

Windsor **F** **L** **i** **n** **g**

september 2015

50324

magazine

planning for **college**

TIPS FROM AREA PROFESSIONALS
AND WINDSOR HEIGHTS PARENTS

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City of Windsor Heights

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SAFE, SMART AND FREE TIRE DISPOSAL

Saturday, September 26, 2015

If the answer is convenience or cost, then we have an event that you won't want to miss. You already know the tires are in your way, but they can also cause you and your family serious health risks due to disease carrying pests and fires.

Let Windsor Heights, along with Metro Waste Authority, help you dispose of old tires legally and free of charge.

Tire Drop-Off Event details:

Saturday, September 26, 2015

7:00am–12:00pm

Colby Park, 6900 School Street, Windsor Heights, IA 50324

Rules:

Each household can drop off a maximum of five tires with the rims removed.

In special situations where a household may have more than five tires, please contact Metro Waste Authority to be considered for an exemption.

This program does NOT ACCEPT the following types of tires at the collection site:

1. Tire generated businesses
2. Farm or tractor tires
3. Solid tires (lawnmower, forklift or golf cart tires)
4. Bicycle tires



HAZARDOUS WASTE DROP OFF

Saturday, September 26, 2015

8:00am–12:00pm

Windsor Heights Colby Park, 6900 School Street

Contact: Ask Metro Waste (ask@mwatoday.com)

Details:

Metro Waste Authority and western suburbs partner every year to help residents get rid of unused hazardous products in a safe, smart way.

For a list of accepted items, please see Metro Waste Authority's website:

www.mwatoday.com/calendar/special-collections/wh-hazwaste-drop-off-D09262015.aspx

NATIONAL DRUG TAKE-BACK DAY

September 26, 2015

10:00am–2:00pm

Windsor Heights Public Safety Building

National Drug Take-Back Day is to dispose of unwanted, expired or unused medications in an environmentally safe way and to keep them out of the hands of people who may abuse them. See our website for the list of what is accepted and what is not accepted.

YAPPY HOUR

New this year is Yappy Hour at the Dog Park. Yappy Hour will start Friday, September 4, 2015 at the Windsor Heights Dog Park and run every Friday in September from 4:30pm–7pm. Come unwind after the work week and have some fun. Food, drinks and dog treats will be available for purchase. Live music will be provided by Brad Seidenfeld at the first Yappy Hour. The Dog Park is located just south of I-235 off the Walnut Creek Trail in Windsor Heights. Parking is available at Colby Park, 6900 School Street with a short walk to the Dog Park.

OKTOBERFEST

Saturday, October 3, 2015

Oktoberfest will be on October 3rd from 11:00am–6:00pm. We will have kids and pet costume contests, pumpkin carving contest, food vendors, inflatables, mini golf, band and beer tent. Come and enjoy the day! If you want to volunteer for Oktoberfest give the City of Windsor Heights a call at 279-3662.

WHAT'S GOING ON IN WINDSOR HEIGHTS?

Want to know what is going on in Windsor Heights? Check out the City of Windsor Heights Facebook page. We have now added Instagram, follow us! [City_of_Windsor_Heights](#). Tag us in things happening around the City.

KEEP WINDSOR HEIGHTS BEAUTIFUL ANNUAL FALL CLEAN-UP

Saturday, September 19, 2015

Please join the Keep Windsor Heights Beautiful Committee on Saturday, September 19, 8:30am–10:30am for our Annual Fall Cleanup Day. We live in a beautiful community and a couple of hours of work can let us put the best of our city on display heading into fall and winter. The more hands we have, the lighter the work for each one of us and the more litter we can remove.

Bring along neighbors, friends, groups or anyone who cares about our city and making a difference in our community. Children are welcome if they are accompanied by an adult who will guide them as we pick up litter.

On September 19 at 8:30am come to the white tent just north of Burger King on 73rd Street. We'll provide gloves and a refuse bag and will give you an area to cover. Rain date is September 26. Please join us!

The mission of the Keep Windsor Heights Beautiful Committee is to engage citizens, businesses and governments in Windsor Heights to take responsibility for beautifying and improving the community we all love.

**DIANA WILLITS, MAYOR • STEVE PETERSON, COUNCIL MEMBER • CHARLENE BUTZ, COUNCIL MEMBER
BETTY GLOVER, COUNCIL MEMBER • DAVE BURGESS, COUNCIL MEMBER • TONY TIMM, COUNCIL MEMBER**

WELCOME |

Pack the macaroni

Everything I owned — all of my worldly possessions — fit in the back of my 1980 Ford Mustang. Yes, the glass on the hatchback rubbed a bit on the mammoth Fisher 3-way stereo speakers that took most of the room, but I was eventually able to get it shut in preparation for my first trip to college.

Aside from those speakers and my Pioneer home stereo and the dual cassette deck with Dolby noise reduction, I loaded up my 12-inch Montgomery Ward TV, my Sharp VCR with the corded remote, some random clothes, my tennis racket, several boxes of macaroni and cheese and the electric Hot Pot that my mother gave me. What else did an 18-year-old boy need?



Truth be told, I couldn't wait to get out of my parents' house and get into college life. There were so many new people to meet, new things to learn, new experiences to be had. I knew that my life was about to drastically change, but I didn't realize how much my parents' lives would change, too.

Both Mom and Dad joined me on that first day of college. They helped get all my stuff out of that Mustang and into my dorm room. Dad was a man of few words who could sense that I was ready for he and Mom to leave, so he gave me a hug and wished me the best. Mom, a tough Irish woman who rarely showed emotion, burst out in tears. I was the youngest of four children, and I think she suddenly realized that she would have an empty nest when she returned home. I, of course, didn't want anyone to see my mother crying in my dorm room, so I quickly shooed her out with some hasty and not-very-sincere comments of appreciation.

With my oldest daughter now a senior in high school, I am beginning to appreciate the feelings that my mother experienced, and I will probably be the one bawling in her college dorm.

If you can relate to any of these experiences, or if you can anticipate them on the horizon, then you will appreciate this month's cover story about preparing for college. And don't forget to pack the macaroni and cheese.

Thanks for reading. ■

Shane Goodman
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planning for COLLEGE

TIPS FROM AREA PROFESSIONALS AND WINDSOR HEIGHTS PARENTS

By Courtney Keiser

Many will argue that a post-secondary education is a must in today's job market. Some say college is the best years of their life. It's also a major stepping stone to a bright future. Students typically begin thinking about college long before their senior year. The search, applications and filing for financial aid can overwhelm even the most prepared, which is why local guidance counselors spend a great deal of time encouraging students and parents to use every resource available to simplify the process.

