NORTH POLK

MAGAZIN

Residents share experiences working while most others sleep.

FFA students explore ag careers

EDUCATION

Honoring those who served VETERANS' SALUTE

**Cran-raspberry quinoa pudding truffle** 

BIG GREEN UMBRELLA MEDIA RESIDENTIAL CUSTOMER BIG GREEN BIG GREEN BIRCHWOOD CL. 5te. D BIRCHWOOD CL. 5te. D DAMBRELLA MEDIA

ECRWSS EDDM U.S. POSTAGE **DIA9** 

PRSRT STD

NOVEMBER 2023

) K

RECIPE



## Kids love us... Parents trust us!



## Waggoner Pediatrics of Central Iowa

Brian L. Waggoner, M.D. | Julie A. Waggoner, ARNP, CPNP Andrea Dettmann-Spurgeon, ARNP, CPNP

# Call today to schedule your child's appointment! 515-987-0051

MONDAY-FRIDAY 8am-5pm | SATURDAY 9am-noon

waggonerpediatrics.org

## Voted the best in Central Iowa!



# WHY waggoner pediatrics?

We provide concierge-style medicine for no added cost or membership fee.

We have a dedicated nurse taking your phone calls to answer questions and help you every day during clinic hours.

- If your child needs to be seen, we will always stay to see them the same day; as opposed to waiting until the following day or going to an urgent care clinic where the staff are not familiar with your child and their medical history.
- 3 Families have access to talk with Dr. Waggoner outside of clinic hours, even on the weekends. Expert advice whenever you need it, at no additional charge.
  - On vacation and need to see a doctor? Give the office a call and Dr. Waggoner or another provider can chat with you over the phone or in a telemedicine appointment.



### **WELCOME**

## **BEFORE** the sun shines

I don't get on the road in the wee hours of the day too often, except when I have an early flight at the airport or I am driving out of state. On those 4 a.m. or so travels, I often wonder about the other folks I see driving at that time. Why are they up so early? Where do they work? Where are they going? Are they leaving from home or heading home?



WE ARE

FOR OUR

I agree there is something rewarding about getting an early start on the day. It gives me the feeling of having a head start on others. Crossing a

few tasks off my list before the sun comes up starts the day off right. For some folks, though, this isn't a once-in-a-while thing. Their jobs or activities or habits have them rising early every day.

When I was in high school, I worked at a convenience store/gas station. On occasion, I would work the graveyard shift. Even in a small town, this was an exposure to another world. I would see the factory workers heading to their shifts or heading home, filling their tanks with gas and buying a few supplies. I would see the route delivery guys ensuring that milk and bread and soda and beer were in the stores. And I would get to know the late-shift police officers who would stop in. For the most part, it was quiet, which is exactly how most of the folks who choose to work those hours like it.

Getting up early wasn't so easy in my younger years, but it seems to be more challenging to sleep in now, even when I can. I used to laugh at all the retired guys who were at the café before 6 a.m. drinking coffee. It's all starting to make sense now. Even the coffee.

This month's cover story is dedicated to those who truly are early risers. We uncover the when and why and how as we interview these folks who prefer to - or must - get a head start on each day.

See you before the sun shines, and thanks for reading.

#### SHANE GOODMAN

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

If you enjoy reading this monthly magazine, you may also enjoy our weekly Polk City newsletter, delivered via email. Subscribe by visiting www.iowalivingmagazines.com.

Dan Juffer



Tammy Pearson Edito 515-953-4822 ext. 302 tammy@iowalivingmagazines.com Senior Advertising Account Executive 515-953-4822 ext. 303 dan.iuffer@dmcitvview.com





audited by Circulation Verification Council

9-Month CD



Ankeny

**Brien Scandridge** VP Market Manager Johnston



## Chart Your Success With Us!

Johnston 5526 NW 86th St. 515-331-2265

Grimes Corner of Gateway & 1st St. 515-986-2000

Waukee Downtown Triangle 515-987-1000

Ankeny 2905 SW Oralabor Rd. 515-446-2265

### www.CharterBanker.com

\*Annual Percentage Yield, \$10,000 minimum deposit to open up a Certificate of Deposit (CD), Member FDIC penalty for early withdrawal. Rate as of 11/8/2023 and subject to change



# Residents share experiences working while most others sleep.

## By Jackie Wilson

While most of us are catching our last few Zs before dragging ourselves out of bed, others have long been awake and busy, many of them making it possible for us to get our days off to a good start. After all, someone has to make the donuts, brew the coffee and deliver those energy drinks to the shelves. Others rise and shine to care for the early morning needs of patients in hospitals, residents of care centers and women in labor. The list of those working while we sleep goes on, and some of them share their experiences as early risers in this month's cover story.

Riley Noggle, with the Polk City Fire Department, keeps a strict sleep schedule as she's unsure when her next fire or EMS call will be.

### **FEATURE**

#### **Polk City police officer**

As a police officer in Polk City, Alex Delaney worked the night shift for three years, rarely seeing the daylight since he slept those hours.

