

Living

FOUR SEASONS

Festival **TIME!**

**Second celebration
follows as bikers
come to town**

Activities for summer fun

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HERE ARE SOME THINGS TO KNOW:

- 1. Wear Sunscreen:** Apply SPF 30+ sunscreen before going outside and reapply regularly.
- 2. Seek Shade:** Limit sun exposure, especially between 10 am and 4 pm.
- 3. Cover Up:** Wear protective clothing, hats, and sunglasses to shield your skin.
- 4. Skip Tanning Beds:** Avoid artificial UV radiation, which increases skin cancer risk.
- 5. Check Your Skin:** Monitor for any new or changing moles or spots, and report concerns to a healthcare provider.

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WELCOME

A FESTIVAL as unique as its community

Not too many years ago, community festivals were few and far between. The ones that did exist were small in comparison to those today. Now, seemingly every community has a large, multi-day festival with food trucks, parade, carnival, live music and even fireworks. Several even choose to hold theirs on the Fourth of July. I have attended every community celebration in central Iowa at one point or another, and although they are similar, each has its own unique identity, too — as it should.



Suburban communities are sometimes criticized for having chain stores, cookie-cutter houses and traditional family make-ups. Those criticisms typically come from outsiders who don't live in the community or try to understand its unique characteristics. And, there is a reason why chain stores choose to come to a town, developers choose to build there, and families decide to move in. As a whole, suburban communities are cleaner than rural communities and safer than metro ones. Call it what you want, but those characteristics are magnets for people and businesses.

Meanwhile, if you drive deeper into neighborhoods, business districts and even cemeteries, you find that uniqueness I mentioned previously. The history is rich, and the pride is immense. The same can be said for community festivals, and that is ever apparent in the North Polk area.

If you have not actively participated in the Four Seasons Festival, you are in luck. This year's event is just around the corner, and there will most certainly be a number of events and activities that you will enjoy.

Once again, we share the details of this hometown event in the pages of this magazine. It is a wonderful part of this vibrant community and yet another reason why so many choose to call the North Polk area home.

Thanks for reading. ■

SHANE GOODMAN

President and Publisher
Big Green Umbrella Media
shane@dmcityview.com
515-953-4822, ext. 305



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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FOUR SEASONS *Festival* TIME!

By Jackie Wilson

Summertime in Iowa means taking advantage of outdoor activities with family and friends. Each year, residents look forward to cherished traditions, holidays and gatherings. It's an even bigger bonus when you have two lakes — Big Creek and Saylorville — right in your community. What more do you need to make summer complete?

Just wait, because Polk City is hosting a double delight with two summer celebrations in July — the Four Seasons Festival and RAGBRAI's stop in Polk City. Ask your boss for time off, finish up your chores and mark your calendars to get ready for an entertaining July in Polk City.

**Second celebration
follows as bikers
come to town**



Four Seasons Festival

Tap your toes to live music. Lace up your tennis shoes and run — or walk — a 5K, or start training for that 8K. Chow down on food from your favorite food truck. Or, bring your toddler to the corn pool and blow some bubbles. Whatever your festival go-to activity is, you can find it at the Four Seasons Festival in Polk City.

The festival takes place July 14-15 on the Square and various locations around town.

The Four Seasons Festival began in 2007 as a way to bring residents together. During the pandemic in 2020 — like other events, it was canceled. The past two years, organizers offered a mini festival, with only one day of activities.



Bounce houses and kids' games are offered at the event.

But, this year, the full festival is back and better than ever with two days packed with fun.

Ashley Delaney of Polk City is a volunteer with the festival and is in charge of marketing

and external relations. Committee and chamber members over the years have kept notes on what people request or what needs improving for future festivals.

CHILDREN'S PERFORMERS SERIES

Terrific line-up of fun-tastic performers for you to come watch at 10 a.m. on Thursdays at Luana Bank.

KIDS CREATE

Kids Create offers day camps and summer camps. Located on the Square. Registration information here: app.iclasspro.com/portal/kidscreate

COMETS KIDS CLUB

Keep your kiddo (ages 6-11) entertained for at least an hour this summer! June 7, 14, 21, and 28 at 10:00 a.m. or 11:00 a.m.

STORY TIME TUESDAYS

Register for the story time you want to go to the week before at www.polkcitylibrary.org.

WEDNESDAYS AT THE LIBRARY

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SUMMER ADVENTURES

for your little ones

Susie Sheldahl

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“People wanted the two-day festival. They also wanted the parade and fun run to come back,” she says.

Other feedback is that families desired more activities for teens and youth. In the past, bouncy houses and petting zoos entertained the youngsters, while a beer garden and music wooed adults. Yet, older kids and teens wanted activities geared toward their age group. This year, they are dividing kids activities into age zones. The Kiwanis park includes games for youth and teens, such as a three-point shootout; punt, pass and kick; blitz ball; sandball; and more.

“We expanded our activities to the Kiwanis park to separate the younger and older kids. Adding new events for adolescents was one of our priorities,” Delaney says. “As we took a few games off the Square, that leaves more room for families to listen to the live music.”

New this year, on the Monday of the festival week, organizers kick off the fun with a scavenger hunt of various items around Polk City. The winners get a chance to win a “cut the line pass” for Friday evening events.

