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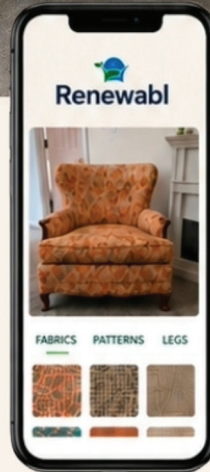
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- EMPOWERING WOMEN TO FOLLOW THEIR PASSIONS AND TO FIND THEIR BLISS



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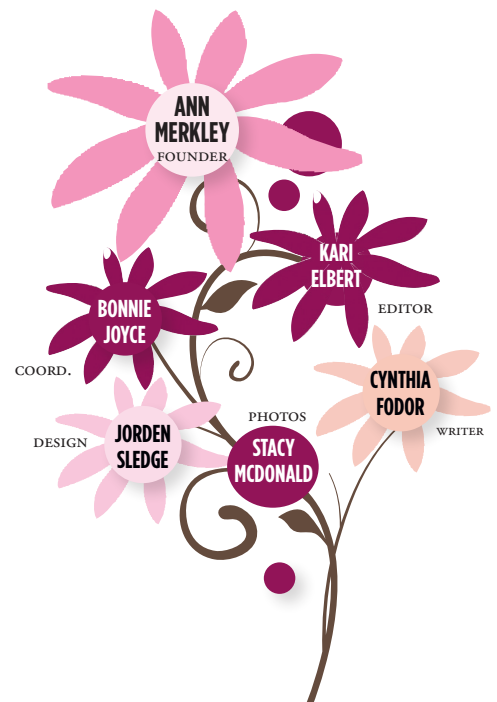
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Published by Elbert Sales Corp. If you are interested in advertising in the Aug/Sept WOW Connect DSM Magazine, contact Kari Elbert at [karielbert@aol.com](mailto:karielbert@aol.com) or 515-771-2032.

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Ann Merkley

# HOW TO PUT TOGETHER A *LIVABLE* BUDGET

The word “Budget” is often viewed as a “bad” word that we all try to avoid.

It’s viewed as putting constraints on us that aren’t sustainable or livable. I compare it to being on a very restrictive diet. It might work for a time but we eventually “fall off the wagon”

because it doesn’t include the fun foods like pizza, ice cream, pasta or bread.

A livable budget should include the following categories:

## REGULAR EXPENSES

These are the expenses that everyone focuses on in their budget. They are often monthly and easy to budget for. They include bills, housing, gasoline, groceries, loan payments, etc.

## INFREQUENT EXPENSES

*(We often refer to this category as the “Oh crap!” column)*

These are the often-overlooked expenses that are not monthly. They are often annual or occasional expenses that catch us off guard. They include car repair, home maintenance, medical bills, veterinary expenses, dental bills, car registration, etc.

## DISCRETIONARY EXPENSES

*(We refer to this category as the “cheesecake” column)*

This is the fun column that makes life enjoyable. These expenses include dining out, vacations, manicures/pedicures, coffee, hobbies, X-mas, birthdays, etc. It’s important to enjoy life as it happens.

## EMERGENCY SAVINGS

We are often so focused on paying off our debts that we forget to put money away for emergencies. It’s important to grow your savings at the same time so that when the next big expense happens, you don’t have to go back into debt.

## SAMPLE BUDGET

### Regular Bills

Mortgage \$2,000/month  
Groceries \$600/month  
Utilities \$300/month

**Total - \$34,800/year**

Divided by 26 pay periods  
\$1,338/paycheck

### Infrequent Bills

Car Repairs - \$1,000/year  
Medical/Dental Bills - \$2,000/year  
Vet Bills - \$1,000/year

**Total - \$4,000/year**

Divided by 26 pay periods  
\$154/paycheck

### Discretionary

Dining Out - \$2,000/year  
Clothing - \$1,000/year  
Vacation - \$5,000/year

**Total - \$8,000/year**

Divided by 26 pay periods  
\$308/paycheck

***A good budget can give you peace of mind.***

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Susan  
Sutton-Ludwig

## THE MIDWEST SHIFT: *Why Multigenerational Living Is Becoming the Future of Real Estate - Part 1*

One of my favorite topics to talk about lately is where housing is headed and how families are adapting to rising costs while still trying to create a good quality of life.

