

URBANDALE

JANUARY 2022

Livi

Pets
OF A
different
KIND

**What City ordinances
and owners say
about unusual pets**

Meet Danielle Neary

EDUCATION

Baked tomato goat cheese dip

RECIPE

Hill's work of art brings neighbors together

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WELCOME

THAT'S NOT a rat

I don't like spiders and snakes. That's what Jim Stafford sang in his 1974 hit single, and I am with him on this one. But not everyone agrees. In fact, a surprisingly large number of people choose to have these and other unusual pets.

Throughout my life, we had the typical array of household pets: dogs, cats, fish and a handful of hamsters. Although rodents can be popular as pets, my childhood choice came about by accident.

My family was at a local park when we saw a small animal scampering across the parking lot. "Look at that rat!" my brother yelled. "Wait, that's not a rat," he added. "That's a hamster."

We slowly walked up to the rodent and discovered that it was, in fact, a hamster. What it was doing on the loose in a city park was anyone's guess. We assumed it escaped from a home and was doing its best to avoid becoming a hawk's lunch. So we did what most anyone would do and threw it in the river.

That's a joke. We took it home and made a makeshift home for it from a cardboard box, which, of course, it ate through in a matter of a few hours. We then constructed a metal box from scrap material in the garage, which this hamster was not going to gnaw through. We even built a hinged opening at the top so we could reach in and get it in and out. What we didn't envision was that this opening would eventually become an escape hatch for the little hamster — and escape it did.

Our family spent hours looking for this newfound pet, leaving food out as an attraction in hopes that it would appear. It didn't appear, but we did find it — floating in the water in the sump pump. That's certainly not a pleasant ending to this story, but we did learn a few lessons in the process, which helped immensely with the three hamsters that my daughters had years later. For the most part, we did become responsible hamster owners, except for the dog eating one of them.

On second thought, maybe spiders or snakes would have been a better choice.

Thanks for reading. ■



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Read more of Shane Goodman's columns each weekday morning by subscribing to The Daily Umbrella email newsletter for free at www.thedailyumbrella.com.



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FEATURE

Toni Swee holds her Quaker parrot, Rocky, and bearded dragon, Spike, aka, the "Lizard Wizard."

Pets OF A different KIND

By Darren Tromblay

What City ordinances
and owners say
about unusual pets

Pet owners often say they can't imagine life without their beloved pet. Dogs, cats, bunnies and other furry friends provide companionship, entertainment and even affection to those willing to give them the time, attention and care they deserve and need to thrive. While the typical pet owner prefers to cuddle with the run-of-a-mill canine or feline, some opt for a more unusual choice. While others may find their pets less than adorable — and perhaps even a tad repulsive — these pet owners are just as attached to their critters of choice as cat and dog owners are to theirs.

FEATURE

A dwarf rabbit bribe

Bribes can be a hit-and-miss strategy with children. Sometimes they work, and other times they don't. For the Dostals, it's somewhere in between.

Erin Dostal and her husband, Greg, were wanting their daughter, Emma, to be involved in gymnastics. Simply asking wasn't doing the trick, so the pair resorted to a good old-fashioned bribe.

"We bribed Emma by saying she would get a kitten if she tried gymnastics," Dostal says. "We'd been desperately trying to get her to try something, and she'd say, 'Well, maybe when I'm older.'"

Then the idea came to sweeten the pot in exchange for that effort. Dostal hesitated. They already had a cat — a territorial one that doesn't like other cats.

One day, while surfing the Internet, Dostal ventured to the Animal Rescue League's website, where she saw a pair of Netherland dwarf rabbits, which have short ears and weigh 3 to 4 pounds.

They intrigued the couple enough that they had to have a look. The next thing you know, the rabbits were in the car. Back home, Emma was elated. Sort of.

"We were hoping that would be a good consolation prize for her," Dostal says. "She loved the rabbits. But, she was very upset at the fact that we weren't getting a cat as well."

Before you know it, the Dostal cat population went from one to two.

The rabbits enjoy being out of their cage.

"We have a small cage in the living room that opens out to the living room floor," Dostal says. "Whoever gets up first in the morning opens the door, and they just kind of hop around all day."

Their rabbit remains in the cage, however, as does the litter box.

Having cats named Daisy and Poncho and Netherland dwarf rabbits in the same household would seemingly be a recipe for nature to take its course. Not the case here, however.

"They get along," Dostal says. "Our older cat is 7, and he's never paid any attention to them. He walks right by them. Sometimes he'll sniff them, but either way, he'll just keep walking. I don't know if they're just big enough or smell different than outside rabbits, or what, but he just ignores them."

Their younger cat, on the other hand, tries desperately to play with his furry friends.



Erin Dostal, daughter, Emma, and son, Grant, share their home with their Netherland dwarf rabbits.

"He'll jump from couch to the ottoman to the floor in circles trying to chase them and get them to play," she says. "It's pretty funny. They'll get up on their back legs, grunt, and kind of charge at him."

All in all, the Netherland dwarfs are a low-maintenance breed of rabbits, Dostal says.

"I've had rabbits my whole life," she says. "I tell people it's like a poor man's cat. You don't have to take them to the vet unless they're sick, and their food is cheap. They just need a cage, some hay, and the occasional treat, and that's about it. They're pretty easy."

The family also plays host to two hamsters (Coco and Snowball) and most recently have become fish owners as well.

"We have four fish tanks now," Dostal laughs. "Our obsession began during the pandemic when we were trapped at home and couldn't do much. We started going to a fish store once a week. My husband grew up with a fish tank and always wanted some. Whenever we'd go to the store to get food for the other animals, he'd always look at the fish. One day we walked in, and there was a perfect corner aquarium that was on sale."

The kids want more pets, she says. Grant wants a lizard, and Emma isn't afraid to bring a bug or two in the house every now and then to have as a "pet" as well. A day in the life of the Dostals.

"I grew up like that, so I'm used to it," Dostal laughs.



These squirrels were rescued near the home of Toni and Erik Swee following the Derecho of 2020.

Living in harmony

In August 2020, a derecho with winds of up to 140 mph swept through central Iowa, causing hundreds of millions of dollars of damage to homes, properties and landscapes.

Among the casualties was a 50-foot pine tree in the backyard of Toni and Erik Swee of Urbandale. The tree fell across the couple's driveway, and, of course, the Swee's chainsaw suddenly went out of commission. A neighbor stepped up to help the cause, though, as did 13 others from the neighborhood.

"Kids came over with their toy rakes, people came over and were moving big branches, and all of this was happening. A lot of hope," Toni Swee says. "But one of the men started up his chainsaw, and, suddenly, you heard this cry. I looked around, and it was a baby squirrel. His eyes weren't open yet, and he was too big for his momma to get back into the tree. I knew a person who rehabs small animals, so we got a shoebox, put the squirrel in it, and took it there."

Two months later, the squirrel, now named "Chunky" by Swee, was returned to the neighborhood with six of his friends. With his short tail and "bigger" presence, Chunky was easy to spot.

At varying times of the day, any of the seven might be in the Swee backyard, maybe not all at the same time, but they're there. It's a home away from home for them.

"We don't ever touch them, because we want them to stay 'wild,' but we consider them our outdoor pets, so to speak," she says.

Indoors are where the true-to-form pets reside. Ironically, though, their first pet

FEATURE

experience began in their backyard in the form of a bearded dragon called Spike.

"A few years ago, we found him out there," she says. "I thought it was a log. I said something to my husband, who went out there with a stick and gloves because I told him I noticed there were eyes on it. We live close to a pond and figure that either it got away or someone dumped it. She lived for five years, and after she passed, we decided that we'd get another one."

The Swee household has continued to be a bearded dragon home ever since, much to the happiness of children in the area, who know their latest dragon as the "Lizard Wizard" on Halloween. Its real name is Rex. And he is actually a she, they learned, after taking Rex to a veterinarian.

