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MARCH 2022

Living

COLD turkey

Residents share their
experiences of quitting smoking.

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KICK the habit

My father told me that he smoked two packs of cigarettes a day since he was 14 years old. He said, in those days, if you were tall enough to put coins on the store counter, you could buy cigarettes. He met his demise at 73 years old from smoking-related cancer. He quit smoking about a year before he died. It was a good idea, but it was, unfortunately, too late for him. The good that did come from him quitting is that my mother and my brother both stopped smoking as well, and both are alive today.

I never understood the draw to smoking. The entire idea of rolling anything up, lighting it on fire, and breathing in the fumes still doesn't sound appealing to me. I don't doubt the addiction, though, as I have seen its impact.

My mother told me that she was determined to learn how to smoke when she was 18 years old. She would try over and over again, she said, one cigarette after another, vomiting in between each one. But she kept trying, and she eventually accomplished her goal and became a smoker — and then she spent the latter part of her life trying to accomplish the more difficult goal of giving it up.

As a result, I grew up in households with clouds of smoke. Second-hand and third-hand smoke were aplenty, and I despised everything about cigarettes. Meanwhile, I have a tremendous respect for people who have quit not only for themselves but for the loved ones around them. We share some of those successes in this month's cover, and I hope their stories provide motivation for you or someone you love to kick the habit as well.

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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Maggie Tripses and her husband, Jarin, were both smokers when they got married. Both have successfully kicked the habit.

COLD *turkey*

Residents share their experiences of quitting smoking.

By Darren Tromblay

As most former smokers can attest, breaking the habit isn't easy. Nicotine is addictive, so going "cold turkey" is almost impossible. In fact, the Mayo Clinic reports only about 5% of people who try to quit without the use of a nicotine-replacement

product will succeed. And there are many options out there: patches, gum, lozenges, sprays and inhalers. (It's best to consult with your doctor about the options.) But, even with such products, quitting isn't easy. The most effective programs combine using

a quit-smoking product with guidance and support from trained professionals. The American Lung Association's "Freedom from Smoking" program includes professional guidance along with support groups to optimize the odds of success.

Whether it's your first or 15th attempt at quitting, those who have withstood the trials and tribulations and succeeded say you can do it, too — and the many health, social and financial benefits make it worth the effort.

Smoking part of hanging out

Maggie Tripses was like most other 14-year-old girls at Roosevelt High School in 1999. She liked to socialize, have fun and discover new things, as ninth-graders do.

A popular hangout spot for kids during and after school was the walking path that crossed the freeway. Kids, especially the older ones, were drawn to it. The path was also the route that Tripses took to and from school every day.

One day, instead of continuing on to wherever she was headed, she stopped to hang out. Just an innocent hangout like all the others before. Only it wasn't. This one time she would be introduced to something new: cigarettes.

"I started hanging out with the kids there and started smoking," she recalls.

Not that smoking was anything new, mind you. Tripses grew up in a household of smokers.

"My dad was also a smoker, but he lived in Charlotte, North Carolina, at the time," she says. "My mom smoked, too, so I had grown up with both parents smoking."

Ironically, just as Tripses was beginning her smoking journey, her mother was ending hers.

"She quit when I was 14," Tripses recalls. "Right when I was starting."

Her first "drag" on a cigarette was anything but pleasing. It made her sick — to the point that she threw up, she admits. But that wasn't enough to deter her. At 14, it was more important to fit into her social circle. All her friends smoked, and Tripses, not wanting to be the odd one out, soon followed suit.

"I wanted to fit in," she says. "If I was the only one who didn't, they may not like me. Looking back, that seems so stupid now."

It didn't take long for Tripses to become a full-fledged nicotine addict. Two weeks, tops. She remembers going to a friend's house during lunch hour during that time.

"Her mom smoked, so we just sat in the house and smoked cigarette after cigarette for lunch," she says. "I liked the feeling."

She was addicted, 100 percent.

There was a problem, though. Fourteen-year-olds couldn't purchase cigarettes. Enter another friend's mom. As long as they promised not to sell them to other kids and smoke them

at her house, she was OK with it. So, every day, without fail, the group would head to the basement of that house and smoke. The weather outside didn't matter. Anything for the puff.

"You'd trek over to her house during snowstorms because we could sit there, be warm, smoke cigarettes, watch movies, and have a warm meal made for you," she says.

Marlboro Lights were the group's cigarette of choice until the age of 18. At that point, Tripses says, she switched to Camel menthols.

Deep in her mind, however, she knew this wasn't something she wanted to do for the rest of her life.

"I always said, if I was smoking when I was 30, I would quit," she says. "I don't want to be a parent, or an adult, who smoked. I didn't want to be like my mom."

But there were cigarettes to be smoked until then. After graduating from Roosevelt, Tripses went straight into the workforce, where her habit jumped to a little more than one pack per week. The weekend was a different story.

"I'd smoke at least one pack each night," she says.

Years went by, and Tripses married her now-husband, Jarin, at the age of 28. Both of them were smokers at the time. One day, however, he changed his mind. He'd had enough.

"He just woke up one day and didn't want to have to go to the gas station to get cigarettes anymore, so he just quit," she says.

She wasn't done, though, and the smoking continued. That is, until it was time to go on vacation and see Grandma.

"I didn't want her to see me smoke," Tripses admits. "I was embarrassed, I was ashamed, so I just didn't smoke there. It was a week-long vacation, so I could get rid of some of the cravings, and I was distracted the whole time so I didn't have to worry about it."

When she returned home, however, the same old patterns reared their ugly heads. She was still drinking on the weekends. Saturday nights were party nights. Fortunately for her, that phase ended, and so did the smoking. For good.



Maggie Tripses began smoking when she was 14 years old.

In retrospect, yes, the partying was fun. And yes, there was a certain satisfaction in doing what everyone else was doing, too. But now that smoking is in her rearview mirror, she wishes she's made a different decision all those years ago.

"I wish I'd never done it," she says.

The habit proved costly not only on her bank account but, more importantly, to her health.

"I'm only 38, and I have a lot of lung issues now," she says. "I was diagnosed with bad allergies, which went to bronchitis and then some bad infections. This past September, I caught pneumonia and almost died."

Tripses spent almost three weeks in the hospital during that bout. It's for that reason, her words of advice to anyone thinking of taking up smoking are simple: Don't do it.

"It's not worth it; it's going to cut your life short," she says. "If someone had told me that when I was younger, I would have said, 'We're all going to die some way.' But, the reality is, you'd be healthier, and you wouldn't feel like crap at just 38."



Despite having smoked for 53 years, Gerrie Leschber's lungs are clean, much to the surprise of even her family doctor.

Part of the daily routine

Gerrie Leschber caught the smoking bug when she was even younger than Tripses. She was 13 when she picked up the habit. Just like Tripses, Leschber began smoking as something to do because all of her friends did it; it was the cool thing to do.

But Leschber's addiction ramped up quickly. It eventually peaked when she was smoking two packs per day.

"I started out smoking one pack per week, but it was so habit-forming that the number just kept slowly increasing," she admits. "By the time I was 20, I was smoking two packs — 40 cigarettes — per day."

Smoking became part of Leschber's daily routine. She had to have them. When she was at work, she had to take her cigarette breaks.

"It was just a part of my daily schedule," she says.

It wasn't until the age of 50 that Leschber, now a 68-year-old retired

accountant, began noticing that she was getting short of breath when doing some things. But it wasn't enough to send up a red flag. She was still active, worked out at the gym three times a week, and didn't really think twice about the possibility of smoking being a detriment to her wellbeing. And, for good reason. Clinically, she was fit. Even her doctor couldn't believe it.

