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MAGAZINE

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WELCOME

HOW DO you carry the load?

Nasal congestion. Runny nose. Sneezing. Drowsiness. Itchy eyes.

If you suffer with these symptoms, or if you have seen any of the seemingly thousands of TV commercials for products that claim to lessen them, you know by now that I am referring to allergies.

I realize some of you who are reading this have dealt with allergies all your lives. I also realize some of you only began to be faced with these in your adult years. Either way, most of us recognize allergies are more common today than in generations past. But why?

Is it something in the air we breathe? The soil our foods come from? The water we consume?

Or do we just whine about these things more than our grandparents did?

Or maybe, just maybe, all that advertising really works in convincing us that we need to do something about allergies. Americans have spent more than \$8 billion per year to deal with how our bodies respond to foreign substances. Yes, \$8 billion.

If you can relate, you are not alone. According to the Allergy & Asthma Network, one in five Americans have been officially diagnosed with allergies, about 4 million work days are missed per year because of them, and more than 50% of allergy sufferers say this impacts their daily quality of life.

More than likely, I am preaching to the choir. But what do we do about it?

Football player, coach and analyst Lou Holtz said, "It's not the load that breaks you; it's how you carry it." With that in mind, we dedicate this month's cover to the stories of local residents and what they are doing to lessen the impact of allergies on their daily lives.

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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Dealing with **ALLERGIES**

**Residents share their
coping strategies**

By Darren Tromblay

Looking for answers

It was a morning like any other, approximately nine months ago, when Dawn Larsen of Urbandale woke up from a sleep with stomach pains, a severe headache and intestinal cramps. All relatively “normal” things, she told herself.

“I thought I was just having an ‘off’ day and didn’t really know what was going on, so I took some headache medicine and just laid down for awhile,” she remembers.

A short time later, needing to take her 15-year-old daughter to church, she got up. But something was direly wrong as she stood in her home at the top of the stairs. She was so dizzy. This wasn’t right. That was the last thought she had before passing out.

Dawn Larsen has been suffering from idiopathic anaphylaxis for the last nine months.

FEATURE

Fortunately for Larsen, her daughter, Evelyn, had been nearby and took swift action, remembering that her mother had an epinephrine pen in her purse. She retrieved it and quickly administered the shot before calling 911.

As fate would have it, Larsen had been carrying the EpiPen around for six months after having suffered through an episode of food poisoning. She didn't like doing so and didn't feel the need to.

"I carried it around begrudgingly," she laughs. "I thought, 'I don't really need this.'"

In reality, she did.

Over the course of the last nine months, Larsen has had an "attack" at least once per month, sometimes twice, and the struggle to find the root cause of the problem has been a frustrating one. Doctors diagnosed Larsen with idiopathic anaphylaxis, a severe allergic reaction that occurs without a known cause or event. The immune system over responds to something a person has come in contact with or eaten, and the body reacts, sometimes in life-threatening ways, as is the case with Larsen.

"Your airway can get restricted, it can get

harder to breath, dizziness, coughing, and you just feel 'off,' " she says. "You don't know what's happening, but you know something is wrong, so it's almost like a sense of doom.

"I've got a journal to track everything I eat, what I take medication-wise, what I've come in contact with. But nothing has been the same. It's terrifying."

The simple act of eating is no longer a joy.

"Once you've had a reaction, you don't want to eat anything," she says. "You don't know if it's food or if it's environmental. For me, it's like three days of not eating anything or going outside. It messes with your mental state. You don't know what may trigger a life-threatening reaction. If it does happen, what if I don't recognize it in time?"

"Could this be the time that this kills me?"

Larsen and husband, Robert, have lived in Urbandale for 17 years. They and their daughter have learned to live with the diagnosis as best they can and be on the lookout for oncoming episodes. A headache, gastrointestinal issues, flushing in the face, or hives are usually indicators that something is about to happen. But Larsen has an additional challenge: an

episode can come with mental confusion.

"It's easy to write the symptoms off as something else," she says. "It's a rainy day, so I have a headache. Or I ate a hamburger yesterday and that might be why my stomach hurts, or I drank a caffeinated pop. It's easy to see the symptoms but not connect the dots. But, usually for me, I connect the dots when my airway starts closing up, and I'll start coughing. The histamine response tells me for sure that it's happening."

Larsen sought the advice of her family doctor, who sent her to an allergist, who did testing. The results indicated she has an environmental allergy, but no known food allergy.

"I've had every test they could run on me," she said. "I've been tested for cancer, for metabolic disease, everything you can think of. Once the allergist ran out of ideas, no one wanted to see me anymore, because if they prescribe something for me and I go into anaphylaxis, they're worried about me coming at them with a lawsuit."

Larsen did manage to get referred to a clinic in Iowa City that specializes in anaphylaxis to

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see if a cause can be found in the near future. Until then, she doesn't eat out anymore. That's done. She's too scared. She has an EpiPen in her bedroom next to her bed, one in the kitchen, two in her purse, and two at Des Moines Public Schools where she works as a pre-k early childhood associate.

Larsen hasn't experienced any weight loss despite her cutting back on a lot of foods. In fact, it's gone the other direction, she says.

"Because of the stress, I've actually started to gain more weight than I want to," she says. "The one thing that you know is safe is sugar. I try to find something that comforts me and is still safe. That's sugar, a carbohydrate or a pop. Nobody is allergic to Coca-Cola or doughnuts, right?"

Larsen has had six ambulance rides to the hospital in the last nine months.

"Shout-out to the Urbandale Fire Department and their EMTs. They're amazing," she says.

Until a cause is found, Larsen lives with the constant worry and stress of what she's going to eat or come into contact with. There's even a type of anaphylaxis that is induced by exercise. Just being outside is threatening to her health. That means no more relaxing walks around the neighborhood, no more gardening. But her hope is not lost.

"I'm determined to have my life back," Larsen says. "Most people watch YouTube or will read a good novel. I'll read medical journals. Anytime I see an article about anaphylaxis, I write down every possible condition that could mimic it, or possible causes. I research those and try to figure out a cure."

One article, she says with a whisp of hope in her voice, stated that anaphylaxis could go away just as quickly as it came.

"If it would give me a parting wave, I would love that," Larsen says.

Those trees

As Kay Thomas turned the corner into her 30s, she noticed she began to have what she thought was a string of colds complete with a sore throat and itchy, watery eyes. She thought she was simply getting sick a lot until her doctor recommended she see an allergist.

Yes, she had allergies. Dust mites, things of that nature, they found. Nothing really out of the ordinary until it was discovered that she also had an allergy to boxelder trees.

