

MAGAZINE MAGAZINE

2022US&U

Fourth of July festivities abound in Urbandale

Jones has hometown pride

WHERE WE LIVE

Peterson tackles women's football

NEIGHBOR

Southwest steaks with creamy peppercorn sauce

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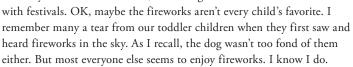


WELCOME

CREATING memories

Everyone loves a parade, right? But why? Well, you don't have to look far at parades to see 5-year-olds waving for candy or retired folks enjoying shade in their lawn chairs — and every other age in between, too. Parades simply make people of all ages smile. And why not?

But parades are only part of what makes community festivals so great. The phrase "something for everyone" is often overused, but it rings true



Don't forget the food. This is the one time of year when it is OK to devour the foods that you may try to avoid the rest of the time. I mean, who can resist a funnel cake? Or a greasy cheeseburger? Or ice cream?

There is something about carnivals that make me smile, too. Maybe it's the lights and the music. Or maybe it's those seemingly simple games and the big prizes that nobody appears to win. Or maybe it's the carnival workers and their amusing salesmanship that draws me in. As much as things in this world change, the carnivals today seem much like they did when I was a child — and that's just fine with me.

Nowadays, live music has also become a staple in community festivals with a variety of genres and levels of talent. There's nothing like a cold beverage on a hot night with some friends while tapping your toes along to your favorite songs.

Of course, not every community festival has a parade, fireworks, a carnival or live music. Each has its own specialty, but they all create one thing: memories. Make yours this year at the Urbandale Fourth of July celebration!. Look inside for details.

Thanks for reading. ■



Publisher 515-953-4822, ext. 305 shane@dmcityview.com



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

"Now, the carnival will open at noon each day," she says. "In the past, if it was during the week, people would have to wait more toward the evening. Now, they have the day Saturday and Sunday, and then the holiday is on Monday."

Attendees will have considerably more elbow room within the midway now that construction on Olmstead Elementary School has been completed.

Another change this year has been the addition of a brand new website at https://urbandale4thofjuly.org.

"We wanted to have an updated website for a number of reasons, one of which is being able to offer a place to sign up for the parade, which is huge," Berger says. "Whether it's the race, the fun run, the parade or the bags tournament, people can go to the site to get all the details."

New this year is a pie-eating contest. A couple of years ago, the committee held a hot dog-eating contest and have been fielding questions ever since as to when something like that would return. The committee decided to go with a pie-eating contest, followed by a pie auction. Proceeds go toward the purchase of fireworks for upcoming years' events, Berger says.

The committee also received a grant from the Polk County Board, which will be helpful as well.



The theme for this year's Fourth of July celebration is "2022 US & U," which is a symbol of the local community celebrating both the United States and Urbandale.

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FEATURE

Parade

The 2-mile-long parade will be held on July 4 at 10 a.m. this year. The parade is widely known throughout the Des Moines metro as the largest and most watched of the holiday. The parade begins from the old City Hall on 70th Street, north to Aurora Avenue, finishing at 82nd and Aurora.

Fun Run

Since 1966, the William Courtney 5K Fun Run has been allowing runners the unique opportunity to race through the heart of Urbandale. This timed race starts on July 4 at 7:30 a.m. on 86th Street in front of the Urbandale Public Library and takes runners through a tour of the community's bike paths,



ending along the path behind the library. The race is followed up by the Chuck Silvey Kid's Mile, and Gary Page Tot Trot where kids can show off their running skills with the chance to earn medals and prizes.

Carnival

Bring the family out to the carnival featuring rides by Sam's Amusement. The three-day carnival features kiddie rides, a fun slide, favorites like the Tilt-A-Whirl and thrill rides for the most adventurous. Advanced tickets can be purchased through July 1 and are available at Urbandale Hy-Vee, Medicap Pharmacy, and Price Chopper (Merle Hay). Advanced ticket pricing is 25 tickets for \$20. Starting July 2, tickets can be purchased at the carnival at the regular price of \$1 each.

Bags Tournament

The popular bags tournament will return, hosted by The Urbandale Kiwanis Club at the Lions Park tennis courts. See the online schedule for more details. https://urbandale4thofjuly.org/events/

Cribbage Tournament

The Bob Dabrieo memorial cribbage tournament is held at the Urbandale Senior Recreation Center. See the online schedule for a complete listing of events. https://urbandale4thofjuly.org/events/

Kids Events

Each day on July 2 and 3, from 5-8 p.m., some free activities for children, such as the ever-popular rock climbing wall, will be held at Lions Park. See the online schedule for a complete listing of events. https:// urbandale4thofjuly.org/events/

Car Show

The Kris Mandt Memorial Car Show takes place in the Urbandale High School parking lot on July 4 from 8 a.m. to 4 p.m. Proceeds from this event are donated to the Food Pantry of Urbandale and Children's Cancer Connection.

Entertainment/Beverage Garden

The Entertainment/Beverage Garden will be open once again, this time on July 2 and 3. Each night will feature a DJ and live entertainment.

Vendors/Concession

Urbandale's Fourth of July Celebration is a perfect time to enjoy a few days of fun, food and entertainment. Grab some comfort food, a quick meal with the family or indulge in your favorite sweet treat from one or all of the fantastic food vendors who will be located along Prairie Avenue between 71st Street and 72nd Street on the south side of Lions Park.

FEATURE

Fireworks

The celebration comes to a spectacular end Monday night, July 4, with a magnificent fireworks show. The fireworks will be shot from the Walker Johnston Park. On a related matter, Berger says the Urbandale Police Department wants the general public to know they will not be closing Douglas Avenue during the fireworks show, as had been the case in prior

2022 Urbandale 4th of July Button Prizes

Every year, local businesses come together to provide an extra incentive to buy a button: prizes. This fundraiser is an Urbandale tradition in which each button purchased comes with its own individual number that will be used as part of a raffle drawing to win one of many great prizes. The purchase helps defray some of the Fourth of July costs. Purchasing buttons not only helps fund the fireworks, but it also earns you an opportunity to win great prizes. A new button is designed each year to reflect that year's theme. This year, it is "2022 US & U," which is a symbol of the local community celebrating both the United States and "U" for Urbandale. All buttons are individually numbered and numbers will be drawn for a chance

People are once again revved up for another great celebration, Berger says.

"Just from what I've seen on social media alone, people are really excited to celebrate the Fourth of July, get back into the community and have a good time," she says. ■



The winners of the 2021 cribbage tournament, from left, are Sam Sinram (third place), Seth Johnson (second place), Jerry Halsten (first place), Caleb Hews (fourth place) and Sam Marks, the 50/50 raffle winner. The cribbage tournament returns to this year's festivities.

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When it comes to Social Security benefits for spouses, the determining factors are the length of the marriage, work history, and the age of both spouses. Each spouse needs ten years of work



history to qualify for individual benefits. However, your full retirement age benefit is based on an average of your 35 highest wage-earning years. Each spouse will automatically receive the highest amount for which they are eligible — either the benefit based on their own work record or a derivative (up to 50%) of their spouse's benefit. For instance, a wife may qualify for a higher benefit based on her husband's work history over her own. You can qualify for spousal benefits if your spouse is already collecting Social Security, you have been married for at least a year, or you are at least 62 years old.

