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Windsor Insights
Iowa Living
magazine

february 2013

50324

Preparing for

RETIREMENT

LOCAL EXPERTS OFFER THEIR
ADVICE FOR EFFECTIVE PLANNING

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RECIPE

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WHERE WE LIVE

MEET HOLLY GILMORE
EDUCATION

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Financial push-ups

A good friend told me of a conversation he had several years ago with a financial planner who asked him what he would do if his wife suddenly died. After being a bit startled by the question, my friend raised his eyebrows, put his hands on his extended stomach, let out a deep sigh and said, “Well, the first thing I would have to do is start going to the gym.”



That’s a silly answer, of course, but the basic question is one of several we should all consider and ask ourselves. Do we have the finances in place so we can survive financially without our spouse? Have we put away several months of income to live on in case we lose our job or can’t work? Have we saved enough for our children’s education? Do we have funds invested properly so we can retire at the age we desire to do so?

Most of us don’t want to face those questions because we already know the answers, and they aren’t good ones.

For this month’s cover story, we interviewed local financial planners and asked for advice on how to properly plan for retirement and other important events in our future. You may find some of their suggestions surprising, but most are just common sense tips we need reminders on every so often — kind of like going to the gym.

Thanks for reading.

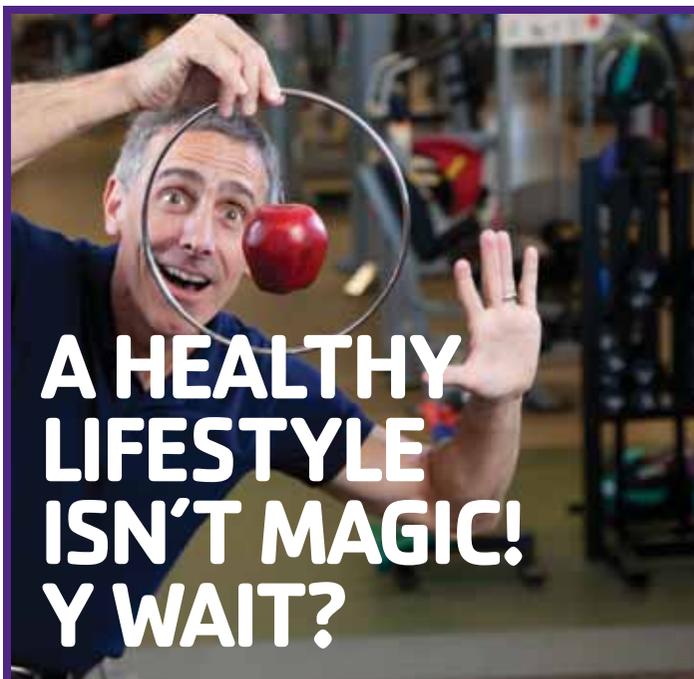
Shane Goodman
Publisher



P.S. Don’t forget to check out www.iowalivingmagazines.com for exclusives including obituaries, an expanded calendar of events and even more photos. ■

	<p>Darren Tromblay Editor 515-953-4822 ext. 304 darren@dmcityview.com</p>	<p>Beth Raasch Advertising 515-988-5819 beth@iowalivingmagazines.com</p>	
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Preparing for RETIREMENT

LOCAL EXPERTS OFFER THEIR ADVICE FOR EFFECTIVE PLANNING

By Michael Swanger

Regardless of your income, saving for retirement is an important goal that you should carefully plan for now instead of later. Time, for the most part, is on your side, and it is never too late to begin saving for it.

If there is one universal lesson to be gleaned from reading this story, that is it, say local financial and insurance experts Matthew Kneifl and Matt Cale. Find someone you can trust who understands your goals and values, then work with him or her to create a retirement savings plan and stick to it.

"The biggest regret many people have is that they didn't start saving for retirement earlier," says Kneifl, a certified financial planner with Edward Jones in Windsor Heights. "You can decide to live on Social Security, or you can take retirement into your own hands and have the lifestyle that you're looking for.

"For most people that means that they have to give up something today to have the kind of retirement they want, and that can be tough. So we look at their priorities and help them make decisions about how to live today and to save for tomorrow."

Kneifl's book of business is filled with clients who are well-to-do, but he says many of the things that he discusses with them are applicable to anyone who is



Photo by Michael Swanger

Matt Cale, owner of the State Farm Agency in Windsor Heights, says he encourages his insurance clients to establish basic, healthy financial habits.

getting started in saving for retirement. He says common strategies include identifying your financial needs or retirement, paying off credit card debt, establishing an emergency fund, enrolling in your employer's retirement savings plans including a 401(k) or opening an individual retirement account (IRA) for those whose company does not offer a 401(k) or are self-employed. They not only help people plan for retirement but help them better understand their overall financial picture, which might include paying for health costs, saving money for college or taking an expensive vacation.

"The first step is talking to someone you trust," Kneifl says. "The people I work with are very open about their finances, which is what you need to work well together."

"You want someone who has a positive attitude and is detail oriented when looking for an adviser. Eight years ago when I started knocking on doors in Windsor Heights, I made it perfectly clear to my clients that I didn't expect their business; I wanted to earn it."

Kneifl says he discusses with his clients in detail a number of steps to save for retirement. They include accumulating wealth and establishing a household budget, distribution

of wealth, managing risks, establishing an efficient transfer of wealth for loved ones and the convenience in which your financial adviser is able to manage every important detail for you.

