

#### LUXURY ASSISTED LIVING & MEMORY CARE



ADA EQUAL HOUSING

# IT'S BETTER to give than to receive

Do you remember hearing that phrase as a child and wondering who in the world could possibly agree

I do, and I definitely enjoyed receiving gifts more than giving them. As a youngster, it is a challenge to think of many things in life more enjoyable than opening gifts. Just look at any kid's eyes when he or she has a wrapped present at arm's length.

As an adult, that seems to change — at least it has for me. When my kids or wife ask me what

I want as a gift now, I usually come up with something exciting like undershirts, underwear or socks. Those are things I want and could certainly use. My family members don't seem to share my enthusiasm for these items, so I often receive other gifts. I appreciate them, but I really don't need them. In fact, for most of us adults, there are very few things in life that we now truly need.

My mother used to tell me this when I would ask the same thing to her prior to her birthdays and the holidays. What she really wanted was to get together in person, play games and share stories. The most important gift to her, and now to me, is time. It is our most precious commodity, and many of us are learning to treat it like gold. As we age, we learn to say no to the many requests of our time that don't fit with our personal priorities. And, hopefully, we commit more of our time to the things that do.

Meanwhile, few things in life — including opening presents as a child — can bring as much inner joy as volunteering our time to help others. Most all of us think we are too busy to make time for volunteer efforts, and that is understandable. Even so, I am amazed by the many people who do volunteer and make such an impact on the lives of others including the elderly, the lonely and the many who are truly in need.

You may have thought about volunteering your time but were not sure where to start. In this month's cover story, we share the accounts of local residents who felt the same way and then made the important step to actually do it. They don't regret it, and you won't either.

Look inside for examples of volunteer opportunities during this holiday season and throughout the year that will help you learn how good it can feel to give rather than to receive.

Thanks for reading.

**SHANE GOODMAN Publisher** 

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#### **FEATURE**

#### Roy Garcia, 98-year-old volunteer

Roy Garcia has spent decades helping others. And, at age 98, he continues to serve those in

Garcia was born and raised in West Des Moines. He attended schools until age 18 when he was drafted into the Army. He served in the South Pacific in World War II and returned to West Des Moines where he worked at a grocery store. He worked his way up to a position in advertising and spent his last 32 years working at Armstrong Tire and Rubber.

Garcia's concern for others began at a young age. He was born during the Depression, when money was tight. One of his neighbors owned a television, which his family was invited to watch. One day, the neighbor was ill.

"My mom said it would be nice if we went to visit the neighbor at the hospital," he says.

He recalls a time at Thanksgiving, when parents brought pie and milk to school as a treat for the kids.

"I saw how the kids reacted. I thought, I wanted to be that kind of person," he says. "I took some kids under my wing because I didn't like how they were being treated. It rubbed off on me — the caring aspect."

He joined the Boy Scouts and was an altar boy at church while working at the grocery store. Through his encounters with people, he witnessed compassion.

"Seeing folks at the store gave me an idea of what life was like. It was a lot of caring people. The way they treated me was how I wanted to be treated. I've been that way ever since," he says.

Throughout his career, he's helped others. His employer's foreman called him and explained a situation.

"There was an accident with some immigrants. He asked if I knew anyone who could help. I thought about it, and then they stayed for two weeks with us at our home," he says.

He joined the Emerick-Williams VFW Post 8879 in Valley Junction, helping veterans and serving as quartermaster at the VFW for 40 years — until age 96. He helps organize Thanksgiving and Christmas baskets for veterans in need.

Serving veterans has been a passion. He's gotten calls from the VFW headquarters for veterans in need.

"I got the OK to make out a check. I visit those in nursing homes. The veterans are dying off — one right after the other."



Sheila Nelson of West Des Moines began volunteering at DMARC during the pandemic. She also volunteers at WDM Human Services.

As he delivers food and packages to veterans, recipients are often shocked to see Garcia appear at their door.

"People can't believe I'm still doing it at this age. I deliver food to people who really look forward to seeing me. I sit and chat for a while," he says.

In addition to serving veterans, he's volunteered with the Knights of Columbus, West Des Moines Library Friends Foundation and West Des Moines Human Services delivering food. When working at Armstrong, he served an annual hog roast for friends.

He recalls when he adopted a needy family and delivered gifts and food to children.

"When I see those kids — I see myself in them. I remembered watching the school PTA and how they helped out kids and myself at school. I wanted to do the same thing in my life," he reflects.

He's continuing to help this year, packaging boxes for veterans. He'll do it as long as he's able, he says.

"I've had a caring and respect for others. You never know when you'll need help yourself. I've learned to be kind and respectful of others. How you treat people — if you treat them well, you'll be treated well in return. I enjoyed life so much. I'm fortunate."

#### **Can Play**

When kids play on sporting teams, they build friendships, reap health benefits and gain a sense of belonging and confidence. Yet not all

kids get the same opportunities in sports. Kids with physical, mental and emotional challenges, as well as a lack of funds, prevent many from participating in sports.

Can Play, a nonprofit organization, provides sports and physical activities, regardless of mental and physical disabilities or socioeconomic backgrounds. In 2021, Courage League Sports and Opportunity on Deck, two organizations with similar missions, melded into one nonprofit called Can Play. It gives athletes a sense of belonging, which is why Stacy and Naval Tandon began volunteering with the

Naval's sister is autistic, and the Tandons began volunteering with Can Play (formerly the Courage League) in 2014. The pair have a passion for sports — especially soccer. The Courage League needed coaches for power soccer. Power soccer is an adaptive soccer game played in wheelchairs. The gate of the wheelchair is used to hit the ball, which is five times the size of a regular soccer ball. Stacy said she fell in love with the game.

