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September 2015



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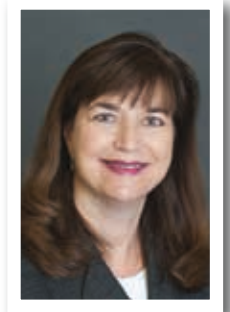
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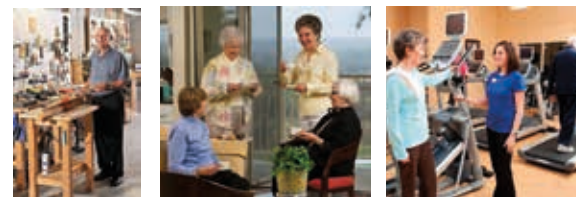
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from the *Publisher...*

Dear Country Club Residents,

As the dog days of summer draw to a close, I hope this letter finds all of you well. It's September, and that means we have a national holiday this month: Labor Day. It also means school has started or will start very soon, and the last summer parties will soon come to an end. Oh well, at least try to enjoy the day off work when it comes.

As a reminder, there will be a wine tasting event on August 26 at Louie's Wine Dive on Hickman. It will be sponsored by Renewal by Andersen of Des Moines and N2 Publishing. The event will be limited to 30 people, so when you see the invitation in your e-mail box, please respond as soon as you can because space tends to go fast. This will be a lot of fun to let your hair down, have a

sampling of wine and food off the menu and just enjoy the next couple of hours with friends and neighbors.

Well, that about does it for now. Be sure to check your e-mail for the upcoming invitation to the wine tasting event!



Sincerely,

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Fun School Facts

- The number of students enrolled in American schools from kindergarten through college now totals approximately 78.8 million.
- In 1995, approximately 50% of American schools had Internet access. Today, that number is 100%.
- Today, the largest high school in America is Morton High School in Berwyn-Cicero, Ill., a co-op with more than 8,000 students.
- Of the 10 largest high school gymnasiums in America, nine are in Indiana.
- The largest college campus by enrollment is Ohio State University, which in 2008-2009 enrolled 53,715 students.
- Education pays. According to a recent study reported in U.S. News & World Report, college graduates earn an average \$20,000 a year more than people who only have a high school diploma.

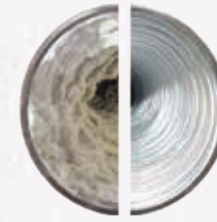
Sudoku

	7			6			
4			7	2			
			5 4			8	
	1		8	4 6			
		4 1		9 7			
		5 6		4		8	
				9 3			
	9		3	1 8 6 4			
	6 7		5			9 1	

Complete the grid so that every row, column and 3x3 box contains every digit from 1 to 9 inclusive.

Can you solve these word puzzles?

<p>a chance n</p>	<p>search and</p>	<p>VA DERS</p>
A.	B.	C.
<p>GIVE GET GIVE GET GIVE GET GIVE GET</p>	<p>_____ RANGE</p>	<p>UR UR UR UR UR</p>
D.	E.	F.
<p>ECNALG</p>	<p>\$0 all all all all</p>	<p>me right</p>
G.	H.	I.



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Annie Sloan
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HOME Matters

By Paula Schnoor - Comes
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ANNIE SLOAN CHALK PAINT VERSUS VALSPAR CHALKY FINISH PAINT

I recently decided to delve into the world of hand painted furniture. I have used my fare share of spray paints to paint various metal pieces and latex paint on walls but had recently been reading about Annie Sloan Chalk Paint and Valspar's new Chalky Finish Paint. It is important to point out that chalk paint is not the same as chalk board paint. These are completely different products and have completely different uses. I dashed out and purchased a can of each. Here are the results:

ANNIE SLOAN	VALSPAR CHALKY FINISH
\$36.50 a quart	\$29.99 a quart
Thick 1-2 coats for full coverage	Thick 1-2 coats for full coverage
Able to do various painting techniques such as crackle	Can do some painting techniques such as antiquing with wax
32 premixed colors – There is no black in the paint, so you could mix your own colors.	40 premixed colors- this paint has some black in it so it will become darker in tone
Velvety smooth matte finish	Smooth chalky matte finish
No noticeable odor	Slight odor
Needs wax top coat	Needs wax or polyurethane top

