

NORTH POLK

JULY 2023

# Living

MAGAZINE

## HEAD-TURNING

# Wheels

Residents share their passion  
for restoring vehicles.

**Raising readers**

EDUCATION

**Brunch board with a twist**

RECIPE

**Prairie growing at Lakeside Fellowship**

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3. **Interview.** Meet with the pediatrician and ask as many questions as you like. Make sure you understand the doctor's style and philosophy of care. Make sure that the doctor will consider your approach to caring for your child.
4. **Research.** Make sure the pediatrician accepts your health insurance and has office hours that will work with your schedule.

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WELCOME

## THE shine

When I was in my early twenties, I worked at The Des Moines Register and was the account rep for many of the largest car dealers in Des Moines. I loved that job, as I was able to learn from incredible people and work in an industry I truly enjoyed — cars and trucks.

That passion led me to another job in the mid-1990s, launching and managing an automotive photo magazine called Car & Truck Market. Clever name, I know. It was a publication dedicated to the buying, selling and trading of — you guessed it — cars and trucks.

I was never much of a gearhead. Still am not. I have a brother who loved tearing stuff apart and putting it back together. He still does. As such, he continues to be my go-to guy for questions dealing with auto mechanics. But, although I wasn't much interested in what was under the hood of a car, I did have great interest in the shine and show.

I don't own a classic car (yet), but I have been known to attend many car shows, and I have a sincere appreciation for those who restore and rebuild vehicles. One of my childhood friend's dad owned a body shop in our hometown, and I would marvel over the results of their work. And, as an adult, I have been known to hang out in garages and listen to stories about the restoration of some incredible cars.

When we started our Iowa Living magazines, I wanted to pay tribute to these car guys who fulfill their passions, often learning as they go. And with much of our readership of the Living magazines being female, I wanted to include something for the guys. So, I decided to start a monthly feature called "What's In Your Garage?" It featured lots of stuff in residents' garages, but we focused much of the ink on classic and custom cars. We continue this feature in many of our magazines today but simplified the name to "Garage."

In this issue of North Polk Living magazine, we took it a step further and dedicated our cover story to "head-turning car projects," complete with photos of the vehicles that so many local car buffs have spent countless hours working on.

Be sure to check out this story and those in our other Living magazines at [www.iowalivingmagazines.com](http://www.iowalivingmagazines.com).

Yes, there is something about that shine of a vehicle that draws the eye of a young boy — and an old boy, too.

Thanks for reading. ■



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# HEAD-TURNING *Wheels*

Residents share their passion  
for restoring vehicles.



## By Jackie Wilson

While some of us dream about one day owning that fresh-off-the-showroom-floor vehicle with its spotless exterior, dust-free dashboard, brand-new smell and scuff-free tires, others are looking for something quite different: potential. Where we see a rusty, broken-down or past-its-prime set of wheels, they see what will be after repairs, cleaning, fresh paint and hours of labor, frustrations and gratification. They see a dream car in the making.

Jerry Chlupach of Polk City found a 1957 Ford Thunderbird after years of wanting one made in the year he met his wife, Gayle.  
Photo by Jackie Wilson



## 1957: The year they met

When Jerry and Gayle Chlupach met in 1957, they were young and fell in love quickly. Neither had much money to buy new cars. They admired a Ford Thunderbird car for years, but it wasn't in their budget.

Over their lifetime, they vacationed with a motorhome, drove a motorcycle, and flew, with Jerry piloting. They traveled all over the U.S., enjoying different modes of transportation.

Yet that Thunderbird still consumed Jerry's thoughts, and he decided to look for one — a 1957 model to be exact — from the same year he and Gayle met.

In Iowa, he couldn't find a Thunderbird for sale. As the couple spends winters in their home in Arizona, he decided to search there. He contacted the president of the Thunderbird Club in Arizona, asking for advice. He told Jerry there was a parade on Thanksgiving Day, where World War II veterans were riding in 20 different T-birds. There, he found



Jerry Chlupach's 1957 Ford Thunderbird.  
Photos by Jackie Wilson

what he was looking for.

Five years ago, Jerry was finally able to purchase the 1957 Ford Thunderbird he had been searching for. The original sale bill and other information about the car came with it. He found an interesting fact from the sale bill. The car he found in Arizona was first sold in Des Moines.

"It's ironic it was sold in Iowa and I



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## Summertime Around Polk City

Susie Sheldahl

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ended up buying it in Arizona,” he reflects.

From the information, he also found the car went unused for decades.

“The car sat for 24 years,” says Jerry. “They took apart the engine, repainted the car and replaced the wiring so it looks like the original.”

The car had 44,000 actual miles on it. The sale price for a new model at the time was \$3,116 with the dealer adding \$500. They filled the tank of gas, which cost \$4.14.

The car is a unique color, willow green, and approximately 400 were made in that color, along with green interior and a port-hole window. The original car didn’t have air conditioning, so Jerry had it installed.

“It gets to be 100 degrees in Arizona, so you need air. They also didn’t have a place for pop or water, so I had a console made. But, if I want to show the car, I just pop out the console,” he says.

He says it’s a speedy car and admits, “I probably shouldn’t tell you, but I had it up to 100 miles per hour.”

He kept the car in Arizona until having it shipped back to Iowa recently. He joined the local Thunderbird Club, which hosts meetings

for viewing cars and having dinner or coffee with other Thunderbird enthusiasts.