Let's face it—costs are rising everywhere.

Groceries are higher. Insurance is higher. Childcare is higher. Assisted living is higher. Construction costs are higher. Families everywhere are trying to figure out how to run the race of life while still staying within budget.

And honestly, I think real estate is beginning to shift because of it.

One of the biggest national trends we are seeing is buyers leaving extremely expensive markets and looking toward the Midwest for better value and quality of life. While many coastal states are struggling with affordability, Midwest cities are still considered relatively attainable for homeownership.

That is one reason areas like Des Moines and many surrounding Midwest communities continue to grow. People are searching for affordability, stability, good schools, safer communities, and more space for their money.

But I believe another trend is quietly beginning to emerge underneath all of this—and it is something I think we will see more and more over the next decade.

### Multigenerational living.

I am seeing more conversations around homes designed not just for one family unit, but for multiple generations living together or near one another.

Traditionally, the Midwest has not been like places such as Arizona, Florida, or Santa Fe where detached guest homes and casitas are very common. In those markets, it is normal to see separate living quarters for aging parents, adult children, or long-term guests.

But I truly believe that trend is coming to the Midwest.

In my opinion one of the next major housing booms will involve properties that offer detached living opportunities:

- Apartment living above garages
- Detached guest homes
- Acreages with two or three homes
- Separate basement suites
- Homes with dual primary living spaces
- Flexible spaces for caregiving or rental income

Families are beginning to think differently because financially, they almost have to.

Think about it for a moment.

Assisted living facilities can easily cost \$8,000 per month or more depending on the level of care needed. Full-time daycare for one child can run around \$300 a week.

When you add up the cost of housing, childcare, elder care, groceries, healthcare, and transportation, families are looking for ways to pivot and support one another again.

And honestly, home may become the answer. \*

### CHECK OUT THE AUG/SEPT ISSUE FOR PART 2!

Susan Sutton-Ludwig  
Real Estate Agent – Des Moines Metro | Ankeny, Iowa  
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Katie Gallo

## WHAT CAN BE MODIFIED IN A DISSOLUTION DECREE?

In Iowa, when a marriage ends, the court issues a Decree that sets out the terms of the divorce, including property division, custody, visitation, child support, and spousal support. While this decree is considered final, the law recognizes that life changes. As such, Iowa law allows for modifications of parts of the decree under certain conditions.

The following apply to all modification actions:

1. **There must be a substantial and material change in the circumstances occurring after the entry of the decree;**
2. **Not every change is sufficient;**
3. **It must appear that continued enforcement of the original decree would, as a result of the changed conditions, result in positive wrong or injustice;**
4. **The change in circumstances must be permanent or continuous rather than temporary;**
5. **[For support cases] the change in financial conditions must be substantial; and**
6. **The change in circumstances must not have been within the contemplation of the trial court when the original decree was entered.**

### LEGAL AND PHYSICAL CUSTODY

Legal and physical custody can be modified with a substantial change in circumstances affecting the child's well-being. First, the moving party must show that conditions have so materially and substantially changed since the last court order governing the issue that the child's best interests make it expedient to make the requested change. Second, the moving party must also prove that s/he is a superior parent to existing physical care parent.

### VISITATION

Visitation can be modified to reflect changes since the entry of the decree. Visitation changes require a lower threshold as a modification of visitation requires a showing of only a material change.

### CHILD SUPPORT

Child support can be modified with a substantial change in financial circumstances for either parent. Iowa law utilizes a 10% rule – if the guidelines now would increase or decrease the current amount by 10% or more, that's typically enough to constitute a substantial change.

### SPOUSAL SUPPORT


Spousal support can also be modified only if there is an obligation in the original decree. If neither party has a support obligation in the original decree, there cannot be a future modification. Each case is heavily fact-specific, and courts have considerable discretion in deciding whether to grant a modification.

### PROPERTY DIVISION - NOT MODIFIABLE

Property settlements are final. Once the marital property and debts are divided, that division cannot be changed. The only exceptions are rare, such as proving fraud or misrepresentation. \*


Katie Gallo - Shareholder  
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Phone - (515) 223-4567

I graduated from the University of Iowa with degrees in Psychology and Political Science (B.A. cum laude, 2006) before attending Drake University Law School (J.D. with Honors, 2009). Before joining Shindler, Anderson, Goplerud & Weese P.C., I was the in-house counsel for a local youth services agency in Des Moines. Today, I specialize in Family law, dissolution, child custody, visitation, child support, modifications, juvenile law, guardianships, adoptions, and litigation because I believe in the impact of empathetic advocacy in building a better future.