Counselor perspective

Dowling Catholic High School College and Career Coordinator Erin Gabriel discusses college with students as early as their freshman and sophomore year when she assists each student with a resume and four-year plan for classes, including advanced and AP courses. By their junior year, she expects students to be ready to take the ACT or SAT, make college visits and attend meetings with admissions reps at the high school.

Gabriel hopes the majority of her students have traveled to a variety of post-secondary institutions by July of their senior year to narrow down where they want to apply. Size, location, academics, majors



Counselor Erin Gabriel shares some college brochures and information with seniors Rose Moore and Matt Baskerville at Dowling High School. Photo by Dan Hodges.

FEATURE |

and return on the investment are important factors for students and parents to consider. Gabriel suggests asking how many students graduate in four years, how many internships and research opportunities exist and what the placement rate is (job or graduate school of the student's choice) within six months of graduation.

"Visit several times and spend the night and get immersed on campus so you can determine if you could see yourself there," she advises. "Compare costs, scholarships, internships, things to do and the location of campus. It's all about finding the right fit academically, socially and financially."

Gabriel prefers that students apply before winter break of their senior year, although suggested deadlines may differ among area high schools and counselors. She reminds students that when they apply in the fall, the transcript is only through junior year. This makes it especially important for them to maintain the highest GPA



Krista (left) and Scot Baskerville (right) of Windsor Heights decided early to invest in the College Savings of Iowa Fund to send their son Matt (second from left), a Dowling Catholic senior, to college without the burden of student loans. From left: Krista, Matthew, Alison and Scott Baskerville. Photo submitted.

possible. She suggests that seniors apply to at least four institutions by Dec. 1 because more students are admitted earlier in the admissions cycle.

"It's also important to keep a challenging senior year schedule so colleges don't see a downward trend in rigor on the application," she says.

High schools begin hosting financial aid workshops for parents in December and January. The FAFSA is available Jan. 1. Financial aid packages are awarded as they are received, so parents may use their previous year's tax information as a benchmark if they haven't completed their 2015 returns. Financial aid awards begin to arrive

in mailboxes by mid-March.

Ask questions and research various forms of aid. Because cost can sometimes be the deciding factor, students should apply for as many scholarships as possible. After all, it's free money. Scholarships are often underutilized because parents and students don't know they exist.

When making financial plans, remember that some local scholarships are only a one-year deal. Scholarships may also have stipulations the student must abide by. It's best to get all financial arrangements and terms in writing from the school of your choice.

It may come as a surprise that parental involvement is so vital during a time when Mom and Dad are encouraging their children to leave the nest and spread their wings. But everyone should know the proper deadlines, receptions and information sessions to guarantee the best possible outcome for the student.

As an additional resource for preparation and FAFSA filing, Gabriel recommends ICAN (Iowa

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FEATURE |

College Access Network) to both parents and students. ICAN offers statewide comprehensive outreach, initiatives and partnerships with schools, groups and businesses and helps more than 300,000 students, parents and education professionals prepare for college each year.

Once the school is chosen and payment arrangements are made, the housing process begins.

"It's also best to notify the places you won't be attending as this will stop the recruitment emails and phone calls," Gabriel adds.

Parent perspective

Windsor Heights residents Sean and Gloria Moore have sent daughters Grace and Clare to college and are about to send a third, Rose, following her 2016 graduation from Dowling Catholic High School.

"Our fears have not changed. I worry if she will be safe and happy and that she will make friends that she can go to when she needs help," Gloria explains. "The classes are structured differently than high school, and the amount of instruction that they introduce at one time can be overwhelming your fresh-



Windsor Heights residents Gloria and Sean Moore have sent daughters Grace and Clare to college and are about to send a third, Rose, following her 2016 graduation from Dowling Catholic High School. Photo submitted.

man year."

Rose is currently considering which school is the right fit for her. She has toured a few universities and will revisit them again this fall

to discuss scholarships and possible majors. She has taken the ACT exam twice and found ACT prep booklets extremely valuable.

The Moore family relied on the high school's counseling department heavily in the past regarding post-secondary requirements and communicating information to various colleges. They suggest that other parents do the same.

"They have really helped us with what schools are the right fit for our children," Sean says.

Scott and Krista Baskerville of Windsor Heights decided early to invest in the College Savings of Iowa Fund to send their son Matt, a Dowling Catholic senior, to college without the burden of student loans.

Matt has visited one school thus far and plans to visit the university of his choice one more time this fall.

"When I was looking at colleges, I looked primarily at how well their engineering schools were. I also wanted to make sure that it wasn't too far away, so I could still drive home," he says. "Size didn't concern me too much. I would almost prefer a larger school since there would be more opportunities for clubs and

learning communities."

Matt knows that the path he chooses, and the major he decides on, will affect the rest of his life. He has taken the ACT once and will retake it in October. The first time he admits to "going in blind." He has purchased an ACT prep book for the second round.

Because the financial aspects are taken care of, the Baskervilles are pondering which major is best for Matt and making sure he keeps his grades up this year.

"We have also been teaching him life skills, such as laundry and basic cooking, so that he will be able to take care of himself away from home," Krista says. "His sister Alison just graduated in May and has been giving advice."

Aside from the paperwork, applications and tough decisions, both Rose and Matt's parents agree that their top concern is that the children enjoy what's left of their time at Dowling Catholic.

"We want Rose to continue to see the need and value of academic excellence," Gloria says. "You only have one senior year of high school, and we want her to participate in as many school activities as she can." ■

Dates to remember

Sept. 27: Golden Circle College Fair, Iowa Events Center Hy-Vee Hall, 12:30-3 p.m.

Dec. 1: Gabriel recommends having college applications completed.

Jan. 1: FAFSA is available

January: Financial aid workshops begin. Check individual high schools for specific dates.

February, March: Priority deadlines for FAFSA submissions.

Mid-March: Financial aid packages are mailed out

May 1: National Candidate Reply Date (Students must notify the college or university they wish to attend).

ACT test dates

Test: Oct. 24, 2015. Registration deadline: Sept. 18, 2015.

Test: Dec. 12, 2015. Registration deadline: Nov. 6, 2015.

Test: Feb. 6, 2016. Registration deadline: Jan. 8, 2016.

Test: April 9, 2016. Registration deadline: March 4, 2016.

Test: June 11, 2016. Registration deadline: May 6, 2016

SAT Test Dates

Test: Nov. 7, 2015. Registration deadline: Oct. 9, 2015.

Test: Dec. 5, 2015. Registration deadline: Nov. 5, 2015.

Test: Jan. 23, 2016. Registration deadline: Dec. 28, 2015.

Test: March 5, 2016. Registration deadline: Feb. 5, 2016.

Test: May 7, 2016. Registration deadline: April 8, 2016.

