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MAY 2023

Living

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experiences as pilots

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WELCOME

THAT ought to be enough

I was 20 years old and a junior in college before I ever stepped foot on an airplane. It wasn't some fancy commercial flight either.

My friend, Brian, had his pilot's license and offered to take me up in a small plane with another buddy. I reluctantly agreed. Filled with anxiety, I carefully stepped into the hangar where the plane was located. Brian opened up the gas tank, shrugged his shoulders, and said, "That ought to be enough." I mumbled and bumbled my words more than Mel Tillis at this point, and Brian turned his back on me and walked away, holding in his laughs.

I wasn't laughing.

This was a high-pressure moment for a young man of limited experiences who just recently dropped teenager status.

Before long, we were in the air, and I was viewing the rural Iowa scenery, floating among the clouds, listening to the hum of the plane engine — until the hum disappeared, and the plane started falling. The sweat beads were forming on my forehead, and that summer tan I had was nowhere to be seen as my skin turned milky white. Then, amidst the silence, I heard the engine hum again. My prankster pilot friend laughed some more and then proceeded with a myriad of airplane acrobatics.

When we finally landed, I said a quick thank you to Brian and spent the next 10 minutes in the bathroom. That was more than enough flying for my stomach.

Later that year, I went on my first commercial flight on a Boeing 747 and was amazed at the smooth ride, a much different experience than I had with my friend, Brian.

The last I heard, Brian was a commercial pilot for a major airline. I doubt that he is pulling his practical jokes on the crew and passengers of an Airbus A380.

Meanwhile, some local residents truly enjoy their time in the air and share their experiences in this month's feature story.

As for my buddy Brian's jokes on me, well, that ought to be enough.

Thanks for reading. ■

SHANE GOODMAN

Publisher

515-953-4822, ext. 305

shane@dmcityview.com



Tammy Pearson

Editor
515-953-4822 ext. 302
tammy@iowalivingmagazines.com

Dan Juffer

Senior Advertising
Account Executive
515-953-4822 ext. 303
dan.juffer@dmcityview.com



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Up in the AIR

Residents share their experiences as pilots

Ryan White and his son, Michael, of Polk City, built their own airplane and received their pilot's licenses at the same time.
Photo by Jackie Wilson

By Jackie Wilson

Our eyes often gaze upward in amazement. A clear, night sky filled with stars. Clouds painted in vibrant pinks and oranges by a rising sun. Ominous storms with lightning flashing across the heavens. Formations of geese traversing the continent, high above the land. And, heavy, metal airplanes with their human cargo miraculously crossing the skies as if light as hollow-boned birds.

While many of us are happily grounded, some pursue the dream of soaring above us, enjoying the view of expansive territories below, clouds from above, and the vastness of the blue sky surrounding them. This month, we ask local pilots to share the stories behind their passion for flight.



Father and son build a plane

Ryan White and his son, Michael, share a typical father-son relationship, often “butting heads” on the topic of who’s right or wrong. Yet, when both decided to pursue obtaining their pilot’s licenses at the same time, they finally agreed on something. But it wasn’t just learning to fly — it was also building an airplane.

The pair have built a shared plane and received their pilot’s licenses — and spent quality time bonding during the two ventures.

Ryan’s dad has a Cessna 150, which they could fly, but it was slow.

“You’d look down from the plane, and the school bus passes you — it was that slow.”

A new plane was costly, so Michael suggested they build a plane instead — one that was faster than the Cessna. The pair purchased a Van’s RV/9A kit. The two-seater plane travels up to 200 miles per hour. The company sends various kits of parts, along with a thick binder with written step-by-step instructions and an extensive blueprint. They began building the plane in their basement in 2020.

At the same time, both men began taking



The author, Jackie Wilson, flew with Ryan White in a plane he and Michael White built together. Photo by Jackie Wilson

flying lessons with the Cessna, logging the required number of hours up in the air. At the time, Michael connected with a friend who was a flight instructor who needed hours to fulfill his training.

“He came and lived with us, teaching us how to fly. It benefited him, too, as he built his hours up,” he explains.

The pair pored over hundreds of pages of the manual, installing each rivet by hand. Both are employed by John Deere as mechanical engineers, so they felt competent in building the plane.

It was completed in 2022, 30 months after they started building it.

“We needed to make sure that what we’re

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doing is correct,” says Michael. “It could impact life if we didn’t. We had to be honest and get past butting heads.”

Once the plane was completed, it was inspected and licensed by the FAA before taking flight. The plane is considered “experimental,” as pilots can’t use the plane for commercial use. Experimental planes differ from other aircraft, which are factory-built to FAA guidelines. Michael is certified to make repairs on their plane only. Once the inspection passed, the pair was ready to take off.

“The night before, I thought about every screw in the plane. I was confident of the quality of the build,” says Ryan. “When you put it together, you want it to be high quality.”

Ryan took the maiden voyage in December 2022 while Michael co-piloted the plane. They trade off flying and taking other passengers. Michael says it’s different flying with a passenger, as opposed to flying with another pilot.

“We love to fly together,” Ryan says. “We each have strengths and make each other better pilots. Someone has your back.”

Both are licensed to fly planes in clear

weather. Both are working on obtaining their instrument ratings to fly in all types of weather.

They’ve flown to eastern Iowa to visit family and like how they can get to destinations quickly. But one benefit outweighs the others.

“I learned a lot about building an airplane, but more about getting along with my son,” Ryan says. “You can’t put a price tag on that. We learned how to communicate and get along in the project. We have a shared passion for flying.”

“We’re way closer than before,” Michael adds.

Glider pilot

Matt Michael flies various small planes and teaches lessons. But his favorite plane to take up in the air is a plane with no engine — a glider.

A glider, also known as a sailplane, flies completely off the wind and the air currents. In order to launch the glider, you have to have an engine, which shuts off after it’s launched, or be taken into flight by another airplane that tows the glider. Matt’s glider has no engine.

