

URBANDALE

OCTOBER 2022

Living

MAGAZINE

RESIDENTS' CHOICE AWARDS

Northwest Polk County
residents share their favorites

Fall Fest raises funds for elementaries

EDUCATION

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RECIPE

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WELCOME

OPINIONS galore

Most of us have been told to keep our opinions to ourselves, but this issue of your Living magazine is full of them. That is the premise of our annual “Residents’ Choice” poll where voters name their favorite choices in a number of categories. Inside this issue, you will find the full results from the Northwest Polk County Residents’ Choice poll.

The people, places, events and other winners in this “Residents’ Choice” poll are not our choices but rather the choices of each of you — our readers and the residents of this community.

Some publishers call their polls like this “Readers’ Choice” polls, but we choose to call ours “Residents’ Choice,” as, for us, they are one and the same. Every household in this community receives a copy of this Living magazine each month, and the magazines are read in nearly eight out of 10 households. We placed the ballot here in multiple issues prior to tallying the results. We also made the ballot available online for those who prefer to vote that way.

You may wonder how we keep people from voting multiple times. It’s quite simple. The poll software prevents it from happening, but some clever folks discovered that they could delete their “cookies” on their computers and vote again. That would work, except that we export the results and sort them by IP address, tossing out ones that are from cheaters.

The difference in the top choice and the runners-up is sometimes only a handful of votes. With that in mind, being in the top three is an incredible honor.

So, if you took the time to vote in this year’s poll, thank you. If you didn’t vote, enjoy reading what the favorites are from your fellow residents — and be sure to vote next year.

Thanks for reading. ■

SHANE GOODMAN

Publisher

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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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RESIDENTS' CHOICE AWARDS

**Northwest Polk County
residents share their favorites**

By Tammy Pearson

Once again, local residents have let their favorites be known.

The results of the Northwest Polk County Residents' Choice Poll have been tallied, and congratulations are in order. Many of last year's favorites return, but some new ones have also emerged. Regardless, all who made the top three can truly be proud, for they have earned the respect and loyalty of those who matter most — customers.

From favorite restaurant to favorite hair salon, bank, veterinarian, health club, park and more, the people who know — because they live here — have shared their opinions.

Returning to the top of the podium for another year in the photography category is Urbandale's Wendy Sorensen Photography.

Urbandale businesses landing some new top honors, include The Urban Grill, favorite lunch spot; Kim Jacobsen as favorite CPA; Abendroth Russell Barnett Law Firm moving up to favorite in the law firm category; Dr. Kyler Case as the favorite chiropractor; and the Urbandale Chamber of Commerce moved up to favorite chamber.

Whether you agree or not, these are the views of your friends and neighbors. If you didn't cast your votes, be sure to do so next year. And, if you hope to be a favorite next year, you have time to dazzle your customers and make a winning impression.

Wendy Sorensen Photography is residents' favorite in the photographer category according to the Residents' Choice Poll.



FEATURE

Northwest Polk County Residents' Choice for Favorite ...

(Runners up in alphabetical order)

1. Thrift store

Many Hands Thrift Market, Grimes

Runners up: Goodwill, Johnston; Stuff Etc, Clive

2. Dad/child date spot

Jester Park, Granger

Runners up: Get Air Trampoline Park, Urbandale; Pole Position Raceway, Grimes

3. Mom/child date spot

Heavenly Delights, Grimes

Runners up: Get Air Trampoline Park, Urbandale; Jester Park, Granger

4. Financial institution

Veridian Credit Union

Runners up: Charter Bank, Community Choice Credit Union

5. Restaurant

Trostel's Greenbriar Restaurant and Bar, Johnston

Runners up: ShortE's BBQ, Johnston; The Urban Grill, Urbandale

6. Hair salon

Talking Heads Salon, Grimes

Runners up: Adara Salon and Spa, Johnston; Great Clips, multiple locations

7. Gymnastics studio

Emerge Academy, Grimes

Runners up: Mid Iowa Gymnastics, Grimes; Sapphire Gymnastics Academy, Urbandale

8. Doctor

Dr. Rana Al-Durrah, MercyOne Johnston Pediatrics Care Clinic

Runners up: Dr. Andrew Bishop, MercyOne Johnston Family Medicine Clinic; Dr. Dennis Bussey, UnityPoint Clinic Family Medicine - Grimes

9. Dentist

Dr. Jonathan Karch, The Dental Studio of Iowa, Johnston

Runners up: Dr. Connor Elmitt, The Dental Studio of Iowa, Johnston; Dr. Jennifer Grove, Grove & Platt Dental Associates, Grimes

10. Chiropractor

Dr. Kyler Case, Metro Movement Chiropractic and Rehabilitation, Urbandale

Runners up: Dr. Shane Hoffman, Thrive Family Chiropractic, Urbandale; Dr. Aaron Rector, Active Wellness, Johnston



11. Eye doctor

Dr. Erin Wilkens, Lifetime Vision, Johnston

Runners up: Dr. Matthew Howie, Total Family Eye Care, Grimes; Dr. Wendianne Wilson, Advanced Eyecare Center, Urbandale

12. Pastor

Jeremy Carr, NorthPoint Church, Johnston

Runners up: Mike Householder, Lutheran Church of Hope, Grimes; Ben Wedeking, Grimes United Methodist Church

13. Health club or gym

Life Time Des Moines, Urbandale

Runners up: Anytime Fitness, multiple locations; Emerge Academy, Grimes

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FEATURE

14. Boutique

Purple Poppy Boutique, Johnston

Runners up: Sassy Ensembles, Urbandale; Twist, Urbandale

15. School

Johnston High School

Runners up: Des Moines Christian Academy, Urbandale; Wallace Elementary, Johnston

16. Community festival

Johnston Green Days

Runners up: Grimes Governors Days, Urbandale Fourth of July

17. Church

Lutheran Church of Hope, Grimes

Runners up: Gloria Dei Lutheran Church, Urbandale; NorthPoint Church, Johnston

18. Restaurant for dessert

Heavenly Delights, Grimes

Runners up: Trostel's Greenbriar Restaurant and Bar, Johnston; Van Dee's Ice Cream Shoppe, Johnston

19. Restaurant for breakfast

Cozy Cafe, Johnston

Runners up: 100th St. Corner Cafe, Urbandale; The Machine Shed, Urbandale



When asked who their favorite chiropractor is, residents responded Dr. Kyler Case, Metro Movement Chiropractic and Rehabilitation.

20. Restaurant for lunch

The Urban Grill, Urbandale

Runners up: Palmer's Deli and Market, Urbandale; ShortE's BBQ, Johnston

21. Restaurant for dinner

Trostel's Greenbriar Restaurant and Bar, Johnston

Runners up: ShortE's BBQ, Johnston; The Urban Grill, Urbandale

22. Car dealership

Toyota of Des Moines, Grimes

Runners up: Bob Brown Chevrolet, Urbandale; Willis Auto Campus, Clive

23. Place for ice cream

Heavenly Delights, Grimes

Runners up: Al's Dairy Freeze, Grimes; Van Dee's Ice Cream Shoppe, Johnston

24. Event

Johnston Green Days

Runners up: Grimes Governors Days, Urbandale Fourth of July

25. Daycare

KinderCare, multiple locations

Runners up: As We Grow Childcare and Preschool, Johnston; Generation Next Child Development Center, multiple locations



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FEATURE

26. Children's birthday party spot

Sky Zone Trampoline Park, Grimes

Runners up: Emerge Academy, Grimes;
Get Air Trampoline Park, Urbandale

27. Preschool

Generation Next Child Development Center, multiple locations

Runners up: KinderCare, multiple locations;
Meredith Drive Preschool, Johnston

28. Library

Johnston Public Library

Runners up: Grimes Public Library,
Urbandale Public Library

29. Chamber of commerce

Urbandale Chamber of Commerce

Runners up: Grimes Chamber and Economic Development;
Johnston Chamber of Commerce

30. Camping spot

Jester Park, Granger

Runners up: Cutty's Camping Resort,
Grimes; Saylorville Lake

31. Photographer

Wendy Sorensen Photography

Runners up: Pat Ward Photography,
Sarah McConnell Photography



Dave and Jean Thompson are the owners of Urban Grill, residents' choice for favorite place to have lunch.