The 2023 Golf Classic was rebranded. It is still held at the Tournament Club of Iowa but

will be a shotgun start instead of rolling tee times. The fun run includes an 8K, 5K and 2.5K for kids. The cost is \$15 a person or \$30 for a family of two or more.

As it's the middle of July in Iowa, the temperature tends to be hot. The festival is working with the American Legion Post 232 to provide a cooling station in its building.

One of the biggest supporters of the Festival is the American Legion. A portion of the money raised through food stands and activities benefits local veterans, military members and their families. The Legion also supports the North Polk Schools and people and businesses of the Polk City community. Look for food stands, bags and bingo — along with air conditioning on a hot day.

The Four Seasons Festival is put on by Go Polk City — a combination of the City, Chamber and Economic Development. All of the events on the Square are free and provided by Go Polk City.

“We have many sponsors for the event, as well as groups and organizations who are also helping out,” Delaney says. “We are still looking for sponsors to help support the event.

We've found that many businesses are happy to support their community.”

Delaney says the event is put on as a way to showcase what Polk City has to offer.

“It's important to continue what the leaders originally wanted to do for the festival, and that's to feature what our community has to offer.”

She says Polk City has retained its small-town charm, even after recent growth.

“Polk City is uniquely positioned in proximity to a larger community. We still have a sense of being neighborly with a small-town feel and a sense of comfort,” she explains.

Polk City is an ideal place for her and her husband to raise their three daughters, she adds.

“People genuinely care about others. We support where we live. Our community thrives when we support local and foster that sense of togetherness.”

Several activities require pre-registration. The festival also needs volunteers, sponsors and vendors. Delaney says high school students or clubs can set up a booth with no cost. Visit www.fourseasonsfestival.com for more information.

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FEATURE

Concert lineup

There's nothing better than unfolding a lawn chair, grabbing a cold beverage and dancing along with live music on a warm summer night. The Four Seasons Festival loves its music as well. Here's the music lineup for the festival:

FRIDAY, JULY 14

5-8 p.m., Mike Bernard & the Midwest Made
8:30 p.m. to midnight, Standing Hampton

SATURDAY, JULY 15

12-2 p.m., Ben Puttmann
2:30-5 p.m., Royce Johns
5:30-8 p.m., Dick Danger Band
8:30 p.m. to midnight, Call of the Road

RAGBRAI stop in Polk City

As RAGBRAI is celebrating its 50th year, communities and bicyclists eagerly awaited the announcement of pass-through towns and overnight stop locations.

When RAGBRAI revealed Polk City as a pass-through town, community leaders were elated. RAGBRAI officially stops at Polk City on July 26 as bikes pedal their 50-mile trek



RAGBRAI 2022. Photo by Jackie Wilson

from Ames to Des Moines.

Jenny Coffin, Polk City's city clerk, says Polk City was notified it would be included in the route the day before the full route was announced. Coffin says the town is excited to have an epic event at their doorsteps.

"We think the ride will be huge — not only because of the 50th anniversary, but for the

proximity to Des Moines," she says.

Organizers came up with the theme "A Dam Good Time" to reflect the town's heritage and amenities. RAGBRAI has passed through Polk City about eight times but hasn't made a stop there for nearly 20 years.

"The community has changed a lot since then. It's been a long time, and we have a lot to

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offer,” says Coffin.

Her task is to focus on vendors, public relations and communications for the event. Various committees are working on other events, and they’re conducting several planning meetings to coordinate the influx of thousands of bicyclists into the town.

Most bikers are set to arrive mid-morning, just before lunchtime.

“We think that, since it’s a shorter route, they’ll linger longer here. There’s only one other stop until the overnight in Des Moines.”

The bicyclists will arrive in the northwest side of town and leave north off of Third Street. Most of the activities and vendors will be set up downtown off Broadway and at the Square.

Coffin says the City is issuing permits for food, beverage and vendors. Various sponsors are offering activities. The band Gut Feeling will be playing on the stage from 9 a.m. to 1 p.m. Activities include giant yard games, beer garden, food trucks and other free entertainment.

The fire department and police are

in charge of public safety. The library is coordinating volunteers. Go Polk City is selling shirts and other items.

Coffin says she is pleased with the town’s support.

“It takes a team effort to pull this all together. The community is very excited,” she says.

She hopes for a fun, safe event.

“This will draw people to our community. It’s a great opportunity to show off our town and show everything that Polk City has to offer.”

Square gears up for visitors

During July, businesses on the Polk City Square are preparing for an influx of thousands of visitors. Fenders Brewing, a bike-themed brewery on the Square, is especially pumped to have bikers come to town.

Jason Madison, Fenders Brewing owner, will park a trailer to serve beer during RAGBRAI, so folks don’t need to come inside.

“We’re also working on brewing a



RAGBRAI-themed special beer,” he says.

He says the RAGBRAI committee is working hard to coordinate logistics with businesses.

“I know the committee is putting their best foot forward for when it comes to town,” he says.

For volunteer or vendor information, visit www.polkcityia.gov/home/news/ragbrai-0. ■

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Avoid surprises: 8 things Medicare doesn't pay for

Original Medicare (Parts A and B) covers many medical and hospital services. Some of the things it doesn't cover might surprise you.



1. Opticians and eye exams - While original Medicare does cover ophthalmologic expenses such as cataract surgery, it doesn't cover routine eye exams, glasses or contact lenses. Nor do any Medigap plans. Some Medicare Advantage plans cover routine vision care and glasses.