“It seems strange and far-fetched that you’d launch a glider with an airplane on a rope. It’s really very simple,” he says.



Matt Michael sits behind his student in a glider plane.

Matt became interested in planes early on. His dad was a fighter pilot in World War II, and he had a roommate who owned a plane and belonged to a glider club in Ames.

Matt still has the first glider he ever owned.

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FEATURE

It was built in the 1980s with 1930s technology. He logged one of Iowa's longest glider flights at 250 miles. It was a triangular course around Ames, Creston and Denison.

One important aspect in flying glider planes is the weather.

"I've been a weather maniac and learned about air currents on both a large and small scale," he explains. "We know how wind blows, but with the vertical currents, most people don't know the wind blows up and down as much as it does horizontally. The key is to 'loiter' in the vertical currents, where you can stay up and travel a long distance."

When flying, he makes sure there's always a safe landing space, in case the air current dissipates.

"You can put a glider down in any farm field. It's easy to land without engines. Landing in a field feels like defeat, but it's fun to land where nobody has gone before. Ninety percent of the time, farmers are friendly and helpful," he says.

Matt has an instructor's license and teaches students to fly gliders across the country. One of his students went on to join the U.S.



Matt Michael holds a record in Iowa for the longest glider plane flight at 250 miles.

National Soaring team.

"The sport struggles to maintain," he says. "It takes a lot of effort, time and discipline to fly a glider. It's not a lot cheaper than flying regular airplanes."

He says gliders require the same upkeep and inspection as engine airplanes. The best time to fly is with blue skies and puffy clouds,

which helps for a powerful updraft.

"Spring is the best time, before the crops get too tall and the whole state could be a potential landing area."

Gliders are easy to store, and the wings can be folded up and kept in a trailer. Once he's in the air, he's busy.

"During a long flight, I'm constantly

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strategizing and maneuvering. It's not very relaxing. Most people say it's quiet without an engine. But if you're going fast on an updraft, it might be 100 mph on a down draft. Afterwards, you remember the magic and can't believe you just went across the sky for hours without an engine. The clouds are fantastic architecture."

Matt likes how flying a glider is like a wilderness adventure sport.

"The sky is our wilderness of the Midwest. When you're up there, you don't feel like you're in Iowa. You're out in nature with a certain element of danger," he reflects. "Then you're usually home in time for dinner."

Author takes flight

When interviewing Ryan and Michael White, Ryan suggested I fly in their airplane. I'd flown in big jets and a small airplane, but never a homemade two-seater experimental plane, which only logged a couple hundred hours airtime.

Ready to dispel a misconception about small planes being dangerous, I agreed. As Ryan opened up the hangar, the plane looked

tiny. For those who remember the Rock-O-Plane amusement ride, the cockpit was about the same size. It was tricky getting in, and I climbed gingerly down into the seat.

I sat elbow to elbow next to Ryan. As we lowered the clear plexiglass-type dome, he asked if I was prone to motion sickness. I mumbled something about avoiding certain carnival rides. We buckled in, donned noise-cancelling headphones and conversed with each other, listening to pilot traffic near the Ankeny Airport.

After verifying there was no other air traffic taking off or landing, we sped up the runway. In a flash, we were floating into the air.

Once in the air, I could see clearly and felt the speed and wind. It was certainly a more exciting ride than a Boeing 737. It's like you're one with the sky — this felt like a true flying experience.

Ryan explained the controls and showed me the altitude indicator. We cruised at 4,500 feet. As we sped up, Ryan asked, "How fast do you think we're going?"

I guessed about 90 mph. Turns out our top speed was around 139 knots or 160 mph.

Want to fly?

One-time discovery flights are offered at a cost with a pilot at Exec 1 Aviation in Ankeny, <https://exec1aviation.com>. Kids who are interested in aviation can take a free plane ride through the Young Eagles program, offered by Experimental Aircraft Association pilots, www.eaa.org/eea/youth/free-ye-flights. ■

Within five minutes, we were flying over Iowa State University, looking down at Jack Trice Stadium. We circled around, snapped a few photos and headed back to Ankeny. Ryan pointed out landmarks: his house in Polk City, the mile-long bridge, Big Creek and Saylorville.

The landing was smooth. Whew! After a short taxi to the hangar, the plane came to a stop. I didn't want it to end. As I climbed out of the cockpit, I smiled. Wow — what a fun ride. I understood what Ryan and Michael said about a feeling of freedom when you're in the air. I was ready to fly again. ■

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Debt ceiling, bank crisis, and your retirement

If you follow the news, something is constantly threatening the economy. In the last few years, COVID, the supply chain, interest rates and inflation have grabbed the headlines. Recently, the debt ceiling limit and banking crisis are stealing the show.

Despite all these things you can't control, you still want to retire or stay retired, but how? Perspective and a plan.

Recently, three U.S. banks failed, lawmakers took emergency action, and there were more central bank rate hikes. Here's some perspective. Bank failures are fairly common. Since Oct. 1, 2000, there have been 565 bank failures, according to the FDIC. They just don't get as much press as the bank failures of 2008. The latest bank failures don't feel like the start of another 2008, but there could still be some aftershocks, including the possibility of increased volatility in the market.

As for the debt ceiling, the conversation has turned to Social Security and Medicare cuts as a solution — not what anyone retired or thinking about retirement wants to hear. While that grabs the headlines, lawmakers will more likely raise taxes to lower the federal



debt. Taxes are currently at historic lows, with the top tax bracket at 37%. It was just 42 years ago when the top bracket was 70%.

