





citystatebank.com

The BorrowSmart<sup>SM</sup> Program can give you extra purchasing power in today's busy market.

## CONTACT ANY OF OUR PROFESSIONAL LENDERS TODAY!

The BorrowSmart<sup>SM</sup> program is available in all states. Only available in conjunction with FreddieMac Homepossible program for primary residences. Pre-purchase homebuyer counseling required. Borrower is responsible for \$99 counseling fee. Incentive closing cost assistance amounts of \$1,250 or \$2,500 based on Area Median Income and other eligibility criteria.

\*Credit qualificiations apply.



Chrissy Draper 515-339-5118 NMLS #815246



Davis 515-240-1111 NMLS #478064

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

**FDIG** 



## Time to Review Your Insurance Policies?

Give us a call first!

Now is a great time to review your policies and make sure that you are adequately covered for the unexpected. City State Bank Insurance Services can help. Call or stop in today for a quote!



## Insurance Services

100 NE Jacob Street • Grimes, IA • 515-986-3306

#### **WELCOME**

## **MEMORABLE** marriages and the magic number of greatness

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



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

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

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

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

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

Thanks for reading. ■



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













Circulation and readership audited by Circulation Verification Council





Brien Scandridge VP Market Manager Johnston



Nikki Mulbrook AVP Market Manager Grimes



#### Chart Your Success With Us!

Johnston 5526 NW 86th St. 515-331-2265 Grimes Corner of Gateway & 1st St. 515-986-2000

FEBRUARY | 2023

Waukee
Downtown
Triangle
515-987-1000

Ankeny 2905 SW Oralabor Rd. 515-446-2265

#### www.CharterBanker.com

FDIC

\*Annual Percentage Yield, \$10,000 minimum deposit to open up a Certificate of Deposit (CD), penalty for early withdrawal. Rate as of 02/08/2023 and subject to change.





#### **FEATURE**

#### Long-distance romance blooms

Marilyn Perkins, who has been married to her husband, Glenn, for 66 years now, wrote to him for a year before they ever met in person.

"He was in the service in Korea, and I knew his sister," she says. "She sent my picture to him, and he started writing to me."

Glenn was from California, but Marilyn was born and raised in Dallas Center. Marilyn was working as a teller at Brenton State Bank while she and Glenn were writing back and forth, and once he returned to California, his parents got him a train ticket to Iowa to see his sister Pat — and Marilyn.

"They brought him right to the bank to see me, and, when I went home from work that night, I said to my mother, 'Do you think it would be too obvious if I went to Pat's tonight to visit; and my mother said, 'You've written to him for a year, so I don't think it's going to hurt.' So, I went down there and spent the evening, and it turned into two and three evenings."

That was on a Monday, and Glenn was scheduled to go back to California on Friday. He decided to sell his return ticket and buy a car, and he stayed in Iowa for six weeks. Eventually, he decided to return to California to find a job, and he and Marilyn continued their long-distance relationship.

He invited her out to visit for two weeks in August 1956. It was then he proposed.

"He was acting funny," she says. "We went to a park near San Francisco, and then he wanted to go back to this cafe we were at earlier. Well, he had reached into his pocket for the ring at the park and couldn't find it, so he worried it was at the cafe. Turns out, it was stuck in the fold of his tucked-in shirt, and so he gave it to me and said, 'Here, take this. I almost lost it.' That's how we got engaged."

They thought they'd wait a while to get married, but Glenn decided Thanksgiving was a perfect time. He flew to Iowa, and they got married on a Friday night. The couple flew to California on Saturday, and Glenn went to work on Monday.

Marilyn remembers being daunted by the "big city" as a small-town Iowa girl.

"That was an experience," she says. "I never saw so many cars in my life."

They lived in the Bay Area for 11 years and

had three children before returning to Iowa to raise the family. They've been in the same house in Dallas Center for 56 years now.

"We didn't have it easy. We started out with nothing, and we got along on that. I'm not going to say that, over 66 years, everything has been rosy. You have disagreements, but we stayed within God's realm and did as He told us to do. It's give and take."

Now their kids are all in Dallas Center and Grimes, and they have eight grandchildren and eight great-grandchildren. They made it a priority to do a lot together through the years, and they enjoyed traveling throughout the United States and into Canada after retirement. In 2017, they returned to California, starting a trek across Highway 1 from Seattle through the Bay Area along the coast down to San Diego and then across to the Grand Canyon.

"We've had good times," Marilyn says. "I always say it's about give and take. And now it's fun to see our own kids enjoy their retirements and see the trips they take and fun things they do together, too. We always have had a strong belief in God, and I think that's also made a huge difference in our relationship."



FEBRUARY | 2023

#### **FEATURE**

#### Traveling keeps couple close

Roger and Donna Stark met in 1948 when both were working at the Union Pacific railroad headquarters in Omaha, Nebraska. Donna says she doesn't recall how they became acquainted or when he asked her out.

"I don't know," she laughs. "I think maybe he just asked me, 'Hey, want to go see a movie?' I guess there wasn't anybody else around!" Roger shrugs, too.

"It was different in those days," he says. "You see someone around, and that's how it happened. We were introduced and went out together. I didn't have time for all those other girls."

Roger was from Iowa, and Donna was from Illinois, but they made their home in Omaha until 12 years ago when they moved to Grimes. Roger worked at Union Pacific until his retirement, and the couple had two kids — Diane and Mark.

Donna spent time raising the kids, and she took on volunteer work, helping out with the Red Cross for 15 years.

"Roger worked a lot and was gone traveling," Donna says. "But we just made it work. We would go visit my family in Illinois, and we'd make sure we always spent time together."

When it was time to send the kids to college, Donna wanted to help with the expenses. She landed what she calls a "real job" at Employers Mutual of Omaha, where she worked for 12 years. Their son, Mark, came to Iowa after college and retired from Principal after 40 years.

Now they have five grandchildren and nine great-grandchildren, some nearby in Ankeny and Altoona.

"We had some wonderful times together traveling," Donna says. "We



Roger and Donna Stark met in 1948 when both were working at the Union Pacific railroad headquarters in Omaha, Nebraska. While Roger traveled a lot for work, they began traveling together after retirement and say it keeps them close.

went on lots of cruises and bus tours and met people from all over the country. We've been to all 50 states and Europe a couple times. Spending time together has been what's kept us close."





#### **FEATURE**









Doyle and Billie VandeLune celebrated their 73rd anniversary on Feb. 2.

#### 50 plus 23 years and counting

Doyle and Billie VandeLune celebrated their 73rd anniversary on Feb. 2. Billie is 92 and Doyle is 96, and they live in the Independent Living section of Kennybrook Village. The couple met on a blind date in 1948.

"After I got out of the service and did my schooling, my cousin had been going to Pella back and forth and going with someone there," Doyle says. "He said, 'I have someone for you to meet.' "

At the time, Doyle was living in his hometown of Prairie City after his discharge from the Navy. He's a World War II veteran who signed up to serve when he was only 17 years old and spent time in Guam before the war ended. He got out when he was 19 and went to school in Chicago on the GI Bill. Billie was only 19 when they met, and Doyle was 23.

"It was 23 miles back and forth," Billie says. "Long distance."

In those days, Doyle played fast-pitch softball, and most of their dates involved Billie going to watch him play. On Sundays, he'd go with her to church. They married in 1950.

They both joke about Doyle robbing the cradle.

"I thought I'd marry someone young and bring her up my own way, but that didn't work," Doyle laughs. "One time, we went to Lake Ahquabi, and she pushed me in the water. And I didn't know how to swim, but I grabbed

the boat."

"It's funny though, now," Billie says.

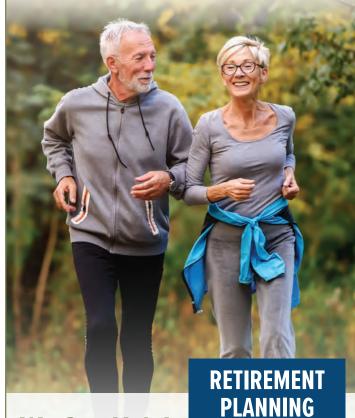
The couple has two sons, and they lived in Prairie City for 50 years before moving to Pella for another 21 years. Now they live in Grimes, and they have a son in Urbandale and a son in Texas. Their four grandchildren are in Nevada, Iowa; Olathe, Kansas; Texas and Virginia.

The secret to a happy marriage, according to Doyle, is to love each other and have a good relationship with your spouse and the Lord.

"You don't always agree with each other, but we never went to bed mad," Billie says. "You settle your differences before that. Figure out a way to work it out. Take some time to settle down. It's the only way." ■



**LOOK LIKE FOR YOU?** 



## We Can Help!

- Fiduciary
- Lifestyle
- Retirement Education
- Retirement Risk Management

**SEMINARS** FEB. 28 # MAR. 2, 28 & 30

Register Today!