"Most people are scared of budgets, but they are very important to understand what you are spending so you can plan for spending in retirement," he says. "A lot of it depends on what kind of lifestyle you are used to living. You might be frugal and only need \$500,000 for retirement. Others might spend more money and might need \$2 million."

The best way to accumulate wealth for retirement, Kneifl says, is to participate in your company's 401(k) savings plan if one is made available to you. Most important, be sure to contribute to it at an amount that is equal to the maximum matching contribution that your company offers.

"It's free money," he says. "Most people I work with who have a 401(k) also have a Roth IRA or a traditional IRA or a SEP (self-employed pension) account."

He says if you change jobs and switch to a company that does not offer a 401(k) savings plan, it is important to roll over your previous 401(k) savings into a tax-deferred IRA. Those under 50 can now contribute up to \$5,500

compared to \$5,000 last year for an IRA and Roth IRA. Investors can also add another \$1,000 to the account if they are more than 50 years old as part of a new "Catch Up" provision for IRAs, too.

"Don't cash it out; the penalty is big," he says. "It's important to leave it in there and let it accumulate."

Paying off your credit card debt, if necessary, is often the next step. It pays dividends, especially if you carry high levels of credit card debt at a high interest rate. Experts agree that reducing credit card debt should be a priority and that it is possible if you rein in your spending and use your credit cards wisely.

"That's just using good common sense," says Cale, owner of the State Farm Agency in Windsor Heights, noting that even though he is not a certified financial planner, he encourages his insurance clients to establish basic, healthy financial habits. "It's a holistic approach, if you will."

After that, experts say, start saving money for an emergency fund. Three to six months' worth of salary is generally recommended. However, if your employer has experienced layoffs or is in poor financial shape, you might consider saving the equivalent of six to nine

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Photo by Michael Swanger

Matt Kneifl is a certified financial planner in Windsor Heights.

months in earnings.

"You need to have some cash on hand," Kneifl says.

There are many ways to save money once you have established a household budget. One of the easiest ways to electronically transfer a portion of your paycheck directly into a savings account. Another suggestion is to establish a savings account at a different bank from the one you use for your checking account should you need further incentive to bolster your discipline to save.

"A good rule of thumb is to save 10 to 15 percent of your current income," Kneifl says. "If you want to be ultra wealthy, then try to save 30 percent."

After establishing a nest egg, you can begin to determine how you might spend your money down the road. Wealth includes 401(k) and IRA plans, Social Security, annuities and personal assets.

"People worry that they will run out of money when they retire," Kneifl says. "But an adviser can help take the fear out of that."

Kneifl and Cale also suggest buying insurance to help protect your earnings and your family.

"A lot of people have term life or some death benefit that might be worth \$50,000 or \$100,000," Kneifl says. "They also need to think about things like long term care and disability."

Cale concurs. He helps clients by creating an independent financial review that allows them to see the many options available to them.

"We look at their risks and needs and what would happen, for example, if they were to lose their assets," he says. "We talk about insuring their income with life insurance and disability insurance and what happens to their spouse and children in those instances."

"We also talk to them about other retirement solutions such as mutual funds. We look at what they have saved so far and whether they are on track for retirement. If not, there are ways that we can help."

Insurance, Cale says, is sometimes overlooked when planning for retirement.

"People usually think of coverage they have for a death benefit, but there are other things they need to think about. If you don't do a good job with insurance, it could lead to a situation that might tap into your assets," he says. "I always ask people if their protec-

tion wall is big enough to protect their assets. Everything is connected."

So, too, are the reasons that people save money, whether it is for retirement, a college education or a vacation. Most parents or grandparents, for example, want to contribute to the college education savings plans for their children or grandchildren by pouring money into a 529 savings plan.

"There's nothing wrong with that," says Kneifl. "But I encourage parents and grandparents to save for their retirement first. Then they can kick in money for college after that. It's not uncommon for people to want to help their kids, but they need to help themselves first."

Kneifl says he also reminds clients to set aside money for health costs and estate planning so that they not only have enough money for those items, but so that it is easy for their family to comprehend when the time arrives.

"We want people to organize their finances and estate so that they can transfer them easily," he says. "Those things, like planning for retirement, take time and require help to plan for, and you don't want to wait until the last minute to start thinking about those things." ■

Meet Holly Gilmore

Instructor teaches with energy and passion

By Rainey Cook

The flow of this fourth grade classroom at Hillside Elementary is energetic and pleasing to the eye. There is color, space, plenty of posters, a couch and a garage door.

With a living room area between two fourth-grade classrooms, the flexibility the two teachers have is full of trust and fun.

"If [the students] are good, they get to go to the living room and read by themselves," says veteran teacher Holly Gilmore.

Having been here since the school opened nine years ago, Gillmore is still teaching with energy and passion for her students. It shows as she explains the parts of a sentence over the shoulder of one of students in the living room.

What she likes best about the fourth-grade age is their innocence.

"They aren't afraid to make mistakes," she says. "They have a good heart and want to please me. And I love the fact that they still like cartoons."

She spends her days helping them develop relationships with one another and make everyone, no matter where they came from, feel welcome.

Hillside is an artful learning school, which means it gets its learning model from composer Leonard Bernstein — teaching through the arts. This also means that every fourth grader has the opportunity, for one year, to learn



Photos by Rainey Cook

Holly Gilmore teaches fourth grade at Hillside Elementary.

the violin.

"You just never know," Gilmore says. "It just could be their thing."

Another part of her job she thoroughly enjoys is her team of teachers she is surrounded by on a daily basis and sometimes on weekends when they all come in to work on their classrooms.