Now that we've discussed history, let's look to the future. You still want to retire or stay retired, despite all of this. And, so far, the families and individuals we work with have done just that, even during market downturns, despite inflation, and in the middle of a pandemic. How? They have a customized retirement plan that was built with retirement risk in mind. We can't predict a banking crisis or COVID, but a retirement plan can account for risks like market volatility, taxes and legislation. A customized retirement plan has action steps we can take when the market is down, such as dollar-cost-averaging or Roth conversions. It also includes a long-term tax plan. We help families and individuals build retirement strategies with the possibility of higher future tax rates in mind and talk about what we can do now to take advantage of taxes being on sale.

History has taught us that there is always a risk that can threaten your retirement. It's good to be aware but not scared of these risks. A customized plan allows you to take control of your retirement. Then when you see the headlines, you don't have to worry because you are still on track to live out your retirement vision.

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

Source: [fdic.gov/resources/resolutions/bank-failures/failed-bank-list/](https://www.fdic.gov/resources/resolutions/bank-failures/failed-bank-list/) "Failed Bank List"; <https://www.fdic.gov/resources/resolutions/bank-failures/failed-bank-list/>

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LIBRARY

POLK CITY Community Library news

The 2023 Summer Reading Program is here. This year's theme is Reading is Delicious. We have programs for kids, teens and adults.

• **Kids and teens: June 5-July 27.** Stop by the library to pick up our paper packets for details on how to participate. See what free events we have, and how to earn prizes. We'll have Movies on Mondays, Story Time on Tuesdays, Comets Kids Club on Wednesdays (K-5), and our Performers Series on Thursdays during our summer reading program. There will also be teen events. Programming runs June 5-July 31, but you can begin logging your reading June 1.

• **Adults: June 1-July 31.** Tickets towards grand prizes can be earned by reading and attending programs. We have a fun lineup of summer programs including Home Brewing with Fenders, Cookie Decorating with Rising Sun, How to Create a Charcuterie Board, Death by Chocolate, a discussion with local author Jolene Philo and publisher Anne Fleck of Midwestern Books, and more.

• **Movie Mondays, June 5, 12, 19 and 26 at 10 a.m.** Each Monday, we will be showing a movie in the Library multi-purpose room that will be fun for the whole family to watch. June 5: "Moana"; June 12: "Peter Rabbit"; June 19: "Lion King"; June 26: "Paddington Bear."

• **Story Time Tuesdays, June 6, 13, 20, 27 at 10 a.m. or 11 a.m.** Join us at the library for stories, songs, bubbles, and a craft or activity. Weekly registration is required. Registration will open on Tuesday of the previous week.

• **Comets Kids Club (K-5) Wednesdays - Sponsored by Butler Engineering, June 7, 14, 21, 28 at 10 a.m. or 11 a.m.** Join us at the library for fun arts and crafts activities. Weekly registration is required. Registration will open on Wednesday of the previous week.

• **D.I.Y. Teen "Food" Squishies, Monday, June 5, 2 p.m.** Teens will have fun creating their own squishies in the shape of food in this fun craft program. Register online at polkcitylibrary.org

• **Adult Crafternoon: Pressed Flower Bookmarks - Sponsored by Polk City Women, Tuesday, June 6 at 2 p.m.** Join us for a fun afternoon of crafting. We will be making simple bookmarks. All supplies will be provided. Ages 17 and older. Register online at polkcitylibrary.org.

• **Wednesday Book Club, Wednesday, June 7, 7 p.m.** Join us for a discussion of "Dancing Under the Red Star" by Karl Tobien. Margaret Werner's survival in the Siberian death camps of Stalinist Russia.

• **Singer/Songwriter, Dennis Warner - Sponsored by Measure, Inc., Thursday Summer Children's Performers Series, Thursday June 8, 10 a.m. at Luana Bank.** Join us while we listen to folk singer and songwriter Dennis Warner.

• **Stay Independent Lunch and Learn with Iowa State University Extension, Thursday, June 8, 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. Register online at polkcitylibrary.org.

• **Adult D.I.Y.: Garden Gnome Craft, Thursday, June 15, 6 p.m.** Join us for a fun evening of crafting. We will be painting flower pots and assembling them into a garden gnome craft. All supplies will be provided. Ages 17 and older. Register online at polkcitylibrary.org. ■



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ELKHART City Festival

Tenth-year celebration features truck pull, kids activities

Elkhart is celebrating its 10th year of the Elkhart City Festival on Saturday, June 24, with a variety of family-friendly activities.

Andrew Cory is a member of the Elkhart Community Betterment Committee, which puts on the event. The festival is a way to bring the community together, especially connecting people living in the old and new parts of town.

Cory is a former Elkhart mayor and has lived in Elkhart his whole life. The town used to put on a festival called the Elkhart Days.

"Back in the 1970s, Elkhart Days used to have a truck pull, but we wanted to add in some different activities," he says.

They first started out with a chili supper and pancake breakfast, due to a small budget. Cory says the driving force is to get people out of their homes.

"When we built a new development, we wanted to get to know our new neighbors and get them out of the house," he says.

The festival has gotten larger each year. This year will feature a truck pull, car show, 5K run/walk, parade, petting zoo, bounce house and other activities for all ages. The festival also include food trucks and vendors; while a live band and fireworks cap off the evening.

In the past, the truck pull has drawn hundreds of folks, and the festival serves as a reunion for Elkhart natives or those who still have ties to the town.

"My nephew from Oklahoma comes back and other relatives return. It's like a great big North Polk reunion," he says.

Cory's family has lived in their Elkhart home since 1986. He's witnessed a lot of growth.

"I used to live a half a mile from town. Now, for the first time, I have neighbors from a new development," he says.

The event is run by volunteers. The cost of the truck pull is \$10 for adults, and kids wristbands cost \$10 for all the kids' activities. Cory adds, "It's really cheap entertainment."

A portion of the entry fee goes towards City projects. "The funds go back into the community. We've helped with the scholarship program and helped pay for the Welcome to Elkhart sign," he says.

Cory encourages residents from Elkhart and nearby communities to join in on the fun. "This is our town. Own it. Put it on your calendar," he suggests.

