

NORTH POLK

SEPTEMBER 2024

Living

MAGAZINE

New AGAIN

Residents share their home
renovation experiences

Meet Kylie Garringer

EDUCATION

Blackened spatchcock chicken

RECIPE

Monster candleholders and morbid mocktails

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WELCOME

ERASING the disco era

Jolene and I bought our first home in the mid-1990s, and we stretched ourselves financially to do so. It was a split foyer home that was built in the 1970s — and it looked like it.

The appliances and countertops were green, typical of the era. We hired a company to paint the appliances white, and they looked like 1970s appliances that were painted white. This was a great example of the expression about putting lipstick on a pig. My dad and I installed the new countertops, and we did a good job for a couple of amateurs.

The kitchen had a fake, red, brick veneer over the drywall, which was, again, typical of the era. We primed and painted it, and it looked much better.

The bathroom had a dark brown toilet. Seriously. Dad and I installed a new one and moved that one to the basement. It worked, and it was good for a few laughs.

The ceiling had what I thought were wooden beams. Upon closer inspection, I learned they were made of Styrofoam. I called Jolene into the room and asked her to watch while I knocked them down with one hand. She was impressed, for a few seconds.

We sanded the dark interior woodwork and doors and painted them lighter colors, and we gave the exterior a makeover from the dark brown and white barn look to more neutral and earthtone colors. New landscaping and stonework gave the home a much-improved street appearance as well.

We did our best — on a very limited budget and a lot of sweat equity — to update this house and erase those disco-era features. Looking back, it was fun, and we learned a lot.

Over time, we were able to hire professionals to do other improvements as well. All this remodel work helped to make this little house into a home — our home. It looked much different from the time we bought it to the time we sold it.

Five homes later, and we still smile as we look back with fond memories of our first home and the work we did to it. I am sure many of you can relate.

Meanwhile, if you are looking to update your home and need ideas, you will enjoy the examples in this month's cover story, as local residents share experiences of their home improvement efforts. And if you want a brown toilet, I know where you might be able to find one.

Thanks for reading. ■

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New AGAIN

Residents share their home renovation experiences

By Lindsey Giardino

For many homeowners, the day comes, sooner or later, when they look around their abode and wonder when the carpet was ever stylish, the wall color ever stunning and the layout ever functional. They realize new curtains, throw pillows and artwork won't be enough to freshen things up, and the only solution to the weary look of their home is to bite the bullet and invest in some major improvements. And, when the work is done, their home — and enthusiasm for it — feels new.

Being a whiskey connoisseur, Derek Harjes dedicated part of his family's basement project to a lounge, complete with a display of whiskeys.

FEATURE

BEFORE



AFTER



The entryway of the Powers' home became inviting and modern with the new flooring, door and trim.

A house becomes a home

Haley Powers and her husband, Adam, grew up on acreages with animals, participated in 4-H and FFA, and showed livestock at the fair. They cherished those experiences and wanted their own kids to grow up similarly. The rural Polk

City home they have lived in for the past three years has provided them with space to make that happen.

"We love the location of our home so much," Powers says. "It's very close to town, but we can experience the country life on our acreage."

Before even moving in, though, the family knew the home would need a lot of updating. But they were up for the challenge.

"It takes a lot of time, hard work and patience with our remodeling projects," Powers says. "Not everything runs as smoothly as we'd like, but we are so happy with the end results."

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The Powers' patio was transformed into an outdoor retreat with the addition of a shelter and new furniture.

One of the couple's biggest projects was remodeling the main living area, which includes the kitchen, dining and living room.

"It was fun to pick out cabinets, flooring, colors and all the details to make it our own," Powers says.

The new flooring provides a seamless transition from one area to the next, making the space look bigger. The cabinets and color scheme give a modern and stylish vibe to the



area.

They also did a lot of work in the basement, including adding bedrooms so that each of their three daughters could enjoy their own space.

They updated their outdoor spaces and landscaping as well, including a current project of adding a pasture fence for their daughters' fair lambs. The family's updated patio area now includes a shelter with new seating to create an outdoor retreat.

"Doing these projects really made this house feel like our home," Powers says. "We feel blessed to have this space, and we love to host and share it with others. We enjoy having friends and family come over to hang out and see our animals, and it's a great place to connect."

Overall, Powers says updating their home has brought out skills in the whole family and forced them to try things they've never done before.

"It was a family effort on many things to make our home beautiful," she says. "It's been a fun family connection and bonding experience for us."

Years of work pay off

Ruth Toomer and her husband, Mark, moved into their home in 2014, initially as renters. Two years later, they purchased the property.

Since then, the couple has made a lot of changes to the upstairs living area, including tearing out a bedroom closet and adding a barn board accent wall. They also divided the bedroom next to the primary bedroom and converted one half of it into a walk-in closet.

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FEATURE

The other half will eventually be a laundry room.

They made big changes to the kitchen as well. They replaced the old countertops with butcher block, painted the kitchen cabinets, installed an antique farmhouse sink, redid the flooring and added a dishwasher.

In addition, Mark designed a built-in dining area with benches, which can also be used for storage, and installed an antique stained-glass fixture. He put up a faux tin ceiling, too.

"I love the color scheme of the kitchen," Toomer says. "It's so calming and serene."

The couple's most recent project was installing a new sliding glass door in the kitchen, which lets in abundant light.

"We still have a few things to finish up in the kitchen, such as adding a brick backsplash, but it's very close to being done now," Toomer says.

The road to making their house their own hasn't been without its fair share of bumps.

"If you ask my husband, he will tell you that there is no straight wall or 90-degree angle in our 100-plus-year-old home," Toomer says. "The original house was quite small, and there

BEFORE



AFTER



Ruth and Mark Toomer's most recent project was installing a sliding glass door in the kitchen, which lets in abundant light.

have been several additions over the years. He's had to make several adjustments to his measurements to allow for these discrepancies."

