 1 can (15 ounces) black beans, rinsed and drained
- nonstick cooking spray
- 2 pounds North Carolina sweet potatoes, peeled and cut into 1/2-inch cubes
- 2 tablespoons butter
- 3/4 teaspoon salt
- 1 1/2 cups fresh chopped spinach
- 1 1/2 cups shredded cheddar cheese
- sour cream and guacamole (optional)
- Preheat oven to 425 F.
- In skillet over medium-high heat, brown ground meat. Stir in taco seasoning, tomato sauce and beans; set aside.
- Lay out six 12-inch aluminum foil pieces;



spray each with nonstick cooking spray. In center of each foil piece, place 1 cup sweet potatoes, 1 teaspoon butter, 1/8

- sweet potatoes, 1 teaspoon butter, 1/8 teaspoon salt, 1/4 cup spinach, 1/3 cup taco meat and 1/4 cup cheese.
- Fold foil sides in over mixture; fold top and bottom foil ends inward and seal.
- Place packets on rimmed cookie sheet; bake until sweet potatoes are tender, about 25 minutes.
- Serve with sour cream or guacamole, if desired.

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EDUCATION By Ashley Rullestad

MEET Holly Verhoef

Preschool teacher prepares youngest learners for a lasting love of school.

Holly Verhoef has spent the last 17 years in education. This is her fourth year teaching Early Childhood Special Education for Ankeny Community Schools at Terrace Learning Center, the district's preschool.

Ankeny preschool teachers are dual licensed in early childhood and special education. Of Verhoef's 33 students, 10 are on an Individualized Education Plan (IEP). Terrace teachers work hard to prepare students for kindergarten, to grow socially and to close any gaps in academics or behavior that may be present with typically developing peers. Verhoef and her peers invest a lot of time creating engaging, hands-on lessons that are differentiated to meet students' individual needs.

Verhoef assesses her students in 60 different areas that determine where they are in the area of social/ emotional development, physical development, language, cognitive skills, literacy and math. In addition to this, she works with a team of professionals including speech language pathologists, occupational therapists, physical therapists and others to provide embedded, supplemental or supplanted instruction to meet individual student needs.

"I work with an amazing team of dedicated and hardworking educators. Every single person at Terrace is in the job for the right reasons. They love kids, and they do everything that they can to help them succeed."

Teaching preschool is challenging due to the wide range of developmental abilities that students have, but it is also an extremely rewarding job, she says.

Verhoef enjoys seeing the amount of growth that takes place at Terrace due to the dedicated teamwork approach.

"The relationships that are built with students and their families is what makes this job worth the time and energy we invest. The most challenging part of my job is the fact that a teacher's job is never done. You are constantly thinking about your students and how you can



Holly Verhoef teaches early childhood special education at Terrace Learning Center, where a team of professionals work with the children.

help them."

Of course, there's the added benefit of preschoolers saying the funniest things. There is never a dull moment, and they love their teachers, they love coming to school, and their enthusiasm for learning makes this job one of the best in the world, Verhoef says.

"Your bucket gets filled daily with the hugs and the joy that they exude. At Terrace, we understand that play is a child's best way of learning. I work hard to create a classroom culture of respect, love and kindness. We recite a daily affirmation that says, 'I am smart, I am kind, I am loved, I am brave and I can do hard thingsl' It is my goal that every child in my classroom walks away knowing that they are loved and capable of doing anything they put their minds to."

When she's not at Terrace, you'll find Verhoef spending time with her own three daughters. She's also attending graduate school, and she likes visiting the family farm, playing games, hiking, kayaking, boating, camping, fishing, traveling and spending time serving others.

"Terrace has a wonderful preschool program, and it is an honor to work with some of the best in education. Parents, you are your child's first and most important teacher, but we love to come alongside you and help your child grow during a crucial learning window. Early childhood education helps to set a strong foundation for your child's future success, and it is an honor to partner with you." ■

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HERE'S YOUR 'recession survival' checklist

It's unfortunate, but recessions are a fairly normal part of the economic landscape. When a recession occurs, how might you be affected? The answer depends on your individual situation, but regardless of your circumstances, you might want to consider the items in this recession survival checklist:

FINANCE By Justin Bjerke

• Assess your income stability. If your employment remains steady, you may not have to do anything different during a recession. But, if you

think your income could be threatened or disrupted, you might want to consider joining the "gig economy" or looking for freelance or consulting opportunities.