Each one painted on nicely and I can honestly say I did not prefer one over the other. The ease of getting the Valspar paint from Lowe's does make it handier, but the Annie Sloan paint does give you more flexibility for vintage painting techniques and the mixing of colors. I am most impressed with the ability to skip the refinishing and sanding steps when refurbishing furniture and get right into making the furniture transformation. The only downside I see is, I feel the waxing takes more time than throwing a quick coat of polyurethane on with a brush. The wax coat does make the furniture look more vintage though.

If you have home remodeling questions you would like answered feel free to e-mail me at Paschnoor@yahoo.com

Happy painting!

Laus Deo,
Paula Schnoor-Comes



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Molly's Musings

A Resident's Perspective:
DO YOU REMEMBER WHEN IT WAS
LAST SEPTEMBER?

Anyone who truly knows me knows how lacking my memory is. In my family, this tends to be a unique quality. Ask my mother who sat next to her in the first grade, and she will tell you that little girl's first, middle, and last name, what she was wearing on the first day of school, and several facts about her family. This is a running theme among my family members, but it seems to have skipped over me. I don't even remember important milestones in my life: the first time I rode a bike, the day I got my license, my first kiss, what I ate for lunch today...you get the point. Nothing ever seems to stick. There are a few exceptions to this rule for me, and one such exception is appropriately deemed Remembrance Day, as it is a day we all would do well to remember.

Remembrance Day commemorates the events of September 11, 2001. That day that will live in infamy is also one of the only memories I have managed to retain. I was in middle school in my English class. We had just finished a unit on Homer's *Odyssey* and were about to pop in the movie version. When the teacher turned on the television for the film, the breaking news flashed across the screen. News tickers flashed, talking heads spoke with concern and stared in confusion, and flames and smoke plumed along

the skyline of New York. My young adolescent mind did not fully comprehend the gravity of the situation or how vastly that moment would shift our nation's history and culture.

It is a day that I personally remember so vividly, and it is a day we recognize each year on September 11 not only to remember how immeasurably our lives changed on that day but also how many lives were tragically lost in the attacks. The airline passengers, the people working in the World Trade Center buildings, spectators on the ground, and service men and women from police and fire departments lost their lives in such a senseless tragedy.

Though I relish my rare ability to remember the details of that day from middle school, I try to best focus my thoughts on the memory of the innocent lives taken on September 11. I know most people do the same, but I want to urge you to take a moment in your busy work day to remember what happened, why it did, to whom, and how it has changed the face of this country. Remember those who did not make it. Remember how it made us feel – broken but simultaneously united in grief. I know that is what I will be remembering this September.

Resident Recipe

Submitted By Mindy Kurtz



OATMEAL APPLE CRISP

September has everyone gearing up for a hearty winter. Enjoy the fruit of the fall harvest with this tasty dessert. My daughter loves this recipe!

INGREDIENTS:

- 4 C. flour
- 1 C. brown sugar
- 1 C. oatmeal
- 3/4 lb. butter
- 12 apples
- 1 tsp. cinnamon
- 1 1/2 Tbs. cornstarch
- 1 1/2 C. cold water
- 1 1/2 C. sugar

DIRECTIONS:

Peel apples and slice into thin wedges and sprinkle with cinnamon. In sauce pan combine cornstarch, cold water, and sugar. Heat on medium high heat to a boil stirring continually. Mixture will become a thick syrup. Remove from heat. Mix flour, brown sugar, oatmeal and shortening together by hand. Press half

of mixture in bottom of 10x12 greased pan. Place apples evenly on top of mixture. Pour syrup over apples, then crumble with remaining oatmeal mixture to make crust. Bake at 350° for 50 minutes. Let it cool a bit and enjoy this warm out of the oven, or let it cool even more and top it with your favorite ice cream. My favorite is vanilla caramel swirl.