CALL (515) 274-9190



A family owned business helping families with their retirement goals.

Zach Brehmer • Lisa Wingert Kevin Wingert • Shelly Bitz K.C. Wingert



americanretirementplanning.net

7177 Hickman Road, Suite 4, Urbandale (515) 274-9190

stment Adviser Representative of and investment adviser services offered through Royal Fund Management, LLC a SEC Registered Investment Adviser.

#### LIBRARY

## **GRIMES** Public Library news

#### New 1,000 Books before Kindergarten finisher

1,000 Books before Kindergarten is a nationwide program hosted at Grimes Public Library to encourage families to read 1,000 books together before a child reaches kindergarten. It is a fun and free way to start your child on the path to success with prizes at every 100 books. Stop by the Library to sign up.



Vivian Rosenbury

Name: Vivian Rosenbury

Parents' Names: Brad and Karene Rosenbury

Favorite Book: "Green Eggs and Ham" (Vivian calls it "Sam I Am")

Favorite Animal: Kitty Cat

#### New program alert!

Hooks & Needles: March 4 at 2 p.m., ages 16 and older, no registration required. Gather with fellow crocheters and knitters to work on your own project or start a new project. All experience levels are welcome. For those new to these hobbies, we will provide supplies for you to use. We ask that more established crocheters and knitters bring their own supplies if able.







## WAREHOUSE

**DEALS ON OVER 3000 BIKES** 

**FEBRUARY 18-26** 

WEST DES MOINES | URBANDALE | CLIVE | AMES



VISIT ANY BIKE WORLD BEFORE THE SALE & RESERVE YOUR DREAM BIKE.



**BIKEWORLDIOWA.COM** 

## Take Care of the Ones You Love

- Last Will and Testament for parents of minor children
- Revocable Living Trust for parents of adult children
- ◆ Powers of attorney for EVERYONE over 18 years of age
- Elder Law advice on a variety of topics

We are committed to fully educating our clients and our community!



515-986-2810 LetschLawFirm.com 112 NE Ewing St. Suite D Grimes, Iowa 50111

## **IOWA** now paying for private school

Starting with school year 2023-2024, the state will provide funding for some students who attend private school. The wisdom of this type of school funding mechanism, frequently referred to as the "voucher system," has been debated for years. Some think that it is the state's obligation to provide education, period. Whether the education is provided in a private setting or public setting should not matter. Others believe that, given the choice between public school and private school, there will be a tide of students out of the public school system and into private schools, which will deplete the resources available to public schools, causing even more severe funding problems than public schools have now.

Iowa public schools are historically ranked in the top 10% of public schools in the country, whereas Arizona, a state that has been using the voucher system, is consistently ranked in the bottom 10%, so only time will tell. Students are entitled to \$7,598 each year to use for private school tuition and associated costs. However, not all students are immediately eligible.

The first year, all kindergarteners and children who were enrolled in public school the previous year qualify. If your student was already in private school, then you must meet financial eligibility guidelines in order to qualify for the first two years of the program (less than \$90,000 household income for 2022 and less than 400% times the poverty level when it is set for 2023 for second-year applicants).

The rules do not speak to eligibility of students who were in private school for the first part of the year 2022-2023 school year and moved to public school before the end of the year.

The program will be administered by a yet-to-beidentified third-party vendor. Some have serious concerns about the unanticipated costs that may be incurred by using a third-party vendor and how well it will administer the

The application process is in development now, and details, including the application start date, will be provided soon. Applications will be due on June 30, 2023, for the 2023-2024 school year. Applications are valid for one year; a family must apply annually to remain eligible for the program.

For more information, email the Iowa Department of Education and/or scan the code to see information about the Students First Act on their website. studentsfirst@iowa.gov. ■

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.



## **EVERYTHING** she hoped for

Grimes is perfect fit for King and family

When Jenni King and her family were moving to Grimes nearly seven years ago, they needed to purchase a home quickly and wanted to find a neighborhood with young families.

"We wanted to build but didn't have time for the process," she explains. "So, we found a home that was newly built and was available."

It ended up being the perfect home for the Kings. Over the years, they've put their own personal touches on it.

"Even though our home is only under seven years old, we have done some updating to personalize it to our style," King says. "My husband shiplapped and stoned the fireplace and wall, adding a barn beam mantle. It's my favorite wall in the house. We plan to do more updates this spring to the kitchen and bathrooms."

The neighborhood their home is in is everything the Kings could have hoped for, too.

"In our neighborhood, there are always kids outside riding bikes," she says. "We have three children, and they all have friends in the neighborhood or close by. Most weekends you can find neighbors hanging out, enjoying fire pits and more. It's a fun group of people."

King also likes the small-town atmosphere of Grimes while being near the big city.

"I grew up in a small town and wanted that for my children," she says. "Grimes is definitely growing, which is bringing many opportunities for our family, but I still get the small-town feel here.

"We love the new growth that is happening here in Grimes," she adds. "It's always exciting to see what new businesses are popping up in the area."

In addition, King recently started her own business — a mobile boutique called Simply Stella Rose that she takes to farmers markets, wineries, festivals and more.

"Since starting my business in November, I have received an



Jenni King says her family is enjoying living in Grimes and their home, which they are adding their personal touches to.

outpouring of support from the Grimes community, and it makes me even more proud to be living here," she says. "I joined the Grimes Chamber and have been getting more involved in other community and networking events. We are looking forward to living in Grimes and raising our kids here for years to come."

## **HOW** SECURE Act 2.0 could impact your retirement

Lawmakers have changed retirement rules again. SECURE Act 2.0 is a giant piece of legislation signed into law just before Christmas. It includes more than 90 retirement provisions. Some of these new laws could immediately impact your retirement

As of Jan. 1, 2023, the Required Minimum Distribution (RMD) age has increased to 73 (from 72). Generally, RMDs apply to traditional IRAs and employer-sponsored retirement plans like 401(k)s. If you turned 72 in 2022 or earlier, you should continue to take RMDs as scheduled. If you're turning 72 this year and you've already scheduled your distribution, you can still take out the money or wait until 73.

We are reaching out to the families we work with in this situation. Some need the distribution as retirement income; others could be pushed into a higher federal tax bracket and may want to wait to take the distribution.

A friendly reminder for my fellow Iowans: Local lawmakers made changes impacting taxes this year. If you are 55 or older, you will not pay state income taxes on pension income and distributions from IRAs, annuities and employer-sponsored plans such as a 401(k).

Back to Washington, another immediate change decreases the steep

penalty for not taking an RMD from 50% of the RMD to 25%. The penalty is reduced to just 10% if the account owner withdraws the amount not previously taken and submits a corrected tax return in a "timely manner" (generally within two years).

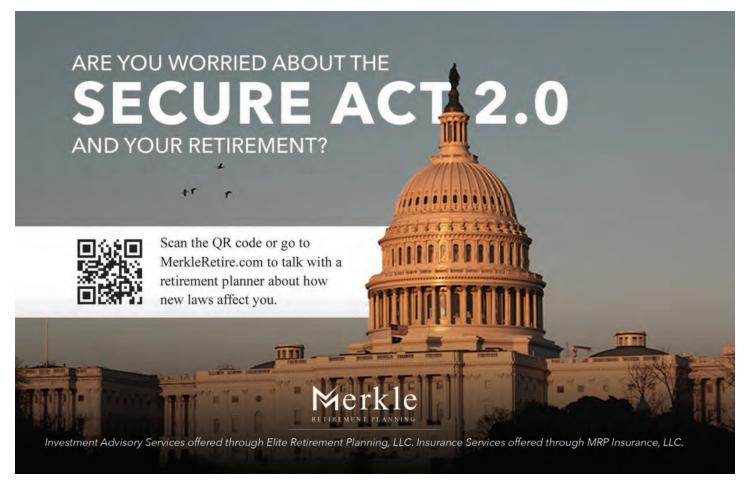
This legislation comes three years after the SECURE Act of 2019, which changed the RMD age from 70 ½ to 72 and eliminated the stretch IRA. I was a vocal critic of the 10-year rule replacing the stretch IRA.

Instead of being able to stretch distributions over a lifetime, those inheriting an IRA from someone other than their spouse have to take the money out within ten years.

This can create a significant tax bill for beneficiaries. We reached out to many of the families and individuals we work with to discuss how the law change could impact their legacy plan. Some chose an IRA relocation strategy and the ability to see more of their money go to their loved ones and less go to taxes.

If the financial advisor you are working with isn't reaching out when retirement laws change, you may not be working with a team specializing in retirement planning. Your retirement planner should be watching what's happening in Washington so you can focus on the fun stuff, like living out your retirement vision.

