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WELCOME

ANTICIPATION

I can't see the word anticipation without singing along to the 1971 Carly Simon song with the same name and that all-too-familiar drumroll. I was only 3 years old at that time, so I couldn't hardly remember that song's debut. But what I do remember from "Anticipation" is the 1979 Heinz ketchup ad that used the popular song as its jingle. Not knowing the original song or Carly Simon, I improperly thought the words to the jingle were "Heinz is the patience" that played along images of the ketchup slowly oozing out of the glass bottle. My sister, who is 12 years older



than me and did know the original song and artist, promptly corrected me while laughing at my confusion.

I may not have had the words to the TV commercial down, but I most certainly knew the definition of anticipation, because I experienced it as a child each Christmas season. My mother was the ultimate planner. She had all our Christmas presents purchased and wrapped and positioned under a fully decorated tree prior to Thanksgiving.

As much as I appreciated Mom's planning ahead, the weeks of anticipation in wondering what was underneath the holiday wrapping paper was more than this kid could handle. So, when nobody was in the room, I would carefully pull back the tape and paper on the presents and get a peek at what was inside my gifts. Of course, I didn't' tell anyone about this at the time, and I learned to still act quite surprised when I opened the presents on Christmas day.

Mom's type of planning for Christmas didn't happen as often with Jolene and me when our kids were at home. It's not that we didn't have good intentions; we just couldn't seem to get to the shopping and wrapping until the last minute, and I was the worst offender (and still am). This procrastination may have taken away some of the anticipation for our kids — and maybe the temptation to peel back the paper for a look, too. Maybe. As much as we would like to think that things have changed since we were kids, many things have remained the same, too — including anticipation. Happy holidays, merry Christmas, and, as always, thanks for reading. ■

SHANE GOODMAN

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FEATURE

It was always Christmas

As the daughter of Polish immigrants, Kristine Rossmiller had a different view as to what Christmas meant in her formative years.

Her parents celebrated Christmas in their home each year like they did in their native country. Grandfather Max Kasal was a chef, so the things the family hung on their tree in Rock Island, Illinois, weren't of the plastic bulb and artificial glitter variety — they were homemade. Literally. Just like back "home."

"We made all sorts of things to hang on the tree, like chocolates and gingerbread," she says. "On Christmas Eve, we had the Wigilia, which was a 12-course meal with no meat. A lot of fish. There was one dish for each of the Apostles."

An extra place was set at the table as well, complete with straw underneath the setting, signifying that it was the seat for Christ. The eating of the meal didn't begin until they could see the first star in the sky.

The usual Christmas-time gatherings themselves weren't limited to immediate family either. Far from it.

"Oh, no, it was extended family, maybe some friends," Kristine says. "It was always a bunch of people. My parents had quite a few Polish friends who lived in the area. There were times when people who were hungry came to my parents' back door and then sat with us at our table and had Christmas Eve supper with us."

Opening of the presents commenced after the meal was done. Unlike the meal, it didn't take long. Back then, the presents were scarce. But that's not what mattered, Kristine says.

"We were poor. We didn't have a lot," she says. "I never felt poor, though, because I always had food, shelter and the necessary clothes for school. I once had a baby doll, and my father, Henry Wozniak, was very talented with his hands, so he built a bed for it, and that was my Christmas present."

Grandpa Henry had another gift, too: inventing toys.

"But they wouldn't pass safety standards these days," Kristine says with a laugh. "We had rocket launchers, and the rockets were made of wood. We had toy soldiers, and, with those and the rockets, we played 'war.' Those rocket launchers would pinch your fingers every time you launched them. Fortunately, our mother gave us restrictions as to where we could fire them."

Over time, the gathering has become smaller. Things change. A lot of food is still prepared, but no 12-course meals now. And, as time has moved on, the family has become more Americanized. When her parents got older, the location of the Christmas celebrations changed, too, moving to

the Rossmiller house.

"We have a small number of people now," she says. "My husband died 13 years ago, and my son is away, so it's my daughter and three grandchildren and three 'adopted' grandchildren. They're friends of my grandchildren who kind of live with us. I'm grandma to everybody."

Kristine still decorates the house each year, including the outside. The Christmas tree is there, too, of course. There may not be as many presents under it these days, but its beauty is great nonetheless.

"Years ago, you could hardly walk through the room because there were so many gifts under it," she says. "My husband liked to buy gifts, so there were a lot of them. The kids got everything in the world they wished for."

Not only was her husband generous to his family, he went the extra mile for others as well, to the point where he decided one year he wanted to have an open house. And, so it happened. An open house became a household tradition on the second Sunday of every December. Everyone was invited to the Rossmiller house to share in the Christmas cheer.

And share they did. Not with a few people, nor a couple dozen. More like 150.

"We fulfilled all their social obligations in one day," Kristine jokes. "Me and my mother would cook for days. My dad would sit in the living room recliner and tell stories of his childhood growing up as a German forced laborer during World War II. Our friends just sat there mesmerized listening to Dad."

When her husband died 13 years ago, admittedly, Christmas wasn't as much fun, she says. Some things you just can't replicate. But she learned to love it on her own. And now continues to. She wistfully remembers Christmases past, however.

"My husband and my mother, they just loved Christmas," she says. "They made merry starting from Thanksgiving and went all the way through February. They liked getting together, the parties, cooking and friends. We just partied every day it seemed.

"It was always Christmas."

Lighting up the holidays

Urbandale residents in need of a good exterior illumination fix this Christmas season need not worry. You won't have to venture far to get an eyeful and then some.

Thanks to the Gurnett family — the husband and wife team of Dalton and Laci, and children Jaxxon and Tyelar — those looking to "ooh" and "ahh" over decorations have the opportunity. And then some.

To say the Gurnett house gets a good decking out with lights and other forms of Christmas cheer inside and out is like saying the sun is bright. Every year, the day after Thanksgiving, aka Black Friday, Operation Decoration takes place. Top, bottom and inside out, it's on at the Gurnett house.

"Every edge of our roof is covered with lights," Dalton says. "Ever peak, all the gutters. The front yard has wooden candy canes to line the side of the driveway. They are about 7 feet tall and look like North Pole posts. There's a tree in the front that probably has 5,000 or 6,000 lights, and some more up by the door that are wrapped in lights."

And that's just the front yard. In the back, there's a Christmas tree set up in the garden with 1,000 more lights — and more on a bush and the perimeter fence. Oh, the deck, too. For one month at least, the Gurnett energy bill is an ugly, ugly thing. A loveable ugly, though.

'Yeah, I just love decorating for Christmas," Dalton says in what has to be a Top 10 understatement of the year.