32. Dance studio

Inspiring Dance, Grimes

Runners up: Black Pearl Dance Academy,
Grimes; Dance Vision, Johnston

33. Place to take your mom and dad

Central States Mobility, Johnston

Runners up: Jester Park, Granger;
ShortE's BBQ, Johnston

34. Place to take your kids or grandkids

Jester Park, Granger

Runners up: ShortE's BBQ, Johnston;
Pizza Ranch, multiple locations

35. Place for auto service

Finishline Auto Works, Grimes

Runners up: Christian Brothers Automotive,
Grimes; Shade Tree Auto, Grimes

36. Place to purchase a gift for a woman

Purple Poppy Boutique, Johnston

Runners up: accents + interiors, Urbandale;
Canoyer Garden Center, Grimes

37. Place to purchase a gift for a man

Johnston Ace Hardware

Runners up: AE Outdoor Power,
Urbandale; Menards, multiple locations



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FEATURE

38. Realtor

Kristin Coffelt, RE/MAX Precision

Runners up: Casee Woodley, RE/MAX Precision; Nichole Rector, Coldwell Banker Mid-America

39. Bar

Pour Choices Neighborhood Bar, Grimes

Runners up: Lynn's on Merle Hay, Johnston; Stevie C's, Grimes

40. Place for guests to stay

Stoney Creek Hotel and Conference Center, Johnston

Runners up: Hilton Garden Inn, Johnston; Hotel Renovo, Urbandale

41. Coffee shop

Lightbrite Coffee Roasters, Grimes

Runners up: Friedrichs Coffee, Urbandale; Twisted Bean, Urbandale

42. Florist

Hy-Vee Floral, multiple locations

Runners up: Boesen The Florist, multiple locations; Plaza Florists & Gifts, Urbandale

43. Garden center

Canoyer Garden Center, Grimes

Runners up: Earl May Nursery and Garden Center, Grimes; Piney Ridge Greenhouse, Johnston

44. CPA

Kim Jacobsen, Timmins, Jacobsen & Strawhacker, Urbandale

Runners up: Aaron Plaskas, Financial Architects, Clive; Ann M. Hartz CPA & Associates, Urbandale

45. Insurance agent

Glenn Waterhouse, State Farm Insurance, Johnston

Runners up: Ben Buenzow, Buenzow Insurance Group, Urbandale; Mark Courter, State Farm Insurance, Urbandale

46. Pharmacy

Hy-Vee Pharmacy, multiple locations

Runners up: Medicap Pharmacy, multiple locations; Walgreens Pharmacy, multiple locations

47. Grocery store

Fareway, multiple locations

Runners up: Aldi, multiple locations; Hy-Vee, multiple locations

48. Pizza establishment

Pagliai's Pizza, Johnston

Runners up: Casey's General Store, multiple locations; Taste of New York Pizza, Johnston

49. Senior living facility

Edencrest at Green Meadows, Johnston

Runners up: Bishop Drumm Retirement Center, Johnston; Kennybrook Village, Grimes

50. Homebuilder

J Larson Homes, Johnston

Runners up: Destination Homes, Urbandale; Heuton Homes, Johnston

51. Home improvement retail store

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Runners up: Cabinets by Design, The Home Depot

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FEATURE

52. Home improvement contractor

Renov8 IA, Johnston

Runners up: Remodeling Contractors, Urbandale; Scott Construction, Granger

53. Plumbing company

Golden Rule Plumbing, Heating & Cooling, Grimes

Runners up: Roto-Rooter Des Moines, Grimes; Schlievert Plumbing, Inc., Urbandale

54. Electrician (business)

Deaver Electric, Grimes

Runners up: LLAB Electric, Urbandale; Mid Iowa Electric, Clive

55. Heating and cooling business

Schaal Plumbing, Heating and Cooling, Johnston

Runners up: Golden Rule Plumbing, Heating and Cooling, Grimes; Kohles & Bach Heating and Cooling, Johnston

56. Lawn care business

Colby's Lawn & Landscape, Johnston

Runners up: Stone Cross Lawn & Landscape, Urbandale; Ultimate Lawn Services, Johnston

57. Landscaping company

Colby's Lawn & Landscape, Johnston

Runners up: Iowa Outdoor Products, Urbandale; Stone Cross Lawn & Landscape, Urbandale

58. Law firm

Abendroth Russell Barnett Law Firm, Urbandale

Runners up: Ben Lynch Law, Clive; Danilson Law, Johnston

59. Physical therapy

Elevate Physical Therapy and Sports Medicine, Johnston

Runners up: Athletico Physical Therapy, Urbandale; Champions Recovery Room and Physical Therapy, Urbandale

60. Dog groomer

Clean & Breezy, Johnston

Runners up: Bark Shop, Urbandale; The Barking Lot, Urbandale

61. Financial planner

Loren Merkle, Merkle Retirement Planning, Grimes

Runners up: Sharon Vickery, Edward Jones, Johnston; Stephen Houge, Guide Financial Group, Urbandale



62. Retail store

Central States Mobility, Johnston

Runners up: Learning Post & Toys, Urbandale; Purple Poppy Boutique, Johnston

63. Veterinarian

Prairie View Animal Hospital, Grimes

Runners up: Village Veterinary Hospital, Johnston; Westfield Veterinary Hospital, Johnston

64. Nonprofit

Many Hands for Haiti

Runners up: Children's Cancer Connection, Urbandale Food Pantry ■

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Each year, you need to check on the three P’s: providers, prescriptions and pharmacies to ensure your plan still covers your preferences. Why? Because insurance carriers frequently renegotiate provider contracts, which can change the terms of your supplement plan.

Start with your providers — these are your doctors and specialists. If they are no longer in-network, it might be time to switch to a different plan or provider.

As for prescriptions, I’ve heard horror stories about people going to the pharmacy to pick up medication and finding out that it’s no longer covered or coverage has changed. The out-of-pocket costs can skyrocket.

Make sure your preferred pharmacy is still part of your network, too. I’ve run the numbers for the individuals and families we work with on this. In one scenario, we found that Meloxicam, an arthritis medicine, costs \$12 for a 90-day refill at an in-network pharmacy and \$1,117.80 at one that is not in-network. That is not the kind of surprise you want to get when you go to pick up your medicine.

