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#### **WELCOME**

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

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



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

Tammy Pearson

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#### **High school love**

David and Doris Moorman met on the school bus.

"When I started high school, my bus unloaded halfway there, and I got onto his bus and went the rest of the way," Doris says. "He was a year ahead of me."

David is from a rural area named Glendean in Kentucky, and Doris came from a rural community called McQuady, about 8 miles away. They both lived on large farms and went through high school together. After graduation, David joined the Army Reserves for a year, and the couple dated through college.

"We just both felt it was right, and, so, when he asked me to marry him the Christmas before we married, I said yes. He gave me a ring, and that was it. We got married the summer after I graduated from college in 1962."

After that, Doris taught music in Bowling Green, and then they moved to Owensboro. David had a job with GE, and Doris had a teaching position. The couple has three sons, and they lost a stillborn daughter 56 years ago. They also have 11 grandchildren, three of whom are the reason they came to Iowa.

The couple was living in Wisconsin, and David had retired.

"We were just hanging out not knowing what the Lord would have us do from that point, and I got a phone call from our second son, Scott, in Iowa," Doris recalls.

Scott and his wife had a 2-year-old at the time, and he said, "Mom, are you sitting down?" He told Doris that he and his wife were expecting triplets, and they were hoping David and Doris would consider coming to Iowa and helping them with the babies.

They decided to come to Iowa to try it out and to make sure it was good for everyone concerned. That was 17 years ago, the age the triplets are now.

"They were about 12 weeks old when we started helping out, and it did keep us busy, but we did it together. David usually went over around 6:30 a.m., and I came a little later, and we stayed all day long and took care of the babies, and it was a good experience."

Doris credits the strength of their relationship with their faith in God.

"We have always trusted the Lord and asked for his direction, and even now we sit down in the morning and have time together with the Lord, and that has kept our marriage strong."

She says she and David have always been on the same track, the same path, and the Lord has blessed them. They both are active at NorthPoint Church in Johnston, which is only a few minutes from their house.

Her advice is to take each day as it comes and make it a priority to put your spouse first.

"That's the bond that keeps you together, and that's what has kept us together through thick and thin and through problems that come. In that many years of married life, you have times that are difficult, but we have been able to manage and go on and persevere."

#### Love at first date

Ron and Judy Sims have been married for 63 years. Ron says he knew after their first date that Judy was the one.

"It was on a blind date in 1956, and our friends set us up," Ron says. "It was on Friday the 13th. We don't consider that a bad day now. It's a good day. I knew she was the one, and it took her a little longer. I came home and said, 'She's the one I'm going to spend my life with,'



at least I wanted to."

They went to the drive-in that night and saw a Disney movie, "Vanishing Prairie." It didn't take Judy too long to decide it was meant to be. The date was in October, and, by December, they were looking at rings.

Ron and Judy are both from Des Moines. Judy attended North High School, and Ron went to Woodside, which is now Saydel. They will celebrate their 64th wedding anniversary in May.

Over the course of more than 60 years of marriage, there are ups and downs. The couple had four children, all of whom still live in Iowa. When the kids were growing up, Ron worked nights, and his shift started on Sunday, so they only had Friday and Saturdays together on the weekend. The family would make it a point to take time together one of those days to ride bikes or go hiking and do things as a family.

"The kids were gone to school by the time I got home from work, and it could be difficult during the week," Ron says. "There were things I missed, but we made it work. You take whatever you're handed and do it a day at a time."

"We just work together and, if something comes up, you work it out," Judy says. "There's never any question that our relationship would end, and that was never an option, so we'd just work it out. We were together, and, if things were going wrong, we'd fix them."

Judy's advice to new couples is to love each other and be respectful, and, if you have any problems, work them out. Don't just walk away or get mad. Don't ever go to bed mad, and don't argue over small stuff either. It's not worth it.



Ron and Judy Sims have been married for 63 years.

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She also counsels couples that it's a good idea to do things apart, too, to have your own interests. She credits that with making it easier to be apart when you have to be, and it's good to keep your own identity separate from your spouse. It also helps when the children grow up and you become empty nesters.

"He can go do his thing, and I'd do mine. It will drive you crazy if you're together all the time."

The Simses made sure their kids had childhoods similar to the ones they enjoyed, and now they have 12 grandchildren and 14 great-grandchildren who will continue their family traditions and memories.

"I think it's great," Ron says. "It's been a great life. I wouldn't want to trade it for anything. Everyone has good times and bad times, and the only thing you can do is stick together, and it's just one day at a time."

#### **Long-time love**

Harold and Frances Bergman both grew up near Parkersburg on farms about 7 miles away from each other. Their families were acquainted, and their siblings all knew each





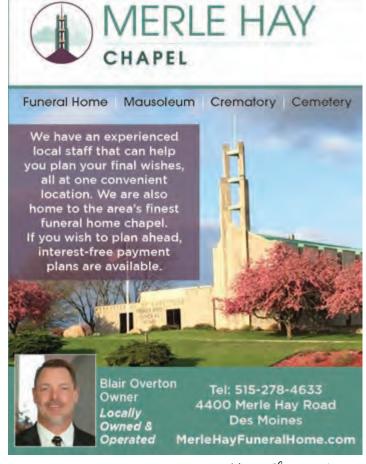
Harold and Frances Bergman both grew up near Parkersburg on farms about 7 miles away from each other. They both were physically active and have hosted foreign exchange students.

other. It wasn't long before the pair started spending time together.

"She was a senior then and was walking on the street when I pulled the car over to the curb and asked her if she'd come with me — and she did," Harold says. "From there on, we just started dating. It was 1945." Back in those days, there was a railroad that ran through their little towns, and they could hop on the railroad and go see each other. The couple married in 1950, and they've enjoyed a full, vibrant life together since then.

Harold was in the Army and went to college at the University of Iowa. He taught for one





year out of school, but he spent the bulk of his career working at Farm Bureau. Frances was a legal secretary, and her main career was as the deputy clerk of court in Audubon County. The couple lived in Hampton, Oakland, Toledo and Maquoketa in the early years, welcoming their three sons along the way - Mike, Phil and Tim — and settled in Audubon in 1963. In fact, Frances was the first woman elected to the city council in Audubon.

They both stayed busy while raising their family. Harold took up running before it was popular; he had to run in Hush Puppies because there wasn't anywhere to buy sneakers in Audubon. Frances took up bicycling, riding her bike to her job far before it was ever trendy

"We gave them matching bikes for their 25th anniversary," Mike recalls. "Dad has been a lifelong exerciser and wore a heart rate monitor before that was a thing people did. I remember he'd go running, and people asked him why he was running because it wasn't a thing to do for exercise then. In 1986, he turned to cycling, and he and I and Tim rode across Colorado that year, and he's done RAGBRAI seven times."