"We believe in our kids, and we are passionate about our teaching. Our team of teachers wants to do well," she continues.

Holly and her students are excited for the month of February because the fourth-grade mall opens. Teachers work with students to run their own business. They chose a product or service, plan the advertising, balance checkbooks and pay taxes.

"The students are so creative!" she says. "They sell snow cones, used books and paint nails. It's a great 'real-world' learning experience." ■



Photos by Rainey Cook



Jo and Robert Jordan are close to everything in their house on 63rd Street.

If walls could talk

Jordans' home offers plenty of space

By Rainey Cook

This huge house on 63rd is full of surprises. Its rooms, history and location are all reasons homeowners Jo and Robert Jordan love their home.

This 1930s home is roughly 5,500 square feet. Jo states monks used to live here. She also recalls hedges all around the entire property, which are no longer there. With all this time and space, wouldn't you love to hear these walls talk?

The Jordans bought the home in 1993 and have been enjoying the process of remodeling and relaxing ever since.

The formal front room boasts a large plush burgundy couch and loveseat set. With matching curtains that span to the perfectly-clean carpeting, it looks too nice to sit in. The fireplace is centered in an adjacent smaller room decorated with two comfortable chairs, the TV and computer.

"This is where we relax," says Jo. "It's just so cozy in this small space."

The south solarium is a warm retreat off the spacious formal dining room. Here you'll find an exotic Hawaiian ti plant that certainly does not look like it has Iowa roots.

Both bedrooms on the main level are large enough to be master bedrooms — one with bow windows. On your way to the bathroom are two very large, deep closets. Everything in this house is generous with space — living or storage.

The entire upstairs was once all open space with a closet in each corner. Jo explains that this area of the house used to be a ballroom, and the closets were coat closets.

Now sectioned off with a working kitchen and small bathroom, this could easily be a second living space.

The basement is where the couple spends most of their time. Completely remodeled for comfortable living, this area is also a spectacular man cave complete with pool table, shuffleboard table, dart board and bar with granite countertop.

Jo is looking forward to warm weather so she can work outside. The backyard is large enough for two patios. The upper patio is 22x36 with a few water features and, not soon enough, palm trees and rose bushes. The lower patio sports the gas fire pit and patio furniture waiting for warmer temperatures. ■

What do you like best about your teacher?



Josh Tafta: "Laughing and funny teaching."



Jada Long: "She's helpful. She's nice."



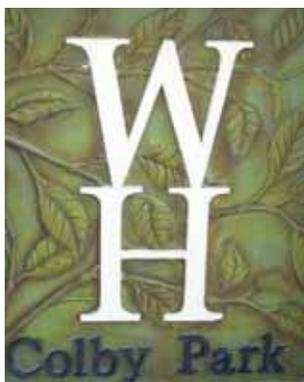
Jaylen Cooley: "This is the teacher I wanted. She's fun."



Dhakshana Senthil-Kumar: "She helps us with what we are doing."

Friday, Feb. 22

- V Boys State Bowling Tournament
- V Girls State Bowling Tournament
- V Boys Basketball Substate Tournament
- Rock the River with DJ Cruz, 8- 11 p.m., Brenton Skating Plaza, 520 Robert D. Ray Drive, Des Moines.
- VHS Stilwell Junior High Mime Show, 7 p.m., Stilwell Junior High.



Saturday, Feb. 23

- V Boys Basketball Substate Tournament
- V Wrestling State Tournament
- VHS Stilwell Junior High Mime Show, 7 p.m., Stilwell Junior High.
- Community Coffee Club, 9-10:30 a.m., Grounds for Celebration, 2709 Beaver Ave.

Monday, Feb. 25

- VHS 8 Boys Basketball vs. Ames, 4:30 p.m.
- VHS 8 Boys Basketball at Urbandale, 4:30 p.m.
- 9-12 Jazz Band Performance w/ DM Big Band

Tuesday, Feb. 26

- V Boys Basketball Substate Tournament



Wednesday, Feb. 27

- V Girls State Basketball Tournament
- VHS Parent-Teacher Conferences
- Planning & Zoning Meeting, 4:30 p.m., City Hall.

Thursday, Feb. 28

- Family Night, 5-9 p.m., Brenton Skating Plaza, 520 Robert D. Ray Drive
- Greater Des Moines Garden Club Meeting, Julie Hempel of Des Moines Parks and Recreation, 1 p.m., Westminster Presbyterian Church
- RHS Spring Drama Production, 7:30 p.m., HS Auditorium.

Friday, March 1

- V Girls Basketball State Tournament
- SCIBA District Concert Band Festival in Johnston
- Rock the River with DJ Cruz, 8- 11 p.m., Brenton Skating Plaza, 520 Robert D. Ray Drive, Des Moines.
- RHS Spring Drama Production, 7:30 p.m., HS Auditorium.

- International Night, \$3/person, \$5/two people, cultural foods, 5-8:45 p.m., Valley High School Cafeteria and Auditorium, 3650 Woodland Ave., West Des Moines.

Saturday, March 2

- 4/5/6th Grade Orchestra District Solo Festival
- Hoover Jazz Festival
- V Girls State Basketball Tournament
- RHS Spring Drama Production, 7:30 p.m., HS Auditorium.
- Eating Disorders Awareness Week Events, discussion, informational seminars, silent auction, inspirational walk & balloon release., free will donation, 8 a.m.- 2:30 p.m., Waukee High School, 555 SE University Ave., Waukee.

