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NOVEMBER 2022

Living

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Veterans share how times are changing

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WELCOME

IN HIS EYES and in his handshake

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



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

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

I recall going into the VFW Hall in my hometown as a child and seeing photos of my father and my uncle on the wall as past commanders. I was certainly proud of them both for serving our country, and that respect deepened when I saw how they served their fellow veterans, too. That day at the cemetery made me think about veterans' organizations and what we could do to help. The first step is to do something we should be doing every day, and that is to simply thank our veterans for their service with the same gratitude that the elderly man gave me. And from where I am sitting, we need to do more to share the stories of our veterans and to help their organizations prosper.

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

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

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

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FEATURE

Members of the Veterans of Foreign Wars
Urbandale-Johnston Post 9668 distribute
poppies on Memorial Day at Camp Dodge,
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The state of **VETERANS'** ORGANIZATIONS

Veterans share how times are changing

By Ashley Rullestad

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

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

Organizations form

In Johnston, many veterans are affiliated with two veterans' groups: the Richard G. Liewer American Legion Post 728 and the Veterans of Foreign Wars Urbandale-Johnston Post 9668.

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

The Legion post in Johnston was established in 1980 and named after Richard G. Liewer, a Johnston veteran killed in action by indirect fire in 1968. He was drafted to the Army in 1967 after attending Dowling Catholic High School and two years at Drake University. He served as an indirect fire specialist in the 4/39 Infantry, Dinh Tuong Province, South Vietnam.

After the post was chartered, it held



The VFW Post has participated in Fourth of July parades from 1995 to the present. The Fourth of July Parade from 2021 is pictured.

meetings in various places, including at Camp Dodge, Crown Point, and the Simpson Barn before going dark in 2011 due to a lack of interest. That's when Dave Lindeman learned of the post.

"I first learned about the Johnston post when I was on the city council, and the post was going dark," Lindeman says. "They had some funds they needed to put to use, and they came to the city to help with a memorial that is now located at Johnston Commons, just east of

the library."

Since that time, the post was reinvigorated in 2017 and has worked to increase its membership and visibility in the community. Now, the Legion post includes three additional components: the American Legion Auxiliary, the American Legion Riders and the Sons of the American Legion. There are currently 48 members in the post.

The group is in the preliminary brainstorming phases of possibly getting their

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own post building.

"We've always had step-homes but never a home of our own, and the opportunity hopefully will happen for that in the future," Lindeman says. "With the new Town Center, it would be a good fit."

Legion halls have served as a community center in many towns. Since one of the pillars of the American Legion is community involvement, Lindeman says a presence like that could help. With nearly 800 veterans living in Johnston, 1,200 people working at Camp Dodge, and almost 400,000 rotating through Camp Dodge annually, there is a big military presence in town.

"We can contribute to the economics of the city and help veterans at the same time, as well as give people some exposure to what's going on at Camp Dodge. A facility would be a good way to do that. We've just had one preliminary talk, but we're excited that it's trending in a positive direction for the future."

Though Johnston does not have its own dedicated VFW post, the Johnston-Urbandale Post 9668 meets at the Urbandale American Legion building. The post was chartered in

1989 after veterans who had been meeting unofficially for a time decided to apply for an official charter. Fifty-five veterans started the group, which now has 122 members.

In the early days, meetings were held in a member's garage, in public places, and at the VFW state headquarters on Beaver Avenue. From about 2008-2018, the group met in the basement of headquarters, until the flood of 2018 destroyed the space — and a lot of the post's records and supplies. Since then, they've been meeting at the Urbandale American Legion Hall, 6805 Douglas Ave.

Dennis Appelhons has been a member of the VFW since 1977 and joined Post 9668 in 2016, where he has served as post commander for the last five years. He helped organize the post's 30th anniversary celebration in 2019, where eight of the original charter members were able to attend the post's festivities.

Supporting veterans

The most important thing any veterans' organization does is to support veterans, and they do it in a number of ways. Appelhons explains that local organizations fill in the gaps



The VFW holds food drives and presents funds raised to the Food Pantry, as they did this year on April 4.

when it comes to veteran support, because the federal department of Veterans Affairs cannot do it all.

That help can be anything from monetary aid to connecting people with the right resources. Post 9668 has helped veterans pay their mortgage or car repairs, provided a downpayment on a house for a single mother with three kids, provided transportation and connected them with a VA service officer to arrange medical treatment.

"For the VFW and the Legion, we want to get more involved in community activities

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and get our names and post information out in front of the public. So, we participate in a lot of activities in the community and partner with community organizations in town,” Appelhons says.

The Post holds flag retirement ceremonies. Anyone who has a worn or tattered American flag that needs to be disposed of properly is encouraged to get it to the post for the ceremonies, which are open to the public.

Both organizations distribute poppies to veterans around Memorial Day and Veterans Day. Legion Post 728 members participate in the Green Days parade and place flags on veterans’ graves three times per year. Post 728 has several goals, including: providing veterans with a welcoming space and atmosphere; providing selfless service; upholding and defending the principles of our nation, including the Constitution, equal justice and opportunity for everyone, malice towards no one, education and passing of traditions to youth, and honoring military heritage through remembrances and ceremonies; ensuring the needs of military families are met; and partnering with the community to help create

pride and patriotism within citizens.

“If the community is aware of what our groups can do for veterans, we’re most likely to hear about those who might need our help,” Appelhons says. “When we participate in community events, we are also supporting the community, like with our food drives. It goes both ways — people helping people.”

Veterans are also involved in hospice organizations, serving those in their last days as they may grapple with difficult memories from their time as a service member. Though they might not want to revisit those times with family members, it can be a comfort to have someone listen who has been through similar experiences.

Lindeman emphasizes the importance of being involved in any of the veterans’ organizations.

“As a veteran, it is important because the Legion is a voice for veteran issues on Capitol Hill, both federal and state,” Lindeman says. “Locally, they are a voice and advocate for veterans and a place where I know people have shared experiences. With our post, many of us served together.”



Local veterans participate in Wreaths Across America Ceremonies at Iowa Veterans Cemetery.

Current challenges and a look to the future

Today, many veterans organizations are having trouble maintaining membership. The reason is twofold. First, there simply aren’t as many veterans. After World War II, the Korean War and the Vietnam War, the United States had many veterans. Fewer troops have participated in conflicts in Iraq and Afghanistan, partially due to the mechanization and technology implemented in the military. Also, many younger veterans aren’t as interested in being involved in, or don’t see the benefits of, veterans’ organizations.

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"There has been a lot of emphasis the last few years to recruit new veterans who at the present time feel they don't have any need for an organization like ours, which helps them acquire services and supports our veterans," Appelhons says. "They feel like, 'I'm self-sufficient and in good health, so I don't need this.' But, eventually, they all start realizing it's good to have that support, especially as medical issues due to things like Agent Orange and PTSD and burn pits come to light."

That was one of the reasons Lindeman got involved with the Legion.

"I knew the Post needed members to continue. We had around 49 members when I joined, but most were older, and the Post wasn't as active as it had the opportunity to be."

Lindeman had a goal to increase membership by 10% by 2023, which he has already accomplished. Now, he aims for 20%.

"We need to let the community know we are here and willing to help. We need to engage veterans. I fully understand that not all members wish to participate, but the American Legion is the largest veterans' organization in the world with tremendous lobbying power

within our government. We are an advocate for veterans, and, for that reason, membership is important."

VFW Post 9668 has partnered with the Urbandale American Legion post and plans to make improvements to its facility to create a more welcoming place for all veterans. In the works is the possibility of commissioning a Freedom Rock as a memorial to, and reminder of, veterans' service to the country, along with installing a new lighted flag display.

The VFW also wants to make drop boxes available for worn American flags so the public has a convenient place to leave them for flag retirement ceremonies.

