

NORTH POLK

APRIL 2023

# Living

MAGAZINE

## RESIDENTS' CHOICE AWARDS

Ankeny/Northern Polk County  
residents share their favorites

**Savory English muffins**

RECIPE

**Kiwanis honors students of the month**

COMMUNITY

**Teens volunteer, raise funds for good causes**

EDUCATION



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# WELCOME

## RESIDENTS choose again

Welcome to our annual compilation of residents' choices in Ankeny/Northern Polk County. We launched this poll to determine the top people, places and events in the area, and the results make for a fun read each year.

We invite residents in the area to vote for their favorites by answering more than 60 questions with open-ended responses. Some other polls rig the results by "suggesting" choices of businesses or requiring them to pay to be on the ballot. That is unethical, in our eyes, as it doesn't give a true snapshot of what the locals really like. Rest assured, these results are 100% organic responses that we received from our online and mail-in ballots.

We have become quite good at polling our readers and sharing results. I have been gathering this type of information for CITYVIEW magazine for many years, and you are likely familiar with the Best Of Des Moines readers' poll and the certificates you see across central Iowa. That poll was the first of its kind in the metro area, and it continues to be the primary source of central Iowans' favorites. Now we know it not only works for Des Moines, but for Ankeny/Northern Polk County as well.

You will likely agree with many of the results, and you will likely disagree with some, too. Hopefully, you took the time to cast your vote. If not, be sure to do so next year. Look to the pages of this magazine for full details as the time draws nearer.

We published the top three vote-getters in each of the categories inside these pages. Be sure to congratulate all the people, places and events that were selected as winners and let them know how much you appreciate them being in Northern Polk County.

As always, thank you for reading, and thank you for voting, too. ■



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# RESIDENTS' CHOICE AWARDS

**Ankeny/Northern Polk County residents share their favorites**

Another year has rolled around, and it is once again time to check in with local residents about their favorite professionals, businesses, local attractions and more.

The results of the Ankeny/North Polk County Residents' Choice Poll have been tallied, and congratulations are in order. Many of last year's favorites return to the top three, but some new ones have also emerged. Regardless, all who made the top three can truly be proud, for they have earned the respect and loyalty of those who matter most — customers. From favorite restaurant to favorite hair salon, bank, veterinarian, health club, park and more, the people who know — because they live here — have shared their opinions.

Polk City businesses are well represented on the favorites' list, with popular places to eat, indulge and imbibe, like Rising Sun Café, Papa's Pizzeria, the creamery and Fender's Brewing. For auto care, Nelson Automotive came out as a favorite; for dance lessons, Michelle's School of Dance got the nod; and, when it comes to community festivals, readers say Polk City's Four Seasons Festival is tops.

Whether you agree or not, these are the views of your friends and neighbors. If you didn't cast your votes, be sure to do so next year. To the top three, great job dazzling your customers. To those striving to be in next year's winner's circle, get in gear now. The competition is fierce.

Katryn Halterman, owner of Rising Sun Café, is happy to serve up a cup of coffee — or a great meal and dessert, all of which are favorites, according to the residents' choice poll.





## FEATURE

# Ankeny/Northern Polk County Residents' Choice for favorite...

(Runners-up in alphabetical order.)

### • Thrift store

Stuff Etc.

Runners up: Goodwill; The Salvation Army Family Store and Donation Center

### • Law firm

Lamberti, Gocke & Luetje, PC

Runners up: Mark Gray Law PLC; Takekawa & Green PLLC

### • Dad/child date spot

B&B Theatres Ankeny 12 & B-Roll Bowling

Runners up: Rising Sun Café; Urban Air Adventure Park

### • Mom/child date spot

Rising Sun Café

Runners up: B&B Theatres Ankeny 12 & B-Roll Bowling; Glazed Expressions

### • Coach

Steve Leach, North Polk Cross Country

Runners up: Bill Capaldo, North Polk Track; Tim TeBrink, North Polk Football

### • Bank

Luana Savings Bank

Runners up: Grinnell State Bank; Veridian Credit Union

### • Restaurant

Papa's Pizzeria

Runners up: Main Street Café & Bakery; Rising Sun Café

### • Hair salon

The Cutting Edge Salon

Runners up: Rustic Salon; Salon PC

### • Gymnastics/tumbling studio

Triad Gymnastics

Runners up: Grace Ballet & Acrobatics Studio; Michelle's School of Dance

### • Doctor

Dr. Douglas Layton

Runners up: Dr. Melissa Ehm-Pote; Dr. Jason Kopp



### • Dentist

Dr. Zachery Dow

Runners up: Dr. Chad Lensch; Dr. Brian Miller

### • Chiropractor

Dr. Christopher Tigges

Runners up: Dr. Kevin Bloyer; Dr. Justin Sands

### • Eye doctor

Dr. Traci Friedman

Runners up: Dr. Lisa Domino; Dr. Jesse Kahnk

### • Pastor

Fr. Kenneth Halbur

Runners up: Wendy Musgrave; Mike Van Rees

### • Health club or gym

Legacy Fitness

Runners up: Anytime Fitness; Fitness World Clubs

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## FEATURE

### • Boutique

#### Real Deals

**Runners up:** The Funky Zebras Boutique; Meraki Mamas & Co.

### • School

#### St. Luke the Evangelist Catholic School

**Runners up:** Ankeny Christian Academy; Big Creek Elementary

### • Park

#### Big Creek State Park

**Runners up:** Jester Park; Ankeny Miracle Park

### • Place for a field trip

#### Jester Park

**Runners up:** Ankeny Area Historical Society; Saylorville Lake

### • Community festival

#### Polk City Four Seasons Festival

**Runners up:** Ankeny SummerFest; Fall Fest (Polk City)

### • Teacher

#### Katie Jones, North Polk West Elementary

**Runners up:** Jennifer Boyle, North Polk West Elementary; Kaleena Nowak, St. Luke the Evangelist Catholic School

### • Principal

**Misty Hade, St. Luke the Evangelist Catholic School**



Luana Savings Bank's hardworking staff earned it a residents' choice poll honor.