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make an informed choice. If you will be leaving Iowa, we need to talk before you move.

**INDIVIDUALS OVER AGE 65:** Please contact me three months prior to your birth month. I will coach you on Medicare enrollment, your choices on Medicare Supplement and Part D plans vs. Advantage plans so you can position yourself for a smooth transition. The goal is to have no lapse and no duplicate coverage. The AEP (Annual Enrollment Period) starts in October and runs into December, which allows you to review your coverage and select coverage for 2027. Current clients of mine get a friendly reminder in September/October and for those of you that are interested in learning more can give me a call. Sears Insurance has a host of health, disability and life products. Whether you are a small or large business or an individual, you should shop and know your options and pricing. The idea is to have you adequately covered in all segments that you don't know you need on a budget that is comfortable and appropriate for your needs. We work with your team of property casualty agents, bankers, financial planners, CPAs and medical professionals to ensure that your “plan” is comprehensive and being seen by all that you want to participate.

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# ART *for* EVERY ONE

***“I WANT TO BE AN EXAMPLE THAT YOU CAN DO THINGS RIGHT AND LIFT PEOPLE UP AND BE SUCCESSFUL IN BUSINESS.” -LIZ LIDGETT***

By Cynthia Fodor

The Des Moines Arts Center isn't the only place you can enjoy incredible artwork. The owner of one local gallery on Ingersoll is on a mission to make art accessible to everyone.

Liz Lidgett even has a sign in the window, “Art For Everyone.” Her goal is clear. She states, “I want to make sure no-one is locked out of the art world.”

Lidgett wants her gallery to be welcoming to all, even those who are intimidated to step foot inside, thinking they cannot afford to buy. She believes every piece finds the right person.

“Artwork at the gallery starts at \$200 and goes up to \$10,000 so there's really something for everybody,” she says. “We are trying to create opportunities for people to buy their first piece of original artwork. Art is the heart of a home.”

Lidgett's gallery is known for contemporary, colorful paintings that create joy! She represents 80 artists from around the world with a commitment to having at least 50% of the artwork from female artists. She says the International average is only about 15% women artists represented in galleries.

After working as an art advisor, Lidgett started her gallery in 2019 right before COVID. She wanted people to be uplifted by more beauty in their homes. It has since been named one of the best small businesses in the country by USA TODAY. She credits her all-female team. She sets an example by doing every job there is, from CEO to janitor.

“We have worked very hard to find people with great attitudes,” Lidgett says of her staff. “I trust them implicitly and part of the way I show my trust is to give them a lot of autonomy. It's really making sure personalities mesh and they believe in the vision of the company.”

She believes in caring for her team and offers a fully-paid maternity leave. Lidgett focuses on the needs of her employees as well as her artists with an emphasis on customer service.

She says the gallery also focuses on interior design.

“Hannah here is really skilled at creating special environments with artwork from the beginning, not as an afterthought. Furniture, wallpaper, the whole thing.”

Lidgett just published a book to share her wisdom. The title won't surprise anyone.

*Art for Everyone* is aimed at teaching a person how to get started as an art collector. Where do you begin?

“The biggest question people have is, ‘How do I find my style?’ If it brings you joy, that's it. Find the pieces you truly love without thinking about what matches your sofa or what somebody else likes. How do you want the room to feel? Do you want it to be calm or a place to have fun?”

After you purchase the art, the book takes you through the next steps. “It's about designing with it, installing, taking care of it once you have it. It's really meant to be an answer to all the questions you are afraid to ask.”

As someone who began as an entrepreneur, Lidgett also has advice for starting your own business.

“I tell my son, “How do you eat an elephant? One bite at a time.’ Taking one step at a time helped me from becoming overwhelmed. File the LLC. Buy a website domain. You don’t have to start exactly how you want to finish. The business evolves. Just know that if you are open to cool opportunities and you’re willing to take them, you could end up in a really amazing place.” \*



## AN EXCERPT FROM ART FOR EVERYONE BY LIZ LIDGETT

“...When I began my company more than a decade ago, it was my goal to become a crusader against blank walls. #nomoreblankwalls, I say. For too long, people have been made to feel that they don’t belong in the art world or that there’s a “right” way to collect art. About twice a week someone says to me, “Oh, I can’t imagine what you would think of my home, I’d be so embarrassed.” First, it’s important that you know; I am not here to judge you or your decorating style. Second, I’ve seen it all and I want to help! There are tips and tricks that you can master to take away any fear in decorating your walls. Remember: The goal is not to impress other people, but to create a more joyful space for yourself.