That's a big reason why they decided to put the tin ceiling tiles in the kitchen at an angle.

"If they had been straight, it would have been obvious that nothing was straight,"

Toomer says. "Also, when we decided to put in the sliding glass door, we discovered that part of our kitchen had originally been an outside porch and had no foundation under it. We ended up having to hire a crew to dig it out and put in a new foundation. That was quite an expense we weren't expecting."



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FEATURE

The payoff has been worth it for the Toomer family.

"Besides saving a ton of money on contractors, I love seeing an idea that we created come to life," she says. "I'm very lucky that my husband can do pretty much anything when it comes to remodeling. It's fun watching Mark and the boys working together."

Their son, Gavin, helped with big jobs, and the couple's 13-year-old, Kyper, pitched in, too.

Toomer says shopping at the Habitat for Humanity ReStore is a great way to save money on home projects. They purchased many of their items there, including the butcher block countertops, farmhouse sink, flooring and sliding glass door.

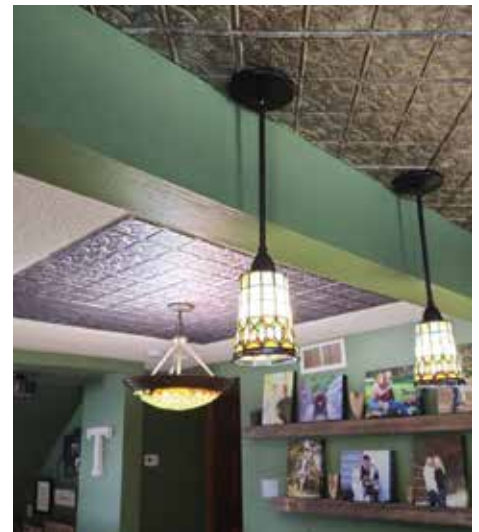
"We also got a membership to the tool loaning library, so if we don't have a certain tool, we are often able to borrow one from there for a few days," Toomer says. "Not to mention, buying at ReStore supports the Habitat for Humanity projects around the state. We have two great stores in the metro and another one up in Ames."

Sometime in the future, the Toomers hope to build an addition with an attached garage.



Mark Toomer built a bench with storage for the dining room.

They also plan to redo the bathroom on the main floor, renovate the living room on the lower floor, replace some windows, add a custom fireplace, convert a bedroom into a



The Toomers installed new lighting and a tin ceiling in their remodel. They put the tin panels at an angle because, as Ruth says, not doing so would have shown the walls are crooked.

workspace, make repairs to their deck, improve the landscaping and add some fresh paint.

"OK... it may be more than a few projects," Toomer jokes.

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AFTER!



BEFORE

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In order to spend more quality time together as a family, Derek Harjes converted the basement of their home into a place to gather and play.

A basement of dreams

There's so much that Derek Harjes loves about his family's remodeled basement.

"We converted a basement that was just a basement into an area that now has multiple

entertainment facets to it and is utilized quite often by our family and friends," he says.

Having a spacious hangout area with lots to do has helped his family enjoy more quality time together, whether by watching a movie,

having putting contests or playing family board games in the lounge, he adds.

"We take advantage of the space a lot more often than when we first moved in," Harjes says.



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The whiskey lounge is part of the renovated basement in the Harjes home.

Because the basement has 14-foot-high ceilings, one of the first projects Harjes did was create a bar wall above the existing wet bar. He's a whiskey connoisseur, so the back storage room was also converted into a whiskey lounge with a vintage feel. The space is decorated with a couple of customized whiskey barrels that store bottles inside on rotating shelves and on top. Shelves on the north and south walls display even more



Derek Harjes installed a bar wall, taking advantage of the 14-foot high ceilings in the basement.

bottles. The walls are adorned with old vintage magazine advertisements for various spirits and movie posters, making for good conversation starters.

Harjes also turned the basement's second living area into an indoor putting green complete with contour and six putting holes.

"We have a lot of fun down there putting around and chipping balls from the movie theater room onto the putting green," he says. "It's a nice way to work on your short game when the weather is not cooperative."

For Harjes, the best part of fixing up his home is how it ultimately brings the family together.

"We just love how any change we make to our home, big or small, may not always add resale value, but it adds value to us as a family. The more things we can do that help the family spend more time together is worth it to us," he says. ■

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RECIPE

CRISPY grilled chicken with a kick

(Family Features)

Those first school bells may be ringing, but they don't have to signal the end of grilling season. This blackened spatchcock chicken keeps the meat moist, tender and tasty with crispy skin and a spicy seasoning to keep your summer spirit alive. Visit Culinary.net to find more recipes that keep your grill lit all year long. ■

Blackened spatchcock chicken

- 1 whole chicken
- 1 cup melted butter or ghee
- 2 tablespoons heat-and-sweet seasoning
- 1/2 tablespoon garlic powder
- salt, to taste
- pepper, to taste

DIRECTIONS

- Heat grill to 375-400 F.
- Use kitchen shears or knife to remove backbone from chicken to lay flat. Remove rib cage, if desired, or push flat with hands.
- Mix butter, heat-and-sweet seasoning and garlic powder. Using meat injector, inject mixture into chicken. Rub remaining buttered seasoning over chicken and season with salt and pepper, to taste.
- Place spatchcock chicken breast-side up over indirect heat and cook 35-40 minutes.
- When internal temperature reaches 145 F, flip chicken breast-side down over direct heat 5 minutes, or until internal temperature reaches 165 F.
- Let rest 10 minutes before serving.



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John with wife Cindy & Family

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STAY home — planfully — with peace of mind

For Carolyn, senior living communities have always sounded like a wonderful idea — for other people. Although many of her friends have moved to communities and are happy with that decision, Carolyn loves her house and wants to stay there. Her concern, though, is that she has had some health issues, and she is afraid of losing her independence and “having” to move.

“I don’t want to just stay in my home; I want to be independent in it,” Carolyn, 70, says. “But I worry that, as I get older, I’m going to need too much help to stay here by myself.”