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



## **WATER** heater problems

Having hot water is a luxury that most of us are not willing to give up and makes our water heaters an important piece of equipment in our homes. As important as they are, out of sight can lead to out of mind — until a problem arises.

**Pilot lights:** If the pilot goes out, it's an annoying but a fairly easy problem to solve. Newer models have an electric or hot surface ignition, but there are plenty that still have a standing pilot system. If you are unsuccessful in relighting the pilot, there is likely a more serious problem.

Smelly water: Have you ever turned on the water and it's followed by a foul rotten egg smell? This is usually due to the hot water sitting in the tank for too long. To check this, turn on the cold water. If you don't smell anything, it could be an indication that the water heater is to blame. Contact a professional to clean and disinfect it; it could have a build-up of bacteria inside. Bacteria love a warm, moist environment like your water heater especially if you keep the temperature below 120 degrees.

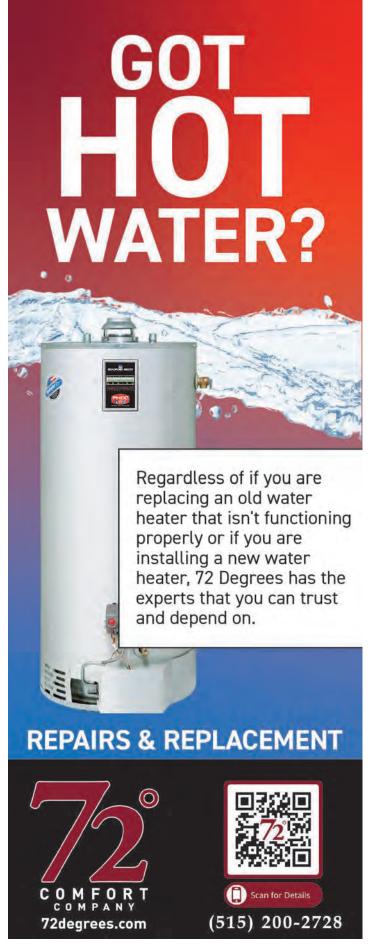
**Leaking water:** Finding a pool of water at the base of the water heater usually equates to replacement. There are a few times that the leak is due to a loose or damaged valve, so this is worth investigating prior to purchasing a new water heater.

Discolored or rusty water: Yellow, discolored and rusty water is a sign that failure is soon to come. An anode rod is a major component of your water heater that runs down the center of the tank and helps prevent corrosion. The purpose of the rod is to wear itself down, releasing electrons into the water to help slow/prevent corrosion of the tank. This is the reason the anode rod usually fails before the water heater and then leads to the demise of the tank entirely. Checking the anode rod regularly can help prevent any surprises.

A few of these problems can be fixed on your own, but leave any complications or replacements to the professionals. Water heaters typically last anywhere from 8 to 12 years, but, if yours is starting to shows signs of age at any point, don't wait until it completely breaks down, leaving you with cold water or a flooded basement.

Information provided by Kendel Richlen, owner, 72 Degrees Comfort Company, 811 S.W. Ordnance Road, Ankeny, 515-200-2728.







### **NEWS BRIEF**

## **SET A** world record and connect families



A church group works together to "Rescue our Roots."

Help set a world record while you connect families with their ancestors.

Many states in the United States did not begin to keep vital statistics until 1880 or later. That's right, no birth certificates, no marriage records, and no death certificates until the late 1800s or even early 1900s. In these cases, a headstone may be the only record of a person's life on earth.

And headstones don't last forever. With every passing season, the gravestones undergo weathering and erosion, and the information on those stones is lost forever.

The Rescuing our Roots project going on right now is using the Billion Graves app to take photos of these gravestones to help preserve them for future generations. Joining this project preserves history for individuals, families and entire communities.

The project started in Cedar Rapids and has spread across three states and hundreds of people. Joseph Miller, founder of the project, would like to see that number grow to thousands of people.

"This project connects families together," he said, "Many of us have a desire to know where we came from and who we are." This project is a step in that process, he said.

The project has two primary goals: document one million headstones by Sept. 30, 2023 and set a world record on June 25, 2023 for the most headstone images uploaded to a platform in a 24-hour period.

Anyone from around the world can participate by going to the site www.billiongraves.com/rescue and signing up for the project. Then create a free Billion Graves account, download the app, and find a cemetery to document. The app shows you cemeteries that need to be documented. You can find more details at facebook.com/RescuingOurRoots.

The project is co-sponsored by The Church of Jesus Christ of Latterday Saints, Billion Graves, Just Serve, Family Search, The History Center, and the Inter-Religious Council of Linn County.

**ADEL** 1009 Court Street 515-993-4581

1202 2nd Street **515-465-3521** 

**DALLAS CENTER** 590 Sugar Grove Ave 515-992-9200

**GRIMES** 1051 NE Gateway Drive 515-452-0812



# CONVENIENT, RELIABLE AUTO SERVICE!



Zech Carlson, Keith Riden and Dustin Klein

**CALL TODAY FOR YOUR APPOINTMENT!** 

## 2<sup>ND</sup> LOCATION NOW OPEN IN URBANDALE!

- · Same award winning service
- 4 year 40,000 mile warranty
- · Locally owned
- Loaners and shuttle service available

3831 70TH ST, URBANDALE





#### GRIMES

1750 SE 11<sup>th</sup> Street **515.986.5241** 

Monday-Friday 7AM-6PM

## URBANDALE OPE

3831 70<sup>th</sup> Street **515.512.1095** 

Monday-Friday 7AM-5PM

#### www.ShadeTreeAuto.biz

Service@ShadeTreeAuto.biz Open Monday-Friday, 7am-6pm

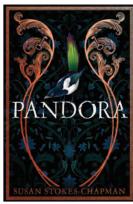
### **'PANDORA'**

This cozy and atmospheric delight was just what I needed for a post-holiday mental vacation. Rich with historical details, copious references to Greek mythology and effervescent characters, this sweet story left me with the kind of light-hearted feeling that's hard to find in the middle of dreary winter.

Pandora is the daughter of famous explorers and antiquity dealers who has fallen on hard times. Her parents were killed in a freak accident, and now she's at the mercy of her vile and greedy uncle. Her budding artistic talent may save her, but Georgian England is not an easy era in which to be a talented, single woman. Enter a dashing, but sad, young man named Edward, eager to make a name for himself as a scholar. Together,

the two discover magic and wonder among the lies and betrayals that plague them at every turn.

This is a simple but beautifully written tale that captivated me in spite of myself — a bit like a fairy tale that you can't help but love, even when you're a bit jaded. Pick it up if you're looking for a bit of joy. - Review by Julie Goodrich



By Susan Stokes-Chapman 1/17/23 416 pages Harper Perennial

### '**TELL ME** I'm Worthless'

Horror isn't a genre for everyone, and, to be very clear, this is one terrifying book and there is a very apt content warning in it for a reason. If you're willing to take the risk, though, you will be amply rewarded with a true piece of art. The author's poetic background is on full display in the rich, profound writing that almost sings even as it's singing of bloody, violent awfulness.

Alice and Ila are former friends dealing with a shared trauma in very different ways. Alice is scared of everything, despondent and tortured by the past. Ila has chosen a skewed, angry path of hatred instead. Both are haunted by a third character — a bitter, creeping evil in the form of an old house. They will face themselves and a reality neither are prepared for when they are forced to confront the evil that twisted them both so cruelly.



By Alison Rumfitt 1/17/23 272 pages \$17.99 Tor Nightfire

With lovingly crafted echoes of Shirley Jackson, Clive Barker, Helen Oyeyemi and many more, this book dazzles with wry humor, existential dread and a powerful lesson on the seductively destructive power of fascism. If you can handle powerful themes drenched in a truly horrifying package, you are in for something incredible that will haunt you long after it's over. 
- Review by Julie Goodrich

## SCHEDULE YOUR DOG'S VACATION TODAY! DOG BOARDING

- Small intimate facility
- Clean and secure surroundings
  - Experienced staff
  - Individual suites
    - Heated floors



Located 2 miles North of Adel on Hwy. 169

515-993-4466

adelgroomingboarding.com

Take a tour of our facility:





**Cliff Cunanan** 

**VP | Mortgage &** Consumer Lender

(515) 986-5746 x 1612

cliffc@visionbank.com

NMLS # 413665



VisionBank Foic Lender



## **BUYING OR SELLING?**



## **Contact Your Mortgage Lender!**

Whether you're looking to buy your first home or have your eyes on a house with room to grow, VisionBank has the best mortgage lenders with competitive rates and flexible terms to meet your needs.

VisionBank mortgages come equipped with low rates, no application fees, and a fast approval process. Best of all, our VisionBank mortgage lenders provide the hastle-free, money-saving experience you deserve.