Test: June 4, 2016. Registration deadline: May 5, 2016.

Affidavit of nonprobate distribution

Streamlined process avoids probate

By Ross Barnett, attorney, Abendroth and Russell Law Firm

When a person dies, his or her assets pass to the estate. Typically, these assets cannot be accessed or sold without going through probate. Probate is the court-supervised process of administering an estate. The court appoints a personal representative granted the authority to wrap up the decedent's affairs.

In certain circumstances, however, Iowa law provides a streamlined process that avoids probate. The affidavit of nonprobate distribution is available when assets are less than \$25,000. There must be no real estate or real estate that passes to persons who are exempt from inheritance tax, like a spouse. Additionally, more than 40 days must pass between the date of death and the use of the affidavit.

The affidavit must include a copy of the filed last will and testament, if there is one. Iowa law requires the holder of a decedent's will to file it with the clerk of court after death, whether or not the estate will go through probate. An original death certificate must also be attached.

The affidavit sets out a general description of the property to be transferred and identifies the heirs, beneficiaries or creditors if the personal representative deems it to be necessary.

The statute as amended in 2014 specifically states "without procuring Letters of Appointment" to make clear to banks and other entities that this is a non-probate process. Another change is that the decedent's property must have



been \$25,000 or less at some time since the decedent's death. This allows the affidavit to be used for an asset that may have grown (through interest or dividends, for example) above the statutory limit.

If the value of the decedent's property is unknown, the affidavit can be used to gather information. The asset holder must disclose whether the property is, or has been at any time since death,

\$25,000 or less.

Any person holding assets of the decedent may rely on the affidavit and deliver those assets to the disclosed successors. The statute insulates the holder from liability for relying in good faith on the presented affidavit. This is useful when dealing with banks and other financial institutions, which may initially insist on formal probate proceedings.

The affidavit of nonprobate distribution provides a solution for situations where there is a small asset that cannot be assessed. ■

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

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CALENDAR |

Thursday Sept. 17

- RHS Football: 10th vs. Hoover, 6 p.m. @ Home
- DCHS Golf: Boys JV/V vs. Johnston, 3 p.m. @ The Legacy Club
- DCHS Golf: Boys 9th vs. Urbandale, 3:30 p.m. @ Blank Course

Friday Sept. 18

- LEGO Fridays, The Legos will be available in the children's area, so bring your imagination and get ready to build. All day, Franklin Avenue Library
- DCHS Football: 10/V vs. WDM Valley, 4:45/7:30 p.m. @ Drake Stadium

Saturday Sept. 19

- Visit the Art Cart, art supplies will be available all day in the children's area. Bring your imagination and creativity and we will provide the materials, Franklin Avenue Library
- RHS Cross Country: JV/V Boys/Girls Invite, 10 a.m. @ ISU

Monday Sept. 21

- Preschool Storytime, ages 3-5, 10:15-10:45 a.m., Franklin Ave Library
- City Council Meeting, 6 p.m., City Hall
- DCHS Golf: 9th Boys vs. WDM Valley, 3 p.m. @ Legacy Golf Club
- DCHS Football: 9th vs. ACHS, 4:45 p.m. @ DCHS

Tuesday Sept. 22

- Baby Rhyme Time, Ages 0-18 months old, 10:15- 11 a.m., Franklin Ave Library
- Franklin Crafty Readers, 4 p.m., Franklin Avenue Library
- The Monarch Butterfly Migration, 6:30 p.m., Franklin Avenue Library
- 75th Committee Meeting, 5:30 p.m.,
- Free Advice for Your Device, 12:30-2:30 p.m., Franklin Avenue Library
- DCHS Volleyball: 9/10/JV/V vs. Marshalltown, 4:45/5:45/7:30 p.m. @ DCHS
- DCHS Swimming: JV/V Meet, 5:30 p.m. @ DCHS

Wednesday Sept. 23

- Toddler Storytime, Ages 18 months - 3 years, 10:15 and 10:50 a.m., Franklin Ave Library
- Planning and Zoning, 5 p.m., Public Safety Building Council Chambers
- RHS Golf: Varsity Boys Invite, 2 p.m. @ Waveland Golf Course

Thursday Sept. 24

- RHS Swimming: Varsity Girls vs. Boone, 5:30 p.m. @ RHS
- DCHS Golf: 9/JV Invite, 9 a.m. @ Blank Golf Course
- DCHS Football: 10th vs. DM Lincoln, 5 p.m. @ DCHS

Friday Sept. 25

- LEGO Fridays. The Legos will be available in the children's area, so bring your imagination and get ready to build. Franklin Avenue Library
- RHS Volleyball: Varsity Invitational, 4:30 p.m. @ DCG Meadows Gym
- RHS Football: Varsity vs. Sioux City East, 7 p.m. @ Drake Stadium

Saturday Sept. 26

- Visit the Art Cart. Art supplies will be available all day in the children's area. Bring your imagination and creativity and we will provide the materials, Franklin Avenue Library
- Safe, Smart (and Free) Tire Disposal, Let Windsor Heights along with Metro Waste Authority, help you dispose of old tires legally and free of charge. 7 a.m. - noon, Colby Park
- FFAL Meeting, 10 a.m., Franklin Avenue Library,
- Hazardous Waste Drop-Off, 8 a.m., Colby Park

Monday Sept. 28

- Preschool Storytime, ages 3-5, 10:15-10:45 a.m., Franklin Ave Library

Tuesday Sept. 29

- Baby Rhyme Time, Ages 0-18 months old, 10:15- 11 a.m., Franklin Ave Library

- Franklin Crafty Readers, 4 p.m., Franklin Avenue Library
- RHS Football: 8A/8B vs. Woodward-Granger, 5/7 p.m. @ Home
- RHS Swimming: JV/V vs. DM North, 5:30 p.m. @ RHS
- RHS Volleyball: 9/JV/V vs. DM North, 6/7 p.m. @ RHS
- DCHS Volleyball: 9/10/JV/V vs. WDM Valley, 4:45/5:45/7:30 p.m. @ DCHS

Wednesday Sept. 30

- Toddler Storytime, Ages 18 months - 3 years, 10:15 and 10:50 a.m., Franklin Ave Library
- RHS Golf: Varsity Boys Invite, 9 a.m. @ Waveland Golf Course

Thursday Oct. 1

- RHS Volleyball: 10th Match, 5:30 p.m. @ RHS

Friday Oct. 2

- LEGO Fridays. The Legos will be available in the children's area, so bring your imagination and get ready to build. Franklin Avenue Library

