Sign up for the Living Weekly newsletter and ENTER TO WIN A BICYCLE! Details inside.

SEEM

GRIMES/DALLAS CENTER

APRIL 2022

MAGAZINE

Residents share their experiences of driving for a living

Meet Michael Krause EDUCATION

Bone-in prime rib RECIPE

Bejarno shares passion for volunteering for kids' activities GOOD NEIGHBOR RESIDENTIAL CUSTOMER BIG GREEN 8101 Birchwood Ct. Ste. D 10nnston, Iowa 50131





& RIBBON CUTTING Friday, May 6 11 a.m.-2 p.m.

pen House

Join us at 11:30 a.m. for a ribbon cutting at our newly remodeled Grimes location. Following will be an open house with lunch and tours of the remodeled bank.

> City State Bank 100 NE Jacob Street Grimes, Iowa

100 NE Jacob Street • Grimes, IA • 515-986-2265 www.citystatebank.com

0

GRIMES • INDIANOLA • MADRID • MARTENSDALE • MOUNT AYR • NEW VIRGINIA • NORWALK

WELCOME

ROAD warriors

I used to like to drive. I really did. That was prior to 1993. Life changed after that.

It was 29 years ago when I started publishing Car & Truck Market magazine, an automotive photo publication that featured images and descriptions of thousands of vehicles and other stuff to buy, sell or trade. These were the days before the Internet was commonplace, and publications like these were effective in selling stuff — and were fun to read.



I started our Iowa edition from scratch, building

a distribution network and selling ads to auto dealers starting in eastern Iowa and working west across the state. I would build a territory up and then hire a sales and delivery rep to take it on. And do that again. And again. And again. It was an effective strategy and a successful business, but it required a great deal of travel on Iowa's roads and highways. As much as I enjoyed exploring nearly every community in the state, I also grew tired from my time on the road. I rarely stayed in hotels but drove back home every night to see my bride, and then I started the process again early the next morning. The miles on my car — and on my body — added up.

When the weekends rolled around, the last thing I wanted to do was get in a vehicle and drive somewhere. But, like many of you, that is what I did. To see friends. To visit family. To travel on vacations. Jolene knew my weariness from being on the road, and she often opted to take over the driving, which I appreciated greatly.

We sold Car & Truck Market magazine to the Auto Trader company in 1997, and my time on the road cut back immensely. Meanwhile, Jolene's drive time continued through the years, as she is still the one who drives the most often when we travel together. Many of my male friends laugh at this, insisting that driving is the manly thing to do. Maybe, but I can find other ways to express my manhood, and I am perfectly comfortable with my wife behind the wheel. I have also become quite proficient at sleeping in the passenger's seat.

Today, I don't travel as much as I used to, but there are many road warriors out there who make their living on the road. We are pleased to share some of their stories in this month's cover.

Thanks for reading.

SHANE GOODMAN Publisher 515-953-4822, ext. 305 shane@dmcityview.com



h

Read more of Shane Goodman's columns each weekday morning by subscribing to The Daily Umbrella email newsletter for free at www.thedailyumbrella.com.



Dan Juffer Tammy Pearson 515-953-4822 ext 302 Executive 515-953-4822 ext. 303 tammy@iowalivingmagazines.com dan.juffer@dmcityview.com







RCULATIO

READY FOR YOUR DREAM HOME?

We offer competitive construction loans, with local decision making, to help you build the home of your dreams.



Apply on your phone for a construction loan or mortgage at www.charterbanker.com



NORTHWEST

POLK COUNTY'S

FAVORITE

BANK!

Johnston

5526 NW

86th St.

515-331-2265

www.iowalivingmagazines.com

Member FDIC

CHARTER





Nick Reggio VP Market Manager Grimes

Chart Your Success With Us!

www.CharterBanker.com

Waukee

Downtown

Triangle

515-987-1000

Grimes/Dallas Center Living magazine

Grimes

Corner of

Gateway & 1st St.

515-986-2000

APRIL | 2022

Matt Morris CEO Johnston

BANK

Ankenv 2905 SW

Oralabor Rd.

515-446-2265

3

FEATURE

Edin Mrkonjic is an owneroperator of the company he and his wife started. Photo by Todd Rullestad

SEEM

Residents share their experiences of driving for a living

OOO

By Ashley Rullestad

When it comes to driving for a living, many who choose to do so say they enjoy being behind the wheel. Maybe it's the challenge, the independence, the freedom of the open road or just the joy of being able to turn the radio up and sing out loud. However, while they may enjoy their livelihood, they are also keenly aware of the responsibilities on their shoulders. No matter what type of vehicle they drive, many say foremost in their minds is the safety of their cargo — be it the people they transport or the goods they haul — as well as their own safety and that of others on the road.

FEATURE

Regional trucker

America's trucking industry is the lifeblood of the U.S. economy, according to the American Trucking Association. In fact, it reports that nearly every good consumed in the U.S. is put on a truck at some point. As a result, the trucking industry hauled 72.5% of all freight transported in the United States in 2019, equating to 11.84 billion tons. Trucking was a \$791.7 billion industry in that same year, representing 80.4% of the nation's freight bill.

The trucking industry in America employs millions of workers, including Edin Mrkonjic, who operates Seem Transportation. Mrkonjic began driving as an owner-operator for a family-owned company before changing gears to drive a concrete mixer. Now he's back over the road as an owner-operator. He and his wife, Selma, opened Seem Transportation in March.

"As I was growing up, I always was interested in driving a truck. Finally, in 2011, I decided to go ahead and get my CDL A license and have been in this industry ever since."

Mrkonjic is proud of his work as one of the millions of truck drivers ensuring goods and

services make their way across the state, region and country. He points out there are pros and cons to trucking. It can be a demanding job, and you need the right temperament to be driving by yourself for hours on end.

"The best part of the job is that you are part of keeping America running," he says. "The worst part is the long hours and being away, not being able to see your family as much, and missing some birthdays and family gatherings."

It's also physically demanding to sit for long periods of time. You have to find ways to get out of the truck and walk around as often as you can, or it can be hard on your back and knees. Truckers have a greater incidence of musculoskeletal problems from sitting, including back and shoulder pain and arthritis. They also have to be careful as prolonged sitting also increases the risk of deep vein thrombosis (blood clot).

Mrkonjic also cautions people to give truck drivers a wide berth while they're doing their jobs. Share the road is a great philosophy.

"I wish people would know how dangerous this job is. Remember, it takes a fully loaded semi-truck a whole football field to stop."



Barbara Bowers drove a school bus for years.

Bus driver

Barbara Bowers started driving a school bus for the West Des Moines Community School District when she was an onsite childcare director for the district's before-and-after-school program, Kids West. She joined the district in

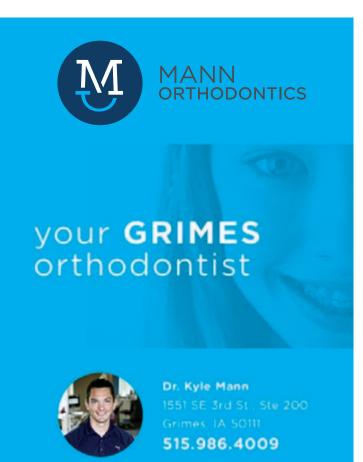


Jennifer Grove, D.D.S., P.C. • Mark W. Platt, D.D.S., P.C. Matthew Platt, D.D.S., P.C. • Austin Tysklind, D.D.S.



1541 SE 3rd Street, Suite 300, Grimes Call now for an appointment! 515-986-4001 www.gpdentalassociates.com

HOURS: Mon. - Wed. 8am-5pm • Thu. 7am-4pm • Fri. 7am-12pm





Angela McCarthy drives for the valet service at a hospital.

October 1991 and volunteered to learn to drive a school bus to save the Community Education Department the cost of hiring separate drivers for the program's field trips. When she left Kids West, Bowers applied with the transportation department to drive a bus full-time.

"I drove everything from morning and afternoon routes, to noon time kindergarten drop-offs and pick-ups, to sports teams and musical/band trips within the state, as well as field trips for Kids West and some of their other summer enrichment programs."

Bowers also worked for the YMCA, and one of her jobs was picking up the children for the Y's after-school program.

"The 15-passenger van was a bit easier to maneuver than the 80-plus passenger school buses I had driven for the previous seven years."

For Bowers, the best part of the job was the children, especially the kindergarteners, and working with some amazing people. The worst part of the job was dealing with discipline issues.

"I will never forget standing between two high school boys, while we were parked at Valley High School, waiting for the principal and transportation director. At 5-feet 2-inches, it is difficult to feel in authority as one looks up at the potential combatants."

Like Mrkonjic, Bowers wishes people would remember that fully loaded large vehicles like trucks and buses do not stop quickly.

"Give lots of room when passing or

following a large vehicle; when you cut in and out of traffic, you are risking not only your safety, but that of the big rig driver and other drivers and passengers on the road. Also, follow the laws about passing/not passing a stopped school bus."

Because she is on supplemental oxygen 24/7 now, Bowers has hung up her bus driver hat. She still vividly remembers those days, though, especially one many remember clearly — 9/11.

Bowers had agreed to let her high school students play music through the bus' sound system that morning, so she had not been listening to the radio. After all of the elementary students had been picked up and delivered to school, drivers were leading bus safety drills.

"After we all got into position, we gathered at one of the buses and listened in horror to the things that were happening. We ran a few classes through the drills, trying to stay calm for the students. In between groups, we all gathered back at the same bus to follow the news. I'll never forget that day."

Valet, please

Angela McCarthy was a stay-at-home mom for five years before deciding to go back to work. For the last three and a half years, she's been working as the manager of the valet service at the Mercy Medical Plaza in downtown Des Moines and Mercy Clock Tower in Clive. She's employed by Onsight Healthcare, which is located in Nashville, and they are contracted by the Graham Group that owns the hospitals.

