



# THANK YOU FOR PRESERVING HISTORY

#### BIG CREEK SCHOOLHOUSE HISTORY

Built in 1863, at the height of the Civil War, this two-story structure on the Square in Polk City was a commitment to the future of Polk City.

Builder J Adam Schaal was a skilled craftsman, creating over 100 structures in Northern Polk County between 1860-1890. He used walnut harvested by the Corydon Bridge, now Sandpiper Recreation area, for the schoolhouse construction; possibly it's the largest Black Walnut building in the world.

From a unique bent structure that has kept the cupola straight and tall, to the wood pinned post and beam construction in the attic, to the dry stacked stone foundation, top to bottom this building was built to last, and last it has.

It served the community as a school from 1863-1894, then was the seat of city government for more than 100 years, expanding during that time to include a stage for community use. In 2002 it was leased to the Big Creek Historical society and in 2004 it was listed on the National Register of Historic Places.

Now the home of the Big Creek Historical Society and Museum, it is ready for a new coat of paint to celebrate its continued service to the Polk City Community and northern Polk County. Thanks to all who have contributed to raising funds for the maintenance of this historic treasure.



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# **WE GET** what we pay for

Sometimes, I drive by a remodeling project on a house and say to myself, "Wow, that is beautiful. Those folks really know what they are doing."

Other times, I drive by a project that is seemingly in the works for months (or years) and say to myself, "Wow, they are taking forever, and what they have done looks awful."

The difference usually has to do with having professionals do the work or relying on a handful of weekend amateurs.

Yes, some of you are quite skilled and can do quality DIY work. Others, like me, put forward a good effort but often end up with a less-than-satisfactory result. At some point, though, we all realize when we need to call in the experts.

This month's cover story will appeal to all sides, as we once again interview homeowners who have worked through the remodeling or construction process. They share their experiences, the lessons they learned, and how they might have done things differently.

Meanwhile, one of the common complaints we all hear is the challenge in lining up people to do the work. On occasion, that truly is a problem. More often, though, we simply don't want to pay the costs for quality workmanship — until, of course, we learn that we get what we pay for.

And then the people driving by say, "Wow, they are taking forever, and what they have done looks awful." We hope our efforts in this issue will help you avoid those comments.

Happy remodeling, and thanks for reading. ■



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#### **FEATURE**

#### From dark to bright

When Cheryl and Dale McCracken moved to Elkhart a little more than three years ago, Cheryl was excited about the possibilities of her new home. From the beginning, though, she knew a handful of changes would be necessary to make the space feel like it truly belonged to her family.

Overall, McCracken appreciated much of what the house had to offer. The layout worked, the location was ideal, and the structure was solid. But the finishes — the elements you see and touch every day — were another story. The dark mocha cabinets, fireplace, basement wall cap, handrail and step sidewalls made the rooms feel heavy, and she wasn't a fan of the countertops in either the kitchen or the bathrooms.

So, the McCrackens rolled up their sleeves and got to work. Over the course of three years, their home has undergone a complete transformation, both inside and out.

The first project on the list was a large concrete camper pad to accommodate their RV. Downsizing from the country meant they were leaving behind plenty of outbuildings, so



Over the years, the McCrackens have updated much of their home, with the most dramatic improvements in the kitchen, which was brightened up and modernized with light gray subway tile, lighter cabinets and trim, granite countertops, a farmhouse sink and upgraded appliances.

they quickly added a backyard shed to store the items they couldn't part with. From there, the projects snowballed into a long list of improvements that touched nearly every part of the home.

Inside, one of their earliest efforts was

creating a new game room in the basement - a space that would serve as both an entertainment and family gathering spot. McCracken repainted much of the interior herself, giving the walls a fresher, brighter feel. The bathrooms also received thoughtful upgrades: new





One of the McCrackens' early remodeling projects was creating a new game room in the basement.



The bathrooms of the McCracken home received thoughtful upgrades: new countertops, sinks, faucets, a medicine cabinet in the master bath, and other small but impactful changes.

countertops; sinks; faucets; tall, elongated toilets; a medicine cabinet in the master bath; and other small but impactful changes.

Flooring was a major focus as well. Carpet was pulled from three bedrooms and replaced with laminate, which also extended into the master bath, closet and basement bath. The laundry room was given new luxury vinyl plank, while the basement stairs were refreshed with clean, soft carpeting.

Outdoors, the family tackled landscaping by replacing rock beds with mulch, installing rubber mulch on the east side of the property and planting flowers in pots around three sides of the house. They even relocated a yard windmill and surrounded it with daylilies to create a personal touch of charm.

Alongside the aesthetic upgrades,

functionality was top of mind. A home backup generator and camper plug brought peace of mind, while ceiling fans throughout the home, including a 96-inch fan in the garage, helped with cooling.

The first week after moving in, the McCrackens installed a new furnace, air conditioner, water heater and water conditioning system. They also ran electrical





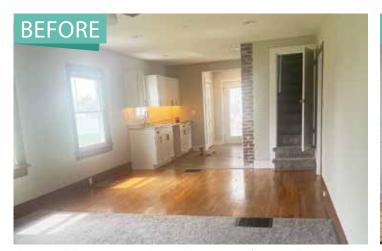
#### **FEATURE**



The Hodges saw potential in remodeling the nearly 100-year-old house that would become their home.



Half of the Hodges' home retains its original footprint and foundation, while the other half was built with a new foundation and finished basement. The updated exterior is modern and charming.





The remodeled kitchen in the Hodges home is functional and modern while maintaining a country charm.

lines to two sheds, added shelves in the furnace room to organize tubs, and even strung up a backyard clothesline — simple solutions that made daily life easier.