It’s a tough thing to remember, but he says he needs to get the car out frequently to drive it.

“I guess it sat too long, and there was an oil leak. People said that I need to drive it more,” he says.

Yet he and his wife are used to driving newer cars, complete with backup cameras, lane warnings and other safety features. Jerry, 86, says he and his wife feel safer in their newer vehicle.

“The mirrors on the Thunderbird are dinky,” says Gayle. “It’s hard to see out of them.”

He gets a lot of comments, attention and looks as he drives along in his T-bird.

“I pulled into a gas station in Arizona, and a 14-year-old kid was just elated. I let him sit in the car. Other people come over to look at the car. When we sit at a stop sign, we get a thumbs up from a lot of people,” he says.

The couple drives the car around the Big Creek and Saylorville area and to the Thunderbird Club events. Gayle says they’ve

had a wonderful time with all their recreational “toys” but are slowing down due to age.

“We had a motorcycle and went to Sturgis. Then we had a trike. As you age, you add a wheel,” she laughs.

Yet Jerry is happy he purchased the car from the year he and Gayle met.

“It was our favorite car when we were dating. We were always looking for a street rod,” he says. “We’ve been married almost 65 years — as old as the car.”

## Another Thunderbird

Steve Cook of Polk City also owns a Thunderbird.

A band director, bandmaster and musician with the Al Welsh Orchestra for 45 years, Steve admired one of the vehicles another band member owned. As a child, he owned a Matchbox car of a Thunderbird and liked cars.

His longtime friend and bandmate, Ross Leeper, owned a 1961 Ford Thunderbird he had purchased from the original owner in 1974. It had about 54,000 miles on it. Ross owned it for 45 years and only drove it 3,409 miles.

“He took really good care of it,” Steve says.



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## FEATURE

"I always admired his car. I told him if he ever sold it, I wanted to buy it. Ross promised me if it was ready to sell, I'd have first shot at it."

Ross passed away six years ago. Knowing Steve wanted it, the family sold it to him shortly afterward.

The car was in good shape but needed some work. He added seatbelts and put in a passenger side mirror, a new leather interior, carpet and dash. He added Truespoke wire wheels, modern air conditioning and other repairs and upgrades. He did some repairs himself, but the major work was completed by Karl Kustoms.

"It's like driving a boat with tiny mirrors," Steve says. "It floats down the road. My wife wanted the seatbelts in."

Cook re-did the trunk and found original car fabric from the 1960s to replace the ragged fabric. He purchased the car a year before the COVID pandemic and had time to work on it. He's adept at car repair, body work and maintenance, so does what work he can to save on money. Also, many shops don't work on classic cars, he says.

"It was convenient as there wasn't much else



Steve Cook of Polk City with his 1961 Ford Thunderbird. Photo by Jackie Wilson

to do during COVID. The fabric in the trunk took time," he says.

One unique aspect of the car is the movable steering wheel. The sticker price for the "extra" was \$25.10. The steering wheel slides out of the way, to the right. It makes getting in and out easier. A push-button radio cost \$112.

Part of the lure of possessing an older car is discovering the history of the car, including who owned it and when it was manufactured, Steve says. He discovered the car was purchased

in Webster City, close to where he grew up.

He has ROT sheets — a build sheet that outlines when the parts were put together. It also includes specifics, such as the front or spring part numbers.

"They used to stick the ROT sheets in the springs of the back seat. I found out the door panels were built in February 1961 in Wixom, Michigan. There's a grease pencil where they wrote on it. I tore the car apart and found all this history," he says.

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On Steve Cook's Thunderbird, a movable steering wheel cost \$25.10. The steering wheel slides out of the way, to the right, allowing for better ease getting in and out of the car. Photo by Jackie Wilson

Steve attends car shows and Thunderbird meetups occasionally. He created a poster, which outlines the facts of his car, and displays it next to his car. The car originally sold for \$4,170. He's a member of the Hawkeye Classic Thunderbird Club, which is comprised of Des Moines area Thunderbird owners. It's part of Classic Thunderbird Club International, with

more than 100 chapters and 5,000 members.

He says owning a classic car is expensive. The car runs on premium fuel and gets about 10 miles to the gallon.

"I pay for extra garage space," he says. "It's an old car, so you base it on how many hours you drive it. It's a luxury of love."

He gets a lot of attention when he drives it

around town.

"I often get a honk or a wave. A lot of people stop to ask me what the model of the car is. There's not a ton of T-birds around."

He likes the look of a classic car.

"There's lots of Corvettes and Camaros," he says. "I love the look. It's not a sports car — it's an old-man car." ■



Steve Cook reupholstered the trunk with original material from the 1960s. Photo by Jackie Wilson

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Ahhhh, taxes — a necessary part of our American lives. They pay for roads, safety, and a whole host of other community-related services. We enjoy the benefits our taxes pay for but dislike the idea of paying more than our fair share.

Taxes follow you even into retirement. Those retirement accounts you've started drawing from, Social Security benefits you're receiving, and other income from accounts designed to support your lifestyle in retirement may be taxable.

For most of your working life, you've been in an accumulation phase — gathering and growing assets to be used to support you in your later years. During retirement, however, you move to a different mindset as you transition into a distribution phase. Planning for your retirement income includes a shift in perspective as you work toward preserving the assets you spent so many years building.