The rules change in cases of divorce. For a divorced spouse to receive benefits based on the ex's work history, the couple must have been married for 10 years or longer, and both must be age 62 or older. If a former spouse

is eligible for a benefit but has not yet applied for it, the ex may still apply for the spousal benefit as long as they have been divorced for at least two years. Claiming benefits on your ex-spouse triggers a spousal benefit, which is worth a maximum of 50% of the retirement benefit. Then you can take retirement benefits based on either your work history or half of your ex-spouse's, whichever is higher. If your ex-spouse remarries, you can still claim benefits. If you began drawing ex-spousal benefits, then remarry, then typically, those payments are terminated.

Widows and widowers are entitled to 100% of the higher earner's retirement benefit if the decedent spouse had reached full retirement age before death. A widow(er) may receive 71.5% of the decedent spouse's benefit once they reach age 60. A surviving spouse may claim a reduced benefit on one working record and then switch to the other. The higher earner can increase the survivor's benefit by waiting to receive benefits until age 70.

These are just some of the rules for electing Social Security. It's not your job to know all of them; working with a retirement planner who does will help you maximize this vital piece of your retirement income.

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



WOMEN tackle football league

Peterson joins Iowa Phoenix.

Meet Crystal Peterson of Urbandale. She's 34 years old, married with four children, and plays tackle football. You know, like every mom does.

OK, not really. Women playing tackle football is a still relatively new concept, but one that is slowly gaining momentum across the country. Peterson has been a member of central Iowa's female tackle football team - the Iowa Phoenix - since late January after finally taking a friend up on an offer to try it. And this isn't your backyard pickup game, either. It's the real deal. The Phoenix are members of the Women's Football Alliance, the largest organization of its kind.



Crystal Peterson is a member of the lowa Phoenix football team.

Being a competitive person, tackle football was somewhat of a natural progression for Peterson. Her friend's cajoling finally took root one day.

"My friend had been trying for more than a year to get me to try out, and I finally just decided to do it," she says. "I was a four-sport athlete in high school, played softball in college, and, last year, I got into powerlifting, so I thought I'd give it a shot."

There are 30 players on the Iowa Phoenix roster ranging in age from 19 to 47. The team plays a six-game regular season, along with a regional playoff game, a conference championship game, and a national conference championship game. Last season, the club and Head Coach Ricky Jimenez-Dragoni enjoyed its best season in its three years of existence, finishing with a 5-3 overall record and winning the Women's Football Alliance (WFA) Midwest Regional D3 championship after going 2-6 in 2019. The 2020 season was cancelled due to COVID-19.

Peterson says the biggest issue with playing for the Phoenix is staying safe and not getting hurt. She's been taking some snaps at running back on offense, and, on defense, she'll either play linebacker or safety — all positions with plenty of contact.

"My body has been covered in bruises since practice started," she laughs.

But it's been worth it, she says. And she recommends others try it, too.

"What have you got to lose?" she asks. "As a mom of three daughters, I think it's really important to give women the same opportunities as men."



MOVE it or lose it

Functional fitness is important to maintain.

Aging adults are the fastest growing segment of our population. Today, there are approximately 35 million Americans age 65 or older, and this figure is expected to double in the next 25 years. The American Senior Fitness Association states: "Much of what was earlier commonly thought to be the natural and inevitable results of the 'aging process' is now understood to be mostly the negative results of a sedentary lifestyle." To put this in perspective, the



Centers for Disease Control and Prevention reported that approximately 32% of aging adults reported having no physical activity time in the previous month. This makes the saying "move it or lose it" take on added

In the 1990s, "functional fitness" became a popular trend among physical therapists, coaches and personal trainers. The concept is now gaining momentum for aging adults.

Just what is functional fitness? Basically, it is training that allows you to function and enjoy life. Being functionally fit means you have the ability to perform life's daily activities with the stamina and strength to get through your day with enjoyment and ease.

According to a recent article about aging adults in America by the Huffington Post, functional fitness is not about training to climb Mount

Everest or running a marathon. Rather, it is about keeping your body able to do real-life activities such as gardening, shopping and daily household chores. Functional fitness works multiple muscle groups and trains the body as a whole instead of one specific muscle group at a time. The focus is on movement patterns. Functional fitness incorporates primal movements performed daily.

Why do it? Functional fitness moves not only burn calories, they also reduce risk factors of aging. There are a number of factors that may make doing daily tasks more difficult as we age. Although genetics have an influence on health and lifespan, proactive measures relating to health and wellness have equal importance. Functional fitness helps to preserve your independence and capacity to pursue not only real-life daily activities but also hobbies and adventures.

Regular exercise for aging adults helps them to not only maintain muscle mass and flexibility, but also helps them feel younger. It's mentally empowering to be able to continue doing many of the physical activities that you did when you were younger.

So, keep those bodies of yours moving on a regular basis.

Information provided by Susie Ray, Marketing Director of The Arbordale, a 55+ independent living community in Urbandale. Learn more about having a comfortable and convenient summer season at TheArbordale.com.





Adult Programs

From outdoor volleyball to yoga, we have the adult classes and programs to help you relax, unwind, learn something new, or just have some fun! You can view all our adult classes online at: www.urbandale.org/summer

Free Friday Flicks

Pack your lawn chairs and blankets and bring your friends and family to enjoy an evening under the stars at one of our FRFF outdoor movies. Movies start at sunset. See all the movie options at: www.Urbandale.org/movie

Party in the Park

Party in the Park features fun activities for the whole family! There's a beer garden for adults, food trucks. live music, and free kids activities including bounce houses, lazer tag, and lawn games. Learn more online at: www.Urbandale.org/party

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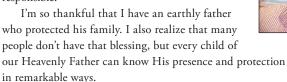


www.iowahometownhearing.com

By Pastor Steve Smith

THANKS, Dad

My dad marched me down to the neighbor's home, knocked on the door, and told the father of the boy who had previously punched me in the gut without provocation that, if anything like that ever happened again, that man would be held responsible.



Recently, guests from out of town arrived at our home so they could attend our daughter's graduation and our other daughter's wedding. Upon greeting them at the door, it was disclosed a few of them had been seriously ill during the trip and that numerous stops had been made at rest areas and gas stations to "use" the bathroom.

The first thought that ran through my head was, "So why are you in our home?" The next morning, another member of the group got sick. I was upset and fearful that their illness would soon pass to us all, forcing my wife and I to miss our daughter's college graduation and her sister's wedding.

Not accidentally, I read Psalm 55:12 that morning: "Cast your burden upon the Lord, and He will sustain you; He will never allow the righteous to be shaken." I did just that in prayer and said, "Father, please miraculously protect us from this 'bug.'

The next day, I read Psalm 56:3-4 which states, "When I am afraid, I will put my trust in You. In God, whose word I praise. In God I have put my trust; I shall not be afraid. What can mere man do to me?" I poured my heart out to the Lord telling Him how important it was that we be there to celebrate our daughter's graduation and for me to walk my other daughter down the aisle. I put my trust in our heavenly Father's sovereign control over all circumstances and in His supreme compassion as I reiterated my prayer for his protection.

I'm overwhelmed with gratitude for our heavenly Father's goodness in protecting my wife, myself and the rest of our family from that dreaded illness. We celebrated with both of our daughters in some of life's most precious moments.