"She absolutely could not believe how clear my lungs sounded," she says. "When they took X-rays, they still couldn't believe how good they were."

The shift in society's acceptance of smoking played the largest role in her decision to cut back.

"Everything is anti-smoking," she says. "That was the turning point. I couldn't smoke anywhere; I couldn't smoke in front of people; and my clothes constantly smelled like smoke. I was embarrassed when I went to work."

The straw that broke the proverbial



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camel's back was when Leschber went to an emergency room one night a year-and-a-half ago. A nurse got close to Leschber while in the process of helping her tuck in and let her know in no uncertain terms what she thought.

"She bent over me, took one whiff, and said, 'Ooof. I've had my cigarette for the day,'" Leschber recounts. "Now, that was highly unprofessional of her, but that really hit me hard. That's what really planted the seed. It's not cool anymore; it's not socially acceptable anymore. And so I thought about that for a long time."

During that period, she made a plan as to how she was going to succeed in this difficult "quitting" game. She had tried the patches and

was allergic to the adhesives. Nothing seemed to work. She knew she was going to have to do it on her own.

She began by eliminating all of the ash trays in her house. She limited herself to one certain spot she could go to have a cigarette. Then, she rationed her cigarettes, removing a certain amount of them per day.

"I started with 20," she says. "I would sit out 20 cigarettes for the day. It was all I was allowed for the day. Then, every two weeks, I would take two cigarettes out."

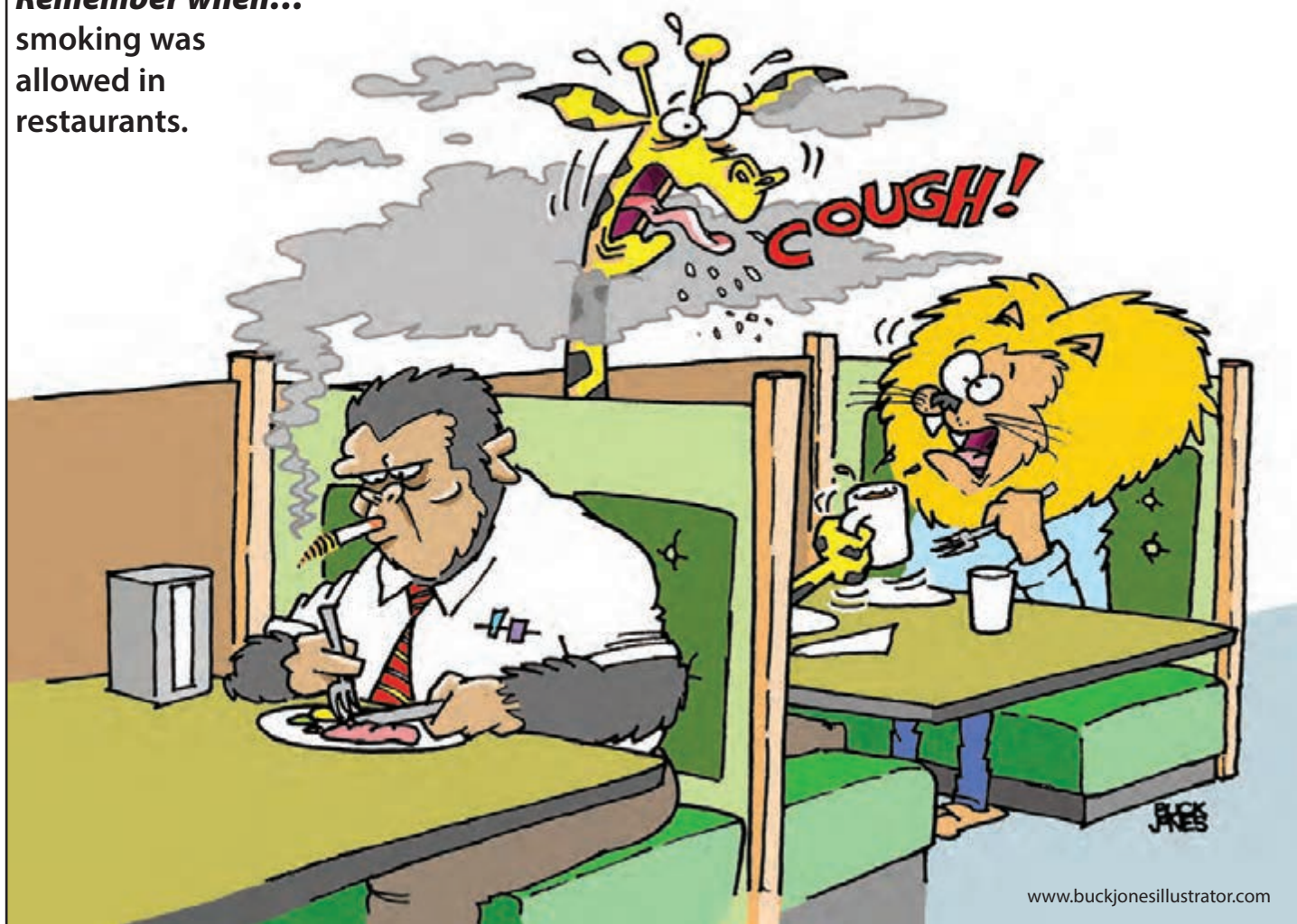
She's down to eight cigarettes a day as of March 2 and plans to remove two more from the "pile of temptation" in another week. She's been methodical and slow so that she never

feels "punished" or experiences the pangs of withdrawal. Within a few months, she plans on being called an ex-smoker, an unfathomable thought in her 53-year courtship with the nicotine stick.

To this day, despite all she has put her lungs through, they have remained clear. But she knows she's the exception and not the rule. It's for that reason that she will never recommend anyone take up smoking. Ever.

"I would tell them not to start," she says. "Because, believe me, quitting is the hardest thing I've ever done. If I would have never started, I wouldn't have had to go through this process of quitting. And I tell kids that today: Don't do it." ■

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STOCK market volatility

Choose opportunity over fear

We've already experienced some big stock market swings this year. In early January, the S&P hit a record high. By the end of the month, there was a 10% drop from recent highs and then a sharp turn back up again.

The same month, the Dow Jones was down more than 1,000 points in one day. CNN's "Fear and Greed Index" fell solidly into "fear mode." Many predict the volatility will remain, pointing to inflation, the pandemic, interest rates, and geopolitical concerns as part of the cause.

If retirement is 20 or 30 years away, this volatility is just a blip in your retirement savings journey. It can be a good thing if you regularly contribute to your retirement accounts



and enjoy buying in at the low points of those market swings. For those of you who are 5 to 10 years away from retirement, this could make you sweat if you don't have market volatility built into your retirement plan.

Since the fourth quarter of 2021, we've been talking with the individuals and families that we work with about the possibility of market volatility. I view stock market volatility as an opportunity more than anything. A customized retirement plan should have some special "plays" (to steal a sports reference) that you can run when market volatility hits. One example is dollar-cost averaging. This is taking money from safer investments in your portfolio and buying into the market at a lower rate. Another "play" could be the Roth conversion. This involves transferring funds from a traditional IRA or 401(k) into a Roth account. You will pay income tax on the amount rolled over in the year you make the conversion, but you

never pay taxes on the money again, allowing you to ride the market volatility back up and do so in a tax-free account.

