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SEPTEMBER 2022

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MAGAZINE

A new LOOK

Residents share their home
improvement projects

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As summer closes and fall creeps in, you may find yourself looking at your list of home improvement projects that you had great intentions of doing in the warm months but haven't been able to cross off the list quite yet. I can certainly relate.

In a next-stage-of-life simplification effort, my wife and I decided to sell our family home of 17 years and move into a townhome.

Not in a simplification effort, we also bought a lake cabin that needed a number of improvements. Our goal was to have the projects completed before summer began so we could get outside and enjoy the warm weather.

We made great progress on the indoor projects. What we didn't plan on were the outdoor ones. With a new septic system installed last fall, we had serious lawn work to do. Irrigation system installed. Lawn seeded. Bushes planted. The list went on, and so did the weeds. When will all the projects end? The answer, of course, is never. But we've got a few months before the snow falls to tackle the remaining tasks.

If you are like us, you will take on some DIY projects but will reach out to professionals, as well. I have often regretted taking on projects myself, but I have never regretted hiring a pro. Whether you are looking to start a new project and need ideas, or if you are up to your neck in tasks and need help, our feature story this month will surely aid you.

Thanks for reading. ■



SHANE GOODMAN

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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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A new **LOOK**

Residents share their home improvement projects

By Darren Tromblay

Homeowners renovate for various reasons. Maybe they want a style that is more comfortable or attractive. Or maybe they want to add value should they decide to sell. For others, after spending many years living in a home, some things are simply broken, out of date or need attention. Whatever the reason, renovating can be a daunting task and requires a good plan — and often professionals who can help along the way. While the renovation process is time-consuming and disrupts everyday living, most say they couldn't be happier with the end result.

Amy Ward brightened up the living area with new closet doors and by removing outdated spindles that interrupted the sight line to the stairs and other rooms.



FEATURE

No more pink paint

Amy Ward and her family have lived in their Urbandale home since 2005. In that time, they've completed some small projects around the home here and there, but nothing major.

It wasn't due to a lack of motivation; it just wasn't the right time. Until 2022. Ward, who "had wanted to do this forever," says things began to brew when she and her husband had a frank discussion about their future living quarters. They, along with 6-year-old daughter, Ivy, had a decision to make: love it or list it.

"The people who had lived in this house before us like pink a whole lot," she jokes about the home as they lived in it for so many years. "My husband, Tony, and I had a conversation and said, if we're going to stay here until Ivy graduates from high school, we wanted a house we wanted to live in. We discussed moving, but, because of our neighbors and the schools that are so close, we thought it was silly to move, though, so we decided to invest in the house."

During the couple's initial conversation, the renovation was just going to be the living room. As projects like these can, things quickly escalated.

AFTER



Outdated spindles and carpet were just two of the many things to go at the home of Amy Ward.

BEFORE



"We thought, well, if we're going to do that, we should paint, and if we're going to paint, we might as well get rid of this pink carpet, and it just kind of evolved from a small project to doing basically everything," she says.

An acquaintance re-did the doors and trim in the house, and, once that happened, the

renovation tidal wave was unleashed.

One of the changes was the addition of a storage cabinet in the wall in the entry way, an idea Ward got while trick-or-treating with her family a couple of years ago.

The home's new white trim was a result of simply wanting a color that would be the easiest



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FEATURE

to match. They wanted something that would last a long time, too.

Ward painted some of the furniture, but the other work was done by contractors. All of the trim, baseboard and molding around door frames was torn out — as were some “unsightly” spindles — and cleaned up. The wood paneling by the front door was left there but was given a new primer and paint job rather than tearing it out. Moldings around the windows were given an update, as was the paint on the ceiling.

The family was out of the house for 12 days in May while the work was being done. Fortunately, Ward’s mother lives in Urbandale as well, so they were able to make a temporary home without incurring the expense of a rental or hotel rooms.

The entire project took just four weeks.

“I think we were really lucky with the contractors,” Ward admits. “We got them to yank out the old, dark trim, and the painters were able to come in right after them and start their work. The person who laid the carpet actually had a death in the family and really hustled and managed to get all the carpet laid

in a day.”

Every morning, Ward would stop in to see how things were going, to answer any questions the contractors may have had, and to find out if they needed anything. Short of that, she and her husband were hands-off.

“I just gave them the code to the garage and let them come in and take care of everything,” she says.

As the work progressed, so did Ward’s enthusiasm. Their 1971 outdated home was becoming a source of pride.

And joy.

“It was jaw-dropping,” she laughs. “It was amazing. I kept walking around and saying that it feels like we are living in a hotel because everything is so clean. I was like a little kid for two weeks.”

On the outside

After devoting a lot of time, energy and, of course, money, to getting the inside of her Urbandale home the way she envisioned it, Erin Huston decided 2022 was the Year of the Exterior.

First on the list of to-dos was to get the

driveway replaced. The rebar-less, 1950s slab of concrete wasn’t cutting it anymore, so Huston had it redone. Instead of a single-wide drive, it’s now a double — with rebar.

Next up was the siding. Huston chose to have a contractor apply a vinyl-safe paint after a thorough power washing, a choice that she’s happy with.

“It was very 1950s yellow,” she says. “But I still wanted to give it a timeless look, because it’s a 1950s neighborhood, so I went with a creamy white instead of the black, white and the gray that are so trendy now. I didn’t think that would fit the style of the neighborhood.”

Cost-wise, Huston was happy. For her 1,100-square-foot house, as well as the garage, the bill came in at around \$1,900.

“I didn’t know it would be that inexpensive for doing all of that, so I was pleasantly surprised,” Huston says.

Rock was added around the bushes around the house as well. Most of the work, she says, was done by contractors.

Being a real estate agent helps, too. Huston knows people who can get the job done. She also benefitted from refinancing with a local

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FEATURE

lender, Neighborhood Finance Corporation, and received a \$10,000 forgivable grant that will pay for most of the exterior work over the course of the next five years.

The lender only finances certain neighborhoods, so when Huston found out that NFC was adding Karen Acres, she was excited. After having done extensive renovations to the interior of her home earlier, the financing provided a strong motivation to keep going.