Perhaps the most dramatic changes happened in the kitchen and living areas. Old tile backsplashes came down, replaced with fresh, light gray subway tile around the fireplace, along the kitchen walls, and even on the island. Cabinets, trim, stair rails and the fireplace were repainted in lighter tones to create a cohesive, airy feel. New cabinet hardware, slow-close hinges and repainted light fixtures gave the space a modern polish. And then came the big changes: granite countertops, a farmhouse sink with a new faucet and upgraded appliances including a stove and dishwasher.

"So, we have done a ton in the three years we have lived here and spent close to \$100,000 above and beyond the purchase price," McCracken says. "I finally feel all the improvements we wanted to get done are done. It feels good, and I love my home."

#### A family legacy rebuilt

The property Heather Hodges and her family moved to hold deep family roots. The house and land have been in her husband, Austin's, family since 1979.

After the passing of his grandparents, Austin's parents purchased the property and used the nearly 100-year-old home as a rental while they built a new house nearby. When the time came for Heather and Austin to make it their own, Austin's construction expertise proved invaluable. He saw the potential in the old farmhouse, and, together, they set out to bring their vision to life.

The Hodges officially took ownership in June 2024 and moved into the remodeled home in March 2025. Today, the house reflects a balance of preservation and renewal. Half of the home retains its original footprint and foundation, while the other half was entirely rebuilt with a new foundation and finished basement.

Their favorite spot is the screened-in back

"It's wonderful to have an area where we can enjoy the outdoors while being protected from the weather and bugs," Heather says. "We also love to entertain, and this is the perfect space for our friends and family to gather."

The remodel was a true labor of love.

"Both Austin and I work full-time jobs, and since we completed the majority of the remodel ourselves — with tremendous help from our amazing family and friends — the process took quite a while from start to finish," Heather explains.

From the first swings of the sledgehammer to the finishing touches, the project took about a year.

"The most rewarding part of this remodel is being able to sit back and enjoy the results of all our hard work," Hodges says. "We're incredibly proud of what we've created and grateful for the journey that brought us here."

Still, the to-do list isn't complete. Next on their agenda is building a larger garage and shop — a project they're eager to tackle together.

# WHERE healing begins

Restoring relationships in later life

Time is a powerful teacher. It softens what once felt sharp and reveals what truly matters. As we grow older, many people find that it also brings certain painful questions to the surface. One of the most common is this: Is it too late to heal what has been broken?



The truth is that few people reach their later years without relational wounds. Maybe it was a falling out with a sibling that was never resolved. Maybe it's the ache of distance with a son or daughter. Maybe it is something smaller that grew into something bigger over time. These fractures may not always be visible from the outside, but they are often carried quietly just beneath the surface.

For some, the idea of reconciliation may not even feel welcome. Maybe you have made peace with the distance, or the hurt still runs deep.

Maybe you have convinced yourself it would not change anything. These feelings are real, and they deserve to be acknowledged.

Reconciliation is not always easy, and it is not always possible. But healing can still happen, even if the other person never meets you in it. Sometimes, the greatest relief is not in rebuilding the relationship, but in releasing the weight of what you have carried.

Sometimes healing begins with a simple act. Making a call. Writing a letter. Choosing to forgive, even if the other person never says they're sorry. Reconciliation often starts not with the other person changing, but with us deciding to let go of the need to be right and choosing instead to be whole.

We were not made to carry bitterness forever. We were created for relationships: for honest conversation, shared burdens and restored connection. When that connection is broken, we often carry the weight of it not just in our hearts, but in our bodies. Relational stress can wear us down over time, showing up as tension, fatigue

or a heaviness we cannot quite name.

However, just as broken relationships can leave a mark, restored ones can bring healing. Reconciliation does not just ease the mind; it brings peace and a kind of relief that can settle deep into the soul. While we cannot change the past, we can choose how we move forward.

If you find yourself thinking about a relationship that still feels unsettled, maybe this season is an invitation. Not to fix everything, but to begin. Maybe your words, spoken in love and humility, could open the door to something new.

The last chapter of life is not just about reflection; it is also about redemption. Healing is not always easy, but it often begins with one simple choice: to reach rather than retreat.

Because it is never too late to begin again. ■

Information provided by Erik Ofloy, Sales and Marketing Director at CopperWood at Prairie Trail, 2855 S.W. Vintage Parkway, Ankeny, IA 50023, 515-425-3262, eofloy@copperwoodsl.com.

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# **UNIQUE** program offers senior living alternative

Michael has lived in his than 40 years. Now 79, he the next stage of life will it comes to his health and

Unlike some of his have relocated to senior Michael hopes to remain enjoys his neighborhood, of independence his home



Ankeny house for more often thinks about what bring — especially when living arrangements. longtime friends who living communities, right where he is. He his garden and the sense provides him. Still, he

worries about what will happen if he needs support in the future. His nearest family member lives several hours away, and he doesn't want to place unexpected burdens on her.

Michael's concerns are common. The idea of "aging in place" sounds appealing, but it can be complicated. Chronic health needs can make independent living unsafe, and 24/7 in-home care can become just as costly as moving to a senior living community.

So, what options exist for people who want to stay home but also want peace of mind about the future?

One solution is a Continuing Care at Home (CC@H) membership. These programs are designed to support older adults' well-being at home while also helping them plan financially for care needs that may arise

If you're exploring CC@H options, here are some important questions to keep in mind:

Do you know what's included? Strong programs provide not only health and wellness services to help you remain independent, but also financial coverage for potential long-term care.

Is personalized support available? Research shows that people who receive encouragement from a coach or advocate are more likely to maintain healthier habits and meet their goals.

What are the care pathways? A comprehensive program should cover both in-home care and access to care in a community setting if needed. Make sure you're comfortable with the provider's reputation and outcomes in both areas.