Our heavenly Father doesn't guarantee our protection from any or all of life's disasters, diseases or disappointments, but He profoundly loves us. He will save His children from, or sustain us through, whatever comes our way for His grand and good purposes regardless of whether or not what happens makes sense to us (Romans 8:28-39).

Thanks, Dad! ■

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



Educate Teens About Sun Safety

Parents should be vigilant in educating adolescents about the danger of too much sun exposure. Skin damage that occurs during adolescence can turn into serious health problems when they become adults.

HERE ARE SOME THINGS TO KNOW:

- Adolescent skin is far more vulnerable to UV rays than that of an adult
- Using a tanning bed before the age of 35, increases the chances of developing melanoma skin cancer by 59 percent. Removing melanoma causes permanent scarring of the skin.
- Tanning as a teen or young adult causes premature aging such as wrinkles, brown spots and moles.
- Eye cancer and cataracts are more prevalent in people who tanned while young.
- UV rays from tanning beds lead to immune system suppression opening the door for other illnesses and disease.
- Certain medications, such as antibiotics used to treat acne and birth control pills, can increase your sun and tanning bed sensitivity.

PROTECTION IS EASY

Broad-spectrum sunscreen with just a SPF of 15 provides protection against about 93% of the sun's burning rays. Apply it every 1.5 to 2 hours. Sunless self-tanners and moisturizers containing fake tan solutions are far safer than traditional talking.





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BEFORE YOU GO By Jan Shawver

DEATH certificate

Certain information is required by the Board of Health in order to issue a death certificate. This information is provided by the family.

While often commonly known, at the time of death, family members may not be thinking clearly enough to supply the needed information. It is wise to have your vital statistics written down so your family will have access to them when needed.



This information should include: full name, address and phone number; date of birth; place of birth; father's full name and place of birth; mother's full maiden name and place of birth; whether a U.S. citizen; how long you have lived in the state/city; name and address of your place of employment, your occupation and title; Social Security and Veteran's serial numbers; religious affiliation.

The death of a loved one is extremely difficult for the family — no matter if sudden or following a lengthy illness. Having this information written down and kept with your important papers will be a huge help. What takes a few minutes for you to complete will save your family a great deal of time and energy later.

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.



HOME DECOR By Jennifer Coughenour

COASTAL Grandmother design trend is not just for Tik Tok

Are you someone who enjoys shades of blue and white accented with soft prints, antique goods, jute and wool knits? These are just a few design features that make up the new Coastal Grandmother trend emerging on social media. You don't have to be a grandmother or live on the coast to embrace this look. It's all about the lifestyle of living comfortably in a space that is bright and timeless.



Nicoleta, a well-known Tik Tok influencer, brought this trend to life and says that incorporating Coastal Grandmother into your home looks like mixing beautiful, older pieces with new pieces. It's as easy as taking a trip to your local antique, consignment or furniture store to see what you

You only need to make a few small changes to get the look, but, be warned, it can be addicting. Including a woven rug, neutral pillows, or a new antique piece in your home is a great place to start.

This trend is popular among many designers and individuals of all genders and age groups. You don't need loads of money, and it incorporates a fresh look into the interior design world. So, are you ready to become a Coastal Grandmother?

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

JUNE is Alzheimer's Month

Alzheimer's is a mental condition that often affects the elderly. Nearly 6 million people have been diagnosed with Alzheimer's disease in the U.S. Noticing the signs of Alzheimer's in loved ones and starting treatment early is important to help slow the disease. As most people with Alzheimer's are over the age of 65, it is important for family and friends to stay vigilant and speak up. Signs to look



for include memory loss that affects daily life, new trouble with speaking, difficulty completing tasks they have done before, inability to trace one's steps, and more. There is currently no cure for Alzheimer's, but there are treatments believed to slow Alzheimer's from getting worse. If you notice these signs, encourage your loved one to make an appointment with their doctor. Their doctor can evaluate your loved one and assess if they have Alzheimer's, and, if they do, how severe it is. While a loved one is on medication, it is important to communicate any side effects from the medication and any worsening symptoms with their doctor. It is important to remember, Alzheimer's medication will not make your loved one drastically improve. These medications are used solely to stop the disease from getting worse.

Information provided by John Forbes, RPh, Medicap Pharmacy, 8170 Douglas Ave., Urbandale, 515-276-3471, www.medicapurbandale.com. www.alz.org/news/2021/new-alzheimers-association-report-examines-racial

HEALTH By Shelly Stewart-Sandusky WHAT IS neurofeedback?

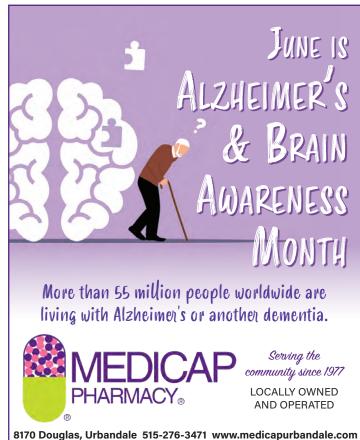
Neurofeedback is a type of therapy that uses electrodes to read brain waves in real time and help the brain learn how to communicate with itself more effectively. The process starts with a brain map that collects data from all channels of the brain, allowing us to see exactly how your brain is working and which areas are struggling. Once we know which channels of your brain are not working their best, we can create a protocol to help those specific areas to work more effectively. When



the brain is working more effectively, you can see reduction in symptoms associated with ADD/ADHD, anxiety, OCD, PTSD, depression, insomnia, RAD, autism spectrum disorders, personality disorders and more.

Neurofeedback protocols require you to sit still and watch a show of your choosing while connected to two to six electrodes that are providing immediate feedback to your brain based on its activity by dimming and brightening your show. Each training takes about 15 minutes to complete and should be done twice per week. After a few sessions you should start to see improvement, with training finishing after 10-40 sessions depending on what symptoms are being addressed. Neurofeedback can help roughly 85% of people improve mental health symptoms and has fewer side effects than medication. Neurofeedback can help EMDR to be more effective and can complement many other therapies as well, or even substitute for therapy for some people.

Information provided by Shelly Stewart-Sandusky, MS, LMFT, SS Therapy and Consulting, Ltd, 4725 Merle Hay Road, Suite 205, Des Moines, 515-528-8135, sandusky@sstherapyandconsulting.com, www.sstherapyandconsulting.com.





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HEALTH

WHY SCHOOL and sports physicals are important

Summer is just around the corner, and, for many families, that means the end of the school year and the beginning of camps and summer programs. And, even though it might seem a little early, it is also the perfect time to schedule your child's health maintenance exam. We want parents to know these visits can be scheduled now when there is more availability to conveniently fit in your schedules.



These visits are a great time for us to talk with kids about how to eat healthy foods, stay active, and make sure they're drinking plenty of fluids and getting the right amount of sleep. These are all habits that, if we can teach them young, they'll carry over into the rest of their

Yearly physicals are required by school districts to help ensure safety for students, especially those participating in sports. Before classes and extracurricular activities begin, it is important students receive a physical to make sure there are no underlying health issues that might interfere with participation, check their growth and development and update their immunizations. These comprehensive physicals look at a student's overall wellbeing, provide a space for them to ask any questions they may have and helps build relationships with a student's primary care provider.