Carolyn’s situation is far from unusual. “Aging in place” — at home — is not always within the grasp of every person. If you end up needing assistance to remain in the place you love, chronic health challenges can make living independently ill-advised, and full-time care at home can cost as much as community living.

You may be asking yourself, then: “If I



don’t want to move into a community but I’m concerned about health issues later on, what can I do?”

The answer: You have more options than ever before. Some organizations that serve older adults have introduced Continuing Care at Home (CC@H) membership programs designed to help people proactively focus on their health at home while enabling them to financially plan for potential services and care down the road.

If you’re interested in looking into CC@H programs, the questions below can help you make sure the program’s premises, amenities and outcomes will be the best ones for you.

• **What does the program include?** A good CC@H program not only will offer services and amenities to enhance your wellbeing so you can remain independent longer, it will also help fund future long-term care needs.

• **Does it include personal support, such as wellness coaching?** Studies show people who embark on any kind of life-altering program or activity, such as a nutrition or exercise regimen, will be more likely to succeed

with encouragement from a trusted adviser or advocate.

• **Does it include care costs and options?**

A solid program will help fund your care, if it’s needed, whether through home healthcare or services in a senior living community later on. If the program you’re considering does offer both, make sure you’re comfortable with the services and care provided by the organization’s home healthcare team as well as in its communities. A reputable provider will have longevity and solid outcomes behind it.

If you’re considering membership in a CC@H program, make sure it meets your needs, now and in the future — and provides you with peace of mind. Your wellbeing and your checkbook will thank you for it. ■

Aaron Wheeler is Vice President of Home and Community-Based Services for WesleyLife, which provides health and well-being services, including WellAhead — A WesleyLife Well-Being Experience, a CC@H offering designed for people who never want to move to a senior living community. To learn more, visit wesleylife.org/wellahead.



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INSPIRING young girls

Learning both running skills and good habits

Front Runners, a new running club in Polk City for third- through fifth-grade girls, launched this month.

The 20 participants who signed up for the program will learn to lead while running. They'll meet at Big Creek Elementary School every Wednesday and Friday after school from Sept. 11 to Oct. 18. During their hour-and-a-half practice time, the girls will not only complete a workout, but they'll also learn "The 7 Habits of Happy Kids" outlined in the book by Sean Covey. These include how to be proactive, have a plan and listen before they talk.

Jenny Lewis is one of the coaches for Front Runners. She was inspired to start the club in part because she has three young daughters.

"I wanted to do something for them that was a fun way to learn life skills," she says.

Each practice, the participants will learn and discuss one of the seven habits before having their workout, each of which starts with a fun warm-up game. Then, they're allocated a certain amount of time to run laps around the

elementary school parking lot. The girls will set a goal each practice for how many laps they'd like to complete. The first practice, they'll do so within a 15-minute time frame. That time increases to 30 minutes toward the end of the season, which culminates in a 5K fun run on Saturday, Oct. 19.

Participants will also take part in a service project the Friday before the 5K. This stems from the sixth habit they'll learn about, which is synergizing (aka, together is better).

"Everyone will take what they're good at and come up with a service project where they can all use their skills to help the community," Lewis says.

As a coach, Lewis is looking forward to helping the girls develop a passion for exercising and seeing how it benefits them.

"My goal is that they'll go away understanding that exercise, moving their body and taking time to listen to themselves and care for themselves as a whole person will help them throughout their whole life," she says.



She adds that, on the first day, the girls will learn how to shake hands. They'll continue to do so every practice.

"If they only learn a good handshake, I think that'll be a win," Lewis says. "I also hope they learn that doing their best doesn't have to look like another person's performance. I hope they understand that their best can change each day." ■

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POLK CITY Community Library news

Announcements: The library will be closed Oct. 10-12 for staff training. The book drop will also be closed during this time to allow public works to work on concrete repairs at the library entrance. Look for us at Fall Fest on Oct. 12.

ACTIVITIES

• **Chair Yoga**, Mondays, 9 a.m. Join Rachel via Zoom. We will be broadcasting the class on the big screen in the library, or you can join us from home. This chair yoga practice will include breathwork, mindfulness and simple, easy movements to release tension, reduce pain, and restore your body to optimum movement. Props needed are an armless chair, like a kitchen chair, and a small towel. Join the Zoom meeting on our website at polkcitylibrary.org.

• **Lil Comets Storytime**, Mondays at 10:15 a.m., ages 1-3. Join Miss Nicole at the library for stories, songs and activity stations. Register online at our website for one of the programs each week. Every story can be logged in our 1,000 Books Before Kindergarten program, too. Registration encouraged, but not required.

• **Geri-Fit® Strength Training Workouts**, Tuesdays, 9 a.m. Geri-Fit is challenging, effective and safe to do. The Geri-Fit program requires a set of light dumbbell weights, a sturdy chair, and water to drink during the workout. Ages 50 and older. Stretch bands and a Zoom link are available upon request.

• **STEM Storytime**, Tuesdays, 10:15 a.m., ages 3-5. Attend Miss Nicole's session for a STEM-themed story along with an engaging STEM activity or experiment. Registration encouraged, but not required.

• **Ladies' Wednesday Coffee**, Wednesdays, 10 a.m. to noon

• **Sit N Stitch**, Thursdays, 6-8 p.m.

• **Men's Friday Coffee**, 10 a.m. to noon

• **Babble & Brew**, Thursday, Oct. 3, 10 a.m., adults with kids 5 and younger. Coffee and chitchat for grownups, and free play for the little ones. Step inside, have a coffee, and relax with other adults while the kids have a blast.

• **Wednesday Book Club**, Oct. 2, 7 p.m. "The Many Lives of Mama Love" by Lara Love Hardin. No one expects the police to knock on the door of the million-dollar two-story home of the perfect cul-de-sac housewife. But soccer mom Lara Love Hardin has been hiding a



shady secret: she is funding her heroin addiction by stealing her neighbors' credit cards. Copies of the book are available for check out at the library's front desk.