Now, McCarthy spends her days working the door at the Richard Deming Cancer Center.

"The best part of my job are the patients I get to help every day. I meet the most incredible people every day and build friendships with the patients that come often for treatments."

Of course, there are hard moments, too. She watches her clients go through treatments, and they become close.

"The worst part definitely is seeing these cancer patients and their families go through everything they have to go through. It gets tough sometimes. Lots of tears have been shed alone driving home from work or even with the families hugging and comforting them."

McCarthy says she was surprised to hear people say, "I've never seen a woman valet" or "I didn't know women valet." She's even had men not let her park their vehicle because she's a woman.

"So, I want people to know that it's very common to have a female valet, and we can park your car or truck with no problem," she says. "I absolutely love my job. I don't plan on leaving the business anytime soon. It's the most rewarding job I've ever done."

Driver boss

Even before the pandemic, a lot of people took full advantage of food delivery services, and that only increased when people were stuck

FEATURE

at home. Similarly, ride services like Lyft and Uber have become a popular option. With this increase in demand, Samantha Wilson decided to sign on as a DoorDash and Lyft driver. She's been driving for four years now, and she likes being her own boss.

"I enjoy talking to people driving Lyft and delivering necessities in someone's time of need like when they are sick or have a sick kiddo."

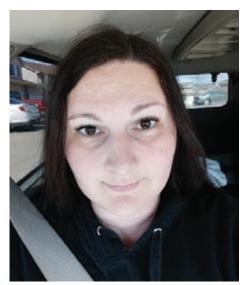
Wilson, like other drivers, does the job to support herself and her family. Depending on the delivery or ride share service, drivers often only receive a quarter of what people pay to use the service, so tipping helps tremendously. With DoorDash, for instance, the base pay for each delivery varies, depending on how far the order goes. Drivers have the ability to pick and choose which deliveries they make.

Wilson also has had a lot of positive experiences meeting new people who ride with her. A couple months ago, she picked up a young couple and their newborn twin girls from Mercy downtown. She noticed they were unsure how to detach the carseat from the base and to install the base of the carseat into her car, so she got out and showed them how to operate the seat and how to install the base correctly and lock the carseat into place.

"Their destination was only about a fourminute drive, but I learned they were both just 16 years old and parents to these precious baby girls. I was a young mom once, so I took the couple minutes to give them words of encouragement. I encouraged them to finish high school so they can provide for those little girls and to accept help when offered. I also told them their relationship will be tested but not to give up."

When they pulled up to their house, one of the babies was fussing a little bit, so Wilson asked if she took a binky and shared some advice.

"She thanked me for the information, and thanked me for the ride. We parted ways. I couldn't help but feel some emotions over this as I was a young mom to twins myself. The memories of how it felt bringing them home and how much your life changes in such a short amount of time. Unfortunately, one of mine passed at 8 weeks old, so any chance I get to help or educate, I do. Being a parent is tough, but starting at such a young age makes it a little



Samantha Wilson drives for DoorDash and Lyft.

harder."

Wilson plans to keep driving for a good long time.

"We appreciate those who appreciate our services. I enjoy driving Lyft and socializing, so I will probably continue doing it for years to come." ■



RECIPE

SUSTAINABLE family meals from farm to table

(Family Features) Much time is often spent planning and preparing family meals, from choosing recipes to gathering ingredients and working in the kitchen. However, where that food actually comes from and how it's made is an often-overlooked part of food preparation.

Next time you lay out a weekly menu that includes recipes like this Bone-In Prime Rib, keep sustainability in mind by considering the practices put in place by America's farmers. For example, the corn industry's evolution in sustainability along with its documented environmental, economic and social improvements over the last several decades points to farmers' willingness to embrace change.

As the largest sector in American agriculture, corn farmers impact hundreds of thousands of jobs, infuse billions of dollars into the economy and care for critical resources while overseeing substantial improvements in production.

The family farm belonging to Nathan and Nicki Weathers in Yuma, Colorado, includes 3,000 acres of irrigated crops and 300 cows. They harvest grain corn, which goes to a feedyard, dairy or an ethanol plant, and silage, which is sold to local feedyards.

According to Nathan, corn is the best feed available for his farm and makes his beef production more sustainable.

"They go hand in hand," Nathan said. "To be able to drive the protein market and meet the demands of the future, we have to be sustainable in both. We need to have protein and be able to grow it and have a feed source for pork and poultry. Corn is an efficient and economic feed source for all our protein."

Bone-in prime rib

Recipe courtesy of chef Jason K. Morse, C.E.C., 5280 Culinary, LLC, and Ace Hardware Grill Expert on behalf of the Colorado Corn Administrative Committee

- 1 bone-in prime rib roast (8 pounds)
- 0il
- 5280 Culinary Rub-a-Dub seasoning, to taste



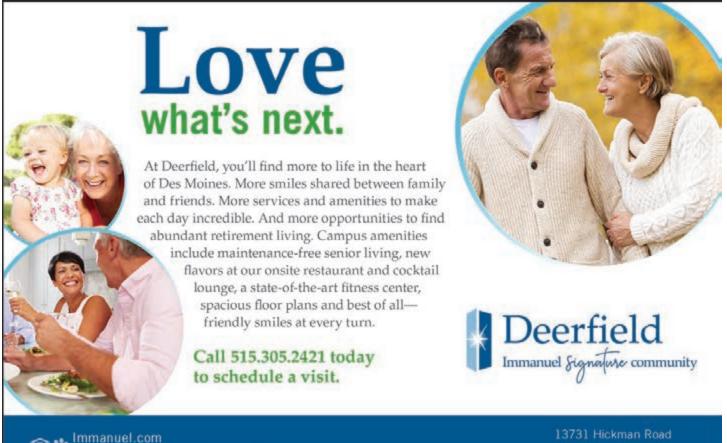
Photo courtesy of Getty Images

5280 Culinary Island Boys Coffee seasoning, to taste

Directions

•

- Remove roast from packaging and place on large sheet pan. Drain juices and warm at room temperature 20 minutes. Starting at tail on bone side of roast, cut bone along ribs, between meat and ribs, to back side, separating bones from meat.
- Rub prime rib with light coat of oil. Season on all sides and under bone with blend of seasonings. Return bones to bottom side and, using butcher twine, secure in two to three areas by tying bones to meat. Wrap in plastic wrap or place in pan and refrigerate 12-16 hours.
- Preheat smoker or grill to 200 F and load with preferred smoking wood chunks, if desired.
- Place prime rib on grill rib side down, fat side up, allowing drippings to collect in drip tray. Increase heat to 350 F. Close lid and cook, uncovered, until desired doneness is reached.



Urbandale, IA 50323

the Dog Days of Contractions of the second s

We're all looking forward to the summer fun coming, but nobody looks forward to the 90° day you jump in your car and the air conditioner doesn't work.

Shade Tree is EPA certified with the latest air conditioning equipment for an environmentally safe A/C service to have your car ready for these hot summer days.

Digital Inspections Pick-Up and Drop-Off Text Updates and Reminders

COMMITTED TO THE BEST QUALITY CARE YOUR CAR DESERVES.



1750 SE 11th Street • Grimes Service@ShadeTreeAuto.biz

> vww.ShadeTreeAuto.biz Open Monday-Friday, 7am-6pm





✓ Easy and Affordable Blinds ✓ Many styles & brands to choose from **✓ FREE INSTALLATION** ✓ Referrals **FREE CONSULTATION** 515-250-5543! Owned and operated by James Neu of Johnston Every house deserves Neu Blinds.



OUR BANKERS LIVE HERE.

We help you with financial decisions to run your business, better your life. We are an Iowabased, national bank with a local touch. We are here to help you succeed.





5260 NW 86th Street, Johnston www.libertynational.bank (515) 252-3140

GARDENING By Dusty Rauschenberg

CARE tips for spring emerging bulbs

Spring has sprung. Hopefully you have already seen a few bulbs emerge like the small but mighty crocus (pictured). They were the first to arrive in my garden beds last week. I have told my family that I have a personal goal to plant 100 bulbs in my yard every year. They questioned my sanity of course and said, "Dad, our yard cannot compete with the



famed Pella, Iowa." Well, we will see about that. I started this personal goal during the pandemic as a way to have something to look forward to every year as I was suddenly having to do everything from home, both work and life. This was something to focus on as we faced many challenges during that period.

Now, on to some care and maintenance tips for those emerging bulbs.

First tip: Leave them alone for the most part as they are doing some hard work to break out of their underground winter

holding. If you disturb them too much, this will cause the roots to break or the actual bulb to be damaged. A damaged or broken bulb will not produce the beautiful flower it spent all fall and winter preparing for.

Second tip: Remove the fading blooms to promote additional blooming, otherwise the bulb will spend time trying to produce seed instead of focusing on next year's blooms.

Third tip: It is best to leave the foliage until well after it has bloomed and turned brown or just don't cut it off at all.

Fourth tip: In general, in Iowa, if you have well-drained soil, only fertilize just as they start to bloom, otherwise it is best to fertilize when you plant them. In preparation for next year, as your bulb's blooms fade but the leaves are still green, you can consider dividing your bulbs. If you are looking forward to planting more bulbs next year, you may want to take some photos of your blooming bulbs and their locations, as this will give you an idea as to where you can plant new bulbs to ensure you don't damage already planted ones.

Remember, "Spring work is going on with joyful enthusiasm." — John Muir.

Information provided by David "Dusty" D. Rauschenberg, Dallas Center resident, Master Gardener, Master Conservationist, #thegoodpmgardener, dustyrauschenberg@gmail.com





Scan now to schedule your appointment!





HVAC By Scott Bontrager

HVAC: Repair or replace?