Choosing the right CC@H program should feel like choosing a plan that was created with your needs in mind. The right fit can help you protect both your health and your finances — and give you confidence about what's ahead. So, ask all your questions, and make sure you are satisfied with the answers.

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. To learn more, visit wesleylife.org/wellahead.





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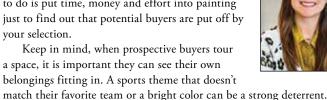


#### REAL ESTATE By Jacquelyn Duke

### **CHOOSING** the right paint color

Choosing a paint color, whether for your own enjoyment or for the purpose of selling your home, is no doubt a big decision. The last thing you want to do is put time, money and effort into painting just to find out that potential buyers are put off by your selection.

Therefore, going with a neutral color is the best bet.



Another benefit of using a neutral is that the decor can be changed without repainting. So, if you are someone who likes to mix it up, adding pops of color with textiles and art will save you time, labor and money.

So, what color should you choose? First, look at color samples on the wall of the room at different times of day and with sunlight versus lamp light. Pro tip: You generally want to error on the side of too light versus too dark, so that the space feels open and bright.

Benjamin Moore's Chantilly Lace or White Dove, Sherwin-Williams' Agreeable Gray, Accessible Beige or Alabaster, or Behr's Toasty Gray are

Of course, if you need a second opinion, be sure to ask your Realtor. Staging a home (including paint choices) is a big part of what they do. ■

Information provided by Jacquelyn Duke REALTOR®, CRS, e-PRO, Realty One Group Impact, 617 S.W. Third St., Ankeny, IA 50023, 515-240-7483, jacquelyn@sellingcentraliowa.com, www.SellingCentrallowa.com.



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### INVESTMENT

By Kyle Matzen

# **LOOK** at your financial situation holistically

To achieve all your financial goals, you need to take a "holistic" approach, bringing in all the elements of yourself.

Think about your family. How much can you save for your children's college education or help with a down payment on their first home?

Your personal beliefs also factor in your overall financial strategy. How much do you want to give to charities during your lifetime and in your estate plan?

When you retire, you'll want to re-evaluate your purpose in life. Will you travel to broaden your horizons or stay close to home, volunteering your time in your community? The path you choose has financial implications, such as the amount of money you'll need to withdraw from your retirement accounts.

Even your health is part of your financial outlook. If you ever need some type of expensive long-term care, you'll need to plan for it.

Look at your situation holistically — when creating a lifetime financial strategy, every part of your life matters.

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## **UNSUNG** healthcare heroes

Proclamation will recognize Surgical Technology Week.

From Sept. 21–27, Polk City will officially recognize Surgical Technology Week as a proclamation is signed by Mayor Steve Karsjen.

Certified Surgical Technologists (CSTs) have likely impacted you or someone you know. They are vital members of the surgical team, responsible for preparing the operating room, sterilizing instruments, organizing equipment and assisting surgeons throughout procedures. During surgery, CSTs maintain a sterile environment, anticipate the surgeon's needs, and carefully track all tools and supplies to ensure patient safety.

"Their attention to detail and technical skills directly impact surgical success and patient safety," says Michelle Christensen, a Polk City resident and CST. "When a CST does their job well, procedures run smoothly, efficiently, and with reduced risk of complications, which ultimately leads to better outcomes for patients."

Despite their important role, misconceptions persist. Many assume CSTs only "pass instruments" or that the career requires little education. In reality, CSTs are highly trained professionals with deep knowledge of anatomy, surgical procedures, sterile techniques and infection control.

"There's also this idea that it's a stepping stone to 'bigger' careers, when many CSTs choose to dedicate their lives to the profession because of the impact they make every single day in the operating room," Christensen says.





Michelle Christensen, a Polk City resident and Certified Surgical Technologist, raises awareness of the importance of CSTs in healthcare.

Attention to detail, composure under pressure, stamina, dexterity and a strong understanding of sterile practices are key to success in this field.

"But beyond technical skill, it takes a sense of purpose," Christensen explains. "The best CSTs are those who genuinely care about patient outcomes, take pride in their work, and are committed to safety, excellence and lifelong learning."

Recognizing Surgical Technology Week is an opportunity for communities like Polk City to honor CSTs — often the unsung heroes of healthcare.

"Increased awareness helps validate the profession, encourage young people to explore it as a career, and strengthen the healthcare workforce overall," Christensen says.

She adds that this recognition can also lead to more support for education and training programs to meet the growing demand for skilled CSTs.

"Here in Polk City, CSTs have the potential to shape not only the quality of care in local healthcare facilities but also the way our community views and values behind-the-scenes medical professionals," Christensen says. "When CSTs share their experiences, mentor students, or participate in community health initiatives, they inspire trust in our local healthcare system." ■

or dan.juffer@dmcityview.com

# WHEN A child with a disability turns 18

A child transitioning from a minor to a legal adult can be challenging for any parent. However, parents of children with a disability run into additional difficulties. A parent's ability to make decisions about services



and medical cares end when the child turns 18. There are three major things to consider:

Is my child able to make their own decisions about health care, finances and independent living? In January 2020, significant changes were made to the Iowa Code regarding guardianships. To establish a guardianship, there must be a finding of incapacity. This places restrictions on the rights of the individual under the guardianship. Under the new law, prior to establishing a guardianship, the court must consider less

restrictive alternatives. Children with minor impairments may be able to sign medical authorizations to release information to allow parents to continue to talk to providers. With more severe mental and cognitive disabilities, the adult child may be able to execute a power of attorney. If a guardianship is required, the law allows a petition to be filed when an individual is 17.5 years old instead of waiting until after the child turns 18. This prevents a potential gap in services.