Supplement plan changes can also impact your premiums, copays and deductibles, plus other benefits, like X-rays, prosthetic devices and physical therapy. Extra things like gym memberships, chiropractic visits, and meal deliveries are worth checking. These things often get added to — and dropped — from plans. During annual enrollment, you can switch to an Advantage Plan from a traditional Medigap supplement (like Plan F or Plan G). You can also move from one Advantage Plan to another or from one prescription drug plan to another. ■

Information provided by AnnaMarie Morrow, director of Medicare, Merkle Retirement Planning, 1860 S.E. Princeton Drive, Grimes, 515-278-1006. Source: Medicare.gov.

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FAITH By Pastor Steve Smith

VICTORY in Jesus

I enjoyed watching my favorite college football team defeat their greatest rival recently. I knew the euphoric “thrill of victory” would inevitably give way to the “agony of defeat.”

Each Saturday, millions pin their hopes for fleeting satisfaction on the performance of their favorite team. The day ends with numerous fans in agony while many ride the temporary emotional wave of victory.

Certain defeat exposes the folly of trusting in any human accomplishment as a source of enduring fulfillment.

Our hearts long for permanent victory that transcends our human frailty and enables our escape from eternal agony. Such a win requires defeating death as our arch enemy. Paul declared, “Death is swallowed up in victory,” and then asked, “O death where is your sting?” (1 Corinthians 15:54-55).

Death is separation of our body from our soul, but, most importantly, of our soul from God. Scripture declares that physical and spiritual death are the consequence of sin (any thought, word or deed contrary to God and His word). “Through one man sin entered into the world and death through sin, and so death spread to all men, because all sinned (became sinners)” (Romans 5:12).

Every human being deserves the wrath of a righteous God because of our rebellion against Him. But in His great love, God made it possible for us to escape His punishment and defeat sin and its consequence, death.

Jesus told us how we can defeat death. “I (Jesus) am the resurrection and the life. He who believes in Me will live even if he dies, and whoever lives and believes in Me will never die. Do you believe this?” (John 11:25-26).

To “believe” is to personally trust that Jesus’ death on the cross fully paid the penalty for our rebellion against God (Romans 5:8), and that Jesus rose from the dead proving that He cancelled our debt and conquered death (Romans 6:9).

By faith in Christ, we will “live (spiritually) even if we die (physically),” assured that we, like Christ, will be raised to new life. “We shall certainly be united with Him in a resurrection like His” (Romans 6:5b).

God’s team members are assured victory, “but thanks be to God who gives us the victory through our Lord Jesus Christ” (1 Corinthians 15:57). Victory over the power of sin, the penalty of sin (spiritual death), and over the very presence of sin in glory.

Scripture declares that present and permanent victory comes only in relationship with God through faith in Jesus. Are you on the winning team? Do you believe? ■

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





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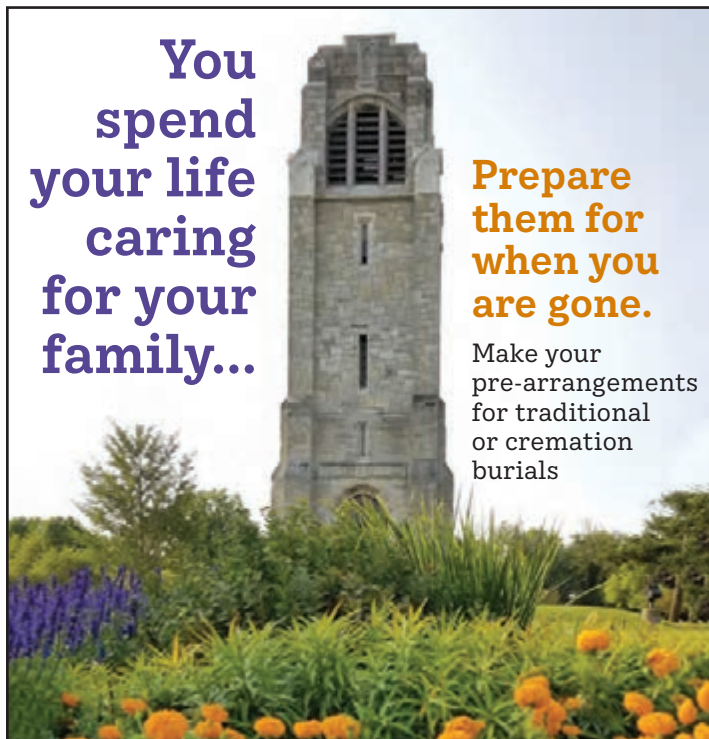


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BEFORE YOU GO

By Jan Shawver

CARE for end-of-life needs while able

This year, we have been considering what will be required of your family within 48 hours of your passing. We have encouraged you to plan ahead and care for these important things now.

Today, people are living longer than ever before. Whereas our grandparents may have died in their 60s or 70s, our parents (and we) often live into their 90s or 100s. Unfortunately, with advancing age comes the greater chance of the loss of mental faculties. The Alzheimer's Association reports on their website that more than 6 million Americans have Alzheimer's or some form of dementia today, and the number is expected to double by 2050.

It is extremely difficult when loved ones cannot communicate clearly what steps they have taken, whether end-of-life planning, life insurance, financial planning, etc., no matter how organized and/or forward thinking they may have been. This may cause caregivers to spend countless hours trying to discover what has been done and what yet needs to be done.

I encourage you — while you are young and of sound mind — to care for your end-of-life needs and, more importantly, share those decisions with your loved ones who will lovingly care for you in your twilight years.

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 Allison Robbins

BORDERLINE Personality Disorder

Do you, or does someone you know, have Borderline Personality Disorder (BPD)? BPD is a mental condition that often begins during adolescence and continues throughout adulthood, affecting millions of people.

BPD can also be best described as an emotional intensity disorder. People who have BPD have the same feelings as everyone else but with more intensity. BPD causes a person's moods, relationships, self-image and behavior to be unstable on any day as well as from one day to the next.

People with BPD often struggle to see that things are often not either perfect or horrible, but are something in between; they are living in the black and white. Behaviors can be impulsive. They can feel like everyone abandons or hurts them, often causing them to look for evidence and create problems. They react based on their own reality as opposed to the facts of the situation. Thinking, feeling and behaving in extremes is exhausting for the people affected and for those who love them. This can hurt family, friendships, school and work life, the ability to make long-term plans, and the person's sense of self-identity.

If you or someone you know may have a mental health condition, seek professionals who treat personality disorders or issues of abandonment, attachment, loss and trauma using dialectical behavioral therapy (DBT). ■

Information provided by Allison Robbins, LISW, SS Therapy and Consulting, Ltd, 4725 Merle Hay Road, Suite 205, Des Moines, 515-528-8135, www.sstherapyandconsulting.com, robbins@sstherapyandconsulting.com.