Saturday Oct. 3

- Visit the Art Cart, 10 a.m. - 4 p.m., Franklin Avenue Library

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CALENDAR |

Monday Oct. 5

- City Council, 6 p.m., City Hall

Tuesday Oct. 6

- Baby Rhyme Time, Ages 0-18 months old, 10:15- 11 a.m., Franklin Ave Library
- Franklin Crafty Readers, 4 p.m., Franklin Avenue Library
- 75th Committee Meeting, 5:30 p.m.,
- Lunch and Learn, 11:45 a.m. - 1 p.m., Chamber of Commerce
- RHS Volleyball: 9/10/JV/V vs. DM Lincoln, 4:45/6/7:30 p.m. @ RHS
- RHS Swimming: Girls JV/V vs. DM Lincoln, 5:30 p.m. @ RHS

Wednesday Oct. 7

- Toddler Storytime, Ages 18 months- 3 years, 10:15 and 10:50 a.m., Franklin Ave Library

Thursday Oct. 8

- DCHS Football: 10th vs. Johnston, 5 p.m. @ DCHS
- DCHS Volleyball: 9/10/JV vs. SE Polk, 5:45/7 p.m. @ DCHS

Friday Oct. 9

- LEGO Fridays/ The Legos will be available in the children's area, so bring your imagination and get ready to build. Franklin Avenue Library
- RHS Football: 9/V vs. DM North, 5/7:30 p.m. @ Drake Stadium
- DCHS Football: Varsity vs. Johnston, 7 p.m. @ DCHS

Saturday Oct. 10

- Star Wars Reads Day, come dressed as your favorite Star Wars character. 2-3:30 p.m., Franklin Avenue Library

Monday Oct. 12

- Columbus Day
- 10/60 Meeting, Residents are encouraged to attend. They will have 60 minutes to ask their mayor and administrator any 10 questions they want. 5:15 p.m., Windsor Heights Community and Events Center
- DCHS Football: 9/JV vs. Johnston, 6:30/4:30 p.m. @ DCHS

Tuesday Oct. 13

- Baby Rhyme Time, Ages 0-18 months old, 10:15-11 a.m., Franklin Ave Library
- Franklin Crafty Readers, 4 p.m., Franklin Avenue Library
- Franklin Evening Book Discussion, "The Book of Unknown Americans" by Cristina Henriquez. 6:30-7:45 p.m., Franklin Avenue Library
- RHS Football: 8B vs. DM Lincoln, 7 p.m. @ Home
- DCHS Volleyball: 9/10/JV/V vs.

Johnston, 4:45/5:45/7:30 p.m. @ DCHS

Wednesday Oct. 14

- Toddler Storytime, Ages 18 months- 3 years, 10:15 and 10:50 a.m., Franklin Ave Library
- Artsy Kids: Spooky Crafts, Get ready for Halloween with some very spooky crafts and treats! 4-4:45 p.m., Franklin Avenue Library

Thursday Oct. 15

- DCHS Football: 9th vs. DM Roosevelt, 5 p.m. @ DCHS

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OUT AND ABOUT |



April Lawrence and Kimberley Boggus with Bone A Patreat at Yappy Hour at the Windsor Heights Dog Park on Sept. 4.



Sadye Scott-Haincheck with Furry Friends at Yappy Hour at the Windsor Heights Dog Park on Sept. 4.



Jessica Vogel, Flo Hunter, Donna Markley and Mayor Diana Willits at Yappy Hour at the Windsor Heights Dog Park on Sept. 4.



Brad Seidenfeld entertains at Yappy Hour at the Windsor Heights Dog Park on Sept. 4.



Joe and Kristren Brookover with Malcolm and Trice at Yappy Hour at the Windsor Heights Dog Park on Sept. 4.

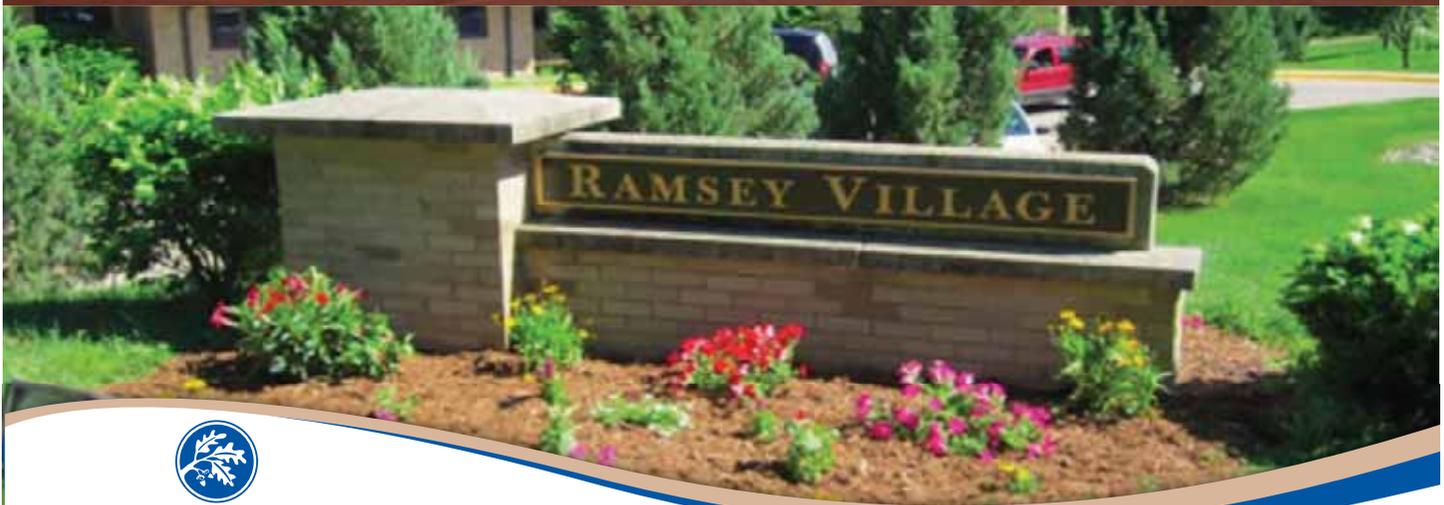


Naomi and Alex Pitkin celebrate their wedding day at Colby Park on Sept. 4.

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WHAT'S IN YOUR GARAGE |



This 1961 Impala Bubble Top was a gift to Ed Pagliai from his father.

Demolition man

Wrecking by day, renovating by night

By Lisa Verhey-Budding

He spends his days wrecking things at work, and his nights shining stuff up in his garage at home.

Ed Pagliai, 31, enjoys coming home to his cars after a long day working at C & C Demolition in Ankeny. Pagliai is the proud owner of 1961 Impala Bubble Top and a 1963 Rambler American.

The Impala was a surprise gift to Pagliai from his father 20 years ago.