Last year, he switched to 12-hour day shifts, which begin at 6 a.m. and end at 6 p.m. One week he works five days, with two days off; the next week he works two days, with five days off.

For him to make it to work by 6 a.m. and not just stroll in bleary-eyed, he must get up much earlier. He also needs to make sure his patrol car, equipment and everything else is ready to go by 6 a.m. sharp.

On his workdays, he gets up around 4:30 a.m. Fortunately, he lives only a couple minutes from the police station, so traffic isn't an issue.

"I get up early enough because I want to make sure that I'm awake for my shift," says Delaney.

He's usually in bed by 9 p.m.

"If I go to bed after 10, I'm usually pretty tired the next day," he explains.

If he's out with friends for dinner or other events, he generally has to leave early. Since many of his friends are also police officers, it isn't a problem. "We all understand the shifts and schedules if we have to take off early," he says.

Delaney graduated from Ankeny High School and attended the University of Iowa, graduating with a marketing degree. He worked a regular 8-to-5 job Monday through Friday. It was nice having the weekends off, but he says he got tired of just sitting in his office day after day.

As he pondered life and his job behind a desk, he recalled as a kid wanting to be a police officer.

"I have pictures of Halloween with me dressed up in a police uniform," Delaney recalls, adding he felt called to go back to his original plan.

He looked to others who were already in the profession. His uncle and his brother-inlaw, who are both police officers, gave him encouragement and took him on ride-alongs so he could see what being a police officer entailed.

"Officers I looked up to, they definitely enjoyed it," Delaney says. "It sounds cliché, but I wanted to help people. I felt I couldn't do that sitting behind a screen."

As a police officer, he also helps with the station's social media sites. He enjoys interacting



Alex Delaney is a Polk City police officer. He works a 12-hour shift and is fortunate to live just minutes from the station.

with the public.

"I like being in a position that can have a positive impact," he says.

He says he enjoys his encounters with kids and gives them tokens for free ice cream



### **FEATURE**

for wearing a helmet or using the crosswalks properly.

"We typically see people at their worst, so it's nice to talk with the public in a non-threatening way," he says.

He says the most challenging part of his career is handling the tough police calls.

"We try to take the vest off and leave it at work, instead of taking it (police calls) back to home life," he says.

Delaney says that Polk City police are dedicated to the community.

"We're here for them," he says. "It's not a job we do for ourselves. We sign up to do for others."

If that means getting up early, then it's well worth it, he says, adding that the thank yous they receive from the community are encouraging.

"Polk City is a great community, and we take pride in offering a safe place to live," he says.

#### **Breakfast time**

In the mornings, the majority of us make coffee, prepare breakfast for ourselves or families and watch the news before heading out for work.

But, if you're Katryn Halterman, owner

of the Rising Sun Café, you have additional mouths to feed. And that means getting to the cafe before the sun rises.

Halterman took over ownership of Reising Sun, renaming it Rising Sun, in April 2022. She's there by 5:30 a.m. as the café opens at 6:30 a.m. weekdays and 7 a.m. on Saturdays. Fortunately, she only lives a few minutes away from the Square and can "sleep in" until about 5 a.m. After all, she doesn't need to fix breakfast or make a pot of coffee at home.

Evenings, she tries to get to bed by 9:30 p.m. But, if she doesn't, "youth" — she's just 23 — is on her side, and she says she can make up sleep the next night.

"It could be a struggle the next day if I'm up late," she adds.

Once at work, she is popping cinnamon rolls in the oven, brewing coffee and prepping for the day. Until other workers start arriving, she has some time to enjoy the solitude.

"I like the quiet first thing in the morning," she says. "It helps me wake up fully before the customers start coming," she says.

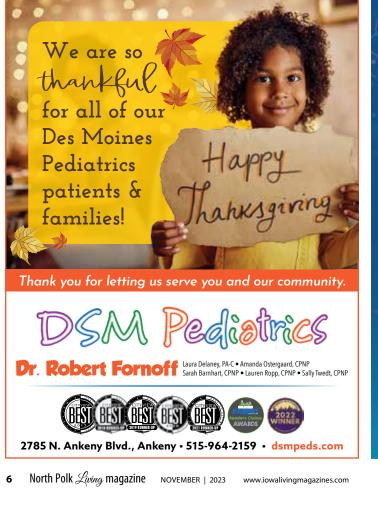
Halterman grew up with her family in the bakery business. Her grandparents and great-



Katryn Halterman, owner of Rising Sun Café in Polk City, is up early to open her restaurant at 6:30 a.m. Photo by Jackie Wilson

grandparents owned the Hiland Bakery in Des Moines. She aspired to one day take over the business, but when it was finally available, she was still in high school.