Both organizations plan to continue increased involvement in community events, including Green Days, and in helping out in various ways, like giving scholarships to Johnston students.

For Lindeman, it's about continuing the legacy set forth and established by other veterans and continuing that work into the future.

"Growing up, the American Legion was a presence on Main Street, and our Cub and Boy



Dave Lindeman is post commander for Richard G. Liewer American Legion Post 728.

Scouts met there. We would have steak and fish fries, and there were social gatherings and dances. I wanted to be a part of an organization that brought that to the community and that helped veterans by being that presence." ■



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FINANCE

By Daniel Rundahl

A TIME to be thankful



If you receive this magazine and take notice of the articles written by various authors, you may see a certain trend. If the article is from a lawyer, it may likely pertain to estate planning, wills, POAs, etc. If it is from a heating and cooling company, you may notice they might talk about the timely nature to have your furnace checked this time of year. And, if you read our informational, you may see the trend to prepare yourself and seek advice around the areas of financial planning and retirement. This would be a normal pattern when people provide advice to their professional practices. I will break pattern this month.

In the month of November, we are reminded of a time of Thanksgiving. To be thankful for the gifts that the good Lord has provided us. And, in a tumultuous last few years, it may be difficult to recognize what those gifts are. I will jump into my time machine to reminisce of these gifts.

As a kid, there was a pledge that was recited at the start of every 4-H meeting I was involved in. It went like this: "I pledge my Head to clearer thinking, my Heart to greater loyalty, my Hands to larger service, and my Health to better living; for my club, my community, my country, and my world." Now, why is a financial advisor breaking trend to speak of the past times in 4-H? As an adult, husband and father, I shake hands and look into the eyes of many people every day. Our office uses our gifts in the effort of clearer thinking, greater loyalty, larger service and better living. We practice the efforts of giving more than you get, and you will be rewarded ten-fold. This "pledge," whether it be morally or ethically sound, is why you may do business with many of the companies that list with and comment in this magazine.

In a season of Thanksgiving, we should take inventory of all of the gifts to be thankful for. For me, this list could extend many pages. I am thankful for good health and for the good health of my family and those around me. I am thankful for knowledgeable and hardworking staff that, though my life can seem chaotic at times, help to bring serenity to my workday. I am thankful for the knowledge and opportunity to serve our clients as we do. And, lastly, but certainly not least, I am thankful for those that have sacrificed and unselfishly continue to serve our country to acquire and retain the freedoms that we enjoy every day.

Ceremonially, I end my message this month with a request. Take stock in your personal thank list. Maybe it is your mechanic who simply went the extra mile or the friend that volunteered to feed your cats while you are out of town. This season of Thanksgiving belongs to giving more than you get back. Blessings. ■

Information provided by Daniel Rundahl, financial advisor, Rundahl Financial Consultants, 6165 N.W. 86th St., Johnston, drundahl@rundahlfinancial.com, 515-727-1701, www.rundahlfinancialconsultants.com.

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- by J.M. Laurence

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INSURANCE

By Janis Van Ahn

THE 'FAMILY GLITCH' in the Marketplace

What is it, and how is it "fixed" in 2023?

The Affordable Care Act has a provision that dictates the "affordability" of employer-sponsored coverage for an employee. This means eligibility for tax credit within the Marketplace for a family is dependent on the premium for an employee's (only) portion of the group medical coverage being deemed affordable. Even if the employer contributed little to nothing for the addition of a spouse or family for the same coverage, the family still would not be eligible for premium tax credit since the employee's portion of the employee's coverage was deemed affordable in relation to the family's household income. This leaves the spouse and dependents paying much more for coverage and also not eligible for tax credits or reduced premium in the Marketplace. This has been called the "family glitch."

For example, let's say a teacher is offered a great benefits package that covers 95% of her employee-only premium. However, the cost for her husband and two children is very expensive because the school contributes little to nothing for spouse or family coverage. Because of the family glitch, the teacher's family is not eligible for premium tax credit because, when calculated in relation to their family income, she is offered affordable healthcare by the employer.

On Oct. 11, 2022, the Internal Revenue Service (IRS) and the Department of the Treasury finalized the rule to fix the "family glitch," and it will take effect beginning Jan. 1, 2023. This update amends the "family glitch" brought on by the Affordable Care Act (ACA). The glitch that blocked many employees' family members from being eligible to receive premium tax credit in the individual market is changed so that the full family premium, including the cost of a spouse and/or dependents will all be included in the calculation of affordable. The new rule could potentially save families money by qualifying for Marketplace subsidies if their group family coverage is deemed unaffordable. Additionally, it could allow families to be eligible for premium tax credit.

The Open Enrollment Period is from Nov. 1 through Dec. 15 for a Jan. 1 effective date. The government also allows the enrollment period to be open until Jan. 15 with a start/change date of Feb. 1, 2023. There are nuances of the ruling as well as concepts to make sure a family is calculating the "affordability" correctly.

A webinar will be posted on our website for review of the change of this "family glitch" that should explain it better. Feel free to review the concept there, and, if you feel this would be valuable to you and your family, talk to a health insurance expert to see if you qualify for a tax subsidy for your family. ■

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



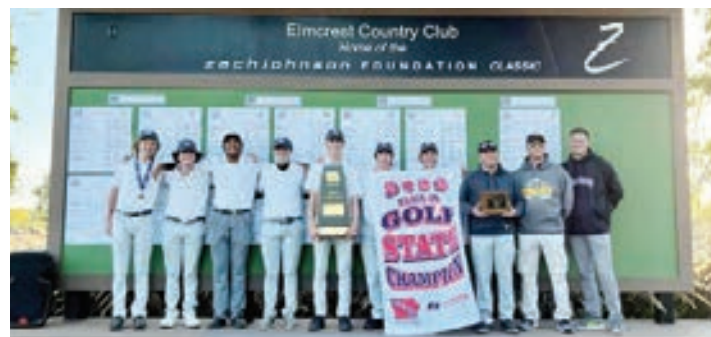
NEWS BRIEFS

BAND finishes season with a second championship



The Johnston Varsity Band ended its season on a high note, winning the Mid-Iowa Band Championship. They topped the Class 4A competition, and the color guard was deemed the best in the seven-band division. It was the band's second championship of the season. The competition was held at Ankeny Stadium Oct. 15. From left are: Hayley TeKippe, Jenna Whalen, Alan Kang, Lilly Crouse and Rishita Kulkarni. ■

BOYS GOLF Team win state championship



Johnston High School Boys Golf Team won the IHSAA 4A State Golf Tournament at Elmcrest Country Club in Cedar Rapids Oct. 7-8. The Dragons shot a two-day, 36-hole total of 595.

Dragons competing at state and their results were: Andrew Johannsen +6 (7th), Ben Christy +7 (T8), Owen Howe +13 (T17), Krishiv Gupta +15 (T22), Tyler Herrmann +15 (T25), Nate Freidhoff +23 (T49), and alternate Jacob Peterson. Dragons earning Second Team All-Tournament Team were Andrew Johannsen and Ben Christy.

The varsity program finished the season as 4A State Champions and CIML Conference Champions. The team's overall record was 109-5. Dragons earning Second Team All State were Ben Christy, Andrew Johannsen and Owen Howe. Coaches are Coach Hattel, Coach Schuessler and Coach Vocelka. ■



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How can the public best honor veterans?

"Respect the flag and give thanks to all who gave sacrifice to keep our country safe and great." — Mike Jackovich



THOMAS (TOM) W. REIS

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U.S. AIR FORCE

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How can the public best honor veterans?

"Stand for the flag; kneel for the cross."

— Tom Reis



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KEVIN SCHAEFER

First Sergeant

U.S. ARMY

Desert Storm 1990-1991, Kosovo 2004 and Iraq 2007-2008

How can the public best honor veterans?

"It's always heartfelt gratitude when people thank you for your service."

