



While You Warm Up, Enjoy This Holiday Word Search

Where to See the Holiday Lights in 2025

Gingerbread Lane & Frosty Circle: SE Richland Ct off SE 8th St, Ankeny

Jolly Holiday Lights (Make-A-Wish lowa): Iowa State Fairgrounds, E University Ave & E 33rd St.

Prairie Ridge Church Light Display: 825 NW 36th St, Ankeny

Tinseltown in Water Works Park: 2251 George Flagg Parkway (Lauridsen Amphitheatre)

Uptown Ankeny Winter Wonderlights: Ankeny Market & Pavilion + SW 3rd Street, Ankeny

Santa's Rock n' Lights: 11121 Hickman Rd, Urbandale

Jingle in the Junction: Historic Valley Junction, 5th St, West Des Moines

Miracle on 86th: Charles Gabus Memorial Tree Park and Gardens, 3400– 3600 86th St, Urbandale



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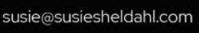
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Fireplace Chimney Mantel Wreath Snow

Guests Entryway Stockings Cocoa Ornaments Roof Lights Tree Family Home









MADE by hand

There was a time in my life when I may have viewed a homemade Christmas gift as a cheap way out for the giver. If I am being honest, I didn't truly appreciate the time and work that a person would put into creating such a gift. Today, I view it differently.

Now, don't get me wrong. I don't need another horse painting from Aunt Velma or a CD of selfrecorded polka music from my neighbor Bill. In fact, I have a few to offer, if you are interested.

When my brother Steve and I were young, Mom made us each a homemade quilt, created with fabric from various pieces of clothing we no longer used. They were warm and fuzzy scrapbooks of sorts. We used them so much, we wore them out. Years later, to our surprise, Mom repaired and recrafted them. Decades later, mine is showing its age again, but it still warms me up on those cold winter evenings. In fact, I laugh because I sometimes find a needle tucked away in it. I guess that is Mom's way of still poking me from time to time. That quilt brings more smiles than any store-bought present ever could.

I also smile each year when we put the ornaments on our Christmas tree, as we recount the times when we bought or received each one. I have known our editor, Tammy Pearson, for many years, and she has been kind enough to give us handmade ornaments many times. Most are ones she created with her kids, and that makes them even more special. Some years, she didn't give any. I am not sure what that means.

Of course, some of the best homemade gifts are the edible ones. You simply can't go wrong with candies and cookies. My favorite is the chocolate fudge, and I can go through a tray of it faster than I want to admit. One year, my 16-year-old daughter, Sara, thought it would be nice to take a plate of cookies and candies out to some of the folks who were working on Christmas day. So, she loaded up several boxes and drove around to stores, dropping off the goodies and wishing them a merry Christmas. She said she got some strange looks, which was unfortunate. Even so, I bet — after a bit of testing — they eventually ate them. Especially the fudge.

In this issue of your Living magazine, we share the stories of homemade gifts and the smiles they put on the givers and the receivers. Merry Christmas to you all, and thanks for reading. ■

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Each handmade Christmas tree ornament on Tracy Lund's special tree is tied to precious memories of when her children were young.

Ornaments with meaning

Christmas reminds Tracy Lund of family most of whom live in northern Minnesota — so the season has always held a special connection to them.

"I remember, as a child, going to my Grandma Anne's and searching for my handmade ornaments on her tree," she recalls. "I always felt a sense of pride and warmth as I found what I had made for her the year before. It made me feel special and loved."

Lund has carried that tradition forward with her own family. The first handmade Christmas ornaments her boys made were at Beautiful Beginnings and Tender Years daycares in Polk City.

"What the boys made for me were so precious," Lund says. "Perhaps I wanted them to know what a treasure those ornaments were to me, and that was the initial push to keep it up year round. That way, they would also not get lost in the shuffle of store-bought ornaments that had no sentimental value."

Lund's daughter also attended Tender Years daycare, and her ornaments and crafts now fill a corner of the basement, where a tree displays all the handmade ornaments Lund has received over the years.

Lund jokes that her kids' art skills have improved with time, and she appreciates the ornaments even more now as a follower of Christ, valuing the simplicity of gift-giving and focusing on the reason for the season.

The most sacred ornament Lund has, ironically, is one she made herself. Her boys were the inspiration. During her father's 21-gun salute, they ran to the feet of the soldiers and picked up the shell casings.

"I was mortified at first, then laughed," Lund says. "Boys will be boys. Grandpa Kenny always said they were spirited."

Lund took one of those copper shell casings and tied it with a silver string, red ribbon and silver bell, adding a black-and-white military photo of Grandpa Kenny to create a deeply meaningful ornament.

The tree in her basement that holds all the ornaments is "selfish," she admits.

"It is just for me," she says. "There are no gifts under it. Rather, the gifts are the memories of a lifetime of watching my children grow and become the amazing individuals they are."

Handmade items at Christmas extend to other areas of Lund's life as well. Her favorite handmade gift is a pair of mittens made from one of her dad's sweaters. She also has sweaters that belonged to her mother that she plans to have made into gnomes or mittens for her daughters.

If Lund has any wisdom to share with young families — especially mothers — it would be this: "Cherish this time when your kids are little," she says. "Concern yourself more with the time you spend with them rather than the money you spend on the gifts."

She recently had this conversation with her oldest daughter, Jordyn, now 30 and a mother



Tracy Lund keeps a tree with her kids' homemade ornaments up year-round in her basement.

herself. Jordyn, who has a 16-month-old and another on the way, remembered a mint green Barbie car Lund gifted her one Christmas. But, what stood out most wasn't the present — it was baking cookies with her Grandma Jane and unwrapping Hershey Kisses for peanut butter blossoms.

"The gift of time and making memories that turn into traditions is the magic of the season," Lund says. "The love of Christ and family should always be a priority and be your focus. Everything else will fall into place."