"I wasn't planning on doing everything as quickly as I did, but once NFC came to this neighborhood, it kind of expedited things," she says. "It was a catalyst to get the outside going."

The inside had been completely gutted, including ripping up carpet to expose the beautiful hardwood floor beneath. She also had a wall knocked out to open up the floor plan, added granite countertops, new light fixtures, can lights and a tiled backsplash.

Huston says she doesn't have much left to do renovation-wise.

"Unless I have some



BEFORE



AFTER



Erin Huston's exterior home renovations have included completely rebuilding her driveway, adding landscaping, and giving her residence a new color.

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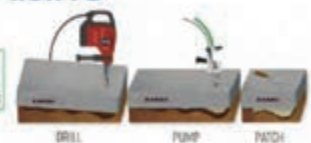
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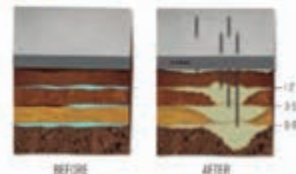
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FEATURE

random idea pop up,” she jokes. Like buying another property and starting another renovation.

“I bought one of my neighbor’s houses, and I’m actually remodeling the basement of that one right now to get it ready to rent,” she says. “I just bought that one in June, so that’s been my summer project.”

A real estate magnate in the making.

“I hope so,” she laughs. “I’m hoping to do one per year; that’s my goal. Now I just have to make it happen.”

Bigger and better

Michael Russell’s old shed out back just wasn’t cutting it anymore.

The plywood-floored shack from 2003 had reached its useful limit. Russell wanted bigger and something with more permanency. In short, he wanted a shed. And a shed is what he got.

First up was pouring a concrete floor. No more plywood. In April, an 18-foot by 17-foot slab of concrete was poured so the actual framing could begin.

“We drew out some ideas of things I knew



The construction of Michael Russell’s new shed began in April 2022.

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FEATURE

I wanted, like a couple of windows and a big barn door that slid instead of opened,” Russell says, noting that additional concrete was poured to act as a ramp to the door.

Once the frame was complete and walls took shape, siding to match his home was installed. The shingles used on the shed match the shingles on the house as well.

“It almost looks like a guest house,” he says.

His dad, David Russell, handled nearly all of the painting on the inside, and a family friend who is a contractor, and another who is an electrician, handled the lion’s share of the work, Michael Russell says.

“And I stole some of the ideas from Dad’s shed,” he says. “That’s where I got the idea of wanting a concrete foundation, the sliding doors, specific features like that.”

Inside the shed is a 10-foot butcher block workbench, three cabinets with drawers, and an overhead hanging cabinet. The goal was to replicate the workspace he already had in his garage. He needed the space.

“We’re on a corner lot, so it’s very necessary to have a snowblower,” he reveals. “I have a tremendous amount of sidewalk to clear when it

snows. But, in the winter, if I want to have the snowblower in the garage, my wife and I have to park our cars in very contorted positions. Specifically for the winter, I wanted a place for that snowblower, and, because it is electric start, I needed electricity in the shed. I have a riding lawnmower, too, that was never practical to put in the garage, so I had it in my previous shed, where it took up probably 40% of the space at all times.”

A wheelbarrow and power washer needed new homes as well and now have them. But the shed is not just storage space. Some lighting has been added, as has a ceiling fan, Internet connection, and a 43-inch wall-mounted TV. A small refrigerator with a freezer is there as well. A finished floor is in the works.

Russell says the project is 95% complete, with plans for landscaping and even a small vegetable garden to the west.

The perfect combination of work and fun.

“My wife (Alicia McQuilkin-Russell) and I spent a couple nights out there watching movies, and I’ve had a friend over, too, and we had some pizza and drinks,” Russell says. “It’s been great so far.” ■



Michael Russell had a 10-foot butcher block workbench installed in his new shed to match one he has in his garage.

What’s Your Plan?

Planning has been a part of her life, both personally and professionally. Charlotte, a former financial advisor, knew the importance of having a plan for retirement. Having supported her mom, aunt and uncle in selecting retirement communities, she knew what she wanted and needed when the time came to make a move.

At the age of 72 she decided it was time. “I’m still very active and regularly entertain. The townhome was perfect because I wasn’t ready to completely downsize. I liked the fact that Deerfield provided a full continuum of care so this would be the last major decision I would need to make.”

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A LOOK behind the curtain of independent senior living

“Senior living” is often a loaded phrase. It can refer to anything from lackluster long-term care to luxurious independent living communities and everything in between. While there are still some general misconceptions, the industry has made some significant progress in recent years. This includes independent living, which presents a more modern and lively take on senior living and is designed specifically for older adults, typically aged 55 and older.

As someone who has been part of the senior living industry for many years — following trends and constantly researching the evolving wants and needs of a diverse aging population — I feel I’ve made some noteworthy discoveries. So, let’s dive a little deeper into the ways that independent living gives seniors the freedom, purpose and enjoyment they’re actively seeking.



Freedom

Most Americans define freedom the same way: Do what I want when I want. I’ve learned that’s exactly what independent living provides. Because of the maintenance-free lifestyle, seniors are able to spend the majority of their time doing the things that interest them. They don’t have to set aside time to manage the upkeep of their home or use all their energy taking care of the yard. They are free to live a life of leisure for the first time in a very long time.

Purpose

Everyone needs purpose. It’s why we wake up in the morning. Again, independent living makes this possible. Seniors living in these communities have countless opportunities to participate in volunteer work, leading to better communities and brighter spirits. Plus, it’s usually possible for seniors to find an independent living community near their loved ones so they continue to feel a sense of purpose from being with family and friends.

Enjoyment

Just like having purpose, we need to be rewarded. And, hey, life is meant to be enjoyed. This is just as relevant in your retirement years as it is when you’re a teen — maybe even more so. That’s why so many seniors appreciate the fact that independent living communities support active retirement. They create a space for people in the same phase of life to gather together and really live. They can pick up old hobbies or pursue new ones, and they can spend every day feeling an overall excitement for life.