### DALLAS CENTER BETTERMENT FOUNDATION MEMBER BUSINESSES

#### Crossroads Ag, LLC

Agriculture
23185 240th Street
Dallas Center, IA 50063
(515) 992-4391
crossroadsag@hotmail.com
www.facebook.com/Crossroads-Ag-LLC-314612388562673

#### **Moss Brothers, Inc**

Agriculture
2476 240th Street
Dallas Center, IA 50063
(515) 992-3858
accounting@mossbrosinc.com
www.mossbrosinc.com

#### **Shattuck's Green Acres Sod Farm**

Agriculture 25933 Ridgeview Lane Dallas Center, IA 50063 (515) 992-3812 shattucksgreenacres@gmail.com www.greenacressodiowa.com

## Maple Street Hideaway & Maggie's Place

AirBnB Maple Street Hideaway: www.airbnb. com/ h/maplestreethideaway Maggie's Place: www.airbnb.com/h/ maggieplace

## Board and Batten LLC The Gallery by Board and Batten

Antiques & Art
1408 Walnut Street
Dallas Center, IA 50063
(515) 992-8011
boardandbattenia@gmail.com
www.boardandbatten.net

#### Brown, Fagen, & Rouse

Attorney
502 15th Street
Dallas Center, IA 50063
(515) 992-3728
dalctlaw@dallascenterlawyers.com
www.dallascenterlawyers.com

#### **Melissa Raye Hair Studio**

Beauty
1417 Walnut Street
Dallas Center, IA 50063
(515) 992-3378
melissarayehairstudio@gmail.com
www.facebook.com/melissarayehairstudio

#### **Kids Korner**

Child Care
1106 Linden Street
Dallas Center, IA 50063
(515) 992-4942
adel@kidskornertwo.com
www.kidskornertwo.com/locations/kidskorner-dallas-center/

#### **Coffey Construction Services, LC**

Contractor & Trades 28304 R Avenue Adel, IA 50003 (515) 238-2304 kevin.l.coffey@gmail.com www.facebook.com

#### **Concrete & More LLC**

Contractor & Trades
23885 N Avenue
Dallas Center, IA 50063
(515) 229-9921
concreteandmore@outlook.com
www.facebook.com/ConcreteandMoreLLC

## Elite Electric & Utility Contractors

Contractor & Trades 1403 Sugar Grove Avenue Dallas Center, IA 50063 (515) 992-3222 ty.luellen@eeuciowa.com www.facebook.com/Elite-Electric-Utilities-2260086694271556

#### **K & E Distributing**

Contractor & Trades 1501 Walnut Street Dallas Center, IA 50063 (515) 992-3328 kedistributing@kedistributing.com www.kedistributing.com

#### **Rhinehart Excavating**

Contractor & Trades 28143 240th Street Dallas Center, IA 50063 (515) 992-3888 www.facebook.com/Rhinehart-Excavating-102970138215590

#### Sonntag Roofing & Gutters, LLC

Contractor & Trades 1402 Walnut Street Dallas Center, IA 50063 (515) 681-5951 info@sonntagroofing.com www.sonntagroofing.com

## Edward Jones, Tim Short, Financial Advisor

Financial Services 270 W 1st Street, Suite J Grimes, IA 50111 (515) 986-9720 tim.short@edwardjones.com www.edwardjones.com/financial-advisor/ index.html

#### **Raccoon Valley Bank**

Financial Services 590 Sugar Grove Avenue Dallas Center, IA 50063 (515) 992-9200 tlyon@raccoonvalleybank.com www.raccoonvalleybank.com



## SMALL TOWN SERVICE IS A CALL AWAY

#### **Korner Kone Eats N' Treats**

Food & Catering 504 14th Street Dallas Center, IA 50063 (515) 992-4053 KornerKoneEatsNTreats@gmail.com www.facebook.com/ kornerkonedallascenteriowa

#### The Baker's Pantry

Food & Catering 904 Sugar Grove Avenue Dallas Center, IA 50063 (515) 992-3308 info@thebakerspantry.biz www.thebakerspantry.biz

#### The HandleBar

Food & Catering 1607 Sugar Grove Avenue Dallas Center, IA 50063 (515) 992-8014 www.thehandlebardc.com

#### **Iles Funeral Home-Brandt Chapel**

Funeral Home 1301 Ash Street, PO Box 159 Dallas Center, IA 50063 (515) 992-3701 admin@ilescares.com www.ilesfuneralhomes.com

#### **City of Dallas Center**

Government 1502 Walnut Street Dallas Center, IA 50063 (515) 992-3725 cityhall@dallascenter.com www.dallascenter.com

## Dallas County Health Department

Government 25747 N Avenue, Suite C Adel, IA 50003 (515) 993-3750 phn@dallascountyiowa.gov www.dallascountyiowa.gov/services/healthand-social-services/public-health

## Dallas Mutual Insurance Association

Insurance 1410 Walnut Street Dallas Center, IA 50063 (515) 992-4121 jeff@dallasmutual.com www.dallasmutual.com

#### **GIT Insurance**

Insurance 1302 Walnut Street Dallas Center, IA 50063 (515) 897-4448 gus@gitinsurance.com www.gitinsurance.com

#### **Luellen Richardson Insurance**

Insurance 1107 Walnut Street, PO Box 357 Dallas Center, IA 50063 (515) 992-3272 abbeyl@phillipsassociatesins.net

#### **Digital Stew Services, Inc.**

IT Solutions 403 15th Street Dallas Center, IA 50063 (515) 992-3280 info@digitalstew.net www.digitalstew.net

#### **Minburn Communications**

IT Solutions 100 S. Main Street, PO Box 515 Woodward, IA 50276 (515) 438-2200 marketing@minburncomm.com https://minburncomm.com

#### **Modelaires**

Leisure & Events 4822 147th Street Urbandale, IA 50323 (515) 468-3224 bentcreek30@outlook.com

#### **Three Sisters Barn**

Leisure & Events 21663 R Avenue Dallas Center, IA 50063 (515) 717-0757 threesistersbarn@gmail.com www.3sistersbarn.com

#### Grimes/Dallas Center Living Magazine/Big Green Umbrella Media, Inc.

Media 8101 Birchwood Court, Suite D Johnston, IA 50131 (515) 953-4822 shane@dmcityview.com www.iowalivingmagazines.com

#### **Dallas Center Medical Associates**

Medical & Health Related 507 14th Street Dallas Center, IA 50063 (515) 992-3711 DCMAPC@gmail.com www.broadlawns.org/clinics-and-services/ dallas-center

### Medicap Pharmacy Medical & Health Related

504 14th Street
Dallas Center, IA 50063
(515) 992-3784
8269@medicap.com
www.mymedicappharmacy.com/dallascenter

#### **Spurgeon Manor**

Medical & Health Related 1204 Linden Street Dallas Center, IA 50063 (515) 992-3735 mcahill@spurgeonmanor.com www.spurgeonmanor.com

#### **Dallas Center Rotary**

Non-profit P.O. Box 250 Dallas Center, IA 50063 (515) 992-3728 dallascenterrotary@gmail.com www.facebook.com/DallasCenterRotary

#### **Godspeed Equine**

Non-profit 30151 250th Street Dallas Center, IA 50063 (515) 739-0073 info@godspeedequine.org https://godspeedequine.org

#### The Brenton Arboretum

Non-profit 25141 260th Street Dallas Center, IA 50063 (515) 992-4211 mail@thebrentonarboretum.org www.thebrentonarboretum.org

#### **Rythms of Grace Equine**

Non-profit 23625 River Heights Drive Dallas Center, IA 50063 (515) 305-7361 info@rhythmsofgraceequine.org https://rhythmsofgraceequine.org

#### **Centr3k Nutrition**

Retail & Misc.
1400 Walnut Street, Ste 3
Dallas Center, IA 50063
(515) 803-3830
centr3knutrition@gmail.com
www.facebook.com/Centr3kNutrition-100279335619200

#### **Mashe Modern**

Retail & Misc. 1412 Walnut Street Dallas Center, IA 50063 (515) 992-6578 mashemodern@gmail.com www.mashemodern.com

## LEARN MORE ABOUT OUR BUSINESS GROUP.



#### **EVENTS IN THE AREA**

Be sure to check for cancellations.

#### The Expo

Tuesday, March 21, 4:30-6:30 p.m. Meadow's Gymnasium, 2555 W. First St., Grimes

Join us for a walk around the Meadows Gym and check out some local businesses and what they have to offer at this year's Expo. The event is free to attend. Kids are welcome and activities will be available for them.