2. Hearing aids - Medicare covers ear-related medical conditions, but original Medicare and Medigap plans don't pay for routine hearing tests or hearing aids.

3. Dental work - Original Medicare and Medigap policies do not cover dental care, such as routine checkups or big-ticket items, including dentures and root canals.

4. Overseas care - Medicare usually doesn't cover health care while you're traveling outside the United States. Some Medigap policies cover emergency overseas medical costs. Most plans have a \$50,000-lifetime limit for foreign travel emergencies.

5. Cosmetic surgery - Medicare doesn't generally cover elective surgery such as facelifts or tummy tucks. It will cover cosmetic

surgery in the event of an accidental injury or, if needed, after another treatment, such as reconstruction following a mastectomy.

6. Chiropractic care - Original Medicare does not cover most chiropractic services or tests that a chiropractor orders, including X-rays. Part B pays for one manual spinal manipulation by a chiropractor to correct vertebral subluxation. Some Medicare Advantage plans will cover chiropractic services.

7. Massage therapy - Original Medicare doesn't cover massage therapy. When it comes to pain management, Medicare does cover chiropractic care in certain limited circumstances as well as physical and occupational therapy prescribed by a doctor.

8. Nursing home care - Medicare pays for limited stays in rehab facilities, for example, if you have a hip replacement and need inpatient physical therapy for several weeks. But, if you become so frail or sick that you must move to an assisted living facility, Medicare won't cover costs. The average monthly cost of an assisted living facility in the Des Moines area is \$4,803, while a private room in a nursing home facility is \$7,756 a month, according to a 2021 study.

Understanding what's covered is the first step in navigating the Medicare maze of decisions. You also have to make sense of all the supplements and figure out how to pay for long-term care if you need it.

Get the critical information you need to make Medicare decisions that work together with the other choices you'll have to make about income, investments, taxes and more in retirement by using the QR code below or by going to RetireWithMerkle.com. Information provided by AnnaMarie Morrow, Director of Medicare, Merkle Retirement Planning, 1860 S.E. Princeton Drive, Grimes, 515-278-1006. Sources: Medicare.gov AARP.org

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Come and enjoy the Farmers Market on Tuesdays this summer. This year, the market will take place on the north side of the Yard. Shop for fresh produce and homemade products while being entertained by live music. Learn more about the market at www.johnstontowncenter.com/events.



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music & movies after the market



Join us on Tuesday evenings after select Farmers Markets for extended live music or outdoor movies. The music begins at 7:30 p.m., and the movies start at dusk. Please bring chairs or blankets to enjoy the entertainment in the Yard.

Music:

- **July 11**, Orphan Annie
- **August 1**, The Savage Feds
- **September 12**, Sons of Gladys Kravitz

Movies:

- **June 27**, Encanto
- **July 25**, Top Gun Maverick
- **August 15**, The Mario Bros.
- **September 26**, American Underdog

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LIBRARY

POLK CITY Community Library news

Summer Reading fun continues through July 31.

CLOSINGS

- The library will be closed Tuesday, July 4.
- The library will close at noon on Friday, July 14 and be closed all day on Saturday, July 15. See you at the Four Seasons Festival.
- The library will be closed Wednesday, July 26.

ANNOUNCEMENTS

- The Friends of the Library need your help. We need donations of 2 liters of pop for the famous Pop Toss during the Four Seasons Festival. Bring your donations to the library any time.
- Kids, teens and adults: The last day to log your reading and enter your tickets for prizes is Monday, July 31.
- Grand-prize winners will be announced on Tuesday, Aug. 1. Prizes must be claimed by Aug. 18.

Movie Mondays, July 10, 17 and 24 at 10 a.m. Each Monday, we will be showing a movie in the Library multi-purpose room. Movies will be fun for the whole family to watch.

July 10: "Charlotte's Web"

July 17: "Tangled"

July 24: "Encanto"

Story Time Tuesdays, July 11, 18 and 25 at 10 a.m. or 11 a.m. Join us outside 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-fifth graders), Wednesdays, sponsored by Butler Engineering, July 12 and 19 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.

Ladies' Wednesday Coffee, Wednesdays, 10 a.m. to noon. Ladies, join us for coffee and conversation.

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

Men's Friday Coffee, 10 a.m. to noon. Gentlemen, drop in for coffee and conversation. Enjoy spending time and having a few laughs or interesting discussions with other men from around the area.

Wednesday Book Club, Wednesday July 5, 7 p.m. Join us in a discussion of "Fahrenheit 451" by Ray Bradbury. In a society in which books are outlawed, a fireman in charge of burning books meets a revolutionary teacher who dares to read.

Reading and Writing about What You Know: Tips from an Author and her Editor, Thursday, July 6, 6 p.m. Jolene Philo, author of several non-fiction books, is now writing the fourth book in "The West River Mystery" series. In this program, she will explain how an idea grows into a manuscript and proposal to present to a publishing house. Her editor, Anne Fleck of Midwestern Books, will describe how their company comes alongside authors and why they accepted Jolene's proposals. Anne will round out the evening by using one of Jolene's books to demonstrate how they help authors create a plot outline before beginning a first draft. There will be time for questions and answers, and Jolene's books will be available for purchase. ■

ROOTS run deep

Schroeder raises family in hometown.

Crystal Schroeder has a long history in Polk City.