"We dress him up in this little costume," Swee says. "During COVID, we didn't hand out treats. Well, over the summer, one of the neighbors up the street asked if we were going to hand out treats this year. I hadn't decided, but the person said that the kids were really looking forward to seeing the 'Lizard Wizard.'"

Swee has allergies, so she and her husband hadn't considered owning cats or dogs. A bearded

dragon, however, is perfect. It goes along well with another exotic pet they have in the house, a 16-year-old Quaker parrot named Rocky. It makes for some funny stories.

"One time, Spike was in the bathtub, and Rocky likes the steam of a shower, too, so he was in there as well," Swee says. "Both of them were in the water at the same time. Rocky splashed Spike, so Spike reacted and splashed back. I didn't know what was going to happen, but it turned out fine."

Where the birds are

When Michelle Hanson lived in Florida, birds were part of her everyday life at home. Winter was when the temperatures got "down" to 50 degrees — safe for the birds.

However, almost 21 years ago, when she moved from the sunny state in the dead of winter, things changed.

"There was no way I could bring birds with me because they would have frozen to death," she says.

After moving to Urbandale five years ago, Hanson decided it was time to liven things up around the home with some birds once again. Shortly thereafter, she and husband Scott adopted Buster, a 5-year-old blue Quaker parrot. Two

Pet rules

Urbandale city ordinances offer some rules for those who wish to own unusual animals as "pets."

"Dangerous" animals, defined as those not "naturally tame or gentle" or that may spread disease, are prohibited. Those include badgers, wolverines, weasels, mink and other Mustelids (except ferrets); wolves and coyotes; bears; all apes and monkeys except the squirrel monkey; elephants; boars; black widow spiders and scorpions; naturally venomous snakes; raccoons, opossums, and skunks; crocodiles and alligators; and all cats other than the domestic household cat.

While constricting snakes and lizards are not banned, owners must notify the police if a constricting snake longer than 6 feet or a lizard longer than 2 feet is at large within an hour of knowing so.

Animals categorized as "livestock" are allowed only on properties defined as "farms" by the City. ■



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NEWS BRIEF

PAGE named parter; Weber to join team

Mokosak Advisory Group announced that Ryan Page has been named partner and vice president of the firm. Page joined Mokosak Advisory Group in 2014 as an associate advisor to support firm operations, earning his Certified Financial Planner designation in 2016 and leading client meetings shortly thereafter.

"Everyone is proud to see Ryan take this step," said Frank Mokosak, principal and wealth management advisor at the firm. "Earning his Chartered Financial Analyst (CFA®) designation in 2021 was just one more way he has demonstrated his commitment to giving clients a higher standard of service. I'm excited for Ryan to take an even bigger role in guiding the firm's investment policy and managing our client relationships."

"I am ecstatic about this opportunity," Page said. "The firm has provided me with opportunities that challenge the status quo, the freedom to pursue value-add projects for our clients, and tremendous professional growth because of the mentorship I have received from Frank."

Additionally, Mokosak Advisory Group announced that Nick Weber will be joining the team as an associate advisor. A Dubuque native, Weber recently graduated from the University of Northern Iowa with a master's degree in finance. In addition to his academic credentials, Weber has benefitted from the experience of his internship at a financial planning firm in Dubuque. ■

FEATURE



Scott and Michelle Hanson have two cockatiels and a Quaker parrot in their Urbandale home. Twins Spencer and Corbin Hanson have some fun with their pet cockatiels and Quaker parrot.

cockatiels later, the family, which includes twin sons Spencer and Corbin, was complete once again.

"I had my first cockatiel when I was 12," Hanson says. "They socialize and interact with you in a different way than a dog or cat would. They're just super interesting."

For their safety, the birds don't get any outside time.

"They will fly away, and the wind can startle them to the point they aren't able to come back, and many of them are sensitive to temperatures," Hanson says.

Because of their physical makeup, the family has to be careful indoors, too.

"Their lungs aren't like ours, so there are many products that will kill them," Hanson says. "Teflon in pans, if they're burned at a high heat, will kill them. Scented candles, paint fumes, things like that can be harmful as well."

One of the cockatiels, Boko, doesn't fly very well, either, Hanson says.

"He'll fly right into a window if you don't have the curtains closed," she says.

Boko lives in a huge flight cage in the living room with the other cockatiel, the yellow-tinged Banjo. Buster lives in a separate cage nearby.

Buster has an entire repertoire of words he can speak, including his name, "hello," "pretty boy," and "good boy," among others. The teenagers have managed to add some hilarity to Buster's vocabulary, too.

"My lovely boys taught him to say, 'I'm poopy,'" Hanson laughs.

Buster hates the vacuum cleaner and mimics the sound of it running, Hanson says. Constant repetition, depending on what it is, can lead to an expanded vocabulary.

Boko is the whistler in the bunch. He knows the theme to the "Addams Family." When it comes to the snapping fingers part, he'll even tap his beak on the cage. Other tunes one might hear on any given day are "If You're Happy And You Know It," the theme from "Bridge Over River Kwai" and "Sesame Street." He also does a cute version of peek-a-boo.

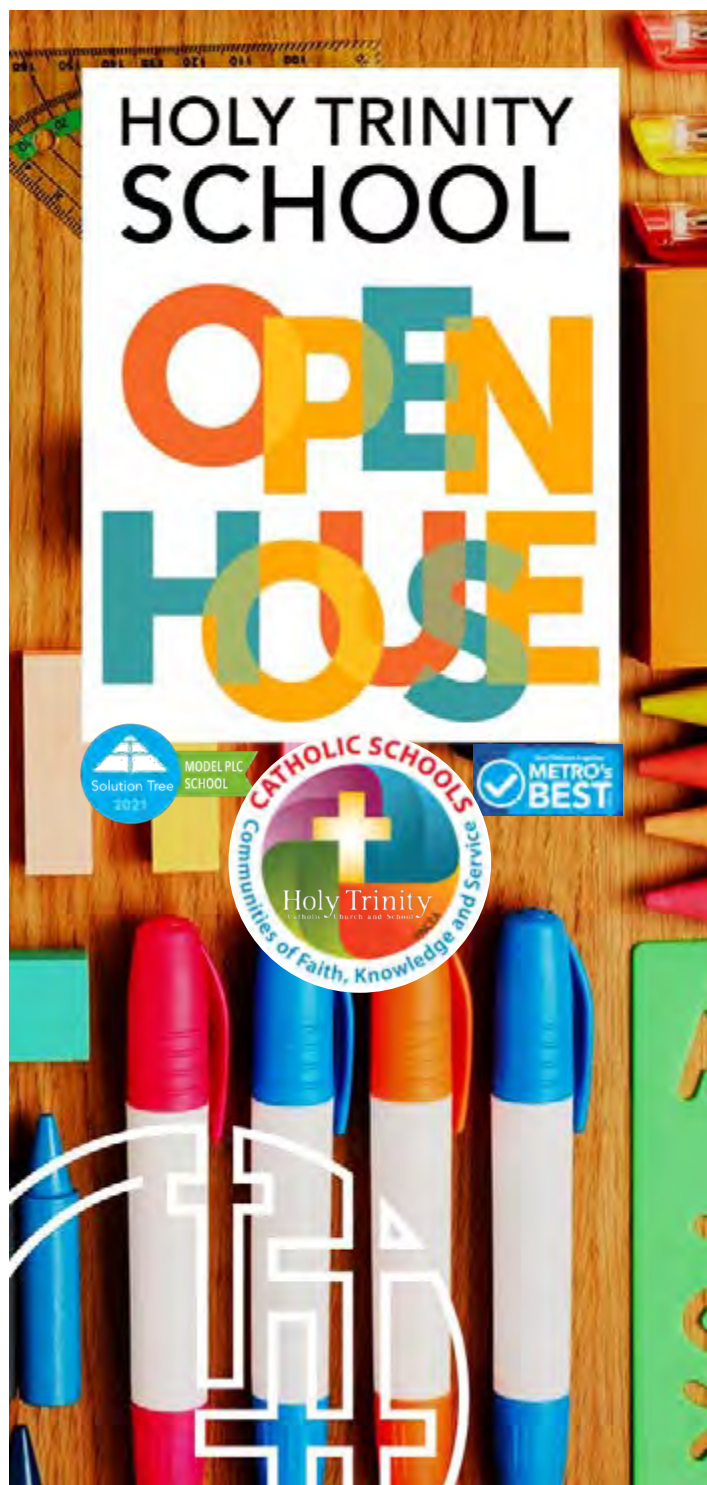
Banjo, however, doesn't talk or whistle.