Do you have a recipe you would like to share with your neighbors? Please send it to us to publish: tom.fitzgibbons@n2pub.com.

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Did you know?

By Neil Shultz - Country Club Resident



Interesting Facts...

Before you head out of the garage, buckle up those seat belts!

Did you know...

Seat belts were invented by English engineer George Cayley in the early 19th century. In the early 1950s, Dr. C. Hunter Shelden, a neurologist, had made a major contribution to the automotive industry with his idea of retractable seat belts.



The three-point belt inventor, Volvo engineer Nils Bohlin.

American car manufacturers Nash (in 1949) and Ford (in 1955) offered seat belts as options, while Saab first introduced seat belts as standard in 1958. At the New York Motor Show in 1958, the Saab GT 750 debuted with safety belts fitted as standard. However, the first modern three point seat belt used in most vehicles today was patented in 1955 for Volvo who introduced it in 1959 as standard equipment.

Before 1959, only two-point lap belts were available in automobiles; for the most part, the only people who regularly buckled up were race car drivers. The two-point belts strapped across the body, with a buckle placed over the abdomen, and in high-speed crashes had been known to cause serious internal injuries.

In 1958, Volvo hired an engineer who had designed ejector seats for Saab fighter airplanes in the 1950s, to be the company's first chief safety engineer.

Within a year, Volvo engineers had developed the three-point seat belt, introduced in Volvo cars in 1959. The new belts secured both the upper and lower body; its straps joined at hip level and buckled into "an immovable anchorage point" below the hip, so that they could hold the body safely in the event of a crash.

In the interests of safety, Volvo made the new seat belt design available to other car manufacturers for free. It has been required on all new American vehicles since 1968.

No doubt seat belts save lives, and today 86 percent of American drivers buckle up. But in 1983, a year before New York became the first state to pass a seat belt law, only 14 percent did.

Fatality rates were more than twice what they are today - 2.6 deaths per 100 million vehicle miles travelled versus 1.13 today. It wasn't until 1968 that the U.S. federal government required automakers to include seat belts.

The world's first seat belt law was put in place in 1970, in the state of Victoria, Australia, making the wearing of a seat belt compulsory for drivers and front-seat passengers. In 1993, California became the first state to allow police to pull drivers over for failure to wear one.

Today 34 states and the District of Columbia allow so-called primary enforcement, and all but the "Live Free or Die" state of New Hampshire have seat-belt laws. (New Hampshire's seat belt law only addresses persons under 18 and child car seats for those under 7). Iowa's Primary Enforcement Seat Belt Law was made a law in 1986.

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Family spotlight

The Reddig Family

Would you like your family highlighted in an upcoming issue? Please contact me at tom.fitzgibbons@n2pub.com and I will be happy to help you!



Family Member Names: Scott, Beth, Luke, Shelby and Noah Reddig

Pets: Cooper (Cocker Spaniel), Sammy (mixed breed)

Street: 14036 South Shore Dr.

Where are you from? Scott and Beth are from Northeastern Ohio but moved here from Columbus, Ohio.

How long have you lived in your neighborhood? 18 years

Profession(s): Scott: insurance executive Beth: staff pianist at Drake University

Favorite Activities/Hobbies: Travel, golf, music, theatre, baseball, gardening, kids activities

Favorite Play Area/Park/Hang Out: Echo Valley golf course and pool, Campbell Park, at home with family

Favorite Restaurants: Buffalo Wild Wings, Rubes Steakhouse

Favorite Vacation Spot: Rocky Mountains, Colorado

Favorite Sports Teams: all Cleveland teams, Ohio State University, Colorado Rockies

Favorite Family Dinner: anything on the grill

Family Traditions: skiing in Colorado over Christmas, travel for Spring Break

Kids? What activities are they involved with? Luke just graduated from KU with a degree in history. He's living in Lawrence, KS, working, and planning to go to graduate school fall 2016. Shelby will be a junior at St. Olaf College, Northfield, MN, majoring in English and theatre. He's home for the summer interning at Perfection Learning and working at DMGCC at the pool cabana. Noah will be a sophomore at ISU, majoring in construction engineering. He's home for the summer working at DMGCC pool cabana.

