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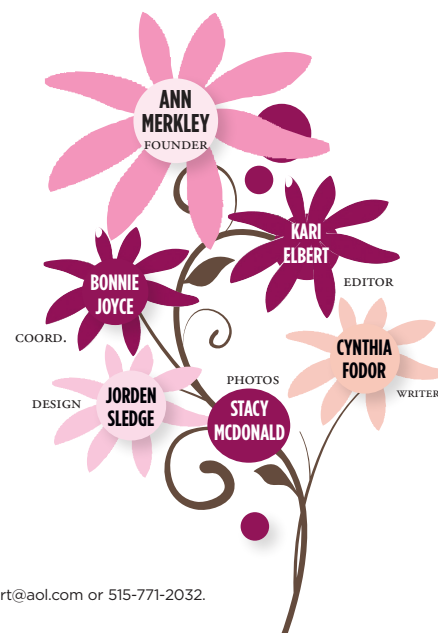
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Ann Merkley

# Have Your Parents Done Their ESTATE PLANNING?

As our parents age, conversations about money, health, and the future become not only important, but necessary. One of the most critical – and often avoided – topics is estate planning. Many adult children assume their parents have everything in order, but often that isn't the case. Without proper estate planning, families can face legal complications, emotional

strain, and financial burdens after the loss of a loved one.

## What is Estate Planning?

Estate planning is the process of arranging the management and disposal of a person's estate during their life and after death. It ensures that an individual's wishes regarding their assets, healthcare, and dependents are honored. A comprehensive estate plan typically includes:

- A Last Will and Testament
- A Living Will (Advance Healthcare Directive)
- Durable Power of Attorney
- Healthcare Power of Attorney
- Trusts (if applicable)
- Beneficiary Designations
- Asset Inventory

## Why is Estate Planning So Important?

Without a proper estate plan, families may experience:

- Lengthy and expensive probate processes
- Legal disputes among heirs
- Unintended asset distribution
- Tax burdens
- Uncertainty about healthcare wishes

### Example: The Cost of Inaction

Consider Linda, whose mother passed away unexpectedly without a Will. Despite being an only child, Linda had to spend over a year in probate court to gain access to her mother's bank accounts and home. Meanwhile, property taxes went unpaid, and the house fell into disrepair, ultimately selling below market value. Much of her inheritance was spent on legal fees.

## Signs Your Parents May Not Be Prepared

- They've never mentioned having a will or trust
- Their house and/or real estate deeds are not titled in a trust name
- They avoid conversations about money or death
- They assume "everything will just go to the family"
- They're relying solely on joint ownership of property
- They've experienced major life changes (divorce, remarriage, new grandchildren, death or disability of a beneficiary) and haven't updated documents
- They haven't given anyone their powers of attorney documents
- They haven't put beneficiary designations on all assets such as bank accounts, CD's, stocks, savings bonds, etc.

## How to Start the Conversation

Discussing estate planning with parents can feel awkward or even

intrusive. But it's a vital conversation. Here's how to approach it:

Be empathetic and respectful: "I want to make sure I can support your wishes if anything happens."

Pick a calm time: Not during a holiday dinner or a crisis.

Use examples: "My friend's family went through a lot because her dad didn't have a will."

Frame it around their control: "This is about making sure you decide what happens, not a court."

### Real-Life Example: Planning Saves the Day

Tom and Sheila, both in their 70s, worked with an estate planner five years ago to set up a living trust and healthcare directives. When Tom had a stroke and became incapacitated, Sheila was able to immediately access their finances, manage medical care, and ensure his wishes were followed – all without court involvement. When Tom later passed, the assets transferred seamlessly to their children without probate. The family focused on grieving and healing instead of fighting over logistics.

## Final Thoughts

- If your parents haven't done their estate planning, or if their documents are outdated, it's time to act. Don't wait for a health crisis or unexpected death to realize things weren't in order.
- There are a lot of misconceptions around estate planning such as having a Will avoids probate, which is the exact opposite.
- By encouraging and assisting your parents in getting their estate plan together, you're not only protecting their wishes, you're protecting your entire family's future peace of mind.

## Action Steps

1. Have a conversation soon.
2. Encourage them to meet with a qualified estate planning attorney.
3. Review and update the plan every few years.
4. Ensure key family members know where documents are stored.
5. Update all beneficiary designations.