Sunday, March 3

- Chamber Spaghetti Dinner, \$6/ individual and \$20 family of four, silent auction, music and fun, email Sherry at windsorheightschamber@live.com for questions, 5-7 p.m.,



Monday, March 4

- Council Meeting, 6 p.m., City Hall.
- VHS V Girls Track at University of Iowa, 5 p.m.

Tuesday, March 5

- VHS V Boys Track at Waverly-Shell Rock, 3 p.m.
- VHS/VSW Concert Band Ensemble, 6 p.m., High School.

Wednesday, March 6

- V Boys Basketball State Tournament



Thursday, March 7

- RHS Orchestra Concert, 7 p.m., Auditorium.

Friday, March 8

- V Boys Basketball State Tournament
- VHS Student Council Dance Marathon
- Rock the River with DJ Cruz, 8- 11 p.m., Brenton Skating Plaza, 520 Robert D. Ray Drive, Des Moines.

Saturday, March 9

- V Boys Basketball State Tournament
- VHS Student Council Dance Marathon

Saturday, March 10

- Daylight saving time begins

Monday, March 11

- RHS V Girls Track at ISU, 4 p.m.
- VHS V Girls Track at ISU, 4 p.m.



Tuesday, March 12

- DMPS Board Meeting, 6 p.m.,
- RHS JV/V Boys Track at ISU, 4 p.m.
- VHS V Boys Track at ISU, 4 p.m.

Friday, March 15

- No School - DMPS
- No School - WDMPS
- RHS V Boys Track at Central College, 2 p.m.

Saturday, March 17

- St. Patrick's Day

Monday, March 18

- Spring Break- DMPS
- Spring Break- WDMPS
- Council Meeting, 6 p.m., City Hall

Tuesday, March 19

- Spring Break- DMPS
- Spring Break- WDMPS
- VHS V Boys Track at UNI, 3 p.m.

Wednesday, March 20

- First day of spring
- Spring Break - DMPS
- Spring Break - WDMPS

Thursday, March 21

- Spring Break - DMPS
- Spring Break - WDMPS



Friday, March 22

- Spring Break - DMPS
- Spring Break - WDMPS

End of life seminars planned in April and May

The Windsor Heights Foundation will host a series of topical seminars titled "How to Feel Secure about End-of-Life Issues." The series will be held on five Thursday evenings, April 11 through May 2, 7 - 8:15 p.m., at the Community and Events Center in Colby Park, Windsor Heights.

Information will be provided about many decisions you may want to consider such as funeral planning, proper titling of assets, minimizing estate taxes and financial planning considerations.

Experts will lead each nightly topic:

April 11: Planning your Funeral — what you should know and do.

April 18: Wills and probate — ensuring your assets go where you intend.

April 25: Substitute powers — how others can make decisions when you can't.

May 2: Trusts — the power to protect and the flexibility to preserve.

May 9: Financial Planning — are you following your plan, including pre-retirement planning?

Cost: \$3 a person, \$10 for all five sessions; \$5 a couple, \$20 for all five sessions.

It will be possible to attend all or any of the sessions. Advance registration is encouraged, but not required.

For information or to register, contact George Hanusa. Phone 255-6367; email geojanh@msn.com.

Windsor Heights Foundation thanks donors

The Windsor Heights Foundation Board of Directors has again experienced a successful annual fund campaign and wishes to thank the more than 170 donors who contributed a total of \$9,062. Gifts ranged in amounts from \$5 to \$500 and included \$775 from 24 new donors.

Among the gifts were those given in memory of Marylynn Bennink, Bill Skirnick, Loren E. Cracraft, Jim Hamilton, Lyle Christensen, Dr. Richard Wooters, Ryan Sims and Pat Moreland; and in honor of George and Phyllis Krumrey, Loren Cracraft and Nora Turner.

In addition, grants have been awarded to the Windsor Heights Foundation from the Iowa Foundation for Education, Environment and the Arts, Prairie Meadows Community Betterment and Polk County Community Betterment.

The Foundation relies on these gifts and grants to finance the popular free Music in the Park summer concert series, the Windsor Heights July 4th celebration and to support other projects that benefit the community. Most recently that included a grant to the City of Windsor Heights Police Department in support of the K-9 unit. Projects pending include financing additions to the Colby Park playground.

This year's Music in the Park concert series include traditional favorite performing groups and a polka band. Concerts begin Tuesday, June 11, 7 p.m.

A special program this year will be a series on "How to Feel Secure About End-of-Life Issues," with five sessions on Thursday nights, April 11 through May 9, 7 - 8:15 p.m. Held at the Community and Events Center in Colby Park, the sessions will deal with wills and probate, trusts, funeral planning, substitute powers and financial planning.

Those wishing to become part of the Foundation donor group should make their check out to the Windsor Heights Foundation and mail it to the Foundation at 1133 66th St., Windsor Heights, IA 50324.

If you wish to consider how to make a long-lasting gift to the Windsor Heights Foundation Endowment Fund, please contact George Hanusa at 255-6367 or email geojanh@msn.com. ■



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this community and others at
www.iowalivingmagazines.com



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WELCOME NEW CITY ADMINISTRATOR!

Jeffrey A. Fiegenschuh, Windsor Heights' new City Administrator comes to our community with over 9 years of municipal management experience. Jeff began his career as the City Administrator in David City, NE before moving with his family to become the City Administrator in Sac City, IA in 2005. From 2008 through 2011 Jeff proudly served as the City Manager in Princeton, IL. Most recently he served as the Village Administrator in Shorewood, IL. Jeff earned his Bachelor of Science Degree from Wayne State College and his MPA from the University of Nebraska at Omaha. Jeff is married to Crystal Fiegenschuh and has three wonderful children; Courtney (16), Abbey (12) & Carter (10). According to Mr. Fiegenschuh he wants to continue to build upon the past success of the community. "Windsor Heights has a great tradition of excellence and I'm excited to work with Mayor Sullivan, the City Council, City staff and our residents to continue this proud tradition." Please feel free to call or stop by to visit Jeff at anytime. His direct phone number is 645-6808.