**Runners up:** Cory Allison, North Polk West Elementary; Jon Richards, North Polk Middle School

### • Church

#### St. Luke the Evangelist Catholic Church

**Runners up:** Lutheran Church of Hope; Polk City United Methodist Church

### • Restaurant for dessert

#### Main Street Café & Bakery

**Runners up:** the creamery; Rising Sun Cafe

### • Restaurant for breakfast

#### Rising Sun Cafe

**Runners up:** Main Street Café & Bakery; Sorriso Grille

### • Restaurant for lunch

#### Rising Sun Cafe

**Runners up:** Main Street Café & Bakery; Polk City Nutrition

### • Restaurant for dinner

#### Papa's Pizzeria

**Runners up:** District 36 Wine Bar & Grille; Portofino's Italian Restaurant & Pizza

### • Car dealership

#### Karl Chevrolet, Inc.

**Runners up:** Bob Brown Buick GMC; Dewey Ford

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## Summer Program Registration NOW OPEN!



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## FEATURE

### • Place for ice cream

the creamery

**Runners up:** The Outside Scoop; Rising Sun Cafe

### • Event

Ankeny SummerFest

**Runners up:** Ankeny Farmer's Market; Polk City Four Seasons Festival

### • Daycare

Lakes Early Learning Center

**Runners up:** Primrose School of Ankeny at Prairie Trail; The Treehouse Growing & Learning Center

### • Physical therapist

Logan Albaugh

**Runners up:** Dr. Luke Carlson; Stephanie Kelsick

### • Financial planner

Kyle Matzen

**Runners up:** Brian Herbel; Mark Triplett

### • Preschool

Our Lady's Little Learners

**Runners up:** Ankeny Christian Academy; Primrose School of Ankeny at Prairie Trail

### • Cleaning company

phClean

**Runners up:** Molly Maid; Sanela's Cleaning Co.

### • Library

Ankeny Kirkendall Public Library

**Runner up:** Polk City Community Library

### • Chamber of commerce

Ankeny Area Chamber of Commerce

**Runner up:** Go Polk City Chamber & Economic Development

### • Camping spot

Cherry Glen

**Runners up:** Jester Park, Prairie Flower

### • Children's birthday party spot

Let's Slumber It

**Runners up:** The Playground for Kids; Urban Air Adventure Park

### • Photographer

Tracy Marie Photography

**Runners up:** Monahan Photographic Artists; Nuzum Photo

### • Dance studio

Michelle's School of Dance

**Runners up:** Ashlee's Creative Arts Academy; Nicole's School of Dance

### • Place to take your mom and dad

Rising Sun Cafe

**Runners up:** Big Creek State Park; Papa's Pizzeria

### • Place to take your kids or grandkids

Rising Sun Cafe

**Runners up:** Big Creek State Park; Jester Park



Jason Madison, co-owner of Fender's Brewing, has won the loyalty of many customers who chose the brewery as their favorite bar.