Preparing for the inevitable may be uncomfortable, but avoiding it is far worse. Make sure your parents – and your family – are ready. It is their final gift to you. \*

If you are interested in a complimentary estate planning consultation, please contact Merkley Wealth Associates at 515-259-3571 or [jodi.steger@ceterafrs.com](mailto:jodi.steger@ceterafrs.com). You may also see our website [www.merkleywealth.com](http://www.merkleywealth.com) for more information.

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Tesse Lester

## FROM HIGH HOPES TO REAL LIFE: *How One Moment at 16 Changed Everything*

**W**elcome to my crazy, beautiful, and wildly unexpected life. I'm so glad you're here!

If you're anything like me, you've probably imagined your life going a certain way.

I was 16, a junior in high school, on the dance team, and full of dreams. I was cocky, I knew it all, and I had a positive outlook. I wasn't thinking about things like motherhood or hospitals or pregnancy tests. I was dreaming about friends, sunshine, and becoming a cruise director (yes, really). But life — and God — had different plans.

It was a Tuesday night in 1989. I still remember the music, the fans, and the smell of the gym floor. My dance team was performing during halftime at a high school basketball game. Out in the bleachers? My mom. That was strange, because she'd never come to a performance before. She wasn't there to see my stellar dance skills—she was there to confirm her suspicions. I had gained what she lovingly (or not-so-lovingly) called “tummy weight,” and her motherly instincts were on high alert.

The next morning, she had me at the doctor's office taking a pregnancy test. Her instincts were right; it came back positive. I was 16. Pregnant. And terrified.

That moment was the turning point. The one I never saw

coming. The moment that shattered every plan I had—but eventually, gave me a purpose I never expected or saw coming.

This isn't a story about regret. It's a story about reality, resilience, and rebirth. Life didn't stop that day—it just took a sharp turn. The kind of turn that's bumpy, painful, and occasionally hilarious (hello, maternity pants in math class). But it also became the road that led me to who I am today: a mother, a leader, and a woman who survived and still shows up with a smile.

If you're reading this and life hasn't gone the way you thought it would, you're in good company. This is a place to rest, laugh, and maybe cry a little but most of all, it's a place to feel confidence, to feel hope, and to feel like yourself. Because no matter what you've been through, your story isn't over. It's just getting interesting. ✨

### *Tesse Lester - Owner Blooming Beauty*

*Tesse Lester is a dedicated Executive Director at an assisted living facility and the proud mom of two beautiful children, one of whom lives with a disability and has shown her the true meaning of strength. Tesse's life hasn't been easy, but she's proof that challenges can shape—not break—us. With warmth and a heart for women, she encourages others to live with intention, walk in strength, and show up as their authentic selves. Whether she's leading a team, supporting a resident, or surviving mom responsibilities, she believes influence starts with how we live, what we believe, and how we carry ourselves through it all.*

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# STEPPING INTO A BRIGHTER Future

**“ON MY JOURNEY, IF I CAN INSPIRE ONE PERSON EVERY DAY,  
IT IS WHAT I SET OUT TO DO.” -TESSE LESTER**

By Cynthia Fodor

It takes a special person to care for a grandmother who is facing dementia or a parent with Alzheimer's Disease. Tesse Lester puts a smile on her face as she greets her residents at Bickford Senior Living each morning. As Executive Director at the West Des Moines location, Lester becomes attached to her seniors in assisted living and memory care.

“Just being grateful and keeping a positive outlook on life is what I aim to do,” she says. “It's really about providing them the best quality of life because they worked for it, they earned it.”

Lester has spent 25 years in the geriatrics industry.

“It's not for everyone,” she says. “I can give employees tools and teach skills but if you don't have empathy and compassion, it's not going to work. It's not just a job.”

In her role, Lester oversees a staff of 33 people as well as payroll, billing, and day to day operations. She shares her leadership philosophy.

“As Executive Director, I don't want to boss and manage. I want to lead and mentor.”

Lester has a heart for helping older people.

“It's not always sunshine and roses everyday but you provide the best you can and go above and beyond for them,” Lester says.

“

**MY HOPE IS THAT  
MY STORY IS A  
BEACON OF HOPE  
AND A REMINDER  
THAT WITH  
DETERMINATION,  
ONE CAN TURN  
LIFE'S CHALLENGES  
INTO STEPPING  
STONES TOWARDS A  
BRIGHTER FUTURE.**

”

Lester's life has not been all sunshine and roses, but personally, she also has gone above and beyond to recreate herself to inspire other women as an entrepreneur and life strategist.