The decorating bug didn't fall too far from the family tree. Dalton's love of lighting came from a childhood filled with exactly the same. His parents, Mike and Laura Gurnett, taught him everything Christmas, from how to light up the neighborhood to how to light up a child's eyes on Christmas morning. With presents, that

Dalton is one of the "buy a lot or don't buy at all" parents, he admits.

"I get in trouble with presents," he says with a laugh. "I try and spoil them and try to make sure that they're treated well. But that gets me in trouble with Mom because I usually buy way too much."

He'll be fine as long as he keeps with one of the family's traditions of wearing matching pajamas on Christmas Eve. Not the footies, he emphasizes, just the plaid, momma and papa bear sets. He doesn't seem to mind and sees the family continuing this tradition. Well, sort of.

"We'll continue to do it until Laci sees the next trend that comes along," he laughs.

Pizza anyone?

Growing up in rural Fort Dodge, Audra Baugher and her family were just too darned tired after Christmas Eve service to have a full-blown meal. Sure, turkey and mashed potatoes and gravy sounded good, but the reality was something else.

We always went to church on Christmas Eve, but then we didn't have a big meal because we'd spent a lot of time at church," she says.

But they still wanted to - and needed to -

FEATURE

eat. What's fast, easy and loved by everyone? Pizza, of course.

"We'd just have frozen pizzas and appetizers and dips," she says of the pre-Christmas Day celebration. "We still do that — have frozen pizzas. It's kind of a weird Christmas tradition, but it's what's easiest when we had so many people getting together."

Other than the pizza, however, Audra, her husband, Loney, and 15-month-old daughter Rosalie, are tried and true Christmas folk.

"We enjoy spending Christmas with our families; that's really important to us that we take the time to see our grandparents, our parents, our sisters, and all the nieces and nephews," she says.

The family kicks off the Christmas season by drinking hot cocoa and then going to a local tree farm to find that perfect tree for their living room. Once the trek back is completed, it's on to decorating it, and, in order to do so, eggnog must be served. Not that Audra is a big fan.

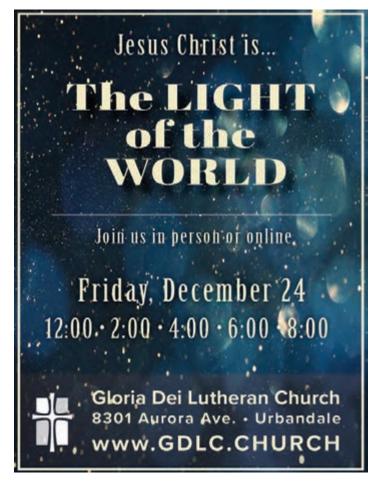
"That's really the only time I'll drink it," Audra jokes.

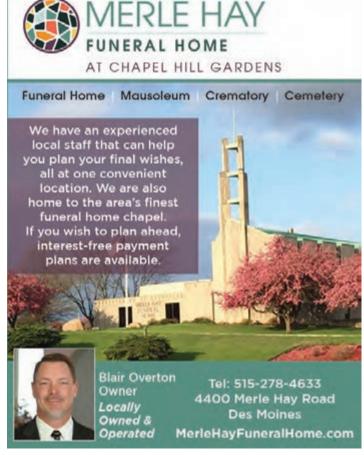
Barely a year old, Rosalie likely doesn't remember much about Christmas No. 1 last year. It was a time of Christmas cheer, but also unrest brought on by COVID. But this year is different. Things have opened back up a bit — maybe even inched toward



to see their daughter's reaction to all that is Christmas this time around.

"We get to see her get excited about the





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lights and everything," Audra says excitedly. "We were in Lowes recently, and she saw the tree decorated and the lights, and her eyes lit up and her jaw dropped."

But, at 15 months, there's often very little difference between looking and feeling. In the mind of a toddler, anyway. Precautions need to be taken at home.

"Yeah, we were afraid that we were going to only get to decorate the top half of the tree," Audra says. "But she's done pretty good with it and hasn't taken anything off. Yet."

Outside, it's much of the same — the more Christmas cheer that can be spread, the better.

"We like to put lights on the house, on the bushes, on the light-up pig I have," Audra says. "As my husband is getting older, he doesn't like to climb as high on the roof, so we just stick with the lower parts now."

One of the common hurdles couples run into, especially in the early years of marriages, is the push/pull of figuring out where to celebrate the holidays. Instead of one set of parents, there are often two. Once couples have children, it can be even more difficult.

The Baugher family is no different.

"We used to celebrate Christmas Eve with my parents in Fort Dodge, then left their house at 9 p.m. and drove three hours to Loney's parents in Albia so that we could do the night before Christmas with them," she says. "Now that we have our own daughter, we'll go to my parents' house and go to her church, because that's important to my mom. Last year, with Rosie, even though she was a tiny baby, we decided that we wanted to do Christmas morning at our own house. Loney's parents came later, which was so nice, because it was still Christmas Day.

"Before we had Rosie, I always wanted to be with my mom or sister or my nieces and nephews. But now it's like, we kind of have our own little family. And that can be hard. But I want to make sure she has a happy day and gets to be with us. Obviously, we want to see everybody, but it doesn't always work out that way."

But that's nothing compared to the many children who have no one to be with on Christmas. They are unable to feel that holiday joy of waking up Christmas morning to a decorated tree with dozens of presents under it from Santa. Audra doesn't believe in a "more is better" and wants better for them. And all children. What better way than to start with a tradition in their very own home?

"I'd like to start the tradition that maybe Santa only brings one present — or a book, jammies and one toy," she says. "We haven't quite navigated it as to how we are going to do it. I think a tradition like that is more conscientious of people and in the spirit of doing things for other people."

That magical Christmas spirit. When everything comes together and is just ... right. Audra knows it. She's seen it.

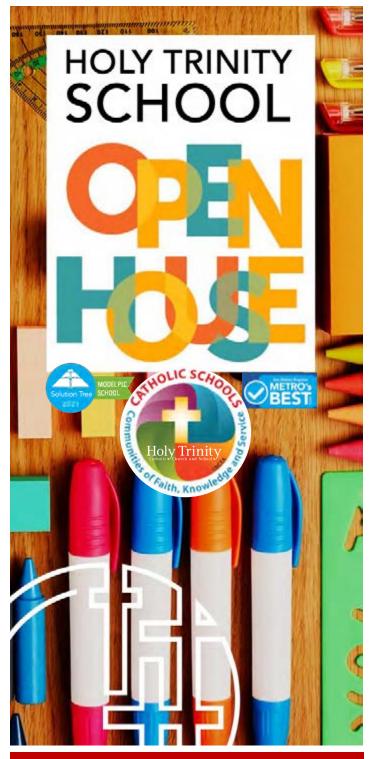
"On Christmas Eve one year, my mom, sister and I went to church, and my cousins and grandma and grandpa all went to my uncle's church that was an earlier service," she says. "So we had the house all ready, clean and spotless when we left. When we came home, everyone was there. We walked in and everyone was so excited and hugging us and happy. It felt like that part in 'Home Alone' where the family comes back and they're excited to see Kevin. I was just so happy to see all my loved ones there and everyone so happy to see each other."