"The summer of 1996, my dad bought it for me out of an ad in an auto trader magazine. I believe the car came from South Dakota," he says.

Like father, like son, Pagliai says his dad inspired him to take an interest in cars.

"I've been around them my whole life. My dad owned a dealership when I was a kid, probably there it started," he says.

The Impala came well suited for the young Pagliai son and didn't need to have a lot of work done to it.

"It's had a new interior put in it, and I've put a new motor in it," he says.

Now Pagliai looks forward to

showing off his prized Bubble Top at area car events.

"I go to the Goodguys show here in Des Moines, a weekly cruise night Wednesdays at the Neighborhood Bar and Grill, and anything else I can get to," he says.

According to Pagliai, driving the red beauty anywhere he wants to go, whether it's across town or across the state, is worth a lot to him. However, the best memory he has with the car is working on it with his dad as a kid.

Three years ago, Pagliai decided to add another car to his garage ensemble. A 1963 Rambler American, that he traded another old car for at Goodguys, is his latest find.

"It was an AHRA drag car in the '70s. I know it set a record at the '78 Winter Nationals in Tucson, Arizona," he says. "I just thought it would make a good addition to my garage."

Will there be any racing in the future for Pagliai?

"I've never actually raced it. I'm gonna tear it down this winter and maybe give next season a go," he says. ■

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

EDUCATION |

Meet Lisa Vernon

Teacher enjoys second grade rationale

By Rainey Cook

Asking one of her second graders if his eyes hurt and if his allergies were acting up, the retort was, "If I have allergies, then why am I at school?" This and many other funny quotes from her 7- and 8-year-olds is just one reason second grade teacher Lisa Vernon loves her job.

"It was just so quick and funny for him to say," Vernon says. "And we teachers hear that kind of stuff every day. We love it."

Just starting her third year teaching second grade, Vernon says there is so much to appreciate about second-graders. They are still so excited to learn. They aren't shy yet. They are just starting to become independent. Academically, they go beyond their sight words and are working towards comprehension. By the end of this year, many of them will be reading chapter books.

Vernon's top two items of focus for the year are being a good citizen and learning how to take responsibility for your own learning. She holds a class meeting every week to learn how to deal with others who aren't being kind. Instead of verbally lashing out at their peers, Vernon is guiding them to use a different method in dealing with difficult situations. Her goal is to teach her students to be a community by being kind to begin with.

Secondly, at the beginning of second grade she has her students set goals for themselves. She wants



Lisa Vernon is originally from New Mexico and says "Iowa nice" is a real thing. Photos by Rainey Cook.

them to be active participants in their own learning. She gets good results. A few goals she has posted this year are to run one mile, to read chapter books by the end of the year and to do 50 addition or subtraction problems in three minutes.

Another wonderful thing she loves about her position is Hillside itself. First, the art attracted her from the moment she walked in the door. Second, the Artful Learning Model Hillside embraces is intriguing to her.

"The Artful Learning Hillside embraces is so incredible," Vernon says. "My second-graders are working on balance right now. We're talking about balance in the ocean and a balanced diet and what a balanced life looks like. They love it, too."

Being new to Iowa, Vernon and her husband love to travel and discover the Midwest. She is originally from Los Lunas, New Mexico. ■

What do you like best about your teacher?



Emma Reed:
"That she's really funny sometimes."



Hayden Schoepke:
"She's really nice."



Fabian Berber:
"She helps us with math problems."



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SENIOR LIVING |

Who gets what?

Making the transition into retirement

By Susan Ray, executive director, The Reserve

Over the past several months, we have been discussing the process of transitioning into retirement. If you've been following along, you've come to the conclusion that retirement takes on a different appearance for everyone. Some folks plan and plan throughout their entire career in attempt to be prepared for retirement. Others take the "wait and see" approach, not having established a plan of action for the transition.

Most of us have heard our parents say, "I don't want to be a burden to my children." Nobody wants to be a burden to the next generation; a legal plan will help put your mind at ease.

We've discussed planning throughout this series. Whether you are a planner or not, having a legal plan in place to protect your real estate, investments and assets is essential. You want to protect what your years of hard work have produced. A legal plan will provide you that assurance. Taking specific legal steps to know that things you own will go to your survivors just the way you want.

Most attorneys are familiar and able to help you navigate through establishing a legal plan to best protect your assets and distribution of them at the time of your death. Your wishes for distribution of assets after death can be accomplished through establishing a document known as a will or trust. A will is basically written instructions on who gets the lake house, your vehicles and life savings. In a



will you may also specify who is to receive a particular item with high sentimental value. Within the will, you name beneficiaries who are to receive some of your assets. During the process, you also identify the person who will serve as the executor. The more precise you make your wishes in the will, the more likely your desire about who gets what will be met. The last thing you want is for your family to go through is a legal ordeal to accomplish dividing up your things. Unfortunately, the process of "who gets what" can bring even the closest of family to a battle ground. If changes occur after your will has been established, be sure to get your will updated. The individual you named as executor should have a copy of your will, as well as contact information for your attorney.

The publication next month will conclude the series on transitioning to retirement. The final article will be having "the talk." ■

Information provided by Susan Ray, The Reserve, 2727 82nd Place, Urbandale, 727-5927.

FAITH |

Why go to church?

Only 27 percent attended in the last seven days

By Tom Allen

Think of a name. Any name. When was the last time that person visited a church? Increasingly people are asking the question “Why church?” and many are no longer attending on any regular basis. In 2013, a Gallup survey stated that 87 percent of people believe in God but only 27 percent of those surveyed attended church in the last seven days. That means around 100 million Americans, including teens and children, are presently “un-churched” or “de-churched.” Additional research reveals that although many people who don’t attend church say they would if invited by a friend, only 2 percent of church attendees ever invite someone to church.

That’s the reason more than 30,000 churches, representing 120 denominations, are celebrating Sept. 20 as “Back To Church Sunday.” This special day provides an easily implemented “invite-able” event that gives church members a reason to invite and gives people a reason to try church again or for the first time. Anyone is invited to attend a church that seeks to help us know more about how God’s Word, the Bible, relates to our personal lives today.

Sunday should be the best day of our week. Once upon a time in our country everything stopped on Sundays. People went to church and worshipped God, then ate together, hung out together, rested and recreated together in the afternoon. I think people had a greater sense of peace, hope and family in those



days, don’t you? I think their pace of life all week wasn’t as frantic as ours because they slowed down one day a week and rested, refueled and refocused on what really mattered.

So, have you thought of someone you can invite? Don’t worry about feeling nervous. We all do. Most people who have dropped out of church haven’t lost their faith in God — they simply fell out of the habit of going to church. Some moved, had a change in life circumstances or had a falling out with their former church and simply drifted away. Most often, life just became too busy. This means many of them would be open to returning.