During a health maintenance exam, parents can expect their provider to:

- Conduct a physical exam
- Update immunizations
- · Check growth and development
- Review medical history

To avoid getting hurt on the field or court, your student needs to be prepared. That preparation starts with seeing their provider to make sure their bodies are ready for the season ahead. Students who are not in sports also need a yearly physical to monitor their development and overall health and wellness.

Annual physicals are also about more than just the physical wellbeing of students. During these visits, students are also encouraged to discuss any emotional and psychological barriers they may be facing.

It's a good time to connect with students and make sure they feel connected and engaged outside of just the classroom. It's a time to ask how they are feeling about the school year and how they're interacting with their peers, as well as discuss any screening or anticipatory guidance they may need. ■

Information provided by Sara Schutte-Schenck, DO, MercyOne Ankeny Pediatrics Care, 800 E. First St., Suite 221, Ankeny, 515-643-9000, MercyOne.org





SKIN cancer

Prevention and early detection are key

Skin cancer is a mutation that occurs in the DNA of skin cells. These mutations cause the cells to grow out of control and form a mass of cancer cells. Skin cancer begins in your skin's top layer — the epidermis. The epidermis is a thin layer that provides a protective cover of skin cells that your body continually sheds. The epidermis contains three main types of cells. Squamous cells lie just below the outer surface and function as the skin's inner lining. Basal cells, which produce new skin cells, sit beneath the squamous cells.

What are the risk factors and causes?

People who have fair skin, especially blondes and red heads, and blue, green or gray eyes are more susceptible to skin cancer. People with skin that burns or freckles instead of tanning, and a history of bad and/or blistering sunburns are also at higher risk. The presence of 50 or more moles, or the specific types of

moles "atypical nevi" or "dysplastic nevi" are indicators of skin cancer risk. Lastly, a blood relative with a history of skin cancer can mean you are also susceptible.

How can skin cancer be prevented?

Avoiding the sun's UV light is the best way to prevent skin cancer. This can be done by seeking shade, especially between 10 a.m. and 4 p.m.; not letting your skin burn; avoiding tanning and UV tanning booths; covering up with clothing, wide-brimmed hats, and UV-blocking sunglasses.

Use a water-resistant, broad spectrum (UVA/UVB) sunscreen with an SPF of 30 or higher — reapplying every two hours or immediately after swimming or excessive sweating. Examining your skin head-to-toe every month, and seeing your dermatologist every year for a complete skin exam are good ways to ensure skin cancer has not taken hold.

Early detection can save your life.

There is a 98% survival rate for people with melanoma that is detected and treated prior to spreading to the lymph nodes (American Academy of Dermatology).

Know the ABCDEs of melanoma.

"A" is for asymmetry; look for moles or spots where one half is unlike the other.

"B" is for border: irregular, scalloped or poorly circumscribed borders.

"C" is for color: if color is varied from one area to another.

"D" is for diameter: larger than 6mm (width of pencil eraser).

"E" is for evolving: any changes, itching, stinging, bleeding, etc.

If you have noticed any of these danger signs, contact your dermatologist.

Information provided by Harlan Dermatology & Dermatologic Surgery Center, 8131 University Blvd., Clive, 515-225-8180.





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LIBRARY

By Staci Stanton, **Programming & Outreach Manager**

URBANDALE Public Library news



The Summer Reading Program is in full swing, and we're excited for our upcoming activities in June and July. We hope you were able to attend our events recognizing Juneteenth, including a performance by the Urbandale Community Band on June 13 and our Wednesday night movie on June 15, "Summer of Soul," this year's Oscar winner for Best Documentary Feature.

To learn more about Juneteenth celebrations here in Iowa, we invited Dwana Bradley to be our guest for the June episode of our podcast UPL Recommends. Bradley, the Des Moines School Board chair and executive director of Urban Media, discusses the significance of Juneteenth and shares ways you can attend or be involved in this grassroots effort. Check out the podcast on Soundcloud or visit our website: www. urbandalelibrary.org. For more information about Iowa Juneteenth, visit www.iowajuneteenth.org.

June is also Pride Month, and the library is partnering with OneIowa for a virtual LGBTQ 101 on Thursday, June 23 at 6 p.m. This presentation will include an overview of gender identities, gender pronouns, and inclusivity best practices. A recording will be available for one week following the live program and can be found under the "Programs" tab on our website.

We'll conclude our June adult events with Iowa Climber Jen Loeb, who will share her experiences climbing the "Seven Summits" and the stunning photography she captured on her climbs. You can hear about her adventures on Thursday, June 30 at 6 p.m.

In July, Hurley and Dancers, a professional modern dance company based in Des Moines, will host a series of classes and performances, beginning with Fabric Sculpture and Set Design for Teens (ages 10-17) on Wednesday, July 20. Teens will help cut, stretch and mold the fabric and then try out movement in the fabric "jungle gym" created. The fabric sculpture created by teens will be used for the community performance on Saturday, July 9 at 3 p.m. The community performance will feature dancers and live music and is open to all ages. Adults can learn more about contemporary creative movement with a focus on connecting with ourselves and others on Thursday, July 7 at 6 p.m. Last but not least, the dancers will pay a visit to both of our Music & Movement sessions on Wednesday, July 20. Learn more about the founder and artistic director of Hurley & Dancers, Kathleen Hurley, on our July episode of UPL Recommends.

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EVENTS IN THE AREA

Check for cancellations

Urbandale Chamber Anniversary Celebration

Tuesday, June 21, 4-6 p.m. Urbandale Golf & Country Club, 4000 86th St.

The Urbandale Chamber of Commerce is celebrating 60 years, and the public is invited. Mark your calendars to celebrate with live music by Andrew Hoyt and food from member restaurants. Registration is requested to accommodate everyone with food/beverages. https:// businesses.uniquelyurbandale.com/events.

Ice Cream Social

Sunday, June 26 from 2 to 4 p.m. Urbandale Historical Society, 4010 70th St., Urbandale

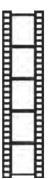
The Urbandale Historical Society will host an Ice Cream Social, and the ice cream will be made onsite. The Olmsted-Urban House and barn will be open for viewing, older vehicles will be on display, and children's games of old will be offered. Come socialize and enjoy ice cream, served with pie or cake, coffee, lemonade and water for a freewill donation designated for the preservation of the house and to honor Urbandale's history.



Party in the Park Friday, June 17, 5-9 p.m.

Walker Johnston Regional Park

Party in the Park, hosted by Urbandale Parks & Recreation, features fun activities for the whole family. There's a beer garden for adults, food trucks, live music, and free kids' activities including bounce houses, laser tag, and lawn games. Music is by Faculty Lounge and adult beverages provided by Rolling Taps.



Free Friday Flicks

Various dates and locations

Bring your lawn chair, blankets, etc. and enjoy a movie with neighbors and friends at the Urbandale Parks & Recreation's Free Friday Flicks. No registration is needed. Events are held at various parking lots, which will be open an hour prior to the show. Food trucks will be onsite. Movies and locations are:

- July 29: "Encanto" at Walker Johnston Regional Park Giovannetti Parking
- Aug. 26: "Guardians of the Galaxy" at the large shelter at Walnut Creek Regional Park, 4100 Walnut Creek Park Road.



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EVENTS IN THE AREA

Check for cancellations



Free concert

Tuesday, June 21 at 6:30 p.m. Charles Gabus Memorial Tree Park and Gardens, 3400 86th St.