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Upper eyelids

- Excess skin under the natural fold of the upper eyelids
- Loose skin that hangs down from the upper eyelids
- Puffiness in the upper eyelids that creates a tired look

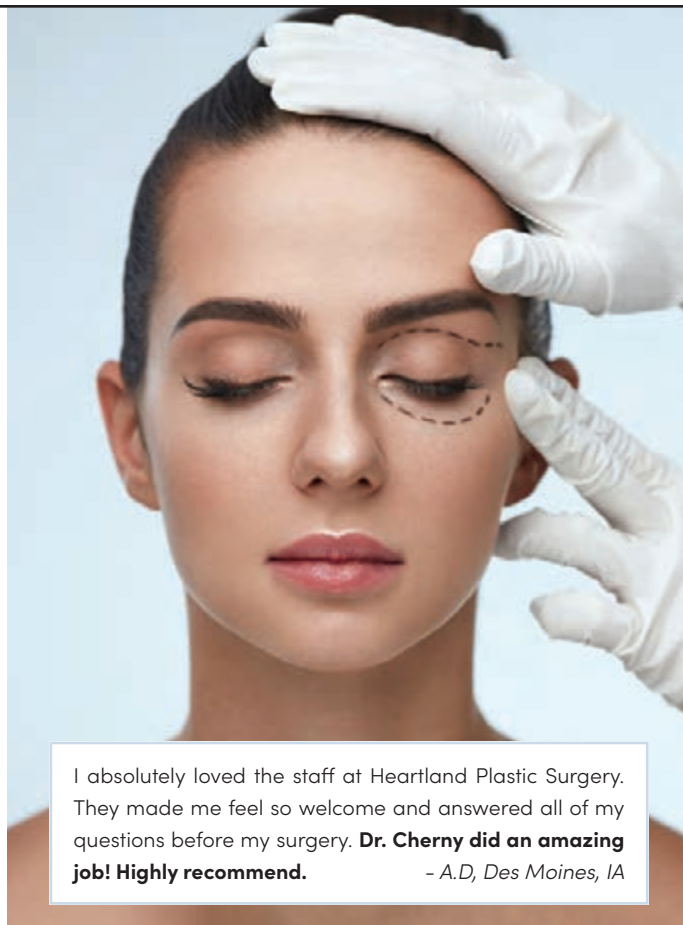
Lower eyelids

- Excess skin and fine wrinkles of the lower eyelids
- Puffy "bags" and, in some cases, dark circles



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SEASONAL changes and psoriasis

The calendar has officially turned to fall, and that means colder, blustery weather outside plus indoor heat and dryer conditions inside. This combination can be difficult for people with psoriasis.

More than 7 million Americans are currently living with Psoriasis* — an autoimmune disease that causes chronic, system-wide inflammation and an overproduction of skin cells. Healthy skin cells regenerate every 28 days. psoriatic skin cells regrow every four days, piling up on the skin's surface.

Most often the first occurrence is in early childhood through adolescence. It's believed to start on a genetic level from defective DNA that is not able to turn off cell production. The most common areas affected are the scalp, elbows, legs, knees and arms. Psoriasis is not infectious or contagious.

• **What causes psoriasis?** Many people who are genetically predisposed to psoriasis may not have symptoms for years until the disease is triggered by an environmental factor like emotional stress, infection (strep throat), injury

to the skin (scratch, cut, scrape or sunburn), smoking, alcohol abuse, medications or extreme weather changes. After the initial outbreak, psoriasis can come and go but, unfortunately, tends to recur. Stress and anxiety can frequently cause these flareups in the future.

• **How is it diagnosed?** A dermatologist will examine the skin, looking for specific characteristics common with psoriasis. The actual diagnosis will be made after microscopically analyzing biopsied tissue. This is done to rule out other diseases and provide data that will help determine an appropriate treatment plan.

• **What are the treatment options?** The first line of defense is topical medicines. They slow down excessive cell reproduction and help reduce inflammation. These prescription creams may contain cortisone, salicylic acid or retinoids. Moisturizer is also very important. It keeps the skin hydrated and helps control itching.

Ultraviolet light B (UVB) is a form of light therapy that penetrates the skin and slows the growth of affected skin cells. UVB can be administered in different ways including

small units for areas like hands and feet, full-body units, or hand-held devices. In addition, the excimer laser uses a high-intensity beam of UVB to target specific localized areas of plaque psoriasis like the scalp.

Systemic medications are prescription drugs that work throughout the body. They are usually used for individuals with moderate to severe psoriasis and may have been unresponsive or are unable to use topical medications or UV light therapy.

Biologics are newer, stronger medicines that target specific parts of the immune system and are given by injection or IV infusion. This means they have less risk of causing side effects with the liver and kidneys. They are an important option for people with moderate-to-severe psoriasis, psoriatic arthritis, or both.

Talk to a dermatologist about the psoriasis treatment plan that is right for you. ■

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

*<https://www.psoriasis.org/about-psoriasis>

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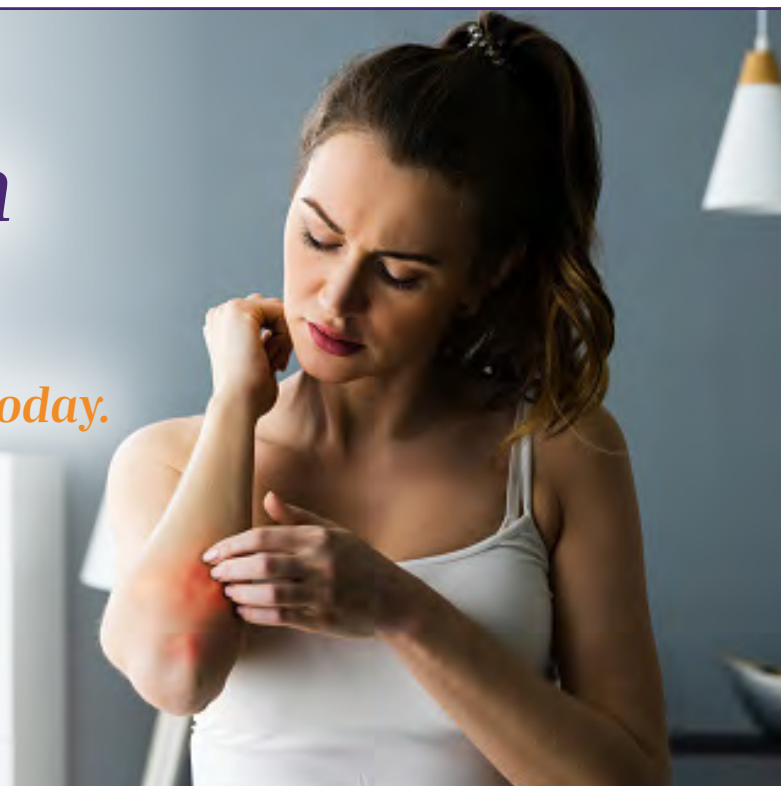
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THE RISKS of untreated hearing loss

Regardless of age, type of hearing loss, or cause, if left untreated or undetected, hearing loss can have negative effects on your well-being. Untreated hearing loss can lead to negative social, psychological and cognitive health effects, at times leading to isolation and depression.

According to the American Academy of Audiology, adults with hearing loss have a faster rate of cognitive decline than adults with normal hearing. Hearing takes a certain amount of brain power, and those with hearing loss require significantly more brain power for the same result. Anyone with hearing difficulty can tell you that, after a day of struggling to hear in a difficult environment and constantly asking for repetition, they are exhausted. This limits the amount of cognitive resources that can be dedicated to things like memory, decision making and thinking.



Additionally, hearing loss can lead to a decrease in social engagement and isolation. New research from The American Journal of Geriatric Psychiatry shows that withdrawal from social activity can lead to early cognitive decline and Alzheimer's. Plenty of people with a hearing impairment sit silently rather than joining in conversations and activities, because they fear that hearing problems will make them seem helpless or incompetent. Children and adults alike wear hearing aids. Wearing hearing aids does not make you look old, but not doing anything about your hearing difficulty can result in your appearing significantly older than you are.