"She just sits there, looks pretty and lays eggs all the time," Hanson laughs. "They're not fertilized. She just loves to sit there and get her head scratched. She's very sweet."

It's a home full of fun.

"When the kids were doing online school last year, they were in the living room, and the birds were sitting on the laptop. Boko was whistling 'Dixie' and started tapping on the laptop screen. Everyone got a kick out of that. When he heard them laughing, he started his little peek-a-boo routine. It was just super cute." ■

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You may have heard it being called “The Great Resignation.” That term refers to all the people leaving the workforce due to the pandemic.

According to Goldman Sachs research, about two-thirds of those leaving the workforce are retiring; that’s why I think “Retirement Revolution” is a more accurate description. Whether they are concerned about getting the virus, have found that work is no longer a big part of their identity, or the pandemic has changed their job in ways they don’t like, many are retiring earlier than they expected.

We find that a few things can prevent people from pressing “go” on retirement. One of the significant concerns is income. It can be challenging to think about no longer receiving a paycheck from your employer and paying yourself from your retirement savings. If you are thinking about retiring before answering the income question, you have to consider this: What do you want to do in retirement? How you spend your time will help determine how you spend your money. It will also help you determine if you have enough money to live out your retirement vision.

Health care is another one of those things that can help you



determine if you are retirement-ready. Many people want to wait until they are eligible for Medicare to retire. There’s nothing wrong with that. I just wouldn’t let it be the sole determinant of your retirement date. In the last 20 years, I’ve seen hundreds of people successfully retire before they are Medicare eligible. We’ve just had to get a little creative with their plan. It might be as simple as utilizing their spouse’s health care plan or taking advantage of COBRA. This law allows employees to continue their health care coverage even after leaving employment.

There are other things besides a pandemic that can determine your retirement date. If your health changes or your employer offers an early retirement package, that could push you into retirement or make it seem much more attractive than before. We also see scenarios where one person retires, loves it, and convinces their spouse to join them.

If you are not ready to retire, maybe this is the year you capitalize on other retirement strategies like a Roth conversion, catch-up contributions, or updating your legacy plan. Whether you join the “Retirement Revolution” or not, heading to and through retirement with a comprehensive, written retirement plan will help make it easier. ■

Information provided by Loren Merkle, CFP®, Merkle Retirement Planning, 1860 S.E. Princeton Drive, Grimes, IA 50111, 515-278-1006. Source: Casselman, Ben (Nov. 12, 2021) “The Number of U.S. Workers Quitting Their Jobs in September was the Highest on Record” www.nytimes.com.

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LIVE life being kind

It's that time of year again; we say goodbye to 2021 and hello to 2022. As we welcome the New Year, we may feel as though we have to turn over a new leaf or make commitments to change our ways. Traditionally, New Year's Day has been tagged as the ideal time to kick start a new phase in your life.

It is important to remember the New Year isn't meant to serve as a stimulus for enormous character changes. It is a time for people to reflect on their past year's behaviors and promise to make positive lifestyle changes. What are your goals for the upcoming year? What would you like to do or accomplish?



What positive lifestyle changes would you consider for 2022?

With the New Year ahead of you, perhaps you consider it a challenge to live a life being characterized by caring, kind and sharing behaviors with others each day. Begin with a gentle approach. Your wisdom and past life experiences will enable you to help a friend in need. Use your strength and courage to lend a helping hand or a shoulder to cry on. Some days this approach might take a little more energy than others. People need people, and you can fill your life with the peace of offering others a helping hand.

The New Year ahead of you is like a blank page, and you are the designer. Make a conscious effort to cover the page with good things. Make a choice to fill each day

throughout the New Year with things that bring you joy. The joy will be a means to happiness. Happiness results in positive physical and mental wellbeing. Focus on the happiness you are filled with and the happiness you can share with others. Avoid the trap of negativity; rather, count your blessings each day. A heart filled with love is a happy and peaceful way to live life.

The New Year lies before each of us. You are in control of how you live life in 2022. Perhaps 2022 is the year you consider making a move to an independent senior living community. ■

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

WHAT'S new in '22?

More often than I care to admit, I've self-righteously accused my wife of misplacing the car keys when I'm the culprit. The Lord's penetrating statement towards the sanctimonious accusers of a woman caught in adultery in John 8 provides a valuable lesson on mercy.

The woman had been "caught in the very act" (John 8:4), and her accusers were asking Jesus if she shouldn't be given the maximum penalty according to God's law.

Rather than give a direct answer to their question — and without denying the penalty allowed by God's Law — Jesus turned the focus on each of them personally. "Let him who is without sin among you be the first to throw a stone..." (8:7). Jesus' reply forced the self-righteous to look in the mirror.

We often find it easy to find the fault in others while ignoring our own shortcomings. Sometime ago, I was driving on the interstate when an entitled driver in a luxury SUV passed me on the right and swerved into my lane, barely missing my front bumper.

I wrote an article a while back declaring that, while I deem some drivers irresponsible, other drivers view me similarly, so I held back my judgment. No sooner had these thoughts crossed my mind than I actually incarnated them by swerving in front of someone because I was going to miss my exit. I was remorseful but reminded again how dangerous it is to pass judgment on others.

In John 8, the "scribes and Pharisees," who brought the woman to be sentenced, responded to Jesus' invitation by leaving one by one, starting with the oldest. The oldest were quickest to admit their imperfections, but, eventually, all of them did. If these religious leaders admitted the reality of their own sinfulness, then so should we.

When we honestly admit our own selfishness, pride, greed, impatience, critical spirits, gossip, etc., we should be slower to condemn and criticize failures and faults in others.

Extending mercy is possible if we've experienced God's mercy through forgiveness through faith in Jesus. "In Him we have redemption through His blood, the forgiveness of our sins" (Ephesians 1:7).

2021 was a year of difficult conditions and circumstances that has left many of us on edge. As we gaze into the unknown of 2022, we would all be better off if more of us ask for God's grace to make mercy in dealing with others refreshingly and realistically new in 2022. ■

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



THE FENCE that binds

Hill's work of art brings neighbors together.

Urbandale's Kris Hill has a collegiate art degree, but, in her own words, admits she "hasn't used it much" in her 15 years in Urbandale.

"I've used it mostly for volunteering at my church, doing painting for plays, dinner theaters, missions events, Christmas and Easter programs, etc.," she says.

And now a fence.

Not just any ordinary fence — one with some gloriously oversized sunflowers painted on it. This is a fence that did the opposite of what a fence is supposed to do, thanks to Hill's talent with the paintbrush. Instead of separating neighbors, it brought them together.

It began one day when Mary Ann and Kenny Clark, Urbandale residents who live four houses down from Hill, approached her with a project they had in mind. They knew Hill was an artist and asked if she was interested in using her skills to paint a mural on a new fence they had installed in the back of their yard.

"We have known of them (the Clarks) since we've moved in but haven't had much interaction with them, so when Mary Ann contacted me to see if I was interested in talking with them, I was mostly interested in painting for them so I could get to know them," Hill says.

After the initial planning and sketching process, Hill began the project on the first day of September, working diligently a few hours in the evening for several evenings until it was completed 10 days later. And glorious evenings they were for Hill.