You want a retirement plan constructed in a way that you don't have to worry about the market or the headlines. A customized retirement plan will help you avoid making emotional decisions with your retirement savings. The plan will help you understand how much risk you are taking with your money and how your portfolio will be impacted when the market swings. Then you can stay out of "fear mode" and focus more on getting to retirement or enjoying retirement. That's a lot more fun than staying glued to the TV or news websites when market volatility hits. ■

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

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WHERE WE LIVE

By Lindsey Giardino

WYNER is a fishin' firefighter

Forty-year resident has strong ties to community.

Dave Wyner was born and raised in Urbandale. Although he briefly lived on a farm in western Iowa, he returned to Urbandale after a couple years. In all, he's been an Urbandale resident for 40 years.

Because of his long history with the community, Wyner has seen a number of changes over the years.

"I can remember when the Hy-Vee center by McDonald's on 86th Street used to be just timber," he recalls. "I've seen the fire department go from a volunteer department to a professional full-time department with three stations. There's been so much change, but those are just a couple."

Wyner's family has deep roots in Urbandale, too. His father worked for the police department while his mother has spent many years working with after-school youth programs. His grandmother served on the Urbandale City Council.

"Our roots run deep in Urbandale," Wyner says.

One of the things he appreciates most about the community is how small it feels.

"You can almost always run into someone you know, and it's nice to be at any location within 15 minutes," he says.

Wyner and his family also enjoy the Fourth of July festivities in town and look forward to them every year.

Because Wyner is an avid outdoorsman, he likes that his family's home is located where they have the chance to see wildlife romp through the neighborhood from time to time.

In fact, Wyner owns a fish guide business, Chasin' Cats Guide Service, and, through it, he gets to share his passion for the outdoors with the Urbandale community.

"I have been asked to talk to the youth at the high school about owning a small business and fishing," he explains.

Wyner is also involved in the community through his job with the Urbandale Fire Department. He works the National Night Out event every year and has been part of other public safety events over the years. He has also been involved with the Urbandale Police Citizen Academy and the Urbandale Community Action Network.

In all, there's a reason Wyner has lived in Urbandale for so long — and he has no plans of leaving.

"I'm lucky to have spent the majority of my life in Urbandale," he says. "It's a great community with great people. I love walking the trails through the timber and the untouched parts of town. I also enjoy spending time fishing the ponds and talking to the young kids out fishing. It's fun to hear what they have to say and watch them get excited catching a fish." ■



Dave Wyner, pictured with his daughter, Becca, is involved in the Urbandale community, not only as a firefighter, but a volunteer.

RENT or ownership...where to begin?

As retirement gets near, the discussion about downsizing begins. The burden of homeownership is real. It seems there is always something to fix, flower gardens that need tending, lawn mowing, snow removal and the list goes on and on. At one time, this all was manageable, but now, it's just not fun anymore. You've paid your dues, right? Once the thought process begins about a move from your existing residence, your mind gets flooded with questions. What exactly is senior living, where should I move, what is the "right" size of home for me, do I purchase or do I rent, what do I do with all my stuff?

The term senior living is broad. The process of exploring senior living options reveals there are a lot of choices. Consider all opportunities that best support the lifestyle you expect. There are several considerations.

Choices include:

- **Cooperative:** Senior living cooperative



(co-op) is one living situation. Residents in the senior co-op usually purchase a share of the community. All the residents of the senior co-op own the community together through individual shares. Members of senior co-ops are responsible for paying dues, usually once a month. These dues may go towards paying for expenses such as landscaping or property maintenance. In most situations, members are responsible for selling their own apartment when the time comes.

- **Senior apartments:** This is another housing option for those 55-plus. Often these do not include planned life enrichment, meal options, transportation and many of the amenities found at other senior living communities.

- **Independent living:** Designed for older independent adults who want to live in an active community, surrounded by like-minded people, with choices for engagement and socialization, and completely maintenance free. Amenities vary but commonly included are utilities, Wi-Fi, basic cable, transportation, meals and housekeeping services just to name a few.

• Continuing care retirement

community (CCRC): These communities offer a combination of different care levels: independent, assisted, memory care and long-term nursing. Generally, the monthly fee is higher as you are paying for the possibility of having additional care needs with age.

- **Assisted living:** This typically consists of small apartments in a care community. This level is for older adults who require some assistance and has staff available 24 hours, 7 days a week. The cost range may be all-inclusive or a la carte. ■

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FAITH

By Pastor Steve Smith

DYING to live

Recently, a friend attended a gathering where the majority of the people had spent years sacrificing, working hard and saving so they could spend their later years at ease in a warmer climate. For most of their lives, they were “dying to live” — longing for the day they could fully experience the rewards this world has to offer.



Enjoying the fruit of their labors is no crime, but my friend observed that the living they experienced was less satisfying than they expected. All the shuffle board, fine dining and golf in the world doesn't come close to what Jesus defines as living or desires for us in life.

God created us for a relationship with Himself, and without Him, nothing in this life can fill the void in our souls (Colossians 1:16b; 2:9-10) that only life with Him can.

Dying to live in the biblical sense has a meaning quite different from what the world maintains. According to Jesus, dying is not intense longing for but intentional abandonment of our self-indulgent, self-directed life in favor of a Savior-dependent life. “If anyone wishes to come after Me, let him deny himself, and take up his cross daily, and follow Me.” (Luke 9:23) The path to lasting and fulfilling life which God desires for us requires death to self.

Death to self doesn't sound fun. So why would we do that? Jesus has a good answer: “For whoever wishes to save his life shall lose it, but whoever loses his life for My sake, he is the one who will save it.” (Luke 9:24) Preserving our self-indulgent life (“save it”) brings immediate reward but eternal ruin (“shall lose it”). Parting with self-directed living in favor of Savior-dependent living (“for My sake”) may bring what seems like immediate ruin because our selfish desires are restrained by obedience to Christ. But the reward is eternal life.

We are all “dying to live” either by striving now in our own power to find the elusive ingredient to meaningful existence, or as those surrendered to the Savior having entered into and seeking to fully enjoy eternal life now and forever.

Jesus' summary provides a compelling reason for dying to our sinful self-directed life and depending upon Him to give us eternal life. “For what is a man profited if he gains the whole world, and loses or forfeits himself?” (Luke 9:25)

If we save our life to gain the world, we lose both. If we lose our life to follow Christ, we gain both. ■

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

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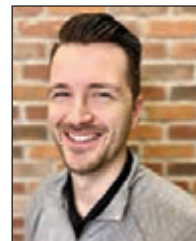


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By Dr. Josiah Fitzsimmons, DC, BCN

REACTIVATE your life

Has neuropathy pain slowed you down? Are you not enjoying life and the activities you used to do because it just hurts to move? Have you given up and resigned yourself to helplessness? Are you worrying yourself sick and always in a bad mood? If any of these scenarios sound familiar, it's time to get your life back.



Neuropathy pain is caused by damage to nerves in the feet, legs and hands. There are many conditions that can cause neuropathy, such as diabetes, chemotherapy and traumatic injury, just to name a few. Many people don't even know they have neuropathy; they just know they experience pain daily.


There is a solution — a neuropathy program that can improve your quality of life. It all starts with several neurological tests to determine the cause and severity of the nerve damage. The treatment program uses state-of-the-art, low-level cell signal technology that produces electric cell signals and sends them throughout the nervous system. These signals accelerate the body's ability to repair the nerve damage. The treatment is painless and FDA cleared. There are no drugs, injections or surgeries. Much of the treatment program can even be conducted in your own home.

Are you ready to reactivate your life? Free lunch and dinner seminars are being conducted in the Des Moines area. Call and get scheduled for an educational seminar near you. ■

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


1 OUT OF 3 AMERICANS

are at risk for kidney disease.