“I got into a business selling makeup online and learned a lot about personal development. I am a firm believer in that if you are personally growing, then you are professionally growing.

They both go hand in hand,” Lester explains.

As a single parent at the age of 16, Lester faced a major challenge. Her daughter Ashley was born with Cerebral Palsy and a congenital heart disease that required 11 open heart surgeries. Her story is one of triumph over adversity.



“My hope is that my story is a beacon of hope and a reminder that with determination, one can turn life’s challenges into stepping stones towards a brighter future,” she writes on her website.

Lester has created a website to write a blog to help empower others. For her, it is never too late to pursue your dreams. She went to college at age 41 and got her Bachelor’s degree at age 46. She survived what she calls a toxic relationship and is close with her two daughters. She and her youngest daughter Megan graduated and walked together to receive their Associates Degrees.

Lester has looked at life from all sides, through the lens of teen pregnancy, special needs parenting and a senior care professional. She believes the challenges have shaped her into a powerhouse of resilience and success.

What’s her best advice? Focus on the positive and keep setting goals. Lester’s goal is to use social media to help women see their inner and outer beauty, to write a book and become a motivational speaker.

“Be intentional. Be purposeful. Be positive,” Lester encourages. “Don’t ever give up. Take accountability. At the end of the day, it’s not up to anyone else but you to make changes in your life. If you want change, you’re going to have to make it happen.”

On one of her recent posts, Tesse wrote, “When your head hits the pillow tonight remind yourself that you’ve done a good job. Be patient with your progress and remember that big things are achieved not all at once, but one day at a time.” \*



**YOU CAN FOLLOW TESSE LESTER  
AT [WWW.TESSELYNN.COM](http://WWW.TESSELYNN.COM) OR ON  
INSTAGRAM @TESSE.LYNN**



*Susan  
Sutton-Ludwig*

## GETTING YOUR HOME READY TO SELL:

### *A Guide to Maximizing Appeal*

**"H**ow do you go into a home, pick it apart, and tell people how to downsize, declutter, and clean up?"

It's a question I hear all the time. My answer always begins with a crucial distinction: selling and living in a home are two different things. This is the part of my job I truly love – taking what people have, strategically rearranging it, and making it look undeniably appealing to potential buyers.

Our objective is simple: to sell your home. In today's competitive market, that means being honest and doing my absolute best to highlight your home's strengths.

#### **The Top Priorities for Home Sellers**

Here are the key areas to focus on that offer the best return on your investment:

##### **1. Paint: The Ultimate Game Changer**

This is, without a doubt, the number one thing to change. Opt for all neutral colors. That means no red, blue, green, or any other dark hues on your walls. Why? Cameras pick up dark colors first, and that's what will dominate your online photos. Your eye is naturally drawn to color, and we want buyers' eyes to focus on the home itself, not a bold wall. Neutral tones allow your home to shine.

##### **2. Bedding: Create a Welcoming Retreat**

Your bedding is the second most important element. Ditch the stripes, large prints, and quilts. If you have an heirloom quilt, pack it safely for your next home. Instead, invest in new bedding in white, light gray, or light brown. These colors evoke a sense of calm and cleanliness. And here's a must: use bed skirts to cover up box springs, sleeping pillows, and decorative pillows. You want the bedroom to look like a welcoming, serene sanctuary.

##### **3. Pet Supplies & Storage: Out of Sight, Out of Mind**

If you have pets, make sure their supplies are neatly tucked away. Those storage containers should be kept clean and placed discreetly in a corner. As for general moving boxes and packed items, designate one specific room for storage. The garage or a spare bedroom are ideal choices. Buyers understand you're moving, so having packed boxes neatly in a corner of the garage is perfectly expected.

##### **4. Scents & Fragrances: Less is More**

Be cautious with strong scents and fragrances like Scentsy. Most buyers will assume you're trying to cover up an unpleasant odor. My best recommendation? Look into new hotel 360 fragrance oils. Use a very small amount to create a subtle, pleasant atmosphere. ✨

**SEE PART II IN THE OCT/NOV 2025  
WOW CONNECT DSM ISSUE**

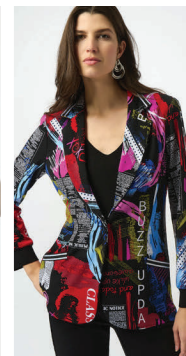
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Debra L. Sears

# SUMMER SCHOOL -

## Your Attendance is Appreciated

**A**s agents we are starting the process of certifications, product reviews and continuing education, so we are ready for fourth quarter. We will also be learning about the new laws that may affect our clients.