How are you involved in the community? Scott has coached Little League and AAU baseball over the years, taught Sunday school at Heartland Presbyterian Church and been involved in school activities while the kids were in school. He is currently involved with Children and Families of Iowa, the Animal Rescue League, and the Greater Des Moines Partnership. Beth has been involved with choir and band activities in the schools and church, and helped lead Girl Scouts for a number of years. We enjoy volunteering at the DM Homeless Shelter.

What do you like to do to relax? Scott likes to golf. We both like to read and travel and recently we have become addicted to Netflix, especially *House of Cards*!

What music do you listen to? As a professional musician, Beth likes almost all kinds of music. We especially enjoy acapella vocal groups, live concerts and orchestra concerts (Beth's brother plays with the Minnesota Orchestra).

What are your favorite TV Shows? *House of Cards*, *Big Bang Theory* and sports

What is your favorite part about living in your neighborhood? The friendly people!

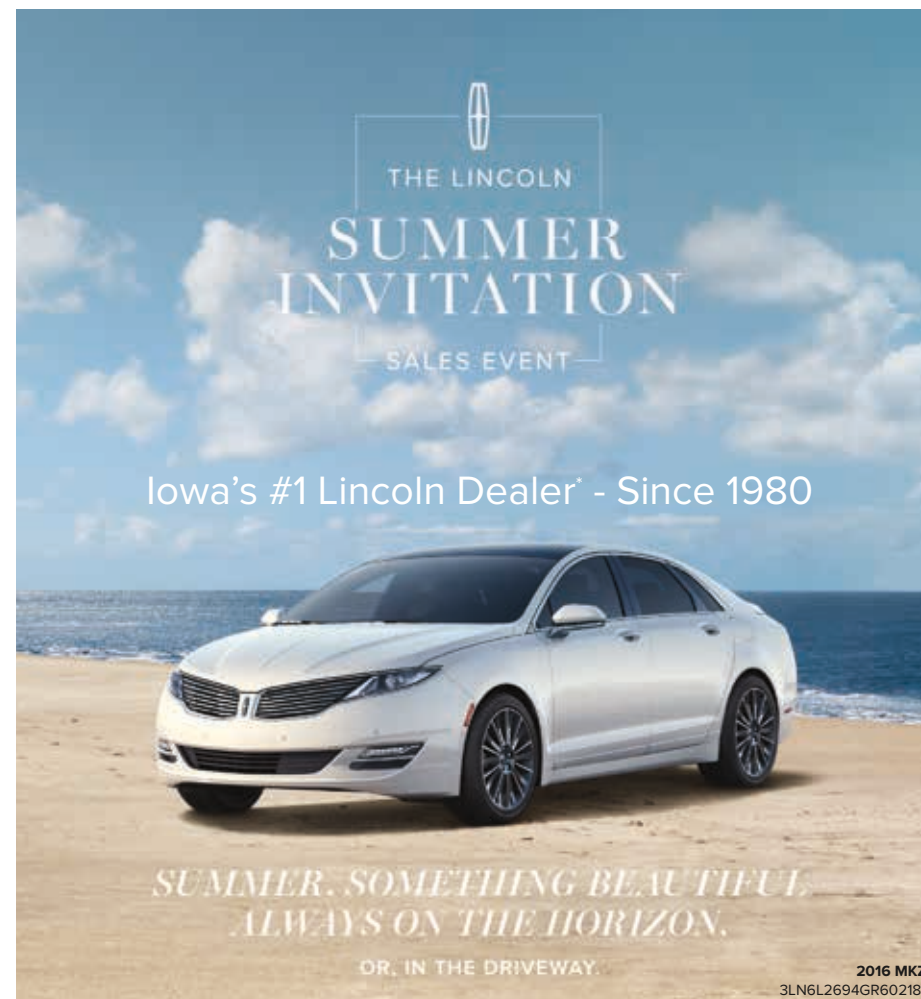


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*Sales ranking based on 2014 car and truck sales report of the Kansas City Region of Lincoln Motor Company.