How will my child support themselves? A child receiving benefits does not automatically qualify for disability as an adult. The standards for disability differ from children to adults. If a child receives Supplemental Security Income, the Social Security Administration will do a review to determine if that child's disability continues. A minor who is not eligible for child benefits may still meet the criteria for adult disability. After 18, a claim for Social Security

disability should be filed.

Who will provide for my child when I die? Parents of children with disabilities should review their own estate planning documents to ensure that when they die, money can be set aside for the children without making them ineligible for government benefits. This can be done with a Supplemental Needs Trust, also known as a Third Party Trust. This is a specifically worded Medicaid-compliant trust that conforms to the regulations of the Iowa Department of Health and Human Services and the Social Security Administration.

It is important to talk to an attorney who specializes in disability and is familiar with government benefits for your child and for yourself.

Information provided by Gail Barnett, Abendroth Russell Barnett Law Firm, 2560 73rd St., Urbandale, 515-278-0623, www.ARPCLaw.com.



# IS YOUR pet suffering from seasonal allergies?

Fall in Iowa is one of the best times of year crisp mornings, colorful leaves and pumpkin spice everywhere. But, along with all the cozy vibes comes something less pleasant: allergies. This season, our exam rooms



are full of itchy pets, and allergy medications have been flying off the shelves.

What are they allergic to? Dogs and cats can react to many of the same allergens we do: ragweed pollen, mold from damp leaves, and even dust mites that stir up when the heat first comes on. Fleas are another big culprit. For allergic pets, even one bite can set off days of scratching and misery.

And it's not just during the fall when allergies arise; we typically see them flare in spring and fall, when plants are blooming and pollinating and mold counts are high, but we can see allergies any time of year, depending on what specifically the pet is allergic to.

#### Signs your pet might have allergies

Unlike people, pets don't usually show allergies with sneezing and runny noses. Their symptoms often show up on the skin. Common signs include: nonstop scratching or chewing at the skin; licking or biting paws (sometimes leaving orange or brown staining on the fur); red, irritated ears or frequent ear infections; bald spots or "hot spots" from scratching; and itchy, watery or red eyes.

#### Why a vet visit matters

Here's the tricky part: pet allergies can look a lot like other problems such as parasites, infections or food sensitivities, or may be a combination. That's why a veterinary exam is the best first step. Your veterinary team can sort out the cause, treat any secondary infections, and create a plan to keep your pet comfortable.

#### The foundation to a good plan often includes:

- · Fast-acting medications to calm itching and inflammation.
- Prescription shampoos and ear treatments to stop irritation before it spirals.

· Long-term allergy management, including testing and targeted therapies for chronic cases.

Getting ahead of allergies not only helps your pet feel better now, it also prevents a frustrating cycle of scratching, infection and repeat visits later. Once your pet has the right treatment plan, you can boost their comfort with simple habits at home:

- Wipe paws and coats after walks to reduce pollen and mold.
- Wash bedding often to cut down on allergens.
- Continue flea/tick prevention, even in cooler months.
- Bathe your pet weekly with a gentle, petsafe shampoo, such as aloe/oatmeal, to help further remove allergens.

If your furry kiddo seems itchy this fall, call your veterinarian. With prompt care, they will be back to enjoying the season right alongside you. ■

Information provided by Dr. Amanda Gigler, Ankeny Animal & Avian Clinic, 742 S. Ankeny Blvd., Ankeny, 515-964-7387, amandagigler@ ankenyanimal.com.



**GET TO KNOW** YOUR LOCAL VET

Dr. Abbey Bos

1. How long have you been a veterinarian? Where did you go to

I have been a veterinarian for a little over a year! I attended lowa State University College of Veterinary Medicine.

- 2. Do you have a special area of interest? I have a special interest in exotic small mammals and birds!
- 3. What's one tip you wish every pet owner knew? An overweight dog has a reduced lifespan by 2.5 years on average. So it's very important to talk to your veterinarian about an appropriate diet for your pet.
- 4. What's a fun fact about you most people don't know? I really like disco music!
- 5. I got a new pet. What do I need to do next? Get pet insurance! The earlier you get it, the more likely your insurance will cover the cost of treatment when your pet gets sick. Pet insurance can save your pet's life.

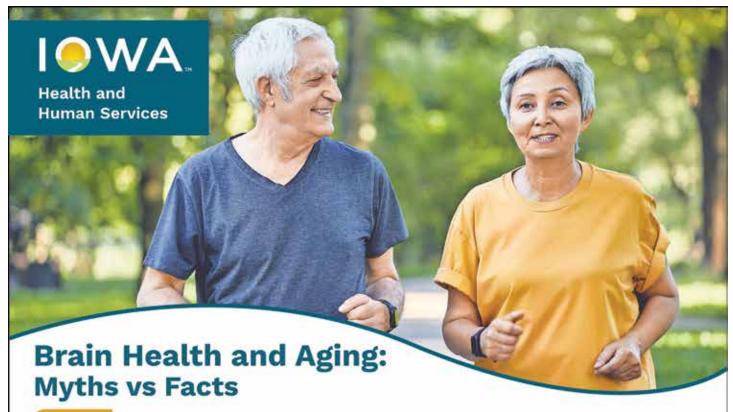
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#### MYTH

I have to see a specialist to get diagnosed with Alzheimer's

#### **FACT**

Most primary care doctors can assess whether a person might have Alzheimer's disease or related dementias (ADRD). They can do cognitive screenings, some even offer biomarker testing. They may refer you to a specialist or a diagnostic clinic, but starting with your family doctor is always a great first step. You can also get a screening done at your free Annual Medicare Wellness Visit.