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HEALTH

By John Forbes, RPh

NATIONAL Kidney Month

In the United States, nearly 37 million people are living with chronic kidney disease while one in three Americans are at risk for kidney disease — although most of them don't know it. Chronic kidney disease is a condition where the kidneys are damaged and are unable to get rid of toxic waste from the body. Some Americans are at risk of chronic kidney disease due to family history, while others are at risk due to other health conditions they may have. Conditions like diabetes and high blood pressure can increase your risk of having kidney disease in your lifetime. There are medications that have shown to help reduce the risk and slow the progression of kidney disease. These include blood pressure medications like Lisinopril, an ACE-inhibitor. This medication, and others like it, help lower overall blood pressure in the body and improve blood flow to the kidneys. That increase in blood flow helps stop the buildup of toxic waste. If medications like these have been prescribed to you, it is important to remember to take it every day. Maintaining healthy eating and blood sugar levels can also help slow damage to the kidneys. ■



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

BEFORE YOU GO

By Jan Shawver

PEOPLE to notify when someone dies

When a death occurs, there is a myriad of people who should be notified. Most people think first of notifying family and close friends — as well you should. But others who should be notified immediately include doctor(s), insurance agents (life, health, etc.); attorneys, financial advisors, clergy or other religious advisors; employers of family members who will be missing work, etc.

You can make this task easier by making a list of people who should be notified. Include names, phone numbers and relationship to the deceased. For example:

Dr. Joe Smith	555-555-5555	family physician
Rev. Craig Jones	555-123-4567	pastor
Sue Daniels	555-321-6549	insurance agent

When a death occurs, you may pull out the list and delegate someone to make some of the calls for you. You, as the spouse, POA or close family member, may have to make calls to insurance companies or other businesses which have security policies in place.

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 Paul Guerdet

THINKING about yourself

At a young age, we are taught that it's good to think about the needs of others. A lot of us are taught that we're "good people" if we think about others, and, as a therapist, I agree. The problem, however, is that we sometimes trick ourselves into thinking, if it's good to think about the needs of others, then it's bad or selfish to think about our own personal wants and needs.

When we choose to think about ourselves, it means we are making a conscious choice to see we are worthy of the same love, patience, kindness and understanding we so freely give away. It doesn't mean that we are ignorant or callous to the needs of others; it means we recognize we have the same needs as our friends and family.

Self-care is not selfish. Going for a walk in the sun, enjoying ten minutes playing with a pet, or just choosing to wait with the laundry until tomorrow does not make a person selfish. It means we're realizing what we need and we're making a choice to do something kind for ourselves.

You are allowed to be kind to yourself, and you are allowed to give yourself what you need. After all, even a Ferrari occasionally needs a tune up. ■

Information provided by Paul Guerdet, LISW, SS Therapy and Consulting, Ltd, 4725 Merle Hay Road, Suite 205, Des Moines, IA 50322 and 2675 N. Ankeny Blvd., Suite 105, Ankeny, IA 50023, 515-528-8135, www.sstherapyandconsulting.com.



WHAT YOU NEED to know about colorectal cancer

Did you know colon cancer is the third most diagnosed cancer in men and women according to the American Cancer Society? Colorectal cancer is one of the most preventable forms of cancer, is easily treatable and, when found early, the survival rate is high.



Colon screening

Early detection through screening is crucial.

Colorectal cancer is found in the large intestine, made up of the colon and rectum. Most colorectal cancers start as growth polyps on the inner lining of the large intestine. Screening helps find precancerous polyps that can be removed before they turn cancerous.

A colonoscopy is the best screening exam available to detect colorectal cancer. During the screening, a doctor examines the lining of your entire colon to check for polyps or tumors, and, if polyps are found, they can be removed.

Dr. Shankar Raman, director of MercyOne's nationally accredited rectal cancer program, reminds, "Colon cancer is preventable by screening. While there are numerous screening options, the best one is that which gets done. Colonoscopy picks up even the tiniest of lesions and can remove polyps which could grow into cancer.

Remember, screening starts at age 45."

If you're 45 and older, maintaining a regular colon screening every ten years is critical. Colon cancer deaths among those 55 and younger are increasing according to the American Cancer Society.

Symptoms

Colorectal cancer develops with few, if any, symptoms. That's why colon screening is important and should not be pushed off. Always talk with your primary physician if you notice any concerning changes with your body. Symptoms include:

- Change in bowel consistency
- Constipation and/or diarrhea
- Fatigue
- Nausea
- Persistent abdominal/ pelvic discomfort
- Quick and unexplained weight loss
- Rectal bleeding/blood in stool

Don't delay care. Make an appointment with your primary care provider if you have any symptoms that worry you. ■

Information provided by Shankar Raman, MD, colorectal surgeon, MercyOne Richard Deming Cancer Center, 411 Laurel St., Suite C100, Des Moines, 515-643-8206, MercyOne.org/RDCC

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ROSACEA can mimic sun allergy

Sun allergies are a diverse and complicated part of dermatology. They can make it impossible to make a living with outside work. They can ruin fun outdoor activities with itching, redness, pain and even blistering.

Some are caused by medicines or contact with photosensitizing substances that can be figured out by your dermatologist and eliminated. Many times, it's a treatable allergic response to altered proteins in our own skin — proteins altered by sun exposure and sun damage. It's important to see an experienced dermatology office that can sort this out. If the sun causes facial redness or arm rashes, it's important to first react with hats, shade and SPF 50 sunscreen.

We frequently say: "If you're sneezing, sinuses draining, or experiencing food allergies, start at the allergist's office. If you have an actual rash, start at the dermatologist's office."



In other words, skin problem — skin doctor.

It's also important to realize that red-faced people who get worse in the sun can be experiencing a presentation of rosacea. Rosacea is common in German, Celtic and Scandinavian people. Rosacea is a complex affliction with many different factors involved. The best scientific evidence suggests it's an interplay of dysregulation in our facial skin's immune system and the neurovascular "flushing controls" in our skin. The best evidence for this is the improvement that occurs when medications like doxycycline improve immune dysregulation in the skin. Rosacea is also frequently flared by microbes in our facial pores called demodex. Some cases of rosacea are stinging, exhibiting what we call "skin barrier problems." Atopic dermatitis is often involved, too. It takes a dermatology office with special expertise to help these individuals.

Left untreated, rosacea redness can persist and worsen into a permanent disfiguring purplish bumpy facial rash called rhinophyma. That's why we treat rosacea and keep it

controlled until it "burns itself out." We follow many older adults who "outgrow" rosacea and no longer need measures to prevent it. This likely represents another age-related change in the immune system's regulation.

In our Iowa population, we follow many people who develop rosacea and struggle with flushing, redness and acne-like facial rashes. Treatments include topical medications, oral medications and medical lasers. Our clinic maintains two different laser systems, pulsed dye and IPL, that improve redness and broken facial blood vessels in rosacea patients. Which laser we go to first is a judgment based on subtleties of the condition and skin type. Lasers are typically used when rosacea is difficult to control with medications and sunscreens alone. A great dermatology office can be measured by its results in helping people look healthy and safely enjoy the outdoors. ■

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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LIBRARY

By Staci Stanton
Programming & Outreach Manager

URBANDALE Public Library news



We have shifted into spring mode at the library, and we're ready to start thinking about getting outdoors. One of the first things that comes to mind is gardening, and it's really never too early to start thinking about your summer garden.