#### 'Singin' In The Rain JR.

Feb. 17-19, Feb. 24-26, March 3-5. Friday performances at 7 p.m. Saturday and Sunday shows at 2 p.m. CAP Theatre, 201 First Ave. S., Altoona

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



#### 'The Piano Lesson'

Through Feb. 19 Des Moines Playhouse, 831 42nd St., Des Moines

The Des Moines Playhouse and Pyramid Theatre Company present August Wilson's "The Piano Lesson," following siblings Boy Willie and Berniece as they debate the future fate of a family heirloom in the aftermath of the Great Depression. Performances are 7:30 p.m. Wednesdays to Saturdays and 2 p.m. Sundays. The IRIS Sensation Team will provide audio description on Feb. 19. Those who need ASL translations should provide the Playhouse with advance notice. Tickets start at \$29 at dmplayhouse.com, 515-277-6261, or the ticket office.

#### 'Six'

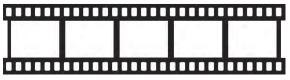
Through Feb. 19 Des Moines Civic Center, 221 Walnut St., Des Moines

"Divorced, beheaded, died, divorced, beheaded, survived." Follow the untold drama

of the six wives of King Henry VIII - in the style of 21st-century girl power. The awardwinning musical by Toby Marlow and Lucy Moss features an all-woman cast



and all-woman band. Tickets are \$40-\$150 at dmpa.org or the Civic Center box office.



#### 'USS lowa' premiere screenings

Feb. 19, 2-4 p.m.

Iowa Gold Star Military Museum, Camp Dodge, 7105 N.W. 70th Ave., Johnston

Join Iowa PBS for two free, in-person premieres of the new documentary, "USS Iowa." This film shines light on the USS Iowa, a legendary battleship built to defend America during World War II. Its presence as a symbol of naval war power and now as a living museum is intertwined with the men and women who served the USS Iowa for more than 80 years through campaigns of triumph and tragedy.

During this special event in Johnston, attendees will have the chance to view historical artifacts and exhibits at the Iowa Gold Star Military Museum. Light refreshments will be served.

"The USS Iowa battleship was the lead ship of the last and most devastating class of battleship," said Iowa PBS Producer and Director Patrick Boberg. "Known as the 'Battleship of Presidents,' her story ranges from wartime victories to a tragic peacetime catastrophe, and she may not have been saved and turned into a museum without the State of Iowa's financial and political support."

For more information and to register for these free event premieres, visit iowapbs.org/events. "USS Iowa" will air on statewide Iowa PBS Wednesday, March 1 at 6:30 p.m.



#### **Chocolate Walk** Friday, Feb. 24 from 5-9 p.m. West Glen Town Center,

West Des Moines

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

#### **EVENTS IN THE AREA**

Be sure to check for cancellations.

#### **Celtic Concert**

Saturday, March 4, 7 p.m. Windsor Presbyterian Church, 6301 University Ave., Windsor Heights

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





#### **Botanical Blues**

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

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



#### **Learn on Saturdays**

Saturdays, through March, 10:30 a.m. to 12:30 p.m. Greater Des Moines Botanical Garden, 909 Robert D. Ray Drive, Des Moines

Weekly educational lectures are offered on a range of topics focusing on Wild Landscapes. This lineup of speakers will inspire and inform you on how to prioritize revitalizing natural landscapes in your own backyard and community. Tickets include in-person, virtual and recorded viewing options. Price per Saturday: members \$5, nonmembers \$15. Season passes are also available. For more information, visit dmbotanicalgarden.com.

## **Celebrate! Innovation Live at DMACC Speaker Series**

Thursday, March 9 • DMACC West Campus, 5959 Grand Ave., West Des Moines

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

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

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

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

FEBRUARY | 2023



enables us to give the highest quality of outpatient care.

#### **OUR SERVICES**

Psychiatric Care **Medication Management** Child & Adolescent Psychiatry **Genetic Testing Nutritional Psychiatry** 





#### **IN-PERSON OR ONLINE VISITS AVAILABLE**

#### walnutcreekpsych.com

5408 NW 88th St., Ste. 140, Johnston (515) 368-7504 | (515) 355-3491

WALNUT CREEK PSYCHIATRY



#### FINANCE By Wade Lawrence, CFP®

## **5 KEY** points from new legislation

Retirement savings affect everyone — young and old, people with plans and those without plans. New laws, known as the SECURE Act 2.0, passed in 2022 intends to strengthen retirement savings opportunities. The legislation includes several new provisions that immediately impact retirement savings accounts.



#### 5 key provisions from the new legislation 1. RMD age increases to 73 in 2023

In 2023, the required minimum distribution age (RMD) increased to 73 for individuals who turn 72 after Dec. 31, 2022. This gives individuals an additional year to delay taking mandatory withdrawals of deferred savings from retirement accounts. If you turned 72 in 2022 or earlier, you would continue to take RMDs as scheduled. For individuals turning age 74 after Dec. 31, 2023, their start date will be age 75.

#### 2. Reduction in penalty for missed RMD

In 2023, the penalty for failing to take an RMD is decreasing to 25% of the RMD amount (it was 50% of the RMD amount in previous years). Additionally, if the RMD is corrected timely, the penalty can be decreased further to 10%.

#### 3. Catch up contributions

In 2025, people aged 60 to 63 will receive a large bump in catch-up contribution abilities: \$10,000 to a 401(k) or 403(b) plan, or \$5,000 to an IRA. Starting in 2024, individuals earning \$145,000 or more in the previous tax year can continue to make catch up contributions, but these contributions must be to a Roth IRA.

4. 529 assets can be transferred to Roth IRAs beginning in 2024 Beginning in 2024, beneficiaries of 529 plans that have been in place for 15 years or more can transfer assets from the 529 plan to a Roth IRA. The transfer is subject to the beneficiary's annual contribution limit and up to a lifetime maximum of \$35,000. This provision will help alleviate a parent's potential concern that they are over-funding a 529 plan by the ability to transfer leftover 529 amounts to the beneficiary's Roth IRA.

#### 5. Qualified Charitable Distributions (QCDs)

In 2023, individuals aged 70 1/2 and older can elect, as part of their QCD limit, a one-time gift up to \$50,000 to a charitable remainder unitrust, a charitable remainder annuity trust, or a charitable gift annuity. This number will adjust annually for inflation. This new provision is an expansion of the type of charity/charities that can receive a QCD. This amount also counts towards the annual RMD requirement.

For more information, contact Wade Lawrence or Bryce Block with 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. Each taxpayer should seek independent advice from a tax professional. These materials are based upon publicly available information that may change at any time without

## REPEATEDLY RECOGNIZED FOR A SUPERIOR SALES



NEW, USED, AND COMMERCIAL VEHICLES

USED CAR SUPERSTORE



LINCOLN
CERTIFIED PRE-OWNED





LINCOLN

Waukee

Iowa's #1 Ford LINCOLN Dealer\*



## SERVICE & PARTS OPEN LATE

STI

& ON SATURDAYS!

HOURS: 7AM-12AM (MONDAY-FRIDAY)

**QUICKLANE** OPEN SATURDAY 7:30AM-12 NOON



## ALLIMAKI=S COLLISION CENTER

**WE GUARANTEE OUR WORK** 

FOR AS LONG AS YOU OWN YOUR CAR.

EXPERT REPAIR. Rental cars onsite.

**FREE ESTIMATES** 











ON THE WAUKEE SIDE OF WEST DES MOINE

STIVERSFORDIA.COM 1.800.747.2744

\*Sales ranking based on car and truck sales report of the Kansas City Region of Ford Motor Company and Lincoln Motor Company for 2022

## **BREAKING** the dry skin cycle

It's February, and that means cold air outside, hot air inside, and dry air everywhere. This combination can weaken your skin's barrier the outermost layer of the epidermis — that acts as your skin's last line of defense keeping toxins out and water inside your body. When the humidity drops, water more easily escapes this barrier through evaporation, causing dry skin.

#### **Symptoms**

Signs that your skin barrier isn't functioning properly include itchy, dry, cracking skin, rough or scaly patches and sensitive or inflamed areas. These symptoms are usually not critical, but failure to treat them could lead to an infection. In addition, people with skin conditions like psoriasis and eczema may see flares-ups this time of the year.

#### Winter skin guide

• Home environment — Keep a consistent temperature — but not too hot. The humidity should be 40% or higher. A small humidifier for the bedroom may be a good idea.

- Shower/bath Avoid long, hot showers or baths which can remove natural oils, causing your skin to lose moisture more quickly. Also, remember to pat, not rub, your skin while drying off.
- Cleanser Use a creamy, soap-free, fragrance-free cleanser that will gently clean without stripping any of the natural oils of the skin. Cleansers that include emollients and antioxidants will help restore a healthy glow to winter skin.
- Moisturizer Look for ceramides to help repair the skin barrier and hyaluronic acid to plump and hydrate the skin. Apply it right after drying off from your shower/bath while your skin is still damp.
- Sunscreen Most people don't think about wearing sunscreen in the winter. Not only do we need protection from the sun but from environmental damage as well. Use sunscreen with antioxidants to provide

protection from both.