### • Place for auto service

Nelson Automotive

**Runners up:** Karl Chevrolet, Inc.; Woody's Auto Repair Service

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## FEATURE

### • Place to purchase a gift for a woman

**Real Deals**

**Runners up:** Meraki Mamas & Co.; Tweedle Dee's

### • Place to purchase a gift for a man

**Sportsman's Warehouse**

**Runners up:** Fleet Farm; Menards

### • Realtor

**Susie Sheldahl**

**Runners up:** Catie Jerspersen; Barb Wiedenman

### • Bar or brewery

**Fender's Brewing**

**Runners up:** Polk City Pub; Uptown Garage Brewing Co.

### • Place for guests to stay

**Qube Hotel**

**Runners up:** Courtyard by Marriott; Residence Inn by Marriott Des Moines Ankeny

### • Coffee shop

**Rising Sun Cafe**

**Runners up:** Porch Light Coffeehouse; Smokey Row Coffee

### • Florist

**Carmen's Flowers**

**Runners up:** Flowerama; Hy-Vee Floral

### • Garden Center

**Earl May Garden Center**

**Runners up:** Canoyer Garden Center; Goode Greenhouses

### • CPA

**Eric Wahlstrom**

**Runners up:** Troy Albertson; Jason Ihle

### • Insurance Agent

**Rob Cupp**

**Runners up:** Chris Cullen; Chris Doubleday

### • Pharmacy

**Hy-Vee Pharmacy**

**Runners up:** CVS Pharmacy; Walgreens

### • Grocery store

**Fareway**

**Runners up:** Aldi; Hy-Vee

### • Pizza

**Papa's Pizzeria**

**Runners up:** Leaning Tower of Pizza; Wig and Pen Pizza Pub

### • Senior living facility

**Mill Pond**

**Runners up:** Edencrest at Siena Hills; The Bridges at Ankeny

### • Home builder

**Black Birch Homes and Design**

**Runners up:** J3 Homes; Ridgewood Homes

### • Home improvement retail store

**Menards**

**Runners up:** Ace Hardware; The Home Depot

### • Home improvement contractor

**Renomads**

**Runners up:** 3 Sons Construction; Amazed Construction Services, Inc.

### • Painting company

**Nick's Painting Plus LLC**

**Runners up:** Painting By Jen; Smith Decorating, Inc.

### • Plumbing company

**Premier Plumbing, Inc.**

**Runners up:** Lazer Home Services; Todd's Plumbing, Heating & Cooling

### • Electrician

**Tesdell Electric**

**Runners up:** Kline Electric; Whitlatch Electric

### • Heating and cooling business

**Bryant Iowa Heating & Cooling**

**Runners up:** 72 Degrees Comfort Company; Polk County Heating and Cooling

### • Lawn care business

**A+ Lawn & Landscape**

**Runners up:** Terradyne Lawn Service, Inc.; Total Quality Inc.

### • Landscaping company

**TNT Landscaping & Nursery**

**Runners up:** A+ Lawn & Landscape; Rasmussen Lawn Care ■



# Thank you for your nomination!

## Runner-up: Favorite Ankeny/ Northern Polk County Realtor





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## LIBRARY

# POLK CITY Community Library news

### ANNOUNCEMENTS

The library will be closed May 29 in observance of Memorial Day.

### ACTIVITIES

- **Wednesday Book Club**, Wednesday, May 3, 7 p.m. “King Peggy” by Peggielene Bartles and Eleanor Herman documents the story of how an American secretary was declared the monarch of a small fishing village on Ghana’s central coast.
- **Coloring Night at Fenders Brewing**, Wednesday, May 10, 4 p.m. Come for a night of relaxation and fun with friends at Fenders Brewing.
- **Stay Independent Lunch and Learn with Iowa State University Extension**, Thursday, May 11, noon. Join us in our “Stay Independent” series that provides research-based nutrition and wellness information intended to help adults ages 60 and older reduce their nutritional risk through lifestyle changes. Lunch will be provided. RSVP at [www.polkcitlibrary.org](http://www.polkcitlibrary.org).
- **Monday Book Club**, Monday, May 15, 2 p.m. “Remarkably Bright Creatures” by Shelby Van Pelt. A widow’s unlikely friendship with a giant Pacific octopus helps her uncover truths about her son’s disappearance 30 years prior.
- **Adult Coloring**, Tuesday, May 16, 5 p.m. Join us for a relaxing evening of coloring. Colored pencils and gel pens will be provided. You are also welcome to bring your own. Ages 17 and older.
- **Adult DIY Card Crafting**, Monday, May 22, 6 p.m. Join Jane and Kim in making handmade cards that are fun to create and treasured by the recipients. There will be a \$5 material fee payable that night. Beginners are welcome. Feel free to bring scissors and adhesive if you have them and prepare to have a good time. Ages 7 and older. Register online at [polkcitlibrary.org](http://polkcitlibrary.org) one month in advance.

### SUMMER READING

- **Summer Reading Registration at the Farmers Market** Thursday, May 25, 4-7 p.m. Get signed up for our 2023 Summer Reading Program and have fun as a family. Registration will begin at the library on Friday, May 26.
- **Reading is Delicious!** Summer Reading programs for all ages will be held June 1 through July 31. Watch our website and Facebook for all the details.

### REGULAR EVENTS

- **Geri-Fit® Strength Training Workouts** Mondays at 9 a.m. Strength training workouts that work for all ages and fitness levels. Geri-Fit is challenging, effective and safe to do. The Geri-Fit® program requires a set of light dumbbell weights, a sturdy chair and water to drink during the workout. Ages 50 and over. Stretch bands and a Zoom link are available upon request. No class May 1 and 29.
- **Chair Yoga**, Tuesdays, 9 a.m. Join Rachel via Zoom. We will be broadcasting the class on the big screen in the library, or you can join us from home. Yoga is for everyone and every body. Yoga is not for flexible people but for people who want to become more flexible. This chair yoga practice will include breath work, mindfulness and simple, easy movements to release tension, reduce pain and restore your body to optimum movement. Props needed are an armless chair, like a kitchen chair and a small hand towel or kitchen dish towel. Join the Zoom meeting on our website at [polkcitlibrary.org](http://polkcitlibrary.org). No class May 2. ■



## How 5 types of retirement income are taxed

Not all retirement income is taxed the same by the federal government. Understanding retirement taxes can help you decide where to take income from first (or last) to maximize your retirement savings.

Traditional IRAs and 401(k)s are tax-deferred accounts, meaning you've never paid taxes on the money. When you start taking withdrawals from these accounts, you will pay federal income tax at ordinary income tax rates. There's a 10% penalty for payouts before age 59 ½, but you can't delay withdrawals forever. The IRS sets the required minimum distribution age (RMD) and tells you how much you must take (based on life expectancy). Currently, RMDs kick in at age 73. Unfortunately, distributions can come with a big tax bill.

A powerful, tax-free option is the Roth IRA and Roth 401(k). Qualified distributions are tax-free. You must have held the Roth IRA account for at least five years and be 59 ½ or older to withdraw gains without a 10% penalty. These tax-free withdrawals apply to money deposited into a Roth IRA or money converted from a traditional IRA to a Roth IRA. Roth 401(k) withdrawals are tax-free as long as five



years have passed since your first contribution. Currently, RMDs do apply to the Roth 401(k). New legislation eliminates RMDs on Roth 401(k)s starting in 2024.

If you sell stocks, bonds, or mutual funds you've held for over a year, the proceeds are taxed at a long-term capital gains rate of 0%, 15%, or 20%. The higher your income, the more capital gains taxes you pay. For 2023, you may qualify for the 0% long-term capital gains rate with a taxable income of \$44,625 or less (\$89,250 for those married filing jointly). The 20% rate applies to single filers with a taxable income of \$492,301 or more (\$553,850 married filing jointly).

Provisional income determines how much tax you pay on your Social Security benefit. Some Social Security beneficiaries will pay nothing, while others may have to pay federal income tax on up to 85% of their benefit. Provisional income is determined by adding your adjusted gross income plus 50% of your Social Security benefit plus any tax-exempt income you received for the year.