Volunteers, sponsors and vendors still have time to sign up. For more information, search Facebook for the Elkhart Community Betterment Committee page. ■



Elkhart City Festival is celebrating its 10th year.

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EYE exams reveal much about rest of body

You've heard the expression that eyes are the windows to the soul. In our world, as eye doctors, eyes are the windows to the rest of the body.

You've likely heard that, if you have diabetes, you need to get your eyes checked. The reason is that the vessels of our retina (the inside of our eyes that contains the photoreceptors we use to see) are some of the smallest blood vessels in our body. They are also some of the only vessels we can actually see to examine. So, often, cardiovascular problems, such as diabetes, can often be detected here first.

Some diseases are first detected on an eye exam, such as cases of acute, painful, red eyes in auto-immune disorders or even changes within our central nervous system.

Dry eyes are also frequently associated with the rest of the body. Some medications, CPAP machines, and some inflammatory or auto-immune disorders can cause anterior surface dryness. I saw a patient this week who was surprised to learn that I can see signs where her rosacea had affected her eyelid's oil glands (called meibomian glands).

I'd encourage you to consider your eyes as a part of your overall health to determine if you need to get them examined. ■



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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KIWANIS Seniors of the Month

The Kiwanis Club announces its final North Polk Students of the Month for this school year. Honored are Christian Nicholas Ponce Suarez and Shelby Bartleman.

Christian Nicholas Ponce Suarez

"Hello, my name is Christian Ponce Suarez, and I live in Polk City. I have two siblings, Alexis and Riley. I began my high school journey at North Polk my freshman year after moving from the south side of Des Moines. I've enjoyed exploring my options after high school by taking DMACC classes. After graduation, I plan to start college at DMACC before transferring to a university to study robotic engineering."

Christian is the son of Sonia Dorsett. He works at Ankeny Bridges.



Shelby Bartleman

"My name is Shelby Bartleman.

I have three siblings: Rocky, JJ and Miranda. My favorite school subjects are math and history, and, most recently, I have picked up an interest in art. I participate in many activities at my school including soccer, cross country manager, student council, Key Club, and National Honor Society. A few awards I have received are Kiwanis Student

of the Month, School Student of the Month, Spanish Honor Society, National Honor Society, Yogi of the Year, the Seal of Biliteracy, and the Gold Honor Roll. I am also very involved in my church. I participate in church youth group, help Sunday evenings in Kids 4 Truth, and I am a part of the Youth Leadership Team. Being part of the Youth Leadership Team means leading a group of middle schoolers on Wednesday nights and planning out events. I also work at Lakes Early Learning Center. After graduating high school, I plan to attend Iowa State to major in Early Childhood Education and possibly minor in Spanish. This past February, I got the opportunity to go on a Missions Trip to Honduras. The trip really inspired me to further my learning in Spanish. I hope to take more missions trips after I graduate."

Shelby is the daughter of Tim and Chandra Bartleman. ■



WHAT WILL your memorial say about you?

Decoration Day (now known as Memorial Day) was first observed in 1868 when people placed flowers on the graves of those who had been killed in the Civil War. After World War I, the day was adjusted to honor the deceased in all wars and became a national holiday in 1971. Today, we observe not only the death of our veterans, but of all loved ones who have died.

It is interesting to walk through a cemetery and read the words on various memorials.

"Loving parents and grandparents," "Always in our hearts," "At home with God," "Gone, but not forgotten." These words can give a glimpse of what was important to those who lie beneath the soil. Some endearments are humorous: "I'd rather be fishing!" or "Sorry I can't get up!"

Does your family know how you want to be remembered? The wisdom you wish to share? When planning for your future memorial, take time to reflect on what you want future generations to know about you. One hundred years from now, the only thing most will know is what they see on your memorial. Choose your words carefully.

Memorial Day — a day to remember loved ones but also a day to begin thinking of how you wish to be remembered. ■

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



Join us at *Highland Memory Gardens Cemetery*

31st Annual Memorial Day Service
Monday, May 29th at 9 a.m.

One NE 60th Avenue in Saylor Township
(corner of 2nd Avenue and NW 60th Avenue)



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WELLNESS

By Alex Townsend, BSN, RN

CASE of the blues?

Your Bs could be to blame

Are those winter blues sticking around into the springtime? Taking a look at your source of B vitamins may alleviate these feelings. Suffering from hormone imbalance, metabolism disturbance, anxiety or depression may be the result of deficient B vitamins.

B vitamins are commonly known to help the body convert carbohydrates into fuel for the body to produce energy. They also help the body metabolize fats and protein. B-complex vitamins are needed for healthy skin, hair and eyes. B vitamins are essential for DNA production, neurotransmitter function and maintenance of the nervous system.

Oral contraceptives are associated with depleted B6, B12 and folate levels. This can be detrimental to neurotransmitter production, energy, memory and mood. Alcohol consumption, even at the social level, can deplete vitamin B1, Thiamine. Thiamine deficiency is shown through headache, fatigue, irritability, depression, and chronic fatigue.

Supplementing B vitamins may be through oral, intramuscular and intravenous routes. Intravenous and intramuscular routes are absorbed almost instantaneously and utilized by the body most efficiently. Start supplementing your Bs and kick those blues today. ■



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

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MEMORIAL DAY MASS

at Beaver Catholic Cemetery. May 29 at 9am

PARISH PICNIC

at Centennial Park June 4 at 11am

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LETTER TO THE EDITOR

My name is Jacob Blattel, and I am a junior at North Polk High School. I am also a Boy Scout of six years, with Troop 89 and working on my Eagle Scout. Part of finishing my Eagle is finishing my communication merit badge requirement. Write to a magazine or local paper to express my opinion, share information or ask a question. So I wanted to share how much I enjoyed your story.

Your story in Living Magazine, March 2023 "Different Paths but Common Footsteps" really meant something to me, and I wanted to thank you for sharing.