Please commit to praying for the person God will place on your heart. Invite them and let’s see what He can do.

You, yourself, may have been away from church for a while and are now ready to return. If so, you can find a church participating in “Back to Church” Sunday at www.BackToChurch.com/find_a_church. ■

Information provided by Pastor Tom Allen, Simple Church, 1701 25th St., West Des Moines, 770-5763.

NATIONAL BACK TO CHURCH SUNDAY

SEPTEMBER 20, 2015

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FINANCE |

Inflation and your retirement income strategy

You might not think much about inflation. After all, it's been quite low for the past several years. Still, you may want to take it into account when you're planning your retirement income strategy.

Of course, no one can really predict the future course of inflation. But it's a pretty safe bet it won't disappear altogether — and even a mild inflation rate, over time, can strongly erode your purchasing power. Consider this: If you were to purchase an item today for \$100, that same item, in 25 years, would cost you \$209, assuming an annual inflation rate of 3 percent. That's a pretty big difference.

During your working years, you can hope that your income will at least rise enough to match inflation. But what about when you retire? How can you minimize the impact of inflation on your retirement income?

One thing you can certainly do is include an inflation assumption in your calculations of how much annual income you'll need. The number you choose as an inflation factor could possibly be based on recent inflation levels, but you might want to err on the conservative side and use a slightly higher figure. Since you may be retired for two or three decades, you might have to periodically adjust the inflation factor to correspond to the actual inflation rate.

Another important step is maintaining an investment portfolio that can potentially provide returns well above the inflation rate. Historically, stocks have been



the only investment category as opposed to investments such as treasury bills and long-term government bonds whose returns have significantly outpaced inflation. So you may want to consider owning an appropriate percentage of stocks and stock-based investments in your portfolio, even during your retirement years.

Stocks will fluctuate in value, sometimes dramatically, and even though you may be retired for a long time, you won't want to wait for years to "bounce back" from a bad year in the market. But not all investments move in the same direction at the same time; spreading your dollars among a range of asset classes, large stocks, small and mid-cap stocks, bonds, CDs, and foreign investments help you reduce the impact of volatility on your portfolio.

Work with your financial advisor to help decide what moves are right for you to help protect your retirement income from inflation. It may be a "hidden" threat, but you don't want to ignore it. ■

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

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INSURANCE |

School bus safety

Tips for you and your children

By Matt Cale, State Farm agent

As summer comes to a close and the leaves begin to turn, children across the country are packing up their backpacks and returning to school. And with the beginning of the fall semester, you may start to see that old familiar vehicle — the school bus. Here are some tips for drivers who share the roads with school buses, as well as some easy lessons to teach your kids about bus stop safety.

Driving near buses

Follow these tips to help protect the children when you drive.

- Keep an especially close eye on students as they're getting on and off the bus. The most dangerous part of the trip for kids is getting on and off the bus.
- Be alert and slow down if you're near a bus.
- Do not pass a school bus that is stopped to load or unload students. All states have laws that tell you under what circumstances you can and cannot pass a stopped school bus. Most buses actually have stop signs that display when children are getting on and off the bus. In general, it does not begin to move after until the bus's red flashing lights are turned off, the stop arm is withdrawn and the bus begins to move.
- Know and understand traffic laws and speed limits near a school



bus and schools. Oftentimes the laws change during school hours.

Teach your children

Help take the danger out of the trip to and from school by instructing children about school bus stop safety. The National Safety Council (NSC) recommends children should:

- Wait away from the roadway and board only when the bus has come to a complete stop.
- When crossing in front of the bus, walk at least 10 steps away from the bus so the driver can see them.
- Never walk behind the bus.
- Arrive at the bus stop 5 to 10 minutes early each day — running for the bus could increase the risk of an accident or injury. ■

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



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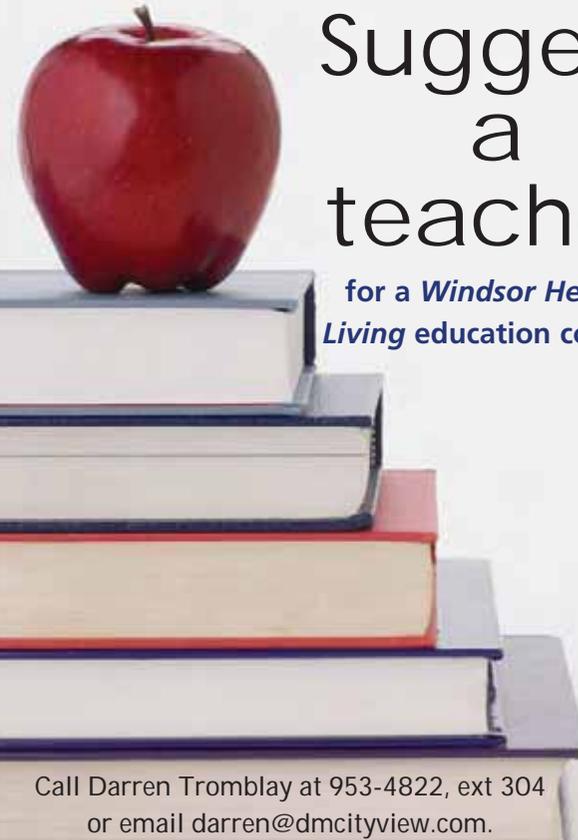
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WHERE WE LIVE |



Zac and Kathy Zazas's 1962 brick ranch home in Windsor Heights. Zac always wanted a ranch-style home, and this ranch has suited the couple's needs since 1972. Photos by Rainey Cook.



Enjoying it all

Friends, family and neighbors in great location

By Rainey Cook

It's very familiar to hear that people have lived in Windsor Heights for many years. Maybe not so familiar, but just as interesting is to hear what people remember what it once was. For Zac and Kathy Zazas, their memories are when Hickman was a two-lane road called Highway 6. They also remember when everything west of Franklin and 48th Streets was dirt roads.

Zac has lived in Windsor Heights for 79 years.

"I think we are the second or third couple that has lived on this block the longest," Zac says.

Having lived in a smaller home on Hickman, the Zazas weren't even looking for another home when this Windsor Heights opportunity came up. Once the couple walked in, they fell in love with the layout of the home and the size.

"It was so much bigger than what we were used to," Kathy says. "And we were able to buy some of the furniture that was in the home, too."

And so the couple moved in

with their two daughters.

They decided to revamp and enlarge the kitchen and add sliding glass doors to the back patio. The familiar thick tile in the original two bathrooms was also removed. The sidewalk up to their front door is made up of individual pavers that make a welcoming statement.