"Honestly I couldn't wait to get done with my work so I could walk down to paint," she says. "It was honestly the best and most exciting part of my day."

Then, on Sept. 23, Hill received the following text from the Clarks: "Hi Kris! We're having an issue with the fence and the painting. Can you please come down when you get a chance?"

Hill was mortified.

"My mind started racing," she admits. "Was it the paint chipping off or bubbling? Did they hate the design now?"

When Hill arrived at the Clark's house, they took her to the backyard and began laughing. They then told her they loved the fence so much they wanted it to be bigger.



Mary Ann and Kenny Clark are the proud owners of a work of art on their fence, courtesy of Kris Hill.

"They got me good," Hill laughs. "My heart was so relieved."

Within a couple days, Hill was back to painting. She finished the first week of October, this time for good. But something strange happened on the way to painting a fence: a friendship had formed.

"They have a covered deck they sit out on most nights and watch TV, so it was like I was painting every night in their family room as they watched," Hill says. "I just felt like I was one of the family."

While both the Clarks and Hill are tremendously happy with the finished product, it's the residual effect that will live on far longer than any paint on some wooden boards. This was the fence that doubled as a bridge.

"I can say, after this process, I couldn't be more proud to have them as my neighbors and call them our friends," Hill says. "They are the nicest, genuine people. I feel like I've helped blossom a lifetime friendship with them. I will be forever thankful I said 'Yes.' " ■



Kris Hill has been an Urbandale resident for 15 years.

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HEALTH

By John Forbes, RPh

JANUARY: National Glaucoma Awareness Month

More than three million people in the United States and more than 60 million people worldwide have glaucoma. Glaucoma is a group of eye diseases that can cause vision loss and blindness by damaging the optic nerve in the back of your eye. It is one of the leading causes of irreversible blindness. It is commonly called “the sneak thief of sight” as there are no symptoms, and, once vision is lost, it is permanent. Experts estimate that more than half of people with glaucoma do not know they have it. According to the National Eye Institute, those who are at higher risk for glaucoma include the Hispanic/Latino population over the age of 60, African Americans over the age of 40, and those who have a family history of glaucoma. There are many diverse types of glaucoma; however, in the United States, open-angle glaucoma is the most common. A dilated eye exam with visual field testing is completed to diagnosis glaucoma. There is currently no cure for glaucoma; however, medications or surgery can slow the progression of the disease and prevent further vision loss. See your optometrist or ophthalmologist for regular eye examinations and more information regarding glaucoma. ■



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

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HEALTH

By Janet Rieckhoff

NEW YEAR, new affirmations

With the new year come resolutions — quickly followed by guilt for breaking the resolution. Guilt and negative self-talk can go together in a vicious cycle. Maybe the best New Year's resolution is not to make one, but if you are going to, make two instead. The second being not to allow feelings of guilt or negative self-talk sneak into your mind. If it does get in your brain, then challenge those thoughts and feelings.



To challenge negative thoughts and guilty feelings, think back into your life and ask, “Have I experienced guilt or negative thoughts before about a similar experience?” For instance, when former resolutions were broken, did guilt or negative talk help or come true? Chances are the answer is no, so challenge the negative guilty thoughts with the fact they are unhelpful. Think of yourself as a prosecutor collecting all the facts and arguments against the negative guilty thought to prosecute it.

Another way to challenge negative guilty thoughts is listening to or reading affirmations. Affirmations are often the opposite of negative thoughts. Create affirmations using the opposite. Such as, “I can't do it” becomes “I might be able to do it because I have not tried.” Look for affirmation apps and books. Write favorites on sticky notes to put around the house where you will see them. ■

Information provided by Janet Rieckhoff, LMHC of SS Therapy and Consulting, Ltd., 4725 Merle Hay Road, Suite 205, Des Moines, IA 50322, 515-528-8135, www.sstherapyandconsulting.com, rieckhoff@sstherapyandconsulting.com.

DIAPER rashes need to be monitored

Most diaper rashes are primarily an irritation problem, or what we call an irritant dermatitis. How long the baby sits in a dirty diaper is the most important factor. In severe cases, the skin is not just red and stinging, but it blisters and the top layer of skin is lost. This is an erosive dermatitis situation, and baby is very uncomfortable.



When diaper rash is flaring, it's important to change the diaper frequently and apply small amounts of a protective barrier ointment. Avoid thick heavy amounts of ointment that prevent the skin from getting air and "breathing." The technical term is "transepidermal water loss." This means the skin is healthiest and redness clears best when air is allowed to slightly evaporate some of the moisture in the most superficial layer of the skin. As the skin begins to heal, greasy ointments will slow down the resolution of redness and prevent the skin from getting back to normal. Transepidermal water loss is the important science behind promoting healed healthy skin.

Greasy ointments are popular because they sting less. But, if used too much and too long, they actually prevent the redness from clearing. As the baby's diaper rash improves, we ask

moms and dads to switch to more of a moisturizing cream or lotion that allows the skin to breathe. Once again, use a thin, disappearing layer, and not too much. If mom and dad know the baby just recently soiled the diaper, try leaving the baby in cotton underpants for 30 minutes or naked to the air for 30 minutes before applying a new diaper.

Strong cortisone creams are never a good idea for diaper rash. Weak, mild hydrocortisone products are helpful if used for three to five days at a time, but they should be used with your provider's supervision.

If the baby's rash is complicated by pimples or pustules, either inside or outside of the red rash areas, have your doctor's office evaluate the rash for opportunistic yeast infection or staph bacterial infection. If you think the baby is getting allergic to ingredients in products, get an opinion from a dermatology practice.

For moisturizing creams that allow the skin to breathe and to fully heal, dermatologists like Aveeno products, CeraVe and Cetaphil products. ■

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

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BEFORE YOU GO

By Jan Shawver

NEW YEAR'S resolutions

How many of us "resolve" to make changes in our lives on Jan. 1, only to have them go by the wayside within days or weeks? Carrying out those resolutions is not always easy. In fact, in many cases, it is just plain hard. You have the best of intentions, but then life happens and those intentions are put aside.



One resolution which can easily be kept is making pre-arrangements for your future funeral/burial needs.

The loss of a loved one is devastating for the family — even if the passing is expected. Then, there are so many details to care for. I know of at least 67 things that must be done within hours/days of a death.

My resolution this year, through this monthly article, is to help you navigate through some of those 67 things. Many of them may be done in advance, giving family members time to grieve their loved one's passing instead of scrambling to care for a myriad of details.

The first and most basic thing to determine is whether you want a casket burial or cremation. That decision will be the foundation for the other decisions.

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

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



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HEALTH

By Dr. Josiah Fitzsimmons

WHY dangerous drugs are not the answer to your neuropathy

Neuropathy can be a challenging condition. It isn't a disease. Rather, it is the result of a disease, illness or injury. Getting to a diagnosis of neuropathy can also be a challenge and oftentimes results in a prescription for pain medication.



People who suffer with neuropathy may not even know they have neuropathy. They may go to their primary physician and tell them about their symptoms, which may include tingling or numbness in their legs, hands or feet. Perhaps they are having balance problems or the pain in their feet is so bad that even walking is a challenge. The typical diagnostic exams and tests are not necessarily conclusive enough to determine that a patient has neuropathy. The physician may just scratch their head and send the patient home with a prescription for something to ease the pain. These drugs, while not considered opioids, can become problematic if misused, and some patients can become physically dependent on them if not taken as prescribed. A true neuropathy diagnosis requires several neurological tests to determine if nerves are damaged and, if so, to what extent.

If you suffer from neuropathy, don't just take a pill to relieve the symptoms. Seek out a healthcare professional who is board certified in neuropathy to diagnose and treat neuropathy. Today's state-of-the-art treatments are safe, non-invasive, painless and FDA-cleared. ■

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

IMPORTANCE of cervical health

In 2021, about 14,000 women in the United States were diagnosed with cervical cancer, and about 4,000 women died of the disease. Cervical cancer is almost always caused by the human papillomavirus (HPV), and this cancer can be largely prevented with screening and vaccination.



