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# Windsor Heights Living

magazine

july 2013

50324

# All DECKED out

WINDSOR HEIGHTS  
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BACKYARD PARADISES

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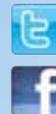


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# A magazine at risk

Please voice your opinion to your elected officials about the city newsletter

You will notice something missing in this month's Windsor Heights Living — the city newsletter. Your city council representatives voted in a June meeting to no longer publish the newsletter in these pages, and that's unfortunate. It's unfortunate because there is now one less way for Windsor Heights residents to know about what's happening at city hall. It's unfortunate because it back pedals on an agreement we had with the city when we initially agreed to launch this magazine. And it's unfortunate because it puts the future of this magazine — Windsor Heights' only dedicated publication — at risk.



When we considered launching Windsor Heights Living magazine, we knew it would be a stretch to build enough advertising revenue to simply cover the expenses. Still, we were committed to printing a full color magazine and mailing it to every address in the Windsor Heights zip code each month for free, just as we do in 22 other Iowa communities. When a previous city administration received the council's approval of funds to publish the newsletter, we were able to make this magazine financially feasible. It was a win for the council, a win for us and a win for the residents of the community. Without that arrangement, we would not have been able to turn any profit. We recognize that those funds are your tax dollars, and that the city staff and elected officials have a responsibility to use them wisely. With that in mind, the importance of communicating to residents should never be minimized.

We have been proud to share the positive news of the people, places and events of Windsor Heights for the past four years. We have published 49 monthly editions, which have been mailed to every home, apartment and business in Windsor Heights. We have printed more than 1,000 local photos and written more than 200 local stories. We even launched a community website dedicated to Windsor Heights with unique content including local obituaries. We didn't do these things with the idea of making a lot of money. Some months we made a small profit; some months we lost money. In the end we felt we were providing a valuable service to the community, something no other publishing company has been willing to do.

Unfortunately, without the revenue from the city to publish the newsletter, we will struggle to ever turn a profit. As a private business, we can only do that for so long. Our sole source of revenue currently comes from advertising, and, as you know, there are a limited number of businesses in town. We appreciate the opportunity to serve these local businesspeople, and we want to do all we can to ensure that this magazine exists for years to come so they have a way to deliver messages about their goods and services to each of you.

Recognizing that your tax dollars need to be spent wisely, we suggested that the city drop its duplicated newsletter that is mailed with the water bills and fails to reach apartments, unlike our magazine that is mailed to all addresses. They opted to drop the communication in Windsor Heights Living instead.

For reasons we don't understand, your council members no longer feel this magazine is the place to share their news with you, and they don't think you will mind. We hope you appreciate what we do, and we ask you to voice your opinion to your city administrator, your mayor

and your council by telling them you want the newsletter back in this magazine. Or if they are right and you truly don't care, then this magazine as you know it today will cease to exist. We believe that would be unfortunate for all residents in this community.

So I ask that you take the time to share your thoughts with them so they know how you feel about this magazine and its importance to Windsor Heights. I would appreciate your feedback, too. When you send them an email, please copy me on it or jot me a note in the mail letting me know what you shared.

I appreciate your help. ■

Shane Goodman  
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Publisher  
Windsor Heights Living magazine  
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515-953-4822, ext. 305

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# All DECKED

## WINDSOR HEIGHTS RESIDENTS ENJOY THEIR BACKYARD PARADISES

By Michael Swanger

Most people are content with a single platform deck or patio upon which they can simply enjoy a morning cup of coffee, read a book, grill a summer meal for the family or entertain friends. Conversely, there are homeowners like Rick Ludwig and Steve Peterson, both of Windsor Heights, who enjoy doing the same things and more, judging by the size and scope of their multi-faceted decks. Both men say time spent on their decks is time well-spent with family and friends and that they are key to the enjoyment of their homes and back yards.

"I work in an air-conditioned office all day, so it's nice to be able to enjoy the weather on my deck when I get home," says Peterson.

"For me, it's a place to unwind and relax and feel like you're in the wilderness, even though we're in the middle of the city," says Ludwig.

Anyone who has attended a party or been invited to their homes for a meal can appreciate just how important decks are to the living spaces of both men's homes. Peterson's large, 14-by-42-foot wooden deck includes three components that each serve a different function, from acting as an enclosed portion of the house, to providing separate outdoor grilling and dining sections. Ludwig's expansive backyard is home to a stone patio that is connected to the house and two decks located at different levels of the yard that slopes toward Walnut Creek. Both residents took matters into their own hands to create their own backyard paradises by doing much of the work themselves, and both utilize every aspect of their decks and patio to the full extent for which they were designed.

For Ludwig, his two decks are part of an overall master plan for creating a peaceful set-



Photo by Michael Swanger

*The European stone patio at the home of Rick, Roxanne (right) and Anna Ludwig of Windsor Heights home includes a tables and chairs, a large grill and several potted plants and flowers.*

ting for he and his wife Roxanne and their daughter Anna to enjoy, as well as to entertain family and friends. The backyard is also home to his business that he founded in 1985, Ludwig Roofing, that has headquarters located there.