WINDSOR HEIGHTS SUSTAINABLE SPRING SERIES RETURNS IN 2013

Last year the City of Windsor Heights hosted the first ever Sustainable Spring educational series in the Community and Events Center in Windsor Heights' Colby Park. Due to its success, a 2013 Program has been put together with the help of a Metro Waste Authority Grant to bring more of these events to residents. These educational presentations will be free of charge to attend and will cover a wide variety of topics along with some giveaways.

Starting on Thursday, February 21 and continuing on the third Thursday of each month through May, the goal is for the information provided offer assistance to home owners in city-wide efforts to become a greener community. All programs are free of charge. Reservations may be made by e-mailing City Inspector Sheena Danzer, sdanzer@windsorheights.org

- Thursday, February 21, 5:30-7pm – MidAmerican Energy presents a conservation class educating citizens on incentives and rebates available.
- Thursday, March 21, 5:30-7pm – Trees Forever presentation on their programs and processes, projects and funding sources. Basic tree care will also be presented.
- Thursday, April 18, 5:30-7pm – Darren Fife, a Windsor Heights resident, will demonstrate how to make a your own rain barrel.
- Thursday, May 16, 5:30-7pm – Metro Waste Authority will enlighten attendees on the disposal of yard waste, recyclables and hazardous waste.

JERRY SULLIVAN, MAYOR • DIANA WILLITS, COUNCIL MEMBER • DAVE JENISON, COUNCIL MEMBER

Thank you from the Windsor Heights Foundation

The Windsor Heights Foundation Board of Directors has again experienced a successful annual fund campaign and wishes to thank the more than 170 donors who contributed a total of \$9,062.

Gifts ranged in amounts of \$5 to \$500 and included \$775 from 24 new donors!

DON'T MISS FINE CULINARY DINNER OFFERED AT THE COMMUNITY & EVENTS CENTER

The next special gourmet/wine dinner at the Community & Events Center is coming right up. This series, from the Hy-Vee in Windsor Heights, has been very popular offering culinary and educational delights as guests enjoy cuisine paired with fine wine.

Gourmet/Wine Dinner

Date: Tuesday, March 12

Time: 5–6pm - Social Hour/cheese tasting

6pm – Dinner is served

More: Door prizes and giveaways will be offered throughout the evening

Cost : \$35

Reservation: To reserve your seat please contact Eric Mitchell, Windsor Heights Wine & Spirits Manager or Chef Josh, 1895winespiritsmg@hy-vee.com, (515) 279-4225.

EASTER EGG HUNT

The Windsor Heights Fire Fighters Association's annual Easter Egg Hunt will be Saturday March 30 starting at 9:00am sharp. As in the past, Colby Park (located at 6900 School Street) will be divided into 3 age groups: Under 3, 4–7 and 8–12. There will be special prize eggs scattered throughout the 10,000 Easter eggs which can be redeemed for special prizes. The Easter Bunny and Sparky the Dog will also be present at the hunt for photo opportunities.



PRESENTATIONS ON END OF LIFE ISSUES

The Windsor Heights Foundation will be hosting a series of topical seminars titled "How to Feel Secure about End of Life issues." The series will be held on five Thursday evenings, April 11 through May 2, from 7–8:15pm, at the Community and Events Center in Colby Park, Windsor Heights.

Information will be provided about many decisions you may want to consider such as funeral planning, proper titling of assets, minimizing estate taxes and financial planning considerations.

For further information, please visit the City's website: www.windsorheights.org.

SELF-DEFENSE COURSE OFFERED FOR WOMEN

The Windsor heights Police Department is currently gathering contact information for area residents who may be interested in participating in a women's education and self-defense course called "Rape Aggression Defense (R.A.D.)" Dates of the course have been tentatively set for Monday and Wednesday evenings in April (1, 3, 8 and 10).



CHARLENE BUTZ, COUNCIL MEMBER • BETTY GLOVER, COUNCIL MEMBER • DAVE BURGESS, COUNCIL MEMBER

Q: How do I feel better about my smile?

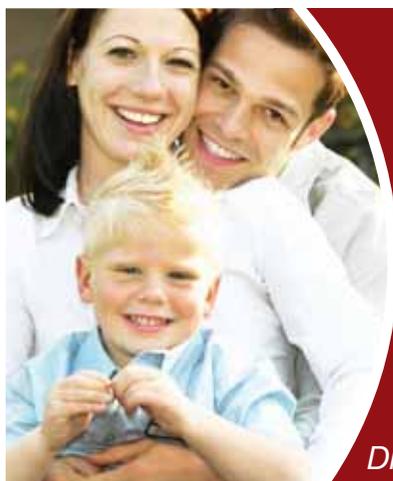
A: As summer approaches, it may be time to put a fresh face and a new smile on life. Appearance can be changed through cosmetic enhancement, and today expectations are higher than ever before. In many instances, the most dramatic effects can result from smile enhancement.