In fact, she's lived in the community since the seventh grade, making her a hometown girl. She also met her husband, Garrett, in town, which makes it an extra special place to continue living.

The couple chose to further deepen their roots in the community by choosing it as the place where their own two kids would grow up.

"It felt like the right place to raise a family," Schroeder says. "We love the small town feel and school district."

Initially, the Schroeders lived in an apartment but eventually felt ready to purchase something they could call their own. This year marks a decade of living in their own home.

For Schroeder, there are numerous things to love about the neighborhood in which they live.

"The kids have friends close by, the neighbors are great, and it's quiet," she says, adding there's not a lot of traffic, either. "We are within walking distance to the bike trail and playgrounds. It's in an older part of town, so it's really nice having all the big mature trees."

As for the Polk City community in general, it simply feels like home for Schroeder.

"Everyone is so welcoming," she says. "It's very family friendly. Lots of parks and activities to take part in. We love having both Big Creek and Saylorville so close."



Crystal and Garrett Schroeder enjoy raising their children in Polk City, where many activities can be enjoyed.

The Schroeder family also enjoys supporting all the activities that the city offers, such as the annual Four Seasons Festival, Light Up Polk City and much more, says Schroeder.

"We love taking part in all the activities the town plans," Schroeder says. "No matter the season, there is always something going on."

Ultimately, there's good reason Schroeder chose to continue living in the town where she grew up.

"Polk City is a great place to call home and raise a family," she says. ■

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HEALTH

By Dr. Jesse Kahnk, OD

ABOUT near-sightedness

You are probably familiar with the concept of near-sightedness, that a person sees well up close but needs glasses or contact lenses to see better far away. Near-sightedness (also known as myopia) is caused when the refractive power of the eyes causes light to focus in front of the retina, or, more simply, the eyes are too long or too strong.



As kids grow up, their eyes are also growing lengthwise from front to back (a measurement we call the eye's axial length). This means that children's eyes can grow in a relatively predictable manner. As the eyes get longer, they also get more myopic or less hyperopic (far-sighted). This means that far-sighted young patients may "outgrow" glasses whereas our young myopes feel like their eyes just keep getting worse and worse.

An eye that has become very nearsighted can lead to issues beyond just difficulty seeing. Patients who are too myopic may not be good candidates for refractive surgery. Also, an eye that is too long can have a stretched or thin retina which can possibly lead to significant ocular conditions such as an increased risk of retinal detachment.

Luckily, we increasingly have ways of slowing down the progression of this axial length progression. These include soft contact lenses, orthokeratology, drops, and maybe, in the near future, there will even be glasses that can treat this. ■

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 Elijah Evans

MENTAL time travel

Our minds have the fascinating power to transport our experience forward and backward through time. In memory, we can recall and relive events from our pasts, and, with the ability to forecast and predict, we can peek ahead to our expected futures. These impressive mental feats do come with a price tag, however. While remembering and anticipating are absolutely necessary to function as people, they can also greatly contribute to our suffering. We



can become stuck on certain memories, ruminating on past events and whatever negative emotions with which they are associated. Similarly, we can imagine troubling possible futures that fill us with anxiety and dread. For many, this struggle is a key factor in staying mentally healthy. Having the ability to come back to the present moment, through skills like mindfulness or immersion in sensory experience are important ways in which we can prevent getting too caught up in either the future or the past. Managing our mental time travel is a lifelong skill, but, if you are finding it too difficult to develop on your own, there are professionals who can help you develop the necessary skills to feel more in control of where your mind takes you. ■

Information provided by Elijah Evans, TLMHC, SS Therapy and Consulting, Ltd, 4725 Merle Hay Road, Suite 205, Des Moines, IA 50322, 515-528-8135, evans@sstherapyandconsulting.com, www.sstherapyandconsulting.com.

BEFORE YOU GO

By Jan Shawver

PRE-PLANNING is a gift

If you knew that you only had a short time left to convey important information to your loved ones, what would it be?

Would you tell them you love them? Tell them that you are proud of them? Talk to them about important life decisions? Care for financial obligations?

As I anticipate retirement at the end of June, this may be my final opportunity to share with you. First, I want to say how thankful I am for the privilege of working with families here at Highland Memory Gardens. Many have had the sad responsibility of burying a loved one; others have taken the time to prepare for their own future burial needs; still others have asked questions as they anticipate treading into the unknown territory called death.

What else would I tell you? One of the greatest gifts you can give your family is pre-planning for your own future burial needs. Pre-planning will allow your family to grieve at the time of your passing instead of being forced to make difficult decisions.

Thank you for allowing me to serve you, whether in person or through this publication.

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

OPTIMAL energy protocol

Low energy and fatigue can be attributed to many different factors. It can be frustrating for some who continue to have low energy despite making appropriate lifestyle changes such as improved diet and exercise. Inflammation, poor digestion and food sensitivity can all be attributed to fatigue and low energy levels. Mitochondria (the powerhouse of the cell) insufficiency can also contribute to low energy. This is shown through chronic stress and adrenal fatigue.

Supplementing vitamins and nutrients intramuscularly or intravenously can aid in chronic fatigue. Drip services such as NAD+ or drips high in B12 and B-Complex vitamins can help with an instantaneous boost. Supplementing Vitamins B12, B-complex and Vitamin D intramuscularly can aid for five to seven days at a time. This optimal energy protocol supports the body in decreasing inflammation and supporting mitochondrial function and adrenal health to contribute to healthy energy levels.