An extra special Christmas gift

This Christmas, Lola Perry is making memory bears for her 12- and 9-year-old children out of their dad's clothes. He passed away just six months ago.

Perry was inspired by her mom and sisters, who made her family a bear from her grandma's clothes after she passed away.

"I come from a large family, and we always find a way to incorporate our loved ones in today's world," Perry says. "My mom has 11 siblings, and we are still a pretty close family."

Perry's children didn't have a lot of time to make memories with their dad, Steve, but she knows they both remember his time working for Coca-Cola. When he became employed there, the family began gifting him items featuring the Coke logo.

"I knew immediately I wanted them to have Coca-Cola shirts and then random pieces from

FEATURE

other shirts or shorts that I knew said 'Dad,' " Perry shares.

The process has brought up many different feelings and emotions for Perry. Even though she and Steve divorced three years ago, it brings her joy to see his old clothes, knowing he wore them, and knowing the girls will always have something special.

In addition to the bears, Perry is making her daughters, and herself, angels out of his old ties.

When her girls open their bears on Christmas, Perry hopes they feel their dad.

"The clothes still smell like Steve, and I know that is what they will mention most," she says. "I cannot wait to hear them and see them with these bears."

Perry hopes they know he loved them, and, most importantly, she hopes they know how much she loves them.

"Even though I wasn't with their dad, I still want them to have all the memories they can of him," Perry says. "They will always think of family and love seeing these as they grow and learn how to adapt without their dad. I hope, when we have special events in the future, they bring these bears with to have him there." ■





Lola Perry made memory bears for her 12- and 9-year-old children out of their dad's clothes. He passed away six months ago, and she wanted them to have something of his to hold close.

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THE POWER of giving back

North Polk School Foundation supports all students.

Without a doubt, the North Polk School Foundation is making an impact on the community and those it serves.

The foundation supports every Pre-K-12 student and educator in the district by funding opportunities that fall outside the regular school budget. Guided by its mission to enhance educational excellence, it supplies classroom tools, provides enrichment and wellness resources, and helps families in need through the Comet Compassion Fund and High School Food Pantry. The foundation also leads major initiatives such as teacher enrichment grants, the Senior Recognition Awards Ceremony, the spring gala and more.

"Every donation of time, talent or financial support directly strengthens the learning environment for more than 2,400 students," Foundation President Kristin Davis says. "Each gift that we can help facilitate is truly an investment in kids, education and the strength of our community."

One recent project the foundation has supported is pledging funds toward the Outdoor Classroom Fourmile Creek Project, part of a collaborative effort among North Polk Schools, the Iowa Environmental Council, Polk County Public Works and the Polk Soil and Water Conservation District. Together, they have developed a plan to restore a section of Fourmile Creek on school district property and create an outdoor education area that will serve all three Alleman school buildings.

Specifically, the foundation is partnering to ensure a classroom can be built onsite to give teachers across grade levels and subject areas direct access to a restored stream habitat and native prairie plantings.

As for giving back, Davis shares that memorial gifts are an especially meaningful way to support the foundation.

"Memorial gifts are powerful because they honor someone's legacy through something lasting — supporting students and educators," she says.

A recent gift to the high school math department made a meaningful difference by funding tools the teacher didn't have the budget to purchase but that greatly strengthened instruction. What made the gift especially touching is that it came from the family of a



The North Polk School Foundation provides funds that benefit students and teachers.



The North Polk School Foundation hosts the annual spring gala to raise funds.

former North Polk math teacher, Lisa Brumback.

"Their donation became tools that today's math teachers and students use daily, creating a direct and heartfelt connection between past and present," Davis says. "Alumni who read the story were reminded not only of their beloved teacher, but also that they, too, can make a difference for current students."

Giving doesn't have to be large to be impactful, Davis adds — it simply has to be thoughtful.

"We can help families direct their gift to the area they care about most," she says. "Supporters can consider memorial gifts, planned giving or even naming the foundation in an estate plan as a meaningful way to provide lasting support

while honoring someone special."

In addition, employer match programs can instantly double — or sometimes triple — the impact of a donation at no additional cost to donors. All it takes is submitting a quick form through an employer's HR or benefits portal.

"We encourage families to check whether their company offers matching gifts and to reach out if they need help navigating the process," Davis says. "When participation in match programs goes up, the foundation can fund more classroom tools, scholarships and student supports throughout the district."

For more information about ways you can give and support students and families in the district, visit www.northpolkfoundation.org. ■

HOLIDAY gifts for pets

What to stuff in their stockings (and what to skip)

If you are like me, your holiday shopping list is not complete until you have picked up something special for your furry or feathered family members. With so many toys, treats and trendy gadgets out there, it can be tough to



know a genuinely great gift from marketing hype. Here are a few festive favorites (and holiday hazards) to make your shopping easier.

Dogs: Top three gifts

- Puzzle feeders and Snuffle Mats: Burn mental energy and curb mischief.
- Cozy items: Orthopedic beds or snuggly blankets can instantly upgrade their favorite resting spots.
- Upgraded gear: A cute food bowl, sturdy harness or new brush is both practical and

Skip: Real bones or antlers (tooth fractures and GI upset), rope toys for heavy chewers

(string can cause blockages), cheap "rawhide stockings" (may contain toxic chemicals).

Cats: Top three gifts

- Scratching posts: Vertical and horizontal options let them stretch, mark territory and maintain claws.
- Interactive toys: Wands, tunnels and puzzle feeders help them burn off zoomies.
- Window perches or cat trees: Provide warm, elevated spots to nap.

Skip: Tinsel, string, tiny bells, or anything easily chewed off and swallowed; anything containing essential oils.

Small mammals (Guinea pigs, rabbits, hamsters): Top three gifts

- Species-safe chews: Apple wood sticks and hay-based chews support dental health.
- Hidey huts and tunnels: Prey species feel safest with cozy spots to retreat.
- Solid-surface wheels for hamsters: Prevent foot and tail injuries.

Skip: Hamster balls (stressful and hazardous); cedar or pine shavings.