"I grew up playing sports and always loved soccer. As I had injuries, this was something that I could become involved with again," she recalls.

She and Naval served on the board, pitching in and helping whenever possible. During Christmas, a "Give Play" card is on a holiday wish list, as well as sports equipment and playtime that can be sponsored.

All games and services for Can Play are at no cost to kids. That's one reason Opportunity on Deck was established.

#### **FEATURE**

"Being in sports clubs is expensive. There's many kids who don't join traditional sports because of cost barriers," Stacy says.

Can Play's office is currently located at MidAmerican Energy Company RecPlex. Can Play works with Iowa parks and recreation departments and schools to teach adaptive sports for all abilities.

Stacy helps organize a fundraising event, Courage on the Court, in February. It's for able-bodied folks to see what it's like to play in a wheelchair.

Stacy likes helping out the athletes.

"Sports are important for kids to participate in. It helps with physical, emotional and social skills. They learn how to deal with other people," she says. "I get more out of it. It's not always about winning. When I see them do things they've never done before, their face explodes. It's really neat to see that. It's a rewarding experience."

Stacy feels blessed and fortunate to give back. "It's cool to see them develop skills. It's a great organization. Our motto is, 'When you have courage and opportunities, then you can play."

#### **Causes important to Nelson**

As the entire nation shut down during the pandemic, Sheila Nelson of West Des Moines pondered what to do next. She was lonely and bored, anxious to get out of the house. She went to DMARC (Des Moines Area Religious Council) to volunteer for a day. She was sorting food when a staff member asked if she could do data entry.

After helping with data entry, she assisted with writing letters. Before long, she was in charge of sorting auction items for a fundraiser.

"I came in as a one-day volunteer, and it led into something more," she says.

She now serves on the DMARC development board. She coordinates auction donation items for their Spring Greens fundraiser. She says helping DMARC is important.

"My dad was involved with DMARC. I have a tender spot for that. So many Iowans are food insecure. It's an easy but obvious place that needs help," she says.

In addition to DMARC, Nelson serves on the West Des Moines Human Services advisory board and volunteers at the Ronald McDonald



Naval Tandon participates in the Can Play fundraiser, Courage on the Court.

house. She became involved in charitable organizations after she retired from her job.

"After I retired, I lost my village of connections with adults. Causes are super important to me. Having hungry Iowans is



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The community donates toys to West Des Moines children in need.

unacceptable to me. I want to make sure I can do anything to help."

She suggests that people volunteer, no matter how much time one has.

"There are so many opportunities and needs right here in West Des Moines. You can sort food, do data entry, adopt a family for Christmas or organize a food drive at your business. We take donations for silent auctions as well as

monetary donations," she says.

She feels fortunate and encourages others to lend a hand.

"People are needed. We all have something to give — kindness, time and money or skills. Think about using those skills if you're retired. Each individual makes a difference. There's such a great need in West Des Moines for volunteers," she says.

#### Support a charity from this article

**West Des Moines Human Services:** Adopt a family, donate food, clothing or money; all goes to West Des Moines families in need. www.wdm.iowa.gov/

Can Play: Purchase a Give Play card, donate sporting equipment or volunteer to assist with play. High school students can earn silver cord hours. Search on Can Play's Amazon wish list. https://can-play.org

government/human-services

VFW Post 8879: Donate funds or items for Christmas baskets, attend VFW events or buy poppies to support veterans. Search on Facebook for Emerick-Williams VFW Post 8879 in Valley Junction.

**DMARC:** Donate food, funds, volunteer your time, coordinate food drives, donate silent auction items for Spring Green. www.dmarcunited.org ■











#### SENIOR LIVING By Paula Spidell

# **BENEFITS** of memory care for seniors

Those who have watched an elderly loved one experience the debilitating effects of Alzheimer's disease or other forms of dementia know the deep level of concern they feel for their daily care, emotional well-being and personal safety. What might begin as simple forgetfulness often progresses into much more serious manifestations of the disease that can put both the sufferer and family caretakers into difficult situations.



Fortunately, senior living communities often offer memory care options specially designed and staffed to help those with dementia cope with the challenges of the condition.

What kind and how much care a senior will need depends on the individual and their stage of the disease. The primary objective of memory care is to provide a safe, stimulating and caring environment that preserves the dignity and independence of the residents.

Here are some of the benefits of memory care that helps those with dementia live fuller, richer lives:

- Security and peace of mind Memory care communities are specially designed to create a simple, safe environment which minimizes a resident's confusion, allows for round-the-clock monitoring and prevents wandering. Knowing a loved one is safe, secure and being looked after 24/7 calms concerns and offers a great sense of peace of mind.
- Increased independence Living in a safe, secure environment gives seniors coping with dementia a greater sense of freedom. Simple-to-navigate floor plans make it easy for them to visit friends and attend activities without the fear of getting lost. Enclosed outdoor areas let elders safely enjoy fresh air and the warmth of sun whenever they desire.
- Personalized care Memory care community staff are specially trained to be tuned in to the unique needs of each resident. Because of the higher staff-to-resident ratio, they can truly get to know the special people they care for.
- Engaging programs and activities Access to these programs help promote cognitive stimulation and potentially slow the progress of the disease.

Having confidence your loved one with dementia is in a safe, supportive, enriching environment not only frees you from the responsibilities of senior care, it helps you reconnect with them in the simple joy of spending time together as a family.

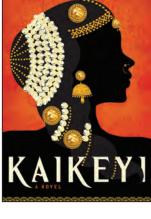
Inviting seniors into an active, engaged lifestyle is a healthy proposition. But MorningStar goes further, offering a life characterized by opportunities to give back — the truest definition of wellness. Information provided by Paula Spidell, executive director, MorningStar at Jordan Creek, 525 S. 60th St., West Des Moines, 515-505-7155.