For best results, it is also important to achieve basic lifestyle changes such as clean eating with healthy meats and protein sources, low glycemic fruits, healthy grains, dairy and oils, and avoiding sugars and processed foods, alcohol and inflammatory fats. ■

Information provided by Alex Townsend, BSN, RN, assistant clinic director, IV Nutrition, 2405 S.W. White Birch Drive, Suite 105, Ankeny, 515-686-8400.
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NEWS BRIEF

POLK CITY native ranks first in worldwide business strategy game

Williams a recent graduate of Grace College

Michael Williams, a Polk City native, was one of two recent Grace College business graduates to rank first place worldwide in the online Business Strategy Game (BSG). In the BSG, more than 3,000 teams from 200 schools are faced with a series of business decisions as they compete in a global market.

Williams, who studied business management and earned his MBA at Grace, is one of the first Grace students to achieve first-place status in the BSG competition globally. He found the game to be a fun challenge.

"The game helped me understand how many different things go into running a company and how much a single decision can affect other areas of the company," says Williams.

Williams will begin working at Lloyd-Otto Agencies, an insurance agency in Schaumburg, Illinois, this summer.

The BSG is part of the senior seminar class mandatory for all business majors at Grace. The class requires students to participate in the game as individuals, prompting them to make nearly 40 business decisions on their own in competition with the other students in their class as well as students playing around the world.

"Giving each of the students their own company forces the students to look at the bigger picture of their companies instead of focusing on their areas of specialization," said Dr. Rick Koontz, professor of information systems and instructor of the senior seminar course. "The goal of this exercise is to have students look at business both strategically and holistically."

To learn more about our School of Business at Grace, visit www.grace.edu/academics/undergraduate/academic-schools-departments/school-of-business/. ■



Grace College 2023 business graduate Michael Williams was one of two recent Grace College business graduates to rank first place worldwide in the online Business Strategy Game (BSG).

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WHAT to know about researching home prices

There are a lot of home pricing resources out there, and some are far better than others. When it's time to sell your house, you may be feeling a little anxious. A chapter of your life is closing. There's a lot of money on the table. You may be thinking "Is my house priced too high?" "Too low?" "Am I leaving too much money on the table?" These are big questions.



The more you know, the more confident you'll be when it's time to make those big decisions.

Turn to local experts — because they really know their stuff

When pricing your house, a listing agent has your back in a way an online property listing site just can't. An agent:

- Has real world experience in your community.
- Knows the nuances of your neighborhood's micro-market.
- Can expertly assess how your home compares to similar ones recently sold in your area.
- Can tour your property to determine, inside and out, where your house fits in the real estate landscape.

A website will do none of the above.

An agent will, yes, consider online market data to help you set the price of your home. But he or she will also rely on first-hand knowledge about your home's unique perks (and quirks), as well as about the neighborhood, to better inform your listing price.

He or she can also recommend ways to market your house (Instagram-able photos, blog-worthy descriptions, etc.), pro stagers who can set your home up to dazzle buyers, and inspectors and contractors who can make any needed repairs.

Search online property sites — because they'll give IRL experience some context

The internet is there for you as well — to an extent — when you're ready to sell your home. Online property sites like realtor.com® can give you a sense of local real estate trends, including your city's median listing price, median closing price, and the average price per square foot.

Also, as you search, be aware that not all real estate listing sites are created equal. Realtor.com® aggregates listings from Multiple Listing Services (MLS) around the country, which provides the most up-to-the-minute data about home sales. Most of "for sale" listings at realtor.com®, for example, are refreshed every 15 minutes — so what you see is likely what you get. Another big property listing site (and brokerage), Redfin, also aggregates data from MLSs.

Trulia and Zillow, on the other hand, collect their listing information from a variety of sources, and may not always be as up to date as the MLS.

The takeaway: Seller, beware. Consider your online source. Take what you've learned from online listings to your agent to talk about what's really best for you and your home. Your listing agent's knowledge and expertise are more reliable measures for determining your own home's price. He or she knows the subtleties of your home, neighborhood, and real estate market inside and out. Before you and your agent can confer, don't get your heart set on a sale price. ■

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

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EDUCATION By Jackie Wilson

SEAL of Biliteracy award

39 students proficient in Spanish, English



Thirty-nine students from North Polk High School obtained a Seal of Biliteracy on their graduation transcript for 2023.

Thirty-nine students from North Polk High School obtained a Seal of Biliteracy on their graduation transcript for 2023.

The State of Iowa Board of Education offers the seal. To obtain the designation, a student needs to demonstrate proficiency in two or more different languages, including English and Spanish.

To qualify, students must complete four years of Spanish classes and pass a four-section test. The sections, each graded separately, include reading and comprehension questions and writing prompts by the instructor on a specific subject, where students were required to use correct verb tense.

Another section includes listening to Spanish passages, interpreting them and repeating with accuracy. The final section is speaking to test fluency and understanding and the ability to carry on a conversation.

NP Spanish instructor Renee Connolly says the seal is important because it helps recognize students' academic success in the Spanish classroom, allowing them to demonstrate their ability to communicate in Spanish in the real world.

"The Seal of Biliteracy encourages students to pursue learning a second language, honors the skills our students attain, and can be evidence of skills that are attractive to future employers and college admissions offices," she explains.