Q: What is cervical cancer?

A: Cervical cancer is a malignant tumor of the cervix, which is the lowest part of the uterus. Sometimes, precancerous changes to the cervix (dysplasia) are diagnosed and steps can be taken to prevent cancer from developing.

Q: Can cervical cancer be prevented?

A: Screening is a key component in the effort to eliminate cervical cancer. Pap testing involves collecting cells from the cervix for examination under a microscope to look for abnormal cells. Since most of these abnormal changes are caused by HPV, screening also includes testing for the presence of the virus. Regular Pap and HPV testing improves detection of precancerous changes to the cervix.

HPV vaccination is recommended for everyone around age 11 or 12. It can be given later if necessary, up to the age of 45. Since most cases of cervical cancer are caused by HPV, vaccines that protect against this virus can dramatically reduce the number of cases per year.

Q: What are the signs or symptoms of cervical cancer?

A: Cervical cancer in its early stages generally produces no signs or symptoms. However, with more advanced cervical cancer, a woman may experience:

- Bleeding during intercourse
- Vaginal bleeding between periods or after menopause
- Watery, bloody vaginal discharge that may be heavy and have a foul odor

Make an appointment with your health care provider if you have any signs or symptoms that worry you. If you're thought to have cervical cancer, you may be referred to a gynecologic oncologist, a doctor who specializes in treating cancers that affect the female reproductive system. ■

Information provided by Dr. Abby Gonik, gynecologic oncologist with MercyOne Des Moines Surgical Group, 411 Laurel St., Suite 2100, Des Moines, 515-247-3266, MercyOne.org/desmoines

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LIBRARY

By Brianna Ryan

URBANDALE Public Library news

Winter Reading Challenge

Everyone, birth through adult, can log 15 days of reading from Jan. 17 - Feb. 28 to complete the Winter Reading Challenge. Participants ages 0-17 will win a classic book to keep, while adults ages 18 and older will be entered into a prize drawing.

"Toward a Universal Suffrage" exhibit and events

The Urbandale Public Library will host "Toward a Universal Suffrage: African American Women in Iowa and the Vote for All" exhibit Jan. 27 - Feb. 4. This traveling exhibit honors and celebrates the contributions of African American women in Iowa to the women's suffrage movement. The exhibit is a collaboration between the Iowa Department of Human Rights' Office on the Status of Women, the Central Iowa Community Museum and the Carrie Chapman Catt Center for Women and Politics at Iowa State University.

- The opening keynote address by Karen Kedrowski will be at 6 p.m. Jan. 27 and is for adults and teens. Kedrowski is director of the Carrie Chapman Catt Center.
- Judge Romonda D. Belcher will present Sojourner Truth's "Ain't I a Woman" speech and share other details about this historical figure and her involvement with the suffrage movement at 10 a.m. on Jan. 29 for ages middle school and older.

- Continuing the Conversation: Panel Discussion will be at 2 p.m. Jan. 30 for adults and teens. A group of women will share their experiences as members of the African American community. Guest speakers include: Betty Andrew, president of the Iowa/Nebraska NAACP; Dwana Bradley with Iowa Urban Media and DSM School Board; Linda Franker, owner of Optimal Health & Wellbeing; State Rep. Ruth Ann Gaines; Renee Hardman, CEO of BBBS of Central Iowa and WDM City Council member; Teree Caldwell Johnson, DSM School Board and Oak Hills Neighborhood Association member.

New book clubs

In response to the feedback we received from our community surveys, we'll be offering the following monthly book clubs starting in February.

- Book Chat meets the first Wednesday at 1 p.m. to discuss what we're randomly reading.
- Double-Booked has two sessions to choose from, on the second Tuesday at 6 p.m. and fourth Wednesday at 1 p.m. to discuss a literary fiction or non-fiction title.
- Page Turners meets the third Thursday at 6 p.m. to discuss a mystery/thriller title.

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. ■



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MORTGAGE company spreads holiday cheer with donations

Through 25 years of serving families across the Midwest, a local mortgage company has recognized the “most wonderful time of the year” can also be one of the most stressful — especially for families struggling with job loss, a death in the family, military deployment, a health crisis, etc.

“Many local families are facing a variety of hardships, which can feel magnified this time of year,” says Chuck West, president of Midwest Family Lending. “Although we would love to do more, we hope a little support will ease the burden for these families — especially during this season.”

The Urbandale-based team wanted to make the Christmas season a bit brighter for at least a few by donating to more than a dozen local families in need throughout the 12 Days of Christmas. They reached out to local schools, hospitals, churches, ministerial associations and other community groups to identify families in need of support and a little hope in the second year of the company’s #SpreadCheer project.

Recipients of the #SpreadCheer campaign are listed below. To learn more about their individual stories, visit the Midwest Family Lending’s blog online.

- Eastern Iowa family with a child battling a heart condition at UIHC Children’s Hospital
 - Lincoln, Nebraska single mom of three living paycheck to paycheck who has been hit by a “snowball” of challenges
 - Martensdale family hit with COVID, father now fighting for his life
 - Des Moines single mom of four through Jeff Hill’s Future All-American Basketball Camp’s Holiday Giveaway
 - Adel small-business owner (plumber) who, due to COVID, developed liver failure requiring many hospitalizations not covered by insurance
 - Altoona single mom of three who’s had a “rocky” year
 - Spring Hill family scraping by to make ends meet and care for non-verbal, autistic child while living in a camping trailer after home burned down on Valentine’s Day
 - 11-year-old Norwalk boy fighting aggressive bone cancer, discovered after football injury
 - Yale family consumed with care needs of children suffering from brittle bone disease and other health issues
 - Indianola family of five regrouping from lasting effects of tough year that included loss, medical bills and long COVID
 - Creston single mom of two small children with limited resources trying to keep up with going to school while caring for her kids
 - Des Moines single mother and Ruth Harbor alum who recently lost her job
 - 17-year-old West Des Moines student managing her household’s bills while maintaining a 4.0 GPA
 - Des Moines mother of four, including two children with autism, homeschooling due to the impacts of COVID-19
- “We find each year these families help us more than we help them,” West says. “They continue to provide an increased understanding and appreciation for the incredible strength and perseverance of our neighbors and communities in which we live.” ■

MEET Danielle Neary

Helping improve math instruction



Danielle Neary has been with the Urbandale Community School District for almost 10 years, and, this year moved into a new position as a math specialist.

After graduating from Iowa State University in May 2012, Danielle Neary began teaching at the Urbandale Community School District. She has since taught second grade for six years followed by fourth grade for three years. She is now in her first year as a math specialist, a new role that is temporary and funded through ESSER 3.

“Throughout college over my summers, I worked as an intern at Children and Family Urban Movement (CFUM), and it was through that work that I realized how much I enjoy working with kids and helping them grow,” Neary says. “I love working with elementary students and love to watch them learn and grow over the course of a year — or years. It is so rewarding to work with kids and see their skills, knowledge and confidence grow over time.”

As a math specialist, Neary serves two of the district’s elementary school buildings: Valerius Elementary School and Karen Acres Elementary School. One way she helps support teachers is through participating in their professional learning communities to analyze student work and plan instruction. This includes helping teachers learn about best practice, gather resources to help meet students’ needs, and help problem-solve in relation to math instruction.

Neary also regularly meets with the other two elementary school math specialists in the Urbandale school district. Together, they help analyze the district’s math instruction as a larger system and help further develop their own skills and knowledge.

“Urbandale has a strong focus on continual improvement, and I think it is a great fit because I always want to learn new things and get better in my teaching practice,” Neary says.