As for you, please try to educate yourself on some basics that will help you make appropriate choices for you and your family. I look forward to assisting you anyway you want me to in an effort to maximize your benefits and reduce your premiums.

It's important to feel confident when you're reviewing your current health plan or picking a new one during open enrollment. But making sure you have the right health plan for your needs will save you time and money in the long run. It takes only a few minutes to understand your costs and plan for the future.

### 1. Make sure your provider is in the provider network

Choosing a health insurance plan that your provider accepts is a must. Most health insurers make this information available online or in your patient portal, but you can call your provider's office and ask if they accept your health insurance. Wellmark members can find the name of their network on their Wellmark ID card.

If you need to verify your current provider is in-network or search for a new one, log into *myWellmark.com*. When you search, you can also read ratings and reviews of in-network providers from other patients. Just select **Find a Provider or Facility**, and search by provider name or specialty.

If the provider you choose is not in your plan's network, you will have to pay more for out-of-network care.

### 2. Determine how much you are currently spending on health care

When planning for future health care needs or for a better understanding of your current plan, it's helpful to check in on your current health care spending.

#### See your benefits usage in myWellmark

As a Wellmark member, you can easily find what you've spent on health care in your personalized usage information in myWellmark. Plus, see which benefits you have used most.

### 3. Consider future spending

Whether you're choosing a new health plan for next year or just doing some planning, you'll want to factor in the cost of future health care expenses you know about. For example, if you plan on becoming pregnant or growing your family, review

the plans available to you to make sure you're choosing the best health insurance coverage for pregnancy and a growing family. In addition, if you know a health care procedure will be needed within the next year, you can find an estimate for how much it will cost you by using myWellmark.

All you have to do is:

- o Log in to the Find CARE page.
- o Click **Medical Costs**. You'll be taken to a tool where you can search common services and see your estimated out-of-pocket cost, according to your plan benefits.
- o Select **Estimate your costs** and type in a medical service to get started.

### 4. Plan for the cost of prescription drugs

Prescription drug prices are on the rise, so it's more important than ever to know how much you're spending on them. Check to see if your prescriptions are covered, and find out how much each will cost:

- o Log in to the Find CARE page
- o Click **Drug Costs**. You'll be taken to a tool where you can search a drug name and see your out-of-pocket cost based on your benefits.
- o Type in a drug name in the **Drug Search section** and choose a pharmacy.

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Lily Hou

## The Importance of Strong Skeletal Muscles As We Age

**B**uilding and maintaining muscle mass as recommended by recent studies is important for aging women. It helps combat muscle loss (sarcopenia), which can lead to frailty, falls, and a reduced quality of life. Strong skeletal muscles are considered an indicator of longevity. Muscle mass plays a crucial role in maintaining bone density, improving metabolism and glucose spike control, and cardiovascular health.

Here's the breakdown: # Posture/Mobility/Aging/Longevity

### PART II

#### Cardiovascular Health:

- Studies have shown that resistance training, which builds muscle, can reduce the risk of death from cardiovascular disease.
- Increased muscle mass contributes to improved cardiovascular function and overall health.

#### Enhanced Physical Function and Quality of Life:

- Strong muscles enable individuals to perform daily activities with greater ease and independence.
- Maintaining muscle mass can improve balance, coordination, and overall physical function, enhancing quality of life.
- Resistance training can also improve joint pain management and physical functioning.

#### Cognitive Function:

- Some research suggests that strength training may help reduce the risk of age-related cognitive decline, including Alzheimer's disease.

#### In Conclusion:

Strong skeletal muscles are essential for movement, maintaining posture, and supporting vital organs. They play a crucial role in metabolism, helping to regulate blood sugar levels, burn calories, and contribute to healthy weight and bone health. Furthermore, strong skeletal muscles are vital for maintaining independence and reducing the risk of falls and injuries as we age, offering benefits for mental well-being and improving overall quality of life.