Tax laws and retirement rules are constantly changing. It's important to work with a trusted CPA who can help you play by the rules and a retirement planner who can help you develop a long-term tax plan that lowers your tax bill so you can spend more money on all the fun things in retirement.

Information provided by Loren Merkle CFP®, RICP®, Certified Financial Fiduciary®, Merkle Retirement Planning, 1860 S.E. Princeton Drive, Grimes, 515-278-1006.

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## HEALTH

By Dr. Jesse Kahnk, OD

# ADVANCEMENTS in eye care

I was talking with a patient recently about the pace of advancement in eye care since I started practicing in Ankeny almost 10 years ago. It's incredible to go through my old optometry school notes and see how much the standard of care at that time feels so outdated and insufficient now.

In the last December edition of this magazine, only a few months ago, I wrote about some new prospective medications for macular degeneration. Well, one of the medications is now on the market and more are on the way. There's seemingly a new medication trial report for me to look at every week.

Due to advancements in the last few years, we now have medications that can regrow corneal nerves, help you see without glasses, raise your eyelids, and even a nasal spray that can treat dry eyes.

The first intraocular lens implant for cataract surgery was performed at the end of 1949. Since that time, we now have implants that have bifocal and even trifocal correction, as well as implants that can correct astigmatism. All this means more and more cataract patients are less reliant on glasses after surgery than ever before.

It's an exciting time for me, professionally, that I'm able to solve so many more of my patients' vision and eye problems than ever before. I'm also excited for what is still to come and what I'll be able to address in the future. ■

Information provided by Dr. Jesse Kahnk, OD, Prairie View Eyecare, 1345 S.W. Park Square Drive, Suite 106, Ankeny. 515-305-2922.

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## HEALTH

By Sheryl Frye

# GROUNDING techniques

Sometimes in our busy lives, we have trouble being present in the moment. We are thinking about things we need to get done, remembering the past or just experiencing anxious thoughts. Grounding techniques can help us create some distance from our distressing thoughts to help us become more present in the moment. These techniques use our five senses to help us regain our perspective. Grounding techniques — such as breathing deeply or listening to your surroundings — are often simple and can be utilized in any situation. Other physical grounding techniques include taking a walk, holding a piece of ice or savoring a scent like tea. Grounding techniques can also include mental tasks to help us with distraction. Thinking about silly jokes, reciting a poem or song and counting backward from 100 are examples of grounding mental techniques. Sometimes, soothing techniques can help in times of high distress. We can use our imagination to ground us by picturing someone we love or visualizing our favorite places. Playing with our pets and engaging in favorite activities like crafts can also help us create feelings of wellbeing during periods of high stress. Identifying techniques to stop us from getting lost in our distressing thoughts can give us the tools to create more joy in our daily lives. ■

Reference: [www.healthline.com](http://www.healthline.com). Information provided by Sheryl Frye, LISW, SS Therapy and Consulting, Ltd, 2675 N. Ankeny Blvd., Suite 105, Ankeny, [frye@sstherapyandconsulting.com](mailto:frye@sstherapyandconsulting.com), [www.sstherapyandconsulting.com](http://www.sstherapyandconsulting.com).



## BEFORE YOU GO

By Jan Shawver

### PREPARE for the inevitable

Benjamin Franklin said, "But in this world nothing can be said to be certain, except death and taxes."

You have already (or should have) cared for the "taxes" part of that statement. Have you cared for the "death" part?

I cannot express more emphatically the importance of pre-arranging for your future funeral/burial needs. You might be thinking, "I have plenty of time to think about that." Scan the obituaries listed on any of the local funeral homes' websites, and you will be surprised at how many "young 'uns" there are — age 50 and younger. Death is no respecter of affluence, prominence or age. It may call anyone when least expected.

Just like planning for a "rainy day" or your retirement, pre-arranging for your funeral/burial needs is a good financial decision. Funeral/burial costs are rising every year. It is to your advantage to make pre-arrangements for your future needs now, which will lock in today's rates for tomorrow's needs.

Where do you begin? Contact the funeral home and/or cemetery of your choice to discuss your many options.

Wondering what to do with this year's tax refund? Consider caring for the other "certainty" of which Ben spoke.

Give your family a gift of love and care for your future end-of-life needs now. ■

Information provided by Jan Shawver, family services representative, Highland Memory Gardens Cemetery, 1 N.E. 60th Ave., Des Moines, 515-289-2230.



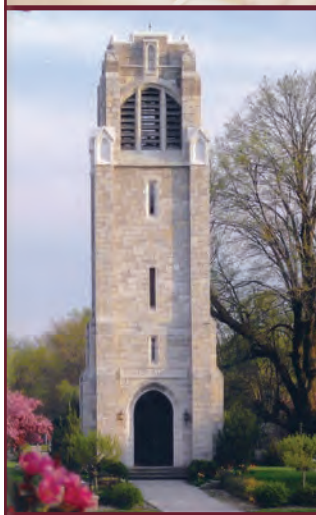
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## WELLNESS

By Alex Townsend, BSN, RN

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Information provided by Alex Townsend, BSN, RN, assistant clinic director, IV Nutrition, 2405 S.W. White Birch Drive, Suite 105, Ankeny, 515-686-8400. [www.ivnutrition.com](http://www.ivnutrition.com)



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## COMMUNITY

### KIWANIS Seniors of the Month

The Kiwanis have named four seniors of the month: Austin Fredrick Stierman, Ethan Edwin Stierman, Madeline Winther and Hallie Mae Winther.