#### MYTH

I can't prevent or treat Alzheimer's

#### FACT

Research shows that up to 45% of dementia cases can be avoided by making positive lifestyle changes. These include managing your blood pressure, exercising, eating right, keeping your brain active and staying social. And now there are new medications that can slow Alzheimer's disease if caught in the early stages.

#### MYTH

There are no resources near me to help with dementia caregiving

#### FACT

The Iowa HHS ADRD Program has a wealth of resources online from partner organizations all around Iowa. There is a thorough Dementia Resource Guide, a State Strategic Plan, options for caregiver support, the latest on research, local programs, training for professional workers and more.

If you or a loved one has been diagnosed with Alzheimer's or other dementias, you are not alone. The ADRD Program at lowa HHS wants to help get you connected to the resources you need.

Scan the QR code to visit our website and get the latest information.

# **CRACK** corn dip

There's something special about recipes that come from family, and my daughter, Samantha, has a corn dip that fits the bill, especially when made with fresh Iowa sweet corn. There is nothing quite like the flavor of corn picked at its peak crisp, juicy and naturally sweet.



Every summer, when the corn stands start popping up around town, we know it is time to whip up a big bowl of her famous dip. It is creamy and a little cheesy with just the right amount of spice, and that fresh sweet corn takes it to the next level. Whether we are hosting friends, heading to a potluck or just craving a snack on a hot afternoon, this dip is a hit. Served with tortilla chips or fresh veggies, it disappears quickly. I like that it has become part of our summer tradition, and now we're sharing it with you, straight from our kitchen and Iowa's golden fields. ■

Information provided by Jolene Goodman, vice president of Big Green Umbrella Media.

#### Crack corn dip

#### Ingredients:

- 5.25 cups of fresh corn plus 1/2 each red and green pepper, finely diced (for the off-season use 3-15 oz cans fiesta corn or Mexicorn, drained)
- 1 can Rotel, 10 oz (reg or hot), drained
- 1 can jalapenos, 6 oz, drained and
- 1/2 cup green onions, sliced (5 stalks), optional
- · 2 cups cheddar, shredded
- 1 cup sour cream
- · 1 cup mayonnaise
- Salt and pepper to taste
- Pinch of sugar
- · Handful fresh cilantro leaves, chopped



#### **Directions**

• Mix all the ingredients excluding bell peppers in a bowl. Refrigerator for 3-4 hours before serving. The dip will thicken as it sits in the fridge. Add peppers right before serving. Enjoy!





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## **MEET** Katie Jones

Creating a "home" in kindergarten.

Katie Jones has found her home in the kindergarten classroom — for 21 years, in fact.

Jones launched her teaching career 24 years ago and is proud to have spent every year at North Polk West Elementary. She started in 2002 with two years in special education, followed by a year in first grade. Then, she shifted into kindergarten — a role she truly loves.

"I'm inspired every day by my students' curiosity, determination and excitement for learning," Jones shares.

Teaching feels "natural" for Jones, whose parents were both teachers.

"I've always loved helping others, and through experiences working with children, I saw the joy that comes from watching them discover



Katie Jones says celebrating with Silly String is one of the best memories of the school year.

new things," she says. "Being part of those 'lightbulb moments' and supporting kids as they grow into confident learners and leaders is what inspired me to become a teacher."

Jones was initially drawn to the North Polk district for its strong sense of community, supportive families, and commitment to prioritizing children while supporting educators. Over the years, she has built countless meaningful relationships with students and their families, which is one of her favorite aspects of the job.

"Being part of the North Polk community allows me to continue those relationships even after students leave kindergarten, allowing me to celebrate their growth and successes for years to come," she says.

For Jones, what makes teaching both challenging and rewarding is the uniqueness of every learner.

"The real work lies in meeting every child where they are and offering the support and encouragement they need to thrive," she explains.

Some of her favorite memories come from everyday moments, like when a student proudly reads a book for the first time, writes something they are excited to share or shows kindness to a classmate.

"I also treasure the bigger moments, like experiencing the excitement of a field trip, celebrating with Silly String at the end of the year or getting surprise hugs from former students in the hallway," she adds. "Together, these moments remind me why I love what I do every single day."

Ultimately, Jones says she is grateful to have spent her entire teaching career at North Polk, surrounded by such a supportive school community.

"Each fall brings the joy of welcoming a new group of kindergartners and watching them grow into confident learners and caring friends," she says. "With the partnership of families and the strength of the community, we are able to create a school environment that is welcoming, safe and fun for all our learners. By working together, we build a caring classroom community and lasting family connections that make North Polk feel like home." ■



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market account may be the best savings option for you.

Stop by or call us to learn more about how you can save faster with a money market account!

Home State Bank will close at 2:45 pm, Wednesday, September 17, for staff training.

101 E. Bridge Road | Polk City | 515-329-8801







#### FINANCE

#### **By Jeremy Arends**

### **CONSUMER** protection

When choosing a financial institution, several factors need to be considered. It's not just about location, convenience, rates and products offered. When it comes to managing your finances and assets, trust is one of the most crucial factors. And this is why consumer financial protection is vital to any banking relationship.



#### What is consumer financial protection?

Consumer protection is the policies, laws and compliance measures taken to ensure individuals are treated fairly. It protects individuals from deceptive or abusive financial practices and safeguards against fraud, privacy and data concerns, and more.

#### What are your consumer banking rights?

As a consumer, you have the following rights and protections.

- The right to safe and secure deposits
- The right to fair lending practices
- The right to access and dispute credit
- The right to secure and private financial data
- The right to resolution for fraud and unauthorized transactions

The Consumer Financial Protection Bureau is a government agency responsible for monitoring and supervising financial institutions, as well as credit reporting agencies and debt collectors, to ensure they uphold their responsibilities in keeping customers safe and protected. They also manage complaints and educate consumers about their rights regarding financial security.