Many difficulties that are caused by Alzheimer's or dementia are similar to those difficulties created by hearing loss. If you or someone you know are having difficulties, it is recommended to seek evaluation from an audiologist (for hearing loss) or a physician (for cognitive difficulties). ■

Information provided by Dr. Ty Tanker, audiologist, Woodard Hearing Centers, 2328 Rocklyn Drive, Building 3, Urbandale, 515-276-6122, www.AmplifyYourLife.com.

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FALL FESTIVAL raises funds for education

Event helps fund field trips, equipment and programs.

Karen Acres Elementary School, in cooperation with Valerius Elementary School, will celebrate its fifth Fall Festival on Oct. 22. The idea for a fall festival first came about when the PTO board identified a need to find ways to raise funds from beyond the school family. A planner by nature, organizer Erin Russell knew that a vendor and craft fair would be the



Fall Festival returns with vendors, kids' activities and auctions.

answer to bringing the community inside school walls in order to help fund learning opportunities outside of the classroom.

"Not everyone is aware of the fact that the funds allocated to schools from various sources often fall short of what is needed in order to provide students the very best educational experiences possible. It is through the fundraising efforts of PTOs we can often support additional educational experiences outside of the classroom, playground equipment, resources like iPads, PE equipment, and support running programs like J-Hawk Joggers," Russell says.

Not only does the event include more than 40 local crafters and vendors, but the Fall Festival also has free activities for kids. This includes bounce houses, an obstacle course and a giant inflatable slide. Families can also meet and greet a superhero and princess, take barrel train rides, participate in face painting, and have a free family photo taken in front of a crafted balloon wall. Food is also available at the Fall Festival along with a raffle and silent auction.

"As a parent who became involved with Fall Fest in year two or three I believe, it feels great to know you are investing your time into activities and events that support students and staff in your school," Committee Member Lindsay Pingel says.

This year's Fall Festival will take place on Oct. 22 from 10 a.m. to 3 p.m. at Karen Acres Elementary School. All proceeds from the event will go to support field trips, special requests, and needs for students and teachers at Karen Acres Elementary School and Valerius Elementary School for the 2022-2023 school year.

Committee members say they are looking forward to seeing the community come back together in support of students. They are also looking forward to seeing the tradition of the fall event come to life one more time knowing that this is the last Fall Festival at Karen Acres before it transitions and merges with Valerius Elementary next fall.

"With the pandemic canceling the event for the past two years, I think having Fall Fest in full swing once again feels like a celebration. It will be great to see Karen Acres families, staff, and the at-large community come together once again next month," Pingel says. ■

Safe Halloween Tips



1. All costumes, wigs and accessories should be fire-resistant
2. Fasten reflective tape to costumes and bags, or give children glow sticks
3. When buying Halloween makeup, make sure it is nontoxic and always test it in a small area first
4. Remove all makeup before children go to bed to prevent skin and eye irritation
5. If your older children are going alone, plan and review a route acceptable to you
6. Agree on a specific time children should return home
7. Teach your children never to enter a stranger's home or car
8. Instruct children to travel only in familiar, well-lit areas and stick with their friends
9. Tell your children not to eat any treats until they return home and an adult has checked for opened packages
10. Children and adults should put electronic devices down, keep heads up and walk, don't run, across the street



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PSL for your home décor

Fall is here, (insert your PSL — pumpkin spice latte — reference here). We already know the flavor of fall, but how do we incorporate that into our homes and create that warm and comfy atmosphere? Think earthy, vibrant, dark wood furnishings and a splash of vintage.

The 1970s-inspired earthy tones like green, yellow and blue really make a statement, especially when paired with rattan and bamboo. Combining these colors with a touch of vibrant oranges and teals creates visual interest that will get noticed.

Use dark woods to easily create a dramatic look. If your home is currently following the white on white trend, you can still add a few dark wood pieces without ruining your aesthetic. In fact, doing so will enhance the room's interest and keep it from falling flat.

What was old is new again, but, let's face it, vintage is always cool. You're seeing vintage pieces all over your feeds, and fall is the perfect time to add vintage décor and furniture into a room to easily create warmth and a ton of character.

It's that easy to make your home warm and cozy for fall. ■

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



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URBAN LOOP marks 5 years

Urbandale becoming center of business opportunity



Over the last five years, the Urban Loop has opened up many development opportunities.

Five years ago, the City of Urbandale launched the Urban Loop name and tagline for Urbandale's development areas anchored by the 90-degree bend in Interstate 35/80.

"New interchanges, a new flyover bridge, and more than 35 new projects have located or expanded in the Urban Loop since its launch," says Derek Zarn, Urbandale's director of marketing & communications. "That's tens of millions of dollars of investment and a lot of new jobs."

The land around the interstate is prime for development and supported by highly-accessible traffic routes, Zarn says.

"With a lot of planning and a little bit of geographic luck, these traffic routes and interstate access have made Urbandale the center of business opportunity in the Greater Des Moines metropolitan area," he adds.

Development areas in the Urban Loop offer space for retail, office, flex, warehouse and light industrial. Acres of land are ready and waiting for a groundbreaking ceremony to inaugurate the next new business in the location.

The city recently worked with local and state partners to upgrade Interstate 35/80 to create greater access for businesses looking to locate in Urbandale. Several new exits have been opened and roadways improved to gain access to a wide variety of sites in the Urban Loop. An interchange at 100th Street was completed in 2018, and an interchange at Meredith Drive and the Iowa Highway 141 flyover ramp were completed in 2020.

"Many staff members and external partners have worked hard to make the Urban Loop a successful place for business investment," says Zarn. "The early success of this area was led by the main campus of John Deere Intelligent Solutions Group and R & R Realty's Paradigm Building."

Urbandale maintains a vast array of investment-attracting amenities including the Urban Loop which boasts seven I-35/80 interstate access points, one of the lowest city tax rates in the metro, an extensive park and trail network, and the ability to grow northwest and annex land in unincorporated Dallas County, Zarn says.

The City recently began the process to update its Comprehensive Plan, creating a vision with goals and objectives to guide future growth and development. Urbandale has grown significantly since 2003, when the current plan was adopted. The development landscape, Zarn says, has evolved significantly as well. ■

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EVENTS IN THE AREA

Check for cancellations

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

Urbandale Historical Society happenings

• Nov. 13, 2-4 p.m. "Art in Urbandale" program presented by Rob Hilbert, Urbandale Public Arts Commission.

• Dec. 4, 2-4 p.m. Urbandale Historical Society Christmas Open House.

• Dec. 11, 2-4 p.m. Program "Night Before Christmas" presented by Norm Huitt.

• Jan 8. 2-4 p.m. Program Park and Rec in Urbandale presented by Jan Herke.



Veterans Brunch — Everyone 55 and over welcome

Thursday, Nov. 10, 10 a.m. to noon
Giovannetti Shelter at Walker-Johnston Park, 9000 Douglas Ave., Urbandale

Cost for brunch is \$13 for the general public and free for veterans and spouses. The Veterans Day Brunch is held in celebration and remembrance. A catered brunch from Main Street Cafe will be served and music will be provided by Festival Brass. Space is limited and registration is required by Nov. 3. Register by calling the Urbandale Senior Recreation Center at 515-278-3907.

Urbandale Historical Society Pancake Breakfast

Saturday, Oct. 22, 9-11 a.m.
Urbandale Historical Society,
4010 70th St.

The Lions are cooking for this pancake breakfast. \$5 suggested donation.