Small or large steps can be taken to make quite visible changes to your smile, your dental health and your overall well-being. It all starts with a smile analysis, which is crucial to the process of cosmetic enhancement and change. There are several elements that make up a smile. When your smile goes on display it is not just those pearly whites, it's also your gums, spacing and jaw relations, all within the bigger picture, your face. There are several options in cosmetic dentistry such as professional whitening, tooth-colored metal-free fillings for back teeth, veneers, crowns, bridges and implants.

We are always a bit perplexed when we see before pictures right next to the great after ones. The biggest part of all this is just simply how you feel when you show your new smile.

Here are some helpful questions to ask your dentist if you are considering cosmetic dentistry: Am I a candidate for cosmetic dentistry? Are my goals realistic? What are the risks, benefits and alternatives for your recommendations? What are the costs and time involved? How do you work with dental technicians to produce the most cosmetic results? ■

Information from *Dear Doctor* magazine, provided by Dr. Dennis Winter, Iowa Dental Arts, P.C., 2901 Beaver Ave., 277-6657.



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Caramel brownies

Treat that special someone with gooey goodies

By Beth McDonald

If you are looking for a treat for that special someone in your life, and if they happen to like caramel, here are the brownies for you.

There are many sweet combinations that people enjoy — for example chocolate and peanut butter — but my personal favorite is chocolate and caramel. In my mind there is not a better candy bar than a Milky Way, and this is my version with a brownie base. I have been working on this recipe for some time now. I feel like I finally have it right and thought I would share.

If you have a favorite base recipe for cookies or brownies, start thinking about how you can make a new combination between your favorite flavors. It is fun to try new combinations and see what the results are. Sometimes you are successful, and sometimes not so much.

With this recipe I really took some of my favorite parts of different recipes and combined them all into one. This recipe does have several steps with it, so it is not as quick as some of my recipes. I think the brownie is super moist, caramel is just the right amount of gooey, and the chocolate on top is just the right amount. The only thing that might make it better is if you served it warm with vanilla ice cream. ■



Caramel brownies

Ingredients

2 cups sugar
3/4 cup baking cocoa
1 cup canola oil
4 eggs
1/4 cup 2% milk
1-1/2 cups all-purpose flour
1 teaspoon salt
1 teaspoon baking powder
1 cup (6 ounces) semisweet chocolate chips

Topping

14 ounces caramels
1 can (14 ounces) sweetened condensed milk
8 oz. of semi sweet chocolate
4 oz. of white chocolate
1-2 tablespoons of milk

Directions

1. In a large bowl, beat the sugar, cocoa, oil, eggs and milk. Combine the flour, salt and baking powder; gradually add to egg mixture until well blended. Fold in chocolate chips.
2. Spread the batter into a greased 13-in. x 9-in. baking pan. Bake at 350° for 40-45 minutes. When it comes out of the oven, poke holes in your brownies.
3. Meanwhile, in a large saucepan, heat the caramels and condensed milk over low heat until caramels are melted. Next melt the semisweet chocolate and white chocolate with the milk.
4. Spread the caramel on the top of the brownies then the melted chocolate, swirl together and let cool.

Beth McDonald is a wife and mother and works full time in Des Moines.

Life insurance is not just for the beneficiaries

Policy can provide a living benefit

By Matt Cale, State Farm agent

When you purchase a life insurance policy, your primary thought is usually security for your beneficiaries. Providing peace of mind to your spouse or loved ones is the most important reason for choosing a policy with a guaranteed death benefit. Knowing that there will be funds available for your final expenses, the mortgage and other financial needs after you are gone can be a great comfort.

But a permanent life insurance policy can also provide a "living benefit." When you own a permanent life insurance policy and make regular premium payments, your policy accumulates cash value. It's cash that can be made available during a financial emergency, for unexpected opportunities or when you need a source of funds to pursue an important goal. Any gains you may experience within the policy are also free from federal income tax, providing yet another benefit.

You should keep in mind that any policy loans will reduce the account value and death benefit of your policy and should only be done after careful consideration. However, there are no restrictions on how the proceeds are used.

Permanent life insurance is



designed to stay in force through your entire lifetime. The premiums are fixed and guaranteed so they will not increase as you age. And, if you apply and are approved for a policy early, you won't have to worry about being denied coverage later based on any health problems that may arise.

Providing a financial safety net for your loved ones is an attractive aspect of life insurance. But the ability to take advantage of "living benefits" provided by permanent life insurance is a benefit that many families will find highly attractive. Speak with your insurance agent to find out more about the benefits of a permanent life insurance policy. ■

Providing a financial safety net for your loved ones is an attractive aspect of life insurance.

Information provided by Matt Cale, State Farm Insurance, 6733 University Ave., Windsor Heights, 280-9000.

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legal briefs

By Ross Barnett

Losing a spouse

Survivor faces important legal decisions

By Ross Barnett, attorney, Abendroth and Russell Law Firm

The death of a spouse can be one of life's most stressful events. In addition to coping with the loss of a loved one, the survivor must make important decisions.

The surviving spouse may have to take on new responsibilities, such as managing household finances or returning to work. The loss of a spouse has a wide-ranging impact on the survivor, both emotionally and legally. A handful of legal issues should be addressed when a spouse passes away.

A surviving spouse's first task is to locate the will. The will names an executor to handle the administrative responsibilities of settling the estate, such as paying final bills, disbursing assets and filing final income tax and estate tax returns. The executor may be the surviving spouse or someone else. If there is no will, the probate court can appoint someone to administer the estate. It is essential to hire an experienced attorney to assist with the probate process.