• Review your spending. Look for ways to trim your spending, such as canceling subscription services you don't use, eating out less often, and so on.

• Pay down your debts. Try to reduce your debts, especially those with high interest rates.

• Plan your emergency fund. If you haven't already built one, try to create an emergency fund containing three to six months' worth of living expenses, with the money kept in a liquid account.

• Review your protection plan. If your health or life insurance is tied to your work, a change in your employment status could jeopardize this coverage. Review all your options for replacing these types of protection. Also, look for ways to lower premiums on home or auto insurance, without significantly sacrificing coverage, to free up money that could be used for health/life insurance.

• Keep your long-term goals in mind. Even if you adjust your portfolio during times of volatility, don't lose sight of your long-term goals. Trying to "outsmart" the market with short-term strategies can often lead to missteps and missed opportunities.

• Don't stop investing. If you can afford it, try to continue investing. Coming out of a recession, stock prices tend to bottom out and then rebound, so if you had headed to the investment "sidelines," you would have missed the opportunity to benefit from a market rally.

• Revisit your performance expectations. During a bear market, you will constantly be reminded of the decline of a particular market index, such as the S&P 500 or the Dow Jones Industrial Average. But instead of focusing on these short-term numbers, look instead at the long-term performance of your portfolio to determine if you're still on track toward meeting your goals.

• Assess your risk tolerance. If you find yourself worrying excessively about declines in your investment statements, you may want to reevaluate your tolerance for risk. One's risk tolerance can change over time - and it's important you feel comfortable with the amount of risk you take when investing.

• Keep diversifying. Diversification is always important for investors - by having a mix of stocks, mutual funds and bonds, you can reduce the impact of market volatility on your portfolio. To cite one example: Higherquality bonds, such as Treasuries, often move in the opposite direction of stocks, so the presence of these bonds in your portfolio, if appropriate for your goals, can be valuable when market conditions are worsening. (Keep in mind, though, that diversification cannot guarantee profits or protect against all losses in a declining market.)

A recession accompanied by a bear market is not pleasant. But, by taking the appropriate steps, you can boost your chances of getting through a difficult period and staying on track toward your important financial goals.

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor. Edward Jones. Member SIPC. Information provided by Justin Bjerke, 2575 N. Ankeny Blvd., Suite 217, Ankeny, 515-965-7582.







Patrick Domann

Financial Advisor

CFP°, CLU°, AAMS° Schneider's Square, Ste D







LEGAL By Gail Barnett

SOCIAL SECURITY Disability reviews

Social Security Disability is a program managed by the federal government. It provides income to people who cannot work because of physical or mental conditions. Proving a disability claim can be a long process,



and it is not unusual for someone to be denied benefits at several different hearing levels. Once a client is found disabled and receives benefits, however, that is not the end. The case can still be reviewed by the government.

The Social Security Administration (SSA) periodically reviews disability cases to determine if the individual is still disabled. This is called a Continuing Disability Review (CDR). Most cases are reviewed every three years, but the length of time between a finding of disability and a CDR depends on such

factors as they type of medical condition and whether improvement is expected. Because the standards for disability is different for children and adults, a review will also be done when a disabled child turns 18.

The Social Security sends forms asking the benefit recipient to describe the medical condition and submit a list of medical providers. SSA will request medical records from those physicians, therapists and counselors. If there aren't enough records to make a decision, the individual might be ordered to attend a consultative examination with a doctor chosen by Social Security.

SSA will look at whether there has been medical improvement of the impairments, if the improvement is related to the ability to work, and if the individual can now engage in substantial gainful work activity. Factors that will be considered include work or school activity and a showing of improvement documented in the medical records. Negative factors include no history of receiving medical treatment, the failure to follow a doctor's recommendations, or substance abuse.

If Social Security determines that a person is no longer disabled, SSA will send a notice that the benefits will end. The individual will also receive notice of the right to appeal within 60 days. For benefits to continue while appealing the decision, the individual must file an appeal within 15 days from the date of the notice terminating benefits.