The couple also opened their home to foreign exchange students when the boys were still at home. Two of their students — one from Brazil and one from France — have stayed close to the family, visiting on more than one occasion and now even bringing their own families with them to see the Bergmans.

"There was a very tight bond between them," Mike says. "They're like extended family for us. I remember when our first one came in 1971 from Brazil. He was able to call home one time in 11 months, and it cost \$100. People from town raised money for him to be able to afford the phone call. Now we use video calls to keep in touch for free."

Harold was big on making sure he kept Frances on her toes. In 2000, he wanted to give her a VW Beetle for Christmas.

"It was supposed to come for Christmas, but



In 2000, Harold Bergman wanted to give Frances a VW Beetle for Christmas. "It was supposed to come for Christmas, but it didn't come until Feb. 1," Harold says.

it didn't come until Feb. 1," Harold says. "It was yellow, and, at Christmas, there was a little yellow Beetle underneath the tree."

After more than seven decades together, the Bergmans remain as close as a couple can be.

"We just always made sure we expressed our love for each other and paid attention to each other and were willing to compromise," Harold says. "You go one day at a time." ■

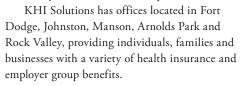




#### **NEWS BRIEFS**

## **THOMAS** joins KHI Solutions

KHI Solutions announced that Amy Thomas has joined as a team member in the Johnston office. Amy has her health and life insurance license from the State of Iowa, and her role will be assisting clients in the Des Moines area. Her expertise will be in the individual market, selling and servicing medical, dental, vision, hospital indemnity and travel insurance products.





**Amy Thomas** 

# **CITY** adds more than \$112 million in taxable valuation in 2022

In 2022, the City of Johnston had a substantial year of growth with more than \$112.6 million in new taxable valuation.

#### Highlights of the 2022 construction include:

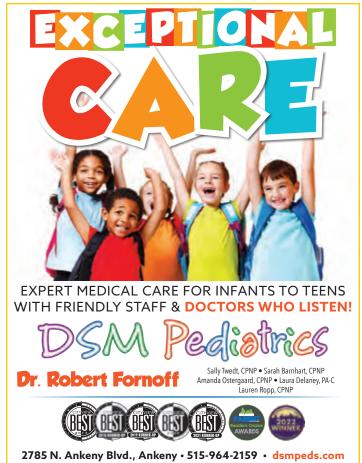
- 245 new residential units, of which 97 were single-family residential units. This represents the highest number of new residential units since 2015.
- 10 commercial projects accounted for \$36.7 million in new valuation, the most since 2013.

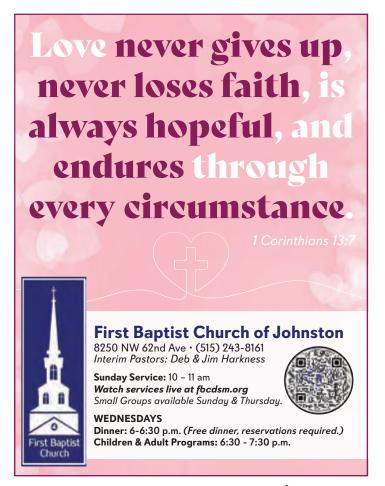
"Despite supply chain, inflation and interest rate challenges, Johnston continued to thrive in 2022," said Community Development Director David Wilwerding. "Johnston had an excellent mix of residential and commercial projects while continuing to ensure the foundation is formed for this growth to continue into 2023 and beyond. The future growth for our community is strong, and notable construction projects will begin this spring. We are certainly excited for this growth and the opportunities it will offer for the metro and our residents."

As part of the 2022 Community Development Annual Report, Wilwerding predicts the following for 2023:

- Increased permits for single-family residential and townhome/villa development as a result of significant new and pending developments.
- Increased permits and valuation in commercial developments, particularly light industrial employment-based and retail/service/entertainment-based projects.
- The Johnston City Council's long-planned vision for Merle Hay Road will begin to advance rapidly with construction at the Johnston Town Center, Ignit Sports and Fitness, Bombers Golf and LifeServe Blood Center of Iowa, spurring development elsewhere along the corridor.

The statistics are part of the 2022 Community Development Department Annual Report and can be viewed by visiting www. cityofjohnston.com/2022CDAnnualReport. ■





# **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).

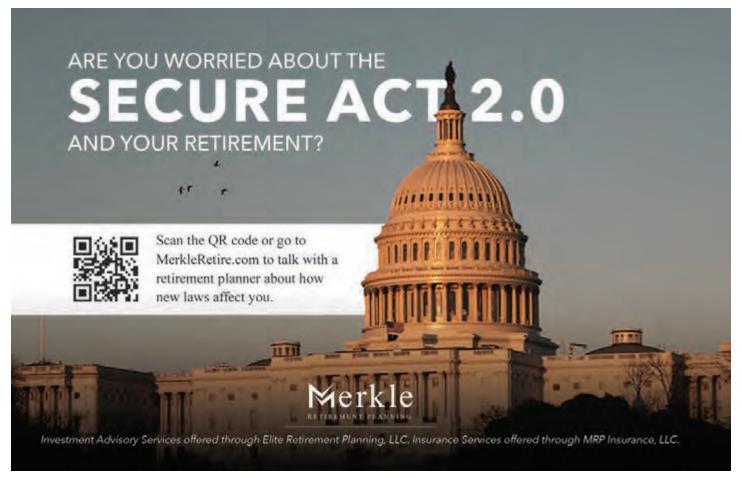
This legislation comes three years after the SECURE Act of 2019, which changed the RMD age from 70 ½ to 72 and eliminated the stretch IRA. I was a vocal critic of the 10-year rule replacing the stretch IRA.

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.



#### **LIBRARY**

# **LOVE** your library

February is full of cats, bunnies and local authors — oh my. We're also excited to spread the word about two new services that offer one-on-one help at JPL. Read on for all the details about the great programs and resources available at your library.

Calling all teens: We're having a cat party, and it's going to be purr-fect. Come hang out with other cat enthusiasts at the **We Love**Cats Party where we celebrate everything we love about cats. Watch hilarious cat videos, make cute kitty crafts, enjoy cat-themed snacks and more. Plus, cuddle and relax with a real, live kitty friend from the ARL TheraPets team. For kids in sixth grade through 12th grade. Drop in any time between 1:30-3 p.m. on Monday, Feb. 13, or stay the whole time. Registration appreciated.