• **Sourdough Workshop**, Thursday, Oct. 3, 6 p.m. Learn about creating a sourdough starter, keeping it alive, and all the wonderful baked goodies you can make. Registration required, ages 17 and older.

• **Crafternoon: Monster Candleholders**, Tuesday, Oct. 8, 2 p.m. We'll be making monster-themed candle holders out of wine glasses for a creepy touch to your table decor. Ages 17 and older, registration required online at polkcitylibrary.org.

• **LEGO Club**, Oct. 8, 3:45 p.m. Suitable for ages 8-16. Meets monthly. Registration required online at polkcitylibrary.org.

• **Coloring Night at Fenders Brewing**, Wednesday, Oct. 9, 4-9 p.m.

• **Family Storytime**, Saturday, Oct. 12, time TBD. Join us at FallFest on the Polk City Square for a family storytime event.

• **Comets Kids Club K-fifth graders**, Tuesday, Oct. 15, 4 p.m. Meets monthly. Create your own "spell" book for a Halloween decoration. Sorry, real spells are not included. Registration required.

• **Adult Coloring**, Tuesday, Oct. 15, 5-7 p.m. Ages 17 and older.

• **Friends of the Library Quarterly Meeting**, Wednesday, Oct. 16, 6:30 p.m. All are welcome.

• **Messy Munchkins** (toddlers and preschoolers), third Thursday of the month, Oct. 17, 10 a.m. Remember to dress your child in clothes that can get dirty.

• **Morbid Mocktails**, Thursday, Oct. 17, 6 p.m. Get ready to be the most haunting host for your ghastly gatherings this month by learning recipes for three Halloween-themed mocktails, then create your favorite to sip while you add

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ghosts and other creepy details to thrifted paintings. If you have allergy concerns, contact the library ahead of time for recipes. All materials provided. Registration required, ages 17 and older.

• **Monday Book Club**, Oct. 21, 2 p.m., "The Whole Town's Talking" by Fannie Flagg. Elmwood Springs, Missouri, is a small town like any other, but something strange is happening at the cemetery. Still Meadows, as it's called, is anything but still. Copies of the book are available for check out at the library's front desk.

• **Early Out Crafternoon, Jr.**, Tuesday, Oct. 22, 1:30-3:30 p.m.

• **Choose Your Own Adventure Club**, Wednesday, Oct. 23, 4 p.m., grades 4-8. CYOA dives into a different interactive story where the group's choices shape the plot. Registration required.

• **Storytime Explorers: Little Authors Storytime**, Thursday, Oct. 24, 10 a.m., ages 4-5. Children become the authors of their own stories, shaping the plot, characters and settings with their vivid imaginations. Register online at polkcitylibrary.org.

• **Early Out Cinema**, Thursday, Oct. 24, 1:30 p.m. Watch our website and social media for the title of the movie.

• **Adult DIY: Book Witches**, Thursday, Oct. 24, 6 p.m. Join us for a relaxing evening of crafts. We'll be making cute witches out of old library books. Ages 17 and older, registration required at polkcitylibrary.org.

• **Comet Kids STEM Book Club**, Tuesday, Oct. 29, 4 p.m., grades K-3. Registration for the book club opens two weeks before the event. Once registered, remember to visit the library to pick up the book for the October book club. Register online at polkcitylibrary.org. ■



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Access to cash

Unlike traditional investment accounts, a money market account easily allows you to access cash when needed without all the hoops. While there may be some limitations to how many withdrawals, it is much more flexible than alternative options. Many money market accounts can also come with their own ATM or debit cards to access these funds.

Insurance assurance

Your money is safe and insured provided your financial institution has insurance through the Federal Deposit Insurance Corporation (FDIC). The FDIC provides insurance up to \$250,000 to keep your funds protected.

Money market accounts are a great option when you have a big savings goal, such as wedding, vacation, or down payment for a car or home that you want to achieve faster. They are also a great option for creating an emergency fund because you can access your money when you need it. When you want to save more and access it faster, a money market account may be the best savings option for you.

Check with your financial professional to see how you can maximize your FDIC coverage and learn more about money market accounts for your goals. ■

If you're beginning your homebuying journey, whether your first or not, Home State Bank Home Mortgage Lenders are ready to answer all your questions so you can feel confident about this next step. Information by Jeremy Arends, Cash Management Officer.

HOME STATE BANK

Happenings

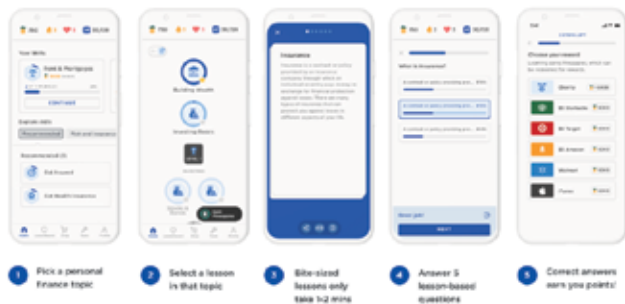
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MEET Kylie Garringer

Middle school music teacher sees students grow.

North Polk Middle School's new music teacher, Kylie Garringer, says she is excited to begin her first year at North Polk.

She's in her seventh year of teaching. She accepted the new position while her husband became band instructor at Dallas Center Grimes.

At her previous teaching job, Kylie says she didn't get a chance to teach lessons, so she is excited to do so this year.

"It's a better opportunity here. That's what made it so appealing to me and what I wanted to do," she says.

Kylie has been a music lover her entire life. In high school, she participated in every music endeavor possible — band, orchestra and choir.

"I always did all three, including show choir and jazz," she says.

She aspired to be a teacher, as she was the oldest child among her family and extended family members. One of her high school choir teachers in AP Music History Theory thought Kylie would be a good teacher.