Years later, their home is adorned the way they like it. The back patio has slated flooring; there is a spot just for Zac and his grill. The flower gardens are Kathy's and are beautiful. The seating is magazine perfect.

The dinner club the couple belongs to is frequent and fun. Serving every six months, the Zazas just hosted a recent diner party for nine people.

The couple appreciates that their location is close to everything they do. Kathy enjoys watching the young mothers and children come and go in their neighborhood.

"I never had that at the house on Hickman," she recalls. This house and location is perfect. I just love it." ■

Would you like your home featured in this column in an upcoming issue of Windsor Heights Living? If so, email Darren Tromblay at darren@dmcityview.com.

RECIPE |

Spicy lemon chicken soup

Turn leftovers into a tasty supper

By Kris Ellis Tracy

Have you found yourself gazing into the fridge helplessly wondering what to fix for dinner? I was in that spot a few days ago. It was a few more days until my next planned "provisioning" trip. I really didn't want to make a stop at the store. Inside my refrigerator was a partial roasted chicken, which I had served earlier in the week with a few of the roasted vegetables that went with it. I didn't want to serve the dreaded leftovers. Then inspiration hit — I would make soup. After all, Jacques Pepin, the world famous chef, always made soup out of his leftovers. If it was good enough for him, it is surely good enough for the likes of me.

First, we make a really good broth. You can put this in the slow cooker if you are a little pressed for time and let it cook while you take care of business. Make sure you have the bones: they give the broth a deep, meaty flavor. ■



Spicy lemon chicken soup

Ingredients

1 roasted chicken, skin, bones and any juices
2 bay leaves
1 onion, quartered
Salt and pepper to taste
1 lemon, quartered
1½ quarts water to cover chicken

Directions

1. Simmer on low heat for at least 1½ hours.
2. Remove the chicken and let it cool enough to handle. Discard the lemon and bay leaves. When the chicken is cool, remove the meat. Put it back into the slow cooker with the broth. Discard the bones. Bring the broth to a boil.
3. Go back to the fridge and scavenge for veggies. I found a baked potato in a take-out box, some zucchini and sum-

mer squash left from another dinner and half of a butternut squash that I had cubed and boiled. Good stuff! You may have a bell pepper, or some carrots, beans or celery. Chop those up a little (bite-size pieces) and throw them in.

4. Now that you have broth, protein and veggies, it's time to spice it up. I wanted a spicy, lemony soup. I added a teaspoon of turmeric, a teaspoon of ground cumin, half a teaspoon of garlic powder, half a teaspoon of ginger and a teaspoon of curry powder. Add a pinch of red pepper flakes or a couple of drops of hot sauce. I also squeezed another lemon into my soup.

Now, if you are watching carbs, your soup is done. If you want a real hearty, stick-to-your ribs soup, add a cup of cooked rice to the pot. Heat it all through, and there you have it — supper.

Pin it!



Membership brings value

Become involved in the Chamber

By Michael Libbie, president, Windsor Heights Chamber

In my advertising/marketing business, we often share with our clients the need to take more than the product or service to the consumer. The business which adds value, along with a great product or service, wins the day.

Value separates the winners from the losers, and the Windsor Heights Chamber brings real value to businesses and individuals. Here's how:

- **Community development.** Those of us who live and work in Windsor Heights understand that taking part in the betterment of our community is something that pays huge dividends. Chamber members are continually informed about important development opportunities and efforts and often volunteer to make them a reality. It's a value proposition that helps us all.

- **Business development.** Each month the Chamber holds a "Lunch & Learn" to help our members better understand how to better market, advertise, sell and build relationships that last beyond the sharing of a business card.

- **Personal development.** Not only do our members have the opportunity to develop business relationships, we also share best practices in developing a personal brand. You've heard us talk about "people buy from people they know and trust," and that centers on your personal brand development.

- **Outside resources.**



As a member of the Windsor Heights Chamber of Commerce you are also a member of the Greater Des Moines Partnership, the fourth largest chamber organization in the United States. The Partnership has a treasure trove of information for existing to expanding businesses; everything from market studies to assistance in demographic research and even exporting. We cannot downplay the richness of this progressive relationship.

- **Fun development.** OK, it's not all work. Members of the Windsor Heights Chamber enjoy the company and companionship of each other. It's a great group of people who not only talk business but also have a great time in whatever we're doing.

So, what about you? The Chamber accepts businesses and individuals as members. Why not reach outside of your comfort zone and become involved? We're growing, doing some great things and adding value to it all. We'd love to have you join us.

Thanks for reading. ■

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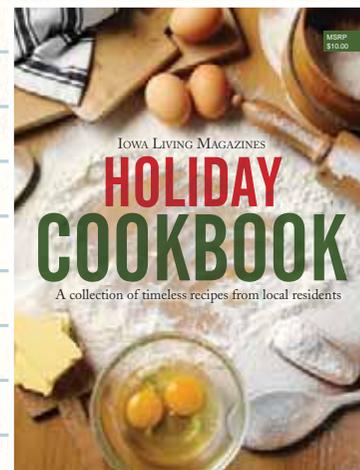


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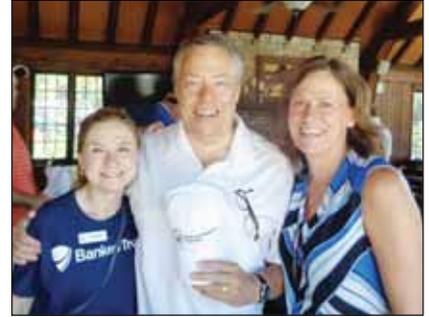
OUT AND ABOUT |

Fore!

The Windsor Heights Chamber of Commerce held its golf outing at the Waveland Golf Course on Sept. 9.