And that wasn't even the end of the joy that night.

"We had some fireworks left over from the Fourth of July that year," she says fondly. "It was warm, so we decided to light off fireworks at midnight on Christmas Eve.

"It was a one of the happiest Christmases ever."

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THE JOY of impact

I have the privilege of working with a particular group: pre-retirees and retirees. They have this amazing perspective on life. They've worked 30 or 40 years, they've raised their kids, and they've persevered through many of life's ups and downs. They're shifting their identity away from their work and into their retirement. They light up when they talk about the opportunity ahead of them - specifically their desire to leave an impact.



That impact looks different for everyone. Some of the families and individuals we work with want to have an impact on their grandkids. That could be providing childcare, simply spending more time with them, or working on a strategy to help them pay for college. Others want to have an impact on their community. They talk about doing more volunteer work, helping with projects at church, or giving to their favorite charities.

I love to start the retirement planning process with these conversations. I know this might sound a bit strange coming from someone who spends a lot of his day researching investments and implementing tax strategies, but research studies back up what I've seen firsthand: The happiest retirees have a lifestyle plan. They have an idea

about how they want to spend their days to stay engaged and fulfilled in retirement. Aside from benefiting their mental health, the lifestyle plan is the perfect way to springboard into the other elements of a retirement plan.

We start the retirement planning process with a lifestyle plan because it's the lifestyle plan that drives many of the other decisions you have to make about retirement. For example, you wouldn't buy a minivan if you are looking for an off-road vehicle to use in the mountains of Colorado. The same is true in retirement; you need your tools and resources to align with your goals. Do you desire to spend every dollar on your dream vacations or have a significant amount left over to pass to future generations? These answers will drive your investments and how you set up your legacy plan. There's even a connection between the lifestyle plan and your long-term tax strategy because how you choose to take income in retirement can impact your tax bracket, both now and in the future.

After developing a lifestyle plan, we work through those other aspects of retirement: income, investment, tax, health care and legacy planning. I love seeing the joy on people's faces when the plan shows them how they can pay for all of those things and leave the type of impact they've been dreaming of in retirement.

Information provided by Loren Merkle, CFP®, Merkle Retirement Planning, 1860 S.E. Princeton Drive, Grimes, IA 50111, 515-278-1006.

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SHARE the joy

Holidays are such a joyous time. The caroling, the fresh smell of baked goods, and the gathering with loved ones and friends are all signs of the holidays. No matter what holiday is being celebrated and the



traditions surrounding it, the sense of joy, hope and goodness are feelings we experience. These holidays are a time to celebrate and reflect on the past while planning for the future.

When we have family members who are aging, the holidays may feel even more important. As years pass, you become more and more aware of how precious time with your aging loved ones really is. With the hustle and bustle of the holidays, it can be easy to overlook the importance of spending quality time with your older family members. The holidays aren't always happy for those aging family members.

They may deal with a chronic illness, and traditions could bring back memories of those since lost.

Get the whole family involved and come up with some fresh new holiday ideas to work into this year's holiday celebration. The ideas should be enjoyable while lending themselves to forming new memories with the entire family.

A small gesture can go a long way in offering comfort, support or connection. The smallest action can have a big impact and bring joy to an aging loved one's life. Here are some ways you can make it easier for a loved one to enjoy the happiness of the season.

- Create new memories. Aging family members are full of memories. Those past memories can trigger sadness or depression. Give them something new to anticipate. Enjoy new holiday activities to create new memories such as looking at holiday lights or attending a holiday play.
 - Keep things positive. Build activities

around the things they can do. Remember it's about engaging them. Once they buy into the activity, let the fun begin.

• Send a card or make a phone call. Knowing you care enough to send a card or a letter reminds them they are loved. This kind act will likely put a smile on their face.

Aging loved ones can get lost in the hustle and bustle of the holidays. Do your best to include you aging loved one in the activities. Together, put up holiday decorations, do some baking, sing some holiday songs, or take a drive and enjoy the beauty of holiday lights. While you are with your elderly loved ones and friends, be sensitive, patient and loving. After all, "Tis the season to be jolly." ■

Information provided by Susie Ray, Marketing Director of The Arbordale, an independent living community in Urbandale. Learn more about having a comfortable and convenient autumn season at TheArbordale.com.





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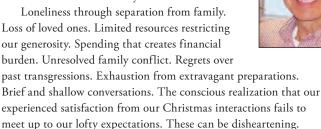




FAITH By Pastor Steve Smith

CHRISTMAS satisfaction even in sorrow

On Christmas Eve day of 1994, I spoke at the funeral service for my maternal grandmother. This most memorable and painful Christmas drove home the reality that a season of serenity stirs deep sorrow in the hearts of many.



We don't live in the pretend-but-perpetually-joyful world of Hallmark Christmas specials with guaranteed happy endings. How can we reconcile our pain with God's promise that Christmas offers joy to all? God's angel told the shepherds, "I bring you good news of a great joy which shall be for ALL the people..." (Luke 2:10).

The reason for joy? "There has been born for you a Savior, who is Christ the Lord." (Luke 2:11) "You" means that Christ offers salvation to "all people," including societal and religious outcasts like the shepherds. "Savior" reveals the purpose of Christ's birth — "Behold the Lamb of God who takes away the sins of the world." (John 1:29) Great joy at Christmas comes to human beings who deserve God's punishment for our wickedness, but instead receive a pardon by trusting that sinless Jesus died in our place (Romans 5:8) and rose to remove our guilt (Romans 4:25). Believers rejoice, not because we are faultless, but we're forgiven and possess eternal life.

Our joy is not dependent upon our physical circumstances, but on our spiritual condition and God's promises. Despite the sorrows of this world, God caused us "to be born again to a living hope... to obtain an inheritance which is imperishable and undefiled and will not fade away..." (1 Peter 1:3-4).

Joy doesn't remove our sadness in the face of tragic circumstances but realigns our perspective. We enjoy the blessings of this life but don't expect them to fully satisfy us in the way Christ alone can — "In Him you are made complete." (Colossians 2:10) We don't despair over loneliness, loss, or disappointment knowing they can never separate us from God's love (Romans 8:35-39). Instead we are driven to the only source of lasting fulfillment. "My flesh and my heart may fail, but God is the strength of my heart and my portion forever." (Psalm 73:26)

We can rejoice always not only because, "God is our refuge and strength, a very present help in trouble" (Psalm 46:1), but also because He's secured our future.