Do you have an HVAC system that is more than ten years old? If so, you may be debating whether or not you need to replace or repair it. While there are many variables to this question, the most common variable is simply the age of your system. If you have an outdated HVAC, replacing it usually makes the most sense, but there are instances when repairing it may be a better option. Let's find out which route is best for you.



With routine maintenance, your system can last 15 to 20 years, but having an old system can come at a cost. Having an outdated system is similar to outdated electronic devices. They might work perfectly fine, but they have outlived their economic life. Does your system constantly need repairs to keep up? Are your energy bills increasing every month? If so, it would probably be cheaper to replace.

On the other hand, if service calls are rare, and, overall, your system is performing well, it's likely that replacement isn't necessary in the near future.

Does your system release odors, make strange noises or compromise your safety? If the answer is yes, it's time for a new system. Examples of hazardous repairs could be cracks or holes in your HVAC system that can lead to a carbon monoxide leak.

Most air conditioners that are older than 10 years use R-22 Freon refrigerant, which is now illegal to produce. Because of this, it's very expensive to add, and the cost increases every year by hundreds of dollars. Additionally, if you continue to need refrigerant, that signals a leak, as a properly running AC system maintains the same amount of refrigerant.

A good guide to follow: If your unit is more than 10 years old, you're experiencing more frequent problems, or the quotes you've received for repairs are high, purchasing a new unit may be the better choice. If your system is less than 10 years old, is wellmaintained, and has not experienced a major failure, then it might be better to have the unit repaired.

Choosing to repair or replace your system is a big decision. When deciding whether to repair or replace, no two situations are alike, but I hope these tips aid in making your decision less complicated and confusing. If you have more questions, contact your HVAC trusted professional today.

Information provided by Scott Bontrager, Service Manager, 72 Degrees Comfort Company, 811 S.W. Ordnance Road, Ankeny, 515-200-2728.

LIBRARY

GRIMES Public Library news

The children's librarians here at Grimes Public Library are so excited to be bringing back Storytimes in April. This might be the first Storytime experience for some of our young learners and their caregivers. Here's what you should know.

What is Storytime?

Storytimes are librarian-led early literacy experiences. Through sharing books, songs, rhymes and play, children practice a variety of skills they will use in learning how to read. But Storytimes are not just for the kids. Storytimes allow the whole family to become more familiar with their librarians and the library and



give caregivers tips and

tools to recreate these early literacy experiences at home.

Who can attend?

Everyone is encouraged to attend. We do not require registration for our Storytimes. Age recommendations are added to our programs to help our librarians choose developmentally appropriate books and activities and to help guide parents, but any ages, including siblings, are welcome.

What to expect?

Storytimes take place in the library meeting room or outside as weather allows. Caregivers should plan on attending and helping little ones to engage and feel comfortable. Storytime may include one to two books; songs and dancing; rhymes; activities; props such as scarves, bubbles, or musical instruments; and a craft. Children are encouraged to stay near their caregiver, but don't worry if your child is still learning that skill. If your child is having a hard day, feel free to step outside the room and return when they are calm.

If you have questions or require special accommodations, please contact fionn@grimeslibrary.org.

CREDIT COUNSELING By Tom Coates

MONEY and marriage

It's been said, "Teamwork makes the dream work!" That holds true in a marriage, too. Studies have shown that couples who work together as a team when it comes to money are more successful with budgeting, debt management and savings. Many marriages start off with one or both spouses having debt. That is a common scenario nowadays with student loans, credit cards, car loans and other kinds of debts. Problems arise when couples play the blame game or refer to debt as yours vs. ours.



Savings and goals are usually referred to as "ours," so the debt within a marriage should be, too. Finances are an important talking point before marriage, of course, but even more so after the wedding bells have rung. Money should be an ongoing conversation. It is common that one spouse handles the bill paying, but that does not mean that same person should shoulder the whole financial burden of making sure goals are met. Some couples find that scheduling a regular "date" night where they can go over the last month's budget, goals, debts and issues is helpful. Sharing that burden or load is important in a marriage. Money issues are a common cause of divorce. Being honest about debts, talking through financial strains, sharing the burden, and brainstorming as a couple only serve to strengthen most relationships. If you are having issues dealing with money as a couple, consult an unbiased third party to help get you on track.

Information provided by Tom Coates, Consumer Credit of Des Moines, 6129 S.W. 63rd St., Des Moines, 515-287-6428.

YOU CAN BE **DEBT FREE FAST!**

GET OUT OF DEBT FASTER WITHOUT BANKRUPTCY OR SETTLEMENT

- Credit Card Debt
- Medical Debt
- Collections
- Unsecured Loans



WE OFFER CONSOLIDATION



RETIREMENT By Loren Merkle

HOW DO YOU stack up when it comes to retirement savings?

Comparing yourself to others can cause you to chase a dream that isn't yours. That's why one of our first conversations wasn't about what you have saved for retirement; it was about what you want to do in retirement. We talked about how you want to fill your time. Do you want to travel,



buy a second home, or continue working? We started with your lifestyle plan; that helped us determine how much retirement income you would need to live the life you want in retirement.

As retirement planners, it's not our job to tell you how you "stack up." It's our job to help you take what you've saved and develop a customized plan to cover all the aspects of retirement. There are times when we've had to have difficult conversations with people, such as when retirement savings won't support their retirement lifestyle. It's better to have those conversations five or ten years before retirement than when you are in retirement. Then we can talk about strategies that can make your resources last longer or boost your retirement savings.

There may be some averages out there regarding retirement savings numbers, but I know there is no average retirement. Each plan we've helped families and individuals put together looks different. The families and individuals we work with lead exciting and diverse lives, with goals as varied as their personalities. My favorite part of the job is getting to see you live out those retirement visions.

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

Retiring in today's world can be complex and complicated. Each week, CERTIFIED FINANCIAL PLANNER[™] Loren Merkle and co-host Molly Nelson will tackle trending financial topics and apply them to your retirement.



Available wherever you get your podcasts.

RETIRING TODAY

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

FINANCE By Wade A. Lawrence, CFP®

'THIS TIME it's new' is not new

In the last 20-plus years, I have continually been told the current market headwinds we were experiencing were "new this time." Whether it was the tech bubble in the late '90s, the financial crisis of 2008-2009, or the recent pandemic, one predictably consistent fact was yes, this time it is new - again.



As sad as the struggles in Europe are today, challenges to global investors are normal, recurring, and, although we cannot predict when or what will

occur, they should be expected. A sound investment plan remains flexible and contemplates how a portfolio will react whenever the next challenge occurs rather than react once it does.

Inflated inflation concerns

Along with today's geopolitical tensions, there are concerns about rising interest rates and inflation negatively impacting equity markets. However, when you dig into actual results over the period from 1927-2020, equities have been much more effective than other asset classes in providing real returns to investors during both rising rates and inflation. This period is important because it includes not only recent history where inflation and rates were very low, but also times when both reached double digits. There are often short-term pressures when rising rates or inflation hit the news, but history shows us that a diverse equity portfolio is the best place to counter both.

Despite this fact, an allocation emphasizing equity assets may not be prudent for everyone's current situation or risk tolerance. For these investors, inflation protected securities such as TIPS are designed to provide a hedge against inflation. TIPS can be easily accessed through lowcost, no-load mutual funds or tax-efficient exchange traded funds (ETFs).

Planning for the unexpected

Investors in global investment portfolios will face periods of geopolitical tension. Geopolitical events like military or economic conflicts can affect the markets in many ways. These events may lead to sanctions and other types of market disruptions, and neither their timing nor breadth can be predicted. These events are normally widely followed by investors and the media. We believe current market prices quickly incorporate expectations about the effects of these events on economies and companies. Our investment approach centers on using information in current market prices rather than trying to outguess them. However, we believe the most effective way to mitigate the risk of unexpected events is through broad diversification and a flexible investment process.

For more information, please contact City State Bank Trust & Investments at 515-986-2265. Not FDIC insured. Not deposits or other obligations of the bank and are not guaranteed by the bank. Are subject to investment risk, including possible loss of principal. City State Bank does not provide tax or legal advice. The information presented here is not specific to any individual's personal circumstances. To the extent that this material concerns tax matters, it is not intended or written to be used, and cannot be used, by a taxpayer for the purpose of avoiding penalties that may be imposed by law. Each taxpayer should seek independent advice from a tax professional based on his or her individual circumstances. These materials are provided for general information and educational purposes based upon publicly available information from sources believed to be reliable - we cannot assure the accuracy or completeness of these materials. The information in these materials may change at any time and without notice.



EVENTS IN THE AREA

Be sure to check for cancellations.

Celebrate Arbor Day

April 30, 9-11 a.m. Sunny Hill Cemetery

Celebrate Arbor Day and plant a tree. Join City of Grimes staff at the Sunny Hill Cemetery on April 30 to help plant trees. Black Hills Energy, Trees Forever and MidAmerican Energy help make this event possible.



May Lunch & Learn

Wednesday, May 11, 11:30 a.m. to 1 p.m.

Grimes Community Complex Room 402, 410 S.E. Main St.

On the second Wednesday of the month, Grimes Chamber & Economic Development gives its members the opportunity to meet for networking, lunch and to learn about items of interest regarding Grimes and the Metro area. The public is invited. May's speaker will be from United Services of DSM. Cost is \$15 for GCED members, \$20 for nonmembers and walk-ins, and \$7.50 for attending but no lunch.

The GAIA Project: A Climate Crisis Dialogue

Multiple events Artisan Gallery 218, 218 Fifth St., West Des Moines

The Gallery is collaborating with the Upper Mississippi River Initiative to host exhibits and gallery talks addressing water quality issues, rapid species extinctions and dangerous destabilization of the Earth's climate.

• Artist reception in celebration of Earth Day, Friday, April 22, 5-9 p.m.

• Guest speaker: David Thoreson, Saturday, April 23, 1 p.m., with book signings of his work, "Over The Horizon."