Ferrets: Top three gifts

- Tunnel systems: A guaranteed good time. You'll hear them "dooking" across the house.
- Dig boxes: Hide a few treats among paper strips to encourage natural foraging behavior.
- Hammocks and sleep sacks: Warm, dark, and snug — ferret perfection.

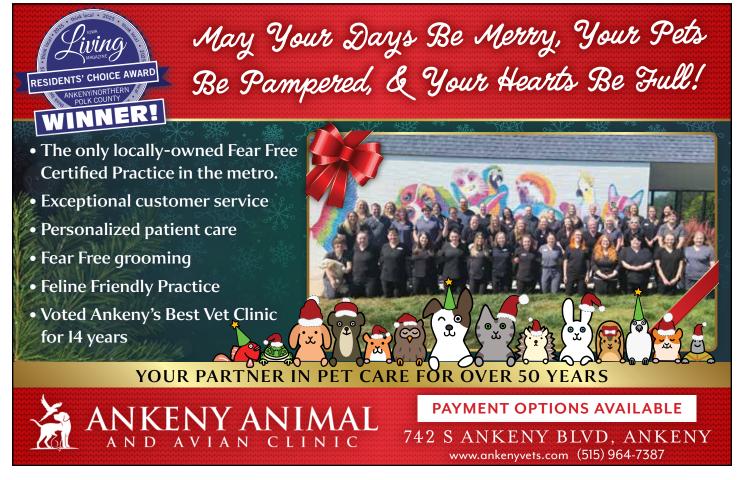
Skip: Rubber toys (high obstruction risk); anything with loose stuffing or squeakers.

Birds: Top three gifts

- Natural wood perches: Varying diameters keep feet healthy.
 - Foraging toys: Provide mental enrichment.
- Shreddable toys: Palm leaf, paper and soft woods satisfy the need to chew.

Skip: Mirrors for single birds (can cause fixation); toys with zinc or lead; scented products. ■

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



THE SUPPORT you need

How adult day services make caregiving sustainable.

Caregiving sits at the intersection of devotion and endurance. The work is meaningful, yet the constant coordination — appointments, safety concerns, daily routines - can leave even the most organized families stretched thin. During the colder months, when days feel shorter and schedules feel fuller, many caregivers turn to adult day services to help their loved ones stay engaged while preserving their own energy and balance.



- How adult day services work. Adult day services offer daytime support for people who benefit from supervised activity, structured engagement, or the chance to spend time with others. Participation can follow a once-a-week routine or a full weekday schedule, based on what fits each family's needs. Many participants live with dementia, but a diagnosis isn't required; the emphasis is on safety, connection, and consistency.
- A reliable source of stability. Adult day settings are designed to feel warm, dependable, and secure. Participants follow a familiar rhythm of conversation, activities, and meals. Families know their loved ones are in good hands. As one caregiver, Joni J. of Waukee, explained, "Before my dad started attending, our days could swing in any direction. The consistency he has now gives me room to be a better daughter."

That reassurance is common. Karen T. of Ankeny, whose mother visits an adult day program, said, "Mom comes home more relaxed — and that

makes me feel relaxed as well. I didn't realize how thinly I was stretched until I saw how much calmer she was at the end of the day."

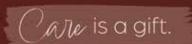
- What a strong program offers. Well-designed adult day services support whole-person well-being through:
 - Social interaction that encourages meaningful connection
 - Nutritious meals and snacks
 - · Activities that promote cognitive and physical health
 - A safe, familiar environment supported by caring professionals
- Why families turn to these services. Many people explore adult day services only after they're overwhelmed, yet engaging earlier can prevent fatigue and strengthen family relationships. Participants enjoy routine and companionship. Caregivers regain time, steadiness, and the reassurance that their loved one is thriving.
- If you're considering next steps. Adult day services can become a dependable part of your caregiving plan, offering structure, safety, and engagement for your loved one while helping you maintain balance. Why not take a few minutes to browse services in your area? You'll be glad you did. ■

Aaron Wheeler is Vice President of Home and Community-Based Services for WesleyLife, which provides health and well-being services for older adults including adult day services in Des Moines and Newton. To learn more, visit wesleylife.org.



Peace on earth — and peace of mind for your family.

Holiday gatherings often reveal changes in a loved one's needs. WesleyLife at Home is here to help. From everyday tasks to specialized care, we're here to make life easier for you and your loved ones.



Call (515) 978–2777 to learn more about our services. Be sure to ask about WesleyLife at Home gift cards — the perfect way to give your loved one the gift of care and support.

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REAL ESTATE By Jacquelyn Duke

IS HOME organization your resolution?

When your things stop bringing you joy and start feeling like a burden, it is time to make a change. But where do you begin?

Step 1: Clean out whatever excess you can. It will make keeping your space organized much easier. Try a method like 12-12-12 (toss 12, donate 12, keep 12).



Step 2: Assign every item in your home a place. Don't bring home an item without knowing exactly where it will go.

Step 3: Create a system; then maintain the system. As you're picking up, watch for areas that tend to accumulate into "piles." Create a system exactly where that pile accumulates. For example, my home now has an "in process" center. The top drawer holds an inbox for papers that still need attention. The bottom drawer has files for short-term storage, such as receipts for the current tax year. There are also baskets built into our island, each with a family member's name, allowing us to quickly sort items into the baskets when picking up, without having to walk each item across the house. We put away our baskets when full.

I hope these organizational tips will bring peace and clarity to your home this coming year.

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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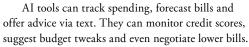
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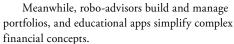
By Kyle Matzen

AI in personal finance

The promise and the limits

Imagine this: Your budgeting app flags unusual spending and suggests a transfer. Later, a robo-advisor rebalances your portfolio. Welcome to the age of artificial intelligence — or AI — in personal finance.