A furry friend of a different variety will be at JPL the following day for **Valentine's Day with Heart the Rabbit**. We will read a heart-themed story, create a heart bunny craft and pet a real bunny. This program is perfect for ages 2-5, but all ages are welcome.

Love local lit? You won't want to miss the first **Read Local Author Fair** at Johnston Public Library on Feb. 25 from 2-4 p.m. Local authors will present their latest works, answer questions and sign books in this open house-style event. Attendees will have a chance to browse a selection of books for purchase and enter to win fun literary prizes including local author book bundles. If you know a local author, send them our way. This free event provides a platform for local writers to showcase their work, connect with readers, talk about their writing process and network with other authors.

JPL is excited to announce two new services offering one-on-one help with technology and jobs. The JPL Help Desk program provides training and support for teens and adults as they face new learning, employment or technology-related challenges. JPL Help Desk staff can provide guidance with tech-related tasks, help with a job search and resume, and connect individuals to resources, but it cannot provide legal, financial or medical information or fill out forms for individuals. Help Desk appointments are educational in nature, and individuals should have a clear goal in mind of what they would like to learn during their session. Librarians are instructors and cannot troubleshoot or fix malfunctioning software or hardware. Typical uses for a Help Desk appointment include: resume and cover letter writing assistance, job search assistance, troubleshooting basic computer applications, assistance searching the Internet, help downloading library e-Books and other digital resources, setting up email or other online accounts, Google Drive instruction, social media basics and Tech Lab training. For more information or to schedule an appointment, call the Public Services staff at Johnston Public Library at 515-278-5233

We're also excited to offer **Tech Help with Teens** on the first Saturday of every month between 2-4 p.m. Not really sure how to use Microsoft Word? Having trouble finding that app you downloaded on your iPad? Has it just been forever since you have used a computer? Tech Help with Teens is designed just for you. Drop by JPL for free one-on-one help with one of our teen assistants. Our trained teen assistants will provide guidance and support on a specific tech-related topic in a 45-minute session, Patrons should have a clear goal in mind. Please note: Tech Help with Teens is not able to diagnose issues with malfunctioning devices, replace physical parts, or remove computer viruses, nor provide legal or financial advice.

More information and registration for all Johnston Public Library events and services is available at johnstonlibrary.comor by calling your local friendly JPL librarian at 515-278-5233. ■



# **HEART-HEALTHY** habits for seniors

Heart disease is becoming a major threat to seniors and their health. According to everydayhealth.com, 84% of people who are 65 years and older die from a heart-related disease. When you make healthy lifestyle choices,



heart disease doesn't have to be an inevitable part of getting older. You can keep your heart healthy at any age, but it does take time and dedication.

#### Here are some tips you can add to your daily routine to prevent heart disease:

• Exercise. Exercise is crucial for seniors, not only for preventing heart disease but becoming an overall healthy aging individual. Take 30 minutes out of your day to exercise, whether that is walking, biking, swimming or even chair exercises. Exercise can also help shed

pounds since too many pounds can add up to increased heart-disease risk. To help prevent heart disease, you should maintain a healthy body weight for your size.

- Cut out bad habits. Smoking is the number one bad habit seniors and younger adults should cut out. If you smoke, it's time to quit. Smoking increases the risk of developing cardiovascular diseases. There are many resources our there to help you stop smoking if you are having a difficult time with it.
- Diet. Seniors should eat a heart-healthy diet. This includes fresh fruits and vegetables. Try to limit saturated fats, salt and any foods that contain cholesterol. You can also use simple ingredient substitutions in a recipe that you already enjoy. An example can be to use plain Greek yogurt instead of sour cream or mayonnaise. Some healthy foods to eat on a heart-healthy diet can be fish, nuts, veggies, fruits and whole grains. Try talking with your doctor if you are having difficulties sticking with a healthy diet.
- Regular checkups. Seniors should go to their doctor regularly to monitor health conditions and to ensure their medications are being administered correctly. You should keep track of your numbers.
- Stress. Stress is hard to escape. However, there are ways to reduce stress such as physical activity, sleep and relaxation techniques and avoid things that make you stressed in the first place.

Since so many seniors and older adults are affected, it's important to know how to help seniors prevent heart disease and to know the symptoms. Some common heart disease symptoms can include chest discomfort, heartburn, dizziness, sweating, shortness of breath and fatigue. Seniors and older adults should talk with their doctor to learn more about heart disease and how to prevent it.

Information provided by Alex McGregor, director, Edencrest at Green Meadows, 6750 Corporate Drive, Johnston, 515-207-1984. Information from Family Caregiver Alliance.



# **FOUNDATION** is one of Rotary's crown jewels

This month, we wanted to take a closer look at one of Rotary's crown jewels, our Foundation, which was started with an initial investment from Arch Klumpf in 1917, in Chicago, with \$26.50... and with but one founding principle: "To do good in the world."

Today, with assets of \$1.25 billion, the mission statement of the Rotary Foundation has been filled out a bit and reads as follows: "The Rotary Foundation helps Rotary members to advance world understanding, goodwill, and peace by improving health, providing quality education, improving the environment, and alleviating poverty." The Foundation has a four-star rating from the renowned Charity Navigator and an A+rating from CharityWatch. The headquarters for the Foundation and Rotary International are both located in Evanston, Illinois, with associate foundations located in Australia, Brazil, Canada, Germany, India, Japan, Korea and the United Kingdom. The financial structure is organized as a public charity operated and governed by a board of trustees, while the operations of Rotary International, the member organization to which our Johnston Rotary club belongs, is overseen by a board of directors.

Throughout its long history, the Rotary Foundation has donated more than \$4 billion to life-changing and life-sustaining organizations, programs and projects. In the 2022 fiscal year, the Foundation distributed approximately \$273 million in charitable grants. Of this amount, \$150 million went to disease prevention efforts (the bulk going to Rotary's flagship Polio Eradication efforts in conjunction with the Bill and Melinda Gates Foundation, which provides a matching program); \$25.7 million to clean water and sanitation projects, \$17 million to economic development, \$8.4 million to maternal and child health; \$12.1 million to basic literacy and education, and \$5.6 million to peacebuilding and conflict prevention. Other Foundation focus areas include disaster response, district grants (for local Rotary Club charitable endeavors), and a wide range of other curated charities and causes, all reviewed under the guiding light of the Foundation's mission.