She completed a college bakery program, and, when the opportunity arose to purchase the current location, she jumped at the chance. The café recently changed its hours to open at 6:30



Holiday Light Show

WONDERSCAPE

\* Minlet

Thursday, Friday & Saturday evenings in December





Scan QR code for info & tickets www.reimangardens.com · Ames, Iowa

Sponsored in part by **FA** MEAT & GROCERY

### **FEATURE**

a.m. to accommodate more customers. She has regular folks who arrive promptly at 7 a.m.

'We've got other groups who come in at the same time, every day," she says.

The hours are easy, she says, adding that she likes being free by 3 p.m. to run errands and take time for herself or to be with her friends.

Opening a restaurant and sharing her cooking and baking skills is a passion, Halterman says.

"I like interacting with the customers and seeing people on a regular basis. It's a good community to work in," she says.

#### 24-hour shift

Riley Noggle works 24-hour shifts as a firefighter and paramedic at the Polk City Fire Department. She needs to be ready to go by 6 a.m. to begin her shift.

When she first took the job, she lived in Newton and had to be up at 4 a.m. and be out the door by 4:50 a.m. since it took her "exactly 52 minutes" to drive to Polk City.

In June, she and her husband moved to Polk City, giving her almost an extra hour to sleep in. She's usually in bed by 8 p.m.

"I call myself Esther because I'm like an old lady who has to get to bed early. I have a strict sleep schedule," she explains. "I never know when I'll be able to sleep on my 24-hour shift."

While working her 24-hour shift, she lives at the station and has her own private sleeping quarters. She responds to calls overnight as they come. Some nights she gets sleep; other nights she doesn't. Then she's off for 48 hours. But that's not all. She also works the on-call shift.

"There's nights when I get a call at 2:30 in the morning and don't want to go home and wake my husband because I need to be up by 5. I'll just sleep at the station," she says.

She likes that her schedule includes many days off in a row. The early-morning commute means she doesn't have to deal with any traffic. And, there's another benefit.

"Nobody hates a short Starbucks line," she jokes.

Noggle joined the department a year and a half ago. She previously worked in a nursing home as a certified nurses' aide and often interacted with the EMS (Emergency Medical Services) workers. She admired how the EMS worked with the residents and patients.

"I took an EMS class and fell in love quickly," she says.

She enjoys building relationships with her coworkers.

"We eat breakfast, lunch and dinner together. It's a wonderful way to build relationships with others," she says.

She also enjoys teaching kids fire safety and helping people in creative ways, since the majority of calls are EMS-related rather than fire calls.

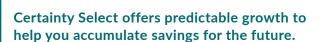
"It's a zero to 100 profession," she says. "You have to give it your all on a call, no matter what it is. I like helping people in their homes because you can often get to the root of their problem. For example, if they fall, you can see the rug that they keep tripping over," she says.

She knows that the majority of women in her profession are not firefighters. However, in Polk City, there are six women on staff. Noggle cites that her chief, Karla Hogrefe, is an influential presence in the Polk City station.

"It's awesome to grow with her," Noggle says. "It's cool to see so many more women in this profession. Who doesn't want to be a firefighter when they grow up?"

🔳 EquiTrust.

## **CERTAINTY SELECT®**



Lock in a great rate today, and earn tax-deferred interest for your selected guarantee period.

8-year: 5.70%

10-year: 6.00%

3-year: 5.25%

5-year: 5.50%

6-year: 5.65%

Contact me to learn more.



**Kevin Wingert** 515-274-9190

Investment Adviser Representative of and investment adviser services offered through Royal Fund Management, LLC a SEC Registered Investment Adviser.

Rates are based on the Company's 10/19/2023 declared interest rate for the Single Premium Deferred Annuity (Certainty Select Annuity). The initial rate guarantee period is 3, 5, 6, 8 or 10 years, which you choose. Initial rate subject to change. Surrender charges are in effect for partial withdrawals in excess of the Free Withdrawal Amount or a full surrender before the end of the Guarantee Period. Surrender charges are a percentage of the Accumulation Value, and decline annually: 10, 10, 9, 9, 8, 8, 7, 7, 6, 5%. The Surrender Charge period matches the Guarantee Period. Surrender charges may vary by state. Product features may vary by state. IRAs/qualified plans are already tax deferred; consider other annuity features. EquiTrust Life Insurance Company cannot give legal, tax or counting advice. Your personal tax advisor can provide important information with respect to the purchase of this annuity contract and its taxation. Contract Form Series ET-MYG-2000(06-09) or ICC13-ETMYG-2000(07-13). Group Certificates issued on Form Series ET-MYG-2000C(06-09). EquiTrust does not offer investment advice to any individual and this material should not be construed as investment advice. EquiTrust Life Insurance Company, West Des Moines, IA. ET-CTY-AD-CONS (10-23)

© EquiTrust 2023. All Rights Reserved.