Information provided by Pastor Steve Smith, Creekside Church, 2743 82nd Place, Urbandale, 515-279-3919.



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these tests are typically collected with a nasal swab and sometimes saliva. Molecular (PCR) tests tend to be more accurate and can take about one hour to receive results from a CLIA-certified pharmacy or anywhere up to one to three days if sent to a lab for processing. Antigen tests, also known as "rapid take home tests" can be administered at home with testing kits. The results take approximately 15 minutes; however, results are not as accurate as PCR testing. Healthcare providers tend to rely on PCR tests due to accuracy, although antigen tests may be used to get quick results for general screening requirements. Stop by your local pharmacy or speak to your primary provider for more information on COVID-19 testing.

Information provided by John Forbes, RPh, Medicap Pharmacy, 8170 Douglas Ave., Urbandale, 515-276-3471, www.medicapurbandale.com.





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HEALTH By Dr. Josiah Fitzsimmons **IN SEARCH** of the best chiropractic care

Getting the best care for overall, optimal health is key to the successful treatment of general aches and pains or even chronic conditions. In choosing a chiropractic health partner, not all clinics offer comprehensive evaluations and care. Look for a clinic that provides full neurological and structural analysis. A comprehensive exam should include the following four important diagnostic elements:



- Neurological evaluation using thermal-infrared technology to assess the entire spine and nervous system. The purpose is to find any miscommunications between the brain and the body.
- Muscle assessment using surface electromyography or sEMG, which is like an EKG for the heart. This procedure detects and interprets the electric activity, response and health of the muscles along the spine.
- Spinal examination is a traditional part of any chiropractic visit. It is important to check for any structural shifts and subluxations or altered
- Digital x-rays, when necessary, help identify structural issues that can't be detected during the other evaluations, such as degeneration or curvature of the spine.

Look for a healthcare professional that provides these four diagnostic elements coupled with gentle, specific chiropractic adjustments.

Information by Dr. Josiah Fitzsimmons, Vero Chiropractic, 5525 Mills Civic Parkway #120, West Des Moines, IA 50266.

HELP at home after hospitalization

You had surgery and spent a couple of weeks in short-term rehabilitation. Now it's time to return home — but you're nervous. You wonder if you'll be able to remember how to do your strengthening exercises — and what about your medications? There's a lot to keep straight, and you live alone.

These concerns are a great reason for anyone whose doctor prescribes short-term rehabilitation to choose a provider that offers not just rehabilitation, but a network of services. A "network" can be made up of many services offered by the same organization, designed to work in tandem to make life easier for anyone seeking assistance.

Let's use Ted as an example. He's 74 and a widower; he lives alone, and after hospitalization for a cardiac issue, he rehabilitated in a senior living community. Before Ted finished his stay, he learned from a nurse at the community that a number of services would be available to him after he returned home. He learned the community would arrange everything — and there would be no out-of-pocket cost to him for weekly home health care that would help keep him healthy.

Ted appreciated his twice-weekly nurse visits, and two years after his heart procedure, he continues to thrive in his own home with other services from the same organization: cleaning assistance, grocery-shopping help, and meal delivery. Ted continues his exercises on his own, and is actually in better health than he was before his surgery. The nurse who had helped set up his home services had told him that people who receive in-home assistance after rehabilitation are more likely to avoid re-hospitalization, and Ted is grateful that has been his experience.

If your physician has recommended shortterm rehabilitation after a hospital stay, do your homework. Ask questions about ongoing care after your time in rehabilitation, and choose an organization that not only will help you get well but will place a priority on keeping you that way with assistance offered in your home. Your ongoing health and wellbeing are worth it.

Ward Phillips is Senior Director of Sales for WesleyLife, which offers a broad network of home-based services for older adults in addition to 55-and-older community living in Iowa and Illinois. Call or text Ward at 515-669-2205 to learn about home health care, non-medical in-home services, hospice care, meal delivery, and much more!



HEALTH

By Sheryl Frye

REDUCE holiday stress

The holiday season can be both joyful and stressful. Here are some strategies to increase your joy and reduce your stress this holiday season.

Make sure to honor any feelings you may be having this season such as sadness and grief. Don't try to force yourself to be happy because of the holidays. If you have lost a loved one, reach out to a support group online or attend community or religious events. Seek out companionship from



others. Volunteering your time to help others can lift your spirits, too. It is important to be realistic. Families grow and change; therefore, our traditions and rituals can change, too. If adult children and other family are not able to visit, find new ways to connect through photos, videos and video calls. Think about the importance of your attachments. Share with others the things you find meaningful and special about them.

Plan ahead — create your menus and shopping lists. Then set aside specific days for shopping, baking, connecting with friends and other activities. The holidays are about the quality of our time together, not the magnificence of the gifts or meals. Make time for yourself. By spending 10 minutes just breathing, you can create a sense of peace. ■

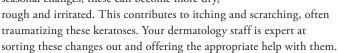
Source: The Mayo Clinic: https://www.mayoclinic.org/healthy-lifestyle/stressmanagement/in-depth/stress/art-20047544. Information provided by Sheryl Frye, LISW, SS Therapy and Consulting, Ltd, 2675 N. Ankeny Blvd., Suite 105, Ankeny, IA 50023, 515-528-8135, frye@sstherapyandconsulting.com, www.sstherapyandconsulting.com.



CHANGING skin conditions

This is the time of year when the furnace is coming on, and the humidity in the home is dropping fast. Besides patches of rash and eczema developing with drier skin, other things can be changing.

Ketatoses are benign rough growths that develop on the front and back of the torso and on the legs in people older than 40. With seasonal changes, these can become more dry,



For people with extensive sun damage over the legs, sometimes a dry, irritated benign keratosis becomes what we call a lichenoid keratosis. These can become inflamed and painful and even develop into squamous cell carcinoma skin cancers with time and further growth. When these lesions become larger than a marble, they often have transformed into a squamous cell cancer. We see this happen most often on the legs of lifelong female golfers and on the arms of farmers. There is another version of this type of problem known in dermatology as eruptive keratoacanthomas. Eruptive KAs most often occur, once again, on the arms and legs of older people with extensive



sun damage. Lifelong tanning bed use is also a risk factor for these. Eruptive KAs are alarming because they can develop suddenly and quickly with multiple painful nodule-type growths that require skin surgery. Some patients must take oral medication to help prevent these.