And finally, if you or a loved one decide to check out independent living, you may find it’s surprisingly affordable. ■

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

'A FATHER'S love'

Within a span of three months this summer, I walked both of our daughters down the aisle and placed their hands into those of the man each one married. In those special moments, and in the time preceding and following the weddings, my father's heart of love welled up and sometimes spilled over into tears. Sending our little girls off into the next chapter of their lives is both gut-wrenching and good.



My experience has given me a fresh glimpse into our Heavenly Father's love for humanity in sending His only Son into the world. "In this is love, not that we loved God, but that He loved us and sent His Son to be the propitiation (atoning sacrifice) for our sins" (1 John 4:10).

Our daughters were met by good men who love them. God's Son came to people who despised Him. "He was despised and we did not esteem Him" (Isaiah 53:3b). Why would our Heavenly Father entrust his precious Son to those who do not love Him? God's Son explains, "For God so loved the world, that He gave His only begotten Son, that whoever believes in Him should not perish, but have eternal life" (John 3:16).

I love our girls too much to subject them to wicked men. God loved wicked humanity (the world) too much to withhold His beloved Son. But why give His Son? "All of us, like sheep have gone astray. Each of us has turned to his own way (in rebellion against God); But the Lord has caused the iniquity of us all to fall on Him" (Isaiah 53:6).

Jesus' death paid the penalty our sins deserve so all who believe in Him may be forgiven, escape God's punishment, and receive eternal life. "He Himself bore our sins in His own body on the cross that we might die to sin and live to righteousness; for by His wounds you were healed" (1 Peter 2:24a). "He who believes in the Son has eternal life" (John 3:36a).

Stuart Townsend aptly states, "How deep the Father's love for us; How vast beyond all measure; That He would give His only Son to make a wretch His treasure... Behold the man upon the cross, my sin upon His shoulders..."

The measure of our Father's love is the sacrifice of His Son to rescue unworthy rebels from eternal condemnation and then raise Him from the dead to bring about our justification (Romans 4:25). What pained the Father profits us.

The provision of the Father's love doesn't equal our possession of it. Reject the Father's love and perish. Receive His Son by faith and live. ■

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



A SERIOUS CANDIDATE FOR SERIOUS TIMES

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.

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BEFORE YOU GO

By Jan Shawver

WHAT do you say?

When someone dies, it can be awkward or uncomfortable to talk to the grieving family or friend, especially if you have never been around death before. What do you say or do?

- Don't be afraid to talk about their loved one by name. Saying their name is not going to upset the family — it shows you care. Sometimes just hearing their loved one's name can be comforting.

- If you have a special memory of time spent with the deceased, share it briefly.

- Don't be afraid of tears (theirs or yours). Someone has died; tears are a natural form of grieving and should not be squelched.

- If you don't know what to say, a squeeze of a hand or a hug speaks volumes.

As time goes on following a death, do not isolate the grieving family member. Spend time with them; give a phone call to see how they are doing, meet them for coffee, let them talk about their loved one. Often, they are lonely and appreciate your company. If they refuse your gesture, don't write them off. Try again in a few days or weeks. They may have just needed to be alone that particular day.

Grief is not a disease. The strength they draw from your company will help them navigate these difficult days. ■

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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HOME DECOR

By Jennifer Coughenour

VINTAGE is back

What's old is new again. Modern farmhouse is on the way out with the rustic décor and matchy-matchy furniture quickly becoming boring. Now it's all about interesting shapes, bold colors and natural materials. Vintage is back, so bring on the color and fun curvilinear furniture.

Materials: Natural materials such as jute, wool and cane are back. These textured details are seen particularly on chairs, rugs and cabinet doors, and they make for sturdy vintage pieces that have held up beautifully over the years.

Shapes: Rounded sofas and tables are back and replacing the harsh edges of angled furniture because the soft edges create a more relaxed look and feel. Try pairing rounded furniture with an abstract rug or retro lamp to complete the look.

Colors: Retro colors are in and kicking the neutral colors to the curb. Brighten up a room with a piece of furniture in groovy colors like dark green, burnt orange or royal blue. Don't be afraid of a bold color to really make a statement.

Pairing your modern furniture with vintage pieces is easy to do and works in any home. Remember to consider material, shape and color, and you're on the road to success. ■

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



HEALTH

By Ellie McDonald

WITH CHANGE comes growth

Summer is winding down, and a new season of life is beginning for everyone in some capacity. Fall time is full of new things — whether that be a new school, new grade, new job, new schedule, new assignments, or simply just a new routine to adjust to. In the midst of the busy, it is important to check in on your mental health as the new season begins. Checking in often allows for feelings of burnout and being overwhelmed to be addressed early.



Positive mental health routines can be incorporated into your life in small and easy ways, such as going on a walk and enjoying the beautiful leaves changing colors, spending quality and uninterrupted time with those you love the most, trying out a new hobby or interest you feel you would enjoy, talking to a friend or family member you trust when feeling in a slump, and lastly, seeking help if you feel called to do so. While these tasks may seem small, if practiced daily, they can lead to substantial growth for your mental well-being. The activities listed may not be for everyone, but self care takes many forms. I encourage you to explore different options until you find what works best for you.

Change can be overwhelming and oftentimes scary, but, with change, comes growth. It is important to remember to fill your own cup in the midst of it all and help those around you to do the same. ■

Information provided by Ellie McDonald, SS Therapy and Consulting, Ltd, 4725 Merle Hay Road, Suite 205, Des Moines, 515-528-8135, www.sstherapyandconsulting.com, mcdonald@sstherapyandconsulting.com.

HEALTH

By John Forbes, RPh

SEPTEMBER: National Cholesterol Education Month

The month of September is National Cholesterol Education Month which seeks to inform the public about the dangers of high cholesterol and its connections to a leading cause of death in the United States: heart disease. It can be hard to diagnose high cholesterol because there are no symptoms associated with it. The causes of high cholesterol are attributed to unhealthy eating, smoking and lack of exercise.