• Panel Discussion with KCCI Meteorologist Chris Gloninger and Lillian Hill, Saturday, April 30 at 1 p.m.



Citywide garage sale May 6-7 Grimes

Mark your calendars. The citywide garage sale will be May 6-7. The City will post a map on social media before the event showing what homes are participating. If you'd like to be added to the map, visit http://ow.ly/9Xuh50Igy39.



Downtown Farmers' Market Saturdays starting May 7 Des Moines Historic Court District

The Des Moines Thatonic Court District The Des Moines Downtown streets will be filled with live music and the smells of fresh, local food when the Downtown Farmers' Market presented by UnityPoint Health – Des Moines returns for its Opening Day on Saturday, May 7. The Market takes place every Saturday morning from May through October. Hours are 7 a.m. to noon, with a later start time during October when hours are 8 a.m. to noon. The Market spans nine city blocks in Downtown Des Moines in the Historic Court District, Court Avenue from Water Street to Fifth Avenue and extending north and south on Second Avenue, Third Street and Fourth Street. The Market is produced by the Greater Des Moines Partnership.

Grimes Spring Cleanup

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

Monday, May 9 or Tuesday, May 10 If the spring has sprung from your old sofa, you're in luck because Spring Cleanup is just around the corner. Collection is Monday, May 9 or Tuesday, May 10 on your normal collection day. Spring Cleanup is an opportunity to get rid of unwanted trash that won't fit in your garbage cart or may require a large item sticker. Items that can't safely be moved by two people or loads larger than what can fit in a pick up truck will not be accepted. No appliances or televisions. A tire drop off will be May 9-13, 7 a.m. to 3 p.m., at 1700 N.E. Destination Drive. Limit of five tires per residence. Hazardous waste should be taken to the Metro Hazardous Waste Drop-Off at 1105 Prairie Drive S.W., Bondurant. Televisions, computers and paint will be recycled for a fee. Only residents on city services are eligible to participate in Spring Cleanup. If you have questions about your neighborhood, call City Hall at 515-986-3036.

Putting an End to Human Trafficking

Tuesday, April 26 Hilton Garden Inn, 205 S. 64th St., West Des Moines

The Greater Des Moines Rotary Multi-Club Committee presents this program focused on ending human trafficking in the area. The public is invited to attend to learn from some of the local heroes fighting this important issue. The panel will include Rocky Vest, partnership development manager, Hope for Justice U.S. and BTC 200 co-founder; Brenda Long, Garden Gate Ranch; and David Gonzalez, senior investigator, Midwest region, Hope for Justice U.S. Registration is 4 p.m. with program from 4:30-6 p.m., followed by visiting booths of nonprofits fighting human trafficking, networking with Rotarians and heavy hors d'oeuvres and drinks. Cost is \$20 per person. Rotary members RSVP to your club. Non-members register at civitasdsm2022.eventbrite.com.

NEWS BRIEFS

CITY considers accepting GrimesPlex project as its own

At the March 22 City Council meeting, the Grimes City Council approved an agenda item regarding a donation of \$12 million and the land for GrimesPlex from Hope Development. This Council action authorizes some engineering and legal work that will be brought back to the Council for further discussion and a final decision at a later date.

Hope Development & Realty is partnering with the City of Grimes to construct the 50-acre multi-use sports turf complex. In the initial agreement, the City of Grimes agreed to give Hope Development & Realty \$25 million in tax increment financing to construct a 200acre entertainment district including the sports complex. Then, in 10 years, Hope Development planned to donate GrimesPlex to the City of Grimes.

Now, instead of residents getting access to

some of the facility after five years and Hope Development donating the GrimesPlex to the City in 10 years, the donation would occur this year, and the residents would get access to the facility when construction is complete.

"This proposal puts the City in the driver's seat for the project. It gives the residents of Grimes more opportunities to use GrimesPlex. Instead of being privately owned initially, it will be publicly owned," said Grimes City Administrator Jake Anderson.

Based on independent third-party cost estimates, construction could cost \$19.5 million. That could mean the City would need to finance \$7.5-8 million to finish construction of the project.

If the Council votes to approve the final decision, the City would finance the project by taking on debt. A pro forma and a debt analysis from the City's consultants show that the anticipated lease revenue generated from the facility will cover the annual payment associated with the debt. Additional revenues generated above and beyond the annual debt service can be used for future enhancements or reserve funds for capital replacements.

Hope Development and Realty is still committed to the development of the Hope Entertainment District and is proposing to support GrimesPlex by donating the land and \$12 million dollars. GrimesPlex is a part of the Hope Entertainment District, which also includes housing, hotel, restaurant and retail development.

GrimesPlex is expected to be completed in about 1.5 years, but if construction starts soon, some multi-purpose sports fields could be finished later this year.

CHRISTIAN Brothers Automotive sets up shop in Grimes

Christian Brothers Automotive is now offering auto repair at 2581 E. First St., Grimes, and is open Monday – Friday, 7 a.m. to 6 p.m., and Saturday, 8 a.m. to 2 p.m. The shop offers a variety of professional auto care services, from simple upkeep and repairs to preventative maintenance. It is under the ownership of local resident Bill Tiernan.

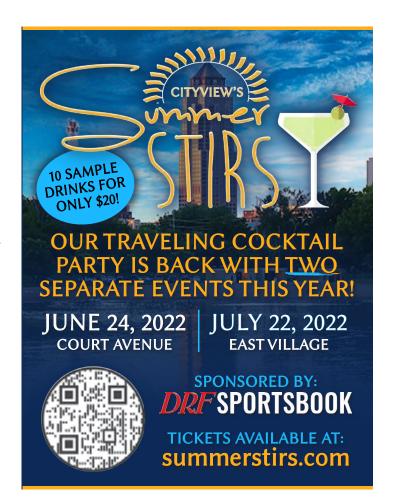
"I've always wanted to own and operate a business in an industry that I know and love, and Christian Brothers Automotive more than fits the bill as an honest, people-first approach to the repair industry," said Tiernan. "Our Grimes shop plans to follow our already established core values to provide excellence, integrity, transparency and commitment to every guest we serve."

Tiernan opened Christian Brothers Automotive in Clive about a year ago. More than 245 Christian Brothers Automotive shops are located across the nation. ■

GRINNELL Mutual announces 2022 President's Club members

Grinnell Mutual recognized a group of 50 independent agents and 15 mutual insurance companies for outstanding achievement in the insurance profession and superior performance for Grinnell Mutual in 2021 by naming them to its 2022 President's Club. Git Insurance of Dallas Center was one of the companies honored.

"Grinnell Mutual and our board of directors are pleased to honor our top agents and mutual managers for 2021," said Jeff Menary, Grinnell Mutual's president and CEO. "We've always rewarded top agents and mutuals with a trip, and we're happy to be back to traveling after a two-year hiatus because of the pandemic. We're looking forward to being together again in Nashville." ■





THIS TRIBUTE IS BROUGHT TO YOU BY THESE LOCAL SPONSORS!



State Farm®

Andrea D Sabus, Agent

250 W 1st Street Suite F, Grimes 515-986-4611 andrea@andreasabusinsurance.com ALL





A YEAR OF FIRSTS

DALLAS-CENTER GRIMES WINS 56-53 OVER THE CENTRAL DEWITT SABERS ON FRIDAY, MARCH 11.

After defeating the Carroll Tigers 65-45 in the opening round for their first win in state tournament play, the Mustangs earned their first state championship title in program history.

The Mustangs end their historic year 22-5.





P2RDSM.com 515-986-2442



Chart Your Success With Us!

www.CharterBanker.com

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

A WELCOMING home

Making community more inclusive

For many reasons, Denise Perez says she loves where she lives.

For one, the Grimes home where she and her daughter have lived since 2012 is close to Lions Park and ample outdoor space.

"The huge — to me — backyard was a big selling point," Perez says. "I've had a veggie garden, aboveground pool, and now a bird-feeding area."

Over the pandemic, Perez planted wildflowers along the side of her house, and the colors were beautiful. During late spring through fall, she and her daughter enjoy sitting on the back patio and watching the birds at the feeder and laughing at the squirrels trying to get into it.

Perez also appreciates the well-established trees throughout her older neighborhood.

"We love sitting in their shade and watching kids and families playing at the park," she says.

Having the park right next to her house, Perez has taken advantage of the shelter by holding numerous gatherings and birthday parties there.

One thing she appreciates about being a mother of a high schooler in the Dallas Center-Grimes community is attending high school events and catching up with kids she watched grow up.

"I love talking to them and seeing the kind of adults they are growing into," Perez says.

She also enjoys that the community will genuinely step up and help folks when there is a need, like when she posted on the Facebook community page and had strangers show up to shovel her driveway after a big snowfall.

Because of her passion for the community and its people, Perez invests her time in making it a more welcoming place for all to live.

She's one of the co-founders of DCG Kids Safety — a group created in 2018 by parents concerned for the safety of all children attending Dallas Center-Grimes schools.

"After several tragedies that occurred over the past few years, such as Sandy Hook, Parkland and many others, we felt a need to learn more about the safety of our kids in schools and in our own community," Perez explains.

Although the pandemic put a halt to the group's work, they're currently reevaluating how to best proceed.

Perez also created the DC-G Diversity Equity and Inclusion page on Facebook last year.

"I had the privilege of time, which allowed me to do a lot of introspection after the murder of George Floyd," she says. "I started



Denise Perez created the DC-G Diversity Equity and Inclusion page on Facebook last year to provide a place for discussion about related issues.

learning all I could about our history as a country and addressing my own biases. Then my teen came home one day and said her good friend was called the 'N' word. I knew I had to do something about that but didn't know how because of the pandemic."

She eventually established the Facebook page in hopes of creating a safe space for the community to learn about and discuss sensitive topics like race and equity and our country's history surrounding those topics. Perez says all are welcome to join the group.