VAISHNAVI PATEL

#### 'Kaikeyi'

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

Kaikeyi is often considered the villain in the traditional tale of Rama. Here, she's something much more nuanced — a powerful queen and magically gifted person who just wants to make the world a better place. Telling her story in her own voice, Kaikeyi describes her lonely childhood and the decisions that lead to her using her power to strive for better treatment of women at all levels of society.



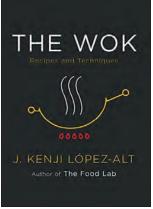
By Vaishnavi Patel 4/26/22 478 pages \$28 Redhook

This is an immersive and powerful story, and I can't wait for more from this talented author. This would be an excellent gift for anyone with a love of mythology, epic stories and really good writing. 

— Review by Julie Goodrich

# 'The Wok: Recipes and Techniques'

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



By J. Kenji Lopez-Alt 3/8/22 336 pages \$50 W.W. Norton Company

This book introduces not only a great set of techniques and recipes, it also deepens and expands how to think about meals and dishes from a new angle. The title may seem one-note, but, I promise, this book has so much to offer both experienced and novice chefs. This fantastic book is an ideal gift for anyone looking to up his or her game in the kitchen.  $\blacksquare$  — Review by Julie Goodrich

# Make a difference This Holiday Season Bell Ringing | Adopt a Family | Serve a Meal | Caroling | Making Cards | Donating Toys From donating time, services, or goods—there's no shortage of ways to make a difference in your community. But, have you thought about donating blood? Des Moines area hospitals receive all essential blood products from LifeServe Blood Center. Blood cannot be manufactured which means that hospital patients are counting on YOU, their friend, neighbor, or family member to roll up your sleeve and donate blood with LifeServe this holiday season. This year, start a new holiday tradition of donating blood. Your generous donation could be the lifesaving gift that allows families another holiday together. Lifeserve\_info/tradition

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

Check for cancellations

#### **Breakfast with Santa and Mrs. Claus**

Sunday, 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.

#### **HOLIDAY FAVORITES & FUN**

#### 'The Nutcracker'

Dec. 8-11, Hoyt Sherman Place 1501 Woodland Ave., Des Moines Enjoy this Ballet Des Moines performance. balletdesmoines.org

#### 'A Christmas Carol'

Dec. 9-18, Stoner Theater 221 Walnut St., Des Moines This classic is presented by Iowa Stage Theatre Company. dmpa.org

#### 'A Very Merry Tallgrass Holiday'

Dec. 16-18, Tallgrass Theatre Company, 2019 Grand Ave., Suite 100, West Des Moines



This collaboration with Seedlings Children's Theatre features scripts from Drama Notebook's collection of scripts for kids and teens. tallgrasstheatre.org

#### Community Band Holiday Concert

#### Dec. 11, 2 p.m., Stilwell Junior High, 1601 Vine St., West Des Moines

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

#### 'Rudolph the Red-Nosed Reindeer: The Musical'

Thursday, Dec. 22, 2 p.m. and 7 p.m., Des Moines Civic Center, 221 Walnut St., Des Moines Come see all of your favorite characters including Santa and Mrs. Claus, Hermey the Elf, the Abominable Snow Monster, Clarice, Yukon Cornelius and, of course, Rudolph. dmpa.org

#### Mannheim Steamroller Christmas

Dec. 23, 2 p.m. and 7:30 p.m., Des Moines Civic Center, 221 Walnut St., Des Moines A holiday favorite returns. dmpa.org

#### • New Year's Eve Pops: Frank & The Great Ladies of Song

Saturday, Dec. 31, 8 p.m., Des Moines Civic Center, 221 Walnut St., Des Moines The Des Moines Symphony performs. dmsymphony.org

#### **Jordan House Museum tours**

Daily

Jordan House Museum 2001 Fuller Road, West Des Moines

Walk in the footsteps of history at the historic Jordan House Museum, the home of the Jordan family and the only Underground Railroad stop open to the public weekly. Learn about the history of West Des Moines, beginning with rocks and fossils, through the indigenous peoples, early settlers and the development of railroads and Valley Junction. For more information, visit www.wdmhs.org/visit.

#### Oak Leafs games

Various dates

Home games at the MidAmerican **Energy Company RecPlex** 6500 Grand Ave., West Des Moines

The Oak Leafs high school hockey team plays varsity home games on the following dates: Friday, Dec. 9, 8 p.m. vs. Waterloo (JV at 6 p.m.); Saturday, Dec. 17, 5:30 p.m. vs. Ames (JV at 5:30 p.m.); Friday, Jan. 6, 6 p.m. and 8 p.m. vs. Ames; Saturday, Jan. 28, 6 p.m. vs. Quad Cities (JV at 6 p.m.)