Most retirement accounts — including 401(k)s, 403(b)s, SIMPLE IRAs, SEP IRAs, profit-sharing plans, pension plans and traditional IRAs — are called qualified accounts. Qualified accounts are designed for retirement income; any money saved into these plans can be accessed without penalty after age 59 ½.

The IRS has allowed money in these accounts to be saved



and grow tax-deferred, meaning the taxes have been delayed until some point in the future. You haven't paid any taxes on qualified retirement accounts yet. When you start to take income from those accounts, taxes are owed at your ordinary tax rates at the time of distribution.

The key to preserving your assets is developing a long-term income and tax planning strategy that work together and answer key questions: When should I start taking income from my accounts? Which accounts should I take the income from? A retirement income strategy is designed to create a plan for optimizing your tax liability and your income — and maintaining that income for as long as you will need it. Even if you've already entered retirement, you can still benefit from retirement income planning and potential repositioning of assets to help ensure your strategy is as tax efficient as possible.

While distribution planning would start before retirement in an ideal world, people who have already entered retirement can also greatly benefit from building a distribution strategy to potentially pay less in future taxes. But where do you begin? What steps do you need to take today to help ensure success tomorrow? Check out our Retire Your Way Toolkit below for resources that will get you started thinking about all of the decisions you'll have to make in retirement and answer some of the big questions you have about Social Security, retirement income and longevity.

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

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## LIBRARY

# POLK CITY Community Library news



### 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

**Fridays, 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, Aug. 2, 7 p.m.**

Join us for a discussion of "Lessons in Chemistry" by Bonnie Garmus. It's the early 1960s and chemist Elizabeth Zott's all-male team at Hastings Research Institute takes a very unscientific view of equality.

### Coloring Night at Fenders Brewing

**Wednesday, Aug. 9, 4-9 p.m.**

Come for a night of relaxation and fun with friends at Fenders Brewing.

### Adult Coloring

**Tuesday, Aug. 15, 5 p.m.**

Join us for a relaxing evening of coloring on the third Tuesday of the month. Colored pencils and gel pens will be provided. You are also welcome to bring your own. Ages 17 and older.

### Monday Book Club

**Monday, Aug. 21, 2 p.m.**

Join us for a discussion of "River of Doubt: Theodore Roosevelt's Darkest Journey" by Candice Millard. After his humiliating election defeat in 1912, Roosevelt sets his sights on the most punishing physical challenge he could find.

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**Andrei Murphy**  
President



# PRAIRIE growing at Lakeside Fellowship

Diversity of native plants, grasses and flowers



Native flowers like black-eyed Susans give the prairie area pops of color.

A few years ago, a patch of land at Lakeside Fellowship Church was selected for a prairie restoration in Polk City, and Jason McIlravy recently gave a progress report. The area is completely overgrown, messy and disorganized. In other words, a success.

McIlravy explains how the project came about.

"We get a lot of water in the road ditch, and we were getting a lot of erosion. We're just upstream from Saylorville Lake, so we wanted a way to control that. We went to the City and asked if we could put in a prairie. They agreed to it and gave us three years to start to get it established," he says.

With help from Prairie Landscapes of Iowa, church members cleared the area and planted native species. McIlravy is a member of the church, and although he has no botany degree or prior experience in the field, he chose to take a lead role in helping the prairie reclaim the roughly 1-acre area along West Bridge Road (Highway 415), just east of Kwik Star. McIlravy is helping to develop a flyer to explain the benefits of prairie areas such as this.

The focus of this particular prairie restoration has been to "keep it real" by including only plant species native to the area. McIlravy says countless invasive species are around, and he spends many hours a week hand-pulling those out.

"This space has no irrigation, we use no fertilizer, and we use virtually no chemicals."

With 99.9% of Iowa's native prairie destroyed, McIlravy pointed out the benefits of areas such as this. Besides providing a colorful array of flowers all summer, the prairie decreases erosion and creates habitat for birds and many insect species, including bees and butterflies.

"There's at least four species of milkweed in here, and monarchs can use them all," says McIlravy. The area also boasts at least five grasses and more than 30 other plants/flowers, including asters, columbine, wild petunia and black-eyed Susan. Even though the space is only 1 acre, diversity abounds.



A sign marks the 1-acre prairie that is being established near Lakeside Fellowship Church.

"Up on the edges where it's drier, we have plants that like that. Down on the bottom, there's stuff that likes the wet," he says.

McIlravy acknowledges that, to some driving by, the area simply looks like weeds.

"Instead of just driving by, slow down and take a look at it. Every time I come, I see something new or different."

He adds that dead plants are left standing in the spring to help prevent snowmelt runoff and to allow seed pods to naturally re-seed the area.

The plan for the coming years is to continue removing any invasive species found, and controlled burns will be used every three or four years to clear dead vegetation.

McIlravy encourages the public to call or stop in.

"We'd love to wander around and show you some of the plants," he adds. ■



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## HEALTH

By Elijah Johnson

### GRATITUDE

In our fast-paced, streamlined world, it is easier than ever to overlook the positive in our lives. We tend to walk through life expecting that it ought to be good and that the negatives are anomalies that need fixing so that life can return to normal. Though this attitude makes life easier to swallow, it also leaves us without much focus on the positive.



Practicing intentional gratitude refocuses our attention on that which brings us happiness. Taking a step back to appreciate the glimmers of joy in our lives also helps to remind us why we persevere through it. It is easy to excuse the practice when we go through especially difficult times, but that is when gratitude is needed the most. To intentionally recall and truly appreciate that which brought us purpose, hope and happiness amid our struggles brings us greater joy than they would in the "normal times."