Refreshing comfort and power.

THE 2022 LINCOLN NAUTILUS

Iowa's #1 Lincoln Dealer* Since 1980

Lincoln Nautilus Reserve model shown with optional equipment.

AUTO AIR REFRESH

A breath of fresh air. Available Auto Air Refresh is an impressive air filtration and active air monitoring system. Auto Air Refresh uses a cabin particulate and odor filter as well as a sensor to monitor and display airborne particulate matter levels in the interior.



HEAD-UP DISPLAY

Create a driving experience to your liking with the available head-up display." You can select the information that you'd like to see, including standard driving information, available intelligent Adaptive Cruise Control settings and more.

"Don't drive while distracted. See Owner's Menual for details and system instations.

New Lincolns on the ground, and arriving daily.

PICKUP & DELIVERY

Lincoln makes moving through life seamless with our Lincoln Pickup & Delivery² ownership experience. We'll pick up your vehicle when it's time for service and drop it off when the work is complete. We'll also lend you a complimentary Lincoln in between – so your time remains distinctly yours.



Stivers Ford Lincoln 1450 E HICKMAN | WAUKEE IA 50263 515.987.3697 | www.stiverslincolniowa.com



"Sales ranking based on 2021 car and truck sales report of the Kansas City Region of Lincoln Motor Company.



Join for \$1 April 18TH - May 2ND

Operated!

ANYTIME FITNESS

255 SW BROOKSIDE DRIVE, GRIMES NEXT TO MERCY CLINIC GRIMESIA@ANYTIMEFITNESS.COM | 515.300.9262 STAFFED HOURS: MON-THU 10AM-6:30PM•FRI 9AM-1PM





By Kammi Abrahamzon

Q: Are you healthy overall?

A: If I were to ask you how you are doing, how would you respond? Why do you think you answered the way you did? There are multiple realms of health, whether it be physical, mental, emotional, spiritual; all are important. It is amazing to think they are all intertwined. Stress can take a toll on you mentally, and, in doing so, it could lead to a poor night's sleep. One poor night's sleep could lead to you being too tired to



go to the gym, then, emotionally, it could get you down. It can add up so fast. So how can you take care of yourself? Simply put, make yourself the priority. It may be easier said than done, but, at times, unplug. Put the phone down right before bed and relax before you go to sleep. Multiple nights of poor sleep add up fast, and the added tiredness and stress could hinder your progress in the gym. Stress is a huge deterrent when it comes to weight loss and can actually cause you to gain weight. So, as cliche as it sounds, try to let everything go. They say, if it won't be a problem in a week, then don't stress over it, and it is true. Nothing is worth sacrificing your mental, emotional, spiritual and physical health for. Keep doing your best while keeping yourself the priority.

Information provided by Kammi Abrahamzon, Anytime Fitness, 255 S.W. Brookside Drive, 515-300-9262, GrimesIA@anytimefitness.com.

HEALTH By Monica Meier OVERCOMING cabin fever

As we enter into the spring season, and the gray skies of winter start to pass, we start to notice and feel a little bit of cabin fever that has set in from being inside for the last few months. Wanting to go do something is much easier when the air is warmer and the sun shines brighter. And, although it may not be nice enough to be outside every day, now is the time of year you can start to take advantage of more days that are to help elevate your mood,



which, in turn, can help your mental health. With the "spring ahead" time change, you can be outside later, giving you the chance to rejuvenate yourself by breathing in more fresh air, playing in the sunshine more, and interacting with others.

Try some of these activities to help you enjoy the outdoors more: take a walk, go for a bike ride, sit outside and read a book, go to the park, draw with sidewalk chalk with the kids, fly a kite, take the dogs for a walk, go get a cup of coffee, eat outside for lunch.

Many things can help boost your mood and help your mental health if you are willing to get outside for a few minutes a day and enjoy things around you.

Information provided by Monica Meier, PhD(ABD), tLMHC, SS Therapy and Consulting, Ltd., 4725 Merle Hay Road, Suite 205, Des Moines, 515-528-8135, meier@sstherapyandconsulting.com, www.sstherapyandconsulting.com.



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 – and join the campaign that brings people together to solve problems.





PAID FOR BY FRANKEN FOR IOWA

HEALTH By Dr. Steven Harlan

SQUAMOUS cell carcinoma skin cancer

Thanks to public awareness and therapies for advanced melanoma like Pembrolizumab, melanoma no longer kills the most Americans with skin cancer. That grim statistic has passed to CSCC, or cutaneous squamous cell carcinoma.



Squamous cell carcinoma of the skin kills by spreading regionally at first. In other words, it metastasizes locally, with a local metastasis or in-transit metastases. Small- and mediumsized nodules of cancer develop in the skin and lymph nodes immediately near the site of the primary skin cancer. Surgery at referral centers like the University of Iowa and MD Anderson can often cure regional metastasis of CSCC (Stage III SCC). However, it's a difficult and extensive surgery, and time is of the essence. Radiation treatments also provide a reasonable chance of curing and stopping Stage III CSCC.

At some point, the squamous cell

carcinoma spreads outside of the original region and is Stage IV, or distantly metastatic squamous cell carcinoma. Eventually, the tumors overwhelm the brain and the vital organs. For Stage IV patients, a treatment is available called Cemiplimab. Cemiplimab is also being used for Stage III CSCC in clinical trials. These treatments are often difficult to get before it's too late. Therefore, it's most important to beat squamous cell skin cancer with public awareness, sun protection and skin cancer screening exams.

A hat with a wide brim is wonderful help for preventing CSCC. A ball cap does not prevent SCC unless it wants to start on the scalp or the uppermost forehead. Men can work outside with a ball cap consistently but still die of SCC that began on the ear, the cheek or the lip. Men with no hair and women and men with thin hair, can develop life-threatening squamous cell carcinoma of the scalp if they don't consistently protect their head from the sun. There is hardly anything more distressing than an SCC of the scalp that spreads tumors over the scalp, face and neck.

One of the most important times to see your dermatologist immediately is, when involving sun-damaged skin, a BB-like or pealike red pimple develops that will not heal. If it's rough and sensitive or slightly painful, those are even more characteristic of an early SCC. BB-sized SCC can be cured with a surprisingly small surgery. When an SCC on the head, face or neck becomes larger than a pea, it becomes likely to spread, to regionally metastasize.

Early prevention of SCC also includes freezing (with liquid nitrogen) the rough sensitive small skin lesions called actinic keratoses, or AKs. Dermatology literature indicates that 10-15% of AKs will progress to SCC if left untreated. Topical therapies like 5-Fluorouracil and PDT Photodynamic therapies can also treat and prevent AKs.

Information provided by Steven Harlan, MD, Harlan Dermatology & Dermatologic Surgery Center, 8131 University Blvd., Clive, 515-225-8180, info@DOCTORHARLAN.com.

Annual Skin Check-ups Save Lives

Regular examinations are important for all ages.

Dermatologists diagnose and treat more than 3,000 different diseases.

Call today to schedule your appointment! 515-225-8180

8131 University Blvd, Clive | www.doctorharlan.com Seeing patients in Clive, Grimes, Ankeny, Perry and Greenfield

Harlan Dermatology & Dermatologic Surgery Center Steven Harlan, MD • Natalie Steinhoff, DO • Elaine Selden, ARNP-C • Amanda Van Wyk, PA-C

HEALTH By Dr. Mallori Phillips

SPORTS Eye Safety Month

"Glove? Bat? Cleats? Safety eyewear? Uhhh..." Growing up in central Iowa, I participated in Little League softball every summer. During sunny afternoons, my dad and I played catch, and I was rarely distracted. However, there was one rare instance that I watched the cute neighbor boy biking by, and my dad tossed me the ball. I didn't have my glove in a readied position. WHAM! That red-laced, leather-bound, not-so-"soft" ball



bounced right off my eye socket. Thankfully, no bones were broken, but, for the next couple weeks, I sported a shiner. Had I been wearing safety eyewear, that bruise could have largely been avoided.

Sports goggles can often be purchased over the counter, but did you know that goggles can be customized to include your spectacle prescription? When purchasing glasses to be used for sports, choosing an impact-resistant material for the lenses, such as polycarbonate, is important because the lenses won't shatter if an unanticipated collision occurs. For extracurricular activities performed outside, UV protective lenses should be used; polarized lenses reduce glare the most. Ask your eye care provider today about safety eyewear options that are available for the variety of activities you and your children enjoy.

Information provided by Dr. Mallori Phillips, Total Family Eye Care, 515-986-1234, www.totalfamilyeye.com.

HEALTH By Dr. Aaron Martin KEEPING our kids in the game

Spring sports are here. No matter which sport you play, injuries are far too common and a parent's nightmare. Sports injuries generally range from minor, acute and chronic pain, with many ways to effectively treat them that don't involve surgery or medication.

A frequent treatment option for sports injuries includes trigger point therapy. This procedure is a form of manual therapy that focuses on detecting and releasing trigger points. It can treat acute and chronic 6

conditions for joint pain, knotted muscles and lower-back pain. The result will relieve any discomfort that can affect your performance in sports.

Powerplate technology is another form of therapy used for sports rehabilitation. This top-of-the-line equipment is a medically certified vibrating platform that helps you move better by stimulating natural reflexes, increasing muscle activation and improving circulation.

A speedy recovery is always the goal but not always achievable. This is often because kids continue to aggravate the injury and delay healing. With chiropractic care, your child will learn exercises that strengthen the injured areas and help them to avoid further injuries, which significantly reduces recovery times.

To help our young athletes avoid common injuries, preventative chiropractic treatments aid in promoting better balance, correcting posture and alignment issues, and more. If your kiddo has a sports injury, or if you're interested in preventative treatments, contact a trusted chiropractor today.