But AI has limits. It can't weigh emotional trade-offs like saving for college versus retiring early, and it can't help partners merge their financial

That's where human advisors shine. They help you stay focused, balance priorities and offer support through life's changes.

As AI evolves, the key is treating it as a tool, not a guide.

The best approach? Use AI for insights and lean on human wisdom for guidance. Stay curious about what tech can do — and clear about your financial priorities, which only you can define.

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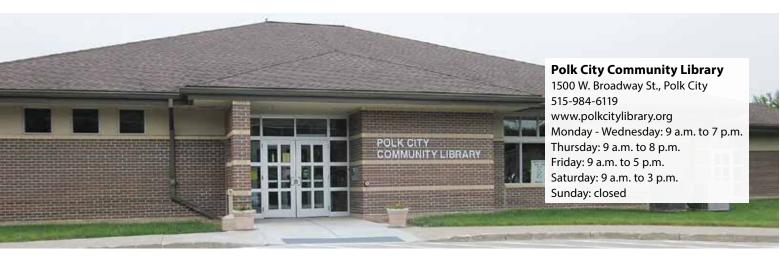
Wishing you and yours peace, joy and hope this holiday.



Kyle Matzen, AAMS* Financial Advisor 407 W Bridge Rd Ste 7 Polk City, IA 50226 515-984-6073

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POLK CITY Community Library news



Library holiday hours

- · Wednesday, Jan. 1 closed
- · Monday, Jan. 19 closed for staff training

Library winter weather policy

If school is delayed due to inclement weather, all morning programs will be canceled. If school is dismissed early due to inclement weather, all afternoon/evening programs will be canceled. If school is canceled due to inclement weather, a decision about opening the library will be made by 9 a.m. All programs will be canceled.

Beat the Winter Blues Eight-Week Challenge (adults), Jan. 4 – Feb. 27

Hey, adults. Join us for an exciting Health and Wellness Challenge throughout January and February. Each week will feature a different theme, along with a list of enjoyable activities for you to choose from. You can participate from the comfort of your home or while you're on the go. To participate, pick up a paper copy of the challenge at the front desk, then complete at least one of the themed challenges each week. If you complete all eight weeks, we encourage you to celebrate your accomplishment by turning in your challenge sheet at the front desk to enter our prize drawing.

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 secure your spot. Bags are ready the first Thursday of the month (except January). Keep the goodies, return the rest. January registration opens Dec. 18. January pick-up: Jan. 8. Due to the holiday, January pick-up is the second Thursday.

NEW By demand! - The Lit Bag: JF

Same concept but now open to our younger patrons. A free monthly subscription for PCCL kids in grades 2-7. Each themed bag includes two handpicked JF library books plus fun treats, crafts or swag. Register online each month and complete the form to secure your spot. Bags are ready the first Thursday of the month (except January). Keep the goodies, return the rest. January registration opens Dec. 18. January pick-up: Jan. 8. Due to the holiday, January pick-up is the second Thursday.

Lunch & Learn: Scam Prevention and other Area Agency on Aging Resources, Thursday, Jan. 15, noon

Join us for a Lunch & Learn Thursday, Jan. 15 at noon. We will be learning about the treasure trove of free resources and hidden gems Polk County's Area Agency on Agency offers to ages 60 and older, caretakers and individuals with disabilities of any age. Scam Prevention will be covered as well. Registration required by Jan. 14 if joining for lunch.

OTHER EVENTS

- Not-A-School-Day, Monday, Jan. 5, 1 p.m., LEGO free play featured.
- Adult Crafternoon: Floral Canvas Painting, Tuesday, Jan. 6, 2 p.m. Ages 17 and older, registration required.
- Wednesday Adult Book Club, "The Alice Network" by Kate Quinn, Wednesday, Jan. 7, 7 p.m.
- NEW Tiny Tot Art, Thursday, Jan. 8, 10 a.m.
- Lego Club, Monday, Jan. 12, 4 p.m. Register online at polkcitylibrary.org.
- National Rubber Ducky Day, Jan. 13. Waddle on over to the library for a special scavenger hunt to celebrate National Rubber Duck Day.
- Comets Kids Club, Tuesday, Jan. 13, 4-4:45 p.m. Turing Tumble! Kids can explore coding the hands-on way with a mechanical game that uses marbles, ramps and gears to solve logic puzzles. Registration required. Register online at polkcitylibrary.org.
- Friends of the Library Meeting, Wednesday, Jan. 14, 6:30 p.m.
- Messy Munchkins, Thursday, Jan. 15, 10-11 a.m.
- NEW Toddler & Preschool LEGO DUPLO Free Play. Thursday,
- Adult Evening DIY: Snowflake Paper Quilling. Thursday, Jan. 22, 6 p.m. Ages 17 and older, registration required.
- Pre-K Playday. Friday, Jan. 23, 9-11 a.m. at City Hall. In partnership with the Polk City Community Library, we are offering an open play time for children up to age 5. Full of sensory toys, fun structures and musical instruments. Parent/caregiver attendance is required.
- Game Night with The Dealt Hand. Friday, Jan. 23, 5:30-8:30 p.m. Polk City Community Room (new city hall). Drop in at any time for a fun evening playing games. The Dealt Hand will provide more than 200 games for your enjoyment. Play one of your favorites or learn something new. You are welcome to bring your dinner and eat while

LIBRARY

playing. The Friends of the Library will provide popcorn and a hot cocoa bar. Any and all ages are welcome.

- Monday Adult Book Club. "The Shadow of War" by Jeff Shaara. Monday, Jan. 26, 2 p.m.
- Adult DIY Card Crafting. Monday, Jan. 26, 6 p.m. There will be a \$5 material fee payable that night. Ages 17 and older. Register by clicking on the calendar event on our website one month in advance of the
- NEW Preschool Storytime. Wednesday, Jan. 28, 10 a.m.
- Adult Bingo. Wednesday, Jan. 28, 1-2:30 p.m. ■

COMMUNITY

CREATIVE display



Polk City United Methodist Church with Pastor Wendy Musgrave has created an Advent art installation, building on their fall theme, "In the Beginning was the WORD." The piece combines meaningful words — Bible verses, recipes, letters from grandparents and more — into a largerthan-life masterpiece for their Advent theme "Word Became Flesh." It is currently on display through early January.