While consumer financial protection is founded on compliance and transparency, financial institutions that truly care about their consumers consider these policies and laws more than something to just "check off." They integrate safeguards in all of their products and services.

As technology has advanced, so has the risk for fraudulent behavior, phishing and scams. Financial institutions that invest in security measures, consumer education and consistent communication build trusting relationships with their consumers and keep their minds at ease.

#### The following are ways financial institutions can show they embrace consumer financial protection:

- Offer education on how to spot fraudulent behavior
- Have clear and concise disclosures
- Offer alerts and other security tools to monitor activity
- · Communicate how they monitor accounts and activity behind the scenes
- Are supportive with questions and transparent in their communications

When it comes to choosing a financial institution, it's important to first understand your consumer rights, regardless of where you bank. Once you understand these, you can confidently compare options and make the best selection.

Call or stop by to learn more, Jeremy Arends, Cash Management Officer, 515-386-8813, HomeState Bank, 101 E. Bridge Road, Polk City.

### **POLK CITY** Community Library news

The Lit Bag: A free monthly subscription for PCCL teens in grades 7-12. Each themed bag includes two handpicked YA library books plus fun treats, crafts or swag — personalized to your reading interests. Register online each month and complete the form to

Polk City Community Library

1500 W. Broadway St. Polk City

1500 W. Broadway St., Polk City 515-984-6119 www.polkcitylibrary.org Monday - Wednesday: 9 a.m. to 7 p.m. Thursday: 9 a.m. to 8 p.m. Friday: 9 a.m. to 5 p.m. Saturday: 9 a.m. to 3 p.m. Sunday: closed

secure your spot. Bags are ready the first Thursday of the month. Keep the goodies, return the rest.

**T.A.S.T.E.** – **Teen Advisory Squad & Tasty Eats:** Make your voice heard, help plan teen events, earn Silver Cord hours, and snack on treats from around the world at every meeting. Open to grades 6-12. Contact Nicole to join.

**Geri-Fit® Strength Training Workouts:** Mondays 9 a.m. Ages 50 and older. Zoom link is available upon request.

**STEAM Storytime:** Mondays, 10:15 a.m. Attend Miss Nicole's session for a STEM-themed story along with an engaging STEM activity or experiment designed for ages 3-5.

**Chair Yoga:** Tuesdays, 9 a.m. Join Rachel via Zoom from our website calendar at polkcitylibrary.org.

**Baby & Me Storytime:** Tuesdays at 10:15 a.m., for ages 0–2 and their favorite grown-ups, with songs, rhymes and stories that get everyone moving and bonding. All are welcome to join in.

**Qigong/Tai Chi:** Wednesdays, 9 a.m. Tai Chi is a Chinese martial art that emphasizes slow, deliberate movements that are gentle on the joints, making it accessible to people of all ages and fitness levels. Workouts are tailored to ages 50-plus; however, ages 19-plus are welcome.

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

**Sit N Stitch:** Thursdays, 6-8 p.m. Bring your current project and join us for stitching and conversation.

**Zumba:** Fridays, 9 a.m. Zumba is a dance-based fitness program that combines Latin dance styles with aerobic exercises. Workouts are tailored for ages 50-plus; however, ages 19-plus are welcome. No class Oct. 4.

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

**Adult Coloring,** Wednesday, Oct 1, 1-3 p.m., and Tuesday, Oct. 21, 5-7 p.m. Colored pencils and gel pens will be provided. You are also welcome to bring your own. Ages 17 and older.

**FallFest Mini-Golf:** Saturday, Oct. 4, 2-4 p.m. Join us at FallFest on the Polk City Square for a fun mini-golf course sponsored by the Friends of the Library.

**Un-Schooled: School's out — fun's ON!** Monday, Oct. 6, 1 p.m. Join us each month for a special activity on Monday teacher in-service days when North Polk Schools are out. Get in the Halloween spirit with a Halloween-themed movie and craft.

Wednesday Book Club: Oct. 8, 7 p.m. (Date change applies to October only). "James" by Percival Everett. When Jim overhears that he is about to be sold to a man in New Orleans, separated from his wife and daughter forever, he runs away until he can formulate a plan. Meanwhile, Huck has faked his own death to escape his violent father. As all readers of American literature know, thus begins the dangerous and transcendent



journey by raft on the Mississippi River toward the elusive and unreliable promise of the Free States and beyond.

Copies of the book are available for check-out at the library's front desk.

**Crafternoon:** Beaded Spiders: Tuesday, Oct. 7, 2 p.m. Online registration is required via our website event calendar at polkcitylibrary. org.

**Wiggles and Giggles:** Music and Movement for Tots! Held on the second Thursday of each month at 10 a.m. Thursday, Oct. 9. A funfilled, interactive class designed for toddlers and their caretakers to enjoy together.

**Block Party – LEGO club:** Monday, Oct. 13, 3:45-4:45 p.m. Meets monthly for ages 8-16. Registration required at polkcitylibrary.org.

Friends of the Library Quarterly Meeting: Wednesday, Oct. 8, 6:30 p.m. All are welcome.

**Homeschool Hangout:** Thursday, Oct. 9, 2 p.m. Looking for a fun, low-key way for your homeschooler to meet other kids in the community? Join us for Homeschool Hangout, a relaxed meet-up for homeschoolers ages 8 and older. No formal lessons, just a chance to connect, chat and create in a welcoming space while new friendships take shape.

Comets Kids Club K-5th graders: Tuesday, Oct. 14, 4 p.m. We meet each month for a fun, hands-on craft or activity. Join us in October for a Ghost in a Jar. Registration required.