Connolly says she is proud of all the students who took the test.

"It takes a lot of courage to challenge oneself to take a test like this, and almost all of our students passed at least two of the four parts of the test. I feel very fortunate to have students who are willing to work hard and push themselves to succeed at such a high level."

Angel Lindell was one NP student who graduated with the seal. She's used Spanish frequently in daily life, saying, "I'm like a toddler pointing at objects and saying the word for it. If I drive past some cows, I'll shout, 'Vacas!'"

She's used Spanish at the movie theater where she worked.

"When Spanish-speaking families discussed what they wanted to order, I could pick up what they were thinking of buying," she explains. "It was just super neat to be able to put my studies to the test in a real-life scenario."

She says the Spanish course at North Polk was in depth and "hard core."

"The mere exposure to Spanish throughout the years has helped me to understand and listen on a deeper level. It really gives you insight into how impressive peoples' ability to develop language is."

She hopes a second language helps with future job prospects or taking foreign language in college.

"I hope to travel the world someday, and knowing Spanish will be exceedingly useful for communicating in many different parts of the world." ■

BIGGEST threats to a comfortable retirement?

If you save and invest for decades, you'd like to know you can retire without financial worries. Nonetheless, you still have to be aware of some threats to a comfortable retirement — and how to respond to them.

These threats include:

- **Inflation** – Inflation has been high recently, but even a mild inflation rate can seriously erode your purchasing power. In fact, with just a 3% inflation rate, your expenses could double in about 25 years — and your retirement could easily last that long. So, if you're going to rely on your investment portfolio for a sizable part of your retirement income, you will need to own a reasonable number of growth-oriented investments, such as stocks or stock-based funds, whose potential returns can equal or exceed the inflation rate.

- **Excessive withdrawals** – Once you retire, you should establish a withdrawal rate for your portfolio — an amount you can take out each year and still feel secure that you won't run out of money. Some people make the mistake of withdrawing too much, too soon, once they're retired. Your withdrawal rate should be based on several factors, including your age at retirement, the size of your portfolio and the amount of income you receive from other sources, such as Social Security. A financial professional can help you determine a withdrawal rate that's appropriate for your needs.

- **Market volatility** – The financial markets will always fluctuate. When you're still working, this volatility may not be such a problem, as you have years or decades to recover from short-term downturns. But when you retire, you don't want to have to sell investments when their price is down. To help prevent this, you can tap into the cash in your portfolio, assuming you have enough to cover several months' worth of living expenses. You could also draw on a CD "ladder" — a group of CDs that mature at different times — to provide you with resources for the next few years and allow your equity investments time to recover their value.

- **Unexpected costs** – You had them when you were working, and you'll probably have them when you're retired: the furnace that breaks down, the car that needs a major repair, and so on. But if you've established an emergency fund containing a year's worth of living expenses, with the money kept in a liquid account, you may be able to "ride out" these costs without jeopardizing your investment portfolio. Be sure to keep these reserves separate from your typical day-to-day accounts to avoid the temptation of spending your emergency money.

- **Health** – Retirees may face more health concerns than younger people, and those concerns often come with larger medical bills. That's why it's important to maximize the benefits from Medicare or your Medicare Advantage plan. Also, if you contributed to a Health Savings Account (HSA) while you were working, and you haven't depleted it, you can use the money in retirement. As long as the HSA funds are used for qualified medical expenses, withdrawals are tax- and penalty-free, and won't be included in your income. This could help keep your income below certain levels, lower your Medicare premiums or avoid the 3.8% surtax on net investment income that can be assessed on high-net-worth taxpayers.

Retirement can be a pleasant time in your life — and you'll enjoy it more if you're prepared for the challenges that face all retirees. ■



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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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Polk County North/East Side Highlights



Polk County Acquires Sleepy Hollow Sports Park

Polk County has purchased **Sleepy Hollow Sports Park**. The addition of Sleepy Hollow will add to the inventory of parks and recreational opportunities of the Polk County Conservation Department. Plans are in the works for renovations and upgrades to the 76-acre sports and family recreation complex located on **Polk County's East Side**.

Polk County Partners with Agriculture Industry, Conservation for Seeder Crop Program

Whether you live in a rural or urban area, water quality impacts all of us. Polk County is partnering with the agriculture industry for a pilot project in the **Northern part of Polk County**. This **seeder cover crop program** will assist farmers and landowners upstream to apply cover crops to their fields in an effort to prevent soil erosion and run-off into streams and rivers.



Polk County Gives Funds for a New Four Mile Elementary Playground

Polk County presented a \$75,000 Community Development Grant to **Southeast Polk Schools** for construction of new state-of-the-art playground for students of **Four Mile elementary**. In addition to the improved safety features, the new playground will feature century walls, new slides, climbing capabilities, and is ADA accessible. This is the 5th playground Polk County has helped fund in the district in the past 6 years.

Fourmile Creek Greenway Clean-Up Effort Underway

Polk County, the City of Des Moines, and Iowa Department of Agriculture are in the process of creating a 450-acre urban linear park through the heart of **Des Moines**. This reconstructed watershed will provide additional recreational opportunities and help clean and restore our waterways. Perhaps most importantly this effort will help mitigate flooding.



EVENTS IN THE AREA

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

Be sure to check for cancellations.



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.