“When we bought the house in 1995, none of this was here. It was underdeveloped,” says Roxanne Ludwig. “It took us about 10 years to get it where it is now, but there’s always more to do.”

The Ludwig’s two decks and European stone patio, which seats about 15 people and includes a large grill that gets fired up at least three times a week, are part of an overall backyard layout that includes large flower beds with more than 100 perennials, 125 lights, an outdoor sound system complete with speakers hidden in faux rocks, multiple sets of outdoor furniture, a fire pit, several statues and lawn ornaments and 35 potted plants. The fam-

ily’s matriarch says she spends on average three to four hours each day watering the plants and flowers and another three to four hours weeding the gardens. To say that she enjoys tending to her backyard is an understatement.

“It’s like being close to God. It’s my church, and it’s where I enjoy spending my time,” she says. “I used to do art; now I’m a gardener, and I enjoy creating beautiful things outdoors.”

For her husband, the decks and patio offer a place to relieve the stress of work.

“My office is here, which is convenient because if I want to have the guys who work for me over for a meal, we have a place to go that is enjoyable,” he says. “Once a year we have our company party here, and we can easily host 100 to 125 people. It’s a great place to hang out.”

The couple’s 15-year-old daughter, Anna, agrees.

“When my friends come over, we’re back here talking or



Photo by Michael Swanger

The Ludwigs enjoy spending free time in their spacious backyard, which includes two decks and a large patio.

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walking in the creek. It's nice and cool back here under the shade," she says.

The decks and patio also offer the Ludwig family a view of the many forms of wildlife that call their backyard home, including squirrels, owls, foxes, ducks and deer.

"Unfortunately, the deer think my plants are part of a buffet, so I'm always trying new things to keep them away," says Roxanne Ludwig.

Rick Ludwig, however, has trained a few wild ducks to nearly feed out of his hand each day at the creek.

"They cruise up and down the creek, and they get to within a few feet of me. They won't take the food from anyone else," he says with a laugh.

In 2008, the Ludwigs won the Most Beautiful Yard contest in Windsor Heights. In 2007 and 2009, their home was part of the city's popular garden tour open to the public. Though they take a lot of pride in the scenic setting that they have created, they are humble in their willingness to share it with friends.

"It's not unusual for someone to knock on our door and ask if they can look at our backyard or even sit back there to read a book. I love it when people ask to see it," says Roxanne Ludwig. "We run into people who ride their bikes on the trail that goes behind our house and they recognize our yard as a result."

Though the couple admits that after 10 years of hard work, they "finally have the yard



Photo by Michael Swanger

Steve Peterson of Windsor Heights built a cedar wood deck on the back of his home that includes three sections, each which serves its own purpose.

the way they want it," there might be more work to be done.

"I would like to have a greenhouse, but we'll see," says Roxanne Ludwig.

### Three decks in one

Peterson also enjoys spending most of his free time on his multi-dimensional, cedar wood deck. When he moved into his home a few years ago, it had a small, old deck that needed to be removed. Instead of merely replacing it, he decided to build a new one that would extend to the width of the back of his house to serve many purposes.

"When I moved here, my backyard was filled with trees, so we took most of them down to open up the backyard so I could build a deck and plant a garden. A friend of mine helped me to design it. And I had a friend help me build it, and it took us four weekends to do the deck and two more weekends to build the porch," says Peterson. "It's a simple design and there's not much to it."

Peterson's "simple design" has proven to be highly functional and appealing to the eye. One section houses his grills, where he often cooks meals for he and his son, and is easily accessed by sliding screen doors connecting him to the kitchen.

"I like to grill year-round — hamburgers, salmon, chicken, you name it. I keep a plastic shovel on the deck so it won't hurt the deck when I'm removing snow," he says. "Everything seems to taste better when it's

cooked on a grill."

On the other side of the deck is an outdoor dining area complete with a lengthy built-in bench and a table that seats eight people where Peterson eats meals with family and friends on occasion and grows his lemon and lime trees in large pots.

"I planted them last year, and it's unbelievable how much they produce," he says. "They're just loaded."

The middle portion of the deck, an enclosed porch, was the last part to be built in June 2012. It is the focal point of the deck and a true extension of his indoor living space that connects to either side of his deck and his home. A large 5-by-12-foot screened window provides a picturesque view of Peterson's backyard. The porch includes a 12-foot-high ceiling to give it a Swiss chalet feel and includes a ceiling fan, a small table and chairs where he often drinks coffee and reads the newspaper, as well as a sound system, a large roll down shade and other pieces of furniture.

"It's 100 percent delightful out there," Peterson says. "I eat breakfast out there just about every day."

Peterson says he chose not to stain or seal his cedar wooden deck to better enjoy its natural splendor. He says he found a product that he uses twice a year to clean it and that the few hours of work that it demands each time is well worth it.

"I spend a lot of time out here," he says. "I love it." ■



Photo by Michael Swanger

Peterson enjoys harvesting lemons and limes from the small trees he has planted in large pots on his deck.

what's in your garage?



Photo by Rebecca Bowen

Darcy Dean sits atop her white Vespa, ready to head to the Des Moines Arts Fest.