#### **Holiday Hullabaloo**

Through Dec. 31, 10 a.m. to 6 p.m. general admission and 7-11 p.m. adults only, Horizon Events Center, 2100 N.W. 100th St., Clive

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

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

Check for cancellations



#### **HOLIDAY LIGHTS**

JOLLY HOLIDAY LIGHTS

Adventureland Park, 3300 Adventureland Drive, Altoona jollyholidaylights.org

• FIRST CHURCH OF THE OPEN BIBLE

2200 Beaver Ave., Des Moines, firstchurchdsm.org

· SANTA'S ROCK N LIGHTS

Living History Farms, 11121 Hickman Road, Urbandale, LHF.org

HISTORIC VALLEY JUNCTION

Fifth Street, West Des Moines, valleyjunction.com

· LIGHTS IN THE HEIGHTS

Franklin Avenue, Marylynn Drive, 72nd Street and other Windsor Heights streets, windsorheightsfoundation.org

WINTER WONDERLIGHTS

Uptown Ankeny, 715 W. First St., Ankeny, uptownankeny.org

• BEAVERDALE

Ashby and Wallace avenues near Beaver Avenue, beaverdale.org

• PRAIRIE RIDGE CHURCH

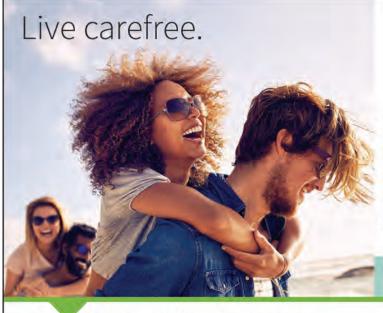
825 N.W. 36th St., Ankeny, ridgelife.org

· GINGERBREAD LANE

S.E. Richland Court, Ankeny, Facebook @ Gingerbread Lane Ankeny IA



- Dec. 9-10: Bells, Bows & Boutiques Tour, a self-guided shopping and dining road trip traveling four communities; madisoncounty.com/special-events
- Dec. 10: Santa Fun Run. 521 E. Locust St., Des Moines; fleetfeet.com/s/desmoines/events
- Dec. 10: Home for the Holidays. 5-8 p.m. in the Indianola Downtown Square; indianolachamber.com
- Dec. 10-11: Winter Solstice Market runs 10 a.m. to 4 p.m. Saturday and noon to 4 p.m. Sunday. 116 S. First Ave., Winterset; madisoncounty.com/special-events
- Dec. 13: Des Moines Storytellers Project: Generosity as told by Des Moines Register journalists. 7 p.m.; Hoyt Sherman Place, 1501 Woodland Ave., Des Moines; hoytsherman.org
- Dec. 16-17: Light the Night and celebrate the arrival of winter with a hike, bonfire and cocoa. Jester Park Nature Center 12130 N.W. 128th St., Granger; polkcountyiowa.gov/conservation/events
- Dec. 31: Ultimate NYE 2k22 Gala. Holiday Inn, 6111 Fleur Drive, Des Moines. Tickets at eventbrite.com.



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# WEST DES MOINES named 2022 Technology Community of the Year

West Des Moines has been named 2022 Technology Community of the Year by the Technology Association of Iowa (TAI). The recognition was revealed at the 2022 Prometheus Awards presented by UHY LLP, Certified Public Accountants, on Thursday, Nov. 3 at the Community Choice Credit Union Convention Center Ballroom in Des Moines. Debi Durham, director of the Iowa Economic Development Authority, presented the award.

"This award honors Iowa cities and regions that make great strides in preparing their community's competitiveness for the 21st century by using information and communication technology to improve quality of life, business, education and workforce. Communities should demonstrate investments in infrastructure, support of local tech companies and large users of technology, unique partnerships, and support of an entrepreneurial ecosystem," said TAI President Brian Waller.

All awards were judged by a panel of distinguished technology leaders from across the state. Joining West Des Moines as finalists in the Technology Community of the Year category were Cedar Valley, Greater Dallas County, Marshalltown and North Iowa Corridor.

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"The City of West Des Moines is a leading example of what a techforward community can achieve," said Waller. "Their innovative work is critical as we continue to position Iowa as a leader in technology, and we are proud to honor their vibrant community with the 2022 Technology Community of the Year Award."

The city-wide conduit project was a key area of emphasis in the nomination as West Des Moines continues its work to provide reliable, high-speed broadband access to its residents and businesses throughout the community. Additionally, several private and public developments including the MidAmerican Energy RecPlex, Des Moines University, and West Des Moines Community Schools Career and Technical Educational facility were highlighted in the nomination as well as various affordable housing initiatives.

"This honor represents true collaboration, innovation, and creativity by leaders throughout our community," said West Des Moines Mayor Russ Trimble. "West Des Moines continues to be a leader as a result of public-private partnerships, investment in infrastructure, and a deep care for developing an equitable, inclusive and accessible city for residents, businesses, and organizations alike."

In collaboration with the City of West Des Moines, the West Des Moines Chamber of Commerce also led several programs and events that were spotlighted in the nomination including the Athene Black & Brown Business Summit, which strives to build an entrepreneurial ecosystem in West Des Moines, specifically for minority businesses and entrepreneurs, and the 2022 Economic Development Bus Tour that allowed residents and visitors to explore the innovation and development occurring in West Des Moines. The Chamber's commitment to attracting and retaining a top workforce through its new 515 West publication was also mentioned.

"We are grateful to accept this recognition as Technology Community of the Year," said Katherine Harrington, president & CEO of the West Des Moines Chamber of Commerce. "The WDM Chamber strives to spark innovation not just through our events and programs, but to inspire our members and overall business community to think big as we continue to position West Des Moines as the best place to live, work and play."

The West Des Moines community will continue to experience significant investment and development over the next several years to position itself as a leader in technology and innovation. The City of West Des Moines expects to surpass \$1.1 billion in building permits valuation in 2022, a testament to the community's planning and innovation in developing private-public relationships and supporting both its established districts like Historic Valley Junction, as well as its newer neighborhoods to the west and south portions of the city limits.

To learn more about the City of West Des Moines, visit wdm.iowa. gov and gowestdesmoines.com. Additional information about the West Des Moines Chamber of Commerce can be found at wdmchamber.org.

### **ABOUT** Qualified Charitable Distributions

As we approach the holiday season, oftentimes families look at charities for giving during the holiday season. Have you ever considered utilizing a Qualified Charitable Distribution (QCD)?