You've probably heard about seed saving and exchanges, and the library is excited to launch its very own seed library. We were able to get a start thanks to a generous donation from Prairie Moon Nursery and will have seeds available to any Urbandale resident. The library's philosophy with the seed library is to reclaim seeds as a public resource by providing a venue for community seed sharing and agriculture education. By accepting seed donations and offering free seeds to patrons, our community will help sustain and preserve our native environment and will increase the ability to cultivate healthy, local food systems. This seed library is starting out modestly with the hope that it will grow each year, supplemented by both the library and donations. If you're interested in helping us expand the seed library, please reach out to Programming & Outreach Manager Staci Stanton.

Seeds can be checked out at the reference desk by simply filling out a form. Up to six packets of seeds are available per Urbandale resident during the growing season. The library also happily accepts donations of seeds to further supplement the seed library. If you'd like to hear more about seed saving, check out our Seeds 101 program on Tuesday, April 5 at 6 p.m. with Iowa State Master Gardener Mary Rolfes. Mary has led many volunteer garden initiatives, including the Urbandale Food Pantry Demo Garden. She also shared her passion for pollinators on our March episode of UPL Recommends, where we discussed what we can all do to attract pollinators and help our gardens and communities grow. You can find our podcast on Soundcloud or visit our website to take a listen.

There is always something fun and new to learn at the library! Check out all of our events on our website: www.urbandalelibrary.org. If you have questions about any of our programs or would like to suggest a topic, please reach out to Programming & Outreach Manager Staci Stanton at ssanton@urbandale.org or 515-331-6764. ■



PARKS & RECREATION Spring & Summer Programs



www.urbandale.org/spring

Registration is open for Spring/Summer camps, classes, and programs. View all the classes online! We've got something for the whole family!

Find more here!

Classes & Events



Programs & More

Youth

From computer programming to power lifting, we're sure to have classes, program, and events that your child will love! Check out the entire listing of youth programs online. Don't delay, classes and programs fill very quickly!

e-Sports

Electronic Sports is a form of competition using video games. Urbandale offers organized, multiplayer video game competitions, individually or as teams. Fortnite, Super Smash Bros, Madden21, Rocket League and more! Sign up online, events fill quickly!

Adult

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! We're using the most updated CDC guidance for operating programs.

Senior

The Senior Recreation Center provides a safe, welcoming, and energizing environment where our community's adults 55 and over can enhance their quality of life by engaging in a healthy and active lifestyle.

A 3600 86th Street
Urbandale, IA 50322

P 515-278-3963

W www.urbandale.org/spring
parks-rec@urbandale.org



URBANDALE High School Alumni Association

Urbandale High School Alumni Association is playing an important role in school and community relations. Organized in 2013 as part of the planning for the Urbandale Centennial observance, the group now cooperates with the Urbandale Education Foundation to provide scholarships to Urbandale High School students and financial grants to teachers.

The organization's mission statement is to connect alumni, supporters and the community by promoting a sense of pride and engage participation through programs, education and student scholarships.

Information about the Alumni Association appears on Facebook and the website, www.urbandalealumni.com. Currently, more than 2,300 former students and faculty members from all over the United States and in foreign countries are enrolled.

Through a quarterly newsletter online, participants can read profiles of other alums and learn about activities planned ahead. An interesting feature has been the posting of tributes for former staff members who have passed away, such as Ernie Doeringsfeld (high school principal), Dennis Grand (track coach), Sally Bartlett (English teacher), Dick Dory (school counselor and softball coach), and Kathy Collins Reilly (coach of the Jaywalkers).

A new feature planned is to honor a distinguished alum at a banquet at the Urbandale Golf and Country Club on Saturday, Sept. 7. The goal is to make this recognition an annual tradition.

Criteria for nomination is someone who attended or graduated from UHS no fewer than 15 years prior to the nomination and who has made significant accomplishments in one or both of the following areas while maintaining high standards in personal integrity and character:

1. Outstanding leadership in their field.

2. Service to the community through local, state, national or international organizations.

Anyone can nominate an Urbandale graduate for this award. Nominations are due by March 31. Details and paperwork can be found on the Alumni website. Debi Spiller (Class of 1973) heads the committee that will make the selection. The name of the person honored will be added to a special UHS Distinguished Alumni Award plaque which will be displayed at Urbandale High School.

The Alumni Association has scheduled a number of events for 2022. They will be working with the Urbandale Education Foundation to sponsor the annual Golf Tournament at Hyperion Field Club on Monday, June 27, to raise money for scholarships.

Alums are encouraged to participate in the Urbandale July 4 parade. Some classes may even plan to have a reunion.

More planning is underway for a repeat of U-Fest, a family event to be held at Walker Johnston Softball Diamonds on the tentative date of Aug. 5. Admission and sale of raffle tickets serves as a fundraiser for scholarships for Urbandale graduates and to provide teacher grants for activities and educational projects beyond a classroom budget.

Increased participation is planned for the UHS Homecoming weekend with the parade Thursday, Sept. 15, and the football game Friday, Sept. 16. This year, the Alumni Association is inviting back former kings, queens and homecoming court graduates for both the parade and the game. If you are able to attend one or both of the events, contact Dave Lollman, dl.1960@hotmail.com.

Current board members of the Alumni Association are Meribeth Haynes and Linda Biermann Hoobin, co-chairs; Shari Zimmerman Stevenson, secretary; Jonathan Koele, treasurer; and Dave Lollman, Amy Drake Bogie, Jodi Gilson Schrage, Kirk McGowan, Audrey DeCarlo and Debi Spiller. ■

MEET Sydney Angell

Enjoying first graders and STEM education

Born in Minnesota, Sydney Angell and her family moved around a lot when she was younger before she graduated from Pleasant Valley High School in Bettendorf in 2015. She then earned her bachelor's degree in elementary education and master's degree in teaching from the University of Arkansas. While working towards her undergraduate degree, she also swam for the university swim team all four years.



Sydney Angell has a special interest in STEM education and likes to incorporate related challenges into her first grade class' activities.

"My mom was a teacher for a few years, so it runs in the family a little bit. Growing up, I always knew that teaching was something that I was interested in. I love working with kids and helping shape their little minds for the future," Angell says.

Angell decided to return to Iowa after her family moved to the Des Moines area in 2018. Today, she is a first-grade teacher at Webster Elementary School for the Urbandale Community School District. Angell says that she likes teaching with the district because the community seems so close.

"The families that I have worked with have been supportive and want to do what they can to support their child," Angell says. "I like first grade because of how much growth my students make in just one year. My students bring a lot of energy and get excited about learning at this age."

While pursuing her master's degree, Angell also earned a graduate certificate in the area of STEM, and she tries to incorporate various STEM challenges in her classroom. She says these activities challenge her students to think in a different way than what they are used to.

"It is very rewarding to see that 'ah ha' moment in students — something that has been challenging in the past that just clicks with them is so cool to see," she says.

When not teaching, Angell enjoys biking and other activities that get her outdoors. She also enjoys cooking. ■

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EVENTS IN THE AREA

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

Check for cancellations



Fresh Conversations: The Battle of the Carbohydrates

March 22, 10-11 a.m.

Urbandale Public Library Meeting Room A

Fresh Conversations is a social opportunity to connect with adults 60 years and older for a friendly discussion focused on nutrition and physical activity education. The information will help you learn how to maintain your health and independence. Registration is encouraged. This month's topic explores refined versus whole grains, portion sizes and carbohydrates. Event includes a pasta salad to sample.

Book Worms

March 31, 6:30 p.m.

Urbandale Public Library

Join the book club with Polk County Conservation Naturalist Heidi Anderson to discuss an environmentally themed book each month. This month's topic is "Bicycling with Butterflies: My 10,201 Mile Journey Following the Monarch Migration" by Sara Dykman. 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.