### COMMUNITY

## **POLK CITY** Kiwanis Seniors of the Month

#### Keelie Maas

Keelie Maas is a senior at North Polk High School and lives in Polk City. She has three siblings, Tanner, Kiplin and Arley Ripperger. Keelie plays the trombone in the North Polk High School band, which she is very



involved in. She plays in the jazz band, show band, pep band, pit band, marching band and concert band, as well as being a section leader and uniform manager. She says her favorite part about the band is the people in it and the sense of community. She is also in football cheer and basketball cheer. Next fall, Keelie plans to attend Iowa State University to major in music education.

She is the daughter of Matthew Maas. Her favorite classes are music and English. She works at Scooters in Polk City.

#### **Caroline Cromley**

"I have been fortunate to be involved in a variety of activities while at North Polk High School. These activities include sports, fine arts, leadership, academics, service and community. However, I feel the most rewarding



activities are helping others and giving back to my community. I have grown a love for volunteering through Key Club and Kiwanis events, which I plan to continue throughout my college years and future careers."

Caroline is the daughter of Jason and Melissa Cromley of Polk City and has two siblings: Aly and Sophia Cromley. Her favorite class subject is math. She is president of the student council and Key Club, a mentor for Comet Connections and a member of the High School Staff Interview Committee, Principal's Council, National Honor Society, Environmental Club and varsity soccer and volleyball teams. She also serves as the student representative on the North Polk School Board. Her honors include Bankers Trust Youth Board - North Polk Representative, top 2% of her class, IGHSAU Soccer First Team Academic All-State, Girls Soccer Raccoon River Conference First Team, IASC Honor Council with Meritorious Distinction, Gold Honor Roll, Spanish Honor Society, Student of the Month, IGHSAU State Soccer Participant, Key

Club Gold Standard Award, and varsity letters in soccer and volleyball.

She is a member of Beautiful Savior Lutheran Church and its senior high youth group, works at The Creamery and Ziggi's Coffee, tutors, volunteers for Meals from the Heartland, and is a member of the Kiwanis Club of Polk City. She plans to attend Drake University and dual major in data analytics and business.

#### Lola Austin

"My name is Lola Austin. I live in Ankeny with my parents and three sisters Ava, Elinor, and Gwen. Throughout my high school years, my favorite subjects have been science and art. In my four years of high school

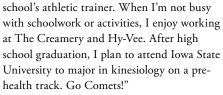
I have earned many honors such as National Honor Society, National Spanish Honor Society, National Art Honor Society, DMACC President's List, Cheer Honor Squad, four-year Gold Honor Roll, and now Kiwanis Senior of the Month. I have participated in football cheer, basketball cheer, and track all four years. I am the cheer captain this year. As well as doing those school activities, I enjoy going to tumbling, youth group and mission trips. I have been a leader for my church's middle school youth group for three years. Through my church, I have also been helping out with Sunday school since I was in sixth grade. In my free time, I love to crochet. It is my favorite pastime if I'm not hanging out with my family or friends."

Lola's parents are Jill and Jeff Austin.

#### Annie Gubbins

"Hi, my name is Annie Gubbins. I have a sister, Julia, and a brother, Connor. My favorite classes in high school have been anatomy and physiology and Spanish. I have been on the Gold Honor Roll as well as the DMACC

President's List. I am also a member of the National Spanish Honor Society. I have been a part of North Polk's Dance Team all four years of high school. I have also managed track. My junior and senior years of high school, I have been participating in the athletic trainer student aide program volunteering with our



Annie's parents are Dan and Charlana Gubbins.

#### **Chance Crippen**

"I am Chance Crippen, the son of Jim and Kelly Crippen and the brother of Grace Crippen. I have gone to North Polk school district my entire life. Throughout school, my favorite subject has



been math. I will put my math skills to use in college by pursuing a degree in actuarial science at UNI. In high school, I played defensive line on the football team and have thrown discus on the track team. I have done a lot of volunteering, most of my hours coming from St. Luke's church and football-related activities. I mentored younger students in various football camps for the school. I have enjoyed my time and made lifelong memories while being a student in the North Polk district. I am honored to be chosen for Kiwanis Senior of the Month."

Chance's honors include National Honor Society, Gold Honor Roll, and all-district academic team in football and track.

#### **Claire Jepsen**

"Hi, my name is Claire Jepsen. I live in Polk City with my parents and younger sister, Carly. My older sister, Natalie, is currently a student at Iowa State University. My favorite subjects at school are Spanish



and science classes. My first three years of high school, I played volleyball and was a member of the track team. Currently, I am a member of the National Spanish Honor Society and the President of National Honor Society. I am on the Gold Honor Roll and the DMACC Dean's List. Outside of school, I enjoy working at The Creamery and Plato's Closet. I also spend time fostering kittens through the ARL. After graduation, I plan on attending a four-year college with a major yet to be determined.

Claire's parents are Shannon and Gary Jepsen. ■



#### **CELEBRATING ASL IN OUR CLASSROOMS**

In our elementary buildings, students have a unique opportunity to foster inclusivity and expand their horizons through Comet Clubs. These clubs, designed to enrich their educational experience, provide an exciting platform for students to learn new skills and activities. One example is the American Sign Language (ASL) Club at Big Creek Elementary, which celebrates the importance of communication inclusivity. Through the beauty of ASL, students are breaking down barriers and promoting a more inclusive community. Comet Clubs, like the ASL Club, not only expand students' horizons but also strengthen a sense of community and shared learning experiences, showcasing our district's commitment to providing diverse opportunities for our students' growth and development.