"I didn't even know what a boxelder tree looked like," she says.

The allergist told her that boxelder trees are

part of the maple tree family and that she was to consider herself allergic to all maple trees. Thomas packed that information away and says she didn't think much of it until one day she was in Galena, Illinois, for a triathlon. After the competition got cancelled due to inclement weather, she decided to take a little shopping trip instead.

"There's a farm that had turned into a shop called 'Christmas In The Valley,' and I had always wanted to go see it, so we stopped," she remembers. "As soon as we parked, and before I could even get out of the car, my eyes started watering, and I started gagging, there was so much drainage in my throat. I couldn't even talk."

Suffering and perplexed, Thomas got out of the car and walked into the building. A cat came out, and a woman asked if she was allergic to them. Thomas indicated she wasn't, just boxelder trees.

"The woman said, 'Oh, there's one right outside by where you parked,' " she says. "That was my first experience with that, and I realized that I really was allergic to it."

Thomas has a maple tree outside her Urbandale home in her front yard, which may explain why she's constantly sick all the time, she admits. As a matter of fact, it's right outside her bedroom window. And as easy as cutting it down would be, the reality is that it would solve virtually nothing. The neighbors all have maple trees as well.

She takes a daily, over-the-counter antihistamine to help combat the effects of her allergies.

"I don't like it, but it really does help," she says.

Another avenue of relief comes via her chiropractor.

"They've taught me techniques to massage my sinuses and down the side of my jaw line a certain way to help open things up and get it flowing," she says.

Drugs are not the preferred problem-solving method, but sometimes she simply has to take them, she says. When things get really bad, she has to go on an antibiotic, which she detests, but says is a necessary evil when she gets really bad headaches, or her sinuses start to hurt badly.

For now, her best bet, she says, is to simply stay ahead of things and be on the preventative side as much as she can. She says consistent chiropractor appointments are important, as is keeping the air ducts clean in her older home. She keeps a humidifier going at all times, uses



Boxelder trees trigger an allergic reaction in Urbandale's Kay Thomas.

essential oils, and experiments with new ideas constantly.

But no matter what, she still lives in Iowa, a state loaded with maple trees. A change of address isn't in the works. Yet.

"At some point, when I retire, I will probably research what states have the least amount of maple trees and potentially move," she says.

A life changed

It was supposed to be just a simple pedicure.

But for Heidi Sickerson, it was anything but simple; it was an allergic nightmare.

Six years ago, Sickerson contracted a bone infection that began with a pedicure. Three or four weeks later, after returning from a cruise over spring break, the symptoms began to manifest themselves. First it was a pain in her foot, which her doctor initially thought was an in-grown toenail. Two additional opinions later, it was determined that Sickerson had a bone infection.

One doctor recommended having part of her foot amputated. That was a hard "no" for Sickerson, who chose to take the antibiotic Vancomycin via an IV and pick line that was put into her arm. Her troubles were far from over, though.

Hives began appearing on her scalp. In order to be able to use the medicine, she had to take Benadryl (an antihistamine used to relieve symptoms of allergy, hay fever, and the common cold) twice a day. After she stopped

FEATURE

the antibiotic treatment after 12 weeks, she suffered through a bad reaction, and things have gotten progressively worse since.

"I've been to an allergist, doctors in Iowa City, and they've determined that I'm allergic to wheat and oat products, and nickel, as in the metal," she says.

But possibly the worst news was yet to come: She couldn't be in the heat or the sun.

"I used to be an avid exerciser, but now, if my body or skin gets hot, I itch really, really bad and go into anaphylactic shock," she says. "I have an EpiPen (epinephrine) that I carry around, take two Zyrtec pills, and I carry Benadryl with me everywhere now."

If the temperature outside gets above 85 degrees, there's only one option for Sickerson, and that's to head inside. On the days she can get out, she takes a lawn chair, umbrella, misting bottle and/or cold rags to keep her body temperature in check.

When the family's children — son Drew and daughters Morgan and Madison — played either baseball or softball, their mom would be there. After all, attending those games was a summer ritual for Sickerson and her husband,



Heidi Sickerson, pictured with her husband, was diagnosed as being allergic to wheat and oat products and nickel six years ago.

Darren. But all that changed, too. She goes when she can now, but even then, it's different.

"I'm the mom sitting under the shade tree," she says. "I can't sit in the sun with the other parents."

Gone are the days of taking the kids to the swimming pool. Going on a walk or out for a picnic is always contingent on the weather.

"If it's hot, or even humid, I can't do it," she

says.

As for now, getting better isn't even an option for Sickerson. The light at the end of the tunnel simply doesn't exist at this point.

"I've been to Iowa City, and they're going to keep checking me to see if it will eventually trigger lupus," she says. "It's not going to get better, and it's been very hard on my family, but we do the best we can." ■



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DON'T DRIVE investments till the wheels fall off

The first car I bought was a Chevy Cavalier to get to my first real job after college as a financial advisor. After putting 200,000 miles on it in just nine years, I had to decide if I wanted to invest more money into this car or update my vehicle. Whether it's your car, clothes or kitchen, we all have to update things when they no longer get the job done. The concept is the same with retirement.



Your retirement investments will become your retirement income, which may require an investment update. Don't wait until you need a new transmission. I recommend making an investment update five to 10 years before retirement so you can implement investment and tax-saving strategies.

I think of this update in three steps: organize, assess and align. People often talk about their "junk drawer" of investments. It's all the things you've accumulated over the last 30 or 40 years: 401(k)s, IRAs, life insurance, brokerage accounts and more. We can help people track down, organize and consolidate these accounts.

Next, we help you take an assessment of your investments. This

includes looking at how much you are paying in fees and understanding how much risk you are taking. In your 20s, 30s and 40s, you have time to recover from a market swing. If you are getting ready to retire, and the stock market goes down 30%, you probably don't want your portfolio to do the same thing. We can show you, in numbers, how a downturn in the market will impact your portfolio.

Aligning your investments with your retirement goals is the third step. If you aren't comfortable with the risk you are taking, we talk about what changes you can make to your portfolio. Then we show you how these investments will become your retirement income. Your written retirement plan includes where you will draw the money from and in what order. These decisions are connected with other factors like your tax plan, inflation, your Social Security benefit and Medicare.

You should feel good about an investment update, just like when I ditched the Cavalier and started making the 60-mile drive to work in a better vehicle. Updating your investments will give you confidence so you can cruise into retirement. ■

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

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TERHARKS undertake extreme home makeover

Plan to tackle a garden next



Jeremiah and Karen Terhark first lived in Urbandale in 2006 before moving to rural Jasper County a couple years later. In 2019, though, they returned to the community with their four children and took on a big project.