Information provided by Dr. Aaron Martin, Iowa Chiropractic Clinic & Sports Injuries, 1451 S.E. Third St., Suite 100, Grimes, 515-452-0250.

EXTENDED MORNING & EVENING APPOINTMENTS AVAILABLE



NEW TO GRIMES? We can easily transfer your care.

- Vision & Eye Health Evaluations for Seniors, Adults, Teens & Children
- Diagnosis/Treatment of Eye Diseases
- Designer Eyewear & Sunwear Gallery
- Two Year Frame & Lens Warranty
- Guaranteed Contact Lens Success
- Enhanced Retinal Imaging





Dr. Mallori Phillips, O.D. 4 years Pediatric and Family Care



Dr. Matthew Howie, O.D. 23 years Family Care and Ocular Disease Management 515.986.1234

Your eye health specialists
We accept Medicare, VSP, Avesis, BlueCross/BlueShield, EyeMed and many others



Iowa Chiropractic Clinic & Sports Injuries is committed to helping our young athletes avoid common injuries and reduce recovery time from injuries.

Call Today to See How We Can Help! (515) 452-0250 IowaChiroClinic.com 1451 SE 3rd, Suite 100 Grimes, IA 50111

ER or Urgent Care

HEALTH

Choosing the right location for your health care needs

Do you know the difference between needing urgent care and needing emergency care? It can seem like they are one and the same, but choosing the right location helps provide you with a better understanding of your health care needs.

The many illnesses and injuries for which urgent care is the perfect fit include, but are not limited to, sore throats, fevers, body aches, sinus and ear infections, cuts, fractured bones and falls. Other non-life-threatening concerns that can be treated with an urgent care visit include painful urination and discomfort associated with a urinary tract infection and many rashes or skin irritations.

The convenience of urgent care hours and locations means you don't have to wait to be treated for something that's been bothering you, even if your family medicine clinic is closed or an appointment isn't available as soon as you'd like. Urgent care is also a great option for people who might want checked out while they are visiting from out of town. Going to an urgent care is a great way to get walk-in, personalized, expert care quickly for day-to-day health concerns.

However, serious injuries or severe illness that may require hospitalization should be directed to your local emergency room including, but not limited to, persistent vomiting, severe burns, uncontrolled bleeding, chest pains, allergic reactions, difficulty breathing and injuries from car accidents.

All emergency room physicians are board-certified, and emergency room nurses and support staff are highly trained and ready to respond to whatever need comes through their door — kids included.

Know before you go. Choosing the right location based on your health care needs can save you time and money and get you or your child back to wellness.

Information provided by MercyOne Des Moines Medical Center, 1111 Sixth Ave., Des Moines, 515-247-3121, MercyOne.org/desmoines

Children's Hospital

Pediatric emergency care for future astronauts

You can't predict when your child might have an emergency – but should it happen, we'll be here.

MercyOne Des Moines Pediatrics Emergency Care has the expertise in caring for pediatric patients of all ages, from infants to adolescents. With the highest standards of emergency care, our specially trained pediatric emergency nurses and board-certified physicians stand ready and fully-equipped to care for Iowa's children, regardless of where in space their dreams take them.

........



No matter your child's emergency, if you need us, MercyOne Des Moines Pediatrics Emergency Care is committed to making your kids, and you, feel better 24/7.

Visit MercyOne.org/desmoines to learn more.

HEALTH By Jane Clausen

SPRING into good health

After a long, snowy winter, spring is finally here. As the sun and warmer weather arrive, what better time to spring into good health? Here are a few suggestions to get you started:



• Clean. A good spring

cleaning is a great way to reduce allergens. Less clutter can also have mental health benefits.

• Get outside. Did you know that just 10 minutes in a natural setting can make you feel happier and reduce both physical and mental stress? Spending time in nature can improve mood, focus, and even affect your blood pressure and heart rate. Take advantage of the longer days and milder weather to spend more time outside. We are fortunate in Iowa to have many state parks and nature areas to explore.

• Be mindful. There really is research to

support the adage, "Enjoy the moment — life is short." Studies have shown that being mindful can help you reduce stress, better cope with difficult situations and reduce anxiety. So, take a moment and breathe in the fresh spring air.

• Move more. After being cooped up all winter, warmer temperatures mean more chances to move your exercise routines outside. From losing weight and reducing health risks to simply boosting your mood, moving more can have big impacts on your health. From improved immune response to a reduction in the symptoms surrounding depression and anxiety, the positive impact of regular physical activity is well documented. It can also help reduce the severity of COVID-19 cases, helping avoid more serious complications. This is especially true for patients with chronic conditions; even moderate activity can make a significant difference.

• Try something new. New experiences

can lead to increased happiness. This month, why not try a new food or recipe, take up a new hobby, or explore somewhere you've never been? What better time than spring to try something new.

• Get some sun. The sun provides vital Vitamin D, which plays a big role in bone health. Just a few minutes of exposure can be enough to reach your daily value. If you are going to be out longer, however, be sure to protect your skin with sunscreen.

For many of us, spring marks a time of renewal. As the cold weather starts to lessen, and the trees start to green and flowers begin to blossom, take a moment to appreciate the changing of the seasons. How will you spring into wellness this season?

Information provided by Jane Clausen, Adel HealthMart, 113 N. Ninth St., Adel, 515-993-3644.



GOOD NEIGHBOR By Lindsey Giardino

LIFELONG resident gives back

Bejarno has passion for volunteering in kids' activities.

Betsy Bejarno has lived in the Grimes and Dallas Center area for most of her life. Her love for where she lives is part of the reason she gives back to the



community through her volunteer activities.

Bejarno grew up in Dallas Center, and her parents still live in the same house. When she graduated from college, she was hired to teach second grade at South Prairie Elementary in Grimes, so she and her husband, who were living in Urbandale at the time, decided to make Grimes their permanent home.

Bejarno, who has three children of her own, is passionate about working with kids, so volunteering in ways that benefit them is especially important to her.

Currently, she serves as the co-president of the North Ridge Elementary PTO.

"I enjoy collaborating with other parents and staff at North Ridge to provide support, meet needs and enhance the learning environment for all," she says.

Bejarno previously served as the Christian Education chair at First Presbyterian Church in Dallas Center and continues to serve on the committee. Additionally, she volunteers in the church's WOW and Sunday School programs and helps coach her daughter's softball team, although the girls refer to her as the "Dugout Mom."

"Teaching kids at church and coaching youth sports is extremely rewarding," Bejarno says. "I love seeing progress and making connections, and it's a joy to watch the kids grow."

For Bejarno, volunteering is a vital part of life.

"We need volunteers to make things happen and to provide opportunities for others," she says. "I volunteer to help because it is



Betsy Bejarno grew up in Dallas Center and now lives in Grimes with her husband and children. She enjoys volunteering for kids' programs.

needed, it makes my heart happy, and it sets a good example for my own children."

She adds, while many things have changed about the area since she was growing up, some things have remained the same — things that inspire her to give back.

"We continue to pitch in, support one another and do the best we can with what we have," Bejarno says. "My kids are getting a great education and have countless opportunities for involvement in church and activities outside of school, just as my husband and I did growing up."

Do you know a Good Neighbor who deserves recognition? Nominate him or her by emailing tammy@iowalivingmagazines.com.



THE FIRST 48 hours

Part 3 of a 3-part article

LEGAL

This is a continuation of the article published in the last two months' issues, which provides direction to those who have recently lost a loved one and believe they are responsible to take the immediate steps to secure the decedent's property and identify assets. Keep in mind that a nomination under a will does not convey any legal authority until a judge has determined that the person is qualified and has appointed the person in that capacity.



Previously, we discussed securing real estate and valuables and locating important documents. The following list of activities should also begin within the first 48 hours after death:

• Work on gathering a list of online accounts and passwords (investments, banks, Venmo, PayPal, digital currency, etc.)

• Notify the credit card companies of the death.

• Discontinue discretionary services such as internet, cable, cell phone, etc. (Do not discontinue essential services to the home, such as electricity, gas or water.)

• If a family member will be using the decedent's car, contact the insurance company to ensure that the person is a named insured on the policy and obtain liability coverage for a high dollar amount. If there is an accident, and someone is killed, the estate will be responsible for a large lawsuit.

• Move any vehicles off street parking so they do not get towed.

• If anyone has borrowed any item of value, ask for it to be returned (trailers, lawn tractors, etc.)

• If there are outbuildings, such as on a farm, secure them and consider installing video cameras aimed at doors or items of value, such as tractors, that are not stored indoors.

• Put trailer hitch locks on trailers. They tend to disappear quickly.

• Keep receipts of anything you have paid for out of pocket. Even if you are not the person who ends up being responsible for things, you can be paid back for what you have paid for (presuming that the estate has any money at all).

• Remember that everyone is in grief. Different people's brains react differently in grief. Short-term memory is a problem for many people in grief, not just elderly people with dementia. Write things down so that you remember what you did and/or what you plan to do. Put information you are giving others in writing for them to keep as a reference. This will help you avoid a lot of problems.

Information provided by Cynthia P. Letsch, J.D., Letsch Law Firm, 112 N.E. Ewing St., Suite D, Grimes, 515-986-2810, www.LetschLawFirm.com.



"Keep your accessories with you at all times. Spare parts, batteries, anything you need for an orderly transition." —Buzz Lightyear

Get your estate planning in order so you have the peace of mind that you are fully secure and vigilantly protected!





AND YOUR FAMILY'S SATISFACTION



To learn more, visit our website: www.raccoonvalleybank.com



EDUCATION

By Ashley Rullestad

MEET Michael Krause

Second graders learning skills to build upon

Michael Krause is in his 11th year teaching, and this is his fifth year at Dallas Center Grimes. He taught third grade for three years at South Prairie Elementary and currently teaches second grade at North Ridge Elementary.