My father and I share a similar connection. Even with my scouting journey. Although we do not agree completely on things, we both feel that scouting makes a difference by teaching many ways of doing things. He too was in scouting and made it to Life Scout. I realize that I am proud to be pushing towards my Eagle for myself, even if I started it for him. The things I have done along the way, and completed myself. I too have a passion to fly one day, or even be a part of something bigger. As I prepare for college, I am looking at Aerospace Engineering and have even thought about the Air Force. I have a lot to think about before next year. I enjoyed your story and wanted to say thank you for sharing. Nice to know I am not alone in my feelings. ■

NEIGHBOR

AUTHOR releases new book

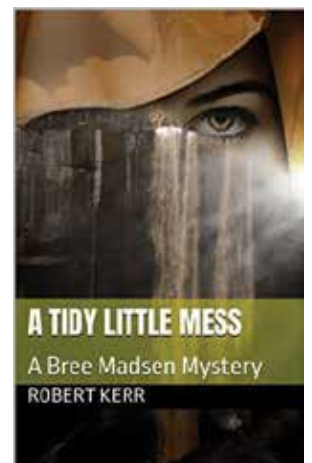
Robert Kerr of Polk City has released "A Tidy Little Mess," a Bree Madsen Mystery.

Although Robert Kerr was raised in Nebraska, he has lived in central Iowa for nearly 50 years, working as a school psychologist until his retirement in 2011. His first novel, "Completely Restored," a time-travel mystery about a Marshalltown family, was picked up by readers around the world as an ebook. He followed that with "Legion Lake," another mystery set in an Iowa lake community that was inspired by his prize-winning short story, "One Last Trip."

Now Kerr's third novel, "A Tidy Little Mess," is set in his hometown in Nebraska and revolves around a young newspaper reporter who set out to clear her grandfather's name only to find herself embroiled in a "A Tidy Little Mess."

Kerr lives in Polk City with his wife, Joan, and their "slightly crazy" dog, Jake.

"A Tidy Little Mess" is available online at: <https://tinyurl.com/mw7zp9na>. ■



ALTERNATIVES to a 20 percent down payment

If you're putting off buying a home to save for a down payment, consider financing options that require little or no money down. Some options include a conventional mortgage with private mortgage insurance (PMI), an FHA mortgage or a 100% financed mortgage.

A conventional mortgage with PMI

A common option is a conventional mortgage, often a 30-year term. With less than 20 percent down, you will pay PMI, but often that is not a bad idea. A conventional mortgage can be obtained with as little as 3% down. The 3% down program does have income limits and additional limitations. If you don't meet requirements for the 3% down program, you may need to provide 5% down.

The way PMI is calculated has recently changed to risk-based pricing, which means the amount of PMI you pay is based on your overall credit profile. PMI can be paid monthly or in a one-time premium. The one-time payment requires more funds to close the loan, but it reduces monthly payments.

An FHA Mortgage

An FHA mortgage is another way to purchase a home with only 3.5% down. Often this option is best for those with lower credit scores or limits on new credit, which may cause lower scores. PMI on an FHA mortgage will likely be higher, but the interest rate is often lower.

A shorter-term mortgage

A good way to avoid any down payment is to obtain 100% financing. If you are interested in 100% financing, you should ask about a 15- or 20-year mortgage. These mortgages do not require a down payment or PMI; however, because they are amortized on a shorter term, they do require higher monthly payments compared to a conventional, 30-year mortgage.

One big advantage to shorter-term mortgages is you pay less total interest over the course of your mortgage. This is because, although your interest rate is comparable to a conventional mortgage interest rate, you have fewer total payments and fewer total interest charges.

If you are able to make higher monthly payments, a shorter-term mortgage may be your most financially efficient mortgage option. ■

Contact a Bankers Trust mortgage loan originator who will review your complete credit profile along with your home-buying goals to help you determine the best mortgage type for your individual situation. Information provided by Mindy Selix, VP Construction Lender, NMLS ID#: 571223, 515-222-2017 (office), 515-491-1050 (mobile), MSelix@BankersTrust.com; and Yvonne Silvers, VP Mortgage Loan Officer, NMLS ID#: 571224, 515-222-2005 (office), 515-490-4221 (mobile), YSilvers@BankersTrust.com. Bankers Trust Company, NMLS ID#:440379, 1925 N. Ankeny Blvd., Ankeny IA 50023. Visit Education.BankersTrust.com for more information on homeownership, financial calculators and more. Information shared from www.education.bankerstrust.com.



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(515) 222-2017
MSelix@BankersTrust.com
BankersTrust.com/mindy-selix



Yvonne Silvers

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(515) 222-2005
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RECIPE

DISHING out the facts on good fats

(Family Features) For those seeking to be more health-conscious, the idea of eating nutritiously seems simple. However, understanding what's truly "good for you" can sometimes be confusing.

In honor of National Nutrition Month and Healthy Fats Day, Avocados From Mexico is sharing how avocados — a delicious food and source of good fats and several vitamins — make everything better. Avocados From Mexico conducted a survey and found that while 76% of respondents believe fat is an essential component of a healthy diet, less than one-third are confident they know why it's important to have "good fats" in their diets.

For starters, according to the survey, nearly half of Americans didn't realize foods with good fats, like avocados, can help with weight management. However, monounsaturated and polyunsaturated fats found in avocados can lower the risk of becoming overweight, according to research published in "Nutrients."

Virtually the only fresh fruit with good fats, avocados can help people meet both good fat and fruit and vegetable recommendations in the same bite with approximately 6 grams of good fats per serving (one-third of a medium avocado).