"There was an original 1960s home on a former farmstead that was close to work and church and kids' activities," Jeremiah explains. "The house was mostly original and included bright orange carpet. We decided to do an extreme home makeover and addition to fit our family."

The renovation included tearing half the home down and adding on.

"We like that we were able to customize the home for our family, and everyone was involved in choosing the furnishings, paint and finishes," Jeremiah says. "Now that we are done and settled in, we are looking forward to doing an outdoor vegetable garden this summer."

The Terharks appreciate not only their home itself, but the location and their neighbors as well.

"From the time we moved in, we've enjoyed



BEFORE AND AFTER: Jeremiah and Karen Terhark created a home that works for their family by tearing down half a house, remodeling the other half, and adding on to it. The difference is striking.

getting to meet new people in the neighborhood and being closer to friends who already lived there," Jeremiah says. "We like being close to everything, which was the big reason we moved back to Urbandale. Our neighborhood on 72nd Street has a lot of mature trees and green space, giving a bit more of a country feel even though we're right in town."

The family enjoys being involved in the community. They attend New Hope Assembly,

and the kids take music lessons in their neighborhood. Jeremiah also owns Webspec, a web design agency located on Meredith Drive, and volunteers on the Urbandale Chamber of Commerce Board of Directors.

The Terharks like to visit the public library, use the bike trails and take trips to city parks, too.

"Urbandale is a great place to live and raise a family," Jeremiah says. ■

SELLING your home

Selling your home and moving to a new place are not likely to be at the top of your list of things you like to do. Actually, you have probably been dreading making the decision to sell your home. You are all too familiar with what is involved: a whole lot of work.

Once the decision has been made to sell your home, you have all the “feels.” Emotions are running rampant through your mind. You are excited with the anticipation of something new, may be saddened at the idea of leaving your home of many years, and anxious about where to begin and how to get started — all the while having feelings of being overwhelmed.

There will likely be several conversations about the schedule or agenda. You may want to include your close family members and friends. They know you well and will have valuable thoughts and suggestions. Collecting thoughts and opinions from others is not for everyone. Keep in mind, these choices are yours to make. Next, draft your schedule. Then, if you choose, you can present the schedule to family and friends to keep them informed.

• **A schedule:** Do you have a time frame in mind to make the move? This may be by the end of the year, the end of summer, or within the next three months, but having a schedule is valuable.



• **Consulting a Realtor:** If you have a Realtor you know and trust, make the phone call to schedule an appointment. If not, visit with others who have sold their home recently for a possible recommendation. Personal references are huge. There are Realtors who specialize in selling homes for the aging population. Senior Real Estate Specialists (SRES) are Realtors who have additional training to assist those age 50 or greater with the sale of their home.

• **Repairs:** Throughout the years, you have made home improvements and repairs. However, as we age, some of those things become more difficult or too costly, so the tasks have been put on the back burner. Your Realtor may offer suggestions of small tasks that would increase your home's worth and get you the best dollar amount for your home. Consider hiring a repair person for tasks/repairs. Ask friends and family for contact information to assure you hire someone that comes highly recommended.

These suggestions give you a good start in the process.

Keep your eye on the prize. A new start to create more memories is in your near future. ■

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.

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FAITH By Pastor Steve Smith

RUN away and run after

At the Iowa State Track and Field Meet at Drake Stadium, runners don't run away from anything, but they run after the victor's prize.

In 1 Timothy 6:11, Paul instructs his "true child in the faith" to do both. "But flee from these things (the quest for great gain primarily through proclaiming heresy and pretending to be holy), you man of God; and pursue righteousness, godliness, faith, love, perseverance, and gentleness." The apostle issued a twofold command with particular relevance to a young pastor that has practical significance for all of God's children.

Paul warned Timothy, who pastored the church in Ephesus, and he warns every religious teacher after him against teaching unbiblical doctrine that appeals to the masses in order to scam unsuspecting seekers for a big profit. But Paul's double-barreled command has implications and application for every "man or woman of God" as well.

To be "of God" means to be one of His children "in the faith" (1 Timothy 1:2) like Timothy was. Jesus told us that, when we receive/believe in Him, "we have the right to become the children of God." (John 1:12)

God's children should run away from the "love of money" which causes pain (1 Timothy 6:10) and run after what is spiritually profitable — "righteousness, godliness, faith, love, perseverance, and gentleness." Paul's condemnation of loving money and commendation of living godly is as countercultural today as it was then.

"Pursue" means intentional and intense striving. We pursue bargains, physical fitness, financial success, and relational acceptance. Do we strive with such intensity to be righteous and godly by doing what God's word commands and avoiding what He forbids? Does social media, societal norms, and subjective standards, or Scripture provide our moral compass?

Pursuit of these virtues requires the internal working of God's Spirit, intentional effort to partake of and practice God's Word and individual choice regarding what activities will help or hinder our progress.

Will we direct our eyes and ears toward what God says is right and good on social media, TV and the radio? Will we decide to give and serve, trusting God for results? Will we choose to love others, putting their needs and wants above our own? Will we resolve to remain a follower of God despite rejection and/or persecution? Will we determine to react and relate with gentleness or respond with gruffness?

"Only one life, the still small voice, Gently pleads for a better choice, Bidding me selfish aims to leave, and to God's holy will to cleave; Only one life, 'twill soon be past, Only what's done for Christ will last."
— C.T. Studd ■

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





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HEALTH

By John Forbes, RPh

MAY: Mental Health Month

Mental Health is an important part of a person's everyday life and has a large impact on a person's wellbeing. Mental health refers to one's ability to cope with stress, both internal and external, and impacts people's view on themselves, their relationships with others, and their ability to function in their job. Over the years, there has been an emphasis on taking care of oneself to help maintain mental health — for an important reason. It is estimated that one in five children between the ages 13-18 and one in four adults have some form of mental illness.



Understanding the signs of mental illness in yourself and others is crucial. Signs include significant tiredness, no longer finding joy in hobbies, choosing isolation, lack of hygiene, and feeling distant when around people. If you or anyone else you know are exhibiting these symptoms, call your primary care doctor or therapist. There are medications that can help improve mental health. Mental health medications are some of the most used in the U.S., and no one should be ashamed of taking advantage of them. Mental health crises can be serious and may need immediate care. If needed, please call the National Suicide Prevention Hotline any time of day at 800-273-8255 toll-free. ■

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



MAY IS MENTAL HEALTH AWARENESS MONTH

If you or someone you know is struggling with depression, anxiety or has lost interest in life's pleasures, please contact your primary care doctor or therapist.