Your Voice Matters.

Join the Strategic Planning Conversation



Scan the QR code for opportunities to participate

For questions, please call 515-286-3120



POLK COUNTY'S HUMAN SERVICES OUTREACH & INVESTMENTS



CENTRAL IOWA SHELTER & SERVICES

Polk County approved more than \$817K in funding to support critical infrastructure repairs including HVAC, plumbing, electrical, kitchen repairs, and security upgrades. In addition, the county approved an enhanced annual financial agreement. The County's annual support increased from \$149k to \$319k to specifically help cover first-night shelter and meal expenses, costs related to increased staffing, higher costs of materials, and other essentials during weather amnesty.



IOWA HOMELESS YOUTH CENTER (YSS)

The lowa Homeless Youth Center (IHYC) is the only emergency shelter bed program in Polk County exclusively serving homeless young adults between the ages of 18 and 24 years. In August, Polk County approved a 3-year agreement to provide \$150K annually in funding to ensure the program remains viable and the beds available at the youth emergency shelter in downtown DSM.



JOPPA

Polk County invested more than **\$1.28 million** in federal funding designated for affordable housing towards JOPPA's tiny village project. In October, JOPPA received approval by the City of Des Moines for their site at 2501 Maury Street in Des Moines. The tiny village will provide permanent homes to 50 men and women who would otherwise be chronically homeless. The Village will offer supportive services, work opportunities, and access to public transportation for off-site employment opportunities.



ANAWIM HOUSING

Polk County utilized **\$1 million** in federal American Rescue Plan Act (ARPA) dollars in support of Anawim Housing's Monarch Apartments located at 4845 Merle Hay Road in Des Moines. This 40 unit project converted a former Days Inn Hotel into permanent supportive housing. Monarch Apartments opened it's doors in Spring 2025

FOOD PANTRY ASSISTANCE

When the Supplemental Nutrition Assistance Program (SNAP) benefits were temporarily suspended on November 1, 2025, due to the federal government shutdown, the Polk County Board of Supervisors held a special meeting to provide \$1 million to the Food Bank of Iowa, Des Moines Religious Council, and Caring Hands to help fill their pantries. Shortly after SNAP benefits were suspended, pantries saw more than a 50% increase in demand and Polk County's special investment allowed for immediate distribution to organizations at the forefront of the food crisis during this time.

FRIEND'S apples create a perfect cozy treat

When Cheryl Castile shared a bag of freshly picked apples with me, I knew exactly what to do - turn them into something warm, comforting and perfect for sharing. I love to bake, and these apple cinnamon muffins are the result: soft, fragrant and filled with cozy autumn flavor in every bite. There is something special about baking with fruit that comes straight from someone's tree.



As they bake, the kitchen fills with the irresistible scent of cinnamon and caramelizing apples, promising a treat that is both nostalgic and homemade. These muffins strike the right balance — tender on the inside with just a hint of golden crispness on top. They are wonderful for breakfast, a midmorning snack or an afternoon pick-me-up with coffee or tea.

Simple to make and even better to share, these muffins are a sweet way to say thank you or to celebrate the small gestures of kindness that brighten an ordinary day. So, if you have a handful of apples and a little time, this recipe transforms them into something truly special — a batch of warm, cinnamon-kissed gratitude. ■

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

Apple cinnamon muffins

Ingredients:

- 1 1/2 teaspoons cinnamon
- 1/2 cup brown sugar, packed
- 1 large apple, Granny Smith works
- 2/3 cup sugar
- 1/2 cup butter
- 2 eggs
- 2 teaspoons vanilla
- 1 1/2 cups flour
- 1 1/2 teaspoons baking powder
- 1 pinch salt
- 1/2 cup milk (can use soy, almond or other varieties)

Directions

- · Combine cinnamon and brown sugar and set aside. Peel apple, dice into small pieces and set aside.
- Mix flour, baking powder and salt and set aside. Cream together sugar and butter using a mixer.
- Add eggs and vanilla and mix well. Stir in flour mixture. Slowly stir in



milk until combined.

- Grease a 12-muffin pan. Divide dough, diced apples and cinnamon/brown sugar mixture in half. Place one half of the dough among the 12 muffin cups. Follow with one half of the apples and then the cinnamon/brown sugar mixture. Repeat.
- Bake at 350 degrees for 25-30 minutes. These can be frozen up to three months or enjoy warm.



THE SINGING teacher

Glaser makes the classroom fun — and meaningful.

Tessi Glaser is an educator through and through. She remembers, when she was in grade school, writing a song for a school project about being a kindergarten teacher one day. She also had teachers who inspired her, like the first-grade teacher who sang to the class every day and the third-grade teacher who turned math curriculum into engaging projects.

"My school experiences were so beautifully magical that I feel dutybound to put all I can into paying it forward, giving that same gift to my students," Glaser says.

Today, the Polk City resident teaches at Bergman Academy, an accredited independent school in Des Moines, after teaching in Granger for three years.

One of Glaser's favorite parts of teaching is learning who her students are and what interests them, then using that knowledge to get their buy-in on learning.

"I have so much fun weaving together the interests of my students, movement activities and developmentally appropriate play with the curriculum in a way that keeps my students hooked," she says. "Each year, I go into the classroom believing that my students are the most gifted bunch in the school. It is this belief that drives my instruction."

Early in her career, Glaser was complimented for her aptitude for engaging students and her knack for figuring out kids with tricky behaviors or motivating reluctant learners.

"It felt instinctual for me," she shares. "I had, and still have, a love for supporting kids who need the patience, devotion and understanding of a teacher who truly believes in them."