**Austin Fredrick Stierman.** "My name is Austin Stierman, and I am currently a senior at North Polk High School. I am the son of David and Andreana Stierman, and have two brothers, Cameron and Ethan. I am a member of both the North Polk Cross Country and Track teams, and I am very passionate about those sports. At the moment, much of my free time is spent training for track in the hopes that I can help lead our team to a good result at state. In my future, I intend to attend the University of Iowa, where I plan to double major in business administration and an undecided engineering major."



Austin's honors include third place Team Cross Country State 2021, third place Team Cross Country State 2022, State Qualifier Track 2022, AP Scholar with Distinction Award, second place State Personal Finance Challenge, Spanish Honor Society Inductee.

**Ethan Edwin Stierman.** "I am Ethan Stierman, a senior at North Polk High School. I plan to attend the University of Iowa next year to further my education and will be majoring in both engineering (have not decided on a specific field of engineering yet) and business administration. I run both cross country and track for North Polk, and I plan to continue my involvement with running sports in the future."



Ethan's honors have included Iowa Governor's Scholar Recognition Award, National Spanish Honor Society Member, National Mu Alpha Theta Math Honor Society Member, 2022 AP Scholar with Distinction, 2021 AP Scholar, College Board National Rural and Small Town Recognition Program Scholar, DMACC President's List (Fall 2022) and second Place State Personal Finance Challenge.

**Madeline Winther.** "Hi, my name is Maddie Winther, and I live in Polk City. I have a twin sister, Hallie, and a little brother, Sam. My older brother, Jordan, lives in Aurora, Colorado. I have been a manager for the boys basketball team and ran track all four years of high school. I am involved in SEPC and Student Council. I was inducted into the National Spanish Honor Society last year and have been on DMACC's President's List the past two semesters. When not at school, I also work at the Polk City Fareway. In my free time, I enjoy spending time outside and reading. My favorite subjects in school are English, history and Spanish. After high school, I plan to major in English and creative writing and minor in criminology, law and justice at the University of Iowa. After college, I plan to be a writer and possibly pursue a career in law."



Maddie and Halli Winther are children of Jason and Kami Winther

**Hallie Mae Winther.** "My name is Hallie Winther, and I live in Polk City with my mom and dad, my twin sister, and my younger brother. I also have an older brother who studies at the University of Colorado. I have managed wrestling all four years of high school, and I have also been involved in track all four years. I am the vice president of Key Club and have been on the board for three years. In my free time, I spend time working or being with friends. Next year, I will be at the University of Iowa majoring in psychology and minoring in Spanish." ■





## 4 FUNKY odors in your house only guests can smell

Stand in your kitchen and take a deep breath. Smell that? From last night's fish to your son's nasty lacrosse pads, you probably can't detect any of your home's rankest odors. You've got nose blindness.

Here are some of the most common nose blindness culprits and how to ban them from your home.



### No. 1: Pet funk

There's one easy way to tell if your home smells like pets: Do you have them? Then, yes, unless you're an obsessive cleaner and groomer, your abode has at least some smell. The first step to cleaning up pet smells is cleaning the pets themselves. Bathe and groom them regularly.

Then, vacuum, vacuum, vacuum. If they have a favorite couch or cushion, cover it with a blanket and run it, and the cushion cover, through the wash weekly. Every time you vacuum, start with a hearty sprinkle of baking soda on the carpet.

### No. 2: Mustiness

Mustiness is caused by mildew and mold, which your eyeballs can easily detect. Do a careful inspection of your basement, from the darkest corner to the surface of every cardboard box or bookshelf. If you find gray or white splotches anywhere, it's probably mildew. If it's fuzzy, it's mold.

To prevent mildew and mold from returning, consider running a dehumidifier or improving air circulation and sunlight exposure in the affected area if possible.

### No. 3: Smelly bedding

Similar to pet odors, knowing if your mattress could smell is easy: Do you have a human body with skin and oils? Do you sleep on it?

But there's an easy fix: Sprinkle baking soda on it, let it sit for an hour or more, and then vacuum up the soda. Add a couple drops of essential oil to the soda (drip directly into the box and shake it well to mix evenly) for a pleasant smell. Bonus: Lavender has been shown to help you sleep.

### No. 4: Fridge and freezer grime

It's your fridge and freezer's job to keep your food fresh, but they need a little help staying fresh themselves.

Food bits hang out long after you've tossed the item from which they came. Although you might not notice the odor creep, you may notice your ice starting to taste funny.

To zap odors from your fridge, unplug and empty it and do a thorough cleaning with a mix of hot water and baking soda.

You can sanitize with a solution of one tablespoon bleach and one gallon of water. Let it air out for 15 minutes. Try wiping it down with vinegar for extra odor eliminating, or even leave the door open for a few days. ■

Article by HouseLogic. Information provided by Bonnie Christensen, broker, RE/MAX Precision, 225 N.W. 18th St., Suite 103, Ankeny, 515-971-9973.

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## RECIPE

# PRODUCE shopping on a budget

5 strategies to save on fresh fruits and veggies

*(Family Features)* Cooking meals that bring your loved ones joy is often objective No. 1, but creating those flavorful favorites on an appropriate budget is an important aspect of well-rounded, family-friendly recipes. A few simple steps, like developing good grocery shopping habits, can put smiles on hungry faces without leaving a dent in your finances.

Consider these tips from the experts at Healthy Family Project along with its produce partners, which are on their 2023 Mission for Nutrition to improve access to fresh produce that's essential in alleviating many public health and personal wellness challenges. This year's partners are striving to be part of the improvement efforts by donating funds to increase the accessibility to fruits and vegetables in schools through the Foundation for Fresh Produce.

**Make a list (and stick to it):** When buying fresh produce, remember some items have a shorter shelf life. Limiting purchases to items on your list can help lower grocery

spending while alleviating food waste.