To find more nutritional facts and figures, along with recipes, visit AvocadosFromMexico.com. ■

Harvest bowl salad with balsamic vinaigrette

Servings: 8

Balsamic Vinaigrette:

- 1/2 Avocado From Mexico, diced
- 1 tablespoon avocado oil
- 2 tablespoons shallots, minced
- 1 tablespoon Dijon mustard
- 3 tablespoons white balsamic vinegar
- 1 tablespoon honey
- 3 tablespoons water

Salad:

- 2 Avocados From Mexico, diced
- 2 sweet potatoes, roasted and diced
- 2 cups quinoa, cooked
- 2 cups arugula
- 2 cups kale
- 1 cup Brussels sprouts petals, roasted
- 2 Honeycrisp apples, diced
- 2 tablespoons roasted pecans, unsalted
- 2 tablespoons roasted pepitas, unsalted
- 2 tablespoons dried cranberries



- **To make balsamic vinaigrette:** In food processor, process avocado, avocado oil, shallots, Dijon mustard, balsamic vinegar, honey and water to smooth consistency. Set aside.
- **To make salad:** In large bowl, combine avocados, sweet potatoes, quinoa, arugula, kale, Brussels sprouts petals, apples, pecans, pepitas and dried cranberries. Pour balsamic vinaigrette over salad mixture.
- Toss salad to coat. Keep refrigerated until ready to serve.

Nutritional information per serving: 390 calories; 16 g total fat; 0 g saturated fat; 0 g cholesterol; 370 mg sodium; 55 g total carbohydrates; 11 g dietary fiber; 12 g sugar; 15 g protein.

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TALKING about estate planning with Mom

The month of April can be chaotic for any financial firm. As we depart from this “season of tax planning,” we open the door to a new season of preparation — estate planning.

For a gardening man, the month of May brings me to Mother’s Day weekend. This is the weekend that my family has historically always planted the garden. We prepare for the start, we plan for the outlay, and we celebrate the efforts. However, I want to take pause this year. Our mothers need more than pretty flowers... on more than one occasion. In our busy lives, the month of May does force us to carve out time for our mothers. Moms will always love you for what you are and what you do. Let’s give it back.

- Mom doesn’t always tell you this, but her passion is to feel confident in the long-term future.
- Mom doesn’t always insinuate to this, but she does want to consider you in her passing.
- Mom doesn’t generally ask of this, but she would like to feel financially secure.

May is not usually the month that I talk about estate planning. However, with April showers and May flowers, I am reminded that our mothers do....NEED. As we look back, Mom provided. Mom gave. Mom brought results. How can we return that favor (besides a May 14 flower delivery)? What does Mom truly need?

Have you had “the conversation?”

“Mom, what are your plans, desires and wishes for retirement and your end-of-life planning?”

What are your mom and dad’s long-term care plan?

OK, careful. Mom and Dad will think you are asking about insurance on this question. Make sure to pause after “care” before you say “plan.” (This is a big question, requiring an open-ended discussion with two branches of the family tree. Be sensitive; be kind.)

And, lastly, “Is there anything that we/I should know about you or may desire to know about you if you were gone tomorrow?”

This will be the most valuable thing you could ask. We will always wish we had time back that we lost, and we will always wish for more knowledge from our parents than we received. Don’t miss the moment.

Estate planning is a big step and can be a difficult step for people. Many struggle with putting together a legal will. I believe it has to do with our human challenge to admit mortality’s end. This is easily the most difficult crossroad for all of us as people prepare for the future. When internally asking the tough questions and answering the same questions, take pause. Give it the time it deserves. To all our mothers...the best. Happy Mother’s Day! ■

Information provided by Daniel Rundahl, Financial Advisor, Rundahl Financial Consultants, 6165 N.W. 86th St., Johnston, drundahl@rundahlfinancial.com, 515-727-1701, www.rundahlfinancialconsultants.com.



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EARTH DAY 5K raises money for city park

Polk City Friends of the Park put on successful event.

The Polk City Friends of the Park is a registered 501(c)3 nonprofit that formed in January 2022 with a mission to enhance, grow and promote Polk City's parks, trails and green spaces for the benefit of the entire community. Last year, the organization raised money for a shade structure at Leonard Park, which will provide a shaded area with two picnic tables, offering a place to relax or host birthday parties.

This year, one of the organization's goals is to help fund the Pocket Park, located between Giggles Salon and La Familia on the Square. This land is owned by the city and was a muddy makeshift beer garden for Fenders Brewing for a while.

The City received a Pocket Park Grant, which required a 50 percent match from the city.

"Our goal is to fundraise enough



Sarah Hoodjer, vice president of Friends of the Park; Jessica Faue, president of the group, and Jason Thraen, Parks and Recreation director

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WHERE WE LIVE

money that none of the parks and recreation budget has to cover this and will be fully funded by grants and donations,” shares Jessica Faue, president of the Polk City Friends of the Park.

“The Pocket Park will be an outdoor area for food and drinks and will include a mural. It will have year-round tables and benches, flowerpots and bike racks.”

She adds that the organization is well on its way to meeting this goal and has already passed their fundraising from last year.

One way the group raised funds this year was through the recent Earth Day 5K. The event, held on April 22, had 200 registered families and individuals.

“I would say our numbers would have been higher this year, but it was 30 degrees and windy,” Faue says. “Everyone who did attend was warmly dressed and in great spirits. It was cold, but the volunteers and attendees made the absolute best of it. We had people attend from 16 cities, including Adel, Shelby, Blair, Altoona and an hour and a half away from Wellsburg.”

Everyone who registered received a slap koozie, a native plant and a raffle ticket for a prize, all of which were donated by local businesses.

Faue shares that it took a village of people/organizations to pull off



The Earth Day 5K was organized by the Polk City Friends of the Park to raise funds.

the event. Fenders Brewing created an event beer— all proceeds of which go back to the Polk City Friends of the Park, Fareway donated bananas, the creamery gave each child who raced a token for a free ice cream cone, Firefly Wellness had a booth where kids could stretch and jump, and much more.