Open House at Parks & Public Works Facility

Saturday, Oct. 22, 10 a.m. to noon
9401 Hickman Road, Urbandale

The City is hosting an open house for the new Parks & Public Works Facility with tours of the facility, big trucks, light refreshments and family/kids games.

Tallgrass Theatre Co. production

Fridays - Sundays, Nov. 4-21
Tallgrass Theatre, 2019 Grand Ave., Suite 100,
West Des Moines

"Miss Bennett: Christmas at Pemberley," will be performed. Go to tallgrasstheatre.org for more information or to buy tickets.

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EVENTS IN THE AREA

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Check for cancellations

Haunted attractions

Various dates: check websites

• **Ames Haunted Forest**
1400 S. Fourth St., Ames
ameshauntedforest.com

• **Linn's Supermarket**
3805 Sixth Ave., Des Moines
linns hauntedhouse.com

• **Phantom Fall Fest**
3200 Adventureland Drive, Altoona
adventurelandresort.com

• **Slaughterhouse**
500 Locust St., Des Moines
slaughterhousedm.com

• **Sleepy Hollow Haunted Scream Park**
4051 Dean Ave., Des Moines
sleepyhollowscreampark.com

• **ScareDSM**
97 Indiana Ave., Des Moines
scaredsm.com

• **Tormented Souls Haunt & Scream Park**
Catch the Terror Bus at Edgewood Park, Madrid
tormentedsouls haunt.com



Family Halloween

Through Oct. 29

Living History Farms, 11121 Hickman Road, Urbandale

Experience historic trick-or-treating, pumpkin bowling, story-telling and horse-drawn wagon rides at this annual tradition. Dates and times are: Oct. 21, 5-8 p.m.; Oct. 22, 5-8 p.m.; Oct. 23, 4-7 p.m.; Oct. 28, 5-8 p.m.; and Oct. 29, 5-8 p.m. Admission is \$8, with ages 1 and younger free. Information at lhf.org.

ClearJoy Music: An Evening of Celtic Music

Oct. 22, 7 p.m.

Windsor Presbyterian Church, 6301 University Ave., Windsor Heights

Crossroads of Iowa presents this fundraising concert. Admission is free, but a freewill donation will be used to support programming related to providing safe housing for women. During the Celtic Concert, the sewing group at Trinity Presbyterian Church, Indianola, is providing a display of comforters. Their comforters go all over the country and world for people in need. ■



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3 WAYS you can help slow or prevent cognitive decline

In recent years, cognitive decline has become increasingly common. And unfortunately, rates of dementia and Alzheimer's disease are expected to keep rising over the next 20-30 years — with approximately one in three seniors dying with some type of dementia. That statistic is far too high. The one silver lining though, is that studies have found it possible to slow (or in some cases prevent) the onset of impaired cognitive ability. The way to do this is by increasing neuroplasticity — the process of maintaining, repairing and creating new neural connections in the brain.

There are many ways to increase neuroplasticity, but to maintain a fully functioning mind, you need to live a life of vibrance and variety. Below are a few things you're probably already doing that can help slow or prevent cognitive decline.



Mental stimulation

The best way to keep your mind sharp is to learn new skills. It's also a good idea to practice old skills from time to time. Training your brain with activities that require new learning and occasionally recalling old learnings can help your overall cognitive function improve. You might want to try playing a new instrument, knit or even learn a new language. All these activities promote mental stimulation. And the positive effects of these activities usually stick around a lot longer than you might think.

Movement

Physical exercise is a great way to increase your neuroplasticity. Taking the time to be active every day — even for a short time — can stimulate the growth of new connections in your brain. Walking, biking and hiking are a few of the ways you can incorporate physical activity into your daily routine. It has been found that even three hours of exercise per week can lead to significant change in the

areas of the brain responsible for memory and cognition.

Social engagement

Not only does social interaction keep us happy, but it can also keep us healthy. In fact, most seniors who are socially engaged on a regular basis have a higher level of brain function. Especially as we age, it's important to feel the friendship, camaraderie and support that comes from family members and peers. Frequent get-togethers, family outings, making new acquaintances and new friendships can stimulate cognitive growth and repair — not to mention, make life worth living.

For vibrant, maintenance-free independent senior living, where all of these activities are right at your fingertips, you don't have to look any further. ■

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 season at TheArbordale.com.

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Urbandale

MYSTERIOUS noises

Have you been experiencing cold spots, self-closing doors, or weird noises in your home? With Halloween right around the corner, these weird noises can allow our imagination to get the best of us. But fear not, the HVAC Ghostbusters are here.

We have all watched horror films of cold spots indicating that a ghost or spirit is present. Before concluding that you have unwanted company, check the air filter in your HVAC. Built-up dirt and debris in the air filter will result in limited airflow, creating cold spots around your home. If the filter is clean, check to see if any vents in your home are closed. Closing vents around your house can also limit airflow and potentially lead to other problems with your system. Lastly, if your system is not the right size for your home, this can be the source of cold spots. Seek professional advice to determine whether you have the right system for your home.

There is nothing scarier than a door suddenly closing on its own. Before this sends you running out of your house, look for drafts around doors and windows. Drafts around these areas will have no problem slamming doors shut or open without human help. Unwanted drafts can be a sign that your system has a pressure imbalance. No worries, this is a problem that your HVAC technician can solve without difficulty.

Have eerie noises been sending shivers down your spine? You may be experiencing loud banging or wailing noises coming from the direction of your HVAC. A noisy system can be due to a lack of maintenance or a sign that a repair is needed. Routine annual maintenance is the key to keeping the creepy noises away.

While we are on the topic of maintenance, the most frightening systems are the ones that don't receive annual upkeep. Don't allow your system to turn into a monster. If your system is not on a maintenance program, it's not too late to start. Maintenance programs include many benefits, such as catching repairs early, keeping your warranty valid, and ensuring that your system is running at its highest efficiency.

Hopefully, these tips help you solve the Halloween mysteries around your home. Save the scares for fun holiday activities by making it a point to give your heating and cooling system the necessary care and maintenance needed to function efficiently. ■

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





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HOME HEALTH

By Ward Phillips

NEED home health care? Choose wisely

When Chris, 78, was preparing for knee-replacement surgery, he couldn't wait for the operation to be over so he could recover and become active again. But he ended up developing a post-surgical infection and remaining hospitalized for several days, then spending two weeks in short-term rehabilitation to help him regain his strength.

Finally, the day came for his return to his house; Connie, his wife, was eager to help care for him in familiar surroundings. But his doctor threw him a curve: "You can go home today, but I'm going to prescribe a few weeks of home health care," she said.

Chris and Connie looked at one another, puzzled. "What will home health care do for me that we can't handle at home?" Chris asked the doctor.

Quite a lot, it turns out.

Home health care is clinical, medical supervision provided in a person's place of residence. This type of care is usually prescribed by a doctor as part of a care plan following a person's hospitalization for illness or injury; it can also benefit older adults who are prone to falls or who have been diagnosed with chronic illnesses, such as cardiac problems or diabetes. It can include: health monitoring; medical testing; administration of prescription medication, shots, or other forms of treatments; physical, occupational, and/or speech therapy; and wound care.

Chris's doctor presented him with home health provider options and asked him to choose; he and Connie researched providers online and ultimately selected one. Weeks later, Chris is ready for his final session and is grateful for the care he received.

If a doctor has told you home health might benefit you, consider using the questions below to find the provider that will best meet your needs.