— Kevin Schaefer



GARY DENHARTOG

EF Second Class Petty Officer

U.S. NAVY

Vietnam, 1966-1969

How can the public best honor veterans?

"Tell them thank you for your service. We still appreciate it when we hear it because we didn't get that when we came home." — Gary DenHartog



JARED PAYTON

E5 Staff Sergeant

U.S. AIR FORCE

Guam 2015-2016, 2019, Qatar 2017

How can the public best honor veterans?

"If you see someone you know is a veteran when you're out and about, take a minute to thank them for their service." — Jared Payton



JOHN KERBER

Lt. Colonel

U.S. ARMY

Retired after 29 years of service

How can the public best honor veterans?

"Say thank you. It's simple as that."

— John Kerber



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ROTARY breakfast features guest speakers

This month, we wanted to focus on one of the most interesting elements of Johnston Rotary membership: Each week at the Tuesday morning club breakfast meeting, we have a guest speaker. Our guest speakers are involved in the local community in some way, either through business, school, charitable or service organization, government office, or as a civil servant, etc. Occasionally, we snag a high-profile official or celebrity (local and otherwise), someone who may be passing through or who has a connection to the club in some way. The format is fun and relaxed, and each speaker gets 25 minutes to speak, including time for Q&A. We have a hard wrap at 8 a.m., so members can get on with their day, or, as is the case for most of us, get to work.

Our last four speakers are noted below, along with a condensed overview of the organization and topic each individual discussed.

- **Sherry Kubalsky, children's author.** Sherry has completed two children's books and has the third in progress. Sherry is a graduate of UNI with both undergraduate and graduate degrees and dedicates the proceeds from her book sales and royalties to clean water projects in Ghana, Africa. Sherry made the point that publishing a book of any type is a long and arduous process that typically takes about a year, and sometimes much longer, to complete.

- **Zach Grandon, Johnston police officer.** Zach is a frequent speaker to our club and presented about ongoing and new programs at the Johnston Police Department. Two new programs include the appointment of a CAC or Community Affairs Coordinator within the department and a K9 program. You can read more about the Johnston K9 program at www.cityofjohnston.com/CivicAlerts.aspx?AID=1225.

- **Dave Boberg, current Johnston Rotary member,** provided a program on the Court Appointed Special Advocate program (CASA). CASA is directed by the Iowa juvenile court system, and provides volunteer advocacy for children who have experienced abuse. The children being served have been removed from their homes, placed in foster care, and are typically in difficult situations. CASA acts as an objective voice for the children to the attorneys and judges, who often don't have time to see the full picture of a child's life. Training of the volunteers consists of 30 hours of classroom instruction, court observation and annual training thereafter. Volunteers must pass a criminal background check.

- **Scott Wendl of RE/MAX Precision** visited to discuss the current state of the local and national residential real estate markets. Scott is an owner in the 40-agent RE/MAX office and has been an agent and broker for 20-plus years in our market. He shared there are roughly 2,650 homes for sale in the greater Des Moines area, and that figure represents about a two-month supply of homes. A more balanced supply level would be closer to 3,500 homes and four months. Scott further elaborated that we are currently still in a seller's market despite the rise in interest rates and continued record price levels. ■

More information about the Johnston Rotary Club can be found at <https://portal.clubrunner.ca/1649/> or contact Mike Schoville, schovillmike@gmail.com or Neil Hyde, 515-210-2649, hyde_neil@yahoo.com.

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Johnston Rotary Club

UPCOMING SPEAKERS

Tuesday, Nov. 8 - General Ron Dardis
Career or Industry Update

Tuesday, Nov. 15 - Jessica Pruitt
CTS Medical Research

Nov. 22 - Club Assembly

Tuesday, Nov. 29 - No AM meeting
Service project, 6-8 p.m. at Meals for the Heartland,
at 357 Lincoln St., West Des Moines




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RECIPE

A FOIL PACKET meal for sweet fall simplicity

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

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

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

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

Find more recipes at ncsweetpotatoes.com. ■

Sweet potato foil packet tacos

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

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



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

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LIBRARY

NATIONAL Novel Writing Month at JPL



It's November, and we have a lot to be thankful for at JPL. One of the things at the top of our list is writers. We're showing our appreciation for wordsmiths by hosting events throughout November for NaNoWriMo, otherwise known as National Novel Writing Month. If you've ever thought about writing a novel, here's your chance. NaNoWriMo is a worldwide movement over 450,000 strong where people just like you write and receive support, encouragement, and the good old-fashioned kick in the pants needed to write the rough draft of a novel in one month. Anyone can sign up online at nanowrimo.org and Johnston Public Library will be your NaNoWriMo headquarters for the month.

Friday, Nov. 4, Johnston Public Library is also hosting a Write All Night event. Come to the library after hours for some uninterrupted writing time. Central Iowa Authors will be in the Large Meeting Room doing timed writing sprints as part of National Novel Writing Month. You are welcome to join them in the meeting room or spread out and find a quiet corner of the library to write. The library will remain open for the Write All Night event until midnight. Bring your own computer or use one of ours.

Adults, get your craft on with us on **Saturday, Nov. 12** at Make It: Craft Workshop for Adults. Join Lori Elrick and Riddhi Seth to explore a new trending craft project every couple of months. This month, Lori and Riddhi will be showing you how to make a quirky and cute felt pie garland for Thanksgiving. If you prefer to assemble the project on your own at home, the felt pie kit is pre-packed with instructions for grab-and-go pickups. Please register for this free workshop and indicate if you would like to attend in-person or grab-and-go; supplies are limited so there is only one garland kit per registration. Adults, leave the kids at home for this one. This crafting time is just for you.

Even crafters and writers need to eat, so don't forget to mark your calendar for our Get Pumped for Pumpkin Baking Class with our fab food editor, Lois Carpenter, on **Saturday, Nov. 19** at 10:30 a.m. Brunches and Thanksgiving feasts are just around the corner. As the weather cools down, our cravings center around oven-baked breads and pies using pumpkin and spice. Lois will demonstrate and provide tasting samples of Pumpkin Streusel Muffins laced with brown butter icing (technique for browning butter will be prominent here; it can be applied to other icings for holiday bars or cookies). She'll also run through Pumpkin-Pecan Tassies, which are miniature pies baked in a mini muffin pan — a fun twist on pie, especially for those having a hard time choosing between pumpkin and pecan.

More information about library resources and events, including event registration, is available online at www.johnstonlibrary.com or by calling JPL at 515-278-5233. ■

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A RECESSION doesn't have to ruin your retirement

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

Many people have asked me if our phones have been ringing off the hook with people worried about their retirement. The answer is no. The families and individuals we work with have a retirement plan built with times like this in mind. Their customized retirement plans are built to withstand recessions and include action steps they can take in times like these. The goal is to help people live out their retirement vision, no matter what is going on with the economy.

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



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

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

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

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LEGAL requirements of a will

When creating your last will and testament, nothing is more important than making sure it is legally binding. Failing to meet the legal requirements can invalidate your will. If your will is invalidated,

your property will pass through the laws of intestate succession, which can produce serious consequences for your heirs and beneficiaries.

Your last will must meet five legal requirements: 1. testamentary capacity, 2. testamentary intent, 3. in writing, 4. signed, and 5. witnessed.

To create a will, you must have testamentary capacity when you sign your will. It is important that you are of "sound mind," or understand and are aware of your actions.



You also must understand the nature of the property you own and to whom you are leaving your property. For example, it is important to identify all of your potential heirs, even if you will leave one or more of them out of the will. This prevents a challenge later.

You must also have testamentary intent to create a valid will. To put it simply, you must clearly express your intention to make a particular document function as your will.

For your will to be valid, your will must be in writing. Iowa requires a will to be written or printed on physical paper. Additionally, your will must be signed by you. If your will is not signed, it will be nullified.