Faue adds that, overall, the community has been extremely supportive of the Polk City Friends of the Park’s goals and events.

“This year you’ll find us at the Farmer’s Markets, at the festivals and at RAGBRAI, selling shirts and koozies and answering parks questions,” she says. “We enjoy hearing the community’s wishes and hearing what gets people outside and involved.”

For more information about the organization and upcoming events, visit its Facebook page or polkcityfriendsoftheparks.com. ■

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Andrei Murphy
President

EVENTS IN THE AREA

Be sure to check for cancellations.

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



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 about fishing then head out for some fishing.



Farmers Market

Thursday evenings
through Sept. 18, 4-7 p.m.
Polk City Square

The Polk City Farmers Market is underway. Enjoy visiting a variety of vendors and live entertainment.

Garage sale and bake sale

Saturday, June 3, 9 a.m. to 1 p.m.
Sheldahl United Methodist Church, Sixth and Hubbell



The Sheldahl United Methodist Church is holding a garage sale and bake sale in conjunction with the Slater Citywide Garage Sales. Garage sale items are sold for a freewill donation. Items include a lot of denim rag rugs. A bake sale is also planned. Free coffee and bottled water will be available.

Elkhart City Festival

Saturday, June 24

Elkhart is celebrating its 10th year of the Elkhart City Festival with a variety of family-friendly activities. This year features a truck pull, car show, 5K run/walk, parade, petting zoo, bounce house and other activities for all ages. The festival also includes food trucks and vendors. A live band and fireworks cap off the evening.

Four Seasons Festival


Friday and Saturday, July 15 and 16

Join this fun-filled weekend at the Four Seasons Festival in Polk City. The festival will feature food trucks, a beer garden, youth and teen activities, a toddler zone, vendor fair, contests and competitions, among many more activities. Friday's highlights are a family movie, three-point shootout, and live music. Saturday morning is the fun run, parade, and Kiwanis pancake breakfast. The afternoon includes live music, family-friendly activities, bandstand contests, punt-pass-kick contest and car show, followed in the evening by youth/teen movie, live music and dancing. Visit www.fourseasonsfestival.com/ for more details and see next month's North Polk Living for a story about the festival.

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EVENTS IN THE AREA

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Be sure to check for cancellations.



Carlisle Bike Nights

Third Saturdays through September, 5-10 p.m.
School Street, Downtown Carlisle

Bike Nights will be hosted by the Carlisle Chamber of Commerce along with music, raffles, beverages and food from Carlisle restaurants. May 20 features music by Joe Inman. June 17 features Richard Arndt; July 15 features Joe Inman; Aug. 19 features Luke Farland; and Sept. 16 features Adam Whitehead. Activities include Best Bike Contest and Best Audio Contest May 20 and Sept. 16. Prize is a free oil change donated by Smart Sound and Cycling. Bring your lawn chair and enjoy the evening, even if you don't have a bike.



Urbandale Summer Performance Series

Tuesday, May 23, 6:30 p.m.
Charles Gabus Memorial
Tree Park, 3400 86th St.,
Urbandale

Enjoy a free concert featuring The Rivas. All ages are welcome. Bring a lawn chair.



Greenbelt Music Festival

May 19-20

Horizon Events Center, 2100 N.W. 100th St., Clive

The annual music festival in Clive just off the Greenbelt Trail will feature headliners Jameson Rodgers and The Infamous Stringdusters to kick off warm weather returning to the state.

Valley Junction Farmers Market and Music in the Junction

Thursdays through Sept. 28, 4-8:30 p.m.

Historic Valley Junction, 100-300 blocks of Fifth Street and Railroad Park

The Valley Junction Farmers Market is home to more than 80 weekly vendors selling fresh produce, baked goods, plants and flowers, arts and crafts, and prepared foods. Join your friends and neighbors and enjoy special performances events are scheduled throughout the season. Music starts at 6 p.m. May 25, Dick Danger Band. June 1, Suede; June 8, Gut Feeling; June 15, Cover That; June 22, Steam Boats; June 29, Standing Hampton; July 6, Simply Seger; July 13, Toast3r; July 20, Get Off My Lawn; July 27, Fahrenheit; Aug. 3, Brother Trucker; Aug. 10, The Sons of Gladys Kravitz; Aug. 17, Raquel and the Wildflowers; Aug. 24, Boomerang; Aug. 31, Gimikk; Sept. 7, Rhythematics; Sept. 14, Drive Thirty 5; Sept. 21, The Uniphonics; June 28, The Crust.



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. ■



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*APY is annual percentage yield. The stated APY is accurate as of 3/27/23. Minimum deposit to open is \$10,000. Penalty for early withdrawal. Certain restrictions may apply.

SPRING clean your finances

After a long winter season, spring is finally upon us. While the grass is turning green and trees are sprouting, you may have started or thought about starting your spring cleaning. For many of us, that consists of deep cleaning and clearing out rooms and closets for a fresher and happier environment. While we're refreshing our homes, we should also consider ways to tidy up our finances. Here are some strategies for your financial spring cleaning:



Clean up your accounts.

If you have accounts at several different financial institutions, it might be challenging to keep track of them all. If you feel like your finances are disorganized, consider consolidating your accounts into one relationship. Or, if you prefer to maintain accounts at different institutions, be sure to take advantage of digital services provided such as online and mobile banking, which make it easy to check your accounts daily.

Get rid of the paper.

If you receive paper statements from your bank, consider switching to paperless or "eStatements." There are numerous benefits to going paperless, including reducing the clutter in your home. It is more eco-friendly and makes it easier to track your finances having your statements all in one place.

Refresh your budget.

Your budget is the foundation of your financial health, so make sure to prioritize sprucing it up. Take time to review your budget to determine if you are overspending in certain areas and look for ways to possibly cut back, such as canceling unused subscriptions.

Review your credit report and take inventory of debts.