"He asked me, what would you want to do every day?" she recalls. "I said I could do music every day."

As a music teacher and choir instructor, she selects unique songs.

"We push to have a variety of songs from other cultures and time periods, yet still catering to what kids know and love," she explains. "It's a balance between all genres and styles, but we want to expose them to new things."

She says music teachers do a lot of behind-the-scenes work.

"Most of the time, the public sees what we do at a concert. But there's a lot that goes into it — organizing competitions, evaluating, grading, picking music and more," she reflects. "I don't know anyone who isn't doing their absolute best at this school."

Outside of school, she occasionally sings with the professional choir Vocal Artists of Iowa.

"It is a great way to reconnect to why I do what I do and also a chance to not lead the choir," Kylie jokes.

She enjoys attending all types of live music concerts.

"My favorite recent performance was an organ concert my husband and I accidentally stumbled upon while we were in Vienna, Austria. It was in a beautiful old church, and the music was made for that venue. It was magic," she recalls.

One reason Kylie enjoys teaching music is seeing her students grow.

"I get to hear constant feedback while listening to them during class. It's cool to see them persevere over and over until it clicks. It's a fun part of teaching," she says. ■



Kylie Garringer is in her first year at North Polk Middle School, where she teaches music.

WHAT IS computer vision syndrome?

Computer vision syndrome refers to eye and vision-related issues caused by prolonged computer use. Common symptoms include eye strain, dryness, blurred vision, headaches and neck or shoulder pain. The condition arises from focusing on a screen for extended periods, resulting in visual discomfort and fatigue. Other factors such as brightness and glare, combined with poor ergonomics, exacerbate these symptoms. To mitigate CVS, it's important to adopt the 20-20-20 rule: every 20 minutes, take a 20-second break and look at something 20 feet away. Proper lighting and screen positioning also help reduce glare and strain. Regularly blinking and using artificial tears can alleviate dryness. Additionally, adjusting screen settings to appropriate brightness and contrast levels can enhance visual comfort. Maintaining good posture and ensuring that the screen is at an optimal distance and not too close can further reduce strain. If symptoms persist, consulting an eye care professional is advisable, as they may recommend specific eyewear such as reading, computer or anti-fatigue glasses to address computer vision syndrome effectively. Awareness and proactive measures can significantly improve comfort and prevent long-term visual issues. ■



Information provided by Dr. Todd Pietig, Ankeny Family Vision Center, 311 N. Ankeny Blvd., Ankeny, 515-964-1671.

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INSURANCE

By Corey Hoodjer

ANNUITIES: Bridging gaps

Whether retirement is far away or right around the corner, an annuity may help you prepare.

How does an annuity work? When you purchase an annuity, you pay in during an accumulation phase then begin receiving payments during the distribution phase.

While you have to wait until 59 1/2 to withdraw without penalties, you decide how you'll be paid — one lump sum, annually, quarterly, etc. — and how long you'll receive your annuity payment, with options ranging from one time to lifetime. Depending on the type of annuity, you may need to pay federal income tax when you make a withdrawal. Surrender charges may apply if funds are withdrawn before the surrender charge period expires.

Benefits of an annuity: You can alleviate concerns about running out of money in retirement by covering all your regular expenses with income from an annuity. To increase your monthly Social Security benefit, you may put off taking Social Security as long as possible.

Annuities can serve as a bridge, providing income in the interim. Some types of annuities are tax-deferred. Because you won't pay income tax on your earnings until you begin withdrawing money, your account value can grow quickly. Plus, your tax bracket is often lower in retirement. ■

Information provided by Corey Hoodjer, Farm Bureau Financial Services, 101 E. Bridge Road, Suite D, Polk City, 515-420-6160. The guarantees expressed are based on the claims-paying ability of the life insurance company. Neither the Company nor its agents give tax, accounting or legal advice. Consult your professional advisers in these areas. Registered Representative/Securities & services offered through FBL Marketing Services, LLC, 5400 University Ave., West Des Moines, IA 50266, 877/860-2904, Member SIPC. Farm Bureau Property & Casualty Insurance Company, ** Western Agricultural Insurance Company, *** Farm Bureau Life Insurance Company, **** West Des Moines, IA. *Affiliates. **Company providers of Farm Bureau Financial Services.



INVESTMENT

By Kyle Matzen

WATCH out for investment scams

Investment scams cost Americans more than \$4.5 billion in 2023, according to the FBI. How can you protect yourself against these scams?

Be aware that scammers operate in several areas, including cryptocurrency, real estate and precious metals. But their methods are always similar: guaranteeing high returns, claiming there's no risk and pushing you to act immediately.

To defend yourself, take these steps:

First, don't be rushed into snap decisions. If someone won't give you the time to consider an offer, it's not worth considering.

Also, be suspicious of "risk-free" claims. All investments carry risk.

And check out an individual or firm's registration and licensing. Legitimate investment professionals must be registered with the Financial Industry Regulatory Authority and be licensed by your state's securities regulator before they can sell you any investment product. You can also look up a firm on the internet and attach search terms such as "scam" or "fraud" to see whether investors have been victimized.

To achieve your financial goals, you'll likely need to invest for decades — so be wary of scammers who claim to offer a shortcut to success. ■

This content was provided by Edward Jones for use by Kyle Matzen, your Edward Jones financial advisor at 407 W. Bridge Road, Suite 7, Polk City. Member SIPC



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EVENTS IN THE AREA

To submit calendar items for consideration, send to tammy@iowalivingmagazines.com

Be sure to check for cancellations.

Polk City Museum on the Square events

The Polk City Museum, 116 S. Third St., on the west side of the Square, is hosting some upcoming events.

• **Steve Holmes**, a Civil War reenactor, will share the history of Polk City's own Civil War soldiers on Sept. 24 at 6 p.m. at the Polk City Museum on the Square. Letters, pictures, family stories held in the museum collection plus his extensive knowledge will make this program come alive.