Even if the decedent and a surviving spouse owned most or all property jointly, legal actions are required to finalize the estate. For example, Iowa law requires that an original last will and testament be filed with the clerk of court, even if there will be no probate of the estate. Title to jointly-owned real estate must be transferred to the survivor. This can be done only through a document filed with the local county recorder. Assets such as investment accounts and life insurance should be transferred to the named beneficiary.

The will isn't the only document required to settle an estate. Financial documents and informa-



tion to file claims for insurance and other benefits are also needed, including:

- Death certificate.
- Trust information.
- Abstract of title to real estate.
- Original stock certificates.
- Information on bonds.
- Financial account statements (bank accounts, investments, retirement accounts).
- Insurance policies.
- Vehicle registration and insurance information.
- Appraisals of any tangible personal property that has significant value, such as antiques, artwork, or collections.

A surviving spouse should then review his or her own estate plan. The passing of a spouse is a good time to update a last will and testament and to ensure that advance directives (powers of attorney and a living will) are in place. A widow or widower can also assess the remaining assets to plan for strategic gifting or the possibility of needing long-term care. ■

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



Tara Dudley creates wreaths and floral arrangements in her garage.

Green thumb

Dudley grows hobby into a business

By Rebecca Bowen

What started as a hobby and an obsession in her own yard has turned into a year-round Windsor Heights landscaping business out of Tara Dudley's garage.

Plant Life Designs, with a motto that encourages you to "Live Among Your Plants," is an unlikely combination of residential landscaping design, wedding floral arrangements and Christmas wreaths.

"I've always had a passion for landscaping and working with plants and flowers," says Dudley, who graduated from DMACC's horticulture program in 2004.

With a garage full of all of the necessary tools to complete her business, including landscaping tools, wreath-maker and her newest addition, a floral cooler, Dudley has been preparing for the reemergence of "landscaping season" come March.

"I don't know anyone else in town that does a combination like this," Dudley remarks. "My wedding floral business simply came from people asking if I could do it and I said, 'Sure, why not?' It's a fun change of pace when I'm not landscaping, and I still stick with simple, nature-inspired designs."

Dudley took her business full-

time in Windsor Heights in 2011 and is looking forward to keeping up the momentum in her own yard this coming spring.

"The renovations that I've done to my yard kind of serve as a showcase of my work," Dudley says. "I've taken out a bunch of scraggly scrubs and added a retaining wall and a curving pathway to my front door. Once I added that, I actually had someone drive past and wanted one just like it."

Dudley explains her clients as those who want to revamp or create an outdoor living space with a design that is not only beautiful, but is also environmentally-conscious.

Gloria Olson, a neighbor of Dudley's, has first-hand experience with some of her work.

"She's very earthy, trendy and chic," praised Olson, "Her designs are very high-end and affordable, and I absolutely love what she created in my yard."

"People don't realize how much useable space is in their backyard," Dudley commented. "The 'before-and-afters' are always my favorite."

For the future, Dudley plans to continue with the growth of Plant Life Designs, and touch new clients with her budding ideas. ■

Contact Darren Tromblay at 953-4822 ext. 304 or darren@dmcityview.com to recommend someone for an upcoming issue of What's In Your Garage?

Q: Can a dentist do anything about facial pain?

A: Chronic facial pain is an unfortunately common affliction for some 15 percent of American adults. Your dentist can help identify the source of the pain, sometimes by using X-rays.

One of the more common sources of facial pain is a condition called temporomandibular joint (TMJ) syndrome. The joint is the hinge at which the lower jaw, called the mandible, connects with the upper jaw. Acute or chronic inflammation of the joint



can cause significant pain and impair operation of the jaw, in some cases causing it to lock in either open or closed position. The joint, like any other, is susceptible to damage from conditions like stiffness, arthritis and dislocation, either from trauma or regular use. The condition can also cause headaches, dizziness and pain or stiffness in the neck and shoulders.

Treatment might include stress-reduction exercises or medication. TMJ pain is often noticeable in front of the ears, which is the location of the joint. But facial pain can also come from a toothache, a sinus infection or gum disease. Whenever you notice any pain or unusual feeling in your face or mouth, you should contact your dentist. ■

Information provided by Des Moines Dental Group, 708 First Ave S., 967-6611.



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faith

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Windsor United Methodist Church is holding special prayer sessions on Monday evenings during Lent.

Power of prayer

Windsor Heights UMC holds Monday sessions

By Rebecca Bowen

With the Lenten here, Wednesdays are very important, and many churches in Windsor Heights are preparing their own personal ways of celebrating the season and reminding people of the power of prayer.

Windsor United Methodist Church is inviting everyone to join them on Monday evenings during Lent to examine and practice prayer in the faith community. From 6:30 - 7:30 p.m. on Feb. 25 and March 4, 18 and 25, Windsor United Methodist will discover the power and importance of prayer and how you can make it a daily part of your life. The group will also focus on different ways to pray to make it effective for each person during the celebrate of Lent. At the end of each evening, time will be set aside to practice different types of prayer and take time for yourself and your personal words with God.

These weekly meetings will take place downstairs on the east side of Windsor UMC, which is located at 6222 University Ave. on the corner of 63rd and University. For more information about the prayer meetings or other events, contact Pastor Bob Culbertson at 515-279-3329.