The Urbandale Senior Recreation Center's Summer Concert Series continues with Ducharme-Jones performing at the shelter at Charles Gabus Memorial Tree Park and Gardens. This is a free concert, and all ages are welcome. Bring a lawn chair. For more information, call the Urbandale Senior Recreation Center at 515-278-3907.

Summer Story Time at St. Mary's

Wednesdays from 9:30-10 a.m. through Aug. 10 St. Mary of Nazareth, 4600 Meredith Drive, Des Moines

The public is invited to Story Time on the patio, between the mansion and electronic sign at St. Mary of Nazareth. Stories, games, snacks and songs are included in this free event. No reservations required. If it rains or is too hot, the event will move inside to the Parish Hall. For more information, call the Faith Formation office at 515-276-7589.

Storytime in the Parks

Various dates, times and locations

The Urbandale Public Library's Storytime in the Parks returns by popular demand. This collaboration with Urbandale Parks & Recreation will include storytimes every Tuesday morning at 10 a.m. and Thursday evening at 6 p.m. at a different park each week through Aug. 11. Pick up a "Parks Passport" and see how many parks you can visit this summer. View the full schedule of summer events online at www.urbandalelibrary.org.

Shaun Cassidy

Friday, June 17 at 6:30 p.m. Hoyt Sherman Place, 1501 Woodland Ave., Des Moines

1980s heartthrob Shaun Cassidy will visit Des Moines for one night only. The singer, actor, writer and producer rose to fame in high school with hits like "Da Doo Ron Ron," "That's Rock n' Roll" and "Do You Believe In Magic?"

Summer Stir

Friday, June 24, 5-9 p.m. **Des Moines Court District** CITYVIEW's traveling cocktail party returns to Des Moines this summer. Sip your way through delicious sample drinks at the Court District's best establishments, all within walking distance. Order tickets online (\$20 for 10 sample drinks) or at the event (\$30

is online at summerstirs.com.



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EVENTS IN THE AREA

Check for cancellations

BACooN Ride

Saturday, June 18 Waukee Northwest High School, 655 N. 10th St., Waukee

If you like biking and bacon, you'll love the BACooN Ride. The annual 71-mile bike ride takes you along the Raccoon River Valley Trail, with several stops featuring bacon snacks and samples, plus bacon-themed drinks at bacon party stops. Start between 6 and 9 a.m. in Waukee, traveling counter-clockwise towards Dallas Center to finish back in Waukee between 2 and 8 p.m. Find more information at bacoonride.com.



Neighbors Day — Juneteenth

Saturday, June 18 Western Gateway Park, 1000 Grand Ave., Des Moines

Celebrate 32 years of Juneteenth in Iowa at the annual Neighbors Day festival. Proclaimed a federal holiday in 2021, Juneteenth celebrates the end of slavery in the United States. It marks the date in 1865 when the last slaves in Texas received word of the Emancipation Proclamation. The event will run from 11 a.m. to 11 p.m. Find more details at www.iowajuneteenth.org.



Summer Concert Series

Second Tuesday each month through September, 6-8 p.m. The Iowa Arboretum & Gardens, 1875 Peach Ave., Madrid

The Iowa Arboretum & Gardens is hosting its first-ever Summer Concert Series at the Beckwith Grand Pavilion. Tickets can be purchased at each event, free for members (kids 12 and under free) and \$5 for nonmembers. Food trucks will be onsite and drinks (including beer and wine) will be available for purchase. Bring a lawn chair and blanket and enjoy this beautiful setting. Entertainment will be: July 12, NOLA Jazz Band with food by Weinie Wonderland; Aug. 9, Dueling Fiddles with food by Smokin' Big Dawgs; Sept. 13, Diva and the Deacons Feat, Tina Haase Findlay, food by Smokin' Big Dawgs.

The Iowa Arboretum is an educational nonprofit organization. All proceeds from this event support its mission. For more information about the Summer Concert Series, visit www.iowarboretum.org or contact Event Specialist Amber Schmidt at amber@iowaarboretum.org or 515-795-3216.





HOMETOWN pride

Jones involved in community.

Christy Jones was born and raised in Urbandale. And the reasons she's remained in the community over the years are numerous.

"Urbandale is such a vibrant, safe and growing city," she says. "We have all the essentials needed within a 10-minute drive. The parks are outstanding, and our community members are amazing."

Although she grew up in Urbandale, Jones attended Johnston



Christy Jones grew up in Urbandale and especially enjoys her current neighborhood, which is "in the center of the action."

schools, graduating from high school in 1994.

Today, Jones lives in central Urbandale near the 86th Street Hy-Vee. She previously lived on the west side of town but wanted to be "in the center of the action," she says.

Her location has big perks.

"I can quickly get to all the essential businesses near me," she says.

Jones recently remodeled her home's living room and enjoys the space.

"It's got a great new fireplace, comfy sofas and a great ambiance," she says.

She also likes the neighborhood in which her home is located.

"My neighborhood has our sidewalks on the back of our house instead of the front," Jones says. "I can easily go for a walk around my neighborhood. I get to enjoy the scenery and not have to worry about the cars on the road near me."

For many years, Jones has been involved in organizations and activities in the community. She's been a member of the Urbandale Chamber of Commerce since 2010 and has sat on its board of directors for four years now. She also currently serves as the 2022 Board Chair. Prior to her role as a business coach through locally-owned Accelerate ActionCOACH, Jones owned and managed R Jones

"Urbandale is a community that supports their friends and neighbors," she says. "Get out and enjoy the amenities and shop local." ■

JAQUES collects pieces of family history

Sentimental items move to the home of the next generation.

Nadia Jaques likes her antiques. Specifically, pieces that have a family history.

Since moving to Urbandale in 1997, Jaques and her husband Robert's collection has slowly gown. Most of the items are near and dear to them. Or, at least her, she laughs.

Just outside their home sits an old, Beatriceengraved milk can that has been spray painted black. The piece had been at her parents' home after her dad purchased it one day at an antique shop as a gift for her mother.

It's been a plant holder, even a stool, she laughs. An eagle decal used to adorn the front of it - like many did back in the day — but it has since been scraped off.



Nadia Jaques holds an old milk can that had been at her parents' home for nearly 50 years.

"My folks had to move

into a retirement place, so when they downsized, they had all sorts of antique-y things," Jaques says. "I brought whatever had any sentimental value from their house here so that the grandkids wouldn't lose it in the shuffle of moving. Had that happened, I think it might have been taken away and sold, and I didn't want that to happen."

Her parents lived in the home for nearly 50 years, so the treasures were many. Another piece that adorns the couple's porch remains somewhat of a mystery to this day.

"I have no idea what it is," Jaques says of the item that looks like a short tin smokestack with heavy iron caps on both ends.

"It was my grandfather's. When he passed on, my dad brought it home with him from the Detroit area."