If one practices intentional gratitude often, they will begin to find the gifts of life scattered everywhere. Often, gratitude does not end with the self. If one is able to appreciate the gifts that life offers, they are much more able to offer gifts of kindness so that others may pick them up. Appreciating life's good moments sweetens our experience and, eventually, the experience of others. ■

Information provided by Elijah Johnson, intern, SS Therapy and Consulting, Ltd, 4725 Merle Hay Road, Suite 205, Des Moines, IA 50322, 515-528-8135, [www.sstherapyandconsulting.com](http://www.sstherapyandconsulting.com).

## HEALTH

By Dr. Jesse Kahnk, OD

### AVOIDING the bifocal conversation

Whenever I start even mentioning the word bifocal, patients begin to groan. As we get older, our ability to focus gets a little worse over time. Usually around our late 30s or early 40s, this loss of focus is bothersome enough that we need to do something about it, thus the bifocal conversations. I think these conversations are happening even earlier with our increased screen use.



Most everyone can picture a bifocal and have an idea of what a no-line bifocal (progressive) lens is. You know that you have to tilt your head to find the clear spot on the lens, and it changes depending on how far away something is.

But recently, new kinds of lenses called extended depth of focus lenses have increased in popularity. These lenses have unique optics that allow them to create a range of clear vision across the entire lens. So it doesn't matter where your head is tilted, the prescription stays the same.

These types of lenses are great for patients looking for ways to reduce eye strain, improve their near vision without sacrificing their distance vision, or otherwise just avoid the bifocal conversation. Also, because you don't have to worry about finding that one clear spot on the lenses, they are also great for people who have had neck or back pain from having to tilt their heads while wearing other forms of correction.

The lenses are available in glasses, implanted lenses during cataract surgery, and now even contact lenses. ■

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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## YOUR memorial's story

Our country was declared independent from Great Britain on July 4, 1776. We know this because it is well documented and taught history. Did you know three United States presidents died on July 4 — two of them in the same year? This information is easily found with a quick Google search on the Internet.

I think most of the information we know about our history is only known because somebody thought it worthy of recording and that it would be valuable information to future generations. I believe this is why we mark our graves with memorials. We are human beings — each unique in characteristics, skills and attributes — and we are all valuable. Memorials tell stories about us that future generations want to know.

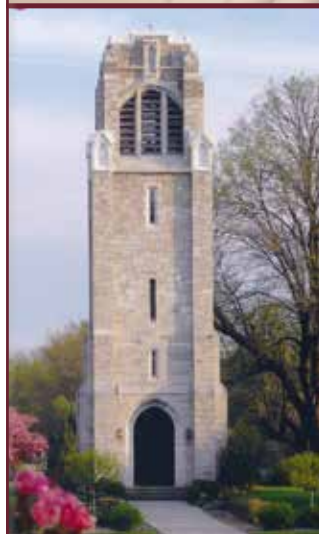
We have many people stop in the office in pursuit of information about their family history. Many times, they find that the names on the memorials surrounding their loved ones are actually related to them, too. The words on the memorials and emblems that they chose tell a bit of their story. It's a kind of declaration to future generations, and you get to choose what that declaration says when you pre-plan for your burial needs.

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

Information provided by Tosha Edmundson, 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

## WEIGHT loss protocol

The importance of weight loss lies far beyond improved appearance and self-confidence. The impact of optimal weight loss will greatly benefit the health of all body systems. There are many things that impact our ability to lose weight, such as metabolism, hormones and nutrient status. While calories and energy expenditure are important, you cannot look at calories in isolation. The quality of the food you eat determines your body composition, impacts hormone health, brain health, and your ability to lose fat.

Supplementation of nutrients we lack in our diet is crucial for weight loss, in addition to maintaining a calorie deficit. Eating nutrient dense foods, healthy meats and protein sources, low glycemic fruits, healthy grains, dairy and oils is essential to improved nutrient status. While this can be hard to achieve, intravenous and intramuscular nutrient supplementation is a great way to fill the nutrient gaps you may be missing in your diet. Exercise daily, stretch, and take time for meditation or other stress-relieving activities. The weight loss protocol, in conjunction with an optimal weight loss nutrition plan, will shift your chemistry toward optimal cellular energy production, blood sugar regulation, decreased inflammation and optimal fat metabolism. ■

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



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## MASS TIMES

Saturday: 5pm  
Sunday: 9am and  
Evening Mass time: 5pm  
.....

## RECONCILIATION

Saturday 4pm

## ASSUMPTION I-CUBS AFTERNOON

Sunday, July 23 at 1:08pm. Call Brenda for tickets

## PICTORIAL DIRECTORY PHOTOS

July 25-29 & August 1-5

## ASSUMPTION FEAST DAY

August 15th Mass with Bishop Joensen at 6pm with dinner to follow.  
That evening Mary's Meals presents special concert with Steve Angrisano

## KNIGHTS OF COLUMBUS PANCAKE BREAKFAST FOR GRANGER DAYS

Saturday, August 26th 8-10am in the gym

## HOT RODS & HOGS

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**Centennial Park in Granger**

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## KNIGHTS OF COLUMBUS PANCAKES, SAUSAGE, & EGGS

September 10 from 9-11am in the gym

## BAPTISMAL PREP CLASS

Sunday, September 17th at 1pm

## ADORATION/BENEDICTION

Tuesday, September 19

**Pickleball:** Now open on Tuesdays and Wednesdays at 9am. \$2 per day to play.



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## COMMUNITY

By Jackie Wilson

# RAISING Readers in the Heartland

Program provides free books birth to age 5.