Camp Dodge Summer Concert Series 2023

These free concerts are held Thursdays in June from 7-9 p.m. at the Pool Complex at Camp Dodge. Food trucks will be serving starting at 6 p.m. Entertainment on June 22 is Pianopalooza Dueling Pianos; and June 29, 34th Army Band will perform for Alumni Night.

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.



Elkhart City Wide Garage Sales

July 22, 8 a.m. to 2 p.m.
Elkhart

Enjoy visiting numerous sales in close proximity. Maps will be available at each sale.

Green Days Festival

Terra Park in Johnston
June 15-18

A community celebration involving a beverage tent, parade and live entertainment for the entire family. johnstongreendays.org



Leprechaun Bags Tournament

July 15, noon
Sully's Irish Pub, 860 First St., West Des Moines

The Friendly Sons of St. Patrick are hosting a bags tournament to raise funds for the St. Patrick's Day Parade. Registration begins at 11 a.m. with play starting at noon. The fee is \$30 per two-person team, with advanced or beginner divisions. Prizes awarded and fun for all. Visit www.friendlysonsiowa.com for more information.

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EVENTS IN THE AREA

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

Be sure to check for cancellations.

Music Under the Stars

Various dates and locations

Music Under the Stars, one of the oldest musical traditions in Central Iowa, is in its 76th season. The season includes free concerts on June 18, June 25, July 2, July 9 and July 16. All concerts begin at 7 p.m. and conclude by 8:30 p.m. Four of this summer's concerts will take place on the West Capitol Mall. However, for the first time in the concert band's history, Music Under the Stars will relocate to the Lauridsen Amphitheater at Des Moines Water Works Park July 9 and July 16.

June 18, Drake Night/Juneteenth Celebration, Vocals: Tina Haase-Findlay

June 25, "76 Trombones," Guest Artist: Dr. Tony Baker, trombone. Vocals: Kellie Kramer

July 2, "Stars and Stripes and Sousa," Vocals: Napoleon Douglas

July 9, Lauridsen Amphitheater at Water Works Park, "Musical Madness," Vocals: Max Wellman

July 16, Lauridsen Amphitheater at Water Works Park, "Down on Bourbon Street" featuring NOLA. Vocals: Abbie Sawyer

Program details may be found at the Music Under the Stars website at www.musicunderthestars.org.

Juneteenth Week

Various locations

June 19-23

Juneteenth week will have several events across several locations in the metro; iowajuneteenth.org

Science Iowa's Science Festival Trail

Raccoon River Park, 2500 Grand Ave., West Des Moines
June 18

Non-profit Science Iowa's Science Festival Trail returns on Father's Day 1-4 p.m. The free, family-friendly event will host stations designed to help Iowans have fun while learning about science. <http://iowascienceinterface.com>

Cajun Fest

Cowles Commons, 221 Walnut St., Des Moines
June 17

Cajun delights make their way into downtown Des Moines with a spicy food contest, mask making, costume contest, live music and all the Cajun food your heart desires. www.cajunfestiowa.com

Des Moines Arts Festival

Pappajohn Sculpture Park, 1330 Grand Ave., Des Moines
June 23-25

The Des Moines Arts Festival will host 190 of the nation's top artists in a beautiful urban street setting surrounding the John and Mary Pappajohn Sculpture Park and the Krause Gateway Center. The event will feature live music, food vendors and critically acclaimed art. The outdoor festival celebrating arts and culture attracts more than 200,000 people each year. www.desmoinesartsfestival.org ■

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FINANCE

By Kelsey Hughes

KNOW your credit before buying a home

Purchasing a home is a big moment in life — a key aspect of the American dream. Homeownership can bring feelings of reward and independence, and, to prepare for such an investment, one of the biggest steps is evaluating your financial health and specifically checking your credit. If you aren't familiar with how credit scores work, we're here to break it down.



Think of your credit score as your financial report card. It reflects your ability to repay borrowed money. Scores can range from around 300 to 850, and the higher your number, the more creditworthy you appear to lenders. A higher credit score shows lenders they can rely on you to make your loan payments and do so on time. A higher score can also give you access to more credit products at lower interest rates, meaning more money saved when taking out a loan.

Your credit score is calculated using several pieces of data in your credit report, and the data is comprised of five categories:

1. Payment history. 35% of your score is based on how you pay your bills. If you pay your bills on time, points are added, and, if you are late or miss payments, points are deducted.

2. Amounts owed. 30% of your score is based on how much money you owe versus how much credit is available to you. The lower this ratio, the better.

3. Length of credit history. 15% of your score is based on this. For example, when did you open your first credit card, and how long has it been since you used certain accounts? Generally, a longer credit history equates to a better credit score.

4. Credit mix. 10% of your score considers the different types of accounts in your name (credit cards, retail accounts and loans).

5. New credit. The last 10% of your score is impacted by new credit applications. If you apply for several credit accounts in a short period of time, you may impose a greater risk.

Having a solid credit score is especially important when going through the home-buying process. Managing your score wisely can help you obtain lower interest rates and potentially save you thousands of dollars. When mismanaged, however, it can hurt your ability to open accounts and take out loans, ultimately delaying your financial goals.