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Optional features shown not included in lease price.

September

LOCAL EVENTS

Tuesday, Aug. 25

El Bait Shop Fun Run

Where: El Bait Shop & High Life Lounge, Court District, Des Moines, IA

When: 6p.m.

The Des Moines Marathon Running Club organizes a run starting from and ending at El Bait Shop. Run at your own pace, and finish with a \$4.00 Confluence brew!

For more information: www.catchdesmoines.com

Friday, Aug. 28-30

Iowa Yoga Fest

Where: Wells Fargo Arena at Iowa Events Center, 833 5th Ave., Des Moines, IA

When: 7a.m.

The Iowa Yoga Festival is a three-day event designed to bring the Iowa yoga community together. The immersive event will unite new, intermediate, and advanced practitioners through immersion in the origins of yoga and the celebration of its festive spirit.

For more information:

www.catchdesmoines.com

Saturday, Sept. 5

Medicine Show by Walnut Hill Dramatic Society

Where: Living History Farms, 11121 Hickman Rd., Urbandale, IA

When: 11:15a.m. & 1p.m.

The Living History Farms Volunteer Dramatic group will present two performances of Prof. Savage's Traveling Medicine Show just behind

the Flynn Mansion, next to the flower gardens. Each performance lasts approximately a half hour; seating and shade is available. In case of rain, performances will be moved to an indoor location. Actors in period clothing, representing a small corps of traveling players performing on behalf of a patent medicine company, will present a show incorporating 19th century vaudeville skits, short acts from period plays, humorous poems and readings, and songs.

For more information:

www.catchdesmoines.com

Friday, Sept. 11-Oct. 4

Into the Woods

Where: Des Moines Playhouse, 831 42nd Street, Des Moines, IA

When: 7:30p.m.

A childless baker and his wife wish to lift their family curse. A scullery maid wishes to attend the King's Festival. A young boy wishes to sell his milkless cow. The baker, his wife, Cinderella, Jack (of Beanstalk fame), Little Red Riding Hood, and other classic fairy tale characters all journey into the woods to seek their hearts' wishes. But what happens when you get what you wish for?

For more information:

www.catchdesmoines.com

Wednesday, Sept. 16-20

Dirty Dancing

Where: Des Moines Civic Center, 221 Walnut St., Des Moines, IA

When: 7:30p.m.

Dirty Dancing is an unprecedented live experience, exploding with

heart-pounding music, passionate romance and sensational dancing. Seen by millions across the globe, this worldwide smash hit features the hit songs "Hungry Eyes," "Hey Baby," "Do You Love Me?" and the heart-stopping "(I've Had) The Time Of My Life." It's the summer of 1963, and 17-year-old Frances "Baby" Houseman is on vacation in New York's Catskill Mountains with her older sister and parents. Baby discovers her own entertainment when she stumbles upon the staff quarters where an all-night dance party is in full swing. Mesmerized by the raunchy dance moves and the pounding rhythms, Baby can't wait to be part of the scene, especially when she catches sight of Johnny Castle the resort dance instructor.

For more information:

www.catchdesmoines.com

Friday, Sept. 18-20

World Food and Music Festival

Where: Walnut Street Bridge, Des Moines, IA

When: 11a.m.

Now in its 11th year, the World Food & Music Festival has grown steadily as Iowa's top celebration of diverse food traditions and rich cultural network. The event is free to the public, with reasonably-priced food options from more than 40 food vendors for all to enjoy! More than 75,000 attend the event annually, to enjoy inter-

national flavors, free live cultural entertainment, on-site cultural cooking demonstrations by local chefs and much more.

For more information:

www.worldfoodfestival.org

Saturday, Sept. 19

The Zero Prostate Cancer Run/Walk

Where: Principal Park, 1 Line Dr., Des Moines, IA

When: 7:30a.m.