Jill Friestad-Tate, a Polk City resident, children's book author and college professor, knows the importance of children reading at an early age. As she is passionate about books and early readers, she has partnered with Dolly Parton's Imagination Library and created a non-profit organization, Raising Readers in the Heartland.

In 1995, Dolly Parton launched Imagination Library to benefit children and foster a love of reading among her home county's preschool children and their families.

The program gives each child a book a month and mails the children books, regardless of their family's income.

Dolly Parton's Imagination Library now sends more than two million books per month around the world.

Raising Readers in the Heartland (RRITH) launched the affiliate program last year in Alleman, Elkhart and Sheldahl. This year, they expanded the program to children in Polk City, with a book giveaway and sign-up event in June.

RRITH's mission is to improve literacy rates for children from birth through the age of 5 by providing free, high-quality, age-appropriate books to all children in Polk County. The RRITH is a volunteer-run, non-profit organization, and each dollar donated goes directly to launching new zip codes and purchasing books for children. Donors provide money for the books. Each book costs \$2.10.

"That means a little over \$25 provides 12 books mailed to one child each year," Jill says. "This helps increase literacy rates for children throughout their lives."

Jill has lived in Polk City for 10 years, and both of her sons attend North Polk schools. She says the combination of her experiences as an author and professor have led her to focus on improving reading proficiency.

"With 85% of the brain's development occurring between birth and age 3, our partnership with Dolly Parton's Imagination Library allows us to provide resources at that critical time in a child's life, which will hopefully improve reading proficiency for all children."

RRITH opened with the smallest population zip codes in Polk County to gain funding and credibility as an organization.

"We will continue to launch zip codes as funding is secured and support becomes available. At full operation, over 36,000 children will be covered in Polk County."

The support of individuals and businesses is necessary to continue providing books to children in Polk County. Parents can sign up to have their registered children receive one book each month, mailed to their home. To donate or sign up, visit [www.rrith.org](http://www.rrith.org). ■



Jill Friestad-Tate and her son B.J. at a Raising Readers in the Heartland event.

## SDMJW celebrates 52 years

The members of the Suburban Des Moines Junior Women (SDMJW) donned their fascinators gifted by Nancy as they celebrated their 52 years of friendship and service on May 17, 2023, at Hyperion Field Club.

Chairwoman Shari Hawk lead the reading of The Collect and Wanda Snyder offered her heartfelt blessing prior to the luncheon. Members continue their servant leadership in Women Lead Change, Cemetery Preservation boards (Highland Memorial Gardens and SAPIC), Child and Adolescent Brain and Mental Health Awareness, Iowa Barn Foundation, Friendship Force and their churches.

The SDMJW Ambassadors traveled to the Mediterranean, Alaska, United Kingdom, USS Iowa, Reagan Ranch, Arizona, Illinois, Missouri, Florida and Alabama. Shari Hawk and Margo Lierman were celebrated for their 50-year graduation from nursing school and their nursing careers in the Des Moines area. RAGBRAI rider Audrey West is published in "Our Iowa" magazine about her experiences and Iowans' hospitality. Bobbi Segura is chair organizer of the Women Lead Change October conference in Des Moines.

Another fascinating time will be May 2024 when SDMJW celebrate



Members of the Suburban Des Moines Junior Women met May 17. Front row: Dr. Mary Richards, Dr. Eileen May, Bobbi Segura, Nancy Lundstrom, Shari Hawk, Dianne Banning; back row: Wanda Snyder, Marie Graff, Audrey West, Wendy Tack, Marcia Flaugh and Margo Lierman. Roses courtesy of Dr. Mary Richards.

with Shari Hawk as the chair assisted by Wendy Tack. Contact Mary Richards at [mrichards@netins.net](mailto:mrichards@netins.net) for information about SDMJW including the Ankeny, Johnston, Indianola, Des Moines, Saylorville, Polk City and Jamaica communities. ■

## PROCLAMATION notes mental health awareness

Gov. Kim Reynolds signed a proclamation declaring May 2023 Child and Adolescent Brain and Mental Health Awareness Month. Dr. Mary Richards presented Four Oaks youth artwork with messages to Gov. Reynolds. The tradition of a party celebrated the youth's achievements during the year. Dr. Richards emphasized funding for future therapists and the thoughts of professionals about the age of consent within existing law. Our adolescents may perform well on higher education examinations; however, their brain is not fully developed until they reach the age of 25 or 26, Dr. Richards says.



Gov. Kim Reynolds signed a proclamation declaring May 2023 (and all year) Child and Adolescent Brain and Mental Health Awareness month. Dr. Mary Richards presented Four Oaks youth artwork with messages to Gov. Reynolds.

Significant adults may help our youth by assisting them in looking at consequences with fact when acting upon impulsive behaviors beyond this minute," she says. "Adults may connect with our youth by asking if they want the person to just listen or to listen and offer suggestions when they come with a problem. Being involved in the child's activities, affirming his or her interests, and modeling a healthy diet, sleep pattern, how to love and be loved creates a safe space when we help our youth find purpose in life and the 'who am I' journey." ■

"Our youngsters process information within the emotion of the amygdala as the judgment and consequential actions while the prefrontal cortex is developing. Whereas, adults think in rational terms of good judgment and consequences within a developed prefrontal cortex.