Flo Hunter, Dave Moench and Deb Bengtson



Betty Ridout, Michael Libbie and Theresa Greenfield



Jim DeKruif and Larry Laughlin



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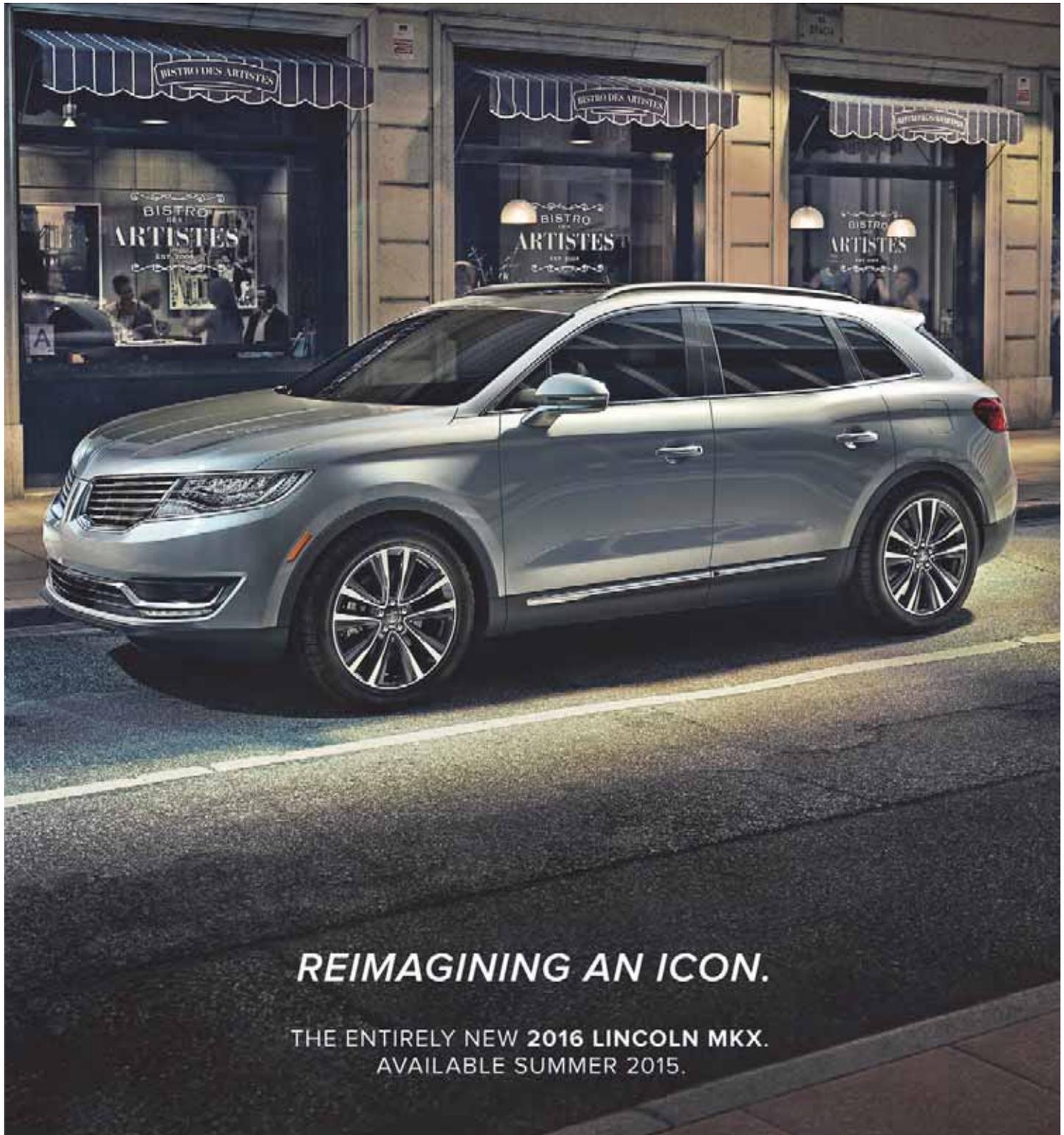
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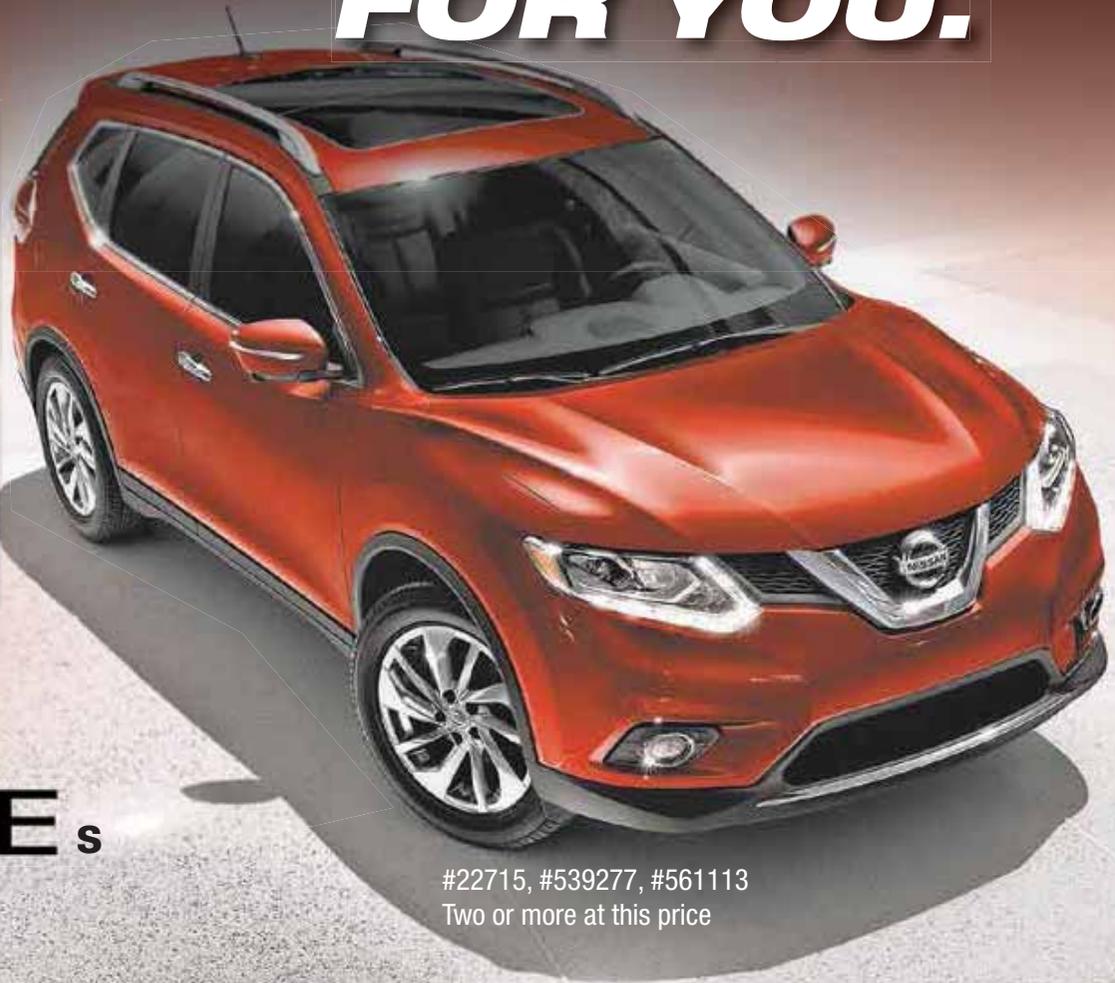
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