Some foods that contribute include foods high in trans fat and saturated fats. These extra fats cause the liver to make more cholesterol, and the extra cholesterol will build up in the walls of the arteries, which will eventually make the arteries narrower and blood flow to the heart slowed or blocked. It is recommended for those 20 years and older to get their cholesterol levels checked once every five years. However, men older than 35 and women older than 45 should get their lipid panel checked annually. Some ways to help lower your cholesterol levels include light to moderate exercise, eating a well-balanced diet that includes fiber and unsaturated fats, and reducing stress levels. ■

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

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TOO much fun in the sun?

Summer is coming to a close, and, after a few months of enjoying the outdoors, this is a good time of the year to check your skin.

Most importantly, look for any suspicious moles or spots that are changed in size, shape or color, have irregular borders, vary in color or are larger than a pencil eraser. These could be signs of skin cancer and should be checked by a dermatologist.

In addition, if your skin appears discolored with uneven tones, this could be photoaging caused by prolonged exposure to the sun and Ultraviolet A (UVA) and Ultraviolet B (UVB) rays. This exposure can prematurely age your skin and lead to a variety of cosmetic issues including lines, wrinkles, drooping skin, age spots, leathery skin texture, spider veins and mottled skin tones.

Let's start with prevention

Try to avoid the sun from 10 a.m. to 4 p.m. and wear protective clothing, wide-brimmed

hats and UVB-blocking sunglasses whenever possible. Sun damage accumulates over many years. So, the sooner you start using sun protection, the better your skin will age.

The best way to have healthy looking skin in your 50s is sun protection in your 20s.

Use a water-resistant and broad spectrum (protects against both UVA and UVB rays) sunscreen with an SPF of 30 or higher. Be sure to reapply every two hours or right after swimming or excessive exercise. Keep in mind, people with fair skin, blonde/red hair or blue/green eyes are more susceptible to photo damage and skin cancer. More frequent sunscreen applications may be needed.

Time to renew

It's as easy as Vitamin A (retinol) and Vitamin C (antioxidants). In combination, these two topicals can increase cell turnover (natural exfoliation), stimulate collagen, smooth skin tone and protect against free radicals.

Microneedling uses microscopic punctures to stimulate the natural healing process of the skin and the production of collagen. This helps to reduce acne scars, sun damage, and improve skin texture.

A chemical peel provides deep exfoliation of dull, dry skin while hydrating and smoothing the texture. They can also help fade dark spots and reduce acne and redness resulting in a brighter complexion.

Microdermabrasion uses a non-invasive technique that resurfaces the top layer of skin and reduces fine lines, wrinkles and discoloration while increasing collagen production for a more youthful appearance.

The Intense Pulsed Light (IPL) laser penetrates the skin and pulls pigmented areas to the surface where they eventually flake off, revealing renewed skin beneath. ■

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

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WHEN sound becomes noise

Sound is all around us, but sometimes sound becomes noise. Some people are more sensitive to sound than others, so the limit for when sound becomes noise varies. We can all agree that noise is the sound we don't really want to hear. Loud noises can cause a hearing loss. For people who already have a hearing loss, noise is often a big problem, because they have a limited ability to understand speech in noisy surroundings. The challenge is that some hearing aids not only amplify speech but also background noise, which makes hearing clearly in noisy situations difficult for a hearing aid user.

Tip: Be aware of potential sources of noise around you, and strive for a healthier sound environment.

Every day, we're exposed to all kinds of sounds at work, sports games, social events,



etc. If you listen to these sounds for a long time at a high volume, these things we enjoy can quickly become noise, whether listening to the radio, podcasts, music or even traffic. Many things that you might not consciously recognize contribute to your daily intake of potentially harmful noise. Noise regulations exist based on how long you're exposed. The higher the noise intensity, the shorter the time you should work within that noise. Listening to a loud concert at levels of 110 decibels puts you at risk of permanent hearing impairment, even after just a few minutes.

Tip: Listen to your own ears. If loud sounds feel uncomfortable or painful, your ears are probably telling you that the sound can be damaging.

The ear is a complex organ, and its delicate parts can be damaged by the impact of loud sound. The inner ear is furnished with sensory cells that convert sound into nerve impulses, which your brain understands. If the sound is too loud for the sensory cells, they can be

damaged or even destroyed. Sensory cells can't heal or regenerate, so once they are damaged, it's likely you'll develop a permanent hearing loss.

Tip: Wear hearing protection in noisy environments. Custom hearing protection is inexpensive and comfortable to wear for prolonged periods of time.

Our sense of hearing is an essential part of our communication and social wellbeing. When your ability to hear begins to falter, take action immediately to remedy and prevent further damage for a better quality of life. A few symptoms of hearing problems can be treated medically or surgically, but hearing aids are the best solution for noise-induced hearing loss. Hearing loss is individual, but there are many hearing aid options available. ■

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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- Larry B.



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SKATERS place in competition



Students of the Iowa Figure Skating Academy in Urbandale recently participated in the State National Games.

Students of the Iowa Figure Skating Academy in Urbandale recently participated in the State National Games. Coaches of the Academy are Elena Tobiash and Igor Velikanov.

Skaters placing in the top three were:

- Grace Brand, 4, gold medal.
- Anthony Chouangmala, second in the freeskate program.
- Naya, third in the freeskate program.
- Violet Senne, second in the spins program, jumps program and interpretive program
- Faline Senne, first in the spins program

The Academy has started another round of Learn to Skate classes for ages 3 through adult. The club practices at Metro Ice Sports, 5100 N.W. 72nd St., Urbandale. For more information, visit www.dmfigureskating.com. ■



Grace Brand won a gold medal.



Violet Senne and her sister, Faline Senne, placed in the competition.



Anthony Chouangmala with coaches Igor Velikanov and Elena Tobiash.



WHAT TO DO WHEN EXPECTING

1. Choose a pediatrician
2. Schedule your first prenatal appointment
3. Start taking prenatal vitamins
4. Discuss medications with your doctor
5. Make a work plan
6. Cut out alcohol and substance use
7. Decrease your caffeine intake
8. Brush up on your nutrition

WHEN DO I CHOOSE A PEDIATRICIAN?