An attorney experienced in Social Security Disability law can help navigate the issues and problems presented by a Continuing Disability Review. Your benefits don't have to end.

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



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HEALTH By Dr. Laura Myers, MD FAAD **DOES** it hurt to smile?

The cold, dry weather, along with sun damage and lip licking, are some of the reasons your lips may feel dry and chapped.

But you don't have to wait for spring to soothe your sore lips. Follow these tips for soft, supple lips year round.

• Use a non-irritating lip balm several times a day, especially before bed. Thick ointments such as white petroleum jelly and ingredients such as ceramide, dimethicone and shea butter are good bets.

• Contrary to popular belief, when a product "tingles," it doesn't mean it's working; it means it's irritating. Avoid medicated and flavored products, especially ones containing camphor, menthol or salicylic acid.

• Use an SPF 30 lip balm with zinc or titanium oxide before going outdoors.

• Stay hydrated by drinking plenty of water.

• Stop licking, biting and picking at your lips. When lips feel dry, it's natural to "wet" them by licking, but, as saliva evaporates, your lips become drier.

• Put a humidifier in your bedroom. This can be especially helpful if you breathe through your mouth at night.

Most of the time, these self-help tips will heal chapped lips. If not, see a board-certified dermatologist for advice.

Information provided by Dr. Laura Myers, MD FAAD, co-owner, Iowa Dermatology Consultants, 2675 N. Ankeny Blvd. Suites 101/103, Ankeny, 515-348-4097.

HEALTH **By Andrea Gustafson** THE CHANGE of seasons

A change in mood?

Fall is a time of transition. The weather is changing; it's getting darker and cooler. Some find this time of year exciting and full of joy. Others find it challenging and notice a change in their mood and motivation. Some experience symptoms similar to depression. This may be due to Seasonal Affective Disorder (SAD). So, what can you do if you struggle this time of year?



• Get more vitamin D. Whether it is taking a

supplement or being intentional about getting outside, vitamin D can help your mood.

• Use a light therapy lamp. To make up for the lack of daylight in the fall and winter, you can use a light therapy lamp to supplement.

• Be intentional about doing things you enjoy. It's easy when it is dark and cold to just stay home and be in your pajamas by 6 p.m. Make sure you are participating in hobbies and are making time to be social and/or active.

If this time of year is consistently a struggle for you, develop a plan now. You may not be able to completely stop the winter blues or SAD, but planning now can help lessen the impact. And don't be afraid to ask for help. Whether it is a trusted friend or it's time to talk to a professional, ask for help.

Information provided by Andrea Gustafson, LISW, JMG Therapy and Counseling Services, associated with SS Therapy and Consulting, Ltd, 4725 Merle Hay Road, Suite 205, Des Moines, andrea@jmgtherapy.com, 515-777-1209.



BEFORE YOU GO

By Jan Shawver

HONORING veterans

Nov. 11, 1918 marked the end of "the war to end all wars," World War I, when fighting ceased between the Allied nations and Germany on the 11th hour of the 11th day of the 11th month. Armistice Day was made a national holiday on May 13, 1938, and, in 1954, the name was changed to Veteran's Day to honor American veterans of all wars.



Today, I would like to personally thank all

veterans who have been willing to risk their lives, some giving the ultimate sacrifice, so that I could enjoy freedom here in America. Thank you.

It is our privilege, as a veteran is laid to rest in our cemetery, to honor them for their service to our country. It is with pride that we witness the folding of the flag, the sound of Taps being played and the deceased veteran receiving the honor they deserve.

In this month of thanksgiving, I encourage you to take a moment to thank a veteran that you pass on the street, write a letter to a serviceman serving on foreign soil, or pray for those who have served and are serving our country.

Remember: Freedom is ours because someone paid a great price for it.

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 Dr. Jesse Kahnk, OD WHAT ARE cataracts?

Frequently, during an eye exam, I'll ask a patient, "Do you know what I mean when I say 'cataracts?" Often times, people respond with something like, "a growth" or, "a filminess" that builds up on the eye somewhere. Those answers make sense because the word cataracts makes us think it must not be just some extra thing, but many extra things.