#### How a QCD works

Generally, distributions from traditional IRAs are subject to federal income tax, unless an exception applies. QCDs, however, are excluded from income and, therefore, won't affect your tax obligation. Moreover, once you reach age 72, a QCD can satisfy all or part of your required minimum distribution (RMD), which otherwise could substantially increase your taxable income for any given year.

To make a QCD, you would direct your IRA trustee to issue a check made payable to a qualified public charity. You may contribute up to \$100,000 from your IRA; if you're married, your spouse may also contribute up to \$100,0000 from his or her IRA.

A QCD must be an otherwise taxable distribution from an IRA. If you've made nondeductible IRA contributions, then each distribution normally carries with it a pro-rata amount of taxable and nontaxable dollars. If you have multiple IRAs, they are aggregated to determine the calculation. With QCDs, the pro-rate rule is ignored, and taxable dollars are treated as distributed first.

#### QCDs do come with a few caveats:

If you have a checkbook IRA, you may also write a check directly to the charity; however, the contribution will count as a QCD for the year in which it was cashed, not the year it was written. This is particularly worth noting for donations made late in the year.

You can take a OCD from SEP and SIMPLE IRAs, but only if they're "inactive" i.e., have not received any contributions in the same

You cannot deduct a QCD as a charitable on your federal income tax return.

As of 2019, individuals 70 1/2 and older can continue contributing to their IRAs as long as they have earned income (generally, work-related earnings). However, if you make deductible contributions after 70 1/2, the amount of any QCD made at any point in the future will be taxable up to the value of those contributions.

Please do note that private foundations, donor-advised funds, supporting organizations (as defined by the IRS), charitable gift annuities, and charitable remainder trusts are ineligible to receive QCDs.

Information provided by Andrei J. Murphy. Securities and investment advisory services offered through Brokers International Financial Services, LLC. Member SIPC. Brokers International Financial Services, LLC and Retirement Solutions of Iowa, LLC are not affiliated companies. 515-215-7114



# 22 OF 2022 honors include West Des Moines businesspeople

For the fourth year, CITYVIEW's Business Journal recognized the contributions of outstanding business leaders who have made a difference in their communities with the 22 of 2022 honors, presented at a reception on Thursday, Nov. 3, at Sherwood Forest Events Center. Awards were presented by Shane Goodman, publisher of CITYVIEW and president of Big Green Umbrella Media, Inc., which also publishes the Jordan Creek Living magazine, and Jolene Goodman, vice president.

Among those honored were three people of West Des Moines businesses: Lu Anne Gafford, Angela Jackson and Val Veiock.

Lu Anne Gafford is the underwriting director at Life 107.1 radio station.

"I have been involved with Royal Family Kids for seven years now. It is a camp for kids in the foster care system," Gafford said of her biggest accomplishment. "During the school year, kids are mentored by camp volunteers. I have mentored a different individual the past three years during the school year, and this past school year has been my most rewarding. My girl is 8 years old and helps me to see life through

her eyes — and also be able to love on her and share new experiences with her that bring joy to her life."

When it comes to her best business decision, she said she learned to say no. "Learn to say no when asked to be involved with an organization. Evaluate if it is aligning with your values in your life at the current time."

Her advice to others: "Love people and be kind and friendly to everyone. We don't know what burdens others carry, and sometimes just a simple hello or smile can help brighten their day."

Angela Jackson is the senior vice president of Diversity Equity and Inclusion for Athene USA, owner of The Great Frame Up, and director of the Athene Black & Brown Business Summit.

Looking back over 2022, "Partnering with others to make a positive impact," was her biggest accomplishment, says

Her advice to others: "Lift up others!"

Val Veiock is the owner of Bing's in the Historic Valley Junction.

"We won CITYVIEW's Best Local Gift Shop and Best Valley Junction Store, which energizes us because it represents all the love we feel from customers all year round," Veiock said of her biggest accomplishment in 2022. "We sell items



Lu Anne Gafford



Angela Jackson



that represent our values and beliefs and donate to local charities that we know are doing important work, and it means a lot to us that we can give back to our community."

She adds, her best business decision has been her choice of merchandise. "I love pushing the envelope by selling sassy and snarky merchandise that you can't find anywhere else. Instead of being afraid of what people might think or how they will react, I always go for it. The store is a genuine representation of me."

Her advice to others: "It is easy to get caught up in the everyday tasks of running a business, but it is really important to have fun and enjoy what you are doing along the way." ■





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#### **CONTACT JULIE AT:**

( 515-314-8513

julie@ewingprop.com

www.vintagecooperatives.com/waukee

# **PROFIT:** Being a giver

DMARC volunteer sees shifts in food needs.

When Linda Profit and her husband, Dick, moved to West Des Moines from Shenandoah five years ago to be closer to family, Linda was looking for things to do.

She began volunteering for the DMARC (Des Moines Area Religious Council) Army Post mobile food pantry. DMARC operates a food pantry network, which partners with organizations across the metro to provide food.

Once the DMARC warehouse opened, Linda volunteered at the new location. She says the new warehouse was needed, as it was fully stocked.

"The mobile units — sometimes we ran out of food," she says.

DMARC's pantry is similar to a grocery store, and she helps clients shop for items. After a client checks in, she identifies what clients are eligible for, based on household size.

"We help them count items and shop," she says. "I'll suggest new items that might go together for a recipe."

Since she began volunteering, she has noticed a shift in clientele.

"Before, we just served the elderly or families coming in at the end of the month before their paychecks ran out," she explains. "Now, it's every day. There's not a specific socioeconomic type — all walks of life come in."

She tries to put clients at ease, as some folks feel uncomfortable asking for assistance.