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HEALTH

By Dr. Josiah Fitzsimmons, DC, BCN

NO MORE neuropathy pain

Living with neuropathy can be an everyday challenge. The activities that someone normally takes for granted, such as going for a walk in the park, playing with the grandkids, or just walking to the other side of the room, can be painful for someone with neuropathy. Many sufferers have been told to just live with it and are prescribed drugs that just mask the pain. There are better, more effective options.



Today's treatments use electric cell signaling that produces electric cell signals and sends them throughout the nervous system. This accelerates the body's ability to repair damaged nerves naturally. The treatment is painless, non-invasive, and FDA cleared. Patients see significant pain relief and improvement in their range of motion and mobility improving their quality of their lives without the need for daily pain medication, painful injections, or costly surgical treatments.

Jane had been using a walker to get around. Her evaluation showed 70% loss of feeling in her hands and more than 80% loss in one of her feet. After 90 days, her hands were at 0% loss, and her feet were at 9% loss. Now, she can exercise and work in her garden.

Don't live life in pain. Get an evaluation by a qualified neuropathy specialist to identify and treat this life-stealing condition. There's no reason to suffer and even more reasons to get back to living your life. ■

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

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BEFORE YOU GO

By Jan Shawver

WHAT will be your epitaph?

Decoration Day (now known as Memorial Day) was first observed in 1868 to honor those who had died in the Civil War. After WWII, the day was adjusted to honor the deceased in all wars and became a national holiday in 1971. Today, we often observe not only the death of our veterans, but of all loved ones who have died.



Have you ever walked through a cemetery and read the words on the memorials/tombstones?

In designing your future memorial/headstone, think of what you want others to know about you 100 years from now, when they will only know you through what is conveyed on that memorial.

Some epitaphs are sentimental: "Loving parents and grandparents," "Always in our hearts," or "Gone, but not forgotten."

Some reflect religious beliefs: "At home with God," "For God so loved the world," or "Everlasting life through Christ."

Still others are humorous: "I told you I was sick," "I'd rather be golfing," or "Sorry I can't get up."

Whatever you decide for your lasting memorial, choose your words carefully. Those words offer the world a glimpse into what was important to you.

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 Lance Andersen

THE IMPORTANCE of mind-body connectedness

Mindfulness is a popular term these days, but what does it really mean? The Oxford dictionary defines mindfulness as: "a mental state achieved by focusing one's awareness on the present moment, while calmly acknowledging and accepting one's feelings, thoughts and bodily sensations." At the heart of meditative practice is the concept of non-doing, which presents the paradox of getting something worthy by not trying. But the outcome is there, if only we can convince ourselves of the virtues of bringing mindfulness into our lives by giving it a try.



I might not be able to convince you here and now of the amazing benefits of meditation and yoga. But if you were to read "Full Catastrophe Living," by Jon Kabat-Zinn, PhD, you might become convinced. In splendid detail, Dr. Kabat-Zinn shares many of the recent scientific findings that confirm our brains are much more powerful than we give them credit, and our mind state can deeply influence our personal chemistry, biology and health. I hope you contemplate the idea of bringing gentle, loving, non-striving and non-doing into your routines, which just might positively influence health throughout the lifespan. ■

Information provided by Lance Andersen, Intern, SS Therapy and Consulting, Ltd., 4725 Merle Hay Road, Suite 205, Des Moines, 515-528-8135, andersen@sstherapyandconsulting.com.

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WHAT IS a stroke?

Stroke is the fifth-leading cause of death and the leading cause of disability in the United States.

A stroke begins when an artery becomes blocked or bursts, disrupting blood flow to or within an area of the brain. This interrupts your brain's supply of oxygen. Two million brain cells are lost for each minute blood flow is delayed to the brain.



Risks

Strokes are generally caused by risk factors that are ignored over time. The following risk factors can be controlled with the help of your physician.

- High blood pressure is one of the leading risk factors for stroke. Have your blood pressure checked regularly.
- High cholesterol puts you at risk for heart disease and stroke. Your combined HDL ("good") and LDL ("bad") cholesterol should be

below 200.

- Atrial fibrillation (AFib) is the most common type of irregular heartbeat (arrhythmia), which can cause a clot and increase the risk of stroke if it travels to the brain.
- Sleep apnea can be linked to AFib and is associated with increased stroke risks.
- Diabetes: Approximately 20% of people with diabetes have a stroke. Maintain a blood sugar less than 100.
- Smoking damages blood vessel walls, increasing your blood pressure, which can lead to a stroke.
- Alcohol: Drink no more than one glass of wine or beer per day.
- Obesity: Eat a diet low in sodium and fat. Moderate physical activity is recommended 30 minutes a day at least five days per week.

There are some risks you can't control, such as family history of stroke and age. If an immediate family member has a history of circulatory problems or stroke, you are at an increased risk. People age 50 and older are at a higher risk for stroke.

BE FAST

A stroke can happen at any time. Use BE FAST to see if someone is having a stroke.

(B)ALANCE: Is the person experiencing dizziness or having trouble with balance or coordination?

(E)YES: Is the person experiencing blurred or double vision or a sudden loss of vision in one or both eyes?

(F)ACE: Ask the person to smile. Check to see if one side of the face droops.

(A)RMS: Ask the person to raise both arms. See if one arm drifts downward.

(S)PEECH: Ask the person to repeat a simple sentence. Check to see if words are slurred and if the sentence is repeated correctly.

(T)IME: Time when the symptoms started, and call 911 immediately.

If a person shows any of these symptoms, get him or her to the hospital. ■

Information provided by Terri Hamm, RN, MA BEHP, stroke coordinator at MercyOne Des Moines Medical Center, 1111 Sixth Ave., Des Moines, MercyOne.org/desmoinesneuro

MERCYONESM

Central Iowa's leader in stroke care

When it comes to stroke and protecting your brain, you should have the best care possible. MercyOne provides critical care in critical moments with a team of experts and the latest technology, equipment and treatment options to provide specialized multidisciplinary care.

As the area's leader in stroke, MercyOne is central Iowa's only hospital to receive the Gold Seal of Approval™ and Primary Stroke Center certification from The Joint Commission.

Know the signs of a stroke.