However, I want you to picture you have a pair of glasses that are 50-plus years old. You've been

using them during that entire time, and sometimes they've been out in the sun. What do those lenses look like? Do they look a little cloudier than when you first got them? Have they maybe even developed a yellowish tint? Do you see through those lenses as well as you did when you first got them?

Basically, that's what cataracts are, except those lenses are the ones we have in our eyes. Our crystalline lens sits right behind the iris (the part that gives our eyes their color).

Let's picture those lenses from our glasses example earlier, but now those same lenses are inside our eyes. How would we see? We'd probably say that we need more light to read, driving at night is more difficult (especially if it's raining), and things, in general, might not be as clear as they used to be.

Information provided by Dr. Jesse Kahnk, OD, Prairie View Eyecare, 1345 S.W. Park Square Dr., Suite 106, Ankeny. 515-305-2922.



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WELLNESS By Christopher M. Renze, D.C.

WINTER safety tips

Conditioning can prevent injuries.

Winter recreational activities and chores can pose problems for the outdoor enthusiast whose body is not in condition. Winter sports like skating, skiing and sledding can cause painful muscle spasms, strains or tears if one's not in shape. Even shoveling snow the wrong way, climbing awkwardly over snow banks, slipping on sidewalks, and wearing the wrong kinds of clothing can all pose the potential for spasms, strains and sprains.

Simply walking outside in the freezing weather without layers of warm clothing can intensify older joint problems and cause a great deal of pain. As muscles and blood vessels contract to conserve the body's heat, the blood supply to extremities is reduced. This lowers the functional capacity of many muscles, particularly among the physically unfit. Preparation for an outdoor winter activity, including conditioning the most vulnerable areas of the body, can help avoid injury and costly healthcare bills.

Warming up is essential. Skipping the warm-up is the best way to get injured.

Start with light aerobic activity (jogging, biking, fast walking) for 7-10 minutes. Then follow these tips:

• Skiing - Do 10 to 15 squats. Stand with your legs shoulder width apart, knees aligned over your feet. Slowly lower your buttocks as you bend your knees over your feet. Stand up straight again.

• Skating — Do several lunges. Take a moderately advanced step with one foot. Let your back knee come down to the floor while keeping your shoulders in position over your hips. Repeat the process with your other foot.

• Sledding - Do knee-to-chest stretches to fight compression injuries caused by repetitive bouncing over the snow. Either sitting or lying on your back, pull your knees to your chest and hold for up to 30 seconds.

Shoveling snow can also wreak havoc on the musculoskeletal system. I suggest the following tips for snow shoveling:

• Layer clothing to keep your muscles warm and flexible.

• Shoveling can strain "de-conditioned" muscles between your shoulders, in your upper back, lower back, buttocks and legs. Do some warm-up stretching before you grab that shovel.

• When you shovel, push the snow straight ahead. Don't try to throw it; walk it to the snow bank. Avoid sudden twisting and turning motions.

· Bend your knees to lift when shoveling. Let your leg and arm muscles do the work, not your back.

• Take frequent rest breaks to take the strain off your muscles. A fatigued body is more prone to injury.

• Stop immediately if you feel chest pain, get really tired, or have shortness of breath. You may need urgent professional help.

After any of these activities, if you are sore, apply an ice bag to the affected area for 20 minutes, then take it off for a couple of hours. Repeat a couple of times each day over the next day or two. If you continue to feel pain after following these tips, it may be time to visit a qualified chiropractor.

Information provided by Christopher M. Renze, D.C., D.I.B.C.N., of Renze Chiropractic Clinic, P.C. For more information, visit www.renzechiro.com or call the office at 515-965-3844.

NEIGHBOR By Ava Granwehr

MY SKATING story

It was a chilly, crisp fall day. Not yet cold enough to see your breath on the window, but cold enough to justify several layers of clothes. My mom had told me that morning that she had a surprise for me. My extremely active imagination was hard at work the entire car ride. It was bouncing from idea to idea, thought to thought. I had no idea what Mom had in store. Mom pulled into the Starbucks drive-thru first, ordering a hot drink. Not too unusual; it was late fall and Mom did love her Starbucks coffee. Still, it meant that this adventure would likely take a couple hours or it would take place outside. I stared out the car window excitedly, my eyes flickering between everything we passed, wondering where we were going. Mom finally pulled into a parking spot in downtown Des Moines, and we walked several blocks to an ice-skating plaza.