### What's In YOUR Garage?

*Living* MAGAZINES

To suggest a garage, email [tammy@iowalivingmagazines.com](mailto:tammy@iowalivingmagazines.com)



# SILLY STRING fundraiser benefits schools

Fun summer kickoff raises money.

At the end of May, the North Polk Elementary PTA put on its yearly Silly String Fundraiser for both West Elementary and Big Creek Elementary.

Libby Sroka, a PTA member, explains that parents and students can provide money to purchase cans of silly string and select who in the school they would like to spray. This year, almost 2,000 cans were sold.

"The PTA ensures that all students will be provided at least one can of Silly String so no one is left out at the day of the event," Sroka adds.

The money raised through the fundraiser benefits the schools throughout the academic year.

"The PTA fulfills requests by the schools for items they may need," Sroka says.

A big request this year was to help fund a rock wall at Big Creek Elementary. The PTA has also provided funds for students to attend field trips, to reimburse teachers up to a certain dollar amount for additional supplies they need for their classrooms, to purchase additional playground equipment and to even fund a library remodel at West Elementary.

Sroka shares that this is an event students look forward to every year.

"We always set a goal for the students and a 'punishment' the top classroom gets to participate in," she says. "This year, the top classrooms put a pie in the face of each school principal. In the past, we have slimed them, taped them to a wall and made human sundaes. Cory Allison and Amanda Parker are always such great sports for us. The teachers even dress up and have themes for each grade level."

For Sroka, who's helped put on this event for the past three years, it's a joy to work with a team of other parents to make the Silly String fundraiser a reality.

"It's a lot of behind-the-scenes work to make this event a success, but we do it for the kids," she says. "We appreciate so much all the support we get from the Polk City community." ■



The annual Silly String fundraiser is a huge success, not only in raising money, but also in providing students a fun event to look forward to.

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# SHOULD I buy a CD?

In 1996, when I entered college, I had saved enough to pay my way, but, taking my grandfather's advice, I took the loans and invested \$5,000 in a four-year CD at 7.75%. I repeated this pattern every semester through the four years of my bachelor's degree. Why? To understand this, we must step back to understand why a person would consider a CD as an investment. Let's break it down:



- In the mid-90s, interest rates and stock market rates are nearly identical to today's environment of choices. (There is uncertainty in the stock market environment and the FED is playing with interest rates to stabilize inflation results.)
- Risk – do you take risk? (I was borrowing money on a four-year window...lose it or guarantee gain)
- Risk – at 4% or 5% growth, what am I leaving on the table? (Although this growth is attractive right now, what are we missing out on?)
- As we stabilize from an inflationary market, is an investment locked in for six to 12 months a wise choice?
- Have you evaluated all the options? (Annuities, stocks, mutual funds, IRAs, etc.)

CD rates over the last 16 years have been bouncing off of zero. As of late, interest rates have made Certificate of Deposit accounts appear more attractive. As I drove past my local bank this morning, I saw six-month CD options at 5.1% and 11 months at 5.4%. How does one deny this comfortable rate?

There is an old saying that goes, do not go to the grocery store on an empty stomach. Why? The theory behind this statement is that you will purchase on impulse food you wouldn't normally put in the cart. I liken this grocery store theory to the CD craze going on right now and of the mid-90s. It is tempting to feel the comfort of safety and secure growth when we have been in such volatile times. By "volatile," I don't just mean the stock market. Over the last three years, we have been reminded that life can change for us from outside of our control. From fears of a pandemic to concerns about prices in the store, we have found ourselves on not-so-familiar ground concerned about how we will pay our bills and progress on our day-to-day goals.

Should you buy a CD? When it comes to any investment option, I recommend having the conversation. Sit down with your financial advisor, discuss risk and reward, opportunities and your goals. Make sure you are considering all the options before locking in that investment.

Don't hesitate to reach out to a financial advisor on these questions. ■

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](http://www.rundahlfinancialconsultants.com).

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## REAL ESTATE

By Bonnie Christensen

# 8 SIMPLE rules for negotiating your offer

You and your agent are going to use everything you've learned to seal the deal. Here's the dream: Your offer is perfect, you don't need to negotiate, and you can spend the next few weeks addressing more pressing home ownership questions. If you do receive a counteroffer, you'll need to decide whether you want to accept the new contract, negotiate the terms, or walk away.



Here are eight rules every buyer should know before they — and their agent — start negotiating:

**No. 1: Act fast — like, now.** When you receive a counteroffer, you should respond quickly. The longer you wait, the more space you leave for another buyer to swoop in and nab the property. Also, if a seller senses hesitation, they may decide to withdraw their counteroffer before you even have a chance to respond.

**No. 2: Raise your price (within reason).** While you obviously don't want to overpay for a house, you may have to up the ante — especially if you initially made a low-ball offer. Lean on your agent's expertise to determine how much money you should add to the sales price to make it more enticing to the seller.

**No. 3: Increase your earnest money deposit.** Increasing your earnest money deposit is another way to show the seller you have more skin in the game.

**No. 4: Demonstrate patience about taking possession.** Depending on the seller's timetable, changing your proposed possession date — the date you take over the property — could butter them up, too.