## Perfect vehicle

Dean family takes to two wheels in the summer

By Rebecca Bowen

Many people would assume that the perfect vehicle to catch some rays and enjoy the beautiful summer weather would come with four wheels and a removable roof, also known as a convertible.

Although the Dean family owns one of these luxury cars, they prefer to take to two wheels while cruising the streets of Windsor Heights throughout the summer months.

"My sister was the first to get a moped because she was 14 and didn't have a driver's license, but was able to feel independent with a moped," says Hillary Dean. "All she had to do was go to a class to get her moped license, and she was free to drive that around until she was old enough to get her driver's license."

Once Hillary and Maddie's mom, Darcy, realized how fun and fuel-efficient the mopeds were, she bought another, and eventually a Vespa for herself to ride to work.

"We now have two Honda Metropolitan. We've gone through a few colors, but we now have settled on a red and a blue one, and the white Vespa, which

you actually have to have a motorcycle license to drive," says Hillary. "My friends and I ride them just about every weekend down to the East Village or the farmers market. It's kind of challenging but funny to try and figure out how to get all of our purchases home in just the tiny console underneath the seat."

The two-wheel tradition began when Hillary's mom, Darcy, was younger and owned two motorcycles she rode around town on with her brother, Brian.

"The kids are the ones who ride the scooters the most often, so I decided it was my turn to invest in one for myself, which is why I got the Vespa," Darcy laughs.

"The best part about these vehicles is their cost-efficiency," says Darcy. "I've always thought that they are the best bang for your buck because it only costs about \$5 to fill it up, and you can get about 240 miles to the tank, which works out perfectly to drive around town, especially one such as Des Moines."

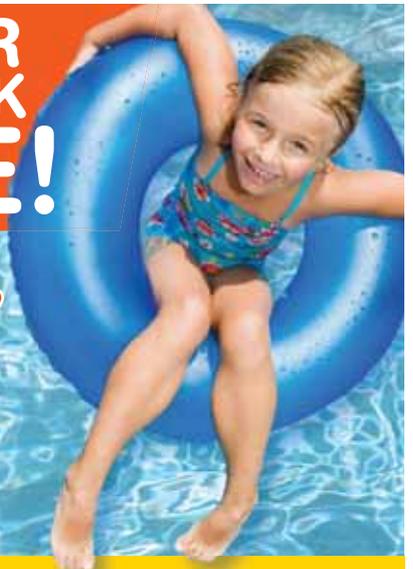
For the rest of the summer and fall, the Dean family will enjoy their version of a perfect vehicle for beautiful, warm weather. ■

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

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### Friday, July 19

- V State Softball Tournament
- Polk County Fair, visit [polkcountyfairiowa.com](http://polkcountyfairiowa.com) for more info and schedule, Iowa State Fairgrounds.
- V Baseball Substate Tournament
- Movies in the Park, movies begin at dusk, "Dolphin Tale," Colby Park.



### Saturday, July 20

- Cityview's Brewfest, sample more than 450 varieties of beer, \$25 adv/\$30 at door, visit [www.dmcityview.com](http://www.dmcityview.com) for more information, 3-7 p.m.
- V State Softball Tournament
- Polk County Fair, visit [polkcountyfairiowa.com](http://polkcountyfairiowa.com) for more info and schedule, Iowa State Fairgrounds.
- Sam's Club National BBQ Tour, 10 a.m. - 9 p.m., Sam's Club, 1101 73rd St.

### Sunday, July 21

- Polk County Fair, visit [polkcountyfairiowa.com](http://polkcountyfairiowa.com) for more info and schedule, Iowa State Fairgrounds.

### Monday, July 22

- Iowa Cubs game vs. New Orleans Marlins at home, 7 p.m.
- Polk County Fair, visit [polkcountyfairiowa.com](http://polkcountyfairiowa.com) for more info and schedule, Iowa State Fairgrounds.
- Baseball Substate Tournament



### Tuesday, July 23

- Iowa Cubs game vs. New Orleans Marlins at home, 7 p.m.
- Music in the Park, Hold On, free, 7 p.m., Colby Park.
- Regional Chamber Luncheon, Aaron Thomas, 11:30 a.m.
- WHYPro Power Luncheon,

noon, Windsor Heights Community & Events Center.

### Wednesday, July 24

- Iowa Cubs game vs. New Orleans Marlins at home, 7 p.m.
- Baseball Substate Tournament
- Planning & Zoning Meeting, 4:30 p.m., City Hall.



### Thursday, July 25

- Iowa Cubs game vs. New Orleans Marlins at home, 7 p.m.

### Friday, July 26

- Movies in the Park, movies begin at dusk, "Up," Colby Park.

### Saturday, July 27

- Community Coffee Club, Council Member Dave Burgess and City Administrator Jeff Flegenschuh, 9-10:30 a.m., Grounds for Celebration.



### Monday, July 29

- State Baseball Tournament

### Tuesday, July 30

- Music in the Park, Hot Club of Des Moines, free, 7 p.m., Colby Park.
- Do Business Windsor Heights, 5:30 p.m.