As a humanitarian organization, peace is a cornerstone of the mission. And looking ahead in 2023, the Foundation is renewing its focus on the goal of peace and conflict resolution. Throughout the world today, some 70 million people are displaced due to conflict, violence, persecution and human rights violations. More tragic, half of these are children. By carrying out service projects and supporting peace fellowships and scholarships, Rotary takes action to address the underlying causes of conflict, including poverty, discrimination and lack of access to education. Since Russia's invasion of Ukraine, Rotary members have mobilized networks to provide aid to those displaced by the violence and contributed more than \$15 million for Ukraine disaster relief, with more on the way. The way of peace is hard, but Rotary always works to create environments where peace can happen.

We hope you will consider learning more about Rotary and its amazing Foundation. We also humbly ask that you might consider a donation.

To learn more: www.rotary.org/en/annual-report-2022.

To donate: https://my.rotary.org/en/donate. ■

More information about the Johnston Rotary Club can be found at https://portal.clubrunner.ca/1649 or contact Neil Hyde, 515-210-2649, hyde\_neil@yahoo.com or Miles Summa, milessumma@gmail.com, 515-480-3076.





## **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



# **SETTING** up a Medicare.gov account

Last month I talked about setting up a Social Security account through ssa.gov and why it was valuable at any age. I got great feedback asking some additional questions... Thank you! This month I want to talk to those who have or will be getting a Medicare (Medicare Beneficiary Identification MBI) card in the near future.



In 2019, Medicare began a change in their website, www.medicare.gov. Originally, it could be used to review prescription drug plans using a non-descript 10-digit number and a date to keep track of a list of medications. This was helpful to assist with looking at prescription drug plans annually during the Annual Enrollment Period. What changed in 2019 is Medicare.gov decided to revamp, and it became individualized or personal to those who are Medicare eligible.

The website now provides a great amount of detail for individuals. It is tied to the individual by their Medicare ID number used to set up the account. I find two parts of the website extremely valuable.

• Billing tab. When someone is enrolling in Medicare but NOT enrolling in Social Security, the default billing method for Part B premium is for Social Security to send a three-month bill. In 2023, the monthly amount for Part B is \$164.90, so times three would be \$494.70. In the past, setting this up on a monthly basis could result in Social Security not being able to stop the auto pay and additionally take the premium from the Social Security check. Not fun to rectify!

The billing tab in medicare.gov allows a process to set up EZ Pay monthly or even continue to pay the three-month billing but now being able to do so on a credit card....POINTS! The system is also much more user friendly and better equipped for change.

• Blue Point. The Blue Point system attached to medicare.gov is a system that is tied into pharmacies. This means whatever prescriptions were purchased in the last 90 days at a pharmacy are pulled into the individual's medicare.gov account. This means when needing a list at a moments notice OR during the Annual Enrollment Period when meeting with an agent, SHIIP counselor or reviewing the different prescription drug plans available for the new year, prescriptions routinely taken are already available and correctly listed at medicare.gov.

Finally, for those who have original Medicare and a supplement, the Medicare claims (not the final payment by the supplemental carrier) are also listed in the medicare.gov account. This can be a useful tool also.

Get your Medicare card out and take a few minutes to sign up for medicare.gov and look around. You never know what you might find helpful. If you have questions or concerns enrolling, call your insurance specialist.

Information provided by Janis Van Ahn, Health Insurance Advisor LLC, 5870 Merle Hay Road, Suite A, Johnston, 515-225-9994, jvanahn@health-insadvisor.com.







#### **FINANCE By Tim Hanstad**

#### New job, new retirement account options

#### Changing jobs? Consider these 401(k) options:

- · Leave the money in your previous employer's plan
- Move it to your new employer's plan
- Roll it over to an Individual Retirement Account (IRA)
- · Cash out the account subject to early withdrawal penalties

We can talk through your financial goals and find the option that works best for you.





Tim Hanstad, AAMS<sup>®</sup> Financial Advisor

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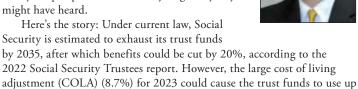
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#### **CAN YOU** count on Social Security?

If you're getting closer to retirement, you might be thinking more about Social Security. Specifically, can you count on it to contribute part of the income you'll need as a retiree?

There's been an increase in alarming language surrounding the solvency of Social Security, but in reality, its prospects are not nearly as gloomy as you might have heard.

their resources sooner.



But this outlook may represent a worst-case scenario. For one thing, the cost of the 2023 COLA will be somewhat offset by higher taxes on workers contributing to Social Security. The maximum amount of earnings subject to the 6.2% Social Security tax jumped from \$147,000 in 2022 to \$160,200 in 2023. And in looking down the road, further increases in this earnings cap may also help reduce the gap in the trust funds. Increasing the payroll tax is another possibility for boosting funding to Social Security.

And here's a political reality: Social Security is a popular program, and it's unlikely that any future Congress wants to be blamed for reducing benefits. Of course, there are no guarantees, but it seems fair to say that you can reasonably expect some benefits from Social Security when you

But perhaps the bigger issue is just how much you should depend on Social Security for your retirement income. On average, Social Security benefits will provide about 30% of a beneficiary's preretirement earnings, according to the Social Security Administration. But the higher your earnings before you retire, the lower the percentage that will be replaced by Social Security.

Still, you'll want to maximize the benefits that are available to you — and that means deciding when to start taking Social Security. You can begin as early as 62, but your monthly payments could be as much as 30% lower than your normal (or "full") retirement age, which will likely be between 66 and 67.

Even if you were to wait until your full retirement age before collecting Social Security, you'll also need to draw on other sources of funding. So, while you are still working, it's a good idea to keep contributing to your IRA and 401(k) or other employer-sponsored retirement plan.

The amount you contribute should depend on your overall financial strategy and your financial needs, so, for example, you probably shouldn't put in so much into your retirement accounts that you feel significant stress in your monthly cash flow. But when you do get a chance to invest more in these accounts, such as when your salary goes up, you may want to take advantage of the opportunity.

Ultimately, you should be able to count on Social Security as part of your retirement income. You may want to consult with a financial professional to determine when taking Social Security makes the most sense for you and how you can also get the most from your other retirement accounts. You'll want a retirement income strategy that's built for the long run.

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# WHAT IS a revocable trust?

A revocable trust is a flexible estate-planning tool with many benefits. A trust is a legal entity created by a written legal document. It functions similarly to a Last Will and Testament — it names someone to manage your affairs, provides rules for that asset-management, and sets out how to divide money when you die.