Talk With Officials

Saturday, March 26, 10:30 a.m. to noon
In-person (limited space) and virtual
RODAN Board Room, Urbandale
Chamber of Commerce, 2830 100th St.,
Ste. 110

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.

Invited elected officials include: Urbandale Mayor Robert Andrew, 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 www.uniquelyurbandale.com or email Tiffany Menke, tmenke@urbandalechamber.com.



Family Painting Day

March 26, 3-4 p.m.

Urbandale Public Library
Meeting Room A/B

Youth Services Assistant Carisa will lead you step-by-step through painting your own masterpiece. The whole family (appropriate for age 6 and older though younger children are welcome to free paint or color alongside family) can learn techniques and tips to create whimsical spring trees inspired by Gustav Klimt. Limited space, Registration required.

The Great Egg Hunt

(for ages 10 and younger)

Saturday, April 16, 10 a.m. sharp
Giovannetti Community Shelter,
8900 Douglas Ave.

This free Easter Egg Hunt for kids 10 and younger features some eggs with special prizes in them. Be ready to start promptly at 10 a.m. because the eggs are found quickly.



'Amongst the Stars'

April 2, 5-7 p.m.

Metro Ice Sport Facility, 5100
N.W. 72nd St., Urbandale

The Iowa Figure Skating Academy presents its spring show, "Amongst the Stars." Enjoy the talents of local ice skaters.

Register for Des Moines Art Center camps

Camps run June 6-Aug. 12
Des Moines Art Center, 5700 Grand
Ave., Des Moines

Register now for summer camp at the Art Center. The themed classes are anything but ordinary. From Art Around the World to Under the Sea, there is a creative outlet for all interests. Week-long summer art camps run from June 6 through Aug. 12 and are available for youth ages 5-15. Extended care and supervised lunch can be purchased for an additional fee. Some scholarships are available. For more information and to register, visit www.desmoinesartcenter.org.

'Black Women of Distinction' exhibit

Now through April 30

Artisan Gallery 218, 218 Fifth St., Valley Junction

The images of ten influential women will be part of the Artisan Gallery 218 exhibit "Black Women of Distinction" celebrating Black History Month. "Amanda Gorman" is a new acrylic collage portrait and part of the exhibit. Artist Marybeth Heikes was inspired by the Black Lives Matter movement after the death of George Floyd to create her series. Electing the first black woman, Kamala Harris, as vice president also influenced Marybeth in her endeavor. Her concept was to create a series of portraits from acrylic collage, demonstrating the impact of these women.

EVENTS IN THE AREA

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

Check for cancellations



Concerts at Wells

Fargo Arena

730 Third St. in Des Moines
www.iowaeventscenter.com

- Saturday, March 26: "Elton John's Farewell Yellow Brick Road" at 8 p.m.
- Monday, March 28: "KORN TOUR" with special guests Chevelle and Code Orange at 6:30 p.m.



An Evening with Author Dan Hunter

Monday, March 28, 6:30 p.m.
Artisan Gallery 218, Valley Junction, 218 Fifth St., West Des Moines.

Beaverdale Books and Artisan Gallery co-host Iowa native Dan Hunter, who will share his new book, "Pandemic Panacea." It's a collection of cartoons juxtaposing old magazine photos with crisp new captions and the down-home humor Hunter is known for.

Celebrate Olmsted 200 Week and Meet the Author: Justin Martin

Tuesday, March 29, 7 p.m.
Waveland Golf Course Lodge

Celebrating Parks for All People, presented by Des Moines Founders Garden Club, honors the legacy of Frederick Law Olmsted on the 200th anniversary of his birth. Meet Justin Martin, author of "Genius of Place, The Life of Frederick Law Olmsted." Best remembered for his landscape architecture, from New York's Central Park to Boston's Emerald Necklace to Stanford University's campus, Olmsted was also an influential journalist, early voice for the environment, and abolitionist credited with helping dissuade England from joining the South in the Civil War.

Art Exhibit: 'Immersive'

Through June 5
Des Moines Art Center,
4700 Grand Ave., Des Moines

Follow a path from darkened space to darkened space where each one is filled with different combinations of light, color and sound. www.desmoinesartcenter.org

'Singin' in the Rain'

March 25-April 10
Des Moines Community Playhouse,
831 42nd St., Des Moines

Hollywood, California, 1927. Silent movies are becoming a thing of the past and "talkies" are all the rage. Leading ladies now must have voices as endearing as their physical form, but the vocals of Monumental Studios' biggest star, Lina Lamont, are found lacking, so something must be done. www.dmplyhouse.com

Des Moines Performing Arts performances

Des Moines Civic Center/Cowles Commons/Stoner Theater – 221 Walnut St.

Temple Theater – 1011 Locust St.
www.desmoinesperformingarts.org

- Saturday, March 26: "Doodle POP" at the Temple Theater - Wellmark Family Series.
- Tuesday, March 29: "Madagascar The Musical Live!" at the Des Moines Civic Center.



'Sweat'

March 25-April 3
Stoner Theater, 221 Walnut St., Des Moines

Iowa Stage Theatre Company's production of "Sweat" takes a look at the tensions of factory workers as they struggle with labor strife, race and the boiling frustrations. www.iowastage.org

Iowa Wild hockey

Wells Fargo Arena in downtown Des Moines
www.iowawild.com

Home schedule:

- Friday, March 25 vs. Rockford Icehogs at 7 p.m.
- Sunday, March 27 vs. Chicago Wolves, 3 p.m.
- Wednesday, April 13 vs. Milwaukee Admirals at 7 p.m.
- Tuesday, April 19 vs. Grand Rapids Griffins at 7 p.m.
- Friday, April 22 vs. Texas Stars at 7 p.m.
- Saturday, April 23 vs. Texas Stars at 6 p.m.



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HOME HEALTH

By Ward Phillips

ADULT day services: caring for the caregiver

Serving those who care for their loved ones is every bit as important as serving the loved ones themselves. After all, studies show that individuals who devote most of their time to caring for a family member who needs round-the-clock support can experience detrimental, even debilitating, effects to their physical, emotional and mental health.



Higher levels of stress, anxiety, depression and other mental-health effects are common among family members who care for an older relative or friend. That's why programs like adult day centers are doubly beneficial, in that they offer respite to the caregiver while also providing an enriching and safe experience for the loved one.

Many participants in adult day centers have been diagnosed with Alzheimer's disease or other dementias, making at-home caregiving doubly challenging for their loved ones. When you have a dementia diagnosis, you have all the challenges of a life-altering physical illness combined with worry over someone who might become disoriented, wander, or pose a safety risk to themselves; plus, you may be having to adjust to a partner or parent who behaves dramatically differently toward you because of their disease.

That kind of unrelenting stress can take a tremendous toll. Mental-health professionals compare it to when someone experiences a major life event like a death, a job loss, or bankruptcy. That's why care for the caregiver is so critical.

It's also not uncommon for caregivers to feel they can "do it all" and be reluctant to ask for help. I was talking with a woman whose husband has dementia to the point that he's disoriented much of the time, and yet she felt as though she should be able to handle the situation and care for him at home. I let her know that I truly understood what she was going through, and she was so surprised to know anyone would relate to her situation that she started to sob, and she kept telling me that, for the first time, she felt validated for the way that she was feeling. She — and all caregivers — absolutely need to be validated. What they do is incredibly challenging.

In an effort to ease some of the strain and assist caregivers with coping strategies, adult day centers also offer services such as support groups and other programming for caregivers and families. It can bring caregivers so much comfort to sit and talk with others who know how hopeless they can feel, as simply knowing you are not alone can be very powerful.