**Buy local:** Transportation cost is one of the biggest factors in the price of produce, meaning buying local, when possible, can help reduce your total at checkout.

**Stock up on seasonal produce:** Although you can generally find any produce item at any time of year, this isn't always an affordable practice. Knowing when your favorite fruits and veggies are in-season can save you money and allow you to use the freshest ingredients in family breakfasts like protein-packed sausage breakfast muffins and savory english muffins.

**Know your produce department:** The front or feature table of the produce department often offers the best deals. Don't forget to look at the end caps on each produce aisle, which sometimes display seasonal items.

Find more grocery savings strategies and family-friendly recipes at [HealthyFamilyProject.com](http://HealthyFamilyProject.com). ■

## Savory English muffins

Recipe courtesy of Healthy Family Project



- English muffins
- guacamole
- cherry tomatoes
- 1 tablespoon cilantro, finely chopped
- 1 tablespoon light cream cheese
- 1 tablespoon crumbled turkey sausage, sauteed
- 1 egg
- 1 tablespoon basil, finely chopped
- 1 tablespoon balsamic glaze
- Toast English muffins and top with desired combinations of toppings, such as: guacamole, tomatoes and cilantro; cream cheese, tomatoes and turkey sausage; or egg, tomatoes, basil and balsamic glaze.

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## EARTH DAY lessons for investors

It's almost Earth Day, when people around the world focus on ways of protecting and preserving the environment. And the lessons from this occasion can be applied to other areas of life — such as investing.



### Here are some themes to consider:

• **Sustainability** — From an environmental perspective, sustainability encompasses a range of issues, such as using natural resources wisely. As an investor, you, too, need to protect your resources. So, for example, to sustain a long-term investment strategy, you won't want to dip into your retirement accounts, such as your IRA and 401(k), to pay for major home or car repairs or other unexpected, costly bills before retirement. You can help prevent this by building an emergency fund containing several months' worth of living expenses, with the money kept in a liquid, low-risk account. And once you're retired, you need to sustain your portfolio so it can help provide income for many years. For that to happen, you'll need to maintain a withdrawal rate that doesn't deplete your investments too soon.

• **Growth potential** — Many people plant trees to celebrate Earth Day, with the hope that, as the trees grow, they'll contribute to cleaner air. When you invest, you also need growth potential if you're going to achieve your goals, including a comfortable retirement. So, your portfolio will need a reasonable percentage of growth-oriented vehicles, such as stocks and stock-based mutual funds or exchange-traded funds (ETFs). Yet, you do need to be aware that these investments can lose value, especially during downturns in the financial markets. You can help reduce the impact of market turbulence on your holdings by also owning other types of investments, such as bonds, government securities and certificates of deposit (CDs). While these investments can also lose value, they are typically less volatile than stocks and stock-based mutual funds and ETFs. The appropriate percentage of growth and fixed-income investments in your portfolio depends on your risk tolerance, time horizon and long-term objectives.

• **Avoidance of "toxins"** — At some Earth Day events, you can learn about positive behaviors such as disposing of toxic items safely. And in the investment world, you'll also want to avoid toxic activities, such as chasing "hot" stocks that aren't appropriate for your needs, or trading investments so frequently that you run up commissions and taxes or jumping out of the markets altogether when there's a temporary decline.

• **Consolidation** — Getting rid of clutter and unnecessary possessions is another lesson some people take away from Earth Day. All of us, when we look around our homes, could probably find many duplicate items — do we really need two blenders or three brooms or five staplers? When you invest, it's also surprisingly easy to pick up "clutter" in the form of multiple accounts. You might have an IRA with one financial company and brokerage accounts with two or three others. If you were to consolidate these accounts with one provider, you might reduce correspondence — even if it is online — and possibly even lower the fees you pay. But perhaps more important, by consolidating these accounts at one place, possibly with the guidance of a financial professional who knows your needs and goals, you may find it easier to follow a single, unified investment strategy.

Earth Day only happens once a year — but it may provide lessons for investors that can last a lifetime. ■

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor. Edward Jones. Member SIPC. Information was provided by Kyle Matzen, AAMS, 407 W Bridge Rd. Suite 7, Polk City, 515-984-6073.

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## WHERE WE LIVE

By Lindsey Giardino

# JOY found in all corners

It's all about community.

Sarah Hoodjer finds a lot to love about the Polk City community.

"It's a great town with what one needs to make a town feel like home," she says. "Great people, grocery store, post office, our own police and fire departments, breakfast place, watering holes, activities through Parks and Rec. Everyone you talk to who lives in Polk City seems to have come from some other small town in Iowa, all looking to give their kids what they grew up with — a safe, small town with good people. We have that."

Hoodjer and her husband, Corey, moved to town 15 years ago and have since expanded their household to include a son, Jack, and three pets, a dog, a cat and a fish — "with many other pet requests denied," she jokes.

They purchased their home during the market crash of 2008 and have put their own touches on it over the past few years, including finishing the basement and adding landscaping.

Hoodjer's favorite part of the home are the big picture windows on the front.

"That immediately sold me as the place I wanted to live," she says.

A couple of years ago, the couple took the deck off the back of the house and added a three-seasons screened-in porch.

"That is where you will find all members of the household as soon as the weather permits," Hoodjer says. "Now, I can be outdoors with the screens keeping those pesky black bugs away."

In the 15 years they've been in town, the family has made some great friendships both in their neighborhood and throughout the community.

"Maple Drive people are some of the nicest folks," Hoodjer says. "We



Sarah and Corey Hoodjer and son Jack enjoy life in Polk City and their home — especially the four-seasons room they built onto it.

just went on vacation with two people who used to live on our block. Every snowstorm, someone is always helping someone else snow blow the end of their driveway while some of us scoop with shovels. We had a neighborhood softball team, the Maple Line Drivers, but that was back when we were spring chickens ... or three years ago."