But a trust can do much more than that. Because it is established during your lifetime,

you have flexibility and control. Trusts are often used as a means to give money or property to others over time, or for limiting disbursements to beneficiaries. Trusts aren't for everybody, but they have many advantages:

#### Choose who is in charge

You will likely name yourself as trustee of your trust. You should also name a successor trustee to carry on this role. Upon your death or disability, the successor trustee steps in to fulfill responsibilities as outlined in the trust document. The trust allows you to choose whom you want to manage your financial affairs.

#### Continuity in asset management

A trust is a good way to ensure that your assets will be managed the way you want them to, even if you aren't able to participate in the decisions.

If you become incapacitated, the trust provides a blueprint for paying income and assets to you and your family. The assets in a trust, with clear guidelines on their use by the trustee, guarantees that your loved ones will still have those benefits.

#### Assets are not subject to probate

A properly-drafted trust will keep the assets in the trust out of probate. That means that they are not administered with court oversight. Staying out of probate court can save a lot of money in costs and fees. This is a huge advantage for many people and often one of the main reasons for creating a revocable trust.

#### **Privacy**

If your estate has to be administered through the probate court, your assets will be public record. This can be problematic for people who value their privacy. When your assets are in a trust, then only you, your beneficiaries and the trustee have access to them.

When you are considering which estate planning tools are right for you, contact an attorney who specializes in estate planning - an attorney you can trust.

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







# CONTACT US! CITYWIDE TRAFFIC STUDY The City of Johnston will be conducting a cityw

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JOHNSTON PARKS DEPARTMENT

6300 Pioneer Parkway (515) 727-8091 FAX: (515) 727-8092

CROWN POINT COMMUNITY CENTER AND SENIOR DINING CENTER

6300 Pioneer Parkway (515) 251-3707 The City of Johnston will be conducting a citywide traffic study. This study will identify traffic flow congestion points along roadways and those within neighborhoods, business districts and school zones.

As part of this process, we are asking for public input. The input received will be compiled and projects will be recommended to enhance safety and traffic flow. These recommendations are short- and long-term solutions to improve our community's congested areas.

Our city leaders will prioritize the recommendations and develop a strategic plan to implement the improvements. Provide your input by visiting www.cityofjohnston.com/trafficstudy.

#### PRESIDENTS DAY CLOSURES

Johnston city offices, including the library, will be closed on Monday, Feb. 20, for the Presidents Day holiday. Trash and recycling pickup days are not affected by this holiday. The regularly scheduled Johnston City Council work session and meeting will take place on Tuesday, Feb. 21, beginning at 6 p.m.

#### VOLUNTEER FOR KITES ON THE GREEN

The annual Kites on the Green event will be held on Saturday, May 6, from 10 a.m. to 5 p.m. at Johnston Commons, near the Johnston Public Library. This great event allows families to come together, fly kites and enjoy the beautiful weather. To ensure a successful event, volunteers are needed for multiple shifts. Volunteers will help kids/families build kites, assist at special activities, or help with the donation booths.



Sign up by visiting www.cityofjohnston.com/KOTGVolunteer.

#### SUBMIT YOUR CONCERN ONLINE

The City of Johnston makes it easy to submit a concern online. This will help city staff identify the problem and address them quickly. Concerns may include code enforcement, playground concern, missed trash or recycling, or a pothole.

Report the concern by visiting www.cityofjohnston.com/concerncenter.

For more information about the city, please visit www.cityofjohnston.com



#### UPCOMING COMMUNITY EVENTS

The City of Johnston and the Johnston Town Center have family-friendly events coming up this year. We encourage you to mark your calendars to ensure you can attend these events. For more information about the events with the City of Johnston, please visit www.cityofjohnston.com and view the calendar. For the Johnston Town Center events, please visit johnstontowncenter.com/events.

#### Tuesday, Apr. 11 - Annual Tree sale

Online only beginning at 8 a.m.

Trees include: Ginkgo Autumn Gold, Pagoda Dogwood, Skyline Honeylocust and Swiss Stone Pine

#### Saturday, Apr. 15 - Kite Building Workshop

Get ready for Kites on the Green and build a kite at the library, from 2 to 4 p.m.

# Monday, Apr. 17 and Tuesday, Apr. 18 - Spring Cleanup

West of NW 86th Street is Monday, Apr. 17 and East of NW 86th Street is Tuesday, Apr. 18.

#### Saturday, May 6 - Kites on the Green

10 a.m. - 5 p.m., Johnston Commons

#### Saturday, May 13 - Mayor's Annual Bike Ride

Ride from City Hall to Terra Park. 11:30 a.m. to 1 p.m.

#### Jun. - Sept. - Farmers Market

5 to 8 p.m., Tuesdays, Johnston Town Center

#### Saturday, Jun. 3 - Family Fest

11 a.m. to 2 p.m., Johnston Town Center

#### Saturday, Aug. 12 - Mayor's Run for the Trails 5k + Kids Fun Run

8 a.m., Terra Park, Register by visiting www.cityofjohnston.com/Mayors5KRun.

# THE CITY REPORTED \$112+ MILLION IN NEW TAXABLE VALUATION IN 2022

In 2022, the City of Johnston had a substantial year of growth with over \$112.6 million in new taxable valuation. Highlights of the 2022 construction include:

- 245 new residential units, of which 97 were single-family residential units. This represents the highest number of new residential units since 2015.
- 10 commercial projects accounted for \$36.7 million in new valuation, the most since 2013.

View the full report by visiting www.cityofjohnston.com/2022CDAnnualReport.

#### REQUEST A STREETLIGHT REPAIR

Here in Johnston, the neighborhood streetlights are maintained by MidAmerican Energy. We ask that all repair requests be submitted directly to MidAmerican Energy by visiting **bit.ly/JohnstonStreetLight**.

Be sure to check for cancelations

#### **Johnston Partnership** holds gala

Thursday, Feb. 23, from 5:30-8:30 p.m.

#### Hilton Garden Inn in Johnston

The Johnston Partnership is holding its annual fundraising gala, formerly Johnston Chopped, now known as One Big Table. This year's event will feature a dinner, drinks, live and silent auctions, presentation of the JUMP scholarship winner, an organization snapshot, entertainment by magician Mikayla Oz and more. Megan Salois, WHO meteorologist, will emcee the event. Tickets can be purchased on the Partnership website at www.johnstonpartnership.org.



#### **Chocolate Walk**

Friday, Feb. 24 from 5-9 p.m. West Glen Town Center

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

#### **Kiwanis lunch meeting**

Tuesday, Feb. 7, at 11:30 a.m. Cozy Cafe in Johnston

Kiwanis of Johnston invites the public to its lunch meeting. The speaker will be Skye Lawson, development and communications coordinator for Family Promise of Greater Des Moines (FPGD).