#### PTA

Over the last month, our PTA's unfundraiser has been an astounding success, raising an impressive \$49,429.87! We extend our heartfelt gratitude to everyone who worked tirelessly to achieve this remarkable outcome this past month. This extraordinary level of support from our community reaffirms our commitment to the growth and success of our schools.

With these generous funds, we have exciting plans to enhance our school environments. We're thrilled to announce that the funds will be allocated towards enriching our outdoor spaces. Specifically, we will be adding additional swings, creating more outdoor seating areas, and introducing captivating art displays. These improvements will not only make our school campuses more inviting but also provide our students with exciting new opportunities for outdoor recreation and artistic expression. Your contributions over the past month have made all of this possible, and we're eager to see the positive impact these enhancements will have on our schools and school community. Thank you for your incredible dedication and generosity.





## SCHOOL ELECTION RESULTS

On Tuesday, November 7, 2023, voters from across the North Polk communities gathered at the polls to shape the district's future by casting their ballots in both the bond referendum and school board elections.

The unofficial results, released by the Polk, Boone, and Story Election Offices, reveal an overwhelming 79% approval rate for North Polk's \$17 million bond referendum. To pass, the referendum required a minimum of 60% "YES" votes, a threshold that North Polk voters easily exceeded.

These funds will fuel the construction of a new Career Tech Addition to the High School, an additional baseball/ softball complex, and classroom upgrades at West and Central Elementary Schools. These initiatives will broaden students' horizons, offering state-of-the-art facilities for hands-on learning, athletic development, and a modernized educational environment.

Keith Bormann, School Board President, expressed his gratitude, stating, "On behalf of the North Polk Board of Education, staff, and students, I want to thank our North Polk communities for their unwavering support of the bond referendum, which will provide exciting opportunities for our students."

As for the school board elections, the district had two vacant seats and three candidates vying for them. Ashley



Delaney and Kyle Campbell secured their positions on the North Polk Board of Education. Each candidate will serve a four-year term. We extend our gratitude to Joe Heintz and Travis Davis for their dedicated service to the school district and the community during their tenure on the board.

## Top Quality Windows, Siding & Doors!



276-6506

USA

abcwin.com/desmoines-ia

Ask us about Comprehensive Financial Planning Planning your future by navigating your now.

Your HOME Improvement Source



Not FDIC or NCUA Insured | No Financial Institution Guarantee | May Lose Value

## LIBRARY

## **POLK CITY** Community Library news

Library holiday hours:

Saturday, Dec. 23 - CLOSED Monday, Dec. 25 - CLOSED Tuesday, Dec. 26 - CLOSED Monday, Jan. 1 - CLOSED

**Giving Tree: Ronald McDonald House, Nov. 27 to Dec. 19.** We will be collecting items for the Ronald McDonald House of Central Iowa. The most needed donations include Clorox wipes, paper towels, hand soap, bleach, Coffeemate Coffee Creamer cups, single serving bags of chips, single serving cracker/cookie packs, single serving cereal boxes, fruit cups, mac and cheese cups, cookie baking mixes, brownie baking mixes, shaving cream, hairbrushes, baby shampoo, newborn onesies and gift cards to Casey's, QuikTrip, Kum & Go, Walmart, Target and Starbucks. Thank you for your support.

**Story Time Mondays and Tuesdays, 10 a.m.** Join us at the library for stories, songs and an activity or craft. Choose the day that works best for you. Every story can be logged in our 1,000 Books Before Kindergarten program, too. No story time Dec. 26.

**Chair Yoga, Mondays, 9 a.m.** Join Rachel via Zoom. We will be broadcasting the class on the big screen in the library, or you can join us from home. Yoga is for everyone and every body. Yoga is not for flexible people but for people who want to become more flexible. This chair yoga practice will include breathwork, mindfulness and simple, easy movements to release tension, reduce pain and restore your body to optimum movement. Props needed are an armless chair, like a kitchen chair, and a small hand towel or kitchen dish towel. Join the Zoom meeting on our website at polkcitylibrary.org.

**Geri-Fit**<sup>®</sup> **Strength Training Workouts, Tuesdays, 9 a.m.** Strength Training workouts that work for all ages and fitness levels. Geri-Fit is challenging, effective and safe to do. The Geri-Fit<sup>®</sup> program requires a set of light dumbbell weights, a sturdy chair and water to drink during the workout. Ages 50 and older. Stretch bands and a Zoom link are available upon request. No Geri-Fit Dec. 26.

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.