Finally, your will must have two disinterested witnesses sign the will. These witnesses are attesting to the fact that this document is meant to be your will and that you were of sound mind when you signed your will.

Witnesses are disinterested only if they are not beneficiaries, so, in general, a spouse or children cannot be a witness to your will.

There are other essentials to a will, such as the self-proving affidavit, remote-contingency clauses, in terrorem provisions, and a uniform simultaneous death preference. Wills can also nominate a guardian for a minor child or establish a trust for the benefit of an heir.

When done correctly, wills can be a good tool in making sure that your assets are distributed the way you would like them to be after you die. Be sure to consult with an experienced attorney when choosing a will for your estate planning to make sure it meets the legal requirements. ■

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

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MEET Kate Gee

Seeing successes every day



Kate Gee engages her students with many hands-on activities.

Born in Texas, Kate Gee lived in multiple different states during early childhood, but she has called Iowa home since fourth grade. After graduating from Dowling Catholic High School, she attended the University of Iowa where she received a bachelor's degree in English.

Gee first worked at Drake University Head Start for nearly five years before pursuing a master's degree in teaching with a unified endorsement. During that time, she also started as a teacher associate. Today, Gee works as an early childhood special education teacher for the Johnston Community School District.

"I work with a wonderful group of people who are dedicated to early childhood. They love the students they work with and strive to make every child the best they can be. Our motto is 'Wonder like learners, shine like leaders and share joy with others,' " Gee says.

Gee teaches in a unified classroom, which includes both special education services and general education students. In the afternoons, she also collaborates in two additional classrooms that support students who are on Individualized Education Plans.

Gee says she is constantly thinking about ways to engage her students in active learning. She and her associates are often engaging students in hands-on activities. This includes being on the floor with students playing blocks, asking questions and giving suggestions on how to problem solve and develop social skills.

"The best part of my job is seeing the successes of each day — seeing each student make progress throughout their school year," Gee says.

Each school year, Gee says she most looks forward to helping her students love to learn and be excited to walk into the classroom. She enjoys time with her family, likes to read, and is currently reading the "Harry Potter" series with her daughter and the "Diary of a Wimpy Kid" books with her son.

"I love my job, I love working with every student, I find joy in this profession. That is my reward. I get to go to work and love what I do. I get to witness moments of bravery and courage from my students. I get to see their minds grow, stretch and connect. Which is awesome," Gee says. ■

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CITY HALL, AND LIBRARY CLOSED FOR THE HOLIDAYS

City Hall and the Johnston Public Library will be closed on Nov. 11, 24 and 25 for Veterans' Day and Thanksgiving.

The library will also be closing at 4 p.m. on Wednesday, Nov. 23.



FALL CLEANUP: EVERYTHING YOU NEED TO KNOW

The City of Johnston provides residents an opportunity to get rid of branches and limbs each fall. Residents can drop these off, at no cost, at the Public Works Facility, located at 6400 NW Beaver Drive, between November 17-19. There is no fee; however, participants are asked to bring ID for proof of residency. Drop-off hours:

Thursday, Nov. 17: 7 a.m. to 6 p.m.

Friday, Nov. 18: 7 a.m. to 3:30 p.m.

Saturday, Nov. 19: 7 a.m. to noon

Branches should not be larger than 18-inches in diameter. Larger sizes will not be accepted because of their inability to be recycled through the chipper. Residents are asked to have the end cut off branches stacked at the end of their vehicles for easy removal.

Items such as ropes, chains, wire, and fence posts can cause damage to the equipment and injure city staff if pulled into the chipper.



COMPOST IT! SEASON ENDS THIS MONTH

Metro Waste Authority's Compost It! program collects yard waste in Johnston, but it will end for the season on Monday, Nov. 21 and Tuesday, Nov. 22, on your regular collection day. Small twigs and branches, leaves and lawn clippings, as well as garden vegetation, can be collected. To ensure collection, make sure you have plenty of Compost It! bags, store-brand bags and Compost It! stickers on hand to use. It's the Compost It! name on the bag or sticker that covers the cost of collection.

For a complete list of retailers selling Compost It! stickers and bags, visit www.whereshouldgo.com or call (515) 244-0021.





CITY NEWSLETTER NOVEMBER 2022

RECEIVE NOTIFICATIONS THIS WINTER

The City of Johnston would like to ensure you know the parking regulations during snow and/or ice removal operations. Removing vehicles off city streets improves efficiency and safety for street crews and first responders. The City may declare a snow ordinance based on several factors, including snow, sleet, freezing rain and blowing snow. When this snow ordinance goes into effect, the following applies:

- No parking on a city street, alley, or city-owned off-street parking once the snow emergency is declared.
- A snow emergency parking ban shall continue from its proclamation through 5:00 p.m. the following day. The parking ban may be extended using the same process to enact the first snow emergency if conditions require additional time to clear the snow and/or ice.
- When a snow emergency is in effect, the declaration will be communicated, along with a start and stop time for the parking restrictions:
 - In a red bar at the top of the city website, www.cityofjohnston.com
 - Notification text and email alerts. Sign up by visiting "Notify Me" on the City's website.
 - Via the City of Johnston's Facebook/Twitter pages
 - Via local news channels and radio stations



SIGN UP TO RECEIVE IMPORTANT NOTIFICATIONS

As a resident, you can receive emergency and general notifications from the City of Johnston. The emergency notifications could include local threats, missing persons, or when the snow parking ban is in effect. The general notifications include job postings, agendas, new updates and upcoming events. After signing up and verifying your account, we will send emergency alerts through email, voice or text. General notifications are sent through text or email. Modifications can be made at any time after signing up.

- **Sign up for emergency notifications:** www.cityofjohnston.com/JohnstonAlerts
- **Sign up for general notifications:** www.cityofjohnston.com/Notifications

Emergency Notifications



General Notifications



CHANGE YOUR CLOCKS, CHANGE YOUR BATTERIES

Daylight Saving Time is Sunday, Nov. 6. When you fall back and adjust your clocks, check your smoke and carbon monoxide alarm batteries. Smoke and CO alarm batteries should be changed every six months to ensure proper function. Alarms do need to be replaced every 10 years.

For more more information about the city, please call 515.278.2344

EVENTS IN THE AREA

Be sure to check for cancelations

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



Free tree branch and limb drop off

The City of Johnston provides residents an opportunity to get rid of branches and limbs each fall. The dates for this year are Nov. 17-19. Residents can drop these off, at no cost, at the Public Works Facility, 6400 N.W. Beaver Drive. There is no fee; however, participants are asked to bring ID for proof of residency. Branches should not be larger than 18-inches in diameter.

Drop-off hours are Thursday, Nov. 17, 7 a.m. to 6 p.m.; Friday, Nov. 18, 7 a.m. to 3:30 p.m.; and Saturday, Nov. 19, 7 a.m. to noon. More information is available at www.cityofjohnston.com/CivicAlerts.aspx?AID=1215.

43rd Annual JHS Madrigal

The Johnston High School Madrigal will be held Nov. 30 and Dec. 1 at 7 p.m. at the Johnston High School Auditorium. Tickets go on sale to the general public on Nov. 14. For ticket information, go to <https://sites.google.com/view/jhsvocalmusic/madrigal>.



Breakfast with Santa

American Legion Auxiliary Unit 728 is hosting a Breakfast With Santa on Dec. 10, from 9 a.m. to noon at the Lions Club Building, 6501 Merle Hay Road. It is a freewill donation breakfast. All are welcome for children's activities and to see Santa.



Pancake Breakfast

On Sunday, Nov. 6 is the Knights of Columbus Pancake Breakfast at the Parish Hall of St. Mary of Nazareth, 4600 Meredith Drive, Des Moines, with serving from 8 a.m. to 1 p.m. with a menu of eggs, sausage, pancakes, orange juice and coffee for a freewill donation. Call 515-276-4042 for more information.