I’ve become incredibly passionate over the years about eliminating the stigma and anxiety that surrounds buying and decorating with original artwork. You’ve heard of FOMO? Well, I believe too many people have FOLS—Fear of Looking Stupid. It doesn’t exactly roll off the tongue, but nevertheless, people have FOLS about walking into a gallery and feeling out of place. They fear speaking with an artist and asking the wrong questions, they fear buying the “wrong” piece, and they really fear putting the damn nail in the wall to hang a piece of artwork or hang a sheet of wallpaper. I’ve spoken with hundreds of clients who tell me they actually own artwork but have never hung it on the wall because they’re worried if they do it, they’ll do it wrong, and the wall will end up looking like swiss cheese. There are rules to follow that are easy to learn and will take your art fears away. Within the pages of this book, you’ll find just how large a piece of artwork should be to go above your sofa or mantle. I’ll teach you the exact right height to hang a picture, so you’ll never have to argue with your spouse about it again (My job often ends up being part art advisor, part marriage counselor). You’ll feel confident to play with pattern on your walls or pick a bold color. ”

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Lily Hou

## LEG STRENGTH: A Critical Predictor of Independence in Seniors

**A**ging brings wisdom, but it also brings a quiet physical challenge: the acceleration of declining leg strength, which typically worsens between ages 52 and 60. This physiological shift often signals the onset of sarcopenia—age-related loss of skeletal muscle mass and function. Because our lower bodies carry us through the world, weak legs are a direct threat to a senior's autonomy. In fact, lower-limb weakness is a primary culprit behind the 3 million emergency room visits caused by older adult falls each year.

Leg weakness rarely happens overnight; it drops subtle hints before causing a major fall. Common red flags include:

- Difficulty standing up from a chair, bed, or the floor without pushing off with the hands and arms.
- Needing to pull heavily on the railing when climbing stairs.
- Unsteady walking, dragging the feet, or feeling like the legs are constantly fatigued and heavy.
- Frequent stumbles, near-falls, and visible muscle loss in the buttocks, thighs, or calves.

When these signs are ignored, a dangerous cycle begins: fear of falling leads to inactivity, which further accelerates muscle degradation and increases the risk of institutionalization.

### WHY LOWER-BODY STRENGTH CHANGES EVERYTHING

Preserving the glutes, quadriceps, hamstrings, and calves is about far more than just muscles; it is a fundamental strategy for maintaining quality of life.

Consider the benefits of lower-body strength:

- **Fall Prevention & Stability:** Strong leg muscles stabilize the joints and improve proprioception (the body's awareness of its position), directly lowering fall risks.



Joleyne Young

## Summer Tax Planning Tips

**S**ummer is a great time to review your finances and make proactive tax planning decisions before year-end. Waiting until tax season often limits opportunities to reduce taxes and improve financial outcomes.

Start by reviewing your paycheck withholding and estimated tax payments. Life changes such as a new job, marriage, divorce, or investment income can impact your tax liability. Talk with your accountant or HR about new W-4's.

Retirement contributions are another important planning tool. Increasing contributions to 401(k)s or IRAs may reduce taxable income while helping grow long-term savings. Considering Roth conversions is a great mid-year tax planning tool for your future.

Individuals should also review investment activity. Selling investments without understanding capital gains consequences can lead to unexpected taxes.

For self-employed individuals, summer is an ideal time to review business income, expenses, bonus depreciation and quarterly estimated tax payments. Consider having an accountant review your books throughout the year. Keeping records organized helps prevent surprises and keeps you compliant.

Proactive tax planning can reduce stress, avoid penalties, and create opportunities for tax savings before year-end deadlines arrive. Working with a trusted tax professional throughout the year helps individuals stay prepared and make informed financial decisions. We are now offering tax planning services throughout the summer and fall. \*

Contact Profit Consultants @ 515-808-8016 to schedule your tax planning appointment.