Hoodjer also enjoys going to places on the Square and usually seeing someone she knows.

Hoodjer gives back to the community by volunteering as the vice president of the Polk City Friends of the Parks board. She's also a member of the Polk City Women's organization. She shares that Corey is on the Polk City Community Library Board and will also be head of the Safety Committee for this year's Four Seasons Festival. ■



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## EDUCATION

By Jackie Wilson

# KEY Club

Teens volunteer, raise money for charities.



Money raised from the North Polk Key Club's first Halloween dance was presented to the Iowa Homeless Youth Center. Representatives from Iowa Homeless are on both sides, then, from left: Aubrie, Kearsten Faux, Hannah Drent and Hallie Winther.

North Polk High School offers dozens of ways teenagers can get involved through a variety of clubs, athletics and music. One club is the North Polk Key Club.

The Key Club is a student version of the Kiwanis Club. They focus on fundraising events to benefit various local charities. Members also volunteer for nonprofit organizations.

Kearsten Faux became president of the North Polk Key Club for the 2022-2023 school year. Approximately 70 students joined with more than 40 active members.

Last fall, the club created a Halloween high school dance that raised \$750 for The Iowa Homeless Youth Center. This year, the club co-hosted with Seven Oaks in Boone for family snow tubing weekend, donating funds to Iowa Casa Friends, a child abuse and awareness agency.

Kearsten says it's important to show members how their efforts have impacted those they support. The students toured the Iowa Homeless Youth Center and speakers from organizations gave presentations to the club.

The club participates in at least two volunteer activities a month, such as volunteering at Furry Friends, Bidwell Riverside and others.

Kearsten says it's essential to her and others to help out those in need.

"At some point in everyone's lives, they need someone to support them and care for them," she says. "Unfortunately, not everyone is as fortunate to have such a great support system as I do at North Polk with my friends and family, and I like to be that person for others."

Kearsten says she's found contentment helping others.

"I have truly found the joy of volunteering and making a difference in others' lives," she reflects.

Want to support the Key Club? Participate in one of their sponsored events or donate to the club, as all proceeds benefit nonprofits. The Key Club will be creating May Day baskets, crafting, and selling baked goodies to benefit Easter Seals of Iowa at North Polk West Elementary on Saturday, May 6 from 8-11 a.m. ■

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### Cops & Bobbers

May 20, 8:30-10 a.m.  
Big Creek Lake

Polk City Police and Iowa DNR are hosting their annual Cops & Bobbers youth fishing event. Learn some basics then head out for some fishing.

### Vendors and entertainment sought

The Polk City Farmers Market will get underway soon, and vendors and entertainment are needed. The market is Thursday evenings, 4-7 p.m. from May 18 to Sept. 18 at the Polk City Square. New vendors are sought as well as musical talents to perform at the historic bandstand. If interested, reach out to Go Polk City, 515-984-3098.



### Live Music at Covered Bridges Winery

April 29, 6:30-9:30 p.m.  
Covered Bridges Winery, 2207 170th Trail, Winterset

See RetroSpect play live music. \$5 cover charge per person.

### Earth Day 5k

Saturday, April 22, registration at 9 a.m. and race starts at 10 a.m.

#### Polk City Square

The Polk City Friends of the Parks is hosting its second annual Earth Day Family 5K Run/Walk. Cost is \$10 for individual and \$25 for family. Kids 10 and younger race for free.



A packet pick-up party will be Friday, April 21 for those who wish to attend, 5-8 p.m. at Fenders Brewing. Pick up your swag and enjoy an Event Beer. A portion of sales from Papa's Pizza will be donated to the Friends of the Parks.

Your support helps enhance, grow and maintain the Polk City parks, trails and green spaces. This year, fundraising efforts will go towards updating the Polk City Square and the new Pocket Park. Registered 5k participants will receive a native flowering plant donated by Earl May and a slap koozie, and will be entered into a raffle for prizes.

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WALNUT CREEK PSYCHIATRY

## EVENTS IN THE AREA

Be sure to check for cancellations.

### Gary's Ride

Waukee Raccoon River Valley Trailhead  
Saturday, May 20

Gary's Ride is a fundraiser for MercyOne Richard Deming Cancer Center for terminal brain cancer patients. Riders and non-riders are invited to the celebration at The Handlebar Restaurant in Dallas Center. It will feature great food and entertainment for the whole family. For more information and to register, visit [garysrideiowa.org](http://garysrideiowa.org).



### Food and Fun

Various dates  
Middlebrook Mercantile, 4125 Cumming Ave., Cumming

Register for events at Cumming, IA  
Middlebrook Mercantile Events | Eventbrite

- April 21: Mule Performs, Two Ol'

Chefs Food Truck, 5-8 p.m.

- April 24: Dried Floral Workshop, 6-7:30 p.m.

- April 28: Emmett Sheehan Performs, Pho Wheels Food Truck, 5-8 p.m.