If you're a caregiver who could use some assistance — or know someone in need of help — an adult day center in your area could bring you and your family tremendous relief. Please don't be afraid to ask for help — you need and deserve it. ■

Ward Phillips is Senior Director of Sales for WesleyLife, which offers a broad network of health- and well-being-focused communities and services for older adults. Celebrating its 75th anniversary this year, WesleyLife offers award-winning adult day services in Des Moines and Newton. Call 515-271-6701 to learn more.

SHAPING young minds

Urbandale author publishes eighth children's book.

As a small child growing up in Brazil, local author Victor D.O. Santos was surrounded by books.

"My mom made sure to read to me — and with me — every single night," he says.

It left an indelible mark on Santos, who has gone on to become a published author of eight children's picture books, the latest being "My Dad, My Rock," which was inspired by a question his son asked him.

"Dad, was Grandpa a magician?" his son, Dylan, inquired.

"Not that I know, my love," Victor answered.

"Then why did he disappear?"

The dialogue inspired Santos to write "My Dad, My Rock."

"I was amazed at the way my son's brain was processing information about the world and about our family structure," Santos says. "I wanted him to know that he would never have to worry about not having a loving dad by his side. I wanted him and other kids to know that they have everything in them to become beautiful, amazing people and that no one else can define their destiny or prevent them from achieving their dreams."

Ironically, Santos' relationship with his own father was another source of inspiration for the father of two.

"The first time I met my father, I was 25 years old," he says. "We have only met twice, and there was no connection at all between us, and there still isn't. I decided I would be for my own children everything that my dad never was for me. 'My Dad, My Rock' is an ode to great fathers."

Santos says it took 16 months from the initial idea for the book to the illustrations being completed and the book being ready to print. The book has received the much coveted Kirkus starred review, reserved for a small number of books "of exceptional merit."

The book has been receiving positive reviews so far, Santos says.

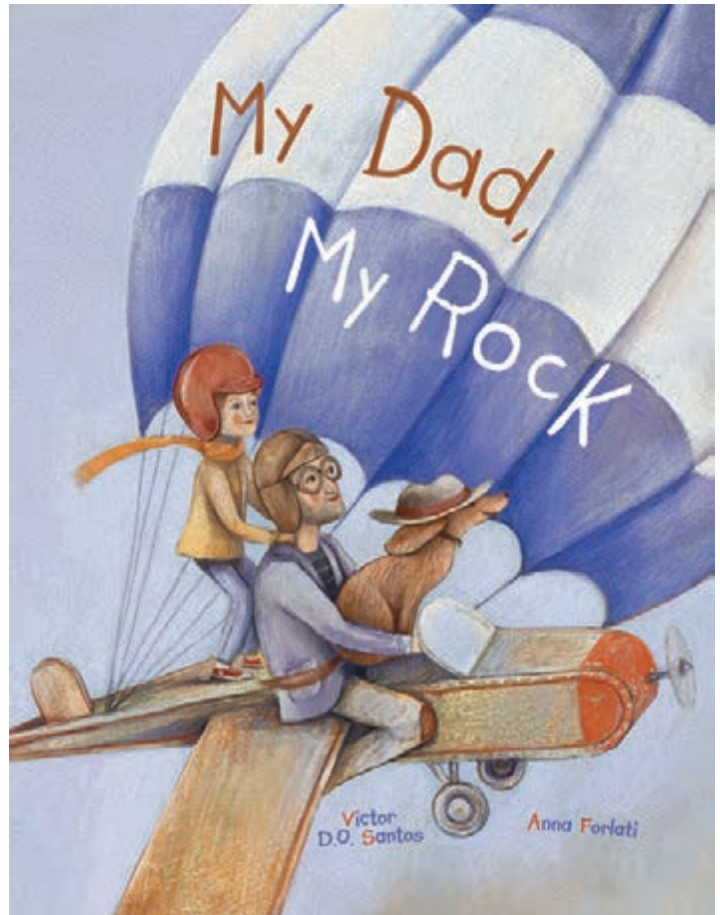
Santos will be selling and signing copies of the book at the Des Moines Book Festival on March 26. On June 11, at 2 p.m, he will do a reading of the book and sign copies at Beaverdale Books in Beaverdale as a special Father's Day event.

Santos' other works include "Just Like Magic" (2022); "Goodbye, Colors!" (2022); "The Boy Who Illustrated Happiness" (2021); "Little Polyglot Adventures (Vol. 4) – Kiki Goes to Brazil" (2021); "Little Polyglot Adventures (Vol. 3) – A Multicultural Picnic" (2021); "Little Polyglot Adventures (Vol. 2) – A Wild Day at the Zoo" (2020); and "Little Polyglot Adventures (Vol. 1) – Dylan's Birthday Present" (2020).

Santos and his Ukrainian wife, Olya, met in 2014 and have a son, Dylan, and a daughter, Isabella. Both were born in the United States and are trilingual.

Olya has many family members who live in Ukraine, including her parents, who are being directly affected by the country's recent conflict with Russia.

"We strongly believe that children's books like 'My Dad, My Rock' serve to shape young minds so that they learn to always have love, respect and understanding as guiding principles," says Santos. ■



Urbandale author Victor D.O. Santos' book, "My Dad, My Rock," is his eighth children's picture book.



Urbandale author Victor D.O. Santos and his wife, Olya, daughter Isabella and son Dylan.

PREPARE your AC for spring



Spring is almost here, and warmer weather is on the way. But, before we can celebrate, follow our HVAC spring checklist below to ensure your system operates safely and efficiently all season long.

Throughout the fall and winter, leaves, sticks, dirt and other debris inevitably build up around your HVAC unit. Make sure to clean any build-up around your system, leaving 1-2 feet of clearance. Cleaning around your AC unit will maximize airflow and ensure that your system performs at its best.

While the spring weather has you in deep cleaning mode, don't forget about your air vents. Be sure that each vent is open so air can circulate evenly throughout your home. You should also make sure that furniture, rugs and curtains aren't blocking your vents. To clean your vents, remove the grills and soak them in warm water and soap. While the grills are off, vacuum any particles, dust or pet hair accumulated during the winter. To finish, dry off the grills, replace them, and — ta-da! Your vents are as good as new.

If you have a programmable thermostat, it's a great idea to set up a new schedule as the weather changes. Programmable thermostats provide optimal comfort and save energy and money, so, if you don't have one, don't delay installation any longer.

It's time to change your filters. It's recommended to change your filters every 30-90 days, depending on use or the kind of filter you have. Replacing your filters is the easiest way to prevent damaged equipment and maintain energy efficiency. Make a note to check, clean, or replace your filters at the beginning of each season.

Your AC has been sitting dormant for months; you need to make sure it's ready to take on the warmer weather ahead. If it's warm enough to test your system, it is always a good idea to make sure that it works before you really need it every day. You can test your AC system by turning it on and running it for a few minutes to make sure cool air circulates throughout your home.

If you notice anything unusual about your HVAC system or feel like your AC is not working as well as last year, contact a professional. Hopefully, this spring cleaning checklist prepares you for the warm weather ahead. ■

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

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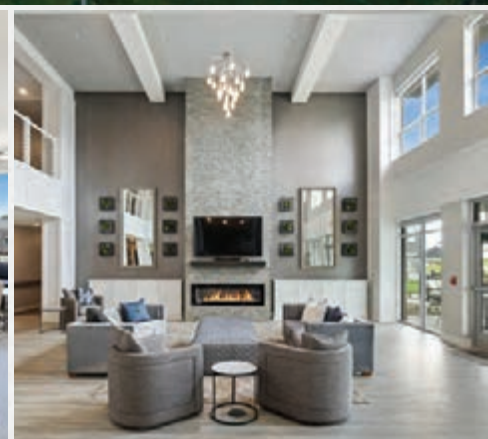
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RECIPE

HAVE A healthier happy hour

(Family Features) Add a healthy twist to happy hour at home with a nutritious snack that goes perfectly with your favorite beverages. When gathering family and friends for a weekend toast or just winding down after work, these Prune, Mozzarella and Basil Skewers make for a nutritious and delicious addition to the party.