'She Loves Me'

Dec. 2-11
Ankeny Community Theatre, 1932 S.W. Third St.

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

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EVENTS IN THE AREA

Be sure to check for cancellations

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



Election-related dates

Make sure you are registered to vote at www.sos.iowa.gov/elections/voterreg/regtovote.

- Saturday, Nov. 5 - County auditor's office will be open for absentee voting
- Monday, Nov. 7 - Absentee ballot in-person deadline. Be sure to verify what time your county auditor's office closes. Polk County Auditor's Office closes at 5 p.m.

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



Tallgrass Theatre Co. production

Fridays - Sundays, Nov. 4-21
Tallgrass Theatre, 2019 Grand Ave.
Suite 100, West Des Moines

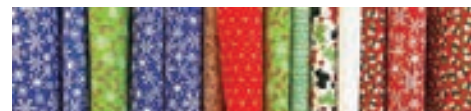
"Miss Bennett: Christmas at Pemberley," will be performed. Go to tallgrasstheatre.org for more information or to buy tickets.

Elks Pancake Breakfast Buffet

Nov. 13, 8-11:30 a.m.

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

The breakfast buffet includes biscuits and gravy, french toast, scrambled eggs, bacon, sausage patties, cheesy potatoes and all-you-can-eat pancakes (including blueberry and chocolate chip pancakes), orange juice, milk, and coffee. Enjoy a bloody mary or mimosa for \$3.50. Cost is \$10 for adults and \$5 for children 10 and younger. The event is held the second Sunday of each month. Proceeds support the Elks Hoop Shoot Program, other youth activities and community charities.



Holiday Market

Nov. 5, 9 a.m. to 3 p.m.
Edgewater, 9225 Cascade Ave.,
West Des Moines

Enjoy the holiday spirit and find some unique decor and gifts. Featured items include holiday wreaths, wooden toys, decorative glass, kaleidoscopes, jewelry, centerpieces, jams and jellies, charcuterie and cutting boards, notecards, and stained glass, all made by local artists.

Pie for a pint.

Donate blood, save lives, and receive a free pie.

Your donation will help save your neighbor, a friend, family member or a stranger in your own community. Only blood collected by LifeServe Blood Center is provided to your local hospitals.

Thursday, November 23, 12:30 - 3:30p.m.

McAuley Terrace Parking Lot
on the campus of Bishop Drumm



Donate blood by appointment only.

Make your appointment at lifeservebloodcenter.org,
by calling 800.287.4903 or scanning the QR code.

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EVENTS IN THE AREA

Be sure to check for cancellations

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

Medicare Advantage Seminars

Wellmark Advantage Health Plan is offering in-person seminars for individuals who have questions or are looking to enroll in Medicare Advantage during the annual enrollment period, which occurs from Oct. 15 through Dec. 7. Medicare Advantage seminars are free to attend and are offered to anyone considering their Medicare options. Topics covered include: Medicare basics, how Medicare Advantage plans work, questions to consider before choosing a plan, and how to enroll. To register for a seminar, visit Wellmark.com/Attend.

Seminar dates and locations include:

- Tuesday, Nov. 8, 10-11 a.m., Smokey Row, 1530 S.W. Vintage Parkway, Ankeny
- Thursday, Nov. 10, 11 a.m. to noon, Destination Grille, 2491 E. First St., Grimes
- Tuesday, Nov. 15, 5-6 p.m., Waukee Community Center, 675 Walnut St., Waukee

Waukee

- Wednesday, Nov. 16, 9-10 a.m., Holiday Inn Hotel & Suites, 4800 Merle Hay Road, Urbandale
- Tuesday, Nov. 29, 9-10 a.m., West48, 1601 48th St. No. 100, West Des Moines
- Wednesday, Nov. 30, 3-4 p.m., Smokey Row, 1910 Cottage Grove Ave., Des Moines

Des Moines

- Thursday, Dec. 1, 11 a.m. to noon, DoubleTree by Hilton, 6800 Fleur Drive, Des Moines

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

Breakfast with Santa and Mrs. Claus

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

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

Special guests, Santa Claus and Mrs. Claus, will be giving out goody bags, talking with the children and providing photo opportunities. The breakfast buffet includes biscuits



and gravy, french toast, scrambled eggs, bacon, sausage patties, cheesy potatoes and all-you-can-eat pancakes (including blueberry and chocolate chip pancakes), orange juice, milk, and coffee. Enjoy a bloody mary or mimosa for \$3.50. Cost is \$10 for adults and \$5 for children 10 and younger. There will also be a Christmas bake sale. Proceeds support the Elks Hoop Shoot Program, other youth activities and community charities.

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POGGE-WEAVER appointed city administrator

The City of Johnston announced Michel Pogge-Weaver will join the team as the new city administrator.

Pogge-Weaver has served as the city manager in Carroll since 2016. Prior to this position, he served as the county administrator for Swift County, Minnesota, from 2013 to 2016. Prior to Swift County, he served as the city planner for the City of Stillwater, Minnesota, and Ankeny. Pogge-Weaver is a member of the International City/County Management Association (ICMA) and the State IaCMA, where he currently sits on the State IaCMA Executive Board and serves as the State IaCMA president-elect.

"We are excited to welcome Michel Pogge-Weaver as Johnston's new city administrator," said Mayor Paula Dierenfeld. "His 22 years of experience in local government management and community development make him particularly well suited to step into the position and keep our community moving in the right direction. He will be joining a team of qualified and competent department heads and city staff. We are confident he will provide the guidance and support needed to carry forward several significant projects, including developing the Johnston Gateway, Johnston Town Center and the Northwest Annexation Area."

"I am honored and thrilled the Council has entrusted me with

the responsibility of being Johnston's next administrator," said Pogge-Weaver. "I look forward to becoming an active member of the Johnston community and working with the mayor, city council, and the talented and committed staff of Johnston as we collectively work to build upon the incredible success Johnston has achieved."

Pogge-Weaver holds a bachelor's degree in community and regional planning and political science from Iowa State University, and a master of arts in public administration from Hamline University.

The city utilized SGR to assist in conducting the extensive search that resulted in an impressive candidate pool. They received 29 applications from candidates in 11 states. ■



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EAGLE Scout awards presented



Russell Ostrander with his parents, Denise and Bruce, and sister, Megan.
Photo by Tom Reis

Russell Ostrander and Nathan Morgan have received their Eagle Scout Awards at special ceremonies on Sept. 25 and Oct. 9, respectively, at St. Paul Presbyterian Church.

Russell joined Boy Scout Troop 44 in February 2015. He was very active in the troop, enjoying many campouts, summer camps and two high adventure trips, one to Florida Sea Base and the second to Philmont Scout Ranch in New Mexico. He helped on many service projects earning more than 200 hours in his scouting career. His own Eagle Scout Service Project was to build a bicycle repair station at Ray Schleih's Park on the Inner Urban Bike Trail, not far from the new bridge over Beaver Creek in Johnston. Russell is a senior at Johnston High School and attends DMACC in a diesel mechanic program. Russell is also a member of the Iowa Army National Guard, having completed his basic training this past summer at Fort Leonard Wood, Missouri.



Nathan Morgan with his parents, Teri and Dean. Photo by Tom Reis

Nathan has been active in Scouting since 2012, first as a Cub Scout in Pack 244 and, since 2016, as a Boy Scout in Troop 44. Nathan served in several leadership positions, his favorite as assistant senior patrol leader this past summer, leading the Scouts to earn the spirit award at summer camp at Theodore Naish. He attended camp at Cedars, Lowden, Loud Thunder and twice at Naish. He was also fortunate to participate in high adventure at Philmont Scout Ranch, hiking the Sangre de Cristo mountains in New Mexico in 2021. Nathan's Eagle service project was to build raised gardening beds for Meadow View senior residents and to help them plant flowers when they were complete. Nathan is a senior at Johnston High School. ■

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Max H.
 I've been to many doctors over the last few years and Dr. Brian Waggoner is by far the nicest most compassionate doctor I've ever been too. He's also been my primary doctor my whole life and he's the only reason I've been able to progress and understand all about my health. He has the nicest nurses I've ever met and I've never had a bad experience at his place of work. I would highly recommend going to him if you're looking for a professional pediatrician who cares about his patients.