We offer parents-to-be prenatal appointments before your child is born. You can get acquainted with our office and our doctors and have your questions answered. Dr. Waggoner is one of only a couple remaining Des Moines area pediatricians who will still come see you in the hospital after your child is born. Waggoner Pediatrics is also one of the few clinics in town where you can get ahold of your pediatricians 7 days a week after office hours.

HOW DO I SCHEDULE AN APPOINTMENT?

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LIBRARY

By Staci Stanton, programming and outreach manager

URBANDALE Public Library news

September has brought exciting developments at the library, from promoting Library Card Sign-Up Month to revealing a new logo and branding campaign. To encourage library users to discover ways to use their library card, we are offering a Library Quest to highlight "hidden gems" — some of the services and resources in our collection that not everyone may be aware of are available. Upon completing the Quest, celebratory selfies can be taken with the fun props provided.



For Library Card Sign-Up Month, new and current library users can choose from one of three options for library cards with our new logo and branding. Currently, we have stickers to promote our new logo, but stay tuned for even more swag available as part of fun giveaways and for purchase. You'll start seeing new designs popping up in the library and on our social media as we continue to embrace the new design to reflect our renewed interest in engaging with the community and prioritizing the library user experience.

September was an opportune time to unveil the new branding we have been working on the past year with Super Wink Studio's Ananda Walden and Heather Winkel. In addition to a new logo, the library has selected a coordinating color palette, mascot (unicorn) and new catchphrase: "Be Curious!" During the brainstorming process, library staff unanimously agreed that curiosity inspires library users to check out materials, utilize services and resources, and attend library programs. The library prioritizes responding to this need and provides multiple opportunities for simultaneously satisfying and cultivating curious habits. The unique characteristic of the unicorn was chosen as our new mascot to represent the varied experiences of using the library to pursue and celebrate individual goals and interests.

September events

Our regular youth programming schedule has resumed, including Baby Bounce, Music & Movement, Story Time, After School Fun, and Teen/Tween/Family Paint Nights. We will continue our three weeks "on" and one week "off" format for families to plan around.

Our first All Urbandale Reads program will be in September with Dr. Sebastian Braun, the director of American Indian Studies at Iowa State University, presenting, "Tender Land, Harsh Reality: American Indian Education in Fiction and Reality." Join us on Sunday, Sept. 18 at 1 p.m. to hear more about the history of Native school systems and their lasting impact today. ■

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Are you interested in making a positive difference in the lives of Urbandale students? Do you like building relationships and helping others reach their potential? Would you enjoy working hours within a school-day schedule while being a member of IPERS (the state's largest public retirement system)?

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UCSD is currently seeking team members for a variety of positions which include:

- **Nutrition Services**
- **Special Education Associates**
- **Adventuretime Before & After School Childcare Associates**



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URBANDALE

Educational Equity Statement: It is the policy of the Urbandale Community School District not to discriminate on the basis of race, creed, color, sex, religion, marital status (for program), ethnic background, national origin, disability, sexual orientation, gender identity, age (for employment), or socio-economic background (for program) in its educational programs and its employment practices. There is a grievance procedure for processing complaints of discrimination. If you have questions or a grievance related to this policy, please contact the District office at 11152 Aurora Avenue, Urbandale, IA or call 515-457-5000. The District's Equity Coordinator is Dr. Ryan Williamson, williamsonr@urbandaleschools.com.

EVENTS IN THE AREA

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

Check for cancellations

Urbandale Historical Society programs

Various dates

Urbandale Historical Society, 4010 70th St.

- Sunday, Oct. 2, 2-4 p.m.: Fall Open House

- Sunday, Oct. 9, 2-4 p.m.: "Urbandale Police, Then and Now." Bring your memories to share.

- Saturday, Oct. 22, 9-11 a.m.: Pancake Breakfast. The Lions are cooking.



Elks Pancake Breakfast Buffet

Second Sunday of each month, 8-11:30 a.m.

West Des Moines Elks Lodge, 2060 N.W. 94th St., Clive

The Elks breakfast buffet includes: biscuits and gravy, french toast, scrambled eggs, bacon, sausage patties, cheesy potatoes, all-you-can-eat pancakes (including blueberry and chocolate chip pancakes), orange juice, milk and coffee. Enjoy a bloody mary or mimosa for only \$3.50. Cost is \$10 for adults and \$5 for children 10 and younger. All proceeds support the Elks Hoop Shoot Program and other youth activities.



Drive in Movie: 'Hotel Transylvania' (PG)

Friday, Oct. 14, 6:30-9 p.m.

Walnut Creek Regional Park large open shelter parking lot

This event is free but pre-registration is required as only 75 spots will be available. There is a limit of one parking pass per address, verified before parking passes are mailed the week prior. The parking pass must be displayed to enter the parking lot. No RVs, buses or oversized vehicles allowed. Bring your own snacks and drinks. Registration deadline is Oct. 5. Register online at https://urbandale.activityreg.com/selectactivity_t2.wcs?leaguesid=4262.



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.

Beaverdale Fall Fest

Friday and Saturday, Sept. 16-17

Downtown Beaverdale, Beaver Avenue and Urbandale Avenue between Beaver Crest Drive and Adams Avenue

With more than three decades of tradition and a neighborhood that has been around for more than 100 years, the Beaverdale Fall Festival is an annual must for many residents. Enjoy food vendors, carnival, market, tree dedication, inflatables, several live bands, car night, belly dancing, karaoke, talent show and more. Due to construction, a parade will not be held this year. As part of the celebration, Beaverdale Books will have sidewalk specials and free ARCs (Advance Reader Copies) both days. Plus, a Trivia Contest will be held at 7 p.m. on Friday and a Sidewalk Chalk Contest from 1-3 p.m. on Saturday. See the details online at www.fallfestival.org.