Throughout the years, Neary has participated in various projects with her students. One of her favorites involved her second graders constructing designs with canned food items to donate to the Urbandale Food Pantry. While teaching fourth grade, her students designed and constructed gingerbread houses from graham crackers and royal icing. In addition, her past students have helped create a lunch menu and a celebration for the fifth graders on their last day of school.

“I think the greatest rewards have come from some of my greatest challenges. Seeing a student that has struggled early on or in the past become successful and become more confident and independent is truly the most rewarding thing,” Neary says.

When not teaching, Neary enjoys spending time with her family. She also enjoys being outdoors, whether that’s going for walks, playing in the park, or kicking a ball around. ■



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EVENTS IN THE AREA

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Check for cancellations

Talk With Officials

Saturday, Jan. 29, and Saturday, Feb. 26, 10:30 a.m. to noon

Virtual event

Talk with Officials is a forum for the business community to connect with elected officials representing Urbandale at the State, County, City and School District levels.

The Talk with Officials events are open to the general public and held on the last Saturday of each respective month. Registration is required, and this month's event is virtual only due to the rising COVID positivity rate in Polk County. Questions will be accepted from attendees.

Invited elected officials include: Urbandale Mayor Robert Andeweg, Sen. Brad Zaun (R), Rep. John Forbes (D), Rep. Eddie Andrews (R), Polk County Supervisor Robert Brownell (R) and Katherine Howsare, Urbandale School Board president.

For more information and registration, visit <http://www.uniquelyurbandale.com> or email Tiffany Menke, tmenke@urbandalechamber.com.



Fire & Ice Winter Pub Crawl

Saturday, Jan. 22, 1-4 p.m.
Valley Junction

CITYVIEW'S winter event returns. Tickets, ordered in advance, are \$20. Cost is \$30 at the door. Ticket covers 10 sample winter specialty drinks at participating establishments in Valley Junction. Tickets are available online at fire-and-ice.dmcityview.com.

Book Worms

Urbandale Public Library
Various dates

Join the book club with Polk County Conservation Naturalist Heidi Anderson to discuss an environmentally themed book each month. Registration is due the day before the event. Register online at <https://www.polkcountyiowa.gov/conservation/>. This free book club is for ages 12 and older. Dates and topics are:

Jan. 27, 6:30 p.m., "Fuzz: When Nature Breaks the Law" by Mary Roach

Feb. 22, 6:30 p.m., "The Story of More: How We Got to Climate Change and Where to Go from Here" by Hope Jahren

March 31, 6:30 p.m., "Bicycling with Butterflies: My 10,201 Mile Journey Following the Monarch Migration" by Sara Dykman



'Hamilton'

Single tickets go on sale to the public Jan. 24 at 10 a.m. Performances are May 17-June 5 Des Moines Civic Center

Producer Jeffrey Seller and Des Moines Performing Arts announce that single tickets for "Hamilton" will go on sale at DMPA.org, in person at the Civic Center Ticket Office or by calling 515-246-2300. There is a maximum purchase limit of eight tickets per account for the engagement. When tickets go on sale, prices will range from \$59 to \$159 with a select number of premium seats available from \$249 for all performances. There will be a lottery for 40 \$10 seats for all performances. Details will be announced closer to the engagement.



Winter Jam - All Together Now Tour

Saturday, Jan. 22
Wells Fargo Arena,
233 Center St., Des Moines

Winter Jam, Christian music's biggest multi-artist tour, returns this year, and the 2022 lineup is loaded, featuring Skillet, Tauren Wells, KB, Colton Dixon, I Am They, NewSong and pre-jam artists Abby Robertson and Bayside Worship along with speaker Shane Pruitt. General admission is a \$10 donation at the door starting at 4 p.m. The pre-show is at 5 p.m., and the show starts at 6 p.m. For more information, visit www.jamtour.com.

Transcending Trauma seminar

Friday, Jan. 28, check-in starts at 9 a.m. Program 9:15 a.m. to 4:20 p.m.
Grand View University,
The Student Center

Crossroads of Iowa is offering its ninth annual community seminar for "the helping professionals and survivors of trauma." Tuition, which must be prepaid, is \$100 or \$85 if postmarked by Jan. 21. Register online at www.crossroadsofiowa.org or mail checks to 2815 199th St., Suite 111, Urbandale, IA 50322. Walk-ins welcome if space is available with payment of cash only. Topics include Eye Movement Desensitization Reprocessing; Rounding, Grieving, Growing Steps of Recovery from Trauma; An Extensive History Validated by Research; and Healing Trauma Through Yoga.

EVENTS IN THE AREA

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

Check for cancellations

'That Golden Girls Show! A Puppet Parody'

Jan. 25-30

The Temple Theater,
1011 Locust St., Des Moines

Sophia and her get-rich-quick schemes, Rose and some epic tales from St. Olaf, Blanche and an insatiable hunt for you know what, and Dorothy's daily struggle to figure out life. This new show uses puppets to parody the TV classic "Golden Girls." For more information, visit www.desmoinesperformingarts.org.



Iowa Wild Hockey home games

Various January 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, Jan. 28 vs. San Diego Gulls, 7 p.m.

Saturday, Jan. 29 vs. San Diego Gulls, 6 p.m.

Agatha Christie's 'Murder on the Orient Express'

Feb. 4-20

Des Moines Community Playhouse,
831 42nd St., Des Moines

It's winter 1934, and, when the Orient Express luxury train is stopped in the snow, a passenger is found dead in his locked compartment. Fortunately, the famous detective Hercule Poirot is also aboard to solve the case before the killer strikes again. www.dmpplayhouse.com



Immortal Beloved by the Des Moines Symphony

Saturday, Jan. 29, 7:30 p.m.

and Sunday, Jan. 30, 2:30 p.m.

Des Moines Civic Center,
221 Walnut St., Des Moines

"Ever thine. Ever mine. Ever ours," wrote Beethoven in a July 1812 letter to his "immortal beloved," a woman whose identity has remained one of the great mysteries of classical music. Now the Des Moines Symphony's Masterworks 4 features the concert "Immortal Beloved" with Natasha Paremiski playing Rachmaninoff's grand Third Piano Concerto. For more information, visit www.dmsymphony.org.



Iowa Wolves home games

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

The Iowa Wolves basketball team is affiliated with the Minnesota Timberwolves of the NBA and plays in the NBA Gatorade League, which is the NBA's official minor league. Home games are set for:

Sunday, Jan. 23 vs. Texas Legends/
Mavericks, 4 p.m.



Various shows

February dates

Hoyt Sherman Place, 1501
Woodland Ave., Des Moines

A variety of performances are on tap for February at Hoyt Sherman Place. For details, visit www.hoytsherman.org.

Feb. 5: "Brooklyn Rider: Healing Modes" at 7:30 p.m.

Feb. 11: "Chris Janson: Halfway To Crazy Tour" at 7:30 p.m.

Feb. 15: "Des Moines Storytellers Project: Love" at 7 p.m.

Feb. 16: "An Evening With Bruce Dickinson" at 7:30 p.m.

Feb. 18: "The Mavericks: 'En Español' World Tour" at 7:30 p.m.

Feb. 19: "Yola: Stand For Myself Tour" at 8 p.m.

Feb. 24: "Ashley McBryde - This Town Talks Tour" at 8 p.m.

Iowa Quilt Museum exhibit

Through Jan. 23

68 E. Court Ave., Winterset

Iowa Quilt Museum welcomes quilters, quilt lovers, history buffs and appreciators of American art and culture. Showing is "Here Comes the Sun," an exhibit honoring the sun with a study of the color orange in both historic and contemporary quilts. For more information, visit www.iowaquiltmuseum.org.



Exhibit: Double Exposure

Jan. 17 - Feb. 25

Polk County Heritage Gallery,
111 Court Ave., Des Moines

This year's photo show features still photography shot exclusively with film cameras and with camera phones. www.polkcountyheritagegallery.org

An Evening of Celtic Music

March 12, 7 p.m.