- Is the provider established? It's not unusual for providers to enter and exit the market quickly. Consider one with positive outcomes that can be supported.
- Is the provider Medicare- and Medicaid-certified? Certification is a sign that the organization meets state and federal requirements and can be expected to provide quality care.
- Can the provider break down the percentage of services your insurance will pay for, and how much of the cost, if any, will be out of pocket? Make sure you thoroughly understand this information before services begin.
- What services does the provider offer? Look for one that specializes in physical, occupational, and speech therapy, among other services, so caregivers can address a range of needs.
- Ask about the qualifications and credentials of the individuals who would be providing your care. For example, if you're promised a nurse, ask and make sure the person who will be caring for you is either a licensed practical nurse or registered nurse.

You can ask many more questions, but those should get you started. Here's hoping you'll choose a provider that will make a positive difference in your well-being for years to come. ■

Ward Phillips is a senior leader with 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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CHAMBER honors Educator of the Year

The Urbandale Chamber of Commerce annually honors one special Urbandale educator. This person is nominated for their outstanding accomplishments in the classroom by peer educators. They must positively influence and impact their students and fellow educators. This year's Educator of the Year award has been presented to Melanie Fausch. She has taught at Webster Elementary for a number of years.

Fausch has a strong focus on continuous improvement in leading students in her classroom. She establishes both short- and long-term goals and engages students in monitoring their progress toward these goals. She balances her high expectations for every learner, all while maintaining the conditions for every student. She fosters belonging and a strong sense of community among her students. She demonstrates a joy for learning and collaborates with her peers, all while maintaining a positive attitude. It is for all these reasons Melanie Fausch was named 2022 Educator of the Year.

She was recognized at the 2022 Back-to-School Kick Off event on Friday, Aug. 19.



Tiffany Menke and Ben Buenzow present the Educator of the Year honor to Melanie Fausch.

GRAVES bases new novel in Des Moines area

Thomas Graves, a retired lawyer and magistrate judge in the Des Moines area, has published his first novel, "Let Us Not Talk Falsely Now."

The book is a novel about a white supremacist, Johnny Desmond, who comes to face the criminal justice system after igniting a bomb in an Islamic center. The person he saves that night can save him from a life in prison, but will he?

Grave has worked as a newspaper reporter, magazine editor, an executive at Heritage Communications and as an association executive. He practiced law in Polk County and adjoining counties in criminal courts, juvenile and family courts. He is a former Polk County Magistrate judge.

VARIETY awards children's initiatives in Iowa

Variety – the Children's Charity of Iowa has awarded 63 grants to children's nonprofit organizations totaling more than \$2.1 million. Funding is provided to programs and initiatives on an annual basis that directly impact the well-being of children in the state.

Variety grants provide funding for capital projects, essential medical equipment, shelters, inclusive playgrounds, Variety vans and more. Organizations that receive Variety grants range in size and focus, but all share the goal of bettering the lives of children in Iowa.

"Variety is committed to positively impacting children throughout Iowa. We are very grateful for the generous support from our individual and corporate donors," said Sheri McMichael, executive director of Variety – the Children's Charity. "These grants provide equipment and essential program support to organizations across the state, helping thousands of children reach their full potential."

The grant-making process is advised by a panel of community board members and volunteers who review applications from each organization. Funding priority is given to programs that serve the greatest needs and help the greatest number of children.

Urbandale-based organizations receiving funds include Mentor Iowa for group events, Jeans for Teens/Clothes for Kids program, Mentor Activity fund and Mentee Assistance fund; Spina Bifida Association of Iowa for Camp So Bright scholarships for summer camp for children with spina bifida and their families; and Tech Journey for equipment for classroom space to deliver robotics programming for youth. ■

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RECIPE

POWER your playbook with a savory appetizer

(Family Features) Back and forth action for four quarters keeps fans on their feet, but a mouthwatering menu is what homegating and tailgating are truly all about. Keep your crowd energized by loading your game day playbook with recipes that are just as exciting as the game itself.

Meld together traditional tailgate tastes with these jalapeño bacon and salsa biscuit bites from celebrity chef and entertainer George Duran, author of “Take This Dish and Twist It” and host of Food Network’s “Ham on the Street” and TLC’s “Ultimate Cake Off.” They’re perfect for serving during the pregame festivities to power up your fellow diehards or as a halftime snack to recharge for a second half surge.

Starring the vibrant flavor of Fresh Cravings Salsa and its homemade-tasting alternative to softer, duller blends of jarred salsa, this appetizer offers a savory solution you can enjoy all season long. Made with high-quality ingredients like vine-ripened tomatoes, crisp vegetables, zesty peppers and spices, the salsas make a perfect addition to a variety of recipes to take homegating to the next level.

Visit FreshCravings.com to find more homegate recipes worthy of the hall of fame. ■

Jalapeño bacon and salsa biscuit bites

Recipe courtesy of chef George Duran
Yield: 16 biscuit bites

- 1 tube biscuit dough (8 biscuits total)
- 7 ounces grated mozzarella cheese
- 1/4 cup jarred jalapeños, chopped
- 8 slices cooked bacon, chopped
- 1 cup Fresh Cravings Restaurant Style Salsa
- nonstick cooking spray

- Preheat air fryer to 350-360 F.
- Divide each biscuit in half by pulling apart in centers. Use hands to flatten each biscuit into circles. Set aside.
- In bowl, mix mozzarella cheese with chopped jalapeños, bacon and salsa.
- Add heaping spoonful into each flattened biscuit and pinch each together tightly to form balls. Top each with small amount of salsa mixture.



- Spray nonstick cooking spray in air fryer and, working in batches, cook biscuit bites 6-9 minutes until golden brown.
- Serve warm.
- **Note:** If air fryer access is unavailable, biscuit bites can be baked 8-10 minutes at 400 F in oven, or until golden brown.

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MEDICAID eligibility and assets

The expense of nursing home care can rapidly deplete the lifetime savings of couples. There is a common misconception that a couple must use up all of their available assets for care before one spouse becomes eligible for Medicaid. The Department of Human Services has a five-year look-back period for transfers, so you can't just give away your money. It is important to know what assets are exempt, what assets you can retain, and how to avoid spending more than you have to.

To qualify for Medicaid, the applicant must have less than \$2,000 in countable resources. Certain assets are exempt. This includes the home, one vehicle, and pre-paid funeral or burial plans for both spouses. Exempt items also include personal possessions, such as clothing, furniture and other household items.

For married couples, Medicaid also has safeguards in place to ensure that the spouse of a Medicaid-eligible person can retain assets. When a couple applies for Medicaid, an assessment of the couple's non-exempt resources, regardless of ownership, is made. The spouse of the Medicaid applicant can retain an amount between \$27,480 and \$137,400. This is called the "Protected Resource Amount." The non-Medicaid spouse gets



to keep these assets.

The remaining assets are attributed to the Medicaid applicant and must be spent down to \$2,000. One option for spending the money is to pay off debt, including a home mortgage. Not only is this an appropriate way to spend the applicant's resource, it is a benefit to the spouse remaining at home, as there is no longer a monthly mortgage payment. Under certain circumstances, the applicant's share can be placed in a specially drafted trust prepared by an attorney and approved by the Department of Human Services.

Once an individual is approved Medicaid, the remaining spouse's funds are not subject to any Medicaid payback. The money can be spent, saved or invested. This is why it is critical to do a complete financial analysis before applying for Medicaid.