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EVENTS IN THE AREA

Check for cancellations

Meet the Author events

Various dates

At Beaverdale Books, 2629 Beaver Ave. No. S1, Des Moines, unless otherwise indicated

Beaverdale Books is hosting several Meet the Author events coming up, including:

- Sunday, Sept. 18, 1 p.m., meet Graham Spanier, author of "In the Lions' Den."
- Tuesday, Sept. 27, 6:30 p.m. meet John T. Price, author of "All is Leaf"; Jody Keisner, author of "Curing Season"; and Kristine Langley Mahler, author of "Under My Bed."
- Tuesday, Sept. 27, 7 p.m. at Central Presbyterian Church, 3829 Grand Ave. Meet Beth Hoffman, author of "Bet the Farm: The Dollars and Sense of Growing Food in America." She will be in conversation with former, longtime Des Moines Register columnist Chuck Offenburger. This book is a first-hand account of the perils of farming today and a personal exploration of more just and sustainable ways of producing food.
- Thursday, Sept. 29, 6:30 p.m., meet Catherine Haustien, author of "Wrinkles in Spacetime."



Windsor Heights Book Fair

Sunday, Oct. 2, 12-6 p.m.

Masonic Lodge, 1141 69th St., Windsor Heights

Celebrate local authors, artists and businesses at the first Windsor Heights Book Fair — a unique yet traditional event that will feature more than a dozen local authors, including a Novelist Table hosted by Beaverdale Books and featuring, at noon, Kay Fenton Smith and Carol McGarvey, "Baking Blue Ribbons"; at 1 p.m., Dave Price, "Caucus Chaos"; at 2 p.m., Mary Lee Ashford, "Sugar and Spice Mystery" Series; at 3 p.m., Nick Holmberg, "Emergent"; at 4 p.m., Rachel Mans McKenny, "The Butterfly Effect"; and, at 5 p.m., R.E. Bellesmith, "Light Keeper Chronicle: The Unspoken Prophecy."

The Windsor Heights Book Fair will also feature a Children's Table, with the following children's authors: at noon, Jill Friestad-Tate; at 1 p.m., Patty DeDurr; at 2 p.m., Joseph Cassis; at 3 p.m., Liz Bedia; at 4 p.m., Brooke VanSickle; and, at 5 p.m., Cindy Johnson.

Renaissance Faire

Sept. 17-18

Sleepy Hollow, 4051

Dean Ave., Des Moines

Travel back a few centuries at Sleepy Hollow's Renaissance Faire, held annually the first three weekends of September. Explore 18 acres that include a quaint English village, picturesque landscapes, two castles, 30 merchant shops, eight stages of entertainment, a joust arena, blacksmith's forge and pirates' cove. Costumes are optional but encouraged. Grounds are open 10 a.m. to 6 p.m., rain or shine. Admission covers the entire weekend. Purchase tickets and find information, including each weekend's theme, at sleepyhollowrenfaire.com. ■

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PREPARING for the loss of a spouse

Preparing for the loss of a spouse is not the fun part of retirement planning. It's much more exciting to discuss developing an income plan that allows you to take that trip to Europe, spend winters in Arizona or start a new hobby. I get it, but as retirement planners, we feel that it's our responsibility to help you plan for all the aspects of retirement.

You've probably seen first-hand the burden a spouse is left with when spousal succession plans are not in place or how families can be torn apart when someone's wishes are not clear. Having a plan will take one more thing off the remaining spouse's plate as they grieve the loss of their loved one.

We have found that many people don't know how to get started, so we developed a Spousal Succession Plan Checklist. This checklist covers some of the decisions you can make now to help you get organized and some of the things you will have to do when your spouse passes.

Each retirement plan we help families and individuals create follows six guiding components: lifestyle, income, tax, investment, health care and legacy. The checklist includes action steps within each of these components.

For example, the lifestyle portion of the checklist helps you compile



important information that the remaining spouse will need, such as how to contact your CPA, attorney and insurance agent. You also want to help avoid a technology nightmare by ensuring you both know important accounts' passwords.

The investment portion of the checklist includes things you will have to do when your spouse passes, such as change titles on accounts like checking or savings, credit cards and your mortgage. You may also have to call your spouse's insurance company and file a claim.

We are often one of the first phone calls that the families we work with make when a loved one passes. They are tough conversations but necessary ones as we work to help them execute their spousal succession plan. It's a privilege to help ease their burden and know that the wishes of their loved one are being fulfilled because they made some of these decisions together when we first started putting together their comprehensive retirement plan.

You can download the Spousal Succession Plan Checklist by going to SuccessionChecklist.com. By having open and honest conversations with your spouse regarding each of the outlined points, you'll be well on your way to having a purposeful plan that your spouse can turn to in one of life's most stressful and emotional moments. ■

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

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HOME HEALTH

By Ward Phillips

HOSPICE doesn't mean 'giving up'

Virtually anyone with a life-limiting illness can qualify for hospice services, enabling a person to live life in comfort for the days, weeks, months or longer that remain in his or her life. And 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. And the type of care you and your loved one select is truly an individual choice.



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. But no matter the type of services you're considering, you should always ask any provider on your list: "How can you help my loved one continue to live through this stage of life?"

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 Gina P. of West Des Moines describes her mother's experience.

"When my mom's doctor said it was time for hospice, we felt really angry," she recalls. "To my mom and my brothers and me, that meant she was dying, and we were not ready to face that. We didn't know it could actually be a good thing."

A family friend who worked as a nurse talked Gina and her brothers into talking with some hospice providers. They ended up choosing a home hospice service, and, to their surprise, Gina, her mom and her brothers grew to love the hospice team. In fact, Gina credits them with keeping her mother alive for a longer time than she likely would have lived without them.

"Mom lived nearly a year after she started with hospice, which is a lot longer than her doctor thought she would," Gina says. "They helped with pain management, and they also provided a music therapist and even pet therapy. We also had a lot of time to spend with her, just talking, without wondering if we were doing a good enough job of caring for her."

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 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.

REDUCE your utility bills

Staying cool is expensive, and, sadly, the cost increases every year. Let's discuss a few simple actions that can be taken now to help reduce your utility bills.

Repair leaky ductwork

If your home is new (less than 10 years old), you probably have well-sealed ductwork. If you have an older home, an average of 10-40% of your cooling dollars can be leaking through the gaps in your duct joints. That means cool air is being wasted in your attic, crawl space or your basement. A professional can test and fix the leaks, but, if you're up for the challenge, you can seal them on your own. Bottom line, fix the leaks.