In my private and small group yoga classes, I incorporate many strength training poses, some of which use yoga board, weights, resistance bands and other preps, customized to the specific needs of each individual student. The feedbacks from clients are overwhelmingly positive, and significant improvement of muscle strength is showing with consistent yoga strength training. ✨

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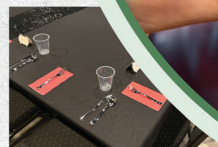
Lily Hou has owned Green Yoga House ([greenyogahouse.com](http://greenyogahouse.com)) since 2003. She began her practice in the mid-1990s and quickly discovered the transforming benefits of yoga for her rheumatoid arthritis. She has received training by some renowned yoga masters on various styles. As 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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Amy Davis

## HEALING HAS ITS *own Timeline*

**R**ecalibration. I heard this word in my mind as I awoke today. I want to do everything, experience life to the fullest. I have goals, aspirations, visions, timelines. I also had a childhood that was chaotic, scary, uncertain, and unsafe. I sit on my front step every morning, open to answers. I believe this simple ritual has been my saving grace.

My body is shifting as I grow wiser, calibrating to a better version of me. What people don't know about me is that I was diagnosed with Obsessive Compulsive Disorder eight months ago, after living much of my life thinking that the never-ending wheel of internal fear was normal. I have been to many doctors and therapists over the years, leaving with a diagnosis of, "Anxiety." What I experienced was different, it was as if my brain would get stuck in a mode named "fear." I could never understand why I couldn't just, "let things go." I have been in a silent battle with myself much of my life. With this new diagnosis, I have been given an opportunity to give myself grace, which is notably a lesson I needed to learn. We heal in waves, sometimes gentle, sometimes tsunamis. I now have a deeper understanding of myself, which allows me to have a deeper understanding of my clients. I am now trained in Exposure and Response Prevention therapy, the very same therapy that helped ME heal. \*

### Amy Davis, MSW, LISW

*Amy is a mom, wife, Clinical Social Worker, advocate for mental health, public speaker, and soon to be published author. Since losing her mom to suicide in late 2011, Amy began her journey of healing with the understanding that it was up to her to heal and change generational wounds. This meant seven years of advanced education as a single mom, showing herself, and her daughters, that they could do anything they set their hearts and minds to. Amy now is married and has a beautiful blended family with four amazing children, who are all on their own path of self-discovery.*

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BEFORE TREATMENT

Kari Elbert

checked out mentally.

But then I thought of two friends, one who had healed her tumor holistically and another who was treating her colon cancer that way in Phoenix at Euromed Foundation. I called to talk to the doctor there, and he said to get there as soon as possible. I stopped to think about my choices. I usually see cardinals in my yard, but while I was debating, one came right to my front porch. I took it as a sign from my dear friends, Pam Dixon and Lori Bosley – whom I lost after brutal battles with cancer – to pursue this alternative treatment. Since, like most alternative treatments, insurance does not cover it, my husband Dave and I committed to investing in my health. The goal was to treat my cancer but help me still feel good. Another friend who treated her cancer holistically told me that God does not want us to be miserable while our body is healing. That was in the back of my mind the whole time.

At Euromed, they used insulin potentiation therapy (IPT). It is a low dose of chemotherapy that pairs with insulin. The goal is to directly impact cancer cells without damaging your immune system. I stayed in Phoenix for five weeks, doing two IPT treatments a week and two detoxifying treatments a week. I did have side effects – a couple of blood clots in my arms, and my ankles swelled – but that was less than I might have

## My Alternative Cancer Treatment Journey

**T**wo years ago, I had a hysterectomy. Afterward, they found that I had Stage 3 endometrial cancer. You could have knocked me over with a feather. The oncologist wanted to start six cycles of chemotherapy, with radiation five days a week, for five weeks. Our son's wedding was just two months away, so I asked if we could wait until afterward. I was told an emphatic, No. I immediately

experienced with traditional treatments. It helped lessen the stress that my cousin allowed Dave and me to stay with her while there, which meant I could have my sweet dog with me. I can never thank her enough. Gratefully, all my family and friends supported me as well – I could feel the love and the prayers.

Two months later, I enjoyed our son's wedding in Wisconsin and felt fabulous the whole time. No one could believe I had had ten treatments.