Applying for Medicaid involves gathering and submitting complete and current financial information. Once the application is filed, navigating the rules and regulations on spending down assets can be overwhelming. An experienced attorney can help you determine what assets you can keep. ■

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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URBANDALE Public Library news

Fall has arrived and it's hard to believe the year 2022 will soon be coming to a close. The remaining months of 2022 will include the conclusion of our All Urbandale Book Reads discussions and programming. Join us Wednesday, November 9 at 1 p.m. for our final book discussion of this year's All Urbandale Reads, "This Tender Land" by William Kent Krueger.

The novel touches upon the troubling history of the treatment of Native Americans, including "training schools" and its impact on the generations to follow.

As a follow up to our September program with ISU professor Sebastian Braun's presentation on the history of American Indian schools and their implications for today's Indigenous communities, the Urbandale Public Library is honored to host Geneviève Salamone on Tuesday, November 15 at 6 p.m. Salamone, a professional violinist, producer, and composer from the Huron-Wendat Nation, overcame 15 years of childhood sexual abuse and now uses her platform to raise awareness on issues surrounding mental health, sexual violence and Indigenous issues such as Missing & Murdered Indigenous Women and the Indian Residential Schools. She holds a degree in Violin Performance and Indigenous Studies from McGill University and may currently be found performing with her violin duo, the Dueling Fiddles, and producing award-winning music in her own recording studio, Wendat Records. Salamone will perform original work and speak more about the issues that continue to affect Indigenous peoples, especially women, today. You can also catch a special UPL Recommends podcast with Genevieve on Soundcloud, where we had the chance to talk one-on-one about the experiences of this remarkable artist. Note: this program and podcast will contain mature content and is recommended for adults 18 years and older.

Scan the QR code to listen!

The library's art gallery recently resumed hosting art receptions for the public to view the current artwork on display and speak to the artist(s) themselves. Check the library's website for information on future artists and receptions. If you're interested in becoming more involved with the Art Gallery committee, we invite you to apply! The committee meets quarterly and helps locate and select artists to show in the space, assists with the installation of the exhibits and hosts receptions. For more information, visit www.urbandalelibrary.org/spaces/art-gallery or www.urbandaleartgallery.com. You can also contact Staci Stanton, programming & outreach Manager: ssanton@urbandale.org or 515-331-6764. ■



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YOUR year-end financial checklist

"An investment in knowledge pays the best interest." — Benjamin Franklin

No matter which way you slice it, 2022 has been a rough ride in the financial world. Inflation, rising interest rates, the Russia-Ukraine War, and a plethora of other factors created an unpleasant financial year for your average American. It's during these times I encourage you to remain disciplined and focused only on what you can control. Knowledge of your financial situation is something you can control. Here are some tips I recommend as the year comes to a close.



1. Create/update your household net worth statement. Every adult, rich or poor, old or young, should know what they have and what they owe. And it's not hard to create one; free templates are widely available online. Similarly, if you haven't done a household cash flow statement for a previous month, you absolutely should. Don't be afraid of what it might show. You can't fix a problem you don't know exists.

2. Assess your portfolio allocation vs. your risk tolerance. Everyone's risk tolerance is different, but there are some age-based guidelines on where you should be. If you're 30, an all-cash savings means missed growth opportunities. If you're 75, being 100% in stocks is a risky proposition. If you have a 401(k), do you know how your

mutual funds are invested? If you read my colleague, Jason's, article last month, you know that the S&P 500 has had a positive return in every year following a midterm election since 1950. Are you in position to take advantage?

3. Consider year-end charitable giving. You can gift up to \$16,000 per person per year without filing a gift tax return. If you wish to gift to future generations and get a nice state tax deduction in the process, consider contributing to a college savings 529 plan. If you have a required minimum distribution (RMD) from a retirement plan that will push you into a higher tax bracket, consider using a qualified charitable deduction (QCD) to soften the blow.

4. Review your estate plan. Try to review your estate plan at least every five years if you're younger than 60, or in the event of a life change (having a child, divorced, etc.). If you're older than 60, review it every one to three years. It's a good idea to have an updated list of assets added to the file, too (your executor will thank you). Similarly, make sure your beneficiary designations on retirement accounts and life insurance policies are up to date.

We can't control external forces, but by taking some simple steps, we can absolutely take control of our financial well-being. ■

Information provided by Dylan Dinkla, Iowa State Bank, 2301 128th St. Urbandale, 515-246-8240

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OUT & ABOUT



Allison Peterson and Mason Powers at the Chamber's ribbon cutting for Marco Technologies Relocation on Sept. 20.



The Urbandale Chamber of Commerce celebrated a ground breaking for the new location of Premier Credit Union at 10951 Meredith Drive on Sept. 26.



Chuck Burr and Mike Herting at the Chamber's ribbon cutting for Marco Technologies Relocation on Sept. 20.



Patrick Onken and Joseph Tschirren at the Chamber's ribbon cutting for Marco Technologies Relocation on Sept. 20.



Anthony Kottke and Melanie Mackey at the Chamber's ribbon cutting for Marco Technologies Relocation on Sept. 20.



Adam Obrecht, Tara Knight-Ortiz and Linda Franker at the Chamber's ribbon cutting for Marco Technologies Relocation on Sept. 20.



Lyndsey Lamb, Tara Knight-Ortiz and Norm Trentman at the Chamber's ribbon cutting for the opening of Caravel Autism Health on Oct. 5.



Jay Mathes, Jessica Crawford and Sandee Cook at the Chamber's ribbon cutting for the opening of Caravel Autism Health on Oct. 5.



The Urbandale Chamber of Commerce celebrated a ribbon cutting for the opening of Caravel Autism Health, at 2439 E. 106th St., on Oct. 5.



Christine Wilkins, Martha Valadez and Amber Jones at the Chamber's ribbon cutting for the opening of Caravel Autism Health on Oct. 5.

OUT & ABOUT



Deborah Harp and Sam Kingston at the Urbandale Chamber's BASH event held at Blue Shark Ale House on Sept. 8.



Ralph Compiano and Jay Fox at the Urbandale Chamber's BASH event held at Blue Shark Ale House on Sept. 8.



John Moots and Scott Hardee at the Urbandale Chamber's BASH event held at Blue Shark Ale House on Sept. 8.



Lonnie Davison, Darci Dooley and Rachel Reavis at the Urbandale Chamber's BASH event held at Blue Shark Ale House on Sept. 8.



Nicole Berger and Lori Vande Krol at the Urbandale Chamber's BASH event held at Blue Shark Ale House on Sept. 8.



Laura Formanek and Mary Mendenhall-Core at the Urbandale Chamber's BASH event held at Blue Shark Ale House on Sept. 8.



Mary Russell and David Russell at the Urbandale Chamber's BASH event held at Blue Shark Ale House on Sept. 8.



Jason Parkin and Carrie Hansen at the Urbandale Chamber's BASH event held at Blue Shark Ale House on Sept. 8.



Kaity Hall and Lisa Brekke at the Urbandale Chamber AM Exchange at Vision Park on Sept. 27.



Nicole Berger and Zach Bouslog at the Urbandale Chamber AM Exchange at Vision Park on Sept. 27.



Riley Schneekieth, Tate Felton and Justin Haas at the Urbandale Chamber AM Exchange at Vision Park on Sept. 27.



Santee Cook and Wendi Fredregill at the Urbandale Chamber AM Exchange at Vision Park on Sept. 27.



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