Seeing a need for stronger support around diverse learning styles, Glaser pursued additional training beyond her special education endorsement, completing a program through the nonprofit CHADD (Children and Adults with Attention Deficit/Hyperactivity Disorder).

"Supporting the needs of every learner with respect and dignity was and continues to be a project dear to my heart," Glaser says. "Everyone learns better when great teaching strategies are applied."

But, above all, no matter where Glaser has worked, she's probably best known for singing.

"It is not that I have the most polished voice but that I use songs for attention getters, mnemonic advantage, social emotional learning and for their community building aspect," she explains. "I have songs for just about everything, from starting the day to getting on snow clothes to photosynthesis."

This is just one way she feels connected to her favorite person and role model, Mr. Rogers.

"I admire what he did: proved that imagination and play can be linked hand-in-hand with great learning opportunities to teach people of all ages all about the world," Glaser says. "He also was famously known for really listening to people. He valued others and knew the importance of making others feel truly listened to."



Tessi Glaser says, "Supporting the needs of every learner with respect and dignity was and continues to be a project dear to my heart."



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Happenings

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SUPPORTING OUR COMMUNITY

Home State Bank has been busy supporting our local community members. A \$5,000 donation was given to the Comet Cupboard and \$1,000 was given to North Polk High School to pay off student lunches. Thank you to all of our employees who donated to help our students!





CLOSING EARLY

Wednesday, December 24 & 31 - closing at 3 PM **CLOSURES**

Thursday, December 25 & 31 - closed all day

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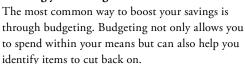
FINANCE

By Jeff Tracy

HOW TO grow income and savings (at the same time)

Does this sound too good to be true? Well, it is true, and you can increase your income and your savings at the same time with some smart financial and lifestyle strategies.

Growing your savings





Subscriptions are an easy place to start. First, it is important to find out all the subscriptions you have (and their monthly fees). Cut any you do not use or don't want anymore. If you are worried about renewals, one option is to use a prepaid card for your subscriptions. Once it is used up, it's done. You can then decide whether to renew, without it happening

Automating your savings can be another simple way to help them grow. You can automate a percentage of your paychecks to automatically be transferred to your savings account, ensuring you are always putting something aside.

Increasing your credit score is another way to earn more savings. How? When you have a good credit score, you can receive lower interest rates (savings). When using credit cards to build your credit score, try to keep your balance below 30% of your credit limit and pay it off every month.

Increasing your income

While this one may take more time, there are many ways you can increase your potential income.

One way is to take advantage of any benefits you have at work to enhance your skills. Many companies offer free or discounted training or schooling. Adding new skill sets can put you in a position to negotiate your income or consider a promotion.

Another way to consider increasing your income is by taking advantage of work benefits. Does your company offer free gym memberships? How about education credits? Many companies have opted to increase benefits, which can mean fewer out-of-pocket expenses for you.

If you are looking for another way to increase income, finding a fun, small side hustle may be up your alley. There are lots of opportunities for flexible work, or maybe you can open that small business you have been holding off on.

If you are looking for more ways to boost your savings or keep more money in your pocket, connect with one of your bank's team members today to review and put a plan together.

In addition to traditional savings accounts, many banks also offer Christmas and vacation savings accounts to help you stress less, allowing you to enjoy life and reach your goals. ■

For more financial tips and resources to make your holiday season more enjoyable and within budget, connect with Home State Bank today. Information provided by Jeff Tracy, VP, Business Banker, 515-329-8810, HomeState Bank, 101 E. Bridge Road, Polk City.

PLAN for the future



The year 2025 is coming to a close. The end of the year is a good time to take stock of your personal situation and proactively plan for the future.

Update your estate plan

Putting your legal affairs in order is important. It reduces the burden on loved ones in the event of poor health or death. It can save time and expense. And it allows you to have control over how your assets pass. Every person should have three basic estate planning documents: a Last Will and Testament, a Durable Financial Power of Attorney, and a Living Will / Health

ATTORNEYS WHO SPECIALIZE IN YOU

Care Power of Attorney.

A will directs the distribution of your assets upon your death. Through the power of attorney, you give another person the ability to make financial decisions for you should you become incapacitated. If you're too ill to speak for yourself, you can express your wishes and have your voice heard through a living will. This advance directive lets you detail your preferences for your medical care.

Make a list of key contacts

When you update your estate planning documents, you should also make a master list of important information. If you die or become incapacitated, your family will spend time figuring out what you own and whom they should contact. List your investment advisor, insurance agent, tax professional, banker and attorney. Make sure you have the correct contact information for each professional listed.

Review the title to your home

You should review how you hold title to your home. When you purchased your house, the seller executed a deed. The deed contained important vesting information — the names on the title and the legal relationship between those titleholders.

If you are married, you probably want to ensure that both spouses are on title to the house. This may not be the case if the parties were married after one bought the house or if it is a second marriage. You also probably want to ensure that, if one titleholder were to die, the house would pass to the survivor. A simple review of who holds title and how title is held can prevent expensive problems later.

These are three simple yet very effective steps that can save time and expense in the future. Contact an experienced attorney to help you get 2026 off to a good start.

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



2560 73rd St., Urbandale **515.278.0623** www.ARPCLaw.com

EVENTS IN THE AREA

Be sure to check for cancellations.

Upcoming in North Polk Living magazine:

Super Bowl parties: Do you have a tradition of holding a Super Bowl party? Share your party plans, recipes and other ideas. Email tammy@ iowalivingmagazines to share your story!

"I do!" Stories about marriage proposals: Share the story of how your courtship culminated in a proposal to remember. Email tammy@ iowalivingmagazines to share your story!



Adult Evening DIY

Thursday, Dec. 18, 6 p.m. Polk City Community Library, 1500 W. Broadway

Enjoy a fun afternoon of crafting with various odds and ends from the library's craft closet to re-create some beloved projects, along with the option to create something entirely new and unique. All materials will be

supplied. This event is open to ages 17 and older. Registration is required. Register online at www.polkcitylibrary.org.