Install a programmable thermostat

You can save energy by setting your thermostat 7-8 degrees warmer/cooler (depending on the season) while everyone is away at school and work. A programmable thermostat will automatically return your home to the desired comfort level upon the scheduled time. Besides the convenience, having a programmable thermostat can save you quite a bit of money over time — as much as 10%.

Switch to LED

Energy-efficient lighting allows you to use the same amount of light in your home at a lower cost. According to ENERGY STAR, LED lights use up to 90% less energy than incandescent lighting. They also last a lot longer and produce little to no heat, reducing maintenance and cooling costs. If you are still using incandescent bulbs, this is one of the fastest ways to cut your energy bill. Choose bulbs with ENERGY STAR approval for quality products that contribute the highest savings.

Annual maintenance

One of the most significant benefits of annual HVAC maintenance is lower energy bills. This isn't a DIY task per se, but more of an action you need to take. Your heating and cooling system will become less efficient when it's not taken care of properly. This results in higher monthly bills and compromises the comfort of your home. Routine annual maintenance can help reduce future repairs, keep warranties valid, and will help maintain the efficiency of your system.

There are many do-it-yourself hacks to help lower your energy costs. With the cost of living being so high, we are all trying to save money where we can. Take action on just a few of these items today, and you'll reap the savings quickly. ■

Information provided by Scott Bontrager, 72 Degrees Comfort Company, 811 S.W. Ordinance Road, Ankeny, 515-200-2728.

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EDUCATION By T.K. West

MEET Jordan Sonntag

Guiding students through science and esports



Jordan Sonntag, pictured with his wife, returned to Urbandale, his hometown, to teach science. He also coaches the esports team he launched.

After graduating from the University of Iowa, Jordan Sonntag taught at North in Des Moines for three years before returning to his alma mater in Urbandale about five years ago. Today, he teaches science at the Urbandale Community School District. Sonntag says what he likes best about working with the district is that it is his hometown.

As a high school educator, Sonntag also works to be as hands-on as possible in his classroom. For example, in order to learn about velocity and acceleration, his students use motion detectors and student movement. They also discover the acceleration due to gravity by throwing things off the roof.

"Science is very straightforward. While there are different and creative ways to get to answers, the acceleration due to gravity will always be 9.8 m/s^2 on Earth," Sonntag says.

In addition, Sonntag has helped start an esports team which is brand new to the school this year. He currently acts as both the coach and designated esports coordinator for the program. Some of the games students will be able to compete in as part of the team include Super Smash Bros, League of Legends, Overwatch, Rocket League, Mario Kart and SMITE.

"The best part about the esports team is that it gives a team and a place to compete at the school level for those who don't usually have a place. I was not the type of person in high school to join the basketball, football or soccer team. This gives a place to belong for those students," Sonntag says.

As for competitions, the Urbandale High School team has joined the IAHSEA. Although some events within a competition may only require an individual, the students will be competing as a team. In the end, the scores will be combined so they will place as the Urbandale team. ■

RECIPE

A PERFECT pasta for school nights

(Family Features) Weeknight meals are all about putting tasty dishes on the table in a short amount of time so you can share precious moments together despite busy schedules.

In a matter of minutes, you can prepare this lentil bolognese with veggie-based penne for a quick yet flavorful recipe that can be enjoyed by little ones and adults alike. Featuring Veggiecraft Farms Cauliflower Penne as its key ingredient, this family meal makes it easy to incorporate vegetables without sacrificing taste. Available in popular shapes like penne, spaghetti and elbow, and made with lentils, peas and cauliflower, zucchini or sweet potato, the veggie-based pastas are gluten-free, non-GMO, vegan, kosher and good sources of protein and fiber.

Visit veggiecraftfarms.com for more information and family-friendly recipes. ■

Lentil Bolognese with veggie-based penne

- 1 cup dry French green lentils or brown lentils
- 1 jar (24 ounces) marinara sauce
- 1/2 cup vegetable broth
- 1 box Veggiecraft Farms Cauliflower Penne

TOPPINGS:

- fresh basil
- Parmesan cheese
- red pepper flakes

DIRECTIONS

- Cook lentils according to package directions. Drain then return to pot and add marinara and vegetable broth. Stir well and simmer over low heat about 10 minutes.
- Cook penne according to package directions.
- Top cooked pasta with lentil Bolognese, fresh basil, Parmesan cheese and red pepper flakes.



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BENEFITS of revocable trusts

A revocable trust is a flexible estate-planning tool with many benefits. A trust is a legal entity created by a written legal document. It functions similarly to a last will and testament. It names someone to manage your affairs, provides rules for that asset-management, and sets out how to divide money when you die.

But a trust can do much more than that. Because it is established during your lifetime, you have flexibility and control. Trusts are often used as a means to give money or property to others over time or for limiting disbursements to beneficiaries. Trusts aren't for everybody, but they have many advantages:

Choose who is in charge

You will likely name yourself as trustee of your trust. You should also name a successor trustee to carry on this role. Upon your death or disability, the successor trustee steps in to fulfill responsibilities as outlined in the trust document. The trust allows you to choose who you want to manage your financial affairs.

Continuity in asset management

A trust is a good way to ensure that your assets will be managed the way you want them to, even if you aren't able to participate in the decisions.



If you become incapacitated, the trust provides a blueprint for paying income and assets to you and your family. The assets in a trust, with clear guidelines on their use by the trustee, guarantees that your loved ones will still have those benefits.

Assets are not subject to probate

A properly-drafted trust will keep the assets in the trust out of probate. That means they are not administered with court oversight. Staying out of probate court can save a lot of money in costs and fees. This is a huge advantage for many people and often one of the main reasons for creating a revocable trust.

Privacy

If your estate has to be administered through the probate court, your assets will be public record. This can be problematic for people who value their privacy. When your assets are in a trust, then only you, your beneficiaries, and the trustee have access to them.

When you are considering which estate planning tools are right for you, contact an attorney who specializes in estate planning — an attorney you can trust. ■

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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FOUR continents in one home

Knudsen family enjoys experience hosting international students.