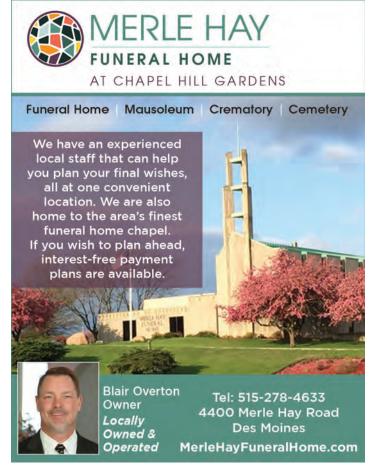
Dad put it to use in one of the best ways that only a dad could: as a coffee cup holder next to his lounger in the screened-in porch. Part of the appeal is its unknown origins — and its shocking heft. It may not look like much, but should someone want to "borrow" it in the middle of the night, that person will be in for a rude awakening. Dad's coffee cup holder isn't moving anywhere anytime soon.

Jaques took it upon herself to be the caretaker of additional treasures, some of which are stored in the garage. There's an old rake that was Grandpa's, an old tea kettle, a chair. A lot of things.

"I get very attached to objects," she laughs. "Overly attached. That's why the garage looks like it does." ■







HOME HEALTH By Ward Phillips

CHOOSING hospice care is all about living

It may seem counterintuitive to think about "living" in conjunction with services offered at the end of a person's life — but the keyword there is "life." Any stage of life can include purposeful, meaningful moments that make life more than worth living.

Options for hospice services are nearly as varied as the individuals who seek them. They range from home care to services in a freestanding hospice center to in-between, hybrid models. The type of care you and your loved one select is truly an individual choice. And any time is the appropriate time to start a conversation about how you or someone you love can live with a life-altering illness — and about the fact that hospice services care can help ensure quality of life.

No matter the type of services you're considering, you should always ask any provider on your list: "How can you help me or my loved one continue to live through this stage of life?" Ideally, hospice services should be initiated when a person is still healthy. Virtually anyone with a life-limiting illness can qualify for hospice care, enabling a patient to live life in comfort for the time that remains in his or her life.

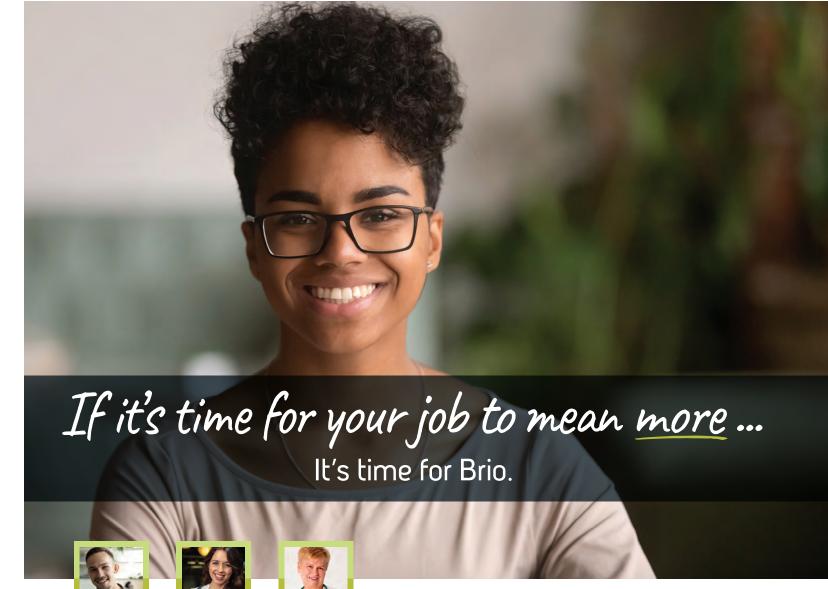
Todd of Perry describes his father's hospice experience this way:

"To us, admitting that Dad needed hospice meant he was closer to death than we thought he was, and we weren't ready for that," he says. "We didn't have any idea what it really meant and how it could actually make his life better."

Once Todd's family talked to a family friend who was a nurse and became more comfortable with the idea of hospice, they ended up choosing home hospice, and they actually grew to love the hospice team. Todd's father lived several months longer than his doctor had predicted — a fact that the family credits in large part to the care the hospice team provided him.

If you're considering hospice services for a loved one, do your research; consider the logistics of where the care is provided, by whom, and the specifics of services. Then, ask the provider about their philosophy of living in the end stages of life. If the answer isn't what you were hoping for, keep looking. ■

Ward Phillips is Senior Director of Sales for WesleyLife, which offers a broad network of health- and well-being-focused communities and services, including home hospice care, for older adults. Celebrating its 75th anniversary this year and its 15th as a hospice provider, WesleyLife is a Level 4 partner of We Honor Veterans, a national program that empowers hospice providers to meet the unique needs of military veterans and their families at the end of life. Call Ward at 515-669-2205 to learn more.





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1. Before summer, how do you prepare your

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- b. Schedule my annual tune-up.
- c. Nothing.

2. Your AC isn't cooling your home before an important event. What do you do?

- a. Tell guests to dress cool and bring water.
- b. Schedule an emergency repair.
- c. Put some fans on and hope for the best.

3. Your HVAC system's performance has been declining. What's your plan when it's time for a replacement?

- a. Let a company choose for me because they are going to give me a "free" furnace, too.
- b. Do my research and choose the best system for my budget and lifestyle. I know a company isn't giving me a "free" furnace.
 - c. Buy the best and most expensive system on the market.

4. What do you think you'll find on your next energy

- a. More expensive than usual.
- b. Slightly more expensive but typical with the economy.
- c. Not sure, it changes every month.

5. What do you do when your HVAC starts to make

- a. Attempt to fix it myself; I have lots of tools in my
- b. Call an HVAC professional.
- c. Hope that it stops.

If you picked mostly Bs, great job. Your HVAC habits are right where they should be, and your equipment is probably well cared for. If you picked mostly As and Cs, you could make some changes to help your system run more efficiently. Find a quality maintenance plan to join and act now, before the summer heat hits.

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





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STUDENTS add perspective on PBIS

The Middle School Positive Behavior and Intervention Support (PBIS) team creates student group.

For the past two years, the Urbandale Middle School has been in the process of re-shaping its school-wide Positive Behavior and Intervention Support (PBIS) system. Made up of teachers, administrators and parent representatives, the team has focused on developing values and expectations that best represent the student population and needs of middle-level learners. As a result, the PBIS student group was created. This group came together at the beginning of 2022 and consists of approximately 15 students from sixth through eighth grade.

"As we were considering implementing PBIS, our team felt strongly that students needed to be provided time, space and voice to share insights and perspectives on items related to the value system at Urbandale Middle School," says the PBIS team in a statement. "With the guidance of our teacher leader, Bergndi Sampson Stogdill, we're collaborating with students to develop action items that directly connect with the current work of adults and support decision-making for both students and staff."

Students were hand selected for the PBIS student group by PBIS team members in order to ensure a diverse representation of the middle school across all grade levels. When considering candidates, the PBIS team asked themselves whether the student would be able to see through different lenses as they work together to improve the culture at the middle school, whether the student collaborates well with others, and whether the student is influential with their peers inside and outside of the classroom.

So far, one of the biggest action items the PBIS student group has participated in is helping develop definitions and expectations for their key values. The group will also work with incoming sixth graders in the fall as well as engage in leadership training and workshop opportunities throughout the summer months.

In addition, as PBIS continues to develop, the team plans to rely on student voice and input as it relates to maintaining a positive learning environment at the Urbandale Middle School.