Afterward, I sought help at another clinic in Downers Grove, Illinois, closer to home. Nourish Healthcare offers the same IPT treatment. My tumor was no longer showing up on scans, so the doctor wanted me to do blood and tissue analysis to identify my cancer mutation. When the results came back, I did not understand them, so my husband and I scheduled a Zoom call with my new holistic oncologist. While waiting, I needed a distraction and turned on the Kelly Clarkson Show. She was belting out The Warrior by Scandal. I took that as a positive sign, and I still cannot get it out of my head! Sure enough, the doctor told us that the test proved that the treatments had worked – there were no longer cancer cells in my body! After that fantastic news, my husband and I are committed to sharing my story with as many people as possible. I am so thankful WOW Magazine can be my vessel. \*



AFTER TREATMENT

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## WHEN CAN A CHILD DECIDE WHERE *they* WANT TO LIVE?

**“W**hat age do kids get to decide which parent they want to live with?” This is a common question in family law. Not surprisingly, many parents are 100% certain that their kiddo wants to live with them because said kiddo told them so. It can be jarring to learn that Junior told the other parent the same thing. When it comes to these questions, your kids may be keeping the peace and avoiding uncomfortable conversations. This is the equivalent to the age-old question from a wife to her husband “Does this outfit make my butt look big?” The answer is always an emphatic “no,” just as the answer to “where do you want to live” is always “with you, of course!”

So...when does a kid get to decide? The answer is when they are eighteen years old. A child's wishes, however, can be an important factor amongst others in determining the best custodial placement. The tricky part is ascertaining these wishes in a way that is not detrimental to a child's relationship with either parent and in a way that does the least amount of emotional damage.

In Iowa, we utilize a third-party neutral in highly contested custody cases—often to glean a child's wishes and the reasons for those wishes. It turns out, “My dad doesn't give me a curfew and lets me eat ice cream for dinner every night,” are not solid reasons. So how do we pull back the complicated layers of a child's wishes? One third-party neutral is a Guardian Ad Litem (GAL). The GAL is a court-appointed advocate who acts in the child's best interests. The GAL may not always advocate for what the child wants – i.e. in the ice cream for dinner every night sense. The GAL operates much like an attorney—sitting at counsel table at trial, calling witnesses, cross-examining witnesses, and putting on evidence. Another third-party neutral is a Child and Family Reporter (CFR). The CFR is also appointed by the court. While both the CFR and the GAL conduct interviews and engage in investigation, the CFR writes a report and is a witness who testifies at trial. An attorney can also be appointed to a child. This attorney advocates for what that child wants—regardless of whether that attorney believes it is in the child's best interests.

Each third party appointed in a custody case has its pros and cons, but each is designed to give the child a voice in some way, to gather crucial evidence, and to present said evidence in an easily digestible manner for the court. Most importantly, a really great third-party neutral will ensure that a child is protected from the cruelties of the courtroom—at least until their eighteenth birthday when the decision is finally theirs. \*

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*I earned my law degree from Drake University Law School (J.D. with honors, 2006) after studying English and Rhetorical Studies at Iowa State University (B.S. with distinction, 2004). One of the most rewarding experiences of my education was attending an intensive foreign language program at the Universidad Internacional in Cuernavaca, Morelos, Mexico. Before joining Shindler, Anderson, Goplerud & Weese, P.C. in 2012, I was a prosecutor and served on the Board of Directors at Child Abuse Prevention Services.*

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Owner  
*Blooming Beauty*

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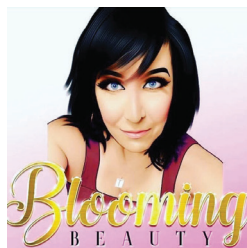
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## Our September Presenter

**Tuesday, September 16, 2025**  
**Your Private Bar - 1701 25th St #100,**  
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11:30 a.m. - Arrival and Networking (Optional)  
Noon - 1 p.m. - Lunch, Presentation & Commercials  
If you'll be joining us for lunch, please arrive by 11:45 a.m.

Purchase event tickets at [WOWConnectDSM.com](http://WOWConnectDSM.com)



Tesse Lester is a dedicated Executive Director at an assisted living facility and the proud mom of two beautiful children, one of whom lives with a disability and has shown her the true meaning of strength. Tesse's life hasn't been easy, but she's proof that challenges can shape—not break—us. With warmth and a heart for women, she encourages others to live with intention, walk in strength, and show up as their authentic selves. Whether she's leading a team, supporting a resident, or surviving mom responsibilities, she believes influence starts with how we live, what we believe, and how we carry ourselves through it all.

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