• **Murder! Radio play**, Oct. 26, 7 p.m. Big Creek Historical Society will present a radio play about the 1882 and 1883 murders that arguably changed the course of Polk City's history. The town lost two leading citizens and devastated other local lives. Storytelling at its best, just in time for Halloween.



Fall Festival bazaar and bake sale

Saturday, Oct. 12, 9 a.m. to noon

Sheldahl United Methodist Church, Sixth and Hubbell, Sheldahl

The Sheldahl United Women in Faith invites the public to stop in at their Fall Festival bazaar and bake sale. Frozen quarts and pints of homemade chicken and noodles will be available, as well as a large inventory of denim rugs, nuts, cards, baked goods and craft items. Enjoy the coffee corner while there.

Sponsors and donations sought for gala

The Polk City Community Foundation is planning its annual Winter Wonderland Gala, which will be held on Saturday, Jan. 11 at the FFA Enrichment Center in Ankeny. The gala will include a program, dinner and live auction. Proceeds will benefit Polk City and the foundation's nonprofit partnerships in the area.

Polk City Community Foundation (PCCF) was formed in 2008 as an affiliate of the Community Foundation of Greater Des Moines. The Foundation was formed to assist in improving the quality of life in Polk City and surrounding communities through philanthropy. PCCF provides an opportunity for donors to direct their donations to the projects that are important to them. They do this by raising money through donations, planned giving, grants and fundraising. This year, the Foundation has a big goal — to raise \$150,000.

The foundation encourages the public to support the event as an attendee, sponsor or donor. Donations can be made by credit card online at <http://getmeregistered.com/PCCFWinterGala> or by check mailed to Polk City Community Foundation, P.O. Box 52, Polk City, IA 50226.

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EVENTS IN THE AREA

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Be sure to check for cancellations.



LifeServe Blood Drive

Friday, Oct. 18, 1-4 p.m.

Parking lot corner of West Broadway Street and S. Fourth Street, Polk City

Polk City Eastern Star is hosting this blood drive. Sign up on LifeServe's website, www.lifeservebloodcenter.org, or by calling LifeServe at 800-287-4903.

Vintage & Made Fair

Saturday, Sept. 21, 9 a.m. to 4 p.m.

Dallas County Fairgrounds, 28057 Fairgrounds Road, Adel

This indoor/outdoor market celebrates the handmade and vintage community. You will find antiques, vintage, home décor, jewelry, handcrafted goods, seasonal flora, food and beverage trucks, live local music and everything you need to create a vintage and handmade lifestyle. Admission is \$10 with 12 and younger free.

Multicultural Pow Wow

Sept. 20-22

Jester Park, Granger

This year will mark the 25th year of the Pow Wow. The event will not only showcase some staples of Native American heritage, but other cultures' customs as well. Vendors and a variety of activities are featured. Finding common ground among all people is something we should all strive for, says organizer Ralph Moisa. For more information and schedule of events, visit www.whiteeaglepowwow.com.

Polk County Conservation events

Visit www.polkcountyiowa.gov/conservation/events for information about upcoming programs offered by Polk County Conservation and for registration links.

• **Story Tellebration**, Jester Park Nature Center, Wednesday, Oct. 16, Leaves are Falling. Join volunteer storyteller Carmen Epstein for a fun, interactive tale tailored toward children ages 2 and older that explores the wonders of the outdoors. During each program, participants enjoy interactive stories and an activity. No registration required for this free event.

• **Toddler Tales**, Jester Park Nature Center, Thursday, Oct. 3, Falling Leaves; Wednesday, Nov. 6, Turkeys; and Thursday, Dec. 5, 10 a.m., Rocks. Let your imagination run wild with this nature-themed story time. Hear a story followed by the naturalist's choice of an activity such as an animal encounter, puppets or a craft. No registration required for this free event for ages 2 and older.

• **Homeschool Programs**, Jester Park Nature Center, Friday, Oct. 4, 10 a.m. and 1 p.m., Archery (one hour); Friday, Oct. 25, 10 a.m. and 1 p.m., Prairies (1.5 hours). This program series will be delivered in a flexible format that is specially designed for homeschool students. These programs will immerse children and parents in the natural world and drive us to learn, discover and appreciate our environment. Registration is due two days before the event. The program is free and recommended for grades K-5.

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EVENTS IN THE AREA

Be sure to check for cancellations.



Blue Believers Run/Walk

Saturday, Sept. 21, 7:30 a.m.;
run/walk event 8:45 a.m.
Principal Park, 1 Line Drive, Des Moines

Blue Believers, a local nonprofit dedicated to raising awareness and funds for prostate cancer, is holding a run/walk event in collaboration with Team Blue Iowa. Included is a 1-mile walk, 5K walk, timed 5K run and kids fun run. The theme is superheroes, and participants are encouraged to dress as their favorite superhero. Live local music will be featured throughout the day, and a survivor recognition ceremony will be held. A moment of remembrance will also be held. Proceeds will be donated locally to support Iowa men and families affected by prostate cancer. Register at www.teamblueiowa.com.



Paint Madison County, a Plein Air Festival

Sunday, Sept. 22

The public can watch artists at work at various sites around Madison County from 9 a.m. to 1 p.m. A reception and sale will be from 4-7 p.m. at Covered Bridges Winery, 2207 170th Trail, Winterset. New this year is a youth division for participants with prizes awarded. For more information, visit www.madisoncounty.com.

Halfway to St. Pat's Charity Car Show

Sunday, Sept. 22, 11 a.m. to 3 p.m.

Charlie's Filling Station, 305 Grand Ave., West Des Moines
www.friendlysonsiowa.com

The Friendly Sons of St. Patrick are holding a fundraising car show to benefit the St. Patrick's Day Parade. Bring your classic or unique vehicle. Registration is 11 a.m. until 1 p.m. Trophies will be awarded at 3 p.m.