**No. 5: Let go of a few contingencies — with care.** Want to give your counteroffer an even bigger boost? Reduce the number of contingencies you're asking for. It's your way of saying, "Hey, look, I have fewer ways to back out," which gives the seller more reassurance that the deal will close.

**No. 6: Ask for fewer concessions.** Concessions effectively lower the seller's net proceeds from the sale. Making a counteroffer that removes the concessions you would have otherwise received at settlement puts cash back in the seller's pocket.

**No. 7: Pick up the cost of the home warranty.** A basic home warranty costs about \$300 to \$600 a year, according to Angie's List. If it seems like waiving the home warranty can sweeten negotiations, but you still want the peace of mind of having one, tell the seller they don't need to cover it.

**No. 8: Know when to walk.** When negotiating with a seller, trust your gut — and your agent. If he or she says a deal is bad for you: Listen. And if you don't want to make any more trade-offs — and the seller won't budge — it's smart to walk. Losing something you've worked hard to get can be disappointing, but there's a better deal for you out there. ■

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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# Employee Spotlight

Congratulations to our Raccoon Valley Bank Team Members



## **Tod Ellis** RETIRING CHIEF CREDIT OFFICER

Raccoon Valley Bank would like to announce the retirement of Tod Ellis. Tod spent 40+ years in banking, including the past 7 years with RVB. Tod began his career as a loan officer in the Omaha area developing his skills with 4 different banks before becoming Raccoon Valley Bank's Chief Credit Officer in December 2015. Tod will be spending his retirement on the beaches of Florida with his wife Wendy and is looking forward to full days of golfing and boating. He also will enjoy spending more time with his daughters. We wish Tod all the best in his retirement and appreciate the years of service and dedication to Raccoon Valley Bank.



## **Thomas Book** CHIEF CREDIT OFFICER

Raccoon Valley Bank is proud to announce the recent promotion of Thomas Book to Chief Credit Officer. Thomas has been a member of the Raccoon Valley Bank team for nearly two decades. His career has covered all facets of lending, including his most recent position as the Adel Market President for the past ten years. With the promotion Thomas will oversee the bank's loan operations staff, credit administration staff, and the overall safety and soundness of the bank's loan portfolio. Thomas and his wife Jenny live in rural Adel and have five school aged children. Thomas is heavily involved in youth sports and several community boards. In addition, Thomas enjoys managing his family's cash grain farming operation. Thomas is thankful for this opportunity to continue to grow with and serve the owners and customers of Raccoon Valley Bank.



## **Chris Watkins** CHIEF LENDING OFFICER

Chris Watkins has been in commercial lending for over 23 years, spending the last ten as a Market President for Raccoon Valley Bank. Prior to starting his banking career, Chris graduated from Iowa State University with a degree in mathematics and spent two years as a high school math teacher. He then returned to Iowa State University earning a Master of Business Administration degree with a Finance Specialization. To add to his impressive resume, Chris has also taken numerous professional development opportunities, including obtaining his Certificate of Executive Leadership from the Graduate School of Banking in Madison, Wisconsin in 2013. Chris has lived in Grimes, Iowa, since 2004 with his wife of over 23 years, Heidi, and their two children, Lainey 20 and Sam 17. In addition to spending time with his family, Chris is very active in his community. He has been involved in the following organizations over the last 20 years: DCG Soccer Club, DCG Basketball Club, Rotary Club, Grimes Chamber of Commerce (Board Member), and the Dallas Center-Grimes Education Foundation (Board Member). Raccoon Valley Bank is pleased to announce Chris Watkins as its new Chief Lending Officer.

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Be sure to check for cancellations.

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



### 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.



### City-wide garage sale

July 28-29

Get your fill of garage sale bargains Friday and Saturday in Polk City

### Des Moines-Apalooza

July 26

Water Works Park, 2201  
George Flagg Parkway

RAGBRAI cyclists enter Des Moines after attempting a record-setting ride for a night of music, food and celebration for a festival-style event. For more information, visit [ragbrai.com](http://ragbrai.com).



### Clive Festival

July 21-22

East side of N.W. 114th Street, Clive

Greenbelt Landing will have fun for everyone including "Thunder Over Clive" fireworks, live music, the popular Clive Fire Department Slip-N-Slide, a running festival, food trucks and more. [cityofclive.com/parkandrecreation/programs\\_and\\_events/clive\\_festival.php](http://cityofclive.com/parkandrecreation/programs_and_events/clive_festival.php).

### The 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 scheduled throughout the season. Music starts at 6 p.m. Scheduled are: 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, Rhythmatics; Sept. 14, Drive Thirty 5; Sept. 21, The Uniphonics; Sept. 28, The Crust.

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Be sure to check for cancellations.



## Summer Stir East Village July 21

This event is a relaxed opportunity to visit many great establishments in the early evening and sample their signature Summer Stir drinks. Hosted by CITYVIEW from 5-9 p.m. [summerstirs.dmcityview.com](http://summerstirs.dmcityview.com).



## Zoo Brew

July 26  
Blank Park Zoo

Experience the zoo after dark while taking in some favorite local adult beverages alongside live music. Stark Raving Madge will perform 1970s Rock.



## River Ruckus

July 27-29  
408 West State St., Guthrie Center

This country music festival marks the event's 15th anniversary featuring acts such as HARDY, Riley Green, Chase Rice and 10 others. For a full schedule, visit [www.guthriesriverruckus.com](http://www.guthriesriverruckus.com).