"We had a gentleman come in for the first time. He felt embarrassed," she recalls.

Since volunteering, Profit has confronted her own preconceived notions. She explains that some folks might complain about a dented food

"I always thought, if you're hungry, you'll eat anything," she says. "Then I thought, don't I do the same thing if I'm out grocery shopping? Just because you're poor or in need, you're not a second class citizen. I realized I had to practice what I preach."



Linda Profit and her husband, Dick, moved to the area to be closer to family. Now Linda is a regular volunteer for the DMARC food pantry network.

Profit is a former pastor at First Presbyterian Church in Sidney, another pursuit in which she shared her compassion and concern for others.

"We raised four kids during the farm crisis. There's enough takers in the world. Let's be a giver instead. We've been fortunate to be able to give back."

As she's volunteered for food pantries over the decades, she says DMARC is wellorganized. She enjoys interacting with the clients.

"The clients get to know you. You're presenting the face of God to people. They see kindness and don't have to feel embarrassed."

At age 75, Profit encourages all ages to volunteer.

"All of us have days we don't feel the greatest — I had cancer. If you get out and get going, the day goes fast, and you feel better," she says.

To volunteer or donate food or money to DMARC, visit www.dmarcunited.org.

## **TIME** to take stock and plan for the future

2022 has been a year of change for many of us. The end of the year is a good time to take stock of your personal situation and proactively plan for the future.

#### Update your estate plan

Putting your legal affairs in order is important. It reduces the burdens on loved ones in the event of your poor health or death. It can save time and expense. And it allows you to have control over how your assets pass. Every person should have three basic estate planning documents: a Last Will and Testament, a Durable Financial Power of Attorney, and a Living Will / Health Care Power of Attorney.

A will directs the distribution of your assets upon your death. Through the power of attorney, you give another person the ability to make financial decisions for you should you become incapacitated. If you're too ill to speak

for yourself, you can express your wishes and have your voice heard through a living will. This advance directive lets you detail your preferences for your medical care.

#### Make a list of key contacts

When you update your estate planning documents, you should also make a master list of important information. If you die or become incapacitated, your family will spend time figuring out what you own and whom they should contact. List your investment advisor, insurance agent, tax professional, banker and attorney. Make sure you have the correct contact information for each professional listed.

#### Review the title to your home

You should review how you hold title to your home. When you purchased your house, the seller executed a deed. The deed contained important vesting information — the names on the title and the legal relationship between those titleholders.

If you are married, you probably want to ensure that both spouses are on title to the house. This may not be the case if the parties were married after one bought the house, or if it is a second marriage. You also probably want to ensure that, if one titleholder were to die, the house would pass to the survivor. A simple review of who holds title and how title is held can prevent expensive problems later.

These are three simple yet very effective steps that can save time and expense in the future. Contact an experienced attorney to help you get 2023 off to a good start. ■

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





#### HEALTH

By Andrea Gustafson

# **NAVIGATING** family and the holidays

The holidays can bring a lot of joy but can also come with a lot of stress. Schedules get busy, to-do lists get long, and family gatherings are inevitable. Despite often loving our families, spending more time with them than normal can be challenging. Rather than suffering through and being stressed, here are some tips on navigating the holidays with family.



- Communicate Talk to the people you are spending time with about your concerns/expectations for the get-together and what you are willing to do and not do. Be direct and clear.
- Set boundaries "No" is a complete sentence. We all have limits to how much we can fit into the schedule, and, when it's full, it's full. Set boundaries around what you are physically and mentally able to commit to and don't go past that.
- Self care There is no getting around this time of year being more stressful than normal. Make sure you are taking time to do the things needed for yourself. This can be as simple as making sure you are eating and getting enough sleep. But it's important keep it up this time of year.

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.



# HEALTH By Ashley Powell CBD and THC: best buds

CBD (Cannabidiol) and THC (tetrahydrocannabinol) are often mistaken for one another, and many curious parties question the differences. While they both have the exact same molecular structure, each cannabinoids' atoms are arranged differently, which contributes to their differing effects. We all have an endocannabinoid system within us that regulates our body's state of being, and that system has CB1 and CB2 receptors that are activated when cannabis is



ingested. THC binds much more powerfully to CB1 receptors than CBD, which is why so many CBD products contain trace amounts of THC — not enough to get you high, but to help it bind more effectively and produce better results.

However, if you're seeking the psychoactive benefits of THC, try a product that combines both in either a 1:1 or 2:1 ratio (CBD:THC). The CBD in these products can help reduce the negative effects of THC such as paranoia and drowsiness. Overdosing on THC is caused when the endocannabinoid system is overstimulated. THC will flood the area of the brain that controls fear and emotional responses.

How can psychoactive amounts of THC be legal? THC can be derived from hemp instead of marijuana, and the effect is the same. It is allowed if the dry weight of THC is 0.3% or less of the total product weight, so producers increase the overall product mass to get to those desired levels.

Information provided by Ashley Powell, CBD American Shaman, 800 S. 50th St., #106, West Des Moines, 515-380-5251 and 3418 Eighth St. S.W., #3, Altoona, 515-967-4036. References: https://www.healthline.com/health/does-cbd-qet-you-high

# **MEYER** launches school clothing closet

PE teacher sees need to fulfill at Valley Southwoods.

During PE class, Samantha Meyer's students are often required to change into PE clothes for various activities. Over the course of her 22 years of teaching, she has noticed a disturbing trend. Not all students have appropriate wear, including athletic shoes or clothes. To remedy that, she created a clothing closet at Valley Southwoods, where she's a PE teacher and an instructional coach.

Originally, students borrowed clothes from a

box of PE clothes she kept on hand. Now, she can just give the clothes to the students in need.