### Wednesday, July 31

- State Baseball Tournament

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## Friday, Aug. 2

- Movies in the Park, movies begin at dusk, "The Avengers," Colby Park.



## Monday, Aug. 5

- Council Meeting, 6 p.m., City Hall.
- Committee Of The Whole Meeting, noon.

## Tuesday, Aug. 6

- Music in the Park, Greater Des Moines Community Band (includes Night Out Against Crime activities), free, 7 p.m., Colby Park.
- America's Night Out Against Crime, Windsor Heights Police Association along with several sponsors will be hosting free family fun to include games, photo booth, bounce houses, crash test dummies and McGruff the Crime Dog, 5-7 p.m., Colby Park.
- DMPS Board Meeting, 6 p.m.
- Roosevelt Registration, 1-7 p.m., RHS.

## Wednesday, Aug. 7

- Roosevelt registration, 1-7 p.m., RHS.

## Thursday, Aug. 8

- Iowa Cubs game vs. Fresno Giants at home, 7 p.m.

- Iowa State Fair, Des Moines, visit [www.iowastatefair.org](http://www.iowastatefair.org) for more info.

- Multicultural Reception, registration required, connect and network with broad range of professionals, community leaders, etc., 5:30-8 p.m., FFA Enrichment Center.

## Friday, Aug. 9

- Iowa Cubs game vs. Fresno Giants at home, fireworks, 7 p.m.
- Iowa State Fair, Des Moines, visit [www.iowastatefair.org](http://www.iowastatefair.org) for more info.

## Saturday, Aug. 10

- Iowa Cubs game vs. Fresno Giants at home, 7 p.m.
- Iowa State Fair, Des Moines, visit [www.iowastatefair.org](http://www.iowastatefair.org) for more info.



## Sunday, Aug. 11

- Iowa Cubs game vs. Fresno Giants at home, 7 p.m.
- Iowa State Fair, Des Moines, visit [www.iowastatefair.org](http://www.iowastatefair.org) for more info.

## Monday, Aug. 12

- Iowa Cubs game vs. Sacramento Athletics at home, 7 p.m.
- Iowa State Fair, Des Moines, visit [www.iowastatefair.org](http://www.iowastatefair.org) for more info.

## Tuesday, Aug. 13

- Iowa Cubs game vs. Sacramento Athletics at home, 7 p.m.
- Iowa State Fair, Des Moines, visit [www.iowastatefair.org](http://www.iowastatefair.org) for more info.
- Music in the Park, Free Style, free, 7 p.m., Colby Park.
- WH Chamber Board Meeting, 8:30 a.m., Bankers Trust.

## Wednesday, Aug. 14

- Iowa Cubs game vs. Sacramento Athletics at home, noon.
- Iowa State Fair, Des Moines, visit [www.iowastatefair.org](http://www.iowastatefair.org) for more info.

## Thursday, Aug. 15

- Iowa Cubs game vs. Sacramento Athletics at home, noon.
- Iowa State Fair, Des Moines, visit [www.iowastatefair.org](http://www.iowastatefair.org) for more info.
- Coffee with the City Administrator, discuss the FY 14 budget and other projects, 6 p.m., Community & Events Center.

## Friday, Aug. 16

- Iowa State Fair, Des Moines, visit [www.iowastatefair.org](http://www.iowastatefair.org) for more info.

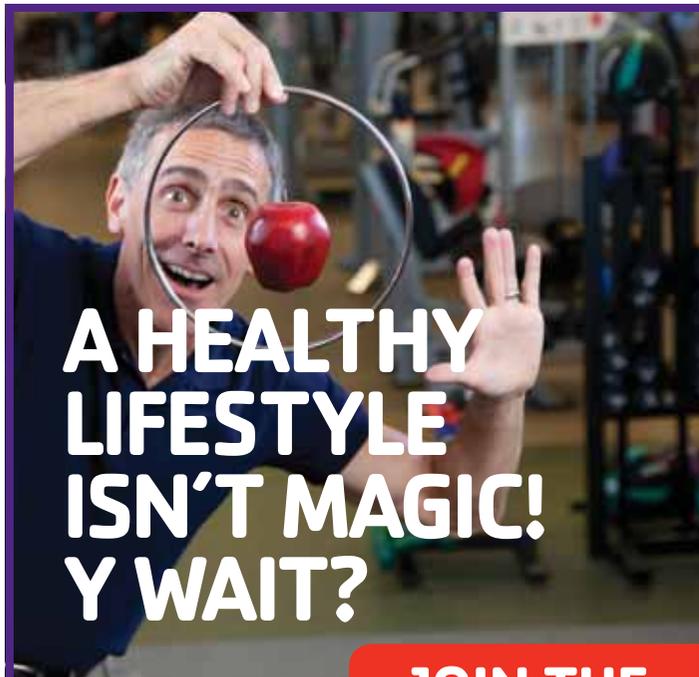
View events and happenings from this community and others at [www.iowalivingmagazines.com](http://www.iowalivingmagazines.com)

# What do you think?

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*Windsor Heights* **Living** magazine



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Children at Windsor Heights Lutheran learn a lesson about the Bible in a Sunday school class.