### Joleyne Young, LPA

Joleyne is a Licensed Public Accountant in the state of Iowa. She has over 35 years of experience in both public and private accounting. She works with her clients by making complex financial matters approachable, so that they will succeed at what they are good at! She enjoys traveling, country living, and spending time with her animals.

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- **Mobility & Daily Autonomy:** Robust lower-body power ensures seniors can confidently navigate uneven ground and efficiently perform daily tasks, like the vital sit-to-stand movement.
- **Metabolic & Bone Health:** Muscle tissue regulates blood sugar and insulin sensitivity, while the mechanical stress of resistance training signals bones to maintain density, fighting off osteoporosis.
- **Frailty Defense & Faster Recovery:** Consistent strength training counters age-related decline. Should an illness or injury occur, stronger muscles act as a physiological reserve, prompting faster recovery and shorter hospital stays.
- **Pain & Mental Health Management:** Strengthening muscles around the knees and hips reduces osteoarthritis pain. Consequently, physical capability fosters confidence, drastically reducing anxiety and depressive symptoms related to aging.

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The data is clear: individuals with higher leg muscle strength have significantly lower rates of mortality. Conversely, those who require more than 15 seconds to complete five chair rises are nearly three times more likely to die earlier. Ultimately, investing in lower-body strength through resistance and balance exercises is the most effective, low-cost strategy to ensure seniors live actively, safely, and with dignity. \*

**TEXT LILY AT (515) 991-6266 FOR A FREE CLASS!**

Lily Hou has owned Green Yoga House ([greenyogahouse.com](http://greenyogahouse.com)) since 2003. She began her practice in the mid-1990s and quickly discovered the transforming benefits of yoga for her rheumatoid arthritis. She has received training by some renowned yoga masters on various styles. As a certified yoga instructor, Lily is known to teach with an eclectic blend of many styles and uses her extensive knowledge of body alignments and exercise safety in designing her classes to meet individual needs. She approaches her mostly private classes with enthusiasm, compassion and respect for each client. Lily has a Bachelor's Degree in English and a Master's Degree in American Literature. She frequently speaks on yoga and wellness. She is also passionate about her fun jewelry business, "Lily Hand Made." [greenyogahouse.com](http://greenyogahouse.com) • 515-991-6266



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# Allergenix

*We built the medical practice we wished existed.*

**Iowa's first direct specialty care allergy and immunology practice. No copays. No facility fees. Transparent, upfront pricing. No 3-month waitlists.**

After more than a decade in hospital-based allergy care, we saw the same pattern over and over with specialists - long waits, rushed visits, and families left with so many questions.

***So we built something different.***

At Allergenix, you call & we answer with fast appointments, longer visits, and answers without the wait.

We are proud to offer Iowa's only RapImmune™ allergy shot program – delivering targeted allergy treatment in just THREE ultrasound-guided injections over eight weeks, not years of weekly shots.

We also specialize in food allergies. We provide comprehensive evaluations, supervised food challenges, and modern treatment options like FoodSLIT – helping families get answers, clarity, and relief sooner.



***Dr. Sean D. Stanga, M.D. and Kristy Stanga, MSN, RN***

Allergenix is owned and operated by Sean D. Stanga, M.D. and his wife Kristy Stanga, MSN, RN

Dr. Stanga is dual board-certified in Allergy/Immunology and Pediatrics and completed fellowship training at Children's Mercy Hospital in Kansas City. He spent 13 years in hospital-based practice before co-founding Allergenix.

Kristy brings almost two decades of clinical nursing experience and helped build the practice around a simple idea - specialty care should be personal, accessible, and not dictated by insurance.

Together they care for adults, teens, and children across the Des Moines metro and via telehealth in 23 states.

## WHAT WE TREAT

Allergic rhinitis • Asthma • Eczema  
Hives • Food allergy • Drug allergy  
Venom allergy • Immune deficiency  
Mast cell disorders • FPIES

## WHAT WE OFFER

RapImmune™ intralymphatic immunotherapy • Same-day allergy testing  
Supervised oral food challenges  
Food desensitization • Sublingual immunotherapy • Biologic therapy  
Asthma and severe hive management

## AMP

**Allergenix Membership Program (AMP) option** - unlimited follow-up visits and direct access by call, text, or email

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W-2019090 11/18