★★★★★
Nicole
 Dr. Waggoner and his staff are excellent! We have always had great experiences at our appointments. They are professional and respectful. I highly recommend this clinic!

★★★★★
Gretchen D.
 My son was born with a tracheoesophageal fistula that led him to have multiple issues with breathing and eating and numerous surgeries. We have seen Dr. Waggoner and Andrea Dettmann Spurgeon for a lot of his care and have had nothing but great experiences. The small clinic setting makes it possible for them to actually know their patients by name and history when they walk in the door before even looking at a chart. It feels as if you are "part of the family". My son is always asking for Dr. Brian. We now have a daughter and couldn't imagine ever going anywhere else!

★★★★★
Shawna L.
 Dr. Waggoner is so patient with me every appointment and truly listens to my concerns and helps me come up with a solution! you're missing out if you don't give his team a try!







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HOME DECOR

By Jennifer Coughenour

SPACE planning for guests

If you haven't started already, menu planning for Thanksgiving will surely be on your to-do list soon. In the meantime, start space planning. Guests for the holidays mean that extra seating is needed, which is also a great opportunity for rearranging your normal furniture layout.

Buying a larger sofa is an easy solution for more seating, but this may not be the right solution for your home. Try buying a few armchairs which don't take up much space yet easily create an environment for conversation and comfort.

Bar carts are trendy and ideal for creating a chic place for extra food service or adult beverages for those times when you need to impress the in-laws.

Ottomans, poufs and cushioned coffee tables can serve double duty by being used for extra seating and serving food.

Think about intimacy and create spaces where small groups can sit and easily communicate without leaning over a coffee table. If your living room furniture is usually laid out for television viewing, move the furniture around to create seated areas for conversation and less focus on the TV. You may find that the new furniture layout is just what your room needed for a fresh look even after your guests depart. ■

Information provided by Jennifer Coughenour, store manager, Design Consign, 2715 86th St., Urbandale, 515-901-9294.



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GARAGE

By Darren Tromblay

TOOL of the trade

Jurgenson's vice grips are treated with Grandpa's gloves.



John Jurgenson has a special pair of vice grips once owned by his grandfather.

An old pair of worn but still working vice grips hangs in John Jurgenson's Johnston garage — a scene not unlike millions of other garages and their sometimes impressive collection of tools and other do-it-yourself gadgetry.

But this pair of vice grips is more than that. This is a pair from Grandpa. Used by his very own hands to help bend, shape, fix and make things.

"This is a pair of vice grips that my grandfather Bob Jurgenson used to own when they were made in Nebraska," John Jurgenson says. "Grandpa used to work for Sioux Tools for a lot of years and had a lot of tools himself."

While growing up, Jurgenson's family would often visit Grandpa's place in the summer. Part of the intrigue of going to Grandpa's as a youngster was the shop and all of the tools therein. Bob had plenty. And then some.

After his grandfather passed away more than two decades ago, Jurgenson's dad inherited those very tools. Fortunately, John was next in line. His dad gave him those very same tools, vice grip included.

Twenty years later now, this special set of vice grips has a home of its own in the garage, away from most of Jurgenson's other tools. They aren't put in a special leather pouch, or in a drawer never to see the light of day. Instead, they are there, amongst the others, but not in a way that they'll ever get used. They mean too much to Jurgenson. The thought of breaking them isn't even an option. As long as he's here, the vice grips will be, too.

"It just kind of hangs out in there because it's one of the few things I have to remember him by," he says. "I have some other pairs of vice grips, so I just let this one be."

The tool will always conjure up memories of Grandpa no matter where it is, Jurgenson says. When he sees it, a smile comes across his face. Funny how tools work sometimes. ■

PREP your furnace for fall

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



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

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

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

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

Taking preventative action is important for your HVAC's efficiency and performance, and while these are easy DIY tasks that homeowners can handle, it's important to schedule routine annual maintenance. Say you drive your car for 40,000 miles without getting an oil change or refilling your tank — you would be asking for trouble. This analogy applies to your heating and cooling system as well. Your system won't function as well as it should without proper maintenance. The more efficient your system runs, the more money you'll save on energy bills. Staying on top of maintenance will also expand the life of your system and keep you covered under warranty. ■

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

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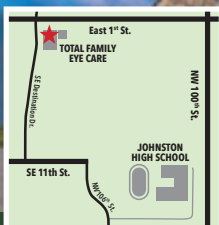
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HEALTH

By Dr. Mallori Phillips

DIABETIC Eye Disease Awareness Month

How many fingers are you holding up after you take the prediabetes test? If you have been diagnosed with diabetes or even prediabetes, your primary care physician or endocrinologist may have asked you to schedule an appointment for an eye exam. Diabetes affects the vascular system throughout the entire body, including the eyes. The tissue that lines the back of the eyeball is called the retina, which is partially composed of blood vessels. When diabetes starts to affect the eyes, microaneurysms and hemorrhages can appear in the retina. These changes are called diabetic retinopathy.

If you are at risk for diabetes, be sure your optometrist has the advanced equipment necessary to monitor your condition. Diabetic retinopathy can be detected in real-time with specialized scanning devices. Retinal cameras capture images of the optic nerve, macula and blood vessels. OCT scans provide a cross-sectional view of all the layers of the retina which can further detect swelling of the macula if a blood vessel starts to leak.

An evaluation of the retina should be performed annually to rule out diabetic retinopathy. After the eye examination is complete, your eye doctor will communicate the results with your primary physician or endocrinologist. ■



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

HEALTH

By Dr. Amy Petersen

OVER-THE-COUNTER cough medicine

Coughs, colds and kids go hand in hand. Most children have up to eight colds per year, lasting two to three weeks with uncomfortable symptoms that can inhibit sleep. It may be tempting to try over-the-counter cough medicine; however, these have not been proven to be more effective than placebo and have potential side effects, including death from overdose. Cough medicine is not recommended for ages 6 and younger.

What can you use to help your child?

- **Fluids:** Offer plenty of water, soup, broth, tea
- **Cool mist humidifier:** Place near bed to help keep mucus moving (be sure to clean routinely)
- **Nasal saline:** Use nasal saline drops for infants (wait a short time and then use bulb suction) and saline nasal spray or irrigation for older children
- **Honey:** If your child is over age 1, a teaspoon of honey coats/soothes the throat
- **Acetaminophen (Tylenol) or ibuprofen (Advil, Motrin):** A fever isn't harmful, but it doesn't feel good (follow dosing instructions or ask your pediatrician before giving)

Most colds are viral and must run their course. If you think your child has more than a cold or worsening symptoms, call your pediatrician. ■







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Information provided by Dr. Amy Petersen, Cornerstone Pediatrics & Family Allergy, 6800 Lake Drive, Suite 260, West Des Moines, www.cornerstonepfa.com.

BEFORE YOU GO

By Jan Shawver

HONORING veterans

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



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

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

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

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

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

HEALTH

By Andrea Gustafson

THE CHANGE of seasons

A change in mood?

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



- **Get more vitamin D.** Whether it is taking a supplement or being intentional about getting outside, vitamin D can help your mood.

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

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

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

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

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BRAIN power boosting foods

Boosting your brain power starts in the kitchen. These supercharged brain foods can benefit brain development, memory, learning, planning, concentration, logic and judgment. Many of these foods also help keep blood sugar and energy steady, which promotes focus.