## School is in sight

It's all about the kids at Windsor Heights Lutheran

By Rebecca Bowen

Although those sunny summer days aren't gone just yet, the school year is in sight and it's all about the kids at Windsor Heights Lutheran Church.

For the 2013-2014 school year, Windsor Heights Lutheran will be offering its Confirmation Ministry for seventh and eighth graders on Wednesday nights at 6 p.m. As a new addition to the class curriculum, confirmation students will be using a handful of videos from YouTube to create their conversations about what is important in faith. On the church's website, you can find the first video that will be leading the discussion, entitled "Who Wrote the Bible, God or Humans?" The course will continue throughout the school year. The video can be found at [www.YouTube.com](http://www.YouTube.com) by typing in the title.

Windsor Heights Lutheran also has many activities on the horizon for the older youth who attend. C.H.A.O.S, also known as Christians Hanging Around On Sundays, will resume its weekly meetings as the school year gets underway. Youth in ninth through 12th grade are invited every Sunday night from 6 - 8 p.m. to "come hang around" with old friends, as well as new.

Many of the church's adolescents not only participate in the youth group, but also practice their musical talents in the church

choir. Each Wednesday night will begin at 5:10 p.m. with worship in the sanctuary, followed by a community meal at 5:30. The children's classes, Celebration Choir for children in second through sixth grade, Windsor Bells, seventh and eighth grade confirmation, Cherub Choir for children ages 4 through first grade, Alleluia Choir for junior high, senior high and adult singers, and Book Club will all begin their programs at 6 p.m. Everyone is invited to join and "come together for worship, food, education and music," or AKALOO as the church calls it. "It's all about discipleship, or learning to follow Jesus," as the description explains.

### Spread the Word

Have an upcoming event or church news you would like to announce? Send information to [darren@dmcityview.com](mailto:darren@dmcityview.com).

Music Ministry is a core value of the church's teachings, because it gives a strong emphasis on the life of the Windsor Heights Lutheran congregation. To find out more about the church choirs or youth groups at the church, visit their website at [www.whlc.org](http://www.whlc.org), or stop by and experience a visit at 1240 66th St. ■



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# Whole wheat bread

Try these tasty loaves with jam or honey

By Jan Allen

I bought a wheat grinder a few years ago and love to make freshly-ground whole wheat bread.

I buy my wheat berries in 50-pound bags. I grind whatever amount I need for a particular recipe, but you can use any whole wheat flour from the grocery store.

My husband is a bee keeper, so I use his yummy raw honey in my bread. I use my Kitchen Aid mixer with the dough hook, but the recipe would work equally as well kneading with your hands. Just keep adding enough flour as you knead to make a dough that is soft and elastic, but not sticky.

This is my favorite whole wheat bread recipe. Just cutting off a slice to eat plain is yummy, but you might want to try it toasted with just a bit of jam or honey — mmm. I love making this bread to give to friends, and it is a popular item at our church bake sales and auctions.

I hope you enjoy this healthy recipe. ■



## Whole wheat bread

### Directions:

- 2-1/2 cups warm water
- 2 cups whole wheat flour
- 1-1/2 Tbsp. yeast

1. Combine these three ingredients in a bowl until blended and yeast is dissolved. Let stand for 15 minutes.

2. Add the following ingredients, mix together and knead for 7-10 minutes:

- 1/3 cup honey
- 1/3 cup oil (I use olive or canola)
- 2-1/2 tsp. salt

- 1/2 cup ground flax seed (opt.)
- 4 - 5 cups whole wheat flour (adjust as needed)
- 3. Cover and allow to rise until double. Divide into two or three loaves, depending on the size of your loaf pans. Mine are slightly smaller and I am able to make three loaves. Regular size pans will make two loaves.
- 4. Bake at 350 degrees for 20-25 minutes, or until nicely browned.

Jan Allen enjoys cooking and bakes and decorates birthday cakes for her six grandchildren.

# Meet Tom Trygstad

Instructor helps students build confidence

By Rainey Cook

Hillside Elementary is more than just an arts-based school. It's where sixth grade teacher Tom Trygstad teaches his students life skills to help soften their transition into middle school.

Although he's taught third, fourth and fifth graders during the years, the Forest City native seems to be drawn to that "not elementary student but not quite middle school" age group. These 12-year-old sixth graders provide him a hearty challenge. And he's up for it.

"You've got to be on your toes, or they will bite you," Trygstad laughs.

This age group is savvy, independent and funny. At the same time, they still have an interest in learning, can still be dependent and are always full of questions.

Trygstad has a sense about him that is full of fun balanced with structure and routine, all of which this age group needs.

His favorite subject to teach is the artists unit in the spring. His students read Robert Frost's "The Road not Taken" and reflect on their legacy. They create their own legacy poems and think about how their choices impact them now and in the future.

Another favorite is their field trip to Junior Achievement's BizTown. Local businesses sponsor space to set up shop for sixth



Tom Trygstad teaches sixth grade at Hillside Elementary.

graders to learn real world skills by interviewing for jobs, balancing a checkbook and making deals. It's a great hands-on experience to learn about the economy.