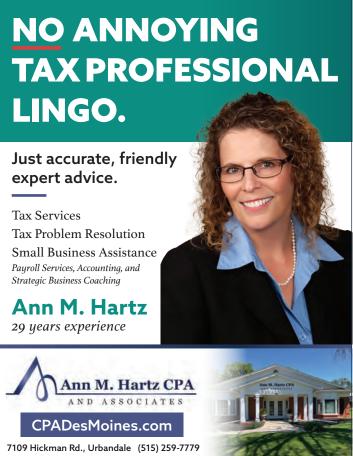
"Promoting student voice and providing increased student representation is vital as we continue to foster and shape a positive culture at UMS," the Urbandale Middle School PBIS team says. "As we continue to build and implement our new PBIS framework, we do so with





The Positive Behavior and Intervention Support (PBIS) student group provides students' perspectives to the PBIS team consisting of teachers, administrators and parents.

a great deal of care and attention for the needs of all who share space at Urbandale Middle School both now and into the future. We know it's the right work at the right time." ■



MORE Chef-Worthy Summer Classics

(Family Features) Celebrating summer with sizzling meals starts with tender, juicy cuts of meat that take center stage when dining on the patio or firing up the grill. Call over the neighbors or simply enjoy family time with your nearest and dearest by savoring the flavor of warm weather meals.

Steak enthusiasts can show off their cooking skills with Southwest steaks with creamy peppercorn sauce and parmesan-herb fries. Thick, juicy, marbled steaks are cooked to tender doneness and complemented by steakhouse-style fries.

Find more summer favorites at OmahaSteaks. com/Summer. ■

Southwest steaks with creamy peppercorn sauce and parmesan-herb fries

Recipe courtesy of Omaha Steaks Executive Chef David Rose Prep time: 10 minutes Cook time: 25 minutes Servings: 2

SOUTHWEST STEAK RUB:

- 1 tablespoon kosher salt
- · 1 teaspoon black pepper
- 1 teaspoon dried thyme leaves
- 1 teaspoon smoked paprika
- 1/2 teaspoon ancho chili powder
- 1/2 teaspoon ground chipotle pepper
- 1/2 teaspoon garlic powder
- 1/2 teaspoon cumin

PARMESAN-HERB FRIES:

- 1 package (16 ounces) Omaha Steaks Steakhouse Fries
- 1/2 cup Parmesan cheese, freshly grated
- 1 tablespoon fresh thyme leaves, minced
- 1 tablespoon fresh rosemary leaves, minced
- 1 tablespoon fresh Italian parsley, minced

NEW YORK STRIP STEAKS:

- 2 Omaha Steaks Butcher's Cut New York Strips
- · Southwest steak rub
- 1/4 cup grapeseed oil
- 2 ounces unsalted butter, cold

PEPPERCORN CREAM SAUCE:

- 1/2 cup brandy
- 3/4 cup beef stock
- 1/2 cup heavy cream
- · 2 teaspoons peppercorn medley, coarsely cracked
- salt and pepper, to taste

DIRECTIONS

- To make Southwest steak rub: In small bowl, whisk salt, pepper, thyme, paprika, chili powder, chipotle pepper, garlic powder and cumin until fully incorporated.
- To make Parmesan-herb fries: Preheat oven to 425 F. Place fries on baking rack on top of sheet pan; bake 25 minutes, or until goldenbrown and crispy.
- In medium bowl, mix Parmesan cheese, thyme, rosemary and parsley until fully incorporated.
- · Remove fries from oven and toss with Parmesan herbs.
- To make New York strip steaks: Season steaks generously with Southwest steak rub on both sides.
- In cast-iron pan, add grapeseed oil and bring to high heat. Place steaks in pan and sear 3-4 minutes on both sides for medium-rare



doneness.

- · Remove steaks from pan and rest 8 minutes; reserve oil in cast-iron pan.
- To make peppercorn cream sauce: Add brandy to reserved oil in cast-iron pan and reduce to 1/3 volume, about 1 minute.
- Add beef stock and reduce by 1/3 volume, about 2-3 minutes.
- Add heavy cream and cracked peppercorn medley to pan, bring to boil and reduce to simmer until thickened. Season with salt and pepper, to taste.



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HISTORY By Virginia Gee

URBANDALE parks continue to grow

After days of rain and snow, strong winds and hail, tornado warnings and fog, freezing temperatures and bright sunlight, more predictable days are finally here. Time to get out and enjoy the Urbandale parks.

Jan Herke, director of Urbandale Parks and Recreation, reports that Urbandale now manages 57 parks of various sizes, more than 50 miles of paved trails and a number of programs at the Senior Recreation Center.

This is an exciting time for Urbandale residents as progress is being made on the Master Plan for parks first prepared in 2017. In the forefront are plans for a proposed Community Recreation Complex at Walnut Creek Regional Park at 152nd Street and Meredith Drive.

An initial survey has been held, and community forums will be held to get public input. Some ideas for the complex so far include gymnasiums, pickleball courts, indoor walking track, indoor playground, community rooms that can be rented, and general areas for programs and classes. The facility will not include a swimming pool.

Any proposal would have to pass a future bond issue. With the building of a new recreation complex, there are no plans to close the current Senior Recreation Center on Aurora Avenue with its popular schedule of classes, programs and activities. Any new facility being considered would provide programming to complement what is already offered.

The history of the parks system begins more than 75 years ago, when Urbandale Lions Club members purchased 10 acres of farmland along 72nd Street to develop a park for the community. Volunteers graded the land and planted trees and grass. As the park developed, a variety of community activities took place, particularly the first July Fourth celebrations.

In 1954, a fenced-in wading pool was added. Several groups, led by the PTA and Lions Club, raised funds to establish tennis courts in the southeast corner in 1959.

The shelter house in the park was another Lions Club project. Donations were received from the American Legion, Ridin Hi Saddle Club, Garden Club and PTA. Funds were raised and supplies purchased. Lions Club members and volunteers worked a number of weekends using concrete blocks to complete the job.

The building first served as the site for Lions and Lioness Club meetings. Now known as the Ralph Whitten Shelter House, it has been the site of hundreds of community events, receptions and celebrations.

Through the years, the original Lions Park has remained the center of community activities. A variety of trees were planted, picnic tables added and playground equipment installed. A girls softball field, named for Coach Gary Page, is located in the northeast corner of the original park land. The Lions gazebo, an Eagle Scout project at 72nd and Aurora, is a gathering place which can also be rented.

A Master Plan study of Lions Park is slated to be conducted this year to evaluate potential new amenities and developments at the historic park and shelter house.

For more information about the location and special features of the other parks throughout the City, check the website, www.urbandale. org/parks&recreation. ■

NEWS BRIEF

TOASTMASTERS club member wins district speech contest



Los Oradores, the only bilingual Spanish-English Toastmasters club in the state of Iowa, gather with club member Nela Sowder, who won the district speech contest. Speeches must be given in English, which is Sowder's second language.

Los Oradores, a Toastmasters club in Urbandale announced that, on April 30, one of its members, Nela Sowder, won the Toastmasters International Speech Contest for District 19, which is composed of 1,450 Toastmaster members throughout the state of Iowa. Prior to winning at the state level, Sowder participated in and won contests at her club, then at the Area level which includes four clubs in the Des Moines metro area, then the Division level, which includes 18 clubs in central Iowa.