Family Promise of Greater Des Moines is a shelter with case management, serving families experiencing homelessness. Families can be made up of single-parent, two-parent, or multigenerational families. The group's focus is on keeping these families together and providing support as they seek stable housing. It provides shelter to three families at a time, while serving numerous former families in an aftercare program. FPGD does not have a static shelter, but rather relies on host congregations to open their doors to families for a period of one week at a time. During the day, though, families can call the FPGD Day Center home base. The Day Center operates out of Westminster Presbyterian Church and has a small kitchen, private rooms, laundry, and showers for families to use.

Non-members are welcome to attend Kiwanis meetings. Please RSVP to Barb Allen, Bjallen13@gmail.com, 515-577-2194.



Feb. 25 from 2-4 p.m. Johnston Public Library

Love local literature? You won't want to miss the first Read Local Author Fair at Johnston Public Library. Local authors will present their latest works, answer questions and sign books



in this open house-style event. Attendees will have a chance to browse a selection of books for purchase and enter to win fun literary prizes including local author book bundles. This free event provides a platform for local writers to showcase their work, connect with readers, talk about their writing process, and network with other authors.

More information about all Johnston Public Library events and services is available at johnstonlibrary.com or by calling your local friendly JPL librarian at 515-278-5233.



#### '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 award-winning screenplay in "Singin' in the Rain JR." Hilarious situations, snappy dialogue and a hit-parade score of Hollywood standards make the production a guaranteed good time for performers and audience members alike. Tickets on sale online at captheatre.simpletix.com.



#### Winter Chowder Ride

Saturday, Feb. 11, 10:30 a.m. Reclaimed Rails Brewing Co. 101 Main St. S.E., Bondurant

Enjoy a free, easy winter ride from Bondurant to Berwick and back on the Chichaqua Valley Trail (10 miles). Checkin is at 10:30 a.m., and the ride starts at 11 a.m. Make sure to stop by Berwick Congregational Church to warm up. After the ride, savor a chowder lunch at Founders Irish Pub or partake in some chili at Reclaimed Rails at no cost. You can enter to win a prize by submitting a selfie with the tag #2023ChowderRide (make sure the post is public). Register online at https://conta. cc/3w1EMaw.

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

Be sure to check for cancelations

# **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 Emmynominated 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.

# **Des Moines Community Orchestra performance**

Sunday, Feb. 12, 2 p.m. Sheslow Auditorium on the Drake University campus, 2507 University Ave., Des Moines

The Des Moines Community Orchestra will present a concert in honor of Black History Month. The performance will feature works by African-American composers, including a world

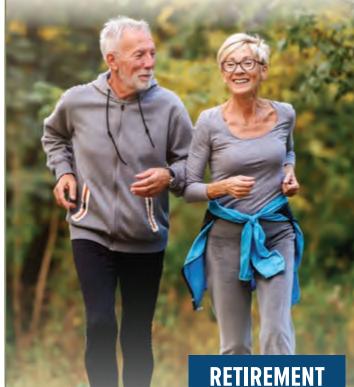


premiere of a major work commissioned by the orchestra. The program will be: "Dancing in the Canebrakes" by Florence Price (arr. William Grant Still); "Brother Yasuke: The True Story of the Afro-Samurai (for Narrator, Solo Piano Trio, Voices, and Orchestra)" by Josh Henderson, and the "Afro-American Symphony" by William Grant Still. Mr. Henderson will be bringing the Warp Trio, with which he plays violin, from New York to participate in our premiere performance of his piece. Admission is free but donations are gratefully accepted.



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#### HOME HEALTH By Ward Phillips

# **HOME-CARE** 'network' can make the difference

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

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



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

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

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

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

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

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

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

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

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

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



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Contact Cindy Severson | (515) 253-2490 | cseverson@wesleylife.org

#### 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.



# EDUCATION By T.K. West

# **MEET** Zach Hendrickson

#### Growing as an educator in his first year of teaching

After graduating from Mason City High School, Zach Hendrickson attended Iowa Central Community College in Fort Dodge where he also played college baseball. He then transitioned to Iowa State University in order to focus on his academic career. Today, Hendrickson teaches middle school health and physical education for the Johnston Community School District at Summit Middle School, Ellipsis and Johnston Middle School.



As a physical education teacher, Zach Hendrickson wants his students to pursue a healthy and active lifestyle.

"This is my first year of teaching overall and first year in the Johnston School District. I chose Johnston for the opportunity to start my career in a well-known school district in Iowa. I heard about how outstanding the school district is and really wanted to be a part of the Dragon community here," Hendrickson says.

As a health and physical education teacher, Hendrickson likes introducing the idea of being healthy and active at the middle school level. In his current role, he is not only able to share his own expertise and passion, but can also help students take the right steps to make their lives the healthiest they can as they continue to move on to the high school level and beyond.

For example, Hendrickson's students have had the opportunity to research specific mental disorders and present them in class. Hendrickson likes this project because it allows his students the opportunity to explore and learn about a specific mental disorder and teach their peers about it as well.

"One of the rewards of being an educator is the chance to build connections with the students I have in class. I have always wanted to be a teacher where students feel comfortable to have conversations about life or whatever is going on, and I have seen that happen already in the first semester of school," Hendrickson says.

When not teaching, Hendrickson enjoys spending time with his family and being active in a variety of activities, including golf. In addition, Hendrickson is a coach with the Johnston baseball team where he enjoys seeing the growth of young players and seeing them succeed in a competitive activity.

As the year has progressed, Hendrickson says he has gained valuable experience and growth as an educator. He is also looking forward to continuing to make connections with his students and understand what makes them unique.

"If I can continue to make connections with students, it makes the learning environment more fun, but it also allows me to be able to give them as much information as I can for them to succeed and live a happy, healthy life," Hendrickson says. ■

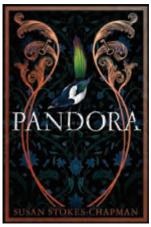
#### **BOOK REVIEWS**

#### **Courtesy of Beaverdale**

## '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



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

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

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## '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.