Meanwhile, back in the classroom, they have a sense of freedom that makes them comfortable. They enter their classroom chatting, reaching for their laptops and reading the white board for instructions. They finally make their way to quiet as their independent study begins.

When not boosting the confidence of sixth graders, Trygstad is coaching cross-country at Valley High School.

"To keep up with them, I run on my own as well," he says. "I've completed 11 marathons."

He feels being involved in an activity outside of the classroom is also a great way to build confidence. ■

## What do you like best about your teacher?



Hannah Bosman:  
"He's funny."



Valerie Sihavong:  
"He's really competitive and funny."



Payton Schuman:  
"He likes helping people, and he never gives up until he's done helping you."



Ashton Betts:  
"He's exciting, and we both like the Minnesota Vikings."

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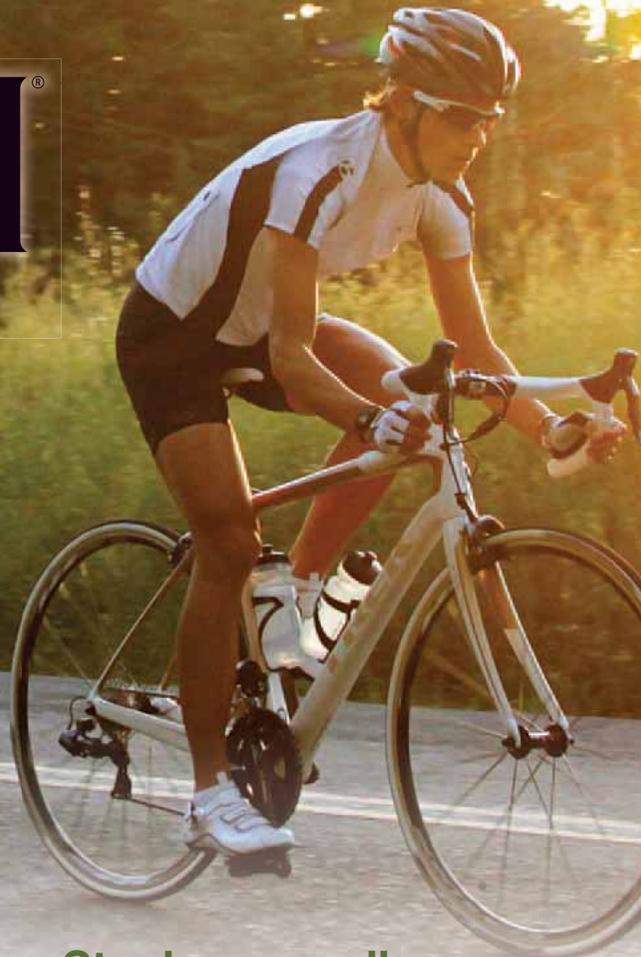
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# Tips for setting and pursuing financial goals

You can get lucky by finding a parking meter with time left on it. You can “luck out” by having nice weather on your vacation. You can even be lucky at love. But when it comes to financial matters, you're better off not counting on Lady Luck — and focusing instead on setting and pursuing goals.

Here are some suggestions for establishing and pursuing your financial objectives:

- **Be specific.** You probably have a lot of ideas about what you want to do, but if you're going to turn these wishes into reality, you need to get specific. So, for example, instead of telling yourself that you want to retire early, set a goal of retiring at, say, 62. You can then use this target number to help guide your overall investment strategy. To illustrate: You can determine that you need to invest a certain amount of money each year and earn a certain rate of return to be able to retire at 62. You can also estimate about how much money you can afford to withdraw from your investment accounts each year to sustain a retirement that begins at 62.

- **Prioritize your goals.** Of course, you want to achieve all your financial goals — and you can have a better chance of doing so if you rank these goals in terms of both importance and timing. For example, you may want to send your kids to college, purchase a vacation home and still be able to retire at age 62. How should you allocate your resources to each of these goals? Should you invest more at any given time for a specific goal? What types of investments are best for each of these goals? Prioritizing your goals can

help you answer these and other questions — and help direct your overall investment strategy.

- **Be prepared to change your goals.** Over time, your family and financial circumstances can change considerably — which means you shouldn't be surprised or alarmed if you have to change your goals accordingly. And you'll find it easier to maintain this flexibility if you've worked diligently to create an investment portfolio with sufficient resources to allow you to change direction, as needed.

- **Review your progress regularly.** If you're going to eventually achieve your goals, you absolutely need to measure your progress along the way. Are your investments performing the way you had anticipated? Are your goals becoming more expensive than you had initially envisioned? To achieve these goals, are you taking on too much — or too little — risk? To answer these types of questions, it's a good idea to review your overall progress at least once a year and then make whatever adjustments may be necessary.