Monday Book Club: Oct. 20, 2 p.m. "The Choice" by Dr. Edith Eva Eger. At the age of 16, Edith Eger was sent to Auschwitz. Hours after her parents were killed, Nazi officer Dr. Josef Mengele forced Edie to dance for his amusement and her survival. Thirty-five years after the war ended, she returned to Auschwitz and was finally able to fully heal and forgive the one person she'd been unable to forgive — herself. Copies of the book are available for check-out at the library's front desk.

Paint Just Like Bob Ross in One Night: Thursday, Oct. 16, 6 p.m. Discover your inner artist with our Bob Ross Certified Painting Class. Whether you're a seasoned painter or picking up a brush for the first time, this one-time, three-hour class offers a welcoming and supportive environment to explore the joy of painting. Ages 17 and older. Registration is required.

Messy Munchkins: (toddlers and preschoolers) Held on the third Thursday of each month at 10 a.m. Oct. 23. ■

#### **EVENTS IN THE AREA**

Be sure to check for cancellations.

Note about calendar events: This magazine is delivered the third Thursday of each month. Calendar items included are events happening after the delivery date and extend into the following month. If you receive and read your magazine upon delivery, you will not miss out on any calendar items.



#### **Upcoming in North Polk** Living magazine:

Costume Creations: Halloween fun is quickly approaching! If you forgo the off-the-rack costumes for something more creative, we want to hear from you. Tell us about your costume creations and the fun you had making them. Email tammy@ iowalivingmagazines.com with your stories.

#### **Craft and Vendor Fair**

Saturday, Sept. 20, 9 a.m. to 3 p.m. Elkhart Christian Church, 252 N.W. Washington Ave., Elkhart

More than 20 vendors and a concession stand with a to-go lunch option are featured at this craft and vendor fair in Elkhart.

# Fall Festival Bazaar & Bake

Saturday, Oct. 11, 9 a.m. to noon Sheldahl United Methodist Church, Sixth and Hubbell, Sheldahl

Homemade chicken and noodles, rugs, nuts, cards, baked goods and craft items are

at this annual bazaar and bake sale held by the Sheldahl United Women In Faith.





#### **Polk City Farmers Market** winds down

Thursday, Sept. 25, 4:30-8 p.m. Town Square

The weekly Farmers Market brings local produce, handmade goods, food trucks and live music to the heart of Polk City. Come stroll the square, meet vendors and enjoy a relaxed, welcoming vibe on the final event of the season.

#### **Drive Thru Cavatelli** Lunch

Saturday, Oct. 18, 11 a.m. to 1 p.m. Elkhart Christian Church, 252 N.W. Washington Ave., Elkhart

Drive up and order and a cavatelli meal to be brought out to your car. A freewill donation will be accepted.

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#### **EVENTS IN THE AREA**

Be sure to check for cancellations.

#### **Archives Across America: Unlocking Genealogy Resources**

Saturday, Oct. 18, 9 a.m. Iowa Genealogical Society Library, 628 E. Grand Ave., Des Moines

The Iowa Genealogical Society will host this one-day conference at the IGS Library and via Zoom. Featured speaker Tina Beaird will present on the Library of Congress, the National Personnel Records Center, the U.S. National Archives, and Midwest repositories. Registration is \$70 for members and \$90 for non-members. Details at www.iowagenealogy.org.



#### **Confluence Brewing Summer Concert Series**

Thursdays and Fridays through September, 6-8:30 p.m. 1235 Thomas Beck Road, Des Moines

Enjoy live music every Thursday and Friday. Performances are held outside, weather permitting, and moved inside in case of poor weather. A food truck is also available. Entertainment includes: Velvet Trio Sept. 19, Chris Falcon Sept. 25, and TBD Sept. 26.

#### **Des Moines Art Center Museum Highlights Tour**

Saturdays, 1-2 p.m. 4700 Grand Ave, Des Moines

Discover the vast variety of the Des Moines Art Center's permanent collections during the Museum Highlights Tour. This tour offers a unique journey through the galleries, featuring a selection of timeless paintings, sculptures and more. Join knowledgeable guides to uncover the stories, techniques and inspirations behind the art on view, and experience the highlights of the Art Center in a fresh and engaging way. This guided tour is perfect for art enthusiasts of all ages. Free to all, no registration required.

#### **Martini Fest**

Friday, Sept. 19, 5-9 p.m. West Glen Town Center

CITYVIEW is bringing Martini Fest back to West Glen Town Center. For a ticket price



of \$25 (tickets will be \$35 at the event), attendees will receive 10 tickets that can be redeemed at each participating martini stop for a sample-size martini. Reserve your tickets at martinifest.dmcityview.com now so you can avoid registration lines at the event.





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Reconciliation: Saturday 3:00 - 3:45pm Sunday 8:00 - 8:45am

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# Polk City's 2025 Annual SQUARE October 4, 2025 2 PM - 6 PM Inflatables Pumpkin Decorating, Local Vendors, Car Show. Food Trucks and Tons of Fun!

#### CHAMBER By Staci Allen

# **CELEBRATING** community, connection and growth

At the heart of every strong community are the people, businesses and organizations that come together to support one another. A thriving community doesn't just happen by chance, it grows when neighbors connect, local companies invest and opportunities to gather and learn are nurtured. That is where the chamber plays such an important



The chamber is more than a hub for networking; it is a place where community meets collaboration. By bringing together businesses, residents and local leaders, the chamber helps foster economic growth, provides resources for small businesses and creates events that strengthen relationships. Whether it is hosting educational luncheons, welcoming new businesses with ribbon cuttings, or organizing family-friendly events, the chamber helps ensure that our community remains connected.