CITYVIEW Wine and Whiskey Walk

Friday, Sept. 20, 5-9 p.m.
West Glen Town Center

Tickets are \$25 in advance, \$35 at the event, for 10 tickets for sample-size whiskey cocktails. Enjoy free wine samples at participating retail locations. For more information and ticket link, visit <https://whiskeywalk.dmcityview.com>. ■



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CHAMBER

By Staci Allen

POLK CITY: The perfect balance for business and community growth

Economic development is the heartbeat of thriving communities, and Polk City is no exception. It's not just about having businesses — it's about fostering a healthy balance between residential areas and commercial growth. This balance is vital for the community's long-term success, and it's one of the reasons Polk City is a fantastic place to live, work, and do business.



Having a good mix of commercial businesses and residential areas is not just a strategy; it's a lifestyle choice. It's crucial because it ensures the local economy can sustain itself. When businesses come to Polk City, they create jobs, bring in customers and help the community grow. At the same time, residents get access to more services and amenities, all while keeping the town's small-town charm. This balance strengthens the local economy, making it an excellent place for families and businesses.

From a financial perspective, our mix of commercial businesses and residential areas is a smart move. Commercial businesses play a big role in supporting the community through property taxes. A well-balanced mix of commercial and residential development helps keep property taxes manageable for everyone. Businesses contribute significantly to the local tax base, which means the burden doesn't fall entirely on homeowners. As more businesses move in, the city can improve local services, schools and infrastructure without placing the entire cost on residents. It's a win-win for everyone.

Polk City is perfectly positioned for business growth while maintaining that balance. We offer a range of office spaces for businesses looking to establish or expand, including prime locations like The Point on Broadway and the suites at Home State Bank. These spaces are perfect for companies seeking a modern, well-equipped environment within a supportive and welcoming community. Plus, with our proximity to the Des Moines metro, businesses have easy access to larger markets without losing the benefits of small-town living.

As we continue to focus on economic development, Polk City is committed to preserving the strong community ties that make it special. By attracting businesses, creating job opportunities, and keeping property taxes in check, we're ensuring Polk City remains a vibrant, thriving place to live and do business. If you're considering starting or expanding a business, now is the perfect time to explore what Polk City has to offer. ■

Information provided by Staci Allen, Executive Director, Go Polk City Chamber, P.O. Box 226, Polk City IA 50226, 515-984-3098, admin@polkcitychamber.com.

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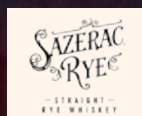
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DENTAL INSURANCE from Physicians Mutual Insurance Company. Coverage for 400 plus procedures. Real dental insurance - NOT just a discount plan. Do not wait! Call now! Get your FREE Dental Information Kit with all the details! 1-855-973-9175 [#6258](http://www.dental50plus.com/midwest). (mcn)

Portable Oxygen Concentrator May Be Covered by Medicare! Reclaim independence and mobility with the compact design and long-lasting battery of Inogen One. Free information kit! Call 844-716-2411. (mcn)

Don't let the stairs limit your mobility! Discover the ideal solution for anyone who struggles on the stairs, is concerned about a fall or wants to regain access to their entire home. Call AmeriGlide today! 1-877-916-2093. (mcn)

STOP OVERPAYING FOR HEALTH INSURANCE! A recent study shows that a majority of people struggle to pay for health coverage. Let us show you how much you can save. Call Now for a no-obligation quote: 1-888-772-8454. You will need to have your zip code to connect to the right provider. (mcn)

HOME SERVICES

Don't Pay For Covered Home Repairs Again! Our home warranty covers ALL MAJOR SYSTEMS AND APPLIANCES. We stand by our service and if we can't fix it, we'll replace it! Pick the plan that fits your budget! Call: 1-877-743-7971(mcn)

AGING ROOF? NEW HOMEOWNER? STORM DAMAGE? You need a local expert provider that proudly stands behind their work. Fast, free estimate. Financing available. Call 1-888-770-8025. Have zip code of property ready when calling! (mcn)

WATER DAMAGE CLEANUP & RESTORATION: A small amount of water can lead to major damage in your home. Our trusted professionals do complete repairs to protect your family and your home's value! Call 24/7: 1-888-750-5574. Have zip code of service location ready when you call! (mcn)

Want a greener lawn? TruGreen's your go-to for a tailored lawn care plan. Act now and get 50% off your first service with a purchase of an annual plan. Call us at 1-833-912-3666 to learn more. (mcn)

MISCELLANEOUS

LONG DISTANCE MOVING: Call today for a FREE QUOTE from America's Most Trusted Interstate Movers. Let us take the stress out of moving! Speak to a Relocation Specialist, call 1-855-315-1216. (mcn)

NEED NEW FLOORING? Call today schedule a FREE in-home estimate on Carpeting & Flooring. Call Today! 1-844-588-6590. (mcn)

BATH & SHOWER UPDATES in as little as ONE DAY! Affordable prices - No payments for 18 months! Lifetime warranty & professional installs. Senior & Military Discounts available. Call: 1-855-315-1330. (mcn)

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YOU MAY QUALIFY for disability benefits if you have are between 52-63 years old and under a doctor's care for a health condition that prevents you from working for a year or more. Call now! 1-888-924-0449. (mcn)

Prepare for power outages today with a Generac Home Standby Generator. Act now to receive a FREE 5-Year warranty with qualifying purchase. Call 1-877-228-5789 today to schedule a free quote. It's not just a generator. It's a power move. (mcn)

Eliminate gutter cleaning forever! LeafFilter, the most advanced debris-blocking gutter protection. Schedule a FREE LeafFilter

estimate today. 20% off Entire Purchase. Plus 10% Senior & Military Discounts. Call 1-855-577-1268. (mcn)

Safe Step. North Americas #1 Walk-In Tub. Comprehensive lifetime warranty. Top-of-the-line installation and service. Now featuring our FREE shower package and \$1600 Off for a limited time! Call today! Financing available. Call Safe Step 1-844-290-5083. (mcn)