"The idea is based on student need. Not everyone has access to various clothing. We want to provide that resource."

She reached out to the West Des Moines community, friends and fellow teachers. After a snowball effect, clothing donations began pouring in. She officially opened up the closet on Oct. 10 in a private room at the school.

The closet is stocked with PE clothing and other teen-friendly clothes, accessories and shoes.

"It's fully stocked," she says. "We had a lot of great donations from the community."

One important aspect of the closet is that it's neatly organized and resembles an actual store.

"What we've offered before was a pile of clothes for them to pick from. The closet is more aesthetic and more formal than what they've been offered in the past. Once they select an item, it's put in a shopping bag."



Samantha Meyer says parents, staff and the community have supported the students' clothing closet at Valley Southwoods. Teachers refer students needing clothing.



The clothing closet at Valley Southwoods is helping fulfill a need of some students who don't have appropriate clothing or shoes.

The closet is open on a referral basis only. Teachers and staff members identify a need and can take the student to the closet privately. Students choose from any item for themselves or family members, as they have some toddler and baby clothing.

"We want to service our highest need students first through teacher referrals," she says.

Having proper clothing is important for a student to feel comfortable.

"Feeling good about what they're wearing and their appearance helps kids feel more successful and confident in the classroom," she says.

Meyer started the closet after identifying a large population that might require it.

"There's such a need," she says. "I'm shocked that it hasn't been done before. Teenagers, parents and the community all came together for the closet. I'm proud of the community and the abundance of support. The staff has been outrageously awesome."

The closet continues to take donations for clothing, shoes and coats for teenage boys and girls. Bring any items to the front desk at Valley Southwoods.





#### **RECIPE**

#### **BEEF** up the holiday menu

(Family Features) At this year's holiday gatherings, you can put together a show-stopping menu from the beginning of the party to the final bite with mouthwatering recipes that bring guests back for more. Incorporate beef, a versatile, beloved ingredient that can be used in appetizers, sides and main courses alike.

Consider a holiday favorite from Beef Loving Texans such as a must-have main course like classic beef Wellington. Perfect for a family get-together, this traditional dish combines tender chateaubriand roast with a homemade glaze of earthy mushrooms, red wine and Dijon mustard wrapped in a goldenbrown puff pastry. Find more beef-inspired holiday dishes at BeefLovingTexans.com.

#### **Classic beef Wellington**

Recipe courtesy of Beef Loving Texans Total time: 1 hour, 30 minutes Servings: 4

- 1 teaspoon olive oil, divided
- · 1/2 teaspoon salt
- 1/2 teaspoon pepper, divided
- 1 chateaubriand tenderloin roast
- 8 ounces mushrooms
- · 1 large shallot
- · 2 tablespoons dry red wine
- · 2 tablespoons Dijon mustard
- 1/2 teaspoon dried thyme leaves
- flour
- · 1 sheet puff pastry

#### **DIRECTIONS**

- In large nonstick skillet over medium-high heat, heat 1/2 teaspoon oil until hot. Combine salt and 1/4 teaspoon pepper. Press evenly onto all surfaces of roast. Place roast in skillet; brown evenly. Remove roast from skillet.
- · Heat oven to 425 F.

- In food processor, pulse mushrooms and shallot about 10 times until finely chopped. Do not overprocess.
- Place same skillet used for roast over medium-high heat and heat remaining oil until hot. Add mushrooms and shallot; cook 4-6 minutes until tender and all liquid is evaporated, stirring often. Add wine; cook 2-3 minutes until all liquid is evaporated. Stir in mustard, thyme and remaining pepper. Cook 2-3 minutes. Remove from skillet to medium bowl; cool.
- Line rimmed baking sheet with aluminum foil and place in oven. On lightly floured cutting board, unfold pastry dough. Roll pastry out to 12-by-9-inch rectangle; lay dough with shortest edge toward you. Spread mushroom mixture onto pastry dough, leaving 1/2-inch border around edges. Place roast in center of mushrooms. Fold



pastry dough neatly around roast, stretching dough if necessary. Cut off excess pastry dough; press to seal overlapping edges.

- Remove baking sheet from oven and dust lightly with flour. Place pastry-wrapped roast, seam-side down, on baking sheet. Cut four 2-inch vents in top of pastry.
- Bake 35-50 minutes, or until golden brown and instant-read thermometer inserted into center of roast registers 135 F for medium-rare or 150 F for medium. Transfer roast to carving board. Let stand 10 minutes. Temperature will rise about 10 F to reach 145 F for medium-rare or 160 F for medium.
- · Carve into slices and serve.



# **AFUE:** Why it should matter to you

The terminology for HVAC (heating, venting and air conditioning) can be confusing, and most people have no desire to understand them. But there are a few that you should learn and pay attention to, such as AFUE.

AFUE (annual fuel utilization efficiency) is an efficiency rating that's required by the Federal Trade Commission to be labeled on forced air furnaces. Furnaces are used to blow the air throughout our home's duct work regardless of whether the thermostat is set to "Heat" or "Cool" or "Fan," but the AFUE rating only applies to the furnace's heating ability.

So why is this important to you? It's important because the higher the AFUE rating, the lower your fuel costs. For example, if your AFUE rating reads 98%, your system uses 98% of its fuel for heat, while 2% gets lost. An older furnace with an AFUE rating of 80 will turn 80% of its fuel into usable heat, which, in turn, means that 20% of its fuel is lost.

The average life expectancy of a heating and cooling system is about 15-20 years. With so many advancements in efficiency, even a 10-year-old system could be due for an upgrade. Each year, your system's AFUE rating can decline about 5% if it is not properly maintained. With scheduled routine annual maintenance for your system, you will have better chances of extending the life of your HVAC system and protecting your investment.