As we look ahead to the fall, there are many exciting opportunities for you to get involved:

Sept. 17 - Luncheon with guest speaker Corey Hoodjer from Farm

Sept. 25 - Ribbon cutting for Lush Wellness

Oct. 4 - Polk City Fall Fest

Oct. 8 - Polk City Public Safety Classic

Oct. 9 - Ribbon cutting for Nova Med Spa

Oct. 22 - Luncheon with guest speakers from On With Life

Oct. 26 - Trunk or Treat

Oct. 31 - Trick or Treat!

These events are opportunities to celebrate milestones, support local businesses and build friendships that make our town stronger. From learning at luncheons to celebrating at community festivals, each gathering presents an opportunity to create lasting memories and forge meaningful connections.

None of this would be possible without the generous support of our community investors. Their dedication and commitment enable us to offer programs and events that benefit everyone. We extend our heartfelt thanks to Home State Bank, Luana Savings Bank, Grinnell State Bank, Knapp Properties and Nova Med Spa. Your investment in our chamber is genuinely an investment in the future of our community.

We are also always looking for volunteers and chamber members who want to get more involved. Being part of the chamber is more than just a membership; it is a chance to contribute to what makes Polk City great. It is a small investment for a tremendous return, one that strengthens not only our businesses but also the very fabric of our community.

As we head into a season full of celebration and togetherness, we invite everyone to take part in these events, support our local businesses and continue building the kind of community we can all be proud of. ■

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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### **OUT & ABOUT**



Kathy Debruyn, Susie Scheldall and Charlotte Loter at the Polk City Chamber lunch at City Hall on Aug. 27.



The Middle School Girl Scout troop brought a donation to the Big Creek Historical Society and Museum.



Kelly Kopriva and Michelle Hansen at the Polk City Chamber lunch at City Hall on Aug. 27.



Alysia Olson and Corey Hoodjer at the Polk City Chamber lunch at City Hall on Aug. 27.



Shelly Silver and Tony Thompson at the Polk City Chamber lunch at City Hall on Aug. 27.



Chris Knight-Gipe and Barb Gipe at the Polk City Chamber lunch at City Hall on Aug. 27.



Staci Allen and Iowa Secretary of State Paul Pate at the Polk City Chamber lunch at City Hall on Aug. 27.



Jay and Teresa Davidson at the Polk City Chamber lunch at City Hall on Aug. 27.



Michael Kline and Lonn Kammeyer at the Polk City Chamber lunch at City Hall on Aug. 27.



Michelle Reding and Brenda Weers enjoying RVTV in Polk City on Sept. 5.



Jackie Wilson and Gary Bland enjoying RVTV in Polk City on Sept. 5.

# **OUT & ABOUT**

# **RVTV** Celebration

RVTV was in Polk City on Sept. 5.



Katie Payne and Devin Miller



Officer Caitlyn Whipple and Chief Jeremy Siepker



Chris Klink, Richard Gelbowitz, Stephanie Gelbowitz and Sarah Gelbowitz



Holly Madison, Jason Madison and Jason Thraen



Alex Foley, Ringo Kienitz and Matt Wight



Mike Quick, Shawna Giron, Bryan Carsten and Steve Weiland



Allison Morris, Lindsey Klunder and Emma Gerlach



Teresa Herold and Carol Rolf



Tammy Knebel and Tracy Ford



Theresa Sinclair, Brandon Converse, Dayna Goodchild and Nathan Brandmeyer



Wanita Corn and Shane Torres

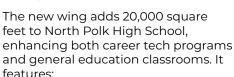


off a new school year, welcoming over 2,400 students to our five buildings for a great start. The smiles, the nerves, and the fresh starts all come together on this remarkable day.

Welcome back, North Polk!

### **NORTH POLK CAREER TECH CENTER OPENS ITS DOORS**

Following the successful bond referendum passed with overwhelming support in November 2023, the new North Polk Career and Technical **Education Center is** now officially open. This expansion coincides with the celebration of the North Polk FFA's 50th anniversary, which began in 1975.



- · A brand-new metals lab with 12 welding booths, a significant upgrade from the previous single mobile unit used district-wide
- · A woods lab
- A makerspace
- Additional general education classrooms and offices



The main level is designed for our construction, design, welding, and agriculture classes, while general education classes will be held on the upper floor. This project entailed over 22,500 man-hours, 41 precast panels, and nearly 10,000 concrete blocks to complete.

A grand opening event took place on Wednesday, August 20th, to celebrate this exciting development, featuring open tours, speeches from board members, district leadership, and building administration.

#### **Local Support Brings Big Improvements**

Thanks to the generous support of our community partners, North Polk has recently completed several exciting facility updates. The gym floor has been refinished with updated branding and donor logos, and new digital scoreboards have been installed in both the stadium and the gym. These improvements were fully funded through local support and will enhance the student experience across both academics and athletics. We're grateful for a community that continues to invest in our students.

#### **North Polk High School Earns Strong** Rankings

Strong schools grow from strong community support. As the new school year begins, North Polk High School is honored to reflect the collective efforts of students, staff, families, and local supporters. According to U.S. News & World Report, North Polk ranks in the top 5% of Iowa's public high schools and 7th in the metro area. This recognition is a shared achievement and the result of a community that values education, invests in the future, and collectively works together to support student success.

# THE REMAX VANTAGE TEAM

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- ✓ One day listing agreement
- ✓ Your home marketed on over 2,000 websites
- ✓ 24-hour customer service
- ✓ FREE use of 12-foot cube trailer
- ✓ Choice between 3-hour moving labor or 3-hour house cleaning or staging consultation BASED ON AVAILABILITY

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Each office independently owned and operated. Licensed in the State of Iowa and Illinois.