- **Leafy greens:** Leafy greens and green vegetables like kale, spinach and broccoli contain vitamin K, lutein and folate, which may help slow cognitive decline. Lutein supports eye health, too, which has become more important with increased virtual working and learning.

- **Fatty fish:** Fish with higher fat content such as tuna, salmon and sardines, contain Omega-3 fatty acids to support overall brain health. Seafood is one of the only natural dietary sources of the omega-3 fatty acids EPA and DHA which have been linked to brain development in children and adults. The average omega-3 EPA+DHA intake for American adults is 90-120mg per day while the general recommendation for omega-3 fatty acids is 250-500mg of combined EPA and DHA per day. Try including fatty fish two to three times per week to hit your recommended dose of omega-3s. Bonus: omega-3 fatty acids also support heart health.

- **Berries:** Blackberries, strawberries, raspberries and blueberries contain flavonoids, a natural plant pigment that gives them their brilliant colors. These flavonoids deliver anthocyanins, a group of plant compounds with anti-inflammatory and antioxidant effects. Antioxidants act against both oxidative stress and inflammation, conditions that can contribute to brain aging and neurodegenerative diseases. Some of the antioxidants in blueberries have been found to accumulate in the brain and help improve communication between brain cells. To get the most out of fresh berries, wash them just before eating, not any sooner to prevent mold.

- **Nuts:** Nuts are rich in protein and healthy fats, which help keep you full and focused, but walnuts have been linked to improved memory function due to their Vitamin E content and anti-inflammatory omega-3 fatty acids. Walnuts make great snacks for virtual learners who may need to eat while sitting at a computer.

- **Avocados:** Avocados have been linked to improved brain health. Along with brain-promoting lutein, avocados also contain fiber, folate, vitamin E and potassium. If that wasn't enough, avocados also contain omega-3 fatty acids to promote overall brain health. Try adding sliced avocados to toast, sandwiches, salads, tacos, or toss them in smoothies for an extra creamy treat.

- **Eggs:** Eggs contain choline and lutein, nutrients that are important for brain development, memory and life-long learning. Choline has been shown to play a role in early brain development used for memory and learning. Adequate intake of choline is 425 mg per day for most women and 550 mg per day for men, with just a single egg yolk containing 112 mg. Don't have time to make breakfast every morning? Egg sandwiches, burritos and muffins can be prepped ahead and frozen. Simply reheat in the microwave and enjoy.

A well-balanced diet helps kids and adults perform better and promotes life-long learning. Focus on a wide variety of foods rich in protein, carbohydrates and fat at each meal and snack to stay full and focused. ■

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

Article adapted from Dole Food Company.



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WHAT'S GOING on with real estate in Johnston?

If you follow real estate in any capacity, you know change is afoot. The last two years created demand in the real estate market unlike we have ever seen in the metro.

Leaping back for perspective: Since about 2009, real estate values have been climbing. However, the last 24 months took the market to new record highs as we saw approximately 10% appreciation metro-wide for the last two consecutive years.

Example: If your home was valued at \$350,000 in March of 2020, your home likely could have sold for \$385,000 in March of 2021 and around \$423,500 in March of 2022. That is a massive gain in such a short time frame.

Then, in an effort to cap inflation, the Fed is now making major increases in interest rates. At the beginning of the year, you could lock in your mortgage interest rate in the 3% range. Over the last six months, the Fed has raised rates topping 7%. It may go up even more in the coming months.

So what does this all mean to you in Johnston, Iowa?

As a buyer, purchasing power decreased, but inventory has increased. How many of you could not find the home you wanted so you did not move in the last few years? This is changing, and options are going to come back for many segments in the market. As rates rise, naturally, demand will slow, but demand still exists in Johnston. Sales are still occurring and inventory is still lower than 2010-2020 inventory levels metro-wide. This low supply is one factor helping to sustain the market. In fact, we could still use more homes. Another huge help is that the real estate market has appreciated for almost 13 straight years, and homeowner equity is also at an all-time high. This equity is crucial in providing buyers the capital they need to make a move. In general, the metro area will likely not feel the extremes told from the national headlines.

Thinking of buying or selling? Make no mistake: opportunity exists in all times of the market cycle. Call your real estate agent to find out what is right for you and your personal situation.

Johnston home counts

- Townhome Condo Market: 18 active, seven pended in the last 60 days, 12 sold in the last 60 days
- Single Family Market: 73 active, 18 pended in the last 60 days, 50 sold in the last 60 days ■

Information provided by Eric Quiner, 515-710-5468, ericquiner.com, eric@precisiondsm.com, RE/MAX Precision, 8705 Chambery Blvd., Johnston. Source: Des Moines Area Multiple listing service - Oct. 20, 2022



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HOME HEALTH

By Ward Phillips

YOUR CHOICE for home health is up to you

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

Home health care is clinical, medical supervision provided in a person's place of residence. It's usually prescribed by a doctor as part of a care plan following a person's hospitalization for illness or injury. It can also benefit older adults who are prone to falls or who have been diagnosed with chronic illnesses, such as diabetes or heart problems. It can include: medical testing; health monitoring; administration of prescription medication or injections; physical, occupational and/or speech therapy; or wound care.

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

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

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

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

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

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

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

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

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





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RECOGNIZING veterans year-round

Veterans Day will soon come and go for another year. As we watch those around us start to prep for the next holiday, we should remember how important it is to thank our veterans not just on one day, but all year round. As Americans, we appreciate the sacrifices our veterans have made over the years and remember those serving today.



While there are some veterans who appreciate a thank you or a nice gesture here and there, most of them say they don't need that because they are merely "doing their job." Still, veterans should be thanked all year round for protecting our country. Here are some ways to thank veterans not just on Veterans Day.

- **Recognizing our veterans in retirement communities.** Many veterans are now living in nursing homes, assisted living or independent

living communities.

- **Support veteran-owned businesses.** There are many resources out there that will assist you in finding these businesses.

- **Employers should hire veterans.** This is a great way to thank our veterans and contribute to our growing economy. There are many unemployed veterans in the United States, so, as a business, make sure you encourage veterans to apply for jobs and advertise that you hire veterans to the public. A plus side for employers: Veterans are expertly trained in leadership, work ethic and team building. Businesses that hire veterans are also eligible to receive tax credits.

- **Fly an American flag.** That's it. Simply fly the great American flag at your home or at your business. You can purchase an American flag at your local Legion. There are resources to ensure you are flying it correctly.

- **Thank not only the veteran but his or her family, too.** Military families and spouses go through a lot when their loved one is overseas

protecting our country. The next time you come across a military family, make sure to thank them as well.

- **Support veteran charities.** Many charities support veteran and military families by providing free or low-cost housing, such as the Fisher House, while they are receiving treatment at medical centers.

- **Businesses should offer military discounts to both active duty personnel and veterans.** Also, make it known by displaying a sign at your business that you do this.

So, if words are not enough to show our appreciation to veterans, try some ideas that are listed above. Our veterans appreciate it more than you know. Thank you to both active duty personnel and veterans for protecting this beautiful country. ■

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

THANK YOU TO OUR VETERANS

and to all who have served.



Back: Don Jordison, Lon Brewer, Alma Blair, Bob Whitten
Front: Lee Schweer, Dallas Rohrs, Harold Bergman, Robert Peterson
Not pictured: David Nielson

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QUEEN of Green gives back to Johnston

Cooper says community has much going for it.

When it comes to the area where she lives in the heart of Johnston, three things immediately come to Lisa Cooper's mind about why she loves it: friendly neighborhood, great walkability and closeness to amenities.

Cooper moved to town in October 2000. She and her family were in the same home for nearly 20 years before she downsized a couple years ago to a smaller home in Green Meadows West.

"I always said to the kids, whenever I downsize, I'm going to buy one of those houses," Cooper says. "And I did."