## National Balloon Classic

July 28 - Aug. 5  
Memorial Balloon Field,  
15335 Jewell St., Indianola

National Balloon Classic takes your eyes to the skies as pilots suspend more than 100 hot air balloons for competition. The event also features live music, food vendors, balloon rides, fireworks and more. [www.nationalballoonclassic.com](http://www.nationalballoonclassic.com). ■

## Ice Cream Smorgasbord and Auction

Sunday, Aug. 27, 4:30 p.m. ice cream, 5 p.m. auction  
Sheldahl United Methodist Church, Sixth and Hubbell,  
Sheldahl

Enjoy homemade ice cream, toppings and goodies for \$8 for adults and two for \$15. The annual auction follows. Bring your lawn chairs. There will be baked goods, homemade pickles, garden produce, handmade articles and more.

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## AC HISTORY: from Egypt to Iowa

When the summer heat in Iowa turns up, and you find yourself melting faster than an ice cream cone on a hot sidewalk, there's one hero that comes to your rescue — the air conditioner. But have you ever wondered about the origins of this magical machine that keeps you cool and comfortable?

Believe it or not, the concept of air conditioning dates back to ancient times. Clever Egyptians used to hang reeds soaked in water in their windows, allowing the breeze to blow through and create a natural cooling effect.

Fast forward to the 20th century when the modern air conditioner made its grand entrance. In 1902, a genius engineer named Willis Carrier invented the first electrical air conditioner. And yes, you guessed it, he was also a real cool guy. Carrier's invention was initially meant to control humidity in a printing plant, but it didn't take long for people to realize its potential in providing much-needed relief from the summer swelter.

Did you know that the term "air conditioning" was coined by a textile mill owner named Stuart Cramer in 1906? He used it to describe the process of adding moisture to the air to condition the yarn and prevent it from breaking. Little did he know that his term would soon be associated with indoor comfort.

In the early days, air conditioners were considered a luxury reserved for the elite. Only posh movie theaters, fancy hotels, and the homes of the super wealthy were graced with the cool breeze of air conditioning. It wasn't until the mid-20th century that air conditioners became more affordable and started appearing in regular households. Suddenly, staying cool wasn't just for the rich and famous — it was for everyone.

Nowadays, air conditioners have become an essential part of our lives, especially here in Iowa, where the summers can feel hot and humid. We've come a long way from the days of reeds and humidity control. Modern air conditioners are more energy efficient, quieter, and can even be controlled with the touch of a button on your smartphone. It's like having your very own personal weather wizard right at your fingertips.

Remember, whether you're sipping lemonade on your porch or seeking refuge from a sweltering day indoors, your trusty air conditioner is there to keep you as cool as a cucumber. Stay frosty, my friends. ■

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



## RECIPE

# BRING brunch favorites to the table

*(Family Features)* Few things go together like the weekend and brunch. Whether that means gathering with family, friends or a combination of both, it's the perfect time to slow down and bring your loved ones together for a lighthearted meal.

Catering to a variety of different palates requires a diverse menu of dishes ranging from fresh fruit and baked goods to proteins and more. A key ingredient to bring any spread together: Envy apples, which are a natural cross between Braeburn and Royal Gala apples.

With their beautifully balanced sweetness, uplifting fresh aroma, delightfully satisfying crunch and bright red skin that sometimes features a golden blush, they can be served fresh or paired with other brunch favorites in shareable dishes like the Brunch Board with a Twist. Plus, their naturally white flesh doesn't brown as quickly as other apples, making them easy to savor while enjoying time with loved ones.

Find sweet brunch recipe inspiration at [EnvyApple.com](https://www.envyapple.com). ■

## Brunch board with a twist



- 2 Envy Apples, sliced
- boiled eggs, halved
- cooked bacon
- bananas, sliced
- berries
- miniature pancakes
- edible flowers, for garnish
- 2-3 Envy Apples, for garnish

### Directions

- On breakfast platter, artfully arrange sliced apple, halved boiled eggs, bacon, bananas, berries and pancakes.
- Garnish with edible flowers and whole apples.

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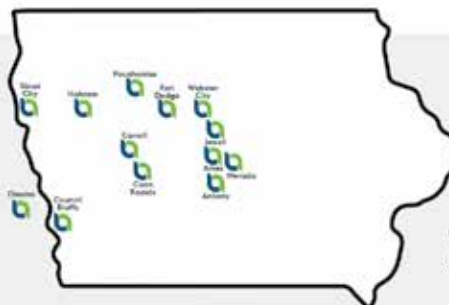
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# FARMERS Market

The Polk City Farmers Market  
was held on June 29.



Pete Englund



Farah Lee



Jennifer Freking



William Ditsch and Norine Black



Melisa and Mackenzie Anderson



Rene Locker



Reagan and Erin Flemmer



Sheryl and Dana Franz



Stuart Walker



Jerusha and Eric Woollard



Dorthy Skinner



## OUT & ABOUT



Polk City Kiwanis Club presented Polk City Parks and Recreation Director Jason Thraen and members of the Coed Volleyball League \$3,000 to replace, refurbish, and update the Volleyball Court at Kiwanis Park.



Kayla Meyers at the Polk City Farmers Market on June 29.



Martha Sheldahl and her helpers at the Polk City Farmers Market on June 29.



Mike Blair at the Polk City Farmers Market on June 29.



Betsy and Willis Huff at the Polk City Farmers Market on June 29.

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