If you don't already, you should check your credit report annually. Doing so allows you to get a view of all your credit accounts and make sure there is nothing unusual, such as an account you don't recognize. If you do notice something unusual, you can dispute it with the credit bureau.

Maximize your credit rewards.

As you review your spending habits, take time to see what you can do to get the most out of your credit cards. Using a rewards card for purchases can be beneficial. You can earn points toward flights, hotel stays or getting cash back. It could also be beneficial to apply for a rewards card before making any large purchases as you could qualify for an introductory points bonus. Of course, you need to be careful when using credit cards and only use it for purchases you can pay off every month.

We hope you find these strategies helpful when it comes to tidying up your finances, and we wish you a happy spring season! ■

Information provided by Kelsey Hughes, marketing officer, Raccoon Valley Bank, Adel, Dallas Center, Grimes and Perry, 515-465-3521.

TLC for your air conditioner

Ah, spring. The flowers are blooming, the birds are chirping, and the weather is finally starting to warm up. And while you might be busy cleaning out your closets and getting your garden ready, don't forget about your air conditioner. After all, it's about to start working overtime to keep you cool in the coming months.



That's why it's important to take the time to give your air conditioner a little TLC this spring. Here are some easy maintenance tips to help prepare your AC for the warmer weather ahead:

- **Change your air filter.** This is probably the easiest and most important step you can take to maintain your air conditioner. A dirty air filter can restrict airflow and cause your AC to work harder than it needs to, which can lead to higher energy bills and even system breakdowns. So make sure to replace your air filter regularly.

- **Clean the outdoor unit.** Over the winter months, leaves, dirt and other debris can accumulate around your outdoor AC unit. This can hinder airflow and cause your system to work less efficiently. Take a few minutes to clear away any debris and make sure the area around your unit is clean and clear.

- **Schedule a professional tune-up.** While there are some maintenance tasks you can do yourself, it's always a good idea to have a professional tune-up your air conditioner at least once a year. A trained technician can identify any potential problems before they turn into bigger issues, ensure that your system is running at peak efficiency, and help extend the lifespan of your AC.

- **Check your thermostat.** As the temperatures start to rise, it's important to make sure that your thermostat is working properly. If you have an older manual thermostat, consider upgrading to a programmable one to help save on energy costs. And, if you're not sure how to properly set your thermostat for optimal comfort and efficiency, don't hesitate to ask a professional for help.

Taking the time to perform these simple maintenance tasks can help ensure that your air conditioner is ready to handle the summer heat. And, not only will regular maintenance help keep your system running efficiently and effectively, it can also help save you money on energy bills and prevent costly repairs down the line.

So, this spring, show your air conditioner a little love and give it the attention it deserves. Your wallet (and your home's comfort level) will thank you. ■

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

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GROUND Breaking

The City of Polk City held a ground breaking ceremony for the new Polk City City Hall and Community Center on April 19.



The \$6.5 million facility will include city offices, council chambers, a 185 capacity community room with public restrooms and kitchen. The building will include 55-60 public parking spaces as well.



Jason Madison and Jason Thraen



Mayor Steve Karsjen, Brandon Converse and Mandy Vogel



Chad Johnston and Heather Raver



City Councilor Robert Sarchet, Council Councilor Mandy Vogel, City Councilor Jeff Walters, Mayor Steve Karsjen, City Manager Chelsea Huisman and City Clerk Jenny Coffin



Rob Cupp and Toby Ramsey



Travis Thornburgh and Noah Schule



Chelsea Huisman and Jeff Walters



Jenny Coffin and Jason Knipp



Eric Hockenberry and Shane Torres

OUT & ABOUT

CHAMBER Lunch

Polk City Chamber of Commerce lunch was held at Luana Savings Bank on April 12.



Polk City Chamber of Commerce lunch was held at Luana Savings Bank on April 12.



Monica Converse and Brian Nelson



Rosemary Taylor and Charlotte Loter

NOW HIRING!

Polk City Parks & Recreation Summer 2023 Seasonal Positions

RECREATION ASSISTANT 1: \$10-12 PER HOUR

RECREATION ASSISTANT 2: \$12-14 PER HOUR



To view job descriptions and download application, go to:

polkcityia.gov/administration/pages/latest-city-job-opportunities

Contact: Jason Thraen

jthraen@polkcityia.gov
515-984-6233



Summer Program Registration NOW OPEN!



VIEW OUR NEW BROCHURE!



CHAMBER Lunch

Polk City Chamber of Commerce lunch was held at Luana Savings Bank on April 12.



Dayne Magneson and Steve Karsjen



Christine White and Brandon Converse



Shawn Comer, Jeremy Siepker and Jason Madison



Chad Johnston, Kimberley Jackman and Heather Raver

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the**daily**umbrella

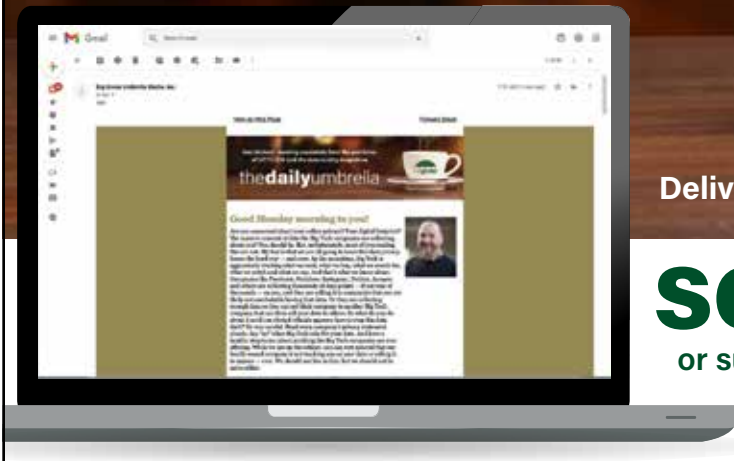
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