The most common situation we see in the fall is recent sun damage changing into persistent rough lesions called actinic keratoses. People who are not effective sunscreen users will acquire new AKs almost every fall. These most often occur on the face (especially the nose), the arms and chest, and the scalp of balding men. Actinic keratoses are best prevented with sunscreen use. When they present, they are often treated with liquid nitrogen freezing to prevent them from growing into a squamous or basal cell cancer. Sometimes AKs are pigmented and may need biopsied to rule out melanoma. Your dermatologist will sort this out for you. Some dermatology offices are equipped with photodynamic therapy systems for eliminating multiple actinic keratoses with a photosensitizing chemical and high intensity light source. These are another important weapon in preventing skin

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



BESIDES smoking, lung cancer risks include radon and occupational hazards

Lung cancer is projected as the leading cause of cancer deaths in Iowa in 2021, with more than 1,400 lives lost. Smoking is the most common and preventable cause of lung cancer; however, the odorless, colorless, tasteless, radioactive gas radon is second.



"Everyone in Iowa knows smoking cigarettes causes cancer, but many people are not aware that radon exists, let alone in high levels in their homes. They may be inhaling it unknowingly, and that causes cancer," said Neil Horning, MD, a specialist in pulmonary and critical care medicine with MercyOne Des Moines Pulmonary and Infectious Disease Care.

"We'll have patients with no other risk factors develop lung cancer from the high radon levels in their house's basement or

team under the same roof in one convenient location.

at their jobs, including agriculture, where farmers work with phosphate fertilizers."

Some careers may have an increased risk of lung cancer due to the high levels of chemicals, pollution and more. These positions include:

- Mechanics and car hobbyists
- Military positions, especially those previously in the Navy
- Painters and construction workers

Minimize your risk of lung cancer through healthy lifestyle choices and by contacting your primary care provider for more information on available lung cancer screening options.

Information provided Neil Horning, MD, pulmonary and critical care specialist with MercyOne Des Moines Pulmonary and Infectious Disease Care, 411 Laurel St., Suite A120, Des Moines, 515-643-7900, MercyOne.org/desmoines.









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LIBRARY By Brianna Ryan

URBANDALE Public Library news

Holiday closures: The Library will be closed all day Dec. 24, 25 and 26. We will be closing early Dec. 31 at 5 p.m. and closed all day Jan. 1.

Think Green: Don't throw your broken holiday lights in the trash. Instead, drop them off in the library's lobby to be recycled. They will be collected until Jan. 9.



Mitten Tree: Give the gift of warmth this season. Donate new or hand-knitted mittens, scarves and hats throughout December to decorate our mitten tree. (The Urbandale Food Pantry will distribute the items to those in need after the first of the year.)

Featured library programs

View all programs by visiting www.urbandalelibrary.org to find our online calendar and register or call us at 515-278-3945. Most events have limited space and require registration.

- Teen Advocacy 101, Dec. 22, 2 p.m., ages 12-18 only. Have you ever wanted to change the world but didn't know how to do it? Learn how to engage with elected officials on important issues. Understand how the processes work in government and how to advocate for policy that matters
- Tween & Teen Breakout Room, Dec. 29, 3 p.m. and 5 p.m., ages 10-17 only. Come with friends or make new friends among your fellow escapees. Use creativity and tenacity to work together, think critically and solve all the puzzles before the time runs out.
- Lessons of the Holocaust, Jan. 17, 6 p.m., adults and all ages welcome. Presenter Brad Wilkening is a former teacher and member of the Iowa Holocaust Commission committed to addressing how bullying and indifference can have tragic consequences. Join us for an enlightening presentation that will inspire us all to create safer and more caring communities where we can act as upstanders rather than bystanders.

Urbandale Public Library Foundation annual appeal

On Dec. 11, 1961, the Urbandale Public Library first opened its doors to the public in the lower level of City Hall. In the 60 years since, the Library has experienced different locations, new services, and the rapid population growth of Urbandale. The Urbandale Public Library Foundation exists to support the Library's mission by providing funding for special programs, materials and services. This past year, the Foundation enabled the Library to provide a Summer Reading Program, sponsor the Adventure Pass Program, and add Wonderbooks to the Library's collection. Consider making a donation today at www. urbandalelibrary.org/about-us/foundation/. ■



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ENJOYING Christmas after the loss of a loved one

Christmas traditions are joyous times families look forward to each year.

My family would always give gifts to every member of the family - no drawing of names in our clan. As our immediate family grew to 13, we began having a "progressive Christmas," going from one family member's house to another.

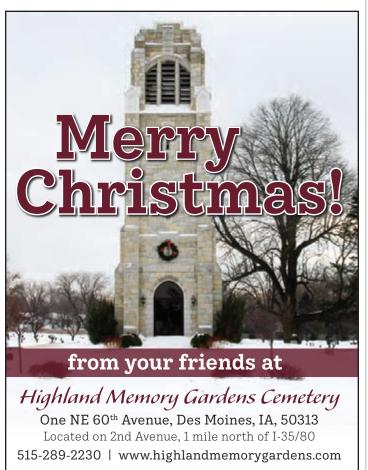


For some, the thought of participating in holiday traditions is more than they can bear, as a precious member of the family will be missing the celebration.

As the holidays approach, do not isolate yourself from family and friends. Many of them are grieving your loss as well. Perhaps this year you should begin some new traditions: create a scrapbook of photos and memories of your loved one; volunteer at a homeless shelter — the possibilities are endless.

Most of all, don't be afraid of tears. You are hurting, and others are, too. Someone you loved is no longer with you.

Information provided by Jan Shawver, Family Services Representative, Highland Memory Gardens Cemetery, 1 N.E. 60th Ave., Des Moines, 515-289-2230.



EDUCATION By TK West

PUMPKIN patch lessons and fun

"Learning brought to life" is an experience to remember.



Michelle Rasmussen's first grade class connected a variety of lessons to the class trip to the pumpkin patch. They also enjoyed picking out pumpkins to bring back to the class for further lessons.

First grade students at Karen Acres Elementary School took a trip to Howell's Pumpkin Patch in October. This trip marked the first time the first grade classes have visited the pumpkin patch, as they have previously visited an apple orchard instead. However, since the students have been comparing and contrasting life in different places, this year, educators thought that visiting the rural community would be a great experience for their students.

"We are learning about how plants and animals change as they grow in science, so this trip was perfect. Due to the trip also being outdoors, we were able to safely bring learning to life," says Michelle Rasmussen, a first grade educator at Karen Acres.

While visiting the pumpkin patch, students had the opportunity to take a wagon ride out to the field. They also were able to feed different animals, play on outdoor equipment, and take home a small pumpkin cut right off the vine. Rasmussen says, after reading so many books about pumpkins, the students were amazed to see the life cycle in action.