- Diet It's important to maintain a diet that supports good skin health including high quality protein, omega-3 fatty acids, antioxidants (vitamins C and E), and always drink plenty of water.
- Clothing Choose fabrics that are kind to your skin like natural fibers, such as cotton, that allow your skin to breathe. Wool, although natural, can irritate the skin and cause itching.
- Irritants Avoid harsh detergents, shampoos and soaps with dyes or perfumes. These products can dry out the skin and cause itching and a potential skin reaction or dermatitis.
- **Treatment** If dry skin becomes itchy and irritated, your provider may prescribe a steroid cream or an oral antihistamine.

Ask your dermatologist about a winter skin treatment plan that works best for you.

Information provided by Harlan Dermatology & Dermatologic Surgery Center, 8131 University Blvd., Clive, 515-225-8180.



## **HEALTH**

## **CELEBRATING** American Heart Month

It's February, and that means two things: It's time to buy your Valentine a nice card and some chocolate, and it's American Heart Month. As the No. 1 cause of deaths for most groups, heart disease affects all



ages, genders and ethnicities. Risk factors include high cholesterol, high blood pressure, smoking, diabetes and excessive alcohol use.

Do you know how to keep your heart healthy? You can take an active role in reducing your risk for heart disease by eating a healthy diet, engaging in physical activity, and managing your cholesterol and blood pressure. This is a great chance to start some hearthealthy habits.

Who should be assessed for cardiovascular risk and how? If there is a concern of a family history of a genetic condition that causes high

cholesterol levels, a lipids check may first occur in patients 20 or younger. In patients 20-39, a lipid profile should be assessed along with family history of cardiovascular disease, A1c, blood pressure, tobacco use, weight, exercise and diet. These factors are pooled together to estimate lifetime cardiovascular disease risk. In patients aged 40-75, an LDL of 70 or above could indicate a need for a medication called a statin to help lower cholesterol levels. For patients over the age of 75, statin medications are often prescribed when appropriate for primary or secondary prevention. This is a very brief discussion of the assessment process, and there are a number of different factors that you and your doctor would discuss when considering treatment as appropriate.

Nearly just as important as treatment with medication when necessary, are lifestyle changes. All the way back in the 1950s, doctors and researchers began understanding the importance of diet and cholesterol to heart

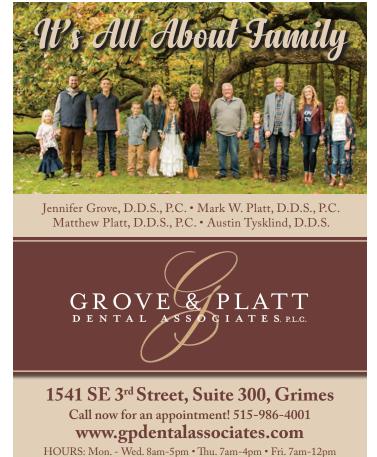
disease. A heart-healthy diet consists of fruits, vegetables, whole grains, low-fat dairy, poultry, fish, beans and limiting red meats. Limit sugary drinks and sweets as well as saturated and trans-fats. Along with diet, exercise is incredibly important. Exercise regularly, engaging in moderate to vigorous aerobic activity for at least 40 minutes three to four times each week, unless otherwise instructed by your physician. Lastly, avoid tobacco and maintain a healthy weight.

Let's observe this Heart Healthy month together. Take up a heart-healthy habit such as exercise or eating healthy. Educate yourself about the risk factors of heart disease. Lastly, if you are worried about your risk and haven't had a routine checkup, get your cholesterol tested.

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







## **MEET** Megan Fangman

Rallying around students and developing partnerships

Megan Fangman spent a couple years teaching in Illinois and North Carolina before moving back to Iowa, where she started teaching at Dallas Center-Grimes. She taught fifth grade for five years, was a kindergarten through fifth-grade reading interventionist for four years, and is now in her second year teaching sixth grade at DCG Middle School. She teaches literacy and social studies.



Megan Fangman enjoys teaching middle school students who are going through a time of tremendous growth.

For Fangman, one of the biggest joys of teaching is seeing her students grow throughout the year and

watching them meet the goals they set for themselves.

"I love it, too, when a student shares they found a book or book series that they really enjoy, or seeing students working together collaboratively and effectively in class. At this age, we get to witness students build new friendships throughout the year, and I love getting to know the kids as individuals."

Of course, middle school is a period of tremendous growth, which can mean some challenges, too, as students navigate new feelings, new friendships and a greater sense of independence. It can be hard to watch them make poor choices when it comes to being kind to everyone.

Teaching also often means long hours.

"The amount of work teachers do every day is not equal to the amount of time we are given. This requires us to put in many hours of work outside of school."

Despite that, Fangman enjoys her job.

"The students are full of energy and personality. They're at a fun age where they want to know how and why things work the way they do. Their curious minds come up with the most creative questions. The students in our building make this job worth it."

Her students also keep her on her toes, and when she is at school, she never knows what might happen, she says. When Fangman was teaching in Charlotte, she was getting ready to take her class on a field trip, but, as she was walking into her classroom, she slipped and did the splits.

"This resulted in me ripping my pants," she laughs. "Thankfully, I arrived at school early and had a kind principal who offered to cover my class until I could get back. I had just enough time to drive home, change and make it back to school before the bus left to take us on our field trip. To this day, I still keep an extra outfit at school to change into in case of an emergency."

Fangman says she is happy to be teaching at the middle school, where the staff is made up of dedicated, hard-working and compassionate staff members who rally around each student in the building, regardless of whether they work with that student or not. Every day, they partner with parents, guardians and community members to work as a team to help students find success.

Outside of school, Fangman likes to spend time with her dog, Pippa.

"We enjoy going on walks around the neighborhood each day. Otherwise, I spend time reading or catching up with family and friends. Over the summer, my dog and I spend time with my parents in Florida."

### FITNESS By Kammi Abrahamzon

### **Q:** Are all fats bad?

A: The quick answer is no, not all fats are bad. Did you know your body actually cannot survive without it? Without a proper amount of fat in your body and in your diet, your body can take a bad turn. Fat serves multiple purposes such as protection for vital organs, lowering your risk for certain diseases, and even making it possible to concentrate on day-to-day things. For something we are always hearing that we need to get rid of, we actually really need fat.



Everything is good in moderation. We know that too much fat is also bad for us. So where is the line? How much is too little, how much is too much? For men and women it varies. For men, it is recommended to keep your body fat percentage between 8-19%. Anything lower, your body cannot sustain long term. For women, it is recommended anywhere between 21-32%. A way to help lower your body percentage would be to focus on what is in your food. You are going to be looking for unsaturated fats. These are considered your healthy types of fat. They can be found in things like nut butters, avocados and fish. Depending on the individual, your daily intake of fat should range from 10-35% of your total calories. So don't focus on taking fats all out of your diet, but focus more on the type you are consuming.

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



STAFFED HOURS: MON-THU 10AM-6:30PM·FRI 9AM-1PM

#### **HEALTH** By Ashley Brockman

### **RESOLUTIONS** and goals

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



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

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

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



#### **RECIPE**

## **MEATLESS** meals made easy

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

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

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

#### **Baked vegetarian taquitos**

Prep time: 15 minutes Cook time: 20 minutes Servings: 4

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



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



10611 HICKMAN ROAD, DES MOINES, IA 50322 • 515-254-2265 • WWW.HEARTLANDPS.COM

## **FIND** your passion

Cross makes time for Governors Day festival.



Ryleah Cross makes the time to volunteer for one simple reason: she genuinely enjoys being involved.

Each year, Cross volunteers with the Governors Day festival held in June - an event put on by Grimes Chamber and Economic Development. In particular, she's in charge of organizing and running the Grand Parade.

"I absolutely love this event because it brings the community out in full force," she says. "It is so fun to see everyone enjoying all the events the festival puts on. I love the parade because everyone is excited to be there. The streets are filled with happy kids waiting to get candy and trinkets that are passed out."

Her husband, Al, helps Cross out with the parade as well, which makes it especially fun.

"I feel so much satisfaction when the weekend is over, and we are able to talk about all the fun (and funny) things that happened," she says.

Cross's favorite memory from her volunteer service thus far is from 2021, when the festival returned after the pandemic.

"Every person was so excited to get out



Ryleah Cross, pictured with her family, enjoys being involved with organizing Governors Day and is in charge of the Grand Parade. Husband Al also pitches in.

and do something they hadn't been able to for over a year," she says. "You could feel the excitement."