As an elementary teacher, Krause teaches his students skills they will need to be successful in the future, like reading, comprehension and math skills, including addition and subtraction and counting money.

"Second grade is also the first year they begin to work with computers. We work with some typing skills and get them comfortable and familiar with computers and keyboards. All of



Michael Krause makes an effort to show students connections between the skills they learn and how they are applied outside of class.

the skills I teach, I try to make connections with outside of the classroom and tell or show the students how I have used these outside of school in my life."

Krause says he likes working with second graders because they're a lot of fun to be around. They enjoy school, and they're excited to come to class and see their friends and teachers.

"I never know what to expect from the students or what new stories I might hear. I've been silly stringed, egged and pied in the face by my students for competitions I somehow always lose."

For Krause, it's all about setting goals for his students and seeing them reach those goals. It's especially exciting when the students didn't believe they could do it and surprise themselves.

As many elementary teachers will tell you, they are celebrities when their students see them outside the classroom, and Krause is here for it.

"I love seeing students outside of school. If I see them playing at the park, the grocery store, a sporting event, the excitement they get almost makes me feel famous — although I haven't given out any autographs, yet."

His most important job is believing in his students. He wants to ensure they are giving their best efforts to meet the goals they set together. He wants his students to learn how to be good citizens and treat one another with respect.

"I expect my students to do their best. Everyone's best is different. I teach students each year that same and fair are two different things. The lifelong relationships I've created and friends I've made while teaching are amazing."

Krause also coaches the seventh-grade boys basketball team and is an assistant for the varsity boys soccer team. He and his wife, Natalie, have two kids, Camden and Carly. He coaches Camden's sports teams and watches Carly dance.

"We love being outdoors, and I am excited for the summer to get to the lake, ride bikes and be outside." \blacksquare

CHAMBER By Ryleah Cross

VOLUNTEER your time

Spring is here, and, with warmer days and sunshine lasting further into the evening, I am starting to feel the excitement of the opportunities in the community. One of my favorite features of Grimes is the number of people willing to pitch in to help others within our town. There are many great ways to volunteer here locally, and I want to put the spotlight on those this month.



Grimes Volunteer Support Service is a

tremendous organization located right in the heart of the Governors District. GVSS helps residents stay in their home by providing transportation and other services free of charge. They have been around since early 2011 and provide around 300 trips per month to individuals for various reasons including medical appointments, grocery shopping and senior lunches. The best part of GVSS is that it is 100% volunteer run. One of their main needs as spring rolls around is volunteers to mow lawns within the community. You don't need your own lawn mower, as they have the resident you're helping supply it. They just need you to show up a couple times a week and keep their grass maintained. It's an easy way to give back and be outside enjoying the warmer weather. They are also looking for volunteers within the office to help with scheduling trips for residents. If you have interest in pitching in at GVSS, reach out to them at 515-986-5355.

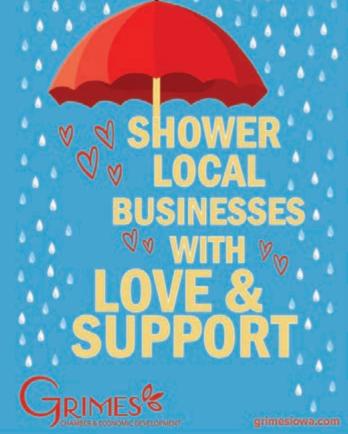
Another organization which has a large impact on our community is the Grimes Storehouse. The Storehouse is the only food pantry located in Grimes. With the support of volunteers in the community, they are able to provide food and personal hygiene items to those in need. The Grimes Storehouse serves 60-70 Grimes families per month. As you start to work on your spring cleaning and find items in your home that you might not use, you should consider if they might be a good fit to donate to the Storehouse. On their website, they have a list of the most needed food, personal and household items. They also accept monetary donations and participate in the Amazon Smile program which donates 0.5% of each purchase to them when designated as your charity of choice. If you have more questions about the opportunities to volunteer or donate to Grimes Storehouse, you can contact them at 515-986-4191.

There are many opportunities to give back within Grimes. I hope, if you have the time, you will look at one of the above organizations. Grimes Chamber and Economic Development also needs volunteers. With our upcoming Governor's Days celebration, we look within the community for people to help us make our event run smoothly. If you have interest in assisting with Governor's Days, contact Madison Taiber at 515-986-5770. Enjoy the nicer weather heading our way, and I look forward to seeing you out and about in the coming months.

Information provided by Ryleah Cross - Edward Jones, Board Chair of Grimes Chamber & Economic Development.



Events. Garage Sales. Classifieds. Obituaries. Photos. Recipes. Sports Schedules. Movie Reviews. City and School News **ALL FOR FREE!** Subscribe to digital editions by scanning the QR code or at IowaLivingMagazines.com by May 5 to be eligible.



OUT & ABOUT

BUSINESS Expo

Grimes Chamber and Economic Development held the Grimes Business Expo at the Meadows gym on March 29.



Alex McFarland and Jacki Holmes



Kelly Bellis and John Palmer



Kevin and Andrea Sabus



Christy Hammer, Dr. Holly Crowson and Lori Thomas



Lorainna Nedved and Lettie Bushnell



Tim Short and Lynn Coleman



Jason Kerndt and Mike Bonnett



Amie Chumbley, Priscilla Barger and Karen Friesen



Kevin Moreland, Nicole Grethen and Scott Carpenter



Mike Levenhagen, Kelsey VanWyk, Diane Erickson and Lisa Baker



Mia Eskra, Kim Purcell and Mikayla Jackson

OUT & ABOUT



Grimes Chamber and Economic Development held a ribbon cutting for Dupaco Community Credit Union on April 6.



Dave and Dr. Lisa Thilges at the Grimes Business Expo at the Meadows gym on March 29.



Grimes Chamber and Economic Development held a ribbon cutting for Al's Dairy Freeze on March 24.



Shawn Williams and Scott Kundel at the Grimes Business Expo at the Meadows gym on March 29.



Grimes Chamber and Economic Development held a ribbon cutting for Christian Brothers Automotive on March 25.



Mario Fenu and Alissa McMillen at the Grimes Business Expo at the Meadows gym on March 29.



Diane Harmening, Jack Plagge and Cole Adair at the Grimes Business Expo at the Meadows gym on March 29.



David Schwab, Ely Lambert and Dustin Lindsey at the Grimes Business Expo at the Meadows gym on March 29.



Deb Crookshank and Amanda Wessel at the Grimes Business Expo at the Meadows gym on March 29.

CLASSIFIEDS

DISCLAIMER: This publication does not knowingly accept advertising that is deceptive, fraudulent, or which might otherwise violate the law or accepted standards of taste. However, this publication does not warrant or guarantee the accuracy of any advertisement, or the quality of the goods or services advertised. Readers are cautioned to thoroughly investigate all claims made in any advertisement and to use good judgment and reasonable care, particularly when dealing with persons unknown to you who ask for money in advance of delivery of the goods or services advertised.

EMPLOYMENT/HELP WANTED

Panama Transfer has immediate openings for Day Route/Line Haul Drivers and Dock workers. Home daily. 100% Family Insurance Paid. Call 800-489-2088 ext. 224. (mcn)

WANT TO BUY

WANT TO BUY your manufactured or mobile home 1990 and newer CENTURY HOMES of OSKALOOSA 641-672-2344 (mcn)

ADOPTION

PRIVATE ADOPTION: Kind, nerdy, loving couple hope to adopt a baby. Certified to adopt. Legal expenses paid, call/text: 1-347-480-9505 www.paulandvaladopt.com (mcn)

AUTOMOBILES

DONATE YOUR CAR, TRUCK TO HERITAGE FOR THE BLIND. Free 3 Day Vacation, Tax Deductible, Free Towing, All Paperwork Taken Care Of. CALL 1-855-977-7030 (mcn)

DONATE YOUR CAR TO CHARITY. Receive maximum value of write off for your taxes. Running or not! All conditions accepted. Free pickup. Call for details. 855-752-6680 (mcn)

CABLE/INTERNET

DIRECTV for \$79.99/mo for 12 months with CHOICE Package. Watch your favorite live sports, news & entertainment anywhere. First 3 months of HBO Max, Cinemax, Showtime, Starz and Epix included! Directv is #1 in Customer Satisfaction (JD Power & Assoc.) Some restrictions apply. Call 1-866-296-1409 (mcn)

Earthlink High Speed Internet. As Low As \$49.95/month (for the first 3 months.) Reliable High Speed Fiber Optic Technology. Stream Videos, Music and More! Call Earthlink Today 1-855-679-7096. (mcn)

DISH Network. \$64.99 for 190 Channels! Blazing Fast Internet, \$19.99/mo. (where available.) Switch & Get a FREE \$100 Visa Gift Card. FREE Voice Remote. FREE HD DVR. FREE Streaming on ALL Devices. Call today! 1-855-434-0020 (mcn)

BEST SATELLITE TV with 2 Year Price Guarantee! \$59.99/mo with 190 channels and 3 months free premium movie channels! Free next day installation! Call 855-824-1258. (mcn)

DirecTV Satellite TV Service Starting at \$74.99/month! Free Installation! 160+ channels available. Call Now to Get the Most Sports & Entertainment on TV! 844-558-1767 (mcn)

EDUCATION

COMPUTER & IT TRAINING PROGRAM! Train ONLINE to get the skills to become a Computer & Help Desk Professional now! Grants and Scholarships available for certain programs for qualified applicants. Call CTI for details! 1-844-843-2771 (mcn)

TRAIN ONLINE TO DO MEDICAL BILLING! Become a Medical Office Professional online at CTI! Get Trained, Certified & ready to work in months! Call 833-751-0776. (M-F 8am-6pm ET) (mcn)