The bathroom of your dreams in as little as 1 day. Limited Time Offer - \$1000 off or No Payments and No Interest for 18 months for customers who qualify. BCI Bath & Shower. Many options available. Quality materials & professional installation. Senior & Military Discounts Available. Call Today! 1-833-618-1178. (mcn)

Replace your roof with the best looking and longest lasting material steel from Erie Metal Roofs! Three styles and multiple colors available. Guaranteed to last a lifetime! Limited Time Offer- up to 50% off installation + Additional 10% off install (for military, health workers & 1st responders.) Call Erie Metal Roofs: 1-844-907-2386. (mcn)

Over \$50,000,000 in timeshare debt and fees cancelled in 2019. Get free informational package and learn how to get rid of your timeshare! Free consultations. Over 450 positive reviews. Call 877-326-1608. (mcn)

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Attention oxygen therapy users! Discover oxygen therapy that moves with you with Inogen Portable Oxygen Concentrators. Free information kit. 1-866-477-9045 (ACP)

HOME SERVICES

Aging Roof? New Homeowner? Got Storm Damage? You need a local expert provider that proudly stands behind their work. Fast, free estimate. Financing available. Call 1-888-878-9091 (ACP)

Water damage cleanup: A small amount of water can cause major damage to your home. Our trusted professionals dry out wet areas

& repair to protect your family & your home value! Call 24/7: 1-888-872-2809. Have zip code! (ACP)

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MISCELLANEOUS

Prepare for power outages today with a Generac Home Standby Generator. Act now to receive a FREE 5-Year warranty with qualifying purchase* Call 1-855-948-6176 today to schedule a free quote. It's not just a generator. It's a power move. (ACP)

Eliminate gutter cleaning forever! LeafFilter, the most advanced debris-blocking gutter protection. Schedule free LeafFilter estimate today. 20% off Entire Purchase. 10% Senior & Military Discounts. Call 1-833-610-1936 (ACP)

Bath & shower updates in as little as 1 day! Affordable prices - No payments for 18 months! Lifetime warranty & professional installs. Senior & military discounts available. 1-877-543-9189 (ACP)

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Wesley Financial Group, LLC Timeshare Cancellation Experts Over \$50,000,000 in timeshare debt & fees cancelled in 2019. Get free info package & learn how to get rid of your timeshare! Free consultations. Over 450 positive reviews. 833-308-1971 (ACP)

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Replace your roof w/the best looking & longest lasting material steel from Erie Metal Roofs! 3 styles & multiple colors available. Guaranteed to last a lifetime! Limited Time Offer up to 50% off install + Additional 10% off install (military, health & 1st responders.) 1-833-370-1234 (ACP)

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CROSS Country

The North Polk Junior High Cross Country team competed at the meet at Johnston High School on Sept. 5.



Harper Anderson



Brooke Bell



Camryn Dentino



Harper Haywood



Madelyn Jacobus and Hattie Growdon



Lily Johnson



Isabella Keys



Lydia Lyons



Huxley Powers



McKenzie Sands



Grace Winter

CROSS Country

The North Polk Junior High Cross Country team competed at the meet at Johnston High School on Sept. 5.



John Einck



Will Eink



Gavin Mathis



Myles Matzen



Drew Muggenberg



Griffin Krantz



Cohen Richardson



Jonathan Schaack



Colby Stockstrom



Dawson Shipley



Roman Stegman



THE COMETS CORNER

NEWS FROM NORTH POLK CSD

SEPTEMBER 2024

WELCOME BACK, COMETS! PHOTOS FROM THE FIRST DAY OF SCHOOL 2024



NORTH POLK BREAKS GROUND ON TWO GENERATIONAL PROJECTS

In mid-August, the district celebrated the groundbreaking of two major developments: the Career Tech addition and the new baseball/softball fields. These projects are initiated by funds from the passage of the November 2023 bond referendum which the community overwhelmingly passed with a 79% approval.

The new, and additional, baseball/softball fields will be located just east of Comet Stadium and south of the main high school parking lot. They will feature new batting cages, bullpens, and a concession stand. Both fields will also be outfitted with updated field turf. The fields are expected to be in use next summer.

On the other side, a new Career Tech Education Center will be located on the NW side of the high school directly adjacent to the North Polk District Office. The two-story addition will feature a woods and metals shop, a bay of welding booths, a maker space, and general education classrooms, and is expected to welcome students for the start of the 2025-2026 school year.



COMET STADIUM DEBUTS BLEACHER EXPANSION

Comet Stadium received a major upgrade over the summer. For the start of the school year, the bleachers will have 578 additional seats and two new press boxes for each team's coaching staff. A big thank you to our partners for making this expansion possible!

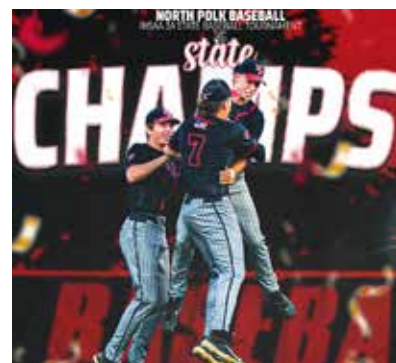


STATE CHAMPIONS!

In the previous edition of *Comets Corner*, we went to print before we knew the outcomes of the baseball and softball teams' respective runs at the state tournaments.

For softball, they had a magical run that ended in Fort Dodge, where they placed 4th in Class 4A.

On the other side of the state in Cedar Rapids, baseball had a special season and capped it off in dramatic fashion by winning the state title in Class 3A. The last title came in 2014 but that time was in Class 2A. The final stretch of games for the Comets was nothing short of extraordinary. North Polk emerged victorious in all three state tournament matchups and two previous postseason games, by just a single run, along with three thrilling walk-off victories. An extraordinary season, capped off by another title heading back to Alleman. Congratulations on an outstanding season!



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