Windsor Presbyterian Church, 6301
University Ave., Windsor Heights

Crossroads of Iowa presents "ClearJoy Music: An Evening of Celtic Music." Admission is free. A freewill offering will be accepted to support Crossroads of Iowa programs. ClearJoy is a musical collaboration of two sisters specializing in Celtic and Scottish music. Crossroads is a not-for-profit organization offering programs for women, including those in jail or prison, with a focus on mental wellness using a holistic approach.





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ADULT day centers

Respite for families caring for loved ones

When her husband was diagnosed with dementia at the age of 53, Sara Harless of West Des Moines began thinking simply in terms of coping — of anticipating bleak days spent watching her healthy, vital spouse decline into someone she would no longer know.

She couldn't have anticipated that she'd spend the next several years watching him not only survive, but thrive in an environment that would make the most of his days.

"I think being in an adult day center actually extended Michael's life," Sara said.

Adult day centers serve older adults who typically live with family members because of health-related needs. Participants visit the centers while their caregivers are at work or are busy with other responsibilities and benefit from involvement with their peers in a safe and enriching setting that focuses on their abilities and preferences.

Many have memory challenges — a situation that is welcomed by many adult day centers, as programming often specializes in memory support.

Becoming aware that adult day centers existed was akin to finding water in the desert for Sara, who had been struggling with her husband's care when she learned one day about a nearby center.

"It was quite literally as if God had set an actual sign down in my path," Sara said. "He knew I was struggling and that Michael was struggling, too."

Sara's experience was typical; families that could likely benefit from adult day services often have never heard of them or have no idea what the services involve. Once someone finds out what an adult day center has to offer, they end up wondering why they hadn't taken advantage of services sooner, as services can provide so much help that improves not only the lives of participants, but of their families.

The knowledge that her husband was enjoying the center's programming while being treated with kindness and respect helped Sara focus on her job — and assisted her in letting go of the guilt she had initially felt about spending time away from him.

"The simple fact that he was safe was such a blessing to me, and it was icing on the cake that he actually enjoyed his time there and participated in so many activities," Sara said. "And I was able to hang on to my work, which was something that I needed for a sense of normalcy as well as income."

Adult day centers are usually private-pay but often have financial aid available through grants or other means. To learn more, search online for adult day centers in your area. ■

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!



'Iron Widow'

The wide world of fantasy novels has so much more diversity these days, and I, for one, cannot be more excited about it. "Iron Widow" is just such a story, taking place in an alternate world in which a culture with Chinese influences is haunted by an alien invasion that threatens all of civilization.

The aliens are battled by hero pilots with powerful technology that comes at a stark cost. Women are often killed in service to the male pilots, sacrifices no one seems to care about. Zetian refuses to accept this misogynistic practice after her sister is killed and decides to enlist to seek revenge. Zetian's bravery and strength end up putting her into a situation she never could have foreseen, and she's thrust into battle with a man she doesn't trust, with one goal: ending the forced sacrifice of these women while still protecting her people.

A fast-paced plot with a lot of big themes, it's an interesting, unique fantasy setting with sharp, morally grey characters who leap off the page. It's like catnip for me, and I can't wait for the sequel. ■

— Review by Julie Goodrich



By Xiran Jay Zhao
Publication date:
Sept. 21, 2021
400 pages
\$17.99
Penguin Books

'The Cat Who Saved Books'

Grief, books and a talking cat. If there were ever a recipe for a book guaranteed to catch my attention, I think that would be it. Translated books are often surprising in both story and prose, and this charming tale is no different.

Rintaro Natsuki is a lonely teenager who is sure that no one knows him or cares about him and now he has lost his beloved grandfather, an eccentric who owned a small used bookstore, Rintaro inherits the shop and stops going to school. Alone with his misery, he is stunned to find a talking, green-eyed cat who demands his help. The cat is on a mission to save unread books from careless, thoughtless owners who don't understand the value of books.

In the course of his adventures in book-saving, Rintaro finds a way through his grief, and, more significantly, his fear of being alone. This is a heart-warming, simple and beautiful story that hits just the right note of bittersweet humanity. It is absolutely a book for booklovers — and anyone who needs a genuine smile. ■ — Review by Julie Goodrich



By Sotoku Natsukawa
Publication date:
Dec. 7, 2021
208 pages
\$24.99
HarperVia

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HVAC

By Kendel Richlen

RESOLUTIONS? Don't forget to add your HVAC

It's that time again... New Year's resolutions. Before making any big commitments or giving up your favorite guilty pleasure snack, we have four New Year's resolutions that aren't only easy to follow and implement now but will improve your everyday health and comfort.



Need a fresh start to your year? A great resolution is to change the filter on your HVAC on a regular basis. Forgetting to change your HVAC filter results in dust and debris build-up that makes your furnace work harder than it needs to. The same dust and debris are getting into the air you're breathing, too. This results in poor air quality, making it harder to breathe. If you suffer from allergies, asthma, or have pets, this can have a greater effect on you.

If you want to take indoor air quality to the next level, stick to a regular cleaning schedule. Vacuuming and cleaning your vents can go a long way in improving air quality. Taking the proper steps to maintain good air quality in your home will make you feel better and help your HVAC work more efficiently.

Is consistency at the top of your list this year? A smart thermostat is just what you need, and it will save you money, too. Smart thermostats have appealing features that can make quite the difference with just a simple click of a button. Are you a planner? You will fall in love with the scheduling feature that allows you to set the temperature of your house based on the time of day. Smart thermostats also allow you to see how much energy your HVAC system is using, tell you the pollen levels in your area and easily connect to your home's current virtual assistant, allowing you to command with your voice.

Are certain parts of your house cooler or warmer than others? Do you use certain rooms only once or twice a year? Zoning systems can bring that missing balance back into your home. A zoning system allows you to control the temperature of each room in your house. This is another great way to save money on heating and cooling bills.

We all think about being healthier in the new year and forget there's more to it than exercising and saying no to those leftover Christmas cookies. Just following one of the simple resolutions previously mentioned can start your year off on the right track. ■

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

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RECIPE

WARM UP winter with comforting classics

(Family Features) Whipping up family favorites all winter long is a perfect activity to keep loved ones warm in the kitchen while avoiding the bitter chill outdoors. Delicious, heartwarming snacks offer a simple and savory way to bring everyone in from the cold while enjoying comforting flavors together.

Lean on beloved ingredients like go-to RAGÚ sauces when it's time to come together for quick bites. The possibilities are nearly endless with delicious recipes using classics like the RAGÚ Old World Style Traditional or RAGÚ Simply Traditional options.

Hearty flavors can take away the chill of winter in recipes like Baked Tomato Goat Cheese Dip. Easy to make and fun to create, this simple snack is perfect for a cold afternoon spent together in the kitchen or watching a family-movie marathon.

Find more recipes perfect for warming up this winter at Ragu.com. ■

Baked tomato goat cheese dip

Recipe courtesy of Marzia Aziz of "Little Spice Jar"

Prep time: 10 minutes

Cook time: 20 minutes

Servings: 4-6

Ingredients

- Nonstick cooking spray
- 2 cups RAGÚ Simply Traditional Sauce
- 3 cloves garlic, divided
- 1/4 cup fresh basil, chopped, divided
- 1/8-1/4 teaspoon red pepper flakes
- 1 log (10-12 1/2 ounces) goat cheese, softened at room temperature
- 2 teaspoons olive oil, plus additional for brushing, divided
- 1/4 teaspoon fresh thyme
- kosher salt, divided
- pepper
- 1 large baguette, sliced on bias
- blistered tomatoes, for serving (optional)

Directions

- Position one rack in upper third of oven and one in lower third. Preheat oven to 375 F. Spray small, round baking dish with nonstick cooking spray; set aside.
- Add sauce to small bowl. Grate in two garlic cloves then add 1/8 cup basil and red pepper flakes. Stir to combine then pour sauce into baking dish.
- Smash goat cheese log into ball. Place ball between two sheets plastic wrap. Using hands, flatten cheese into thick, round disc about 1 inch smaller in diameter than baking dish. Remove goat cheese from plastic wrap and place in center of sauce. Drizzle cheese with 2 teaspoons olive oil. Sprinkle with fresh thyme, kosher salt and pepper. Bake on lower rack, uncovered, 20-25 minutes, or until sauce is bubbly and cheese is warmed through.
- Place baguette slices on baking sheet. Drizzle or brush with olive oil and



sprinkle with kosher salt. Bake crostini on upper rack 10-12 minutes, flipping halfway through. When bread is done, remove from oven, cut last garlic clove in half and rub cut side on bread.