FOLKS who most need sunscreens

An important part of a dermatology practice is talking to people and parents about sunscreen protection. Sunburns in children can produce skin cancers and dangerous moles years down the road. A blue-eyed man with extensive sun damage often develops a new skin cancer weeks or months after a careless sunburn. Bald men and women with thinning crowns can develop a painful-to-treat scalp skin cancer. We regularly tell those patients that surgical treatment for a skin cancer on the scalp is one of the most “un-fun” events a person can experience.

Hats plus sunscreen lotion prevent skin cancer. There's no doubt about it. A dermatologist can often tell immediately when a patient is not practicing sun protection from the redness and new pre-cancerous rough spots popping up on the skin. When high-risk patients begin using good sun protection, we see an almost immediate reduction in the



number of new lesions they are developing.

For our men with bare scalps, we ask them to use a spray sunscreen on the scalp when they can't wear a hat. Spray it on the hand and then transfer it to the scalp and face.

Women with thinning hair should use an umbrella or a hat and use the shade, of course. In retired people, yard work and grandkids' ball games cause more skin cancers than about anything else. We often find ourselves pleading with people, “Don't spend your retirement getting skin surgeries every three to six months.”

Blue-eyed Europeans develop the most skin cancers and must be the most careful with sunscreens — especially blondes and redheads. White Europeans with brown hair and brown eyes develop the second most skin cancers. People of color benefit from sunscreens to prevent discoloration and sunburns. Those who have lost skin color from a problem called vitiligo can develop dangerous squamous cell skin cancer on their white skin. These folks must be extra careful with sunscreens.

Sunscreens must be applied to dry, sweat-

free skin at least 10 minutes before kids jump into the swimming pool. Banana Boat and Coppertone have made good sprays and lotion sunscreens for sports. Aveeno, CeraVe and Cetaphil make sunscreens from the dry and sensitive-skin perspective. For fair-skinned people, we recommend an SPF 50. For others, an SPF 30. Australian sunscreens like Blue Lizard have been leaders in Zinc-only sunscreens (chemical free). The chemical ingredient oxybenzone has caused the most concerns regarding potentially acting as a hormone-influencer. It has largely disappeared from children's sunscreens. Octocrylene is safe but can cause eye irritation. Dermatologists in general feel the rest of the active ingredients in sunscreens are both proven safe and important. Coral reefs are another story. ■

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

Mark your calendars
for the 2022 Summer
Reading Program: Read
Beyond the Beaten Path!

We'll kick things off
on **Thursday, June 2** with
Absolute Science's giant
bubble wands and foam
blaster, Avengers of the
Knight Superheroes, Off
the Griddle and Totally
Rolled Ice Cream food
trucks, nature-themed
crafts, and more. Join us
from 4:30-6:30 p.m. at

Charles Gabus Tree Park for a fun evening for the whole family.

Other events you can look forward to this summer include live
animals with Blank Park Zoo, Butterfly Tents, singer Chad Elliot,
Martika Daniel's circus variety show, and more. Weather permitting,
these performances will take place at the Charles Gabus Tree Park. A
special after-hours event in July will offer teens the chance to play laser
tag and be part of a nerf battle inside the library.

Back by popular demand: our series of Storytime in the Parks, which
couldn't pair better with this year's theme. 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, **June 14 through Aug. 11**. Pick up a "Parks Passport" and see
how many parks you can visit this summer. While you're out enjoying
the trails this summer, stop by to hear the Urbandale Community
Band perform on **Monday, June 13** from 6:30 to 7:30 p.m. at Charles
Gabus Tree Park. In July, we're bringing a special series of events for all
ages with Hurley & Dancers, including a community performance on
Saturday, July 9 at 3 p.m.

Of course, the Summer Reading Program wouldn't be complete
without a reading challenge. All ages are encouraged to sign up to read
for at least five minutes each day to earn free books and be entered in
a grand prize drawing. Track each day you read (ebooks, audiobooks,
graphic novels, magazines, etc. count too). Everyone ages 0-17 who
completes the 15-day milestone receives a book of their choice and is
entered into a grand-prize drawing. All adults who use Beanstack to
complete the 30-day challenge will be entered in a grand prize drawing.

View the full schedule of events on our website: www.urbandalelibrary.org. Registration is highly encouraged for some events to
ensure enough space or supplies for everyone.

Thank you to the Urbandale Public Library Foundation for
sponsoring the Summer Reading Program, including our youth events
and prizes for all ages. ■





May Promotions
May 21
Family Carnival Night
Family Fun - Balloon Animals, Facepainting & more

May 31
\$1 Hot Dogs
Berkwood Farms

June Promotions
June 4
COPA - Demonios
*Principal | Barilla | Coke
Prairie Meadows | Tito's*



May 17-22



May 31-June 5



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Dog Days June 28



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Activate Their Brain this Summer!

After a long winter indoors (and an even longer pandemic), children need to get out and about for good mental health. Here are a few places children can exercise their brain in central Iowa:

1. Science Center of Central Iowa
2. Living History Farms
3. Jester Park Nature Center
4. Kuehn Conservation Area
5. Blank Park Zoo
6. Brenton Arboretum
7. Big Creek Beach
8. Ledges State Park
9. State Historical Building
10. The Iowa Children's Museum



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waggonerpeditrics.org



MEET Kelly Squires

Teaching elementary classes for 30 years

A graduate of the Urbandale Community School District, Kelly Squires received her undergraduate degree from Iowa State University before pursuing a master's degree at Drake University. During her career, She has taught in second-, third-, fourth- and fifth-grade classrooms and says she finds something special about each of those grade levels. Today, she teaches second grade at Valerius Elementary School. Squires is in her 30th year of teaching with plans to retire this spring.



Kelly Squires has enjoyed all the grade levels she has taught, citing unique characteristics of each.

"It is fun to teach in the district where I went to school. Urbandale puts learning and kids first. In our school district, we strive to meet all learners' academic, social and emotional needs," Squires says, adding she also likes that Urbandale parents are supportive and care about their children's education.

As part of her classroom, students participate in a simulation called Apple Valley School. During this simulation, the classroom is turned into a one-room schoolhouse from the 1800s with every student receiving a new name and experiencing what attending school would have been like during that time in history. In addition, her students visit Living History Farms as part of their study.

Squires says the Apple Valley School is a fun way to learn about the past and make connections between how students learned then and how they learn now.

"The rewards for being a teacher are countless. I have had the joy and privilege to know and teach so many wonderful young people. This is actually my final year of teaching as I am retiring this spring. I will miss the kids and the wonderful, dedicated educators who are such a big part of my life," she says.