**Teen Ugly Sweater Cookie Decorating Program, Tuesday, Dec. 5, 4-4:45 p.m.** Show off your cookie-decorating skills with our ugly sweater cookie decorating program for ages 10-17. Bring just yourself, and we will provide the cookie and the "flair." We will have a delicious time getting into the holiday spirit while creating a unique cookie. Register online at polkcitylibrary.org.

Adult Crafternoon, Tuesday, Dec. 5, 2 p.m. Join us for a relaxing time as we make an easy ornament for your holiday decor or to sparkle in

### LIBRARY

your window. 17 and older. Register online at polkcitylibrary.org.

Wednesday Book Club, Wednesday, Dec. 6, 7 p.m. "The Year of Magical Thinking" by Joan Didion. This powerful book is Didion's attempt to make sense of the "weeks and then months that cut loose any fixed idea I ever had about death, about illness ... about marriage and children and memory ... about the shallowness of sanity, about life itself."

Babble and Brew, Thursday, Dec. 7, 10 a.m. Playtime for them, coffee and conversation for you. Longing for grown-up conversation? We will have coffee for you and exciting, ageappropriate toys for the kiddos.

**Comets Kids Club, Monday, Dec. 11, 4-4:45 p.m.** Kids love food, especially cute food. We will be creating adorable holiday treats that will make even The Grinch smile. Registration required.

Family D.I.Y. Drop-in Santa Craft, Tuesday, Dec. 12, available all day, while supplies last. Bring the whole family to the library and make an adorable Santa craft that all ages can create and put on display at home.

Wrap and Yap: Gift-Wrapping Social Hour, Wednesday, Dec. 13, 1 p.m. Always leaving gift-wrapping to the midnight chime before your winter holidays? Bored and tired just thinking of long hours spent with scissors and tape? Instead, spend a relaxing couple hours with warm winter drinks, joyful music, and good conversation at the library, wrapping and yapping with others in the same predicament. Bring your unwrapped gifts and a festive spirit. Some gift wrap provided, but please do bring what you have as well. Ages 17 and older. Registration not required.

Music and Movement, Thursday, Dec. 14, 10-10:30 a.m. Come shimmy and shake with your child. Dance and sing while building pre-reading skills with rhythm and rhyme.

Adult Evening DIY, Thursday, Dec. 14, 6 p.m. Create a frosted luminary to add some cozy light to your winter decor. Ages 17 and older. Register online at polkcitylibrary.org.

Monday Book Club, Monday, Dec. 18, 2 p.m. Reader's Choice. Bring in your favorite

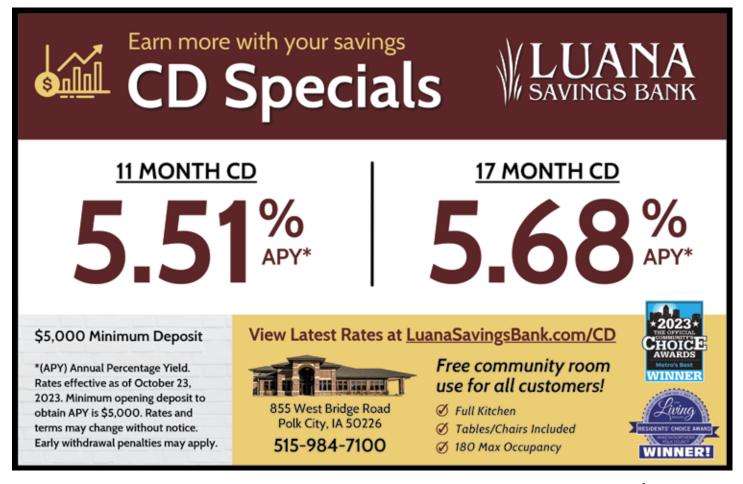
holiday book to share.

Adult Coloring, Tuesday, Dec. 19, 5-7 p.m. Join us for a relaxing evening of coloring. Colored pencils and gel pens will be provided. You are also welcome to bring your own. Ages 17 and older. No registration required.

Messy Munchkins, Thursday, Dec. 21, 10-11 a.m. Does your toddler or preschooler always make a mess? It is actually a great way for them to learn. Visit us and let your child explore sensory tables we will put out. Have your child wear clothes that you don't mind getting dirty.

Kids Drop-In Makerspace, Wednesday, Dec. 27, 10 a.m. to 4 p.m. while supplies last. Let your child's creativity flow with odds and ends that we provide. They can make whatever they can think up within our D.I.Y. low-tech makerspace.

Family Movie, Thursday, Dec. 28, 1-3 p.m. Are you getting stir crazy in your house this winter break? Come enjoy some popcorn and a movie outside of your house with us. We will be watching "Happy Feet." ■



RECIPE

## SWEETEN the holiday season with deliciously creamy desserts

(Family Features) Once the table is cleared and gifts are put away, it's often time for one of the favorite moments of holiday gatherings. The taste (and smell) of those divine desserts you may only make once a year is enough to keep guests hungry even after the main course.