Sowder, originally from Peru, is bilingual in Spanish and English, but all speeches in the International Contest are presented in English, which is her second language. After winning the District 19 speech contest with her speech entitled "Life After Death," about organ donation, she will now compete at the Toastmasters Regional Quarterfinals and, if she continues her winning streak, she'll move up to the Regional Semifinals at the annual International Convention, which will be held in Nashville, Tennessee in August 2022. If she wins there, she will compete in the Finals, which will include contestants from around the world. The winner will be crowned the World Champion of Public Speaking.

Toastmasters International is a nonprofit educational organization that teaches public speaking and leadership skills through a worldwide network of clubs. Headquartered in Englewood, Colorado, the organization's membership exceeds 300,000 in more than 15,800 clubs in 149 countries. Since 1924, Toastmasters International has helped people from diverse backgrounds become more confident speakers, communicators and leaders.

Los Oradores is the only bilingual Spanish-English Toastmasters club in the state of Iowa. It is composed of 21 members who meet twice monthly. For six out of the last seven years, it has been designated by Toastmasters International as a Distinguished Club, an honor that can be earned each year by clubs that achieve certain goals and demonstrate they have served the club's members well.

The mission of Los Oradores and all Toastmaster clubs is to provide a supportive and positive learning experience in which members are empowered to develop communication and leadership skills, resulting in greater self-confidence and personal growth. Anyone who would like more information about Toastmasters or Los Oradores Toastmasters can contact the club at losoradores@gmail.com or visit their website at https:// losoradores.toastmastersclubs.org. ■

GUARDIANSHIPS and conservatorships

Our firm specializes in issues of alternate decision-making. Our clients often assist family members. Whether it is an aging parent or a child with a disability, these informal arrangements are



common. However, sometimes a more formal legal solution is necessary. If the person's mental capacity is in question, or if a bank or nursing home requires legal paperwork, the family must seek out an expert in the field.

There are two major options for a family facing personal care or financial challenges. The first is a durable financial power of attorney, which is a written document that gives an agent broad power to act. The power of attorney must be executed when the person is competent. If the disabled person never planned for incapacity, or if the incapacity came about very quickly (through a stroke, for example), a court order appointing a guardian or conservator is needed.

A guardianship and a conservatorship are separate legal entities that are established by court order. They are court-authorized relationships whereby one person assumes responsibility for the care, property and finances of another. A guardianship or conservatorship is appropriate when a person's decision-making capacity is so impaired that the person is unable to care for their own personal safety or personal needs.

A conservator is responsible for managing the protected person's finances. The conservator takes control of the protected person's assets and uses them on behalf of the protected person. The conservator must pay bills and balance the individual's checkbook. The conservator may have to sell a house or liquidate a major asset to pay for long-term

A guardian is responsible for the protected person's needs other than financial matters.

The guardian makes decisions about medical treatment, educational or vocational services, and personal care. The guardian can also determine where the individual will live.

Although the judicial system is involved, the entire proceeding is more collaborative than adversarial. Generally, it is a fairly straightforward process to demonstrate incapacity and appoint a guardian or conservator. However, guardianships and conservatorships completely take away or severely limit the protected person's decisionmaking authority. They are also more timeconsuming and costly than alternative methods, because the court requires annual reporting and prior approval for expenditures. Because of this, guardianships and conservatorships should be used as a last resort. ■

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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INVESTING for the future

Financial education is limited in our education system. Less than half of high school students are required to take a financial education class. This puts the responsibility on family to educate children on the how to invest and be financially successful. Kids are the future, but, often times, we exclude our kids from financial discussions. I encourage you to start including them in discussions. The conversations will change over time. Early on, focus on budgeting and how much things cost. Discuss how you, as a parent, have money to buy things for both needs and wants.

Once you have moved past the basics of budgeting and saving, introduce ways to grow savings that reward delayed gratification. Discuss what their goals are and how they can achieve those goals by waiting to consume. As you introduce investing, it is important to teach that investing is a longterm focus, not a get-rich-quick scheme. Consistent long-term investing is very different than trying to pick the next hot stock.

When it comes to picking investments, there are several low-cost mutual fund options available that offer good diversification. If you feel comfortable doing your own research, I encourage buying individual name holdings. With individual names, you and your child can pick names that they know. This will not only make it more interesting but also more real for them. The other benefit of holding individual names is they allow for more control over future tax situations that may arise.

There are a couple different options to consider when setting up an investment account for your child. If your child has earned income, setting up a Roth IRA is the best vehicle for them to start investing. The long-time horizon allows the investments to grow for an extended period before they are withdrawn tax-free. However, if your child does not have earned income, you can set up a custodial account. A parent is listed on the account for the benefit of the child. When the child turns 18, the account can transfer to a traditional brokerage account controlled by the now adult child.

Start the conversation early. You will be surprised how quickly your child starts to grasp the topic. We tend to focus on educating our children into high-paying careers. We can overlook the other input of the financial equation — savings. By starting the conversation early, we will set our children up for financial success in the future.

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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OUT & ABOUT

RIBBONCutting

The Urbandale Chamber of Commerce celebrated a ribbon cutting for Arbordale's recent remodel on May 12.



The Urbandale Chamber of Commerce celebrated a ribbon cutting for Arbordale's recent remodel on May 12.



Mayor Bob Andeweg, Matt Shaw, Camille Burke, Rhonda Davis, Susie Ray and Jeremiah Terhark



Rhonda Mock and Lyndsey Lamb



Marilyn DeRoss and Lois Johnson



Janet Trent and Norm Trent



Jim Crawford and Sue Crawford



Ron Fulton and Ileen Fulton



Benjamin Winters and Jeremiah Terhark



Derek Zarn, Lucas Hemple and Aaron DeJong

OUT & ABOUT



Brad Zaun and Ann Hartz at the chamber's ribbon cutting for Ann M. Hartz CPA on May 25.



The Urbandale Chamber of Commerce celebrated a ribbon cutting for Ann M. Martz CPA at 7109 Hickman Road on May 25.



Curtis Brown and Bridget Carberry Montgomery at the chamber's ribbon cutting for Ann M. Hartz CPA on May 25.



Matt Shaw and Shelley Smith at the chamber's ribbon cutting for Ann M. Hartz CPA on May 25.



Christy Jones and Mark Courter at the chamber's ribbon cutting for Ann M. Hartz CPA on May 25.



Brandt Eischen and Jenae Iverson at the chamber's ribbon cutting for Ann M. Hartz CPA on May 25.



Bridget Carberry Montgomery, State Representative John Forbes, Urbandale City Councilmember Matt Blake at the Homemakers' Furniture "Flip the Switch" event to celebrate the activation of their new solar array system on May 19.



Connie Shepherd, Doug Klosterman and Cailin Madson at the Homemakers' Furniture "Flip the Switch" event to celebrate the activation of their new solar array system on May 19.



Kimberly Conley, Bill Mueksch and Kelly Beeck at the Homemakers' Furniture "Flip the Switch" event to celebrate the activation of their new solar array system on May 19.



Anna Stork, AnnaMarie Morrow and Richelle Smith at the Homemakers' Furniture "Flip the Switch" event to celebrate the activation of their new solar array system on May 19.



Kelsey Merchman, Nicole Ingraham and Carly Flaws at the Homemakers' Furniture "Flip the Switch" event to celebrate the activation of their new solar array system on May 19.

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