TELL ME I'M
WORTHLESS
WORTHLESS

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.  $\blacksquare$  — *Review by Julie Goodrich* 



# **HEART** health

#### What is cardiovascular disease?

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

• Hypertension: also known as high blood pressure



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

#### How is cardiovascular disease prevented?

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

#### How can nutrition help?

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

- Limit saturated and trans fat: Saturated and trans fats have both been linked to cardiovascular disease. Research has shown that these two fats can increase total cholesterol, LDL cholesterol and decrease HDL cholesterol. Limit sources of saturated fat, which include high-fat meats, poultry skin, whole milk, cream and butter and avoid trans fat, which is found in stick margarine, shortening, fried foods and products made with hydrogenated oils.
- Eat more omega-3 fats: Unlike saturated and trans fat, omega-3 monounsaturated fats are good for you heart. Omega 3s have been shown to help lower cholesterol, lower high blood pressure and help prevent heart disease. Aim to eat fish two to three times per week and include walnuts, avocado and olive oil.
- Increase fiber: Fiber is an essential component in a heart-healthy meal plan. Fiber helps remove excess cholesterol, and it can also help with weight management. Aim to eat 20-30 grams per day by including breads with at least 2 grams of fiber per serving and cereals with at least 5 grams of fiber per serving. Make it your goal to incorporate legumes, whole grains and five to nine servings fruits and veggies daily.
- Reduce sodium: Sodium affects your blood pressure by holding on to extra water, which in turn makes your heart work harder. Choose products that fit into a 2,000-milligram plan. This means choosing products that contain less than 300 milligrams of sodium per serving.

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



# **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.

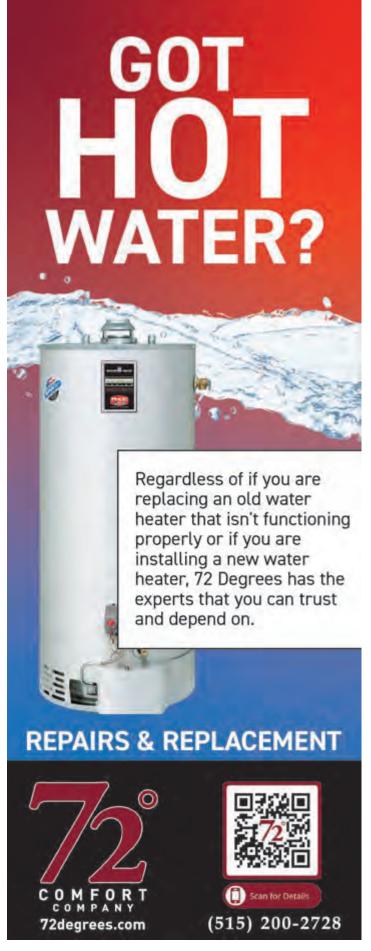
**Leaking water:** Finding a pool of water at the base of the water heater usually equates to replacement. There are a few times that the leak is due to a loose or damaged valve, so this is worth investigating prior to purchasing a new water heater.

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.







#### BEFORE YOU GO By Jan Shawver

## **HOW DO** I love thee?

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



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

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

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

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

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

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# HOME DECOR By Wanda Williams

# **MOVING** and losing

We're two months into 2023. Have you given up on your resolutions or still working toward them? If your resolutions included exercising or being more organized, let's combine the two by spending the day rearranging your furniture. You'll burn calories and create a new sense of organization in your life at the same time.



There are a few things to ponder before jumping in and moving furniture around, so let's just consider this your "warmup" session and create a plan.

Look around the room. Is every piece of furniture shoved up against the walls? This is a common mistake in furniture placement where the thought is that it creates more space. It actually does the opposite and creates a cavernous feeling; so avoid this by moving some of the furniture away from the walls. Create some breathing space.

Usually, the largest piece of furniture is the sofa, so use this piece as your guide to determine the flow of the room. It's best to place the piece where it allows for conversation and comfort. Move the smaller pieces next, creating multiple areas for conversation.

Most importantly, arrange the furniture in a way that you and your family can enjoy the space. Now get started.

Information provided by Wanda Williams, Design Consign, 2715 86th St., Urbandale, 515-901-9294.

# **SHOULD I** love or list it?

With the month of love upon us, it's the perfect time to discuss our love (or lack thereof) for our homes. Most of us have seen the HGTV show "Love It or List It." In every episode, there is a spouse who wants to remodel the home and continue living in it, while the other wants to list it... like yesterday. The interior designer has to work to persuade them to stay in the home, and the Realtor has to work to find them a new home that makes them want to list their current one.



We can relate to this, right? We often contemplate how soon we might want to sell our home based on our life circumstances, or whether our current home is providing the things that we deem most important. And we really should assess this periodically because we spend a lot of time in our homes. In fact, from 2019 to 2020, the amount of waking time that we spent in our homes increased from 50% to 62% (Source: Flowingdata.com). Here in Iowa, the value of outside living spaces and pools are increasing home values more than they have previously because we find these things to be more important in relation to the amount of time we're spending at home.

If you're on the fence about what to do, a great way to help decide whether to "love it or list it" is to make a list of pros and cons with some allocated weight to each entry. Is what you consider most important in a home an easy remodel project... or is the cost (and time and energy of) that project not worth it? A local interior designer can help you to price out the projects that you feel are important to complete if you are to stay in your home. Plus, those completed projects will probably help to increase the value of your home when you do go to sell it.

If you notice that the weight of your pros and cons list weighs heavily on listing your home, you should know that projections for spring show signs of a healthy real estate market. Interest rates have been trending down for buyers, which is also good for you as a seller. And, if you are contemplating listing your home, February is a great month to reach out to your Realtor about what you can do to prepare. Getting pre-approval for a mortgage with your preferred lender is a simple task and is usually good for 90 days so now may be a good time to look into it, as well.

So, are you going to love it... or are you going to list it? ■

Information provided by Rachel Wallace, rachelwallacehome.com, rachel@rachelwallacehome.com, 515-229-1621, RE/MAX Precision, 8705 Chambery Blvd., Johnston.



# **NEIGHBORHOOD** of support

Shell says neighbors are "the village."

Nick Shell and his wife, Laura, became foster parents to two brothers in October 2021 and parents to a biological son about a year later.

They live in the Johnston Commons neighborhood — an area Shell refers to as "the bookshelves," as it's north of the public library and street names are named after authors — and have found nothing but support there.

"Our neighbors, many of whom are older, have seemed so invested in our rapidly growing family," Shell says. "They always want to know how the boys are doing, what they're learning in daycare and school, and what the baby is working on in his development."

One of the neighbors even crocheted stocking hats for all three boys, while another neighbor brought over a handmade blanket after their son was born. Yet another neighbor occasionally brings little gifts for the boys, as well as excess produce from their garden.

"Every once in a while, we'll bake some treats and pass them out to the neighbors as our way of saying thank you," Shell says. "Our neighborhood makes me feel like we're all looking out for each other, and it really does take a village to raise a child/children."