When not teaching, Squires enjoys spending time with her family and friends. She also likes to garden, read, work out, and cheer for the ISU Cyclones. Once retired, she says she is looking forward to taking a trip to their Minnesota lake house this fall. ■

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EVENTS IN THE AREA

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

Check for cancellations



Food Drive

May 21, 10 a.m. to 4 p.m.

The American Legion Building,
6805 Douglas Ave., Urbandale

Curbside drop off of needed supplies as well as cash donations will be accepted. Food and personal hygiene items are needed. Food items in high demand are meals in a can, canned fruit, peanut butter, tuna and canned meats, cereal, canned vegetables and pasta sauce. Personal hygiene items needed are toilet paper, shampoo, laundry detergent, body wash/soap, toothpaste, deodorant, diapers and wipes. This event is sponsored by the VFW Post 9668 Urbandale/Johnston, Urbandale American Legion, Boy Scout Troops 43 and 98, and Urbandale Food Pantry.



Concrete Cruizers Charity Car Show

Saturday, May 21,
registration 9 a.m. to
noon, awards at 3 p.m.
Deery Chevrolet,
6000 University Ave.,
Pleasant Hill

The entry fee is \$25. Proceeds go to Youth Emergency Services & Shelter (YESS). The event will include an auction, door prizes and top 25 awards. See more at www.concretecruizers.com.



CelebrAsian

May 27-28, 11 a.m. to 10 p.m.
Western Gateway Park, 1000
Grand Ave., Des Moines

The largest Asian-American event in Iowa promises to be a delight to the senses. Enjoy more than a dozen Asian Villages of authentic food, drink, music, dance, activities, cultural demonstrations and entertainment for the entire family. More information is available at www.iowaasianalliance.com/celebrAsian.

Summer fun at the Senior Recreation Center

Friday, May 20 at 6:30 p.m.

USRC parking lot, 7305 Aurora Ave.

The Urbandale Senior Recreation Center Summer Concert Series begins May 20. Hat Music with Scott Davis will perform in the USRC parking lot. This is a free concert, and all ages are welcome. Bring a lawn chair. The USRC also offers many summer programs for seniors. View them all and register at www.urbandale.org/1005/Senior-Programs.



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>.

Bake sale at St. Mary of Nazareth

May 21 and 22

4600 Meredith Drive

St. Mary of Nazareth Women's Association is hosting a bake sale after all masses both days in the gathering area in the church, 4600 Meredith Drive.



Knights of Columbus pancake breakfast

Sunday, May 15, 8 a.m. to 12:30 p.m.

Mary of Nazareth Catholic Church,
4600 Meredith Drive

The public is invited to the Knights of Columbus pancake breakfast in the parish hall. Freewill donations are accepted. Proceeds support the FOCUS Chapter/Group at Drake University. FOCUS is a Catholic collegiate outreach whose mission is to share the hope and joy of the gospel with college and university students.

John Wayne Birthday Celebration May 28-29

John Wayne Birthplace Museum, Winterset

Join the John Wayne Birthplace Society for a John Wayne Birthday Celebration May 28-29. Activities include a 5K walk/run, pancake breakfast, all-horse parade, benefit dinner and live auction, and more. Movie and television personality Barry Corbin is expected to return to Iowa for the celebration, multiple screenings of "McLintock!" starring John Wayne will be presented at the Iowa Theater, and award-winning western recording artist Carin Mari returns as the musical headliner. For a full schedule, or to purchase tickets visit the John Wayne Birthplace Museum website, www.johnwaynebirthplace.museum.

EVENTS IN THE AREA

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

Check for cancellations



Airing of the Quilts

June 1-4

Madison County

The Madison County Airing of the Quilts celebrates the history, tradition and artistry of quilting in Iowa. Hundreds of quilts are displayed in dozens of historical and cultural landmarks across the county, including at the famous covered bridges. This unique event is one that you don't want to miss. Presentations, demonstrations, and the Covered Bridges Quilters Guild Quilt Show are all part of the festivities. This year, the Iowa Quilt Museum has added classes and a retreat to the event. For information, list of classes offered, and tickets, visit www.iowaquiltmuseum.org



Family Tees Golf Tournament

Wednesday, June 8

Toad Valley Golf Course, 237 N.E. 80th St., Pleasant Hill

Children & Families of Iowa will host an intergenerational tournament. Family Tees will feature three morning flights for children and adult duos and one afternoon flight for those 18 years and over in a four-person scramble. Golfers of all ages and skill levels are welcome. Register and find more information at cfiowa.org/events.



Music Under the Stars

June 12, 19, 26, July 3 and 10, 7-8:30 p.m.

West Capitol Mall (rain location is Drake Fine Arts Center)

Every summer since 1947, Music Under the Stars has entertained central Iowans of all ages with free band concerts on Sunday evenings in the shadow of the Capitol. This season marks the 75th anniversary of the concerts. Admission is free. Featured guests are: June 12, vocalist Jackie Schmillen; June 19, vocalist Scott Smith; June 26, vocalist Max Wellman; July 3, vocalist Gina Gedler; July 10, vocalist Tina Haase-Fundlay. For more information, visit www.musicunderthestars.org.

Camp Dodge Summer Concert Series

Various dates, concerts start at 7 p.m.

Camp Dodge Pool Complex

Camp Dodge is again offering its free summer concerts. Concessions will be available and lawn chairs, coolers and picnic baskets are welcome. Food trucks will be available at 6 p.m.

- June 2: Standing Hampton (Tailgate Party)
- June 9: B2wins (Color & Culture Night)
- June 23: 34th Army Band (Stars & Stripes Night)
- June 30: Dick Danger Band (Throwback Thursday & Car Show)



Leprechaun Open

Saturday, June 11, shotgun start at 8 a.m.

Toad Valley Golf Course

The Friendly Sons of St. Patrick's Leprechaun Open is a two-person best ball format and is open to members and nonmembers, gentlemen and ladies, and all skill levels. Contact Brian Kreps at 515-669-2531 to register. Entry fee is \$75 at registration and \$85 late registration.



Garden Art Show

Sunday, June 5, noon to 5 p.m.

4320 Franklin Ave, Des Moines

Start off your Iowa summer with the 12th Annual Garden Art Show presented by Whirlythings. Central Iowa artists will be offering a wide range of works in a Beaverville backyard nearly a football field long. Mature shade trees and ornamental plantings provide a natural showcase for works in all types of media — pottery, paintings, jewelry, sculpture, tie-dye, mandala stones, glass beads and more. Free public admission. Find more information at www.whirlythings.com.



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HOME HEALTH

By Ward Phillips

HOSPICE CARE: a lot of living at any stage of life

As individuals and organizations, we spend a lot of time talking about the importance of living well. When it comes to conversations about end-of-life care, though, the conversation tends to take a turn. 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.”