To monitor your credit report, we suggest using annualcreditreport.com, which gives you one free report each year. Of course, if you have questions, your bank is there to help. ■

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

PREP your system before going on vacation

Are you ready to travel and dreaming of beaches and exotic destinations? Before you head out of town, it's important to make sure your HVAC system is prepared for your absence. Here are some tips for preparing before you leave for vacation:



- **Adjust your thermostat** - One of the easiest ways to save energy while you're away is to adjust your thermostat. Setting your thermostat at 78-80 degrees will help prevent unnecessary energy usage and save you money on your energy bills.
- **Consider a smart thermostat** - If you have a smart thermostat, you can program it to adjust the temperature of your home based on your schedule. This means you can set your thermostat to a more energy-efficient temperature while you're away and have it automatically adjust to a more comfortable temperature when you return.
- **Shut off your water supply** - If you're going to be away for an extended period of time, consider shutting off your water supply. This will help prevent any potential water leaks or damage to your HVAC system.
- **Clean your HVAC filters** - Dirty air filters can reduce the efficiency of your HVAC system and lead to higher energy bills. Before you leave for vacation, make sure to clean or replace your air filters to keep your HVAC system running smoothly while you're away.
- **Schedule a professional inspection** - If you're going to be away for an extended period of time, it's a good idea to schedule a professional inspection of your HVAC system before you leave. A certified technician can identify any potential issues and make sure your system is running at peak efficiency while you're away.

By taking these simple steps, you can help ensure your HVAC system is prepared for your absence and will continue to function properly while you're away. And when you return home from vacation, you can rest easy knowing your home will be comfortable and energy-efficient.

If you're unsure how to properly prepare your HVAC system for your next vacation, don't worry, you're not alone. After all, who has time to worry about air filters and thermostats when you're busy packing for a trip? Don't fret. Contact your local heating and cooling company for help, and, when you return home, you can bask in the glory of a comfortable, energy-efficient home, without lifting a finger. So go ahead and enjoy your vacation. ■

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



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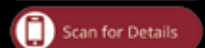


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RECIPE

SHAREABLE sliders for a nutritious summer meal

(Family Features) Fresh, mouthwatering food hot off the grill is a sure sign of summer fun. Hosting sunny get-togethers this year can be made easy when you show off your grilling skills with a simple, nutritious and flavorful recipe.

These Chicken Shawarma Sliders are a delicious example of how to grill healthy summer meals without forgoing favorite flavors. They're part of a curated 12-recipe collection of healthy, balanced dishes from the snacking experts at family-owned Fresh Cravings, known for its chilled salsas, hummus and other dips, which teamed up with eMeals, America's leading provider of meal plans.

"These sliders are a fantastic — and healthy — option for your next gathering," said eMeals Senior Nutrition Writer and Editor Rachel West, RD. "The marinade uses a mix of pantry-friendly dried herbs and fresh garlic to give the lean grilled chicken breast some oomph. The lettuce and red onion add cool crispness and crunch to the sandwiches while Fresh Cravings' creamy, flavor-packed hummus gets some nutritional bonus points by providing a dose of protein and fiber."

Find the entire recipe collection by visiting emeals.com/campaign/Fresh-Cravings-Healthy-Eats. ■

Chicken Shawarma Sliders

Recipe courtesy of eMeals
Registered Dietitian Rachel West
Prep time: 25 minutes
Cook time: 10 minutes

- 2 pounds boneless, skinless chicken breasts
- 3 tablespoons olive oil
- 4 cloves garlic, minced
- 1/2 tablespoon smoked paprika
- 1/2 tablespoon ground cumin
- 1/2 tablespoon ground coriander
- 1 teaspoon salt
- 1/2 teaspoon cayenne pepper
- 1 package (12) slider buns
- 1 container (17 ounces) Fresh Cravings Honey Jalapeno Hummus
- 1 package (8 ounces) shredded lettuce
- 1/2 small red onion, sliced



DIRECTIONS

- In zip-top plastic bag, use meat mallet or heel of hand to pound chicken to even thickness. Cut into 2-inch pieces and place in large bowl. Add oil, garlic, paprika, cumin, coriander, salt and cayenne; toss.
- Cover chicken and chill 8 hours, or up to 2 days.
- Preheat grill or grill pan to medium-high heat. Grill chicken 4-5 minutes per side, or until done.
- Serve chicken on buns with hummus, lettuce and onion.

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OUT & ABOUT

CHAMBER

Lunch

Polk City Chamber of Commerce lunch was held at Luana Savings Bank on May 10.



Polk City Chamber of Commerce lunch was held at Luana Savings Bank on May 10.



Claire Smith, Heather Raver and Chad Johnston



Jason Madison, Kimberley Jackman and Jessica Faue



Colin and Autumn Chrouser



Mayra Worley and Susie Sheldahl



Jason Thraen and Corey Hoodjer



Charlotte Loter, Rosemary Taylor and Rob Cupp

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www.dmall saints.org

2nd Ave south to 54th Ave, then east to 3rd St
3rd St south to 52nd Ave, then east to the church

FARMERS Market

The Polk City Farmers Market
was held on May 25.



Adelyn and Noelle Wheeler



Daryl and Kitty Metzger



Leslie Chleisman and Sue Heckert



Mike Blair, Mark Peterson and Sandy Peterson



Jono, River and Natalie Anthofer



Nyking Jackson, Keelee Barton and Helen Blank



Heather and Emma Thomas



Judy Kramer and Anna Navin



Rene Locker



Reese, Krista and Zoe White



Isaiah and Mark Johnson



Aloha

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