In addition to learning about different places, plants and animals, this unit lended itself to both literacy and math lessons, she says. After returning to the classroom, students continued to learn by carving the seeds out of their class pumpkin, writing about the steps, and counting and sorting the seeds. They also compared and contrasted nonfiction texts and solved number stories about pumpkins.

"Schema is everything for young children, and this trip gave them that experience," says Rasmussen.

In addition, throughout the fall, Rasmussen's class has also discussed how people help members of their local community. This included a Zoom call with a veteran in honor of Veteran's Day and a Zoom call with a representative from the Urbandale Food Pantry in order to discuss how their jobs impact the local community.

Rasmussen's students will also learn about holidays around the world, including Hanukkah, Diwali, Las Posadas, Christmas, Ramadan, and the Chinese New Year, before receiving a passport and "visiting" different countries in order to learn about their traditions.

"This was an exciting opportunity for first graders, as many have never been to a pumpkin patch, let alone on a field trip," Rasmussen says. "This trip was one children will remember forever. The joy of the learning brought to life was the best part of the trip, hands down." ■





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EVENTS IN THE AREA

Check for cancellations

City of Urbandale Update with **Mayor Andeweg**

Thursday, Jan. 6, 8-9 a.m. Zoom webinar

Mayor Andeweg will present an update about the City in this free webinar. Register to receive a Zoom link. Contact the chamber. Email anna@urbandalechamber.com.

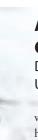
Under Construction Drop In

Dec. 28, 9:30-11:30 a.m. Urbandale Public Library Meeting Room A/B

Stop by and stack up. Library staff will provide different kinds of materials for you to enjoy stacking and building with like blocks, cups, cardboard tubes, boxes and more. You move around to different stations at your own



pace and build creatively. Please note: Some stations may include tape as a building material, but the goal is to enjoy the process of building and then let others use the supplies, not to make a product to take home. No registration required.



Animal Winter Survival with Polk County Conservation

Dec. 30, 2-3 p.m.

Urbandale Public Library Meeting Room A/B

Join a Polk County Conservation naturalist to learn what kind of unique strategies Iowa animals use to survive a harsh winter and shake off the cold. No live animals will be present. For ages 5 years old and older (anyone under age 10 must be supervised by an adult). Registration is strongly encouraged.

Family Game Day

Dec. 28, 2-4 p.m. **Urbandale Public Library** Meeting Room A/B

Make new friends and spend some quality time with family playing board games. The library will provide a variety of games — some classic and perhaps a few new ones that may become your favorites. Target age is 5 and older (anyone under age 10 must be supervised by an adult). Siblings welcome. Registration is strongly encouraged.



Craft Party Drop-In

Dec. 31, 9:30 a.m. - 3:30 p.m. Urbandale Public Library at Meeting Room A/B

'Tis the season to get crafty. Stop by to make some winter- and celebration-themed crafts. Library staff will also have directions and supplies for several crafts. You choose the ones that are right for you. Activities are self-led, while supplies last. Target age is preschool and older. Children under 10 must be accompanied by an adult.



Iowa Wild Hockey home games

Various December dates Wells Fargo Arena, 730 Third St., Des Moines

Enjoy hockey at the American Hockey League level, with players that regularly go on to play for the Minnesota Wild. For more information, visit www. iowawild.com. Home games are:

- Friday, Dec. 17 vs. Manitoba Moose, 7 p.m.
- Saturday, Dec. 18 vs. Manitoba Moose, 6 p.m.
- Monday, Dec. 27 vs. Rockford Icehogs, 6 p.m. • Wednesday,

Dec. 29 vs. Colorado Eagles, 6 p.m.

• Friday, Dec. 31 vs. Colorado Eagles, 2 p.m.



Holiday Promenade

Friday, Dec. 17 Historic East Village, **Des Moines**

Enjoy the final Friday of the annual Holiday Promenade in the Historic East Village. The event is produced by the Greater Des Moines Partnership and Historic East Village Neighborhood Association. Retailers, restaurants and attractions are encouraged to remain open until 9 p.m. Activities are scheduled.



Des Moines Buccaneers home games

Various December dates Buccaneer Arena in Urbandale, 7201 Hickman Road

The Buccaneers, a Junior A Amateur Ice Hockey team, entertain local audiences with fast-paced action. For more information, visit www. bucshockey.com. Home games are:

- Friday, Dec. 17 vs. Omaha Lancers, 7 p.m.
- Wednesday, Dec. 29 vs. Cedar Rapids RoughRiders, 6:30 p.m.

LONGTIME residents see many changes

The Winters have seen a lot of growth since the mid 1980s





Candy and Ron Winter have lived in the same home for years and especially appreciate the backyard.

Ron and Candy Winters were fresh graduates from the University of Iowa and just starting out when they moved to Urbandale in July

"We chose to live here because I wanted to open a dance studio and gymnastics club in the metro," Candy says. "We heard that a gym needed a new owner and a new name in Urbandale. Ron tagged along to help me make the dream into reality."

The couple has lived in the same house since 1987. They purchased it because it was close to their business, Urbandale Dance Studio and Gymnastics Club. The Winters then built UDSGC Children's Fun Fitness in 1997, and the home was close to that, too.

"It was really important that I could get to work fast and not have a real long drive to get there," Candy says. "Now that we have retired from being business owners, I work part-time at the Urbandale Hy-Vee, which is five minutes away as well."

Over the years, Candy and Ron have made updates to the house, including modernizing the kitchen. What they enjoy most about the

home, though, is its backyard.

"It's landlocked due to the developer, so it's really quiet and nice," she says. "We redid the deck and added a firepit and a hot tub, as well as did some landscape work. It is also fenced in for our new Jack Russell terrier."

The Winters also enjoy their neighborhood, especially the get-togethers they have with their neighbors on the Fourth of July, around Christmas time and more.

"Everyone has each other's back if someone needs help," Candy says.

As for the Urbandale community in general, the Winters appreciate that it has a small-town feel even though it's a growing

"People for the most part are very nice, friendly and helpful," Candy says. "I feel that helps with the hometown feel."

When they owned their business, Candy was involved in various organizations and events, including the Urbandale Chamber of Commerce and the Fourth of July Celebration. Since she sold the business in 2015, she has focused on taking care of her parents and her

mother-in-law, who live nearby.

From the time when they moved to Urbandale in the mid 1980s, the Winters have seen a lot of changes and growth in the community, but they say they couldn't imagine a better place to have planted their roots.

"When we moved here, our first business was located on 104th Street, and there really wasn't much else out west at that time," Candy says. "Now 104th Street is in the middle of town. This area has expanded so much, and the development has really changed the landscape."

She adds, "When we moved here, holidays were very quiet because people went to their hometowns. Now, with the growth and the area being more established, kids are coming home to Urbandale to visit their parents and relatives."