CITYVIEW's Fire and Ice

Saturday, Jan. 24, 1-4 p.m. **Valley Junction**

CITYVIEW brings back its legendary Valley Junction area pub crawl. Fire and Ice is a hockeythemed liquor sampling event that will be sure to warm up your winter blues. With your event ticket, you will receive 10 individual drink tickets to sample some of the best winter cocktails from

establishments in the Valley Junction area. Tickets are \$25 in advance and \$35 at the door. Follow the QR code for tickets.



Help requested: Double your impact on local families in need

Thanks to the public's past support of the Polk City Community Foundation, the community continues to thrive, and, today, the Foundation is asking for support to help meet an urgent need. The North Polk Comet Cupboard, the local pantry serving students and families in the North Polk School District, is running low on essential supplies. A cash donation today will help restock quickly and efficiently, and, thanks to two generous matching partners, the gift will go twice as far.

Double your donation: The Polk City Community Foundation and Home State Bank will each match donations up to \$5,000. That means \$50 becomes \$100: \$250 becomes \$500. The Foundation aims to raise \$20,000 to keep the Comet Cupboard stocked with food, hygiene items and household essentials for families who need it most.

To donate: Pay to North Polk Comet Cupboard VENMO @ COMETCUPBOARD-NOCC, or send a check to Polk City Community Foundation, P.O. Box 52, Polk City, IA 50226.

Your generosity helps ensure no child goes to school hungry and no family feels forgotten.



Uptown Ankeny Wonderlights

www.iowalivingmagazines.com

Through Wednesday, Dec. 31 Ankeny Market and Pavilion park, 715 W. First St.

During the holiday season, through Dec. 31, Uptown Ankeny, in partnership with the city of Ankeny, puts up more than 50 animated light displays in and around six blocks of S.W. Third Street and throughout the Ankeny Market and Pavilion park. This magical holiday light experience is free and open to the public and can be enjoyed on foot, by bicycle and by car each evening.

Holiday happenings at the library

• Children's books collection.

Through Dec. 31: Library staff is collecting donations of new and like-new children's books to fill the book vending machine at Moulton Elementary School in Des Moines. Unwrapped donations may be left under the tree in the library's foyer.

• Library Advent Calendar for Kids! Pick up your very own Advent calendar at the library and discover a new activity to enjoy each day of December leading up to Christmas Eve. Some tasks will bring you to the library for festive fun, while others can be done at home with family and friends. Finish 10 items on the list and get a prize. If you finish all 24 days, you are entered into a drawing. A winter-only version (no holiday or Santa references) is available upon request.

Holiday Horse-Drawn Rides

Dec. 20-23, 26-31, every half hour, 10 a.m. to 3:30 p.m. Jester Park Equestrian Center,

11171 N.W. 103rd Court, Granger

Staff will hitch up their draft horse team to take your group for a 30-minute horsedrawn ride through Jester Park. If there's no snow, plan for a wagon on wheels instead of

Sleigh Rides require a minimum of 6 inches of packed snow as a proper base for the sleigh. A wagon will be used when there is no snow or not enough snow to pull a sleigh. Registration is required. Private holiday rides, which cost \$200, can hold a maximum of 12 guests. Small children who

can sit on an adult's lap for the duration of the ride do not need to be included in the count. To register, follow the QR code.



Gingerbread Lane

Through Wednesday, Dec. 31 S.E. Richland Court, Ankeny

Gingerbread Lane consists of 31 decorated houses on S.E. Richland Court, and the holiday tradition goes back more than 30 years. Richland homeowner Brooke McHose says the cul-de-sac members enjoy working together and giving back to the Ankeny community. Gingerbread Lane requests food donations for the Food Bank of Iowa.



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READINESS redefined

Choosing wisdom before crisis

Every month, I talk with families who say, "We're just not ready yet." And I always ask, "What would make you feel ready?" More often than not, the answer sounds something like, "When I need more help, I'll



come." It seems reasonable at first. But when you think about it more deeply, the reality is sobering: to "be ready" by that definition often means waiting until something goes wrong.

What if readiness is not about reaching the point of decline, but about making a decision before crisis forces your hand? What if the wisest move is not the one you make after a fall, after an illness, or after a hospital stay, but the one you make before? Wisdom has always invited us to look ahead, to consider the path before us, and to make choices with intention

rather than fear.

We were never meant to go through life reacting to loss. Scripture reminds us that wisdom sees what is ahead and acts accordingly. There is dignity in choosing your next step while you still can, while your mind is clear, your body is active and your heart is open to new possibilities.

Too often, people wait until they have lost their strength or their voice before making a move. By then, the move feels like surrender. However, when someone chooses to live in community before their health changes, they often preserve their independence longer. They stay sharper. They stay stronger. They recover faster if something does happen. We were created to live in community, not in isolation. When we walk through life with others beside us, our strength grows and our burdens become lighter.

Community is not a hospital. It is not a

clinic. It is a place where your name is known and your stories matter. It is where laughter over meals, walks in the hallway, and shared activities become part of your daily rhythm. It is not giving up freedom. It is choosing to protect it.

So, if you have found yourself thinking, "I'm not ready yet," ask yourself gently: What am I really waiting for? And what would it look like to make a decision not out of fear but out of wisdom?

The best time to build a life with connection and care is before you are forced to. Readiness is not about decline. It is about courage. And the choice to live well, on your own terms, is still yours to make.

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.



INTRODUCING the Polk City Area Chamber of Commerce

A new era for business growth

Polk City is growing rapidly, and so is the organization dedicated to supporting its business community. We are excited to announce that Go Polk City is officially rebranding as the Polk City Area Chamber of Commerce. This updated name and identity represent a renewed commitment to strengthening business relationships, expanding opportunities, and elevating the role of local and regional businesses in our community.