All of the parents, and more specifically the moms out there, know how chaotic life can be at times with children. **Walnut Creek Community Church** has a created a time and a space for moms to come together and learn about parenting, as well as gain encouragement and friend-

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ship with other moms in Walnut Creek's congregation who live the same hectic, but rewarding lifestyle. Mom's Circle meets every second and fourth Wednesday of the month, with the next meeting coming up on Wednesday, Feb. 27 from 9:45 - 11:30 a.m. Take an hour out of your work day to come gather support from other moms. The meetings take place in the main building of the church, which is located at 900 64th St. For more information about Mom's Circle or other happenings at Walnut Creek Community Church, contact the church at 515-279-8312 or take a look at their website at www.walnutcreekcc.org. ■

Meet your Merchant Neighbor

Kris Gregerson, Premium Business Solutions

By Betty Ridout, president, Windsor Heights Chamber

Met your Windsor Heights Merchant Neighbor, Kris Gregerson, owner of Premium Business Solutions

Q: What does Premium Solutions offer?

A: I started Premium Solutions in 2000 to emphasize a marketing approach to promotional products, rather than “push” imprinted products. I work with retailers, small businesses, ad agencies, corporate marketing departments and non-profits to help them build loyalty, create awareness, reward frequency and improve brand image.

Q: Who is your customer?

A: I work with small and large businesses to market their business by branding an item for promotion. In Windsor Heights, I currently work with State Farm, City Wide Heating & Air, Krueger’s BP, 3E, DQ, Edward Jones, Fitness Sports, Hy-Vee, Premier Auto, ReMax and the City.

Q: How do promotional products help your customer?

A: Promotional products are an effective part of advertising. Everyone has an imprinted item they received from a sponsor. The promotional industry statistics show that an imprinted item will stay around for more than a year, and the recipient can recall the brand and the message. I focus on helping my client find the right product for their audience that directly supports their image, their brand and their message (not something you will throw away soon after you get it).

Q: What are some examples of customers who have benefited with

the help of Premium Solutions.

A: I have helped many customers grow their business. The Urbandale Hy-Vee canvassed the surrounding neighborhood with a reusable grocery bag that I printed. It was filled with coupons to bring in traffic. Drake University gave out “slap” bracelets at Relays and at the Principal Classic with “I Love Drake,” to let alums and friends show their loyalty. I helped Baru 66 launch Tartine Restaurant with branded merchandise for loyal customers (wine glasses, coffee mugs, hats and aprons). Take a look at the success stories on my website for some examples. <http://www.ps-promotions.com/>

Q: Why did you decide to locate in Windsor Heights?

A: I am happy to be in Windsor Heights. My office location makes it easy for me to get downtown or to any of the suburbs to see my clients.

Q: Why are you involved with the Windsor Heights Chamber?

A: I helped start the Windsor Heights Chamber to get acquainted with my business neighbors when University Avenue was under construction. Most of the retailers needed a way to communicate to the public that they were still open for business. Our new organization helped organize a voice to the city. I am happy to see the changes in the community and the many new businesses that have come since the street was widened. I have stayed involved in the chamber to welcome new businesses, keep connected with the city and Partnership and maintain a relationship with many busi-

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Kris Gregerson and Jeffrey Fiegenschuh at the Windsor Heights Chamber Luncheon on Jan. 22.



Jenny Nielsen and Michael Libbie at the Windsor Heights Chamber Luncheon on Jan. 22.



Sherry Borzo and Allison Carlson at the Windsor Heights Chamber Luncheon on Jan. 22.



Kathy and Kris Gregerson at the Windsor Heights Bowling Fundraiser at Val Lanes on Feb. 8.



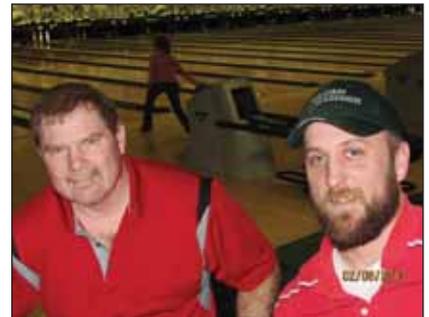
Flo Hunter and Sherry Borzo at the Windsor Heights Bowling Fundraiser at Val Lanes on Feb. 8.



Matt and Stacey Cale at the Windsor Heights Bowling Fundraiser at Val Lanes on Feb. 8.



Jeremy Weir, Deandre Moore and Andy Taine at the Windsor Heights Bowling Fundraiser at Val Lanes on Feb. 8.



Ron Cummins and James Homer at the Windsor Heights Bowling Fundraiser at Val Lanes on Feb. 8.



Craig Swanson and Debbie Elliott at the Windsor Heights Bowling Fundraiser at Val Lanes on Feb. 8.



Kris Gregerson, Matt Cale and Steve Petersen at the Windsor Heights Bowling Fundraiser at Val Lanes on Feb. 8.



Flo Hunter, Brooke Wade and Andrea Pedersen at the Windsor Heights Bowling Fundraiser at Val Lanes on Feb. 8.

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Q: How can I help my child maintain a healthy weight?

A: Keeping kids active and eating nutritious food can be difficult for many families. Here are a few tips to help keep your kids on-track with a healthy lifestyle all winter long!

- Serve reasonably-sized portions to avoid overwhelming kids with a full plate.
- Offer as many fruit, vegetable and whole grain options as possible, along with low-fat or fat-free dairy options and lean proteins, such as poultry, fish, eggs and nuts.
- Drink water as often as possible and limit sugar-sweetened beverages.
- Participate in physical activity – such as walking, running, biking, dancing or skating for 60 minutes each day.
- Limit the amount of screen time (television, computer, video games, etc.) to no more than two hours daily.

If you have concerns about your child's weight, talk with his or her doctor. Height, weight, diet and nutrition are all good topics to discuss at annual well-child doctor's visits.



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