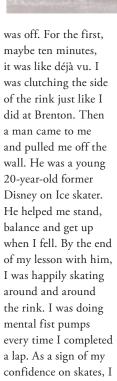
"Surprise, Ava!" my mom smiled.

"Yes, yes, yes!" I squealed, bouncing around.

I had recently seen an episode of Charlie and Lola where Lola tried ice skating. I couldn't wait to try it. In my 5-year-old mind, I saw myself gliding and jumping with little effort. Somewhere in the back of my mind, I was worried I'd end up like Lola and slide all over the ice. That small voice was quickly silenced by the clamor of the much larger, more excited voices who were sure I was going to be amazing. Little did my mom and I know that one day at the rink would change the course of both our lives.

Remember how I had lovely visions of gliding, jumping and spinning with little effort? Brutal reality check. I was clinging to the wall for dear life. I still had the time of my life, but I never let go of the wall. Other people would skate around me in circles, and I felt like this was a taunt or a slight against me. Why in the world could those people skate and I couldn't? I had a burning desire to skate; I needed to at least be able to balance myself.

I bugged mom for months to get me skating lessons. She finally gave in and took me to a rink in Urbandale for my first real skating lesson. I was so excited to skate again. I was all bundled up: pink snow pants, a Sesame Street helmet, a puffy winter coat. I looked like a big ball of clothing; I doubt it would've hurt if I fell. They handed me a pair of brown rental skates, which Mom laced up for me, and then I



even helped teach a little girl how to get up.

"TWEET!" A woman on the side lines suddenly blew a whistle. "Everyone off the ice please!"

No, no, no! I refused to get off the ice. I sat down in the middle of the rink and felt like crying. The young man and a few other coaches had to pull me off the ice. We stayed at the rink the entire day. Mom sat on the sidelines, taking pictures, and sipping her coffee, a trend she continues to this day. Want to guess what I told Mom when I got off the ice?

"Mom, I bet I could go faster if I had white skates with pink laces."

This started my skating journey and has changed the course of my life in multiple ways. Most of my activities are scheduled around my ice time, and I am constantly striving to hone and improve my skills. I have attained the title of Gold Medalist by passing all of my Moves in the Field tests, and I have recently started



working on my Solo Dance Patterns.

I'm thrilled at the opportunity to inspire others to start skating, so I was exceptionally pleased to help coach Learn to Skate (LTS) at Buccaneer Arena with the Central Iowa Figure Skating Club. There are also other good LTS programs offered in the metro area. One is at the MidAmerican Energy RecPlex run by the Des Moines Figure Skating Club and another is at the Ames ISU Ice Arena run by the Ames Figure Skating Club.

Skating is a major part of my life, and the rink is like a second home to me. I always love being on the ice, and I am more than happy to have the chance to bestow the joy of skating onto others. Everyone's skating journey is different and unique to each skater. Mine has led to figure skating, while yours might lead to hockey or just fun recreational skating. You will never know until you try, so start looking for a Learn to Skate program near you.

HEALTH

5 TIPS to help families manage holiday stress



Photo courtesy of Getty Images

(Family Features) 'Tis the season for holiday parties, travel, hosting and more. While it is a joyous time of year, the never-ending to-do lists and school being out of session can make everyone feel a little overwhelmed, children included.

Consider these five practical tips from the experts at KinderCare to help families proactively manage holiday stressors.

1. Manage expectations. The commotion that often comes with the holiday season can be stressful for young children, but you can help alleviate worries by familiarizing them with what's to come. Talk to them about upcoming travel arrangements, who they'll see at events and what to expect throughout the season. If they are cautious in their current developmental stage, let loved ones know beforehand to give them a little extra space at festivities. Parents can also begin familiarizing little ones with relatives through photos and phone calls.

2. Empower children. It's important for

children to understand they have a choice and family members are willing to respect that choice. Parents should acknowledge their children's body language and empower them to say "no" in uncomfortable situations. Parents can help by proactively asking questions such as, "Do you want a hug?" and if they say "no," support them in their decision. This also helps establish healthy long-term social skills.