Looking back, attending Urbandale Police Department's National Night Out five years ago might have been one of the Knudsen family's best decisions.

When April Knudsen and her husband, Dylan, and their daughter, Harley, were there, they stopped at a booth for Educatius — an organization that places international exchange students with host families. They were looking for families in Urbandale to host high schoolers who were part of the program. Harley said they should try it out, so they did.

The family's first student was Phuong Nam from Vietnam, who attended one semester of her freshman year at Urbandale High School.

"My daughter and her bonded instantly," Knudsen says. "It was such a cool connection."

She remembers the two girls would often walk over to Walker Johnston Park and the Jackaline Baldwin Dunlap Park and Arboretum to explore. They were two peas in a pod.

Today, the family still keeps in touch with their first exchange student, who now lives in Houston.

"We truly formed a wonderful relationship," Knudsen says.

So much so that they signed up to host yet another student, who turned out to be Guillermo from Brazil. The family hosted him for one semester. He was a passionate soccer player and joined a community league he enjoyed.

Then for a while, the Knudsens hosted two students at the same time: Quang Minh Ngo "Peter" from Vietnam and Samuele Dall'Aglio from Italy, both of whom played on Urbandale High School's soccer team.

"Those two boys became part of our home," Knudsen says. "It was such a wonderful experience to have them both at the same time."

She adds, "It was like a complete family."

The Knudsens are hosting Peter again this year, although he's now attending Des Moines Christian School due to program stipulations; Valerya Schell from France; and Pedro Ruiz Tagle Varas from Chile.

That means four continents are currently represented in the Knudsen home.

Knudsen has found that all six of the students they've hosted are most surprised at how safe and friendly the Urbandale community is. And she is grateful for how much she and her family have gotten from the experience.

"They say they're here to learn from us and the American lifestyle while they're studying, and I just feel we learn so much from them, their cultures, their customs," Knudsen says. "It's been so good for my daughter to experience some diversity and see and hear different things."

For Urbandale families who are interested in signing up to be a host family themselves, contact Knudsen at 515-508-9909 or april.educatius@yahoo.com. ■



Urbandale High School's seven current international students are from a variety of countries.



April and Dylan Knudsen's daughter, Harley, and their current foreign exchange students enjoy the 2022 Iowa State Fair. The family is hosting "Peter" Quang Ming Ngo of Vietnam, Valerya Schell of France, and Pedro Ruiz Tagle Varas of Chile.

MIDTERM elections and market reactions

Yes, it is that time again. After a long day in the office, many of us want to sit down and catch a favorite show or a football game on TV, only to be repeatedly bombarded by political ads for upcoming local and national elections. The creativity in many of these ads has certainly improved over the years but is almost always outmatched by the hyperbole. Hopefully viewers understand that the election of candidate X does not necessarily mean the end of days are upon us, or that the election of candidate Y may not bring unfettered peace and prosperity. Yet one may wonder how financial markets will perform in the aftermath of the midterm elections. Historically, stocks have done extremely well the following year.

According to FactSet, since 1950, the S&P 500 Index averaged a total return of 17.9% in the year immediately following a midterm election. Interestingly, each of those 18 years had positive performance with the lowest return of 1.4% in 2015. This compares favorably to performance of the S&P 500 for all years since 1950, with an average return of 10.6% and a low year of -37% in 2008.

How have markets fared after midterms when Democrats or Republicans are in power? Stocks were up an average of 19.3% in the year after midterms when Republicans held the presidency versus 14.7%



under Democrats. Party control of Congress is also associated with relevant differences in returns. In the year following midterms under a Democratic president, stocks advanced an average of 16.9% when both houses of Congress were also controlled by Democrats versus 12.4% when Republicans held one or both houses.

The party of the incumbent President tends to lose seats in both the House of Representatives and the Senate after midterm elections. Since 1950, the President's party has picked up seats five times in either the House or the Senate and only once in both chambers. Given the narrow majority Democrats currently hold in Congress, Republicans may be well-positioned to gain control of one or both houses.

The data presented above suggests that, if history is any indication, enthusiasm for stocks to move higher over the next year may be warranted. Several other factors including inflation, corporate earnings and geopolitics also will undoubtedly influence returns. There is room for optimism regardless of election results, even if candidate X wins. ■

Information provided by Jason K. Clevenger, CFA, vice president & trust investment manager at Iowa State Bank, 2301 128th St., Urbandale, 515-246-8240. As a fiduciary, the Trust and Wealth Management Department at Iowa State Bank creates and implements investment strategies for our clients while placing their interests above all else. Our team of investment and administrative professionals provides unbiased objectivity by managing client portfolios to achieve long-term goals and objectives.

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OUT & ABOUT

RIBBON Cutting

The Urbandale Chamber of Commerce held a ribbon cutting for the new location of JnM Marketplace, 2785 100th St., on Aug. 24.



The Urbandale Chamber of Commerce held a ribbon cutting for the new location of JnM Marketplace at 2785 100th St. on Aug. 24.



Jeremy Lukehart and Jordan Greenwood



Madison Lukehart and Jeremy Lukehart, owners of JnM Marketplace



Aaron Page and Jackie Scott



Aaron Burns and Kelsey Redmond



Melissa Horton and Tiffany Menke



Rhonda Mock, Tami Biggerstaff and Sandee Cook



Brennan Roland and Kyle Younger



Mary Beth Schulte and Katie Bolinger



Bill Soy and Carol Soy

GOLF

Outing

The West Metro Chamber's Golf Tournament was held at Beaver Creek Golf Course on Aug. 25.



Lori Gelhaar, Melanie Suljic and Lisa Behrends



Bill Fry, Zach Carlton and Matt Wagner



Holly Lewis and Ben Buenzow



Gretchen Schrock and Amanda Schwantes



Andy Hodges and Ethan Huisman



Michelle Bowden and Jaci Robson



Blake Kessler and Nick Reggio



Jill Havic and Bev Sherlock



Linda Clayton and Zach Clayton



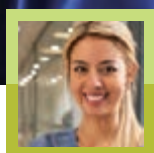
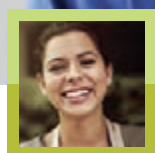
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