Des Moines features a 5K run/walk, Kids Superhero Dash for Dad and virtual Snooze for Dudes program. The funds raised from ZERO Prostate Cancer Run/Walk - Des Moines are invested around the country to provide research for new treatments, free prostate cancer testing, and educate men and families about prostate cancer.

For more information:

www.catchdesmoines.com

Sunday, Sept. 20

Flapjack 5K/10K

Where: Water Works Park, 2201 George Flagg Pkwy, Des Moines, IA

When: 8:30a.m.

Join us in honoring children and families from across Iowa in the 5th annual Flapjack 5K/10K! The event will take place on Sunday, September 20, 2015 at Water Works Park in Des Moines with an 8:30 a.m. opening ceremony and 9:00 a.m. race start time.

Come be a part of the month long community celebration and support families throughout Iowa affected by childhood cancer. All participants will receive chip timer, race shirt and pancake breakfast!

For more information:

www.catchdesmoines.com

Sunday, Sept. 20

BPZ Butterfly Festival

Where: Blank Park Zoo, 7401 SW 9th Street, Des Moines, IA

When: 9a.m.

Join us for our second annual Blank Park Zoo Butterfly Festival! We will have crafts and activities for kids and meet and greets with local butterfly and gardening experts.

For more information:

www.blankparkzoo.com

Thursday, Sept. 24

Zooktoberfest

Where: Blank Park Zoo, 7401 SW 9th Street, Des Moines, IA

When: 5:30p.m.

Be part of Zooktoberfest - a mash-up of the popular Zoo Brew and the ever famous Oktoberfest! Come out and enjoy live music, best seasonal beers, Oktoberfest-style food, pretzel necklaces and of course a handful of your Zoo animal friends.

For more information:

www.blankparkzoo.com



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WHAT DOES SECURITY MEAN TO ME?

A LOOK AT RETIREMENT INCOME

"I've worked since I was 17 years old. I think I've saved plenty for retirement – but now I'm wondering: Will it be enough? To me, that spells security."



Article source: EdwardJones.com | *Milevsky, IFID; Society of Actuaries RP-2000 Table.

ONE STEP AT A TIME

It's impossible to predict how long your retirement will last or how much you will spend. But there are some steps you can take to help ensure you can retire on your terms.

STEP 1 – ESTIMATE HOW LONG YOUR RETIREMENT MIGHT LAST. For a 65-year-old couple, there is a 50% chance that one spouse will reach age 90.* If that couple were to retire today, this would translate into 25 or more years of retirement income.

STEP 2 – FACTOR IN INFLATION. Those of us who remember the double-digit inflation rates of the 1970s may view today's economy as calm by comparison. But did you know that even at a 3% inflation rate, your expenses will double in 25 years? Your retirement income will need to keep pace with rising prices.

STEP 3 – THINK ABOUT HEALTH CARE COSTS. Many people assume that Medicare will simply pick up the tab once they've retired, but it doesn't cover everything. While the amount varies by individual, initially budgeting \$4,000 to \$6,000 per year per person for traditional medical expenses in retirement may be a good starting point.

WHAT'S YOUR RETIREMENT INCOME STORY? Your financial advisor can look at your entire financial picture and help create a retirement income strategy that's right for you.

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The initial consultation provides an overview of financial planning concepts. You will not receive written analysis and/or recommendations. Ameriprise Financial Services, Inc., Member FINRA and SIPC.

2015-16 CALENDAR AT-A-GLANCE



AUGUST 2015	SEPTEMBER 2015	OCTOBER 2015
S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30	S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31
NOVEMBER 2015	DECEMBER 2015	JANUARY 2016
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MARCH 2016	APRIL 2016	MAY 2016
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JUNE 2016	S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30	