QUIET as a lamb

Schirm treasures item from uncle's farm.

Bob Schirm grew up in Winterset but did a lot of hunting at his Uncle Roy's farm in Casey.

He got to know the lay of the land well and came to be familiar with many of the tools that were used on a daily basis on the farm. It was typical farm life in Iowa. Tools, tools and more tools.

One of the aforementioned devices that floated around the farm on a constant basis was a small piece that his uncle made for his lamb's feeder. It's an innocuous, small,



The lamb's feeder tool Bob Schirm owns is more than 100 years old.

wooden tool, that looks like it was constructed in an hour. It did the trick though. And like many things back then, it was built to last. The morethan-100-year-old piece survived decades of being out in the barn and sheep shed.

Schirm liked it so much, he decided that he wanted to own it one day.

"When he (his uncle) passed away, I was up there hunting one day and saw it," Schirm says.

He cleaned it up and hasn't parted with it since. The "What is that?" look on people's faces when he brings it out are the same each and every

"People might think it's a stool, which it is, of sorts," he says. "My granddaughter sits on it, puts her plate on top and watches TV. But back then it was for his lamb's feeder."

Pieces like this are what antique hunters look for these days. Old, and with plenty of patina. Check and check. Schirm knows it better than most, having been in the industry for 25 years.

"We travelled to Kansas City, Omaha, Cedar Rapids and out here to the Iowa State Fairgrounds whenever they had shows," he says. "We started in the late 1960s and quit in 1985. But we were constantly going to auctions to pick some of this stuff up.

"I could have sold it many a time," he says. "The market is kind of dwindling because there aren't as many flea markets and what have you. Sometimes I wish someone would stop by. I probably have some things they would like."

Schirm says he is tentatively planning to have a big sale in the spring

"The house and basement are full," he jokes.

He says he's been labeled a "hoarder," but upon further inspection, that's really not the case. Schirm has a lot of great pieces, yes. But a

As for his lamb's feeder, don't count on that being there. It's not for sale.





& Happy New Year!

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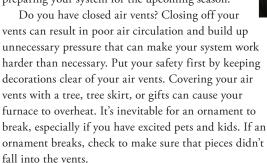
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Christmas is right around the corner, which means family gatherings and holiday celebrations are on their way. During this busy time of year, don't forget to check your HVAC system. After all, it does keep your home at the right temperature so that you can enjoy the holidays comfortably. Let's start preparing your system for the upcoming season.



Dirty air filter? Replacing the air filter in your HVAC will go a long way to keeping your system running smoothly during the holidays. Build-up can cause your system to work harder than it needs to, resulting in airflow issues. Changing out your filter will help prevent complications and even comes with perks that you can enjoy. Not only will it improve your air quality, but it will save you money because your system is running more

While you're outside hanging up lights and holiday decorations, take a minute to clean your outdoor unit. Your furnace will thank you for it. The obstructions can compromise the performance and result in costly problems in the future. Look for leaves, trash and twigs that can be easily removed, and keep all holiday decorations away from your equipment.

If you're planning on leaving town to visit friends and family, don't forget to set your thermostat. Wi-fi thermostats are an easy upgrade if you don't have one already. If you do have one, use the settings to keep the temperature cooler while you're away, but nice and warm when you arrive back home. This will help avoid wearing a jacket while you unpack from your trip.

Schedule a maintenance appointment, which can easily be overlooked during the busy holiday season. An annual maintenance visit will help keep the problems away — not only during the holidays, but all year long.

Have a safe and Merry Christmas! ■

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



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DELIGHTFUL dishes to dazzle holiday guests

(Family Features) Entertaining guests during the holidays isn't just about a main course that calls all to the table. What often makes a festive gathering more fruitful is a spread of delicious appetizers, delightful drinks and divine desserts that keep loved ones coming back to the kitchen for more.

For appetizing dishes from the first guest at the house to the last out the door, you can heighten the flavor and appearance of favorite recipes with one simple ingredient: apples. Ranging from tart to sugary sweet, finding the right balance for your palate is key. Scent can also influence taste, especially when you have a balanced sweetness with an uplifting, fresh aroma.

Turn to an option like Envy Apples this holiday season for satisfying texture and taste with a consistently balanced, refreshing sweetness coupled with a crisp, elegant crunch. They make for an easy snack when eaten fresh out of hand but are also perfect for appetizers, cider and tasty treats. Find more sweet holiday recipes at EnvyApple.com.

Apple oat crumble and citrus caramel topping

- 3 tablespoons sugar
- ½ teaspoon ground cinnamon
- 2 Envy Apples, diced into large cubes
- 1 tablespoon lemon juice
- ½ cup brown sugar
- ½ cup all-purpose flour
- 1/2 cup old-fashioned oats
- ½ cup cold butter, diced small
- ½ cup caramel
- ¼ teaspoon salt
- ½ orange, zest only
- · 1 tablespoon orange juice
- vanilla ice cream

Directions

- Preheat oven to 350 F.
- In bowl, stir together sugar and ground cinnamon.
- Toss apples in lemon juice then in cinnamon sugar mixture. Spread in 9-inch pie dish.
- In another bowl, stir together brown sugar, flour and oats. Using hands or fork, cut in butter until pea size crumbs form. Sprinkle evenly over apples.
- Bake 40-45 minutes until mixture is bubbling and golden brown. Remove from oven and let cool 15 minutes.
- In small pot, whisk caramel, salt, orange zest and orange juice until warm.
- Spoon apple oat crumble over large scoop vanilla ice cream and top with salted citrus caramel.





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END of the year is a time to take stock

2021 has been a challenging year for all of us. The uncertainty and anxiety will continue into 2022. Still, the end of the year is a good time to take stock of your personal situation.

Update your estate plan

Putting your legal affairs in order is important. It reduces the burdens on loved ones in the event of 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 advisor 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 effective steps that can save time and expense in the future. Contact an experienced attorney to help you.

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

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FOCUS on your Investment **Policy Statement**

As we turn the page to a new year, many of us take the natural opportunity to review what has happened in the last 12 months and look forward to the optimism a new year brings. One area of your life that should not be overlooked is your investment accounts. In our review process, most of our efforts focus on returns and what has already happened. We cannot change the past. This new year, I encourage you to focus on the



future. Understanding your performance and returns is essential, but developing a plan for the future is what will drive future success. In the investment world, we call this plan an Investment Policy Statement.

When was the last time you reviewed your Investment Policy Statement? Some may be asking, "What is an Investment Policy Statement?" An Investment Policy Statement is essentially a business plan for your investment portfolio. The document can be as simple or complex as you choose. At the very minimum, it lays out an asset allocation but can be as detailed as necessary. In addition to asset allocation, this document should address when rebalancing will occur, what assets are acceptable or unacceptable, tax constraints, how concentrated positions should be handled, and anything else that could affect investment decisions. Additionally, the plan should address liquidity and cash flow needs.