Cross adds that the "why" behind her volunteering is that she feels it's important to give back to her community.

"I have been welcomed with open arms, and the least I can do is lend a helping hand,"

Cross encourages anyone who's interested in volunteering to find an organization, mission or event that hits home for them, just like Governors Day does for her.

"If you don't have the passion for what you

are volunteering for, it is hard to really dive in, so find something you love," she says. "It also helps to have some friends, family or coworkers join you."

There are many wonderful organizations in the Grimes community, Cross adds, including GVSS, the DCG Education Foundation, Grimes Community Foundation and the Grimes Storehouse.

"Any organization would love your support in the form of volunteer hours," she says. "Do some research and see if any would be a good fit for you." ■

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

It's never been a better time to get a quote!

**HOME - AUTO - LIFE - BUSINESS - FARM** 





SCOTT GUSTAFSON OWNER / AGENT 515-992-3732

**GUS@GITINSURANCE.COM** 



LOCATED IN THE HISTORIC DALLAS CENTER TRAIN DEPOT - 1302 WALNUT STREET, DALLAS CENTER

## **ABOUT** FFA

Hi. I am Emma Rauschenberg, and I am a senior at Dallas Center-Grimes High School and one of the two reporters that are part of our FFA Chapter's Officer Team. I want to share with you what Future Farmers of America is and about my experience as a member. Future Farmers of America is a national youth organization that promotes leadership and career success through agricultural education. Future Farmers of America (FFA) has taught me so much in the areas of teamwork, responsibility, leadership and communication skills.

Out of all of the things I have learned in FFA, the most important thing is responsibility. Part of that responsibility learned is through having a Supervised Agricultural Experience (SAE). A SAE is a requirement for being an FFA member. You might be asking yourself what an SAE is. All members choose a project they do outside of school that is agricultural, course-related and supervised. There is a wide variety of different projects that students can choose as their SAE. Many students choose their job; however, FFA projects could also be their livestock, pet, crops, building machinery or crafting. All these projects are student-lead, and each member must take responsibility for documenting information on their chosen project.

Over the past four years of being an FFA member, I have had a couple of different SAE projects. When I first joined FFA, my SAE was dog sitting. The next year, I worked at Bomgaars, and my job was my project. I had to document what the job consisted of, the hours I worked, and the money that I earned while working there. This past summer, I started showing Boer goats, and they became my sole FFA SAE project. Raising Boer goats is a big responsibility as there is a lot that goes into owning and raising livestock. I live in Dallas Center and currently keep them at my sister's farm in Perry. Every morning and night I drive there to feed and care for them. Between my five goats, school, and a part-time job at



Emma Rauschenberg says participating in FFA has taught her a lot about teamwork, responsibility, leadership and communication skills.

### **NEWS BRIEF**

## **LOCAL** entrepreneur brings The DRIPBaR to Grimes

The DRIPBaR, an IV vitamin therapy franchise, opened its first location in Iowa on Feb. 6. The new business will be operated by local entrepreneur Chelsea Gavin and located at 1890 S.E. Destination Drive, Suite 100 in Grimes.

"I wanted to elevate health and wellness and make it more of a priority in our community," said Gavin. "After many years within the cleaning service industry, I have found a love for helping others. I felt compelled to bring this service to Grimes to provide a quality service with a focus on personal well-being. I am thrilled to open a new DRIPBaR location and begin the next chapter in my career."

All IV drips are handled by registered nurses under the guidance of a licensed medical director.

a local day care in Grimes, I am usually always on the go. Feeding and watering are the most important parts of their care. In addition, I must purchase feed, bedding and other supplies. Supplements are also used in their feeding program to help them keep a healthy coat and in good body condition. This winter, one of the most important things has been my diligence in keeping them warm. I keep their pens warm with heat lamps and a layer of clean, warm straw bedding. Since my goats are inside because of the low temperatures, it is very important that their pens are kept exceptionally clean. I have a buckling that was just born at the end of December, so keeping the barn warm is especially important for him.

Looking forward, I am excited for spring to arrive as the show season will start, and I will be exhibiting my goats at competitions throughout the state. These competitions will include the Dallas County Fair in July and the Iowa State Fair in August. I would encourage you to attend one of these events to see all the students with their various SAE projects on exhibit. If you would like to learn more about Future Farmers of America, check out https://www.ffa.org and celebrate National FFA Week in 2023 on Feb 18-25. #FFAweek

Information provided by Emma Rauschenberg, senior, Dallas Center-Grimes Community School student and Dallas Center Grimes FFA Chapter member.

## **EXPLORE** the world with Grimes

I have had a lot of friends and a few relatives who have chosen to use commercial genetic tests to learn more about their heritage. On my father's side, thanks to the work of those who have come before me, I know that my family has a strong German heritage. However, as a Christmas present a few years ago, my mother bought my father a testing kit and, through that process, we learned that there might be a little French, English and Scandinavian in his family tree as well.



My mother's side of the family has always been a bit more complicated. There is a lot going on there with genetic influences from a great variety of backgrounds, but still mostly European. Despite the testing that has been done in my family, there haven't been any real big surprises. We haven't experienced the news of an unknown sibling or close relative of whom we weren't already aware.

Knowing your background can be affirming or surprising, but it is undeniably remarkable that the technology exists to let you know where your ancestors came from. For some, including me, it makes me want to travel to these places and see firsthand the lands my family once called

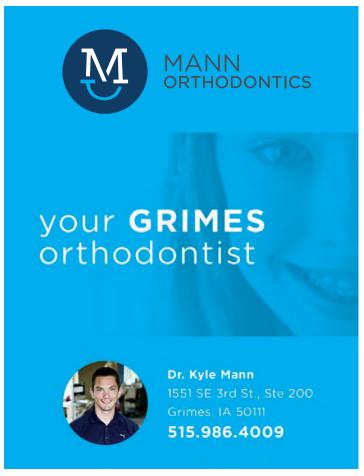
To my knowledge, I don't have a significant amount of Irish or Italian heritage. But, in recent years, Grimes Chamber & Economic Development has led Global Familiarization trips to both of those locations. We've taken small groups (fewer than 20 people) to Ireland (2015) and Italy (2017), comprised of people largely from right here in Grimes. The trips have been wonderful experiences that allowed us to better understand other cultures, foster meaningful relationships, have a lot of fun, and learn much along the way.

There are other noted benefits to traveling abroad. Travel can help to improve your communication skills, expand your horizons, and make memories. But one of the greatest benefits is helping to make you more mindful of other people's cultures and values. It helps to make you a more well-rounded person and can make general conversation a bit more interesting by sharing stories of your expeditions with friends, family, and new acquaintances.

Even with smaller groups, we think there is a value to our community. Global travel can help make us better, more informed citizens, right here at home. This is why, later this year, we are leading a trip to the United Kingdom — more specifically, Scotland — and we want just as many people from our community who are interested in travel to come with us. We will leave on Oct. 11 for an eight-day adventure including time in Edinburgh, Inverness and Glasgow. We're going to have lunch near St. Andrew's Old Golf Course, visit chapels, cathedrals, castles, and stop by Loch Ness to see if we can spot a monster by name of "Nessy."

If interested in this trip, visit www.GrimesIowa.com. But, even if you're not interested, we encourage you to travel. Then, when you return, share your insight, ideas, experiences and stories with anyone who will listen. Maybe even encourage new friends, or long-lost family from abroad, to come and visit Grimes.

Information provided by Brian Buethe, president and CEO, Grimes Chamber & Economic Development.





## **OUT & ABOUT**



Derek Brown at the ninth-grade boys basketball game at Waukee on Feb. 6.



Oliver Rouse at the ninth-grade boys basketball game at Waukee on Feb. 6.



Brody Taylor at the ninth-grade boys basketball game at Waukee on Feb. 6.



Almin Islamovic at the ninth-grade boys basketball game at Waukee on Feb. 6.



Brevyn Fuller at the ninth-grade boys basketball game at Waukee on Feb. 6.



Gina Wright and Kristi Loeffeholtz-Edwards at Merkle Retirement Planning's Business After Hours event on Feb. 2.



Renee Neppl and Loren Merkle at Merkle Retirement Planning's Business After Hours event on Feb. 2.



Kathy Turner and Patty Davalos at Merkle Retirement Planning's Business After Hours event on Feb. 2.



Kyle Lang and Drake Hadacek at Merkle Retirement Planning's Business After Hours event on Feb. 2.



Clint Huntrods and Richelle Smith at Merkle Retirement Planning's Business After Hours event on Feb. 2.



Jane Nady, Barry Hesse, and Linda Marks at Merkle Retirement Planning's Business After Hours event on Feb. 2.



Reonna Snyder and Sidney Jacobson at Merkle Retirement Planning's Business After Hours event on Feb. 2.