Even during hospice care, a person is living. 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.

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.

But 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 days, weeks, months or longer that remain in his or her life. If a person chooses home hospice services, the frequency of visits is determined by the individual and their care team and can change according to the person’s condition.

Overall, hospice services should be about options to help a person live their best life as long as they’re able, and that’s how Susan Y. of Des Moines describes her mother’s experience.

“When my mom’s doctor first suggested that we look into hospice, we were upset and offended and didn’t want to talk about it,” she recalls. “To us, admitting that Mom was ready for hospice meant she was going to die tomorrow. We didn’t have any idea what it really meant and how it could actually improve her life.”

A nurse on Susan’s mother’s care team talked the family into at least considering the idea, and the family talked through a number of options. They ended up choosing a home hospice service, and, to their surprise, Susan and her siblings — and especially their mom — grew to love the hospice team. In fact, Susan credits them with keeping her mother alive for a longer period of time than she likely would have lived without them.

“Mom lived six months to the day after they first came to the house, which is about four months longer than the doctor predicted she had left,” Susan says. “They helped manage her pain so that, on good days, she could go out into her vegetable garden and talk to the neighbors and even go to the store. They provided a nice break for us, and she felt very comfortable with them.”

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 for a provider who meets your expectations. ■

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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PREPARE your AC now for the heat



It doesn't feel like it some days, but the warmer weather is coming. The question is, when it does arrive, will your HVAC system be ready for the heat? After your system has been sitting idle for months, upkeep is needed beforehand to get it running efficiently. So, before flipping the switch on your AC, there are a few maintenance items you should add to your checklist which are easy to complete for any homeowner.

Through the fall and winter, the build-up of leaves, sticks, dirt and other debris is left behind and should be cleared out. The trees and shrubs will soon bloom, and it's important to allow for a minimum of 1-2 feet of clearance around your equipment. This clearance will maximize airflow and ensure that your system performs at its best.

Inspecting your indoor unit is just as important as the outdoor unit. Have you changed your filter recently? Some filters need to be replaced monthly, while others can go longer between replacements. It's important to check with the manufacturer and follow the suggestions. Replacing your filter can increase the efficiency of your system by as much as 5%, so this alone is a great reason to stay on top of it.

Registers play a key part in cooling your home. Make sure that furniture, rugs and curtains that were moved over the holidays aren't covering your vents. Blocking your registers can restrict airflow and lead to your home conditioning at an uneven temperature.

If you have a programmable thermostat, it's a great time to set up a new schedule as the weather changes. Programmable thermostats are great investments to consider if you don't already have one. They provide optimal comfort and save energy and money.

Now you're ready to test your AC unit. You can test your AC system by simply turning it on and running it for a few minutes to make sure cool air circulates throughout your home. Testing now will help you stay comfortable and hopefully prevent you from being stuck with no AC when you need it the most.

After completing all of the above steps without any issues, your system should be ready to combat the heat. If you experience any issues, get in touch with your local heating and cooling company now, as opposed to in the midst of the warm season. Bring on the heat. ■

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

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Mike Franken is a western Iowan who helped put himself through school working at meat-packing plants. He refers to his bootstrap childhood as the youngest of a family of nine where everyone worked: his father ran a machine repair shop, his mother was a teacher and the family seamstress. Mike obtained a Navy scholarship in 1978 and graduated in engineering from the University of Nebraska. He rose from ensign to admiral during his navy career, where he solved a wide variety of problems around the globe.

Mike wants all Americans to have the high-quality care that military members have because he knows the system works for the good of the people. He understands the critical difference that social security can make in people's lives. The power of a strong public education made it possible for him to achieve his many goals, and he wants to use his position as a US Senator to ensure that we can increase the quality of education to all our children.

We live in serious times. Mike Franken is the candidate for the US Senate we need now. Check out our website – www.frankenforiowa.com – and join the campaign that brings people together to solve problems.



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RECIPE

A DELIGHTFUL picnic starts with a stellar sandwich

(Family Features) Heading outdoors for a fresh, homemade meal is an alluring activity when warm weather and sunshine provide a perfect opportunity for dining on the patio. Or, if some time away from the house is calling your name, packing a lunch and taking off for the park can be an ideal getaway without getting too far from home.

Next time the sun's rays call your name, invite friends and family for a delicious picnic loaded with warm-weather flavors. Just lay out your favorite blanket on the grass or don an outdoor table with a classic checkered tablecloth, then share recipes that make al fresco meals truly memorable.

No picnic is complete without sandwiches loaded with all your favorite toppings, and these picnic-wiches with Greek artichoke beet salad provide the freshness that outdoor meals are made of.

To find more picnic-worthy appetizers, meals, sides and more, visit readsalads.com and auntnellies.com. ■

Picnic-wiches with Greek artichoke beet salad

Servings: 6

- 1 jar (16 ounces) Aunt Nellie's Sliced Pickled Beets
- 1 jar (about 6 ounces) marinated artichoke hearts
- 1/2 cup pitted kalamata or ripe olives, sliced
- 3 tablespoons sliced green onions
- freshly ground black pepper, to taste (optional)
- 6 romaine lettuce leaves
- 1 pound thinly sliced deli turkey
- 6 ciabatta or sandwich rolls, sliced horizontally
- 1/3 cup crumbled feta cheese
- 1/4 cup pine nuts, toasted

DIRECTIONS

- Drain beets and artichoke hearts, reserving 1/4 cup liquid from each. Coarsely chop beets and artichoke hearts. In medium bowl, combine beets, artichokes, olives and green onions; set aside.
- In small bowl, whisk reserved beet and artichoke liquids. Pour over beet mixture; toss gently to coat. Season with black pepper, to taste, if desired.
- Layer lettuce and turkey on bottom halves of rolls. Top with relish, as desired; feta cheese; and pine nuts. Top with remaining halves of rolls. Wrap tightly; chill up to 4 hours. Serve with remaining relish.



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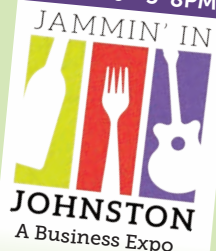
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BE SURE your will is legally binding

When creating your last will and testament, nothing is more important than making sure it is legally binding.

Failing to meet the legal requirements can invalidate your will. If your will is invalidated, your property will pass through the laws of intestate succession, which can produce serious consequences for your heirs and beneficiaries.