3. Maintain your schedule. Children thrive on consistency, and during the holidays it's important to at least try maintaining as much of what they're used to as possible, such as naps, meals and playtime. Changes in schedule can result in more tantrums, so be sure to allow space for them to safely work through their emotions.

It's also important to note that children feed off their parents' energy, so make sure you're in tune with your own emotions. When overwhelmed, openly discuss how you're feeling and involve your children when taking breaks. For example, "It's loud in here, would you like to go sit outside with me?"

4. Have fun. Make time to spread joy and integrate activities to bond as a family, such as reading holiday-themed books, crafting, playing games, singing or baking. Whether old traditions or new, these are moments your child can cherish for years to come.

5. Keep others in mind. While it's important to set children up for success ahead of the holidays, parents should also teach children the holiday season can look different for others. Putting a focus on experiences rather than the gifts can help them have more to discuss with their peers when returning to school. It's also a good time to consider donating toys to make room for new ones or volunteering at a local charity to show children joy can be experienced through more than just gifts.

To find more tips to help manage holiday stress, or to access additional resources around social development, setting boundaries and routines, visit KinderCare.com.

BOOK REVIEWS

Courtesy of Beaverdale Books

'Kaikeyi'

Retellings of epic tales have become a genre of their own, and I am here for it. In this sparkling, sad, brilliant debut novel, Vaishnavi Patel takes on the ancient Hindu story, The Ramayana, and all its magical twists and cosmic turns, and builds a unique, powerful take on the classic that had me absolutely spellbound.

Kaikeyi is often considered the villain in the traditional tale of Rama. Here, she's something much more nuanced — a powerful queen and magically gifted person who just

wants to make the world a better place. Telling her story in her own voice, Kaikeyi describes her lonely childhood and the decisions that lead to her using her power to strive for better treatment of women at all levels of society.

This is an immersive and powerful story,

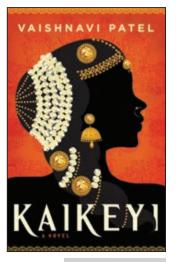
and I can't wait for more from this talented author. This would be an excellent gift for anyone with a love of mythology, epic stories and really good writing. ■ — *Review by Julie Goodrich*

'The Wok: Recipes and Techniques'

I should start by noting that I'm a huge J. Kenji Lopez-Alt fan and have been for years. His remarkable, award-winning book, "The Food Lab," changed my life. Much like that earlier book, Lopez-Alt has filled "The Wok" with science, advice and his trademark passion for food. This isn't a traditional, recipestyle cookbook in many ways. It's more of an instructional guide and cooking adventure, focused on the most versatile and useful pan in any kitchen - the wok. It may seem odd to many cooks in the West, but there is surprising value in having wok skills for many types of dishes and cuisines.

This book introduces not only a great set of techniques and recipes, it also deepens and expands how to think about meals and dishes from a new angle. The title may seem one-note, but, I promise, this book has so

much to offer both experienced and novice chefs. This fantastic book is an ideal gift for anyone looking to up his or her game in the kitchen. ■ — *Review by Julie Goodrich*



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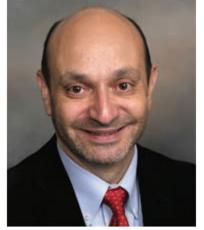
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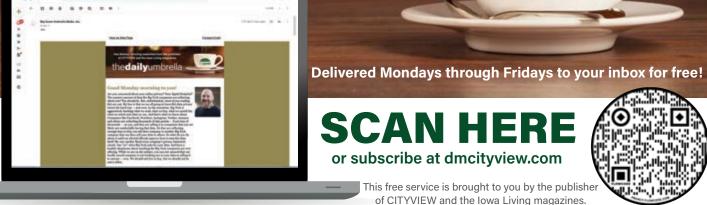
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CHAMBER By Melisa Cox

A TIME to be thankful

It is tradition to be "thankful" in the month of November. The Ankeny Area Chamber of Commerce has many things to be thankful for. First, I would like to thank all our members. You are vital to our community in keeping Ankeny a great place to call home. We are also thankful to our many sponsors who help us bring programming for all our members, the community and visitors of our community. We rely heavily on our members to



fulfill the sponsorship opportunities available each year. We want to share a huge thank you to our Investor and Premier members. Without Murphy Enterprizes, Karl Chevrolet, Central Bank and The District, we wouldn't be able to offer the events and education that we offer today. It goes without saying that Lamberti, Gocke & Luetje Law Offices, RE/MAX Precision, Danielle Seifert Real Estate Team, John Deere Des Moines Works, Northwest Bank, Community State Bank, and Availa Bank are major supporters of everything we do here at the chamber. Their support brings great programming for not only our members but the community as well. Lastly, we want to thank our Board of Directors. They are the biggest cheerleaders for the chamber. Everything they do supports the chamber and our members.