Shell and his wife settled down in the community in April 2021 after they both took jobs at Drake University and needed to relocate from Lincoln, Nebraska. The housing market at the time was moving quickly, so they cast a wide net over the metro area.

"When we found our home in Johnston, it had many of the aspects of a home we were looking for, so we put in an offer before it was gone," Shell says. "We enjoy the quiet, safe neighborhood, proximity to the library, and highly-rated public school system."

Shell enjoys that Johnston isn't too large but is still part of the metro and all its amenities.

"The Johnston Community School District seems to offer a lot of opportunities, so we look forward to raising children here," he adds. "The leaders in Johnston seem to have residents in mind with the ever-growing Johnston Town Center. We are really excited to have some new businesses to check out in the near future."

For the Shells, another thing that makes Johnston so great is that it's close to family in north central Iowa, as well as Ames, where they love to travel in the fall for Cyclone football games.

Ultimately, though, it's the sense of family within their neighborhood that makes Johnston such a standout place for them.



Nick and Laura Shell have appreciated the support of their neighbors as they raise their son and

# **LET** the chamber help



No matter what you do, networking and support from like-minded people can help you find success. In today's world, we get a lot of our social interaction from a variety of resources such as online groups and social media. However, in-person connections help you build more personable relationships. And people tend to do business with those they know best. Many people overlook their local resources such as the Chamber of

The goal of our Chamber is to help further the interests of businesses in our local area and contribute to our city's economic growth. We offer a variety of activities ranging from hosting events, planning local activities for the community, and working with local representatives for the betterment of the community.

#### Here are a few ways the Chamber can help you.

- Networking The Chamber gives you the opportunity to meet with other local business owners and offer chances to interact with your local community. There are also many ways to get involved in the Chamber as a volunteer, board or committee member.
- Marketing As a member of the Chamber of Commerce, you will receive free promotions and other opportunities to market your business. Many people use their local Chamber to find products and services and as a member, you will have access to other business owners.
- Credibility As a Chamber member you are listed in our directory guide, newsletters, website, etc. Being a part of your local chamber shows your support of local resources and that you are part of a group supporting the greater good for your community.

We, as the Chamber of Commerce, want to be viewed as your business partner — here to help you thrive and be a catalyst for business growth and development. Learn more about becoming a member and the benefits we offer at www.johnstonchamber.com or by contacting Sam at 515-276-9064.

You can also learn more by getting know our Chamber Board of Directors. President Allan Graham - Winestyles, Vice President Sharon Vickery - Edward Jones Financial, Treasurer Sharm Sisler - Charter Bank, Secretary Dr. Eric Herrmann – Herrmann Family Chiropractic, Paula Bierle – Purple Poppy Boutique, Tabitha Davis – Amerifirst Mortgage, Andrea Hodapp - Johnston Living magazine, Scott Kruthoff - Johnston Community Schools, Scott Kundel - State Farm Insurance, Thomas Lashier - Lashier Graphics & Signs, Luther Lehman - Corteva Agriscience, JP Pearson - State Savings Bank, Derek Sparks - Hy-Vee, Ursula Valmore -RPS Creative Group, Elizabeth VanGundy - John Deere Financial.

We appreciate our community and want to welcome the newest members to the Chamber: Neat Wave LLC, Destination Grille, Thrivent, The Cork 50131, Backpocket Pin and Pixel, ARC Electric and TeBock's Landscape. ■

Information provided by Samantha Winebrenner, Johnston Chamber executive director, samantha@johnstonchamber.com, 515-276-9064. For more information, visit www.johnstonchamber.com.

# JOIN THE CHAMBER

The Mission of the Johnston Chamber of Commerce is to promote the economic success of Chamber members and to support the **development** of the Johnston community.







February 9, 2023 from 5-8pm at Hilton Garden.

Registration deadline is February 6 at Noon.



**FOR MORE** 

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## **OUT & ABOUT**

# **BOYS**Wrestling

Johnston High School Boys Wrestling Senior Night was Jan. 19.

Photos by Bruce Badgley



Coach Brian Lutter, Alex Flores and Coach Aaron Tecklenburg



JP, Lindy and Kara Kramer with Coach Aaron Tecklenburg



Mark, Kaia and Danielle Fox with Coach Aaron Tecklenburg



Suhel, Umair and Rukhsana Behlim with Coach Aaron Tecklenburg



John, Mason and Kristin Harding with Coach Aaron Tecklenburg



Jeff, Owen and Karen Helgeson with Coach Aaron Tecklenburg



Troy, Cale and Mindy Moss with Coach Aaron Tecklenburg



Coach Aaron Tecklenburg with Linda, Binh and Minh Nguyen



Tom, Josh and Crissy Pohl with Coach Aaron Tecklenburg



Host parents Melissa and Alex Venter and Kostiantyn Tsymbal with Coach Aaron Tecklenburg



Cory, Sam and Jennifer Zindel with Coach Aaron Tecklenburg

#### **OUT & ABOUT**



Jenni Buchanan and Jay Mathes at the Johnston Chamber Business After Hours held at Block Advisors on Jan. 12.



Brenda Ballard and Erin Heston at the Johnston Chamber Business After Hours held at Block Advisors on Jan. 12.



Jenni Buchanan and Karen Henderson at the Johnston Kiwanis Luncheon at Cozy Cafe Jan. 3.



Mark Rheinschmidt and Tony Betzer at the Johnston Chamber Business After Hours held at Block Advisors on Jan. 12.



Keith Reiter and Scott Kundel at the Johnston Chamber Business After Hours held at Block Advisors on Jan. 12.



Alisha Dolsen and Ryan Rohlf at the Johnston Chamber Business After Hours held at Block Advisors on Jan. 12.



Eliza Stemper and Matt Stemper at the Johnston girls and boys basketball annual Coaches vs. Cancer games Jan. 17.



Kaylee Spberk, Lily Proctor and Livvy Curry at the Johnston girls and boys basketball annual Coaches vs. Cancer games Jan. 17.



Megan Mixdorf, Minela Palic and Natalie McGaha at the Johnston girls and boys basketball annual Coaches vs. Cancer games Jan. 17.



Yoma Okpak and Sophie Wall at the Johnston girls and boys basketball annual Coaches vs. Cancer games Jan. 17.



Sarah Watkins and Kali Anderson at the Johnston girls and boys basketball annual Coaches vs. Cancer games Jan. 17.



Front: Akshita Kalimireddy and Emoni Lewis. Back: Nasharia Patterson, Emma Higgins and Ellie Jauron at the Johnston girls and boys basketball annual Coaches vs. Cancer games Jan. 17.

#### **CLASSIFIEDS**

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