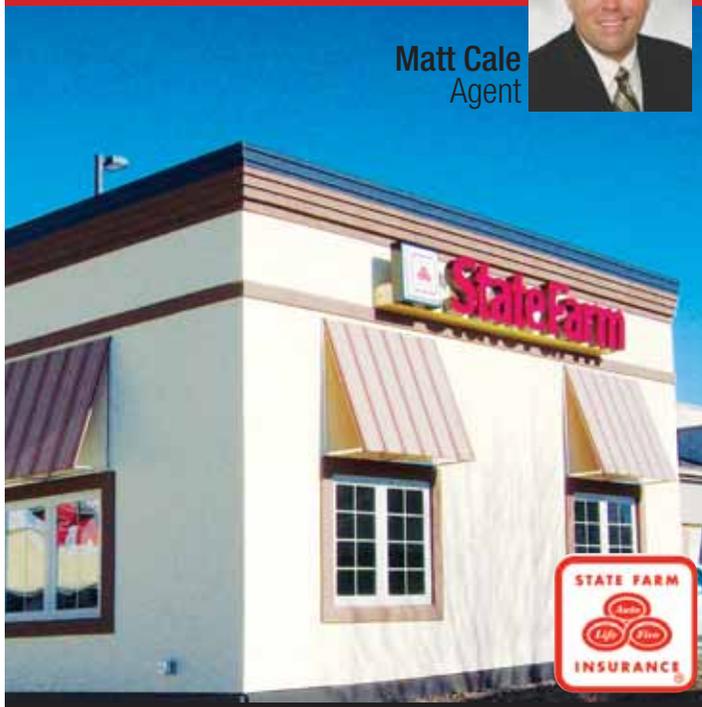
As you can see, it will take considerable effort to set, review and (hopefully) achieve your goals. And it can be somewhat complex, too, so you may want to work with a financial professional — someone who takes time to talk with you about your goals, understands your risk tolerance and family situation and has the training and experience necessary to help you work toward your objectives.

But in any case, think hard about your goals and how you might accomplish them. And don't delay in taking action — because goals are generally easier to attain if you have time on your side. ■

Information provided by Matt Kneifl, financial advisor, Edward Jones, 1100 73rd, Windsor Heights, 279-2219.

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# The purpose of probate

Making sure assets are distributed properly

By Ross Barnett, attorney, Abendroth and Russell Law Firm

Probate is the process of court-supervised administration of an estate. If you have a will, upon your death your executor will present it to the court. It is a common misconception that merely possessing the will vests someone with the authority to act. In order for a will to be effective, it must be admitted to probate. If you die without a will, the probate court still has control over the assets of your estate.

Probate is necessary where there are assets which cannot be transferred. For example, real estate titled in the decedent's name cannot be sold without passing through probate. Investments which have no beneficiary designation generally require probate to transfer them to the heirs.

Banks and financial institutions may ask to see the "letters of appointment" or "letters testamentary." This is the official document, issued by the clerk of court, which empowers the personal representative to act on behalf of the estate.

Court supervision of the probate process ensures that your executor or the court-appointed administrator handles your estate fairly, legally and according to your wishes. To ensure that the will or the rules of inheritance are followed, the personal representative has a duty to report the assets, debts and disbursements of the estate to the court. The personal representative will also file tax returns on behalf of the decedent and the estate.

Iowa law requires that notice of probate be published in a local



newspaper. The notice must be published for two consecutive weeks. After that, the estate must remain open for four months before it can be closed. During this time, the personal representative will sell real estate, liquidate assets, pay creditors and make disbursements to beneficiaries. There may be other factors which require a longer probate period, but in general the probate of an estate should take about six months.

Attorney's fees and court costs cannot be paid until the estate closes. In Iowa, attorney's fees are statutorily-controlled and are approximately 2 percent of the gross value of the estate. The personal representative is also entitled to fees in the same amount. By comparison, other methods of asset disposal (like a revocable trust) have no fee caps.

The probate of an estate is fairly straightforward. Court-supervised administration of an estate is neither lengthy nor overly expensive and has the benefit of ensuring that all of the assets of the estate have been disposed of properly and legally. ■

## EXPERIENCED ATTORNEYS SINCE 1987



Top Row:

Joe Wallace, Thomas Sherzan

Bottom Row:

Mark Abendroth, Dave Russell, Ross Barnett, Chris Low

- ▶ Wills and Trusts
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State Farm Insurance at the Windsor Heights 4th of July parade on July 4.



The Windsor Heights Fire Department at the Windsor Heights 4th of July parade on July 4.



Children scramble for candy at the Windsor Heights 4th of July parade on July 4.



Windsor Heights Lutheran Church at the Windsor Heights 4th of July parade on July 4.



See more photos online at [www.iowalivingmagazines.com](http://www.iowalivingmagazines.com)



Photos by Rainey Cook



Mary and Ralph Scatino and their home on Northwest Drive.

# Always and forever

Ralph and Mary Scatino build family memories

By Rainey Cook

At the young age of 25, Ralph and Mary Scatino had their home built to their liking in the late '60s.

They were one of the first few homes on the developing block. The couple decided upon a Windsor Heights location using their chosen builder, Don Jefferson, who was at the time building in nearby Urbandale.

They like numerous things about their home they've been in for almost 45 years. They like all the natural light that comes in, especially the southern exposure they get. They like that it's on a hill, as they have never had water in their basement. And the space — all the space they have to live in.