Put a new staple on holiday menus for years to come with this Cran-Raspberry Quinoa Pudding Trifle that combines fresh raspberries, vibrant cranberry sauce, orange juice and orange zest for a unique dessert. Ready in 30 minutes, it can be an easy way to impress everyone at the table with a creamy pudding base inspired by favorite winter flavors.

As a tasty treat that's ideal for just about any occasion, this take on rice pudding is made using Success Boil-in-Bag Tri-Color Quinoa, which offers a heat-safe, BPA-free and FDA-approved bag and is easily prepared in just 10 minutes. Its light, nutty flavor and versatility creates a pudding that's perfect for a wide range of pairings, from satisfying chocoholics or pumpkin-spice fanatics to whipping up a sweet, simple dessert.

Find more sweet holiday recipe inspiration at SuccessRice.com. ■

### Cran-raspberry quinoa pudding truffle

Prep time: 25 minutes Cook time: 5 minutes Servings: 6

#### **QUINOA PUDDING:**

- 2 bags Success Tri-Color Quinoa
- 4 cups almond milk
- 3 tablespoons honey
- 1 teaspoon vanilla extract
- 1/2 teaspoon ground cinnamon

#### **CREAMY YOGURT LAYER:**

- 2 cups plain Greek yogurt
- 3 tablespoons honey
- 1 teaspoon vanilla extract
- 1/2 cup heavy cream

#### CRAN-RASPBERRY LAYER:

- 1/2 cup cranberry sauce
- 1/4 cup orange juice
- 1 teaspoon orange zest
- 2 cups fresh raspberries
- 1/2 cup sliced almonds, toasted
- 2 cups gluten-free vanilla
- cookies, chopped
- 1/2 cup fresh raspberries

#### DIRECTIONS

- To make quinoa pudding: Prepare quinoa according to package directions, substituting almond milk for water. Drain, reserving almond milk.
- Remove quinoa from bags and stir into almond milk in saucepan over medium heat. Stir in honey, vanilla and cinnamon. Bring to simmer. Cook, stirring constantly, 5-8 minutes, or until thickened
- slightly. Refrigerate 45-60 minutes, or until well chilled.
- To make creamy yogurt layer: In large bowl, stir yogurt, honey and vanilla. In separate bowl, beat cream until stiff peaks form. Stir whipped cream into yogurt mixture until blended. Refrigerate until ready to use.
- To make cran-raspberry layer: In medium bowl, stir cranberry sauce, orange juice and orange zest. Gently fold in raspberries.
- To assemble: In 10-cup trifle dish, layer 1/3 quinoa mixture, 2 tablespoons almonds, 1/3 cran-raspberry mixture, 1/3 vanilla cookies and 1/3 yogurt mixture. Repeat layers twice. Garnish with remaining raspberries and almonds.



515-419-1620



### COMMUNITY By Lindsey Giardino

## **POLK CITY** Downtown District group organized

Holds first Small Business Saturday event



The Polk City Downtown District group encourages shoppers to frequent small businesses. Those around the square are primarily owned by women.

On Saturday, Nov. 25, the newly formed Polk City Downtown District will hold its first-ever Small Business Saturday event. From 9 a.m. to 2 p.m., more than 30 vendors will team up with the local brick and mortar businesses on and around the Polk City Square to showcase their talents and products.

Alysia Olson, who owns Meraki Mamas Boutik & Custom Printing on the Square, shares that the event will feature Sweets in the Suites at the Point, Santa and Cookies at Grinnell State Bank, and Little Entrepreneur Village at Susie Sheldahl's RealtyONE office. The American Legion will have vendors, live music and an open bar, while most other businesses on the Square will host a few vendors as well.

"The Polk City Downtown District is all about supporting small businesses," Olson says. "We wanted to spread that support to other local businesses as well. Small Business Saturday has been around a while, and we wanted to show people what their own community has to offer."

One unique thing about the businesses on the Square is that they're primarily women-owned.

Olson explains that there are more than 20 businesses in the Polk City Downtown District that are female owned or majority female owned and operated.

"All retail stores, dance studios, a couple restaurants, salons are just a few examples of owners being women," she says. "With women driving the bulk of consumer spending, we connect well with other women in the community as they help support and develop commercial growth."

Supporting Small Business Saturday means a lot to the community, says Olson. By keeping spending local, it not only supports the businesses, but in turn helps the businesses support local clubs, organizations, nonprofits and more.