To submit calendar items for consideration, send to [tammy@iowalivingmagazines.com](mailto:tammy@iowalivingmagazines.com)



### Wild Lights Festival

Wednesday to Sunday evenings

Blank Park Zoo, 7401 S.W. Ninth St., Des Moines

The Wild Lights Festival returns to Blank Park Zoo with 50 handcrafted, larger-than-life, illuminated animal-shaped Asian lanterns. Presented in partnership with Tianyu Arts & Culture, this year's festival will include a 75-foot-long sunflower tunnel, giant 33-foot-wide octopus, and more animals and mythical creatures. The festival runs 7:30-10 p.m. on Wednesday to Sunday evenings, plus Memorial Day, through May 29. Tickets are \$19-\$25 and may be purchased at [www.blankparkzoo.com/wildlights](http://www.blankparkzoo.com/wildlights). ■



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## FINANCE

By Timothy Gootee

## STEPS to finding your ideal home

Purchasing a home can feel confusing and overwhelming. For many, it is the largest financial decision they will ever make. It can be helpful to break the process down into a manageable to-do list. Follow these steps to a successful home purchase:



### Save for your downpayment

There are a lot of loan options that do not require a 20% downpayment. There are options with as little as 3% down. Veterans could be eligible for a 0% downpayment. Certain borrowers may be eligible for grants. A gift is another option.

### Know your credit score

Try to avoid any loan or credit card payments going past 30 days. Work on keeping your credit card balances below 50%. Experian, Equifax and Transunion are the three credit bureau agencies that provide your credit scores. They have options for you to view and monitor your accounts.

### Get pre-approved

Talk to a mortgage lender about getting pre-approved for a dollar amount. This does not commit you to a specific home but gives you an idea of an affordable payment. They can review your debt and offer options.

### Find a real estate agent

Unless you know of a private party sale, find a real estate agent that can help you find a home. They can assist with the search. Think about certain locations you would like to live in and consider proximity to school districts and neighborhood parks. Make a list of what you are looking for in a home. Your real estate agent will assist you in the negotiation process.

### Get a home inspection

Have the house inspected by a professional company. They can inspect the home and make sure there are not any major issues that need attention. Your offer can be written with a requirement of a satisfactory home inspection. This gives you an exit if there is a major problem.

### Get a home appraisal

Your lender will arrange a home appraisal to make sure the property is worth the price you are purchasing. The appraisal will compare the property to similar homes in the neighborhood.

### Closing the loan

After everything is approved, your lender will schedule a closing. The loan papers will get signed, and you will get the keys to your new home.

A knowledgeable community banker can help you through the process of purchasing a home and answer your questions along the way. ■

Information provided by Timothy Gootee, loan officer, NMLS ID#541743, Raccoon Valley Bank, 1009 Court St., Adel, 515-993-4581, tgootee@raccoonvalleybank.com, RaccoonValleyBank.com.

## CONSIDERATIONS when replacing equipment

The transitions between seasons can be the ideal time to replace your equipment that struggled the previous season. With that being said, the process can be a bit overwhelming. Which brand should I buy? Which model do I choose? These are just a few things to think about, but let's discuss the most common questions about the process.



• **Choosing a company:** Choosing the right company is the single most important factor as they are not only supplying the equipment but installing it. All of your faith goes into this company and trusting they provide the correct options for your family's home comfort and budget. A good contractor will be licensed, have referrals and evaluate your current system and, most importantly, listen to your needs.

• **Choosing the equipment size:** If you have an older home, it more than likely does not have the correct sized equipment — often it is oversized. Oversized equipment can cause numerous problems like cycling too frequently and causing uneven heating and cooling. On the other hand, undersized equipment has issues as well, such as running constantly, increased utility bills and also uneven temperatures. It's critical to have the correct sized equipment, and an HVAC professional will be able to calculate this for you.

• **Choosing high efficiency:** Your HVAC system is the most power-sucking equipment in your entire home. This is reason enough to pay attention to investing in high-efficiency equipment when reducing your utility bills is important. A high-efficient system runs on less energy, provides better air quality, is less noisy and has fewer repair costs because it's running more efficiently and has less wear and tear on the equipment. It's a no-brainer.

• **Choosing a maintenance plan:** Do I really need a maintenance plan on a brand-new HVAC system? Yes! All manufacturers require that the equipment is properly maintained, which in turn provides the longest life, reliability and efficiency. Want a simple comparison? If you purchase a brand new car, do you stop buying windshield wipers, inflating the tires and getting oil changes?

You may be in a situation where only your furnace or air conditioner is failing, and you don't necessarily need the entire system to be replaced. If this is the case, don't count out replacing the entire system just based on current failures. With the current rebates being offered on upgrading to more energy-efficient equipment, it could possibly be a better investment to take action on the full system now. ■

Information provided by Scott Bontrager, 72 Degrees Comfort Company, 811 S.W. Ordinance Road, Ankeny, 515-200-2728.

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Runner-Up: Favorite Teacher - Kaleena Nowak



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OUT & ABOUT

# CHAMBER Lunch

Go Polk City Chamber + Economic Development held its monthly member lunch at Luana Savings Bank on March 8.



Brandon Converse and Jason Madison



Shane Torres and Monica Converse



Jeremy Siepker and Heather Raver



Sheri Benson and Jenica Johnson



Colin and Autumn Chrouser



Ashley Luce and Mary Leimer



Charlotte Loter and Brian Nelson



Susie and Martha Sheldahl



Kimberley Jackman and Jessica Faue



Doug Layton and Jen Blaylock



Mason Ackerman, Finn Ackerman and Brennan Hicklin were the first customers of the season at the creamery on April 1.



# OUT & ABOUT

## RIBBON Cutting

Go Polk City Chamber + Economic Development held a ribbon cutting for Rising Sun Café on March 31.



Go Polk City Chamber + Economic Development held a ribbon cutting for Rising Sun Café owner Katryn Halterman to celebrate the one-year anniversary of her ownership on March 31.



Jeff Savage and Steve Karsjen



Brandon Converse and Chad Johnston



Ella and Lila Converse



Katryn Halterman, Ryan Halterman and Ben Gipple



Sandi Comer, Alysia Olson and Monica Converse



Judy and Dennis Reising



Amy Fahey and Gary Martinson



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