While the home was up to date when she moved in, Cooper has put her own touches on the place. She's an artist, and the entire place now speaks "Lisa Cooper."

She added a deck out back during the pandemic, in large part due to the outdoor neighborhood gatherings she helped host. Cooper's driveway is on the backside as well, and she wanted to use that and more for entertaining.

And, as a native Australian, she just loves being outdoors in general.

Cooper has made her mark on the Johnston community since moving to town 20 some years ago. She's the current president of the Johnston Art Council — a role she particularly enjoys. She has had a hand in adding statement pieces to the community, including the "Tree of Life" sculpture in Terra Park.

"That's been a great opportunity to work with city leaders, especially getting public art into Johnston," she says.

Cooper is also active in PTO and the Johnston Public Library Foundation, recently helping put on the library's annual Art in the Barn fundraiser.

For Cooper, giving back and being involved in the community is simply how she was raised.

"I like being engaged with people, and it's rewarding," she says.

She's even been honored for her service as a Johnston Citizen of the Year and Queen of Green



Lisa Cooper may have downsized her home, but she hasn't cut back on her enjoyment of her community.

at Johnston Green Days this past summer.

One thing she enjoys most is that Johnston is intergenerational. She feels there's something for everyone — herself included.

"Everyone's really friendly," Cooper says. "It's just a great community." ■

**TO THE READERS OF CITYVIEW...
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CHAMBER By Samantha Winebrenner

KEEP your eye on the calendar

It continues to be a busy and exciting time of year in our community. The fall weather allows for road and building construction to continue, bringing more opportunities to our city and local businesses. As you're preparing for the holidays and thinking about the new year ahead, be sure to support our community and shop local for all your holiday needs.



Make sure you keep an eye on our calendar for our upcoming Legislative Luncheon, Traveling Business After Hours tour, our Annual Dinner and other Chamber community events. You can check the calendar on our site at Events Calendar – Johnston Chamber of Commerce.

If you're not a member, now is a great time to join and get involved with the Chamber. We have some exciting new things we are planning in 2023. A few of the items include a system upgrade for our members with updated billing and invoicing, a YP program and opportunities to join a committee.

We are planning our 2023 calendar, but you don't have to wait; sign up for an event or sponsorship now. These are terrific opportunities to showcase your business and gain visibility in the Johnston community. Our website allows you to register for an event or reserve a sponsorship directly. Or contact Sam at the Chamber with any questions at samantha@johnstonchamber.com or 515-276-9064.

I want to give special thanks and welcome the newest members that have joined the Chamber. Please help welcome Secure Point Solutions, Haverkamp Properties/Providence Pointe and McDivor's Indoor Sports Pub to the Johnston Chamber of Commerce.

With the end of the year approaching, we tend to reflect on the previous months and remind ourselves of our accomplishments, as well as our trial and errors, and start to think about the year ahead. Taking on the new role here at the Chamber has had an impact on my life, and I am thankful for this opportunity. I appreciate the support from our members and the community, as well as the support of our ambassadors and volunteers, the board of directors and our executive committee. A huge thank you to all of you for making this transition an exciting one. I look forward to the year ahead. Be sure to take time to be thankful for all the blessings in your lives and the family and friends that contribute to that. Happy Thanksgiving everyone!

Don't miss out on the rest of this year's events.

- **Business After Hours** – Fitness Sports, Thursday, Nov. 3 at 5 p.m.
- **Breakfast Before Business** – Johnston Kiwanis, Tuesday, Nov. 8 at 7:30 a.m.
- **Business After Hours** – Christopher's Rare Coins, Thursday, Dec. 1 at 5 p.m.
- **Breakfast Before Business** – Allegra Marketing, Tuesday, Dec. 13 at 7:30 a.m. ■

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

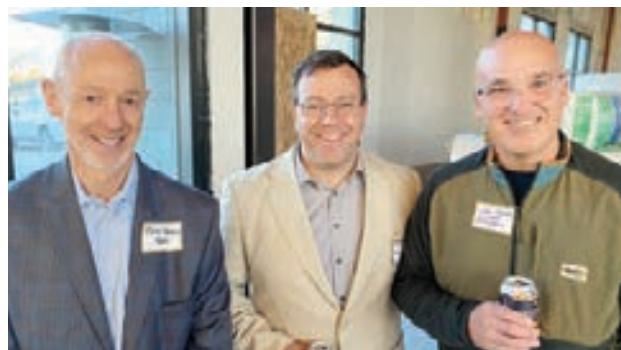
OUT & ABOUT



David Dougherty and Sharm Sisler at JEDCO's Fall Social held at Backpacket, Johnston Town Center, on Oct. 18.



Maddy VanderLinden and Jennifer Sayers at JEDCO's Fall Social held at Backpacket, Johnston Town Center, on Oct. 18.



Ross Harris, David Dominguez and Tom Foldes at JEDCO's Fall Social held at Backpacket, Johnston Town Center, on Oct. 18.



Katie Lord and Mayor Paula Dierenfield at JEDCO's Fall Social held at Backpacket, Johnston Town Center, on Oct. 18.



Grant Taylor and Jim Evans at JEDCO's Fall Social held at Backpacket, Johnston Town Center, on Oct. 18.



Dave Wilwerding and Rhonda Martin at JEDCO's Fall Social held at Backpacket, Johnston Town Center, on Oct. 18.



Georgie Newcomb and Paula Bierle at the Johnston Chamber Breakfast Before Business at State Farm - Glenn Waterhouse on Oct. 11.



Aedan Manns and Paige Thompson at the Johnston Chamber Breakfast Before Business at State Farm - Glenn Waterhouse on Oct. 11.



Kelli Vorrath and Sharon Vickery at the Johnston Chamber Breakfast Before Business at State Farm - Glenn Waterhouse on Oct. 11.



JP Pearson and Amy Wise at the Johnston Chamber Breakfast Before Business at State Farm - Glenn Waterhouse on Oct. 11.



Brenda Ballard and Brooklyn Purkeypile at the Johnston Chamber Breakfast Before Business at State Farm - Glenn Waterhouse on Oct. 11.



Tabitha Davis and Scott Kundel at the Johnston Chamber Breakfast Before Business at State Farm - Glenn Waterhouse on Oct. 11.

OUT & ABOUT



Lloyd Unverferth and Brenda Ballard at the Johnston Chamber Business After Hours at Bishop Drumm on Oct. 6.



Rick Henely and Joey Weber at the Johnston Chamber Business After Hours at Bishop Drumm on Oct. 6.



Mary Tibbetts and Jenni Buchanan at the Johnston Chamber Business After Hours at Bishop Drumm on Oct. 6.



JP Pearson, Sharm Sisler and Paula Bierle at the Johnston Chamber Business After Hours at Bishop Drumm on Oct. 6.



Joey Weber and Jay Mathes at the Johnston Chamber Business After Hours at Bishop Drumm on Oct. 6.



Nigel Chapman with Central States Mobility, Residents' Choice winner for Favorite Place to Take Mom and Dad and Favorite Retail Store.



Runner up for Residents' Choice Favorite Law Firm - Danilson Law Firm, Jeremy and Sara Danilson



Dr. Connor Elmitt, Residents' Choice runner up for Favorite Dentist and Dr. Jonathan Karch, winner for Favorite Dentist. Both dentists are with The Dental Studio of Iowa.



Trostel's Greenbriar Restaurant and Bar, Residents' Choice winner for Favorite Restaurant, Favorite Restaurant for Dinner and runner up for Favorite Restaurant for Dessert. Robyn McSheehy and Suzzanne Summy pictured.



A joint ribbon cutting with Grimes and Johnston Chambers was held at McDivot's Indoor Sports Pub, Grimes, on Oct. 6.



Grimes and Johnston Chambers welcomed McDivot's Indoor Sports Pub, Grimes, on Oct. 6.



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