This rebrand reflects more than a visual change. It marks a strategic shift toward offering deeper value, stronger advocacy and greater connection for business owners, entrepreneurs and professionals. As the Polk City Area Chamber of Commerce, our goal is to provide the tools and support needed for businesses of all sizes to grow and thrive.

One of the best ways to get involved is by attending our monthly luncheons. These gatherings take place on the second Wednesday of each month at the Tournament Club of Iowa. Luncheons are free for Chamber members and \$15 for non-members. Each luncheon features meaningful networking time, business updates, community information and opportunities to build relationships with leaders from across the region. They are designed to create a welcoming environment where professionals can connect, learn and support one another.

Our chamber is expanding its efforts to offer valuable opportunities for businesses to network, collaborate and promote their services. Members will experience new ways to gain visibility both within Polk City and across Central Iowa. We are also adding more educational offerings including workshops, presentations, business development resources and learning opportunities tailored to the needs of our growing business community. Whether you are starting a new venture or managing an established company, the chamber is here to be a partner in your long-term success.

A major advantage of membership is our affiliation with the Greater Des Moines Partnership. This regional partnership provides access to a wide range of benefits including networking, advocacy, economic development support, workforce resources and marketing exposure. Being connected to the Partnership gives Polk City businesses a powerful presence throughout the greater Central Iowa region and enhances their ability to grow beyond the local market.

We invite you to explore our new website, learn more about our upcoming programs, and take full advantage of the opportunities available. If you are not yet a member, now is the perfect time to join the Polk City Area Chamber of Commerce. Together, we can strengthen our business community and build a prosperous future for Polk City. ■

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







CLASSIFIEDS

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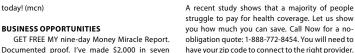
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OUT & ABOUT



Jayson Slings at the North Polk Boys Varsity Basketball game vs. Gilbert at North Polk High School on Dec. 9.



Cale Petersen at the North Polk Boys Varsity Basketball game vs. Gilbert at North Polk High School on Dec. 9.



Benjamin Glasgow at the North Polk Boys Varsity Basketball game vs. Gilbert at North Polk High School on Dec. 9.



Tommy Spieker at the North Polk Boys Varsity Basketball game vs. Gilbert at North Polk High School on Dec. 9.



Jack Spieker at the North Polk Boys Varsity Basketball game vs. Gilbert at North Polk High School on Dec. 9.



Eli Pederson at the North Polk Boys Varsity Basketball game vs. Gilbert at North Polk High School on Dec. 9.



Aaron Ausborn at the North Polk Boys Varsity Basketball game vs. Gilbert at North Polk High School on Dec. 9.



Chase Krings at the North Polk Boys Varsity Basketball game vs. Gilbert at North Polk High School on Dec. 9.



Jill Alesch and Tony Thompson at the Joint Legislative Luncheon hosted by the Johnston, Ankeny, Grimes, Urbandale and Polk City chambers at the Hilton Garden Inn on Nov. 19.



Legislative Panel: Polk County Supervisor Jill Altringer, Rep. Larry McBurney, Rep. Brian Lohse, Rep. Eddie Andrews, Rep. Heather Matson at the Joint Legislative Luncheon at the Hilton Garden Inn on Nov. 19. Not pictured is Sen. Matt Blake, who was present via Zoom.



Chamber representatives from Polk City, Urbandale, Grimes, Ankeny and Johnston at the Joint Legislative Luncheon at the Hilton Garden Inn on Nov. 19.

VARSITY Basketball North Polk Girls Varsity Basketball game vs. Gilbert was played at North Polk High School on Dec. 9.





The Cheer Squad

Sophia Bouchard



Campbell Schulz



Aubrey Happ



Fayth Sullivan



Jaslyn Rasmussen



Maura Trierweiler



Amelia Growdon



COMETS CORNER

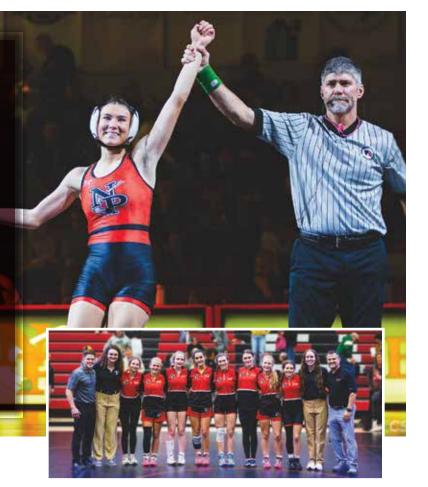
NEWS FROM NORTH POLK CSD

DECMEBER 2025

A NEW ERA: NORTH POLK HOSTS ITS FIRST GIRLS WRESTLING MEET

This winter, North Polk celebrated a historic moment with the debut of its first independent girls' wrestling team. On November 17, 2025, the team's first home meet brought excitement and energy to the gym, as athletes competed in their inaugural matches—five of six earning pins in their very first bouts.

Led by Head Coach Josephine Holthus, the team builds on years of experience gained through a cooperative partnership with Ankeny and joins the growing statewide movement of girls' wrestling. It was a culmination—a celebration of hard work, opportunity, and a milestone, marking the exciting future of girls' athletics at North Polk.



CELEBRATING OUR COMMUNITY AND THE HOLIDAY SEASON

As the holiday season approaches, we want to send our warmest wishes to every member of the North Polk community.

Earlier this fall, Central Elementary hosted its annual Thankfulness Breakfast, welcoming an estimated **860 students and families**—our biggest turnout yet! Families enjoyed a free breakfast served by our staff, creating a special moment of connection and celebration within our school community right before the holidays. A huge thank you also goes to our generous sponsors who helped make this event possible.

Your support, encouragement, and involvement in our schools, whether attending events like the breakfast, cheering on students, or partnering and supporting our staff, make a meaningful difference every day. Your commitment helps create a community where our students can grow, thrive, and succeed.

From all of us at North Polk, thank you for everything you do, and we wish you a joyful holiday season and a Happy New Year!





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