- Top dip with remaining basil and blistered tomatoes, if desired, and serve with crostini.
- **Note:** To make blistered tomatoes: Heat skillet over medium-high heat until almost smoking. Add 1 pint cherry tomatoes to dry skillet and let sit 1 minute. Lower heat to low, toss tomatoes with 2 teaspoons olive oil and cook 2-3 minutes, or until tomatoes are about to burst. Remove from heat; sprinkle with pinch of salt and pepper.



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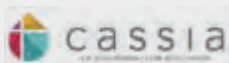
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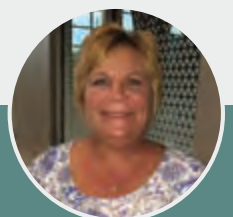
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GUARDIANSHIPS and conservatorships

We often assist families of children with special needs with estate planning. One challenge is ensuring that the child has long-term protection. While the child is a minor, the parents have the ability to act in the child's best interest. But, when the child turns 18, he or she is a legal adult. The parents can no longer get medical information, arrange for therapy or oversee finances. Luckily, there is a solution.



In 2019, the Iowa Legislature enacted major changes to the Guardian and Conservatorship statute. The new law went into effect on Jan. 1, 2020 and applies to all new cases, as well as to existing guardianships and conservatorships.

A new provision permits the filing of a standby guardianship or conservatorship for

a minor who is at least 17 ½ years old, which will take effect when the minor turns 18. The standby proceeding for a minor approaching the age of majority starts in probate court rather than juvenile court.

Previously, the law required the minor to turn 18 before any proceeding could commence. There was often a delay between the 18th birthday and the hearing establishing a guardianship or conservatorship. That can be detrimental to an individual who needs assistance. The new law is helpful because it allows for action before the individual turns 18.

A guardianship is often necessary and beneficial because a child with special needs will continue to need guidance even after becoming a legal adult. The guardianship will allow the guardian to continue to act as a parent — helping with housing decisions, making medical appointments, and setting up services.

The law also allows for the establishment of a conservatorship, which gives someone else (the conservator) control over the protected person's finances. A conservator can also apply for Social Security disability or Medicaid benefits for the child with special needs.

The conservatorship can stay in place if the individual will need long-term assistance in handling finances. Or, the conservatorship can terminate once a Social Security representative payee is set up.

Make sure that you have all of the information you need before your child turns 18. Work with an attorney who specializes in disability law and who is on the cutting edge of the new guardianship and conservatorship law. ■

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

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HOW TO deal with fraud on a payment app

Whether it's Venmo, PayPal or Apple Pay, peer-to-peer payment apps have quickly risen in popularity over the last few years. While they create convenience for consumers, they also create a new target for fraudsters. And, because payment apps do not have the same consumer protection as bank accounts, such as FDIC insurance, money stolen through a payment app cannot be recovered.

There are many precautions consumers can take to protect their payment app accounts from fraud, but using one will always come with risks. Following is one consumer's account of fraud he experienced on a popular payment app.

Case study: payment app fraud

Paul received a strange email written in a foreign language from a popular peer-to-peer payment app. Curious, he copied the text of the email and pasted it into an online translator to learn it was a message informing him that the address on his account had been changed.

Paul rarely used this payment app and hadn't updated the password since creating it and connecting it to his bank checking account. While it would have been easy to shrug off the bizarre email as a phishing attempt, he decided to check his payment app account to make sure everything looked normal. After logging in, he learned his address had in fact been changed. Not only that, the name on his account had been updated. There was also a pending \$1,000 transfer out of his checking account.

He quickly contacted the app's customer service and his bank to alert both parties of the attempted fraud. Working with both entities, he was able to make sure his account was protected and that no money was lost.

How to protect your payment app from fraud

Paul responded to the attempted fraud on his payment app account quickly and was able to prevent any money from being lost, but that isn't always the case. There are many measures he could have taken to protect his account and make sure it didn't happen in the first place. The following tips can help protect your payment app account from fraud.

- Avoid connecting to your bank debit card; use credit cards when possible as they have more fraud protection.
- Update your password regularly.
- Use two-factor authentication for an extra layer of protection.
- Check your account regularly for suspicious activity.
- Contact your bank and the app's customer service if you notice anything suspicious.

To learn more about protecting your financial accounts and using payment apps safely, contact your bank. ■

Information provided by Mackenzie Hunkele, Branch Manager, Iowa State Bank, 2301 128th St., Urbandale, 515-246-8240



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OUT & ABOUT

RIBBON Cutting

The Urbandale Chamber of Commerce celebrated a ribbon cutting for the new location of Dress for Success at 7025 Hickman, Suite 3, on Dec. 9.



The Urbandale Chamber of Commerce celebrated a ribbon cutting for the new location of Dress for Success at 7025 Hickman, Suite 3, on Dec. 9.



Christy Jones and Carole Chambers



Lindsey Lamb and Penny Schmidt



Kellie Markey and Dawn Buzynski



Matt Gillon, Laura Gillon and Doris Gorius



Jolene Goodman, Bob Andeweg and Jay Mathes



Jamie Hansen and Julie Wolfe



David Russell, Christine Osborne and Mark Courter



Jen Boldt, Barb Ranck and Mary Anne Kennedy

OUT & ABOUT



Jay Mathes and Jennifer Paulson at the Urbandale Chamber's AM Exchange hosted by ReNew Jordan Creek on Dec. 28.



Pat Pithan and Jason Parkin at the Urbandale Chamber's AM Exchange hosted by ReNew Jordan Creek on Dec. 28.



Tara Knight-Ortiz and Dean Zelle at the Urbandale Chamber's AM Exchange hosted by ReNew Jordan Creek on Dec. 28.



Teresa Squier and Jill Ellsworth at the Urbandale Chamber's AM Exchange hosted by ReNew Jordan Creek on Dec. 28.



Jonathan Colby and Clint Dudley at the Urbandale Chamber's AM Exchange hosted by ReNew Jordan Creek on Dec. 28.



Kris Howard and Sandee Cook at the Urbandale Chamber's AM Exchange hosted by ReNew Jordan Creek on Dec. 28.



Lena Nguyen and Laura Davis at the Urbandale Chamber's AM Exchange hosted by ReNew Jordan Creek on Dec. 28.



Mary Kelly, Sue Hyland and Keith Hyland at the Urbandale Chamber's ribbon cutting for Dress for Success on Dec. 9.



Teresa Choi and Rochelle Long at the Urbandale Chamber's ribbon cutting for Dress for Success on Dec. 9.



The team of board members and volunteers for Dress for Success celebrated at the chamber's ribbon cutting for their new location on Dec. 9.

Lily Brown, a student in Lisa Schaub's fifth-grade class, has won the local American Legion Post 663 Flag Essay Contest. The essay is to reflect the student's perspective of what the United States Flag represents to them using facts from the United States Flag Code. Lily was presented with her award by Jim Cade of Legion Post 663 in the presence of her teacher and Webster Principal Brandon Schrauth. Two other students in the class also received recognition for their flag essays. Hallie Roberts and Caden Richmond had winning essays as well.



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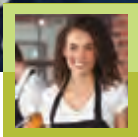
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