Rich and smooth with an ability to enhance various flavors, California Prunes are a versatile ingredient that allows you to expand your menu. In this recipe, prunes help form a palate-pleasing snack that delightfully combines sweet, salty and savory flavors.

In addition to their versatility, prunes provide important nutrients for your bones, including vitamin K and copper. When they are served with mozzarella — a good source of calcium — you get a perfect power pairing that supports your bone health and satisfies your snack cravings.

Visit CaliforniaPrunes.org to find more recipe ideas from morning to night. ■

Prune, Mozzarella and Basil Skewers

Prep time: 5 minutes
Servings: 5

- 5 pieces prosciutto, halved lengthwise (optional)
- 10 California Prunes
- 10 basil leaves
- 10 cherry-size mozzarella balls

Directions

- If using prosciutto, fold each half in half lengthwise so width of prune is wider than width of prosciutto. Starting at one end of prosciutto, wrap one prune; repeat with remaining prosciutto. Set aside.
- Wrap one basil leaf around each mozzarella ball then thread onto skewer. Thread one prune or prosciutto-wrapped prune onto each skewer.



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6 LEGAL and financial essentials

Here are six legal and financial essentials that every person should have:

A Last Will and Testament directs the distribution of your assets upon death. Without a will, your property will be distributed according to state laws. This may not be the division you want, and it could be costly for your heirs to adjudicate. Your will leaves assets to your chosen beneficiaries, names a guardian for your minor children, and appoints a person to carry out your wishes.

Surveys show more than half of American adults don't have a will, and more than 40% of people age 45 or older don't have a will, according to a recent AARP survey. If you already have a will, remember to review it



every few years or after a life-changing event like marriage or birth.

When drafting a will, you should also draft a durable power of attorney. This document gives a spouse, family member, or trusted friend the ability to help with your finances should you become incapacitated.

If you're too ill to speak for yourself, you can express your wishes through a living will. This advance directive lets you detail your preferences for your care. Without a medical directive, difficult decisions will be made by a spouse, children, parents or a doctor — and conflicts can easily arise. A living will should be accompanied by a health care power of attorney, which nominates a specific person to make medical decisions for you. The two work together; your appointed agent must follow the instructions in your living will.

Although some employee benefit plans provide life insurance, it may not be enough.

One rule of thumb is to have insurance equal to at least five times your annual income. Of course, the actual amount will depend on the future financial needs of your dependents and the amount of savings you have.

Social Security Administration studies show that a 20-year-old worker has a 30% chance of becoming disabled before retirement. Can your savings cover you for a long period without income? If you answered "no," disability insurance is crucial. It protects a certain amount of your income if an accident or serious illness keeps you from working for extended periods of time.

Contact an experienced attorney to start the process of updating your estate plan. ■

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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GIVEN the market volatility thus far in 2022, should you rebalance your investment

Early last year, I suggested investors should consider rebalancing their portfolios (e.g., 401(k) plans, IRAs and personal assets) given the strong markets experienced in 2020. Hopefully, you rebalanced your portfolio(s) again in early January this year after an even stronger equity market in 2021. Now consider how the markets have changed since year-end 2021.



The equity and fixed income markets have made substantial moves down year-to-date with the S&P 500 Index down approx. 8.2% and the Bloomberg Barclays Aggregate Bond Index down approx. 3.1% thru February month-end. What about rebalancing now? If you missed the equity market's year-to-date intra-day low on Jan. 24 (S&P 500 at 4,114.65) or the fixed income market's year-to-date intra-day low price on Feb. 16 (10 year US T-Note at 2.07%) as opportunities to rebalance, should you still consider rebalancing? Yes, I believe many investors should still consider rebalancing.

Most investors do not have time to monitor the markets daily in an attempt to observe/catch the near-term lows noted above in order to rebalance. Rather, many investors wait for their periodic monthly/quarterly statements to be received/released, review those investments and possibly "get around to" rebalancing when it is convenient but likely not timely.

Rebalancing enables investors an opportunity to assess the following aspects within their portfolios from a long-term perspective and make adjustments: 1) your objective and your desired equity and fixed income allocations vs. current percentages; 2) risk level taken in light of the recent equity market decline along with interest rate increases since the beginning of the new year; 3) current mid-cap and small-cap equity allocations; 4) current international equity allocation exposure (developed and emerging markets) of total equity given the Russian invasion of Ukraine; 5) duration (average maturity) and composition (investment grade and below investment grade or high yield) of current fixed income investments and whether shorter duration fund selections may be more effective with anticipated interest rate movements; and 6) specific mutual fund or ETF investments and whether other selections may be more appropriate/effective in your portfolio going forward.

It is also worth considering, given the equity market volatility experienced year-to-date through February month-end, that international investments such as the MSCI EAFE Index and MSCI All Country World ex US Index have both outperformed (lost less by approximately one to two percent) U.S. investments such as the S&P 500 Index during this extraordinary time. Re-evaluating your current international equity allocation and possibly increasing it slightly/somewhat (depending on your current percent of total equity allocation) may be rewarding over the long term.

In summary, find and make time to download/review your investment statements and rebalance your portfolios. ■

Information provided by Philip A. Horn, Vice President & Investment Officer at 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

RIBBON Cutting

The Urbandale Chamber of Commerce held a ribbon cutting for Design 2 Build on Feb. 17.



The Urbandale Chamber of Commerce celebrated a ribbon cutting for Design 2 Build and their new location at 2772 104th St. on Feb. 17.



Jen Bolder, McKenna Waller and Kate Hinkhouse



Keegan Wilkening, Ryan Siedenburg and Jonny Bosworth



Amy Anderson and Michelle Odor



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OUT & ABOUT

RIBBON Cutting

The Urbandale Chamber of Commerce celebrated a ribbon cutting for MMIT, at 4201 N.W. Urbandale Ave., celebrating 85 years of business on March 1.



The Urbandale Chamber of Commerce celebrated a ribbon cutting for MMIT, at 4201 N.W. Urbandale Ave., celebrating 85 years of business on March 1.



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Liz Cobb, Danny Devore and Chris Thomason



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Justin Perry and Brenda Easter



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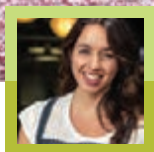
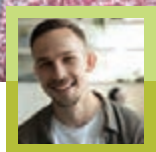
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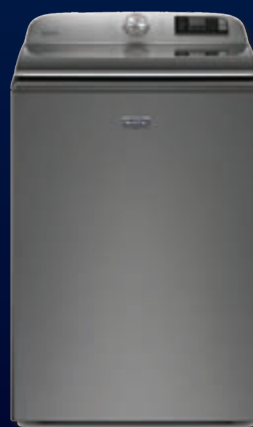
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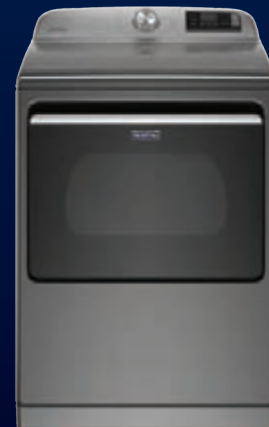


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