As a reminder, we are currently doing a call out for nominations for Ankeny's Outstanding Citizen of the Year. This prestigious award is for someone who fosters the community with the highest ethics, standards, passion and integrity and is a servant leader. This person is making a positive impact on the community by selflessly giving their time and talents. They are contributing to the welfare and betterment of this community by going above and beyond to help others. To qualify for this award, this person must be a resident of Ankeny or reside in the Ankeny Community School District. If you know someone who might be a great candidate, and you would like to nominate them, please send a resume and supporting documents showing civic involvement, volunteerism, contribution to the community, risks taken and leadership roles to Melisa Cox at mcox@ankeny.org.

We will announce the winners of all three of our annual awards: Outstanding Citizen of the Year, Small Businessperson of the Year, and our new award for Employee of the Year at our Annual Dinner on Feb. 16. If you have a candidate selection for any of our awards, contact Melisa Cox at mcox@ankeny.org.

As we enter the holiday season, please remember to support our Ankeny area businesses, and shop local first. From getting takeout and shopping online to doing business with local attorneys, salons and banks, every time you Shop Local, you're supporting small businesses at the heart of our community. Thank you to our business owners for all you do to work tirelessly to provide our community with a better quality of life. Small businesses are counting on all of us. Let's show them how much they mean to our communities. We also appreciate and support the large companies who build, grow and invest in the Ankeny community and our workforce. And to finish up with our thank you, I want to say thank you to you, the Ankeny area community. When the community supports local businesses, the businesses in return support the community - and that is so important when making Ankeny the best place to work, to live and to play.

Information provided by Melisa Cox, president/CEO, Ankeny Area Chamber of Commerce.

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OUT & ABOUT



A ribbon cutting was held for Liquor Lovers at 1510 S. Ankeny Blvd., Suite 107-108, on Oct. 3.



A ribbon cutting was held for Prairie View Eyecare at 1345 S.W. Park Square Drive, Suite 106, on Oct. 21.



A groundbreaking ceremony was held for The Diamond at the Prairie Trail Sports Complex on Oct. 25.



A ribbon cutting was held for Flame Cantina at 1315 S.W. Oralabor Road on Oct. 18.



A groundbreaking ceremony was held for West Gym at the Prairie Trail Sports Complex on Oct. 25.



A ribbon cutting was held for BAM Basements and Masons of Des Moines at 5327 N.W. Second St., Des Moines, on Oct. 28.



A ribbon cutting was held for The Cozy Haven at 121 S.E. Shurfine Drive, Suite 7, on Nov. 2.



A ribbon cutting was held for Club Pilates at 1615 S.W. Main St., Suite 107, on Nov. 1.

OUT & ABOUT



DISCOVER Ankeny

Discover Ankeny was held at the FFA Enrichment Center on Nov. 3.



Cathy McDaniel and Missy Walton, Bryant Iowa Heating & Cooling



Sara Thompson and Kim Whitham, Ph Clean



Dena and Tom Butler, Tom Butler Real Estate



Mary Hall, Eat the Frog Fitness, and Brenda Land, Profile by Sanford



Joel Cox, Porch Light Coffeehouse, and Alexa Middleton, Uptown Ankeny Association



Lisa Noble and Jennifer Jodlowski, New Horizons Adult Day Center



Leigha Dullard and Justin Dullard, Main Street Cafe



KLani Waters and Jasmyne Oasay-Waddell, Uptown Garage Brewing Co.



Amber Cretsinger and Kaitlin Ruddy, Wasabi Ankeny



Kevin Vaughan-Carber and Renee Rausch, F45 Training



Clayton Netusil and Chase Netusil, Raymond James

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