Do you know what the AFUE for your current furnace is? You can find your furnace's AFUE rating on the bright yellow EnergyGuide label that was placed on your furnace by the manufacturer. If you have an older furnace with an AFUE of 70%, then upgrading to an AFUE of 90% could save you around \$20 for every \$100 that you would normally spend.

High-efficiency furnaces are more of an investment when compared to mid-efficiency systems, but, when we factor in that 15-year life span, the money saved on energy costs will be worth it in the long run — especially because Iowa winters can be brutally cold.

Hopefully, you now have a good understanding of what AFUE is and why it's important, especially when considering upgrading your HVAC system. If you still have questions or are ready to learn more about which high-efficiency furnaces are available for your home, contact your local trusted heating and cooling company.

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





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#### **LIBRARY**

# **LIBRARY** Winter Reading Challenge begins

Do you have a stack of good books you've been meaning to dig into? Looking for something to do inside on a cold day? We invite you to curl up with some good books this winter. Readers of all ages may log their reading online

#### **WEST DES MOINES PUBLIC LIBRARY**

4000 Mills Civic Parkway, West Des Moines 515-222-3400 www.wdmlibrary.org Monday - Thursday, 9 a.m. to 9 p.m. Friday, 9 a.m. to 6 p.m. Saturday, 9 a.m. to 5 p.m. Sunday, 2-5 p.m.

during our Winter Reading program that runs Dec. 15 through Jan. 15. You don't need to log books or minutes — just log if you read something, Readers who complete 12 days' worth of reading will be entered into a drawing for a prize basket.

You may sign up online with the Beanstack app from the App store or Google Play, or by stopping by the children's or adult desks at the library. More information can be found at wdmlibrary.org/winter.

#### Holiday closures for the Library:

Friday, Dec. 23 - Monday, Dec. 26: CLOSED for Christmas Saturday, Dec. 31: Early close at noon for New Year's Eve Sunday, Jan. 1 – Monday Jan. 2: CLOSED for New Year's Day

#### Upcoming event highlights

Register for library events at: wdmlibrary.org/events.

- "Baking Blue Ribbons: Iowa State Fair Food Contests," Sunday, Dec. 11, 2:30-4 p.m. (all ages). Join us for a program with Kay Fenton Smith, the author of "Baking Blue Ribbons: Iowa State Fair Food Contests." She will talk about this unique slice of Iowa and women's history, along with winning recipes from 1854 to today and how she researched and wrote the book. No registration required.
- Color Connection: Adult Coloring Club, Tuesday, Dec. 13, 1:30-2:30 p.m. (adults). Relax, unwind and color your stress away. Studies show that coloring can have a calming effect on the mind and help promote wellness. It's also a way to connect with others, even if it's in a quiet environment. No registration required.
- Family Night at the Library: Holiday Cards, Monday, Dec. 19, 6:30-7:30 p.m. (all ages). Come one, come all to a fun family night at the library. This month, we'll be making some easy holiday cards that are great for last minute sending. Please register each person attending (children and adults).
- Dance Sampler: An Intro to Dance, Wednesday, Dec. 28, 10:30-11:15 a.m. (ages 5-10). Try some basic moves from different dance styles, learn a little history behind dance, and watch short performances. Dancers from Yaro Dance Company will be there to show their shoes and costumes and talk about their love of dance. Registration required.

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#### **OUT & ABOUT**



West Des Moines Chamber of Commerce hosted a ribbon cutting for Any Lab Test Now, 1821 22nd St. Suite 105, West Des Moines, on Nov. 9.



Mary Fowler and Allison Petersen at the West Des Moines Chamber of Commerce ribbon cutting for Any Lab Test Now on Nov. 9.



Del, Maxwell, Jonnell and Nykell Marion at the West Des Moines Chamber of Commerce ribbon cutting for Any Lab Test Now on Nov. 9.



Clyde Evans and Anna Doud at the West Des Moines Chamber of Commerce ribbon cutting for Any Lab Test Now on Nov. 9.



Melanie Mackey and Candi Karsjens at the West Des Moines Chamber of Commerce ribbon cutting for Any Lab Test Now on Nov. 9.



Mike Karsjens at the West Des Moines Chamber of Commerce ribbon cutting for Any Lab Test Now on Nov. 9.



Candi Karsjens and Brook Boehmler at the West Des Moines Chamber of Commerce ribbon cutting for Any Lab Test Now on Nov. 9.



Dakota Vaughn and Aaron McElroy at the West Des Moines Chamber of Commerce ribbon cutting for Any Lab Test Now on Nov. 9.



Kalea Roberts and Ashlee Baysinger at The Monroe event center grand opening and ribbon cutting on Nov. 17.



Sam Adkins and Madison Moon at The Monroe event center grand opening and ribbon cutting on Nov. 17.



Danielle Tamasi and Melanie Mackey at The Monroe event center grand opening and ribbon cutting on Nov. 17.

## **OUT & ABOUT**

# RIBBON Cutting

The Monroe event center, 1805 90th St., West Des Moines, grand opening and ribbon cutting were held Nov. 17.



A ribbon cutting was held for The Monroe event center. A grand opening was held in conjunction with the ribbon cutting Nov. 17.



Theresa Sickerson, Sue Bennett and Jennifer Marquez



Jimmie Sanders and Tony Guebrrero



Ryan Kolder and Dakota Powell



Anthony Kottke, Anna Doud, Denis Scott and Katherine Harrington



Marissa Sakahamone



**Emily Broadston** 



Gloria Olson



Chris Eubanks and Cole Whitaker

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