The inclusions listed above are the basic mechanics, but I encourage you to step back and establish your "Why." By clearly identifying your goals first, it becomes easier to select an appropriate strategy and determine how those mechanics should work. By regularly reviewing your Investment Policy, you can reassess your long-term goals and incorporate short-term goals into your planning. Plans can change dramatically depending on your life stage; your Investment Policy can be updated to reflect those changes.

As humans, we like to compartmentalize things. This often carries over to our investment accounts. We like to view each individual account as separate. If there are accounts with separate goals, such as a college savings account, this may be appropriate. Generally, a more holistic approach of viewing all investment accounts together is warranted. By putting all accounts under one Investment Policy Statement, you can now strategically place assets. Strategically placing assets allows you to be strategic with tax planning and future withdrawal of assets.

As we slide into a new year, dust off that investment policy, grab a warm beverage and take the time to think through your investment goals. Then discuss them with your advisor and update your document. You will be happy you did. ■

Information provided by Lora Brons, CFA, Iowa State Bank, 2301 128th St., Urbandale 515-246-8240. As a fiduciary, the Trust and Wealth Management Department at Iowa State Bank creates and implements investment strategies for our clients while placing their interests above all else. Our team of investment and administrative professionals provides unbiased objectivity by managing client portfolios to achieve long-term goals and objectives.



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V.P. & Private Banking Officer

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OUT & ABOUT



Dan Hetzel, Katelyn Klein and Dustin Klein at Sample Urbandale hosted by the Urbandale Chamber of Commerce at Holiday Inn on Nov. 18.



Marvin DeJear and Edgar Ortiz at Sample Urbandale hosted by the Urbandale Chamber of Commerce at Holiday Inn on Nov. 18.



Denzel Marlow and Olivia Marlow at Sample Urbandale hosted by the Urbandale Chamber of Commerce at Holiday Inn on Nov. 18.



Angie Chaplin and Anna Foley at Sample Urbandale hosted by the Urbandale Chamber of Commerce at Holiday Inn on Nov. 18.



Amy Eaton, Aaron Anderson and Roger Hulbert at Sample Urbandale hosted by the Urbandale Chamber of Commerce at Holiday Inn on Nov. 18.



Melissa Merrifield, Lacey Waltz and Josh Loffer at Sample Urbandale hosted by the Urbandale Chamber of Commerce at Holiday Inn on Nov. 18.



Mark Courter and John Forbes at the chamber's Legislative Luncheon at Stoney Creek on Nov. 15.



Eddie Andrews, Jack Whitver, Brian Buethe and Brad Zaun at the chamber's Legislative Luncheon at Stoney Creek on Nov. 15.



Monica Converse and Brigett Devos at the chamber's Legislative Luncheon at Stoney Creek on Nov. 15.



Representative Eddie Andrews, Polk County Supervisor Robert Brownell, Representative Mike Bousselot, Representative John Forbes, Senator Jack Whitver and Senator Brad Zaun participated in the Chamber Legislative Luncheon panel at Stoney Creek Hotel on Nov. 15.

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David Abrams, Jake Bemis, Eric Gilmour and Chris Gierut at the chamber's Legislative Luncheon at Stoney Creek on Nov. 15.

OUT & ABOUT



The Urbandale Chamber of Commerce celebrated a ribbon cutting for the new KwikStar at 10912 Douglas Ave. on Nov. 16.



Holly Pickett and Mary Russell at the chamber's ribbon cutting for the new KwikStar on Nov. 16.



Clint Dudley, Kevin Schutt and Mark Phillips at the Urbandale Chamber's AM Exchange hosted by Bank Iowa on Nov. 30.



Larry Blixt and Terry Branstad at the chamber's ribbon cutting for the new KwikStar on Nov. 16.



Matt Shaw and James Walford at the chamber's ribbon cutting for the new KwikStar on Nov. 16.



David Russell and Matt Wagner at the Urbandale Chamber's AM Exchange hosted by Bank Iowa on Nov. 30.



Jay Mathes and Jolene Goodman at the Urbandale Chamber's AM Exchange hosted by Bank Iowa on Nov. 30.



Kris Howard and Luke Borst at the Urbandale Chamber's AM Exchange hosted by Bank Iowa on Nov. 30.



Adam Obrect and Brian Thompson at the chamber's Legislative Luncheon at Stoney Creek on Nov. 15.



Mary Knueven, Shane Goodman and Heather Goodwin at the chamber's Legislative Luncheon at Stoney Creek on Nov. 15.



Jennifer Paulson and Pat Pithan at the Urbandale Chamber's AM Exchange hosted by Bank Iowa on Nov. 30.

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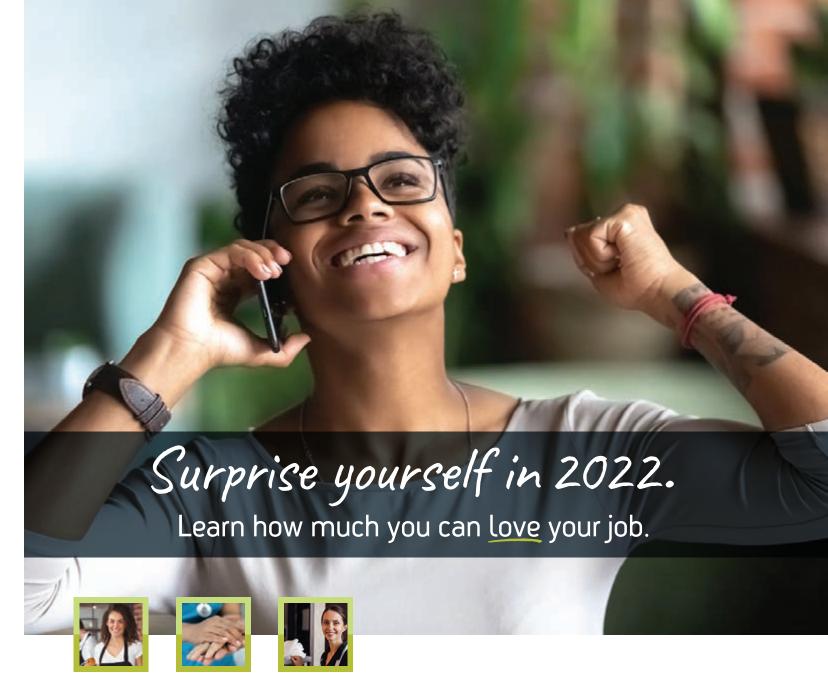
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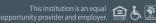
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