EMPLOYMENT/HELP WANTED

Are you a Class A Truck Driver and tired of getting jacked around by employers? Call me to see why our turnover rate is so low. Scott 507-437-9905 Apply: WWW.MCFGTL. COM (mcn)

FINANCIAL

STOP worrying! SilverBills eliminates the stress and hassle of bill payments. All household bills guaranteed to be paid on time, as long as appropriate funds are available. Computer not necessary. Call for a FREE trial or a custom quote today. SilverBills 1-866-918-0981(mcn)

The COVID crisis has cost us all something. Many have lost jobs and financial security. Have \$10K In Debt? Credit Cards. Medical Bills. Car Loans. Call NATIONAL DEBT RELIEF! We can help! Get a FREE debt relief quote: Call 1-866-552-0649.(mcn)

HEALTH & MEDICAL

Portable Oxygen Concentrator May Be Covered by Medicare! Reclaim independence and mobility with the compact design and long-lasting battery of Inogen One. Free information kit! Call 844-716-2411.(mcn)

50 Blue Pills for only \$99.00! Plus S&H. Discreet, Save \$500.00 Now! Call Today. 1-855-917-5790 (mcn)

DENTAL INSURANCE from Physicians Mutual Insurance Company. Coverage for 350 plus procedures. Real dental insurance- NOT just a discount plan. Do not wait! Call now! Get your FREE Dental Information Kit with all the details! 1-855-973-9175 www.dental-50plus.com/https://www.dental50plus.com/ midwest #6258 (mcn)

Aloe Care Health, medical alert system. The most advanced medical alert product on the market. Voice-activated! No wi-fi needed! Special offer! Call and mention offer code CARE20 to get \$20 off Mobile Companion. Call today! 1.855-654-1926. (mcn)

Hero takes the stress out of managing medications. Hero sorts and dispenses meds, sends alerts at dose times and handles prescription refill and delivery for you. Starting at \$24.99/month. No initiation fee. 90-day risk-FREE trial! Call 1-855-484-6339. (mcn)

MISCELLANEOUS

Eliminate gutter cleaning forever! LeafFilter, the most advanced debris-blocking gutter protection. Schedule a FREE LeafFilter estimate today. 15% off Entire Purchase. 10% Senior & Military Discounts. Call 1-855-577-1268. Promo Code 285. (mcn)

Wesley Financial Group, LLC Timeshare Cancellation Experts. Over \$50,000,000 in timeshare debt and fees cancelled in 2019. Get free informational package and learn how to get rid of your timeshare! Free consultations. Over 450 positive reviews. Call 877-326-1608. (mcn)

Looking for assisted living, memory care, or independent living? A Place for Mom simplifies the process of finding senior living at no cost to your family. Call 1-877-580-3710 today! (mcn) The Generac PWRcell, a solar plus battery storage system. SAVE money, reduce your reliance on the grid, prepare for power outages and power your home. Full installation services available. \$0 Down Financing Option. Request a FREE, no obligation, quote today. Call 1-877-381-3059. (mcn)

LONG DISTANCE MOVING: Call today for a FREE QUOTE from America's Most Trusted Interstate Movers. Let us take the stress out of moving! Speak to a Relocation Specialist, call 877-327-0795. (mcn)

FREE AUTO INSURANCE QUOTES for uninsured and insured drivers. Let us show you how much you can save! Call 855-995-2382 (mcn)

NEED NEW FLOORING? Call Empire Today® to schedule a FREE in-home estimate on Carpeting & Flooring. Call Today! 844-785-0305 (mcn)

UPDATE YOUR HOME with Beautiful New Blinds & Shades. FREE in-home estimates make it convenient to shop from home. Professional installation. Top quality - Made in the USA. Call for free consultation: 866-970-3073. Ask about our specials! (mcn)

BATHROOM RENOVATIONS. EASY, ONE DAY updates! We specialize in safe bathing. Grab bars, no slip flooring & seated showers. Call for a free in-home consultation: 855-836-2250. (mcn)

Never clean your gutters again! Affordable, professionally installed gutter guards protect your gutters and home from debris and leaves forever! For a FREE Quote call: 877-761-1449 (mcn)

Prepare for power outages today with a GENERAC home standby generator. \$0 Money Down + Low Monthly Payment Options. Request a FREE Quote. Call now before the next power outage: 1-877-228-5789 (mcn)

WANT TO BUY

PAYING TOP CA\$H FOR MEN'S SPORT WATCHES! Rolex, Breitling, Omega, Patek Philippe, Heuer, Daytona, GMT, Submariner, Speedmaster.. Call: 866-314-9742. (mcn)

TOP CA\$H PAID FOR OLD GUITARS! 1920-1980 Gibson, Martin, Fender, Gretsch, Epiphone, Guild, Mosrite, Rickenbacker, Prairie State, D'Angelico, Stromberg. And Gibson Mandolins / Banjos. 866-470-1643. (mcn)

EDUCATION

Train online to do medical billing! Become a Medical Office Professional at CTI! Get trained & certified to work in months! 888-572-6790. The Mission, Program Information and Tuition is located at CareerTechnical.edu/ consumer-information. (M-F 8-6 ET) (ACP)

HEALTH & FITNESS

VIAGRA and CIALIS USERS! 50 Generic Pills SPECIAL \$99.00. 100% guaranteed. 24/7 CALL NOW! 888-445-5928 Hablamos Español (ACP)

Dental insurance - Physicians Mutual Insurance Company. Covers 350 procedures. Real insurance - not a discount plan. Get your free dental info kit! 1-888-623-3036 www. dental50plus.com/S8 #6258 (ACP)

Attention oxygen therapy users! Inogen One G4 is capable of full 24/7 oxygen delivery. Only 2.8 pounds. Free info kit. Call 877-929-9587 (ACP)

MISCELLANEOUS

Prepare for power outages today with a

GENERAC home standby generator \$0 Down + Low Monthly Pmt Request a free Quote. Call before the next power outage: 1-844-334-8353 (ACP)

Eliminate gutter cleaning forever! LeafFilter, the most advanced debris-blocking gutter protection. Schedule free LeafFilter estimate today. 15% off Entire Purchase. 10% Senior & Military Discounts. Call 1-855-995-2490 (ACP)

AT&T Internet. Starting at \$40/month w/12-mo agmt. 1 TB of data/mo. Ask how to bundle & SAVE! Geo & svc restrictions apply. 1-888-796-8850 (ACP)

BATH & SHOWER UPDATES in as little as ONE DAY! Affordable prices - No payments for 18 months! Lifetime warranty & professional installs. Senior & Military Discounts available. Call: 855-761-1725 (ACP)

Donate Your Car to Veterans Today! Help and Support our Veterans. Fast - FREE pick up. 100% tax deductible. Call 1-800-245-0398 (ACP)

HughesNet - Finally, super-fast internet no matter where you live. 25 Mbps just \$59.99/ mo! Unlimited Data is Here. Stream Video. Bundle TV & Internet. Free Installation. Call 866-499-0141 (ACP)

!!OLD GUITARS WANTED!! GIBSON, FENDER, MARTIN, Etc. 1930's to 1980's. TOP DOLLAR PAID. CALL TOLL FREE 1-866-433-8277 (ACP)

Looking for assisted living, memory care, or independent living? A Place for Mom simplifies the process of finding senior living at no cost to your family. Call 1-833-386-1995 today! (ACP)

Become a published author. We want to read your book! Dorrance Publishing trusted since 1920. Consultation, production, promotion & distribution. Call for free author's guide 833-719-3029 or visit dorranceinfo.com/acp (ACP)

Paying top cash for men's sportwatches! Rolex, Breitling, Omega, Patek Philippe, Heuer, Daytona, GMT, Submariner and Speedmaster. Call 833-603-3236 (ACP)

Put on your TV Ears & hear TV w/ unmatched clarity. TV Ears Original - originally \$129.95 - now w/this special offer only \$59.95 w/code MCB59! 1-833-530-1955 (ACP)

Aloe Care Health medical alert system. Most advanced medical alert product on the market. Voice-activated! No wi-fi needed! Special offer w/code CARE20 for \$20 off Mobile Companion. 1-855-521-5138 (ACP)

Hero takes stress out of managing medications. Hero sorts & dispenses meds, sends alerts at dose times & handles prescription refill & delivery for you. Starting at \$24.99/ month. No initiation fee. 90-day risk-free trial! 1-888-684-0280 (ACP)

DISH TV \$64.99 For 190 Channels + \$14.95 High Speed Internet. Free Installation, Smart HD DVR Included, Free Voice Remote. Some restrictions apply. Promo Expires 1/21/23. 1-833-872-2545 (ACP)

The Generac PWRcell solar plus battery storage system. Save money, reduce reliance on grid, prepare for outages & power your home. Full installation services. \$0 down financing option. Request free no obligation quote. 1-855-270-3785 (ACP)

WANTED TO BUY

Wants to purchase minerals and other oil and gas interests. Send details to P.O. Box 13557 Denver, CO 80201 (ACP)

what's a

We're glad you asked...

We're not a bird or a plane...and we aren't your typical bank either. We are a mighty credit union, born of thrift and laser focused on the interests of our members. Harnessing the combined power of more than 144,000 members and businesses. We work to put money back where it belongs into your community and into your pocket. Isn't that Super? At Dupaco we take your financial goals to heart and make them our own, working tirelessly to help you pursue your dreams.

Join the movement at **Dupaco.com/super**



HELPING FAMILES GROW!

We treat your family like our own!

CITYVIE CITYVI

Only trust your family with THE BEST!

Brian L. Waggoner, M.D Andrea Dettmann-Spurgeon, ARNP, CPNP Julie A. Waggoner, ARNP, CPNP Samantha K. Schwenneker, ARNP, CPNP



Waggoner Pediatrics of Central Iowa

Schedule your child's appointment today! (515) 987-0051 2555 Berkshire Pkwy, Suite A, Clive • waggonerpediatrics.org