Aug. 13	New Teachers Report	■ No School
Aug. 19-21	Teacher Inservice	■ Other
Aug. 24	School begins for K-12	☐ Snow Day Make Up (if needed)
Sept. 7	Labor Day — No School	
Sept. 21	Professional Development — No School	
Oct. 27	End of First Quarter	
Nov. 17	End of First Trimester	
Nov. 25	No School	
Nov. 26-27	Thanksgiving Holiday — No School	
Dec. 23-Jan. 1	Winter Break	
Jan. 4	Class Resume	
Jan. 13	End of First Semester and Second Quarter	
Jan. 18	Professional Development/Staff Work Day — No School	
Feb. 25	End of Second Trimester	
Feb. 26	Professional Development/Staff Work Day — No School	
March 11	No School	
March 14-18	Spring Break	
March 21	Classes Resume	
March 28	End of Third Quarter	
April 29	Professional Development — No School	
May 25	Last Day for VHS and WCC Seniors	
May 26	Walnut Creek Campus Graduation	
May 29	Valley High School Graduation	
May 30	Memorial Day — No School	
June 1	*Last Day for Students (pending snow days)	

*Student days missed during the 2015-16 school year will be made up beginning Thursday, June 2. Collaboration Schedule: All schools will dismiss 45 minutes early every Wednesday beginning August 26. The end of first semester will be Jan. 13 as scheduled, regardless of snow days.

Country Club Resident Business Guide

Attention Residents of Country Club: Are you a business owner? To find out how to list your business for free, email Thomas F. Fitzgibbons at tom.fitzgibbons@n2pub.com.

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I. Right Beside Me

Sudoku Solution

8	7	3	9	1	6	5	4	2
4	5	6	7	8	2	1	3	9
9	2	1	5	4	3	7	8	6
7	1	9	8	3	4	6	2	5
6	8	4	1	2	5	9	7	3
2	3	5	6	9	7	4	1	8
1	4	8	2	6	9	3	5	7
5	9	2	3	7	1	8	6	4
3	6	7	4	5	8	2	9	1

Solutions to our
coffee
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Supplied by Timothy Schutte of EXIT Realty Capital City



Address	Neighborhood	List Price	Sale Price	Sold Date	DOM	Beds	Baths	SqFt	Parking	Status
14101 LAKE POINTE DR	Country Club	\$659,900			87	4	4	6,043		Active
1555 COUNTRY CLUB BLVD	Country Club	\$584,900			59	5	4.5	6,172		Active
1620 COUNTRY CLUB BLVD	Country Club	\$629,000			162	5	3.5	5,045		Active
13599 BAY HILL DR	Country Club	\$560,000			6	3	3	3,424		Pending
13651 BAY HILL DR	Country Club	\$589,000			41	3	2.5	3,240		Pending
13190 CEDAR CREST LN	Country Club	\$419,900			6	4	2.5	2,948		Pending
1378 NW 141ST ST	Country Club	\$261,000			28	4	3.5	2,618		Pending
13996 SOUTH SHORE DR	Country Club	\$449,900			29	4	3.5	3,928		Pending
13533 LAKE SHORE DR	Country Club	\$340,000			80	4	3	2,995		Pending
13240 ELMCREST CIR	Country Club	\$499,900			179	4	3	3,593		Pending
13255 ASHLEAF DRIVE	Country Club	\$810,000	\$810,000	07/01/15	16	6	5	5,817		Sold
13585 SUMMIT DR	Country Club	\$312,900	\$312,900	06/23/15	28	4	3.5	3,096		Sold
14156 PINNACLE PT	Country Club	\$265,000	\$260,000	06/19/15	26	2	2	1,938		Sold
2126 NW 136TH ST	Country Club	\$275,500	\$271,000	06/14/15	26	4	2.5	3,032		Sold
1444 POMPANO DR	Country Club	\$229,900	\$222,500	05/27/15	233	3	1.5	2,463		Sold
1381 NW 141ST ZT	Country Club	\$289,000	\$282,000	05/12/15	7	3	2.5	2,372		Sold
2142 NW 134TH ST	Country Club	\$520,000	\$507,500	05/07/15	129	4	2.5	4,322		Sold
13311 CEDARWOOD AVE	Country Club	\$449,000	\$431,431	05/02/15	81	5	3.5	4,219		Sold

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