Your last will must meet five legal requirements:

1. Testamentary capacity
2. Testamentary intent
3. In writing
4. Signed
5. Witnessed

To create a will, you must have testamentary capacity when you sign your

will. It is important that you are of "sound mind" or understand and are aware of your actions. You also must understand the nature of the property you own and to whom you are leaving your property. For example, it is important to identify all of your potential heirs, even if you will leave one or more of them out of the will. This prevents a challenge later.

You must also have testamentary intent to create a valid will. To put it simply, you must clearly express your intention to make a particular document function as your will.

For your will to be valid, it must be in writing. Iowa requires a will to be written or printed on physical paper. Additionally, your will must be signed by you. If your will is not signed, it will be nullified.

Finally, your will must have two disinterested witnesses sign the will. These witnesses are attesting to the fact this document is meant to be your will and that

you were of sound mind when you signed your will. Witnesses are disinterested only if they are not beneficiaries, so, in general, a spouse or children cannot be a witness to your will.

There are other essentials to a will, such as the self-proving affidavit, remote-contingency clauses, in terrorem provisions, and a uniform simultaneous death preference. Wills can also nominate a guardian for a minor child or establish a trust for the benefit of an heir.

When done correctly, wills can be a good tool in making sure that your assets are distributed the way you would like them to be after you die. Be sure to consult with an experienced attorney when choosing a will for your estate planning to make sure it meets the legal requirements. ■

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

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DON'T put all your eggs in one basket

Some investors judge a security by its interest or dividend rate. But many times those rates are not guarantees of income. Some judge it solely on the current investment return. But we've all heard the phrase "past returns are not guarantees of future returns." The recent past has been evidence of that.

Many securities pay either interest or dividends. Securities such as corporate bonds have an interest rate that is constant for the time you hold the bond. Other securities such as mutual funds will vary depending on the underlying assets that make up that fund. Stocks declare a dividend but those dividend rates can change. Some stocks don't pay dividends at all.

All investments generate returns, which can be negative as well as positive. But not all investments can be compared to each other. Fixed income investments tend to have a lower return than equities. Although, this year, one could argue that point. Fixed income has actually underperformed equity through much of April 2022 according to a comparison of the Bloomberg Aggregate vs the S&P 500.

Lower fixed income returns generally reflect lower risk. Your risk tolerance is most obvious when there are market fluctuations, particularly downturns. The last few years have shown us the market can make sudden and dramatic turns. With so many things affecting the market these days, and not in a good way — the Ukraine-Russia conflict, inflation, the fed interest rate/policy, new COVID cases, the market itself has changed (think Elon Musk and the market's reaction to his tweets). You will want to determine your risk comfort level.

There are still other things to consider when buying securities. What is your time horizon? What are you trying to accomplish? Are you looking for current income? If you are, then the income your portfolio generates may be a high consideration. Are you looking for future returns? If you are, then growth may be the primary consideration. A good portfolio is one that has the right balance of both. However, a good portfolio for you may not be a good portfolio for someone else.

You need to consider the diversity of your portfolio. Remember the old adage "Don't put all your eggs in one basket"? This is true when investing. You want more than one food group in your basket to keep you financially healthy. That way, if the eggs go rotten, you still have something else to eat. ■

Information provided by Lisa Rear, AVP & Associate 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



Steve Lucas and Emily Van Gent at the Urbandale Chamber's ribbon cutting for Many Hands Thrift Market on Merle Hay Road on April 12.



The Urbandale Chamber of Commerce held a ribbon cutting for Many Hands Thrift Market's new location on Merle Hay Road on April 12.



Edie Bogaczyk and Jeff Thomas at the Urbandale Chamber's ribbon cutting for Many Hands Thrift Market on Merle Hay Road on April 12.



Rhonda Mock, Christy Jones and Mike Frandsen at the Urbandale Chamber's ribbon cutting for Many Hands Thrift Market on Merle Hay Road on April 12.



Rob Van Beek and Kris Howard at the Urbandale Chamber's ribbon cutting for Many Hands Thrift Market on Merle Hay Road on April 12.



Mark Courter and Tara Knight-Ortiz at the Urbandale Chamber's ribbon cutting for Abundant Health on April 27.



The Urbandale Chamber of Commerce held a ribbon cutting for Abundant Health on April 27.



Christy Jones and Linda Franker at the Urbandale Chamber's ribbon cutting for Abundant Health on April 27.



Owner Sharon Yin and Dan Anderson of Abundant Health at their ribbon cutting on April 27.



Grace Kelly and Nicole Berger at the Urbandale Chamber's ribbon cutting for Abundant Health on April 27.

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OUT & ABOUT



Sharon Vickery and Lisa Hanrahan at the Urbandale Chamber of Commerce ribbon cutting for Clarity Chiropractic on April 14.



The Urbandale Chamber of Commerce held a ribbon cutting for Clarity Chiropractic, 5525 Merle Hay Road, Johnston, on April 14.



Tara Knight-Ortiz and Clint Dudley at the Urbandale Chamber of Commerce ribbon cutting for Clarity Chiropractic on April 14.



Shane Goodman and JP Pearson at the Urbandale Chamber of Commerce ribbon cutting for Clarity Chiropractic on April 14.



Jay Mathes and Raquel Ball at the Urbandale Chamber of Commerce ribbon cutting for Clarity Chiropractic on April 14.



Raquel Ball and Pat Pithan at the Urbandale Chamber's AM Exchange hosted by Urbandale Golf and Country Club on April 26.



Matt Johnson and Sharon Yin at the Urbandale Chamber's AM Exchange hosted by Urbandale Golf and Country Club on April 26.



Scott Wendell and Craig Johansen at the Urbandale Chamber's AM Exchange hosted by Urbandale Golf and Country Club on April 26.



Donna Sloan and Ernie Segebart at the Urbandale Chamber's AM Exchange hosted by Urbandale Golf and Country Club on April 26.



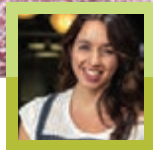
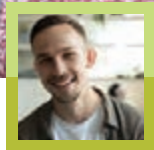
Kevin Schutt and Helen Eubanks at the Urbandale Chamber's AM Exchange hosted by Urbandale Golf and Country Club on April 26.



David Russell and Rick Wagaman at the Urbandale Chamber's AM Exchange hosted by Urbandale Golf and Country Club on April 26.



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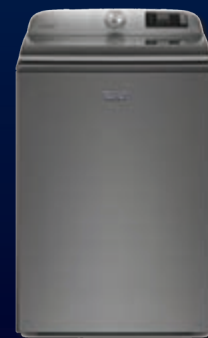
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