"We also like that back then, houses were so much better built," says Mary. "The excavator was just meticulous about everything he did."

And so life went on. Through the years the couple had three children, 11 grandchildren and now five great-grandchildren. Every Sunday Mary cooks a traditional Italian meal showcasing stuffed peppers, meatballs and pasta. Local family and friends stop in when they can.

"I don't ever want to leave my house for many reasons, but

mostly because of the memories and all of our traditions," says Mary.

Memories include having 13 kids on the same block and letting them play in the road because, once upon a time, it was a dead-end street. Before the rest of the homes on their street were built, it was wooded and had prairie grass. The couple even remembers the taxes in the 1970s — a mere \$1,400 a year. That's not the case anymore, as now they pay more than \$4,000 annually.

Ralph and Mary both still work, so their own front yard doesn't reflect their true landscaping ideas. Simple impatiens and meticulous lawn-mowing are beauty enough right now.

The best part of their neighborhood is the fact they know everyone. They each point to houses and describe people, careers, children, marriages and even deaths.

"We've had card parties with that couple," says Mary. "And Ralph's distant cousin lives across the street."

The house that was built by Don Jefferson in the late 1960s was built on firm ground. The family that made it a home has always enjoyed it and would live in it forever, if they could. ■

# Fantastic things with the Windsor Heights Chamber

By Betty Ridout, president, Windsor Heights Chamber

Sometimes it's good to step back and take a broader view of what is going well, especially when we are participating in impressive progress. This article brings you up to speed on a few successes that the Chamber has recently enjoyed.



First, we have a dynamic group of young professionals called WHYPRO (Windsor Heights Young Professionals) that has taken off and is poised to do exciting things in the community. Launched by our newest board member, Leng Vong Reiff of Akili Design, this group met and celebrated its launch in June at the 515 Brewing Co. Bringing together about 40 area people eager to learn more and participate, WHYPRO's agenda includes helping members refine their leadership abilities and enhance their personal skills. If you'd like to learn more, contact [Leng@akilidesign.com](mailto:Leng@akilidesign.com).

Another business meet-up, Do Business Windsor Heights, is a brainstorming group that has met with success for several months. This group of area professionals and business owners gathers to discuss building their business by learning and sharing ideas with each other. They met in June with stellar attendance that included State Representative Chris Hagenow and City of Windsor Heights Mayor Jerry Sullivan as well as other city representatives. Do Business Windsor Heights considered ideas on how the city can work in tandem with businesses to help build our community, working together to highlight what is great about Windsor Heights for the rest of the metro. Do Business Windsor

Heights meets the last Tuesday of each month at various locations in the area, so please check out our new and improved website for details. We hope you'll join us.

The Chamber has enjoyed a renewed energy by working more closely with the City of Windsor Heights this year, building relationships and opportunities to help our businesses and community prosper. We hope to see you at some of these events if you are a business owner, a business professional or a person who wants to enjoy more of the best services and shopping right here in the community.

### Upcoming events

**Wednesday, July 24:** WHYPRO Power Luncheon, noon - 1 p.m., Windsor Heights Community and Events Center, \$10 for lunch.

**Wednesday, Sept. 18:** Windsor Heights Annual Golf Tourney, Waveland Golf Course, 11 a.m. - 7 p.m.

**Thursday, Nov. 7:** Shop Where You Roost Expo. An expo event showcasing businesses in the community. Come shop and gather useful information from our area businesses just in time for the holidays. ■

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Rebecca and Keira Hauser at the Windsor Heights 4th of July parade on July 4.



Penny at the Windsor Heights 4th of July parade on July 4.



Hannah and Shea at the Windsor Heights 4th of July parade on July 4.



Rick and Laura Kozin with Ginger at the Windsor Heights 4th of July parade on July 4.



Paulette and Larry Wood at the Windsor Heights 4th of July parade on July 4.



Boy Scouts carry the flags at the Windsor Heights 4th of July parade on July 4.



Boy Scout troops at the Windsor Heights 4th of July parade on July 4.



A vintage Studebaker at the Windsor Heights 4th of July parade on July 4.



Boy Scouts in a patriotic pickup at the Windsor Heights 4th of July parade on July 4.



A penny farthing bicycle at the Windsor Heights 4th of July parade on July 4.



The Windsor Heights Fire Department at the Windsor Heights 4th of July parade on July 4.

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## Q: What do I need to know about choosing a pediatrician?

**A:** If you are expecting your first child, it is important to start talking with pediatricians early so you have plenty of time to choose the doctor who will meet all the needs of your family. When talking with pediatricians, don't be shy about asking questions. Here are some things you may want to consider when interviewing pediatricians:

- What are the pediatrician's views about breastfeeding, discipline, immunizations (or any other issues you have concerns about)?
- How soon after my child's birth will the pediatrician see him/her?
- Is the clinic conveniently located near your home/work/daycare?
- What insurance plans are accepted?
- How are emergency calls handled?

It is very important to feel good about the way the pediatrician treats you and your child. Over the years, you and your child's pediatrician will work together to raise a happy, healthy child.



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