### **OUT & ABOUT**



Merkle Retirement Planning of Grimes was voted Best Financial Planner by Des Moines CITYVIEW readers on Jan. 31.



Lashier Graphics and Signs, Business of the Year, at the Grimes Chamber of Commerce Annual Dinner on Jan. 30.



Jolie Morgan, Educator of the Year, at the Grimes Chamber of Commerce Annual Dinner on Jan. 30.



Lu Anne Gafford, Ambassador of the Year, at the Grimes Chamber of Commerce Annual Dinner on Jan. 30.



Grimes Chamber staff members Madison Taiber and Halsey Scales with flowers provided by The Wildflower Factory at the Grimes Chamber of Commerce Annual Dinner on Jan. 30.



Kyle Younker, Laura Palmer and Carson Parker at Merkle Retirement Planning's Business After Hours event on Feb. 2.



Craig Patterson, Citizen of the Year, at the Grimes Chamber of Commerce Annual Dinner on Jan. 30.

#### **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 quarantee 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.

#### WANT TO BUY

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

#### **AUTOMOBILES**

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)

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)

CASH FOR CARS! We buy all cars! Junk, highend, totaled - it doesn't matter! Get free towing and same day cash! NEWER MODELS too! Call 1-877-978-2510. (mcn)

#### CABLE/INTERNET

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)

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)

Unlimited Wireless 4G LTE internet Now Available! Get a faster 4G LTE or 5G highspeed Broadband today. Only \$50 Monthly For Unlimited Internet Including Hardware/ Installation router for all qualified locations. Call 877-719-9710 | Visit: https://www.broadbandO. com. (mcn)

FREE high-speed internet for those that qualify. Government program for recipients of select programs incl. Medicaid, SNAP, Housing Assistance, WIC, Veterans Pension, Survivor Benefits, Lifeline, Tribal, 15 GB internet service. Bonus offer: Android tablet FREE with one-time \$20 copay. Free shipping & handling. Call Maxsip Telecom today! 1-866-443-3789. (mcn)

Get DIRECTV for \$84.99/mo for 24 months with CHOICE Package. NEW 2 YEAR PRICE GUARANTEE. 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)

#### FINANCIAL

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)

#### FOR SALE

SPRING CREEK'S CATTLE COMPANY Annual bull sale. February 19th 1 pm at the Fennimore,

WI Livestock Exchange, Inc. selling 38 bulls and 19 bred females call 608-553-8070. (mcn)

#### **HEALTH & MEDICAL**

Portable Oxygen Concentrator May Be Covered by Medicare! Reclaim independence and mobility with the compact design and longlasting battery of Inogen One. Free information kit! Call 844-716-2411. (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.dental50plus.com/https://www. dental50plus.com/midwest #6258 (mcn)

Don't let the stairs limit your mobility! Discover the ideal solution for anyone who struggles on the stairs, is concerned about a fall or wants to regain access to their entire home. Call AmeriGlide today! 1-877-916-2093. (mcn)

Stroke and Cardiovascular disease are leading causes of death, according to the American Heart Association. Screenings can provide peace of mind or early detection! Contact Life Line Screening to schedule your screening. Special offer - 5 screenings for just \$149. Call 1-866-742-7290, (mcn)

#### MISCELLANEOUS

Safe Step. North Americas #1 Walk-In Tub. Comprehensive lifetime warranty. Top-of-theline installation and service. Now featuring our FREE shower package and \$1600 Off for a limited time! Call today! Financing available. Call Safe Step 1-844-290-5083. (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)

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)

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

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

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-

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)

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)

Become a Published Author. We want to Read Your Book! Dorrance Publishing-Trusted by Authors Since 1920. Book manuscript submissions currently being reviewed. Comprehensive Services: Consultation, Production, Promotion and Distribution. Call for Your Free Author's Guide 1-877-516-0706 or visit dorranceinfo. com/Midwest (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)

Trouble hearing your TV? Try TV EARS Voice Clarifying Wireless TV Speaker. Better than a soundbar and/or turning the TV volume way up. Special, limited time \$50 off offer. Call TV Ears. Use code MBSP50. Call 1-844-455-0505. (mcn)

DIAGNOSED WITH LUNG CANCER? You may qualify for a substantial cash award - even with smoking history, NO obligation! We've recovered millions. Let us help!! Call 24/7, 1-888-490-8260. (mcn)

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 1-866-585-7073. (mcn)

Switch and save up to \$250/year on your talk, text and data. No contract and no hidden fees. Unlimited talk and text with flexible data plans. Premium nationwide coverage. 100% U.S. based customer service. Limited time offer! Get \$50 off on any new account. Use code GIFT50. For more information, call 1-888-909-7338. (mcn)

Caring for an aging loved one? Wondering about options like senior-living communities and in-home care? Caring.com's Family Advisors are here to help take the guesswork out of senior care for you and your family. Call for your FREE, no-obligation consultation: 1-855-568-2947. (mcn)

Remember That Chinese Lab and What Got Loose? These Are Those Rhymes! More Deadly Than Dr. Seuss. Google: Rollin Dehay. (mcn)

Are you a pet owner? Do you want to get up to 100% back on Vet Bills? Physicians Mutual Insurance Company has pet coverage that can help! Call 1-888-680-3016 to get a free quote or visit mfcp. (mcn)

#### **REAL ESTATE**

HOMES FOR RENT! In Your Area. Call Toll Free. 1-833-985-1450. (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 CASH PAID FOR OLD GUITARS! 1920-1980 Gibson, Martin, Fender, Gretsch, Epiphone, Guild, Mosrite, Rickenbacker, Prairie State, D'Angelico, Stromberg. And Gibson Mandolins / Banios, 866-470-1643, (mcn)

Buying and selling silver bars, silver dollars, rare coins, gold coins, gold jewelry, any gold-silver items, collector coins. Kuehl's Coins, Fairmont, Minnesota, 507-235-3886. (mcn)

#### **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! 1-855-526-1060 www.dental50plus.com/ads #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

#### 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: 1-855-948-6176

Eliminate gutter cleaning forever! LeafFilter, the most advanced debris-blocking gutter protection. Schedule free LeafFilter estimate today. 20% off Entire Purchase, 10% Senior & Military Discounts. Call 1-833-610-1936 (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

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 1-877-729-4998 or visit dorranceinfo.com/ads

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 1/31/24. 1-866-479-1516 (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. 1-877-539-0299 (ACP)

Safe Step. North America's #1 Walk-in tub. Comprehensive lifetime warranty. Top-of-theline installation and service. Now featuring our free shower package & \$1600 off - limited time! Financing available, 1-855-417-1306 (ACP)

Switch and save up to \$250/vr on talk, text & data. No contract or hidden fees. Unlimited talk & text with flexible data plans. Premium nationwide coverage. 100% U.S. based customer service. Limited time get \$50 off any new account. Use code GIFT50. 1-855-903-3048 (ACP)

Attention Homeowners! If you have water damage and need cleanup services, call us! We'll get in & work with your insurance agency to get your home repaired and your life back to normal ASAP! 855-767-7031 (ACP)

MobileHelp, America's premier mobile medical alert system. Whether you're home or away. For safety & peace of mind. No long term contracts! Free brochure! 1-888-489-3936 (ACP)

Free high speed internet if qualified. Govt. pgm for recipients of select pgms incl. Medicaid, SNAP, Housing Assistance, WIC, Veterans Pension, Survivor Benefits, Lifeline, Tribal. 15 GB internet. Android tablet free w/ one-time \$20 copay. Free shipping. Call Maxsip Telecom! 1-833-758-3892 (ACP)

Caring for an aging loved one? Wondering about options like senior-living communities and in-home care? Caring.com's Family Advisors help take the guesswork out of senior care for your family. Free, no-obligation consult: 1-855-759-1407 (ACP)

Inflation is at 40 year highs. Interest rates are way up. Credit Cards. Medical Bills. Car Loans. Do you have \$10k or more in debt? Call National Debt Relief to find out how to pay off your debt for significantly less than what you owe! Free quote: 1-877-592-3616 (ACP)

Wesley Financial Group, LLC Timeshare Cancellation ExpertsOver \$50,000,000 in timeshare debt & fees cancelled in 2019. Get free info package & learn how to get rid of your timeshare! Free consultations. Over 450 positive reviews. 833-308-1971 (ACP)



916 Main Street, Adel Mon-Fri 8-5, Saturday 8-2

515-993-4287

ADEL 1960
Winterset

T.V. & APPLIANCE • HEATING & COOLING

www.adelwintersettv.com

224 Highway 92, Winterset Mon-Fri 9-5, Saturday 9-2

515-462-2939

## We Love Our Patiento!



Voted best pediatric clinic in central lowa 5 years running!

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