**RE Classes** Find the schedule on our website under Religious Education

Nursery Available during 9am Mass Pickleball Tuesdays and Wednesdays 8:30-11am

Martial Arts Mondays and Thursdays 6-8:30pm (except 3rd Thursday)

Serve Connection Cafe downtown 11/8, 12/13, 1/10 at noon Adoration of the Blessed Sacrament 3rd Tuesday of each month • 11/21, 12/19, 01/16, 02/20

**Knights of Columbus Meeting** 3rd Thursday of the month • 11/16, 12/21, 01/18 6pm Rosary followed with Mass. Dinner and meeting

Baptismal Prep Class 11/19 at 1pm

Walkers Mondays 9am-noon and Fridays noon-2pm

Food Pantry Weekends 2nd weekend of the month. Bring your items and place in the grocery cart. Monetary donations also accepted

Assumption Book Club 11/18 & 12/9 8:30am-10:30am

K of C Pancake Breakfast 11/12 and 01/14 from 9-11am

**OFFICES CLOSED 11/23-24 FOR THANKSGIVING** 

Holiday Market/Craft Fair & Cookie Walk 12/2 in gym 9am-2pm. Register online if you are a vendor Parish Reconciliation w/ extra Priests 12/13 starting at 6:30pm Regular Weekend Mass Times 12/23 at 5pm and 12/24 at 9am



#### **OFFICES CLOSED 12/25-26 AND 01/1-2**

Regular Weekend Mass Times 12/30 at 5pm • 12/31 at 9am • 01/01 at 9am Holy Mother of God Vigil Mass 12/31 at 5pm and 01/1 at 9am Assumption Ministry Appreciation Dinner 01/13 at 6pm



1906 Sycamore Street, Granger • 515-999-2239 www.assumptiongranger.com

PASTOR-REV. DOMINIC ASSIM PO Box 159, Granger • Fax 515-999-2208 • parish@assumptiongranger.com



# USE YOUR DEBIT CARD AND CATCH A WAVE

Each time you use your debit card to make purchases between

## OCT. 1 - DEC. 31, 2023,

you'll automatically be entered for a chance to win!

# DON'T HAVE A DEBIT CARD?

Visit our website for more information.

## SHAZAM 🗹



### www.raccoonvalleybank.com

ADEL 1009 Court Street 515-993-4581 PERRY 1202 2nd Street 515-465-3521

DALLAS CENTER 590 Sugar Grove Ave 515-992-9200 GRIMES 1051 NE Gateway Drive 515-452-0812

### FINANCE By Caroline Williams

# **SAVE MORE** and stress less this holiday season

November is here, which means Thanksgiving is coming right up, and Christmas is just around the corner. Ah, the holidays — a festive and joyous time of year. The time of year we should be feeling peace and happiness, we can't deny feeling pressure to buy the perfect gifts, host the finest parties and have the grandest decorations. It's easy to feel overwhelmed with a mix of joy and anxiety around this time. If you are feeling the pressure, we're



here to offer these financial tips to ensure you stress less this holiday season.

#### Strategize your gift purchases.

The best way to avoid stress is to be organized. Before you head out to buy, take the time to create a list that includes who you are shopping for and what you think they would like. If you are struggling with ideas, try browsing holiday catalogs or websites for possible gifts.

#### Aim to shop in one day.

It may seem like a long shot, but if you have your list, try to purchase the items in one day. This will actually save time and money by sticking to the list and avoiding buying items you do not need.

#### Prepare for credit usage.

Purchasing with credit cards can be advantageous, as long as you know your limit. Budget your money wisely so you can afford gifts without burying yourself in debt. By arranging a budget ahead of time, you can make sure you're able to pay off your statement balance and reap the rewards.

#### Purchase what you can online.

Online shopping carts can help us avoid excessive purchases. Before completing your checkout, review the items in your basket and delete any unnecessary items. Also check for coupons or promo codes you can use to save money.

#### Cut back.

FDIC

You don't need to say yes to everything. If you feel you don't have the time, money or energy to host a holiday party, ask someone else in the family or group of friends to do it. Sometimes, we just need to say no and be OK with it.

We hope you find these tips helpful when preparing for the season. Here's to a stress-free, joyous holiday. ■

Information provided by Caroline Williams, retail banking officer, Raccoon Valley Bank, Adel, Dallas Center, Grimes and Perry, 515-465-3521.

# \* HONORING OUR LOCAL VETERANS

## JESSE GUTIERRES

Military branch: US Air Force Rank at discharge: E-4 Sargent Deployments: Deployed to Saudi Arabia for there campaigns: Desert Shield, Desert Storm, Desert Calm *How can the public best honor veterans?* "The general public can best honor veterans by doing the right thing — especially when no one is looking." — *Jesse Gutierres* 





## RICK BROWN

Military branch: Iowa National Guard, retired after 21 years Rank at discharge:Sergeant Deployments: Operation Enduring Freedom, Afghanistan How can the public best honor veterans?

"The public can best honor veterans by displaying the flag on holidays and by standing with respect during the National Anthem." — *Rick Brown* 



## THANK YOU FOR YOUR SERVICE!

## TAPPER BUILDERS

CARPET | CONCRETE | ROOFING 515-971-9368 www.tapperbuildersia.com

### AIR FORCE





COAST GUARD







★ RESERVES

## LOCAL VETERANS ORGANIZATIONS

### AMERICAN LEGION POST 232

www.facebook.com/ PolkCityIowaAmericanLegionPost232/ The American Legion Post 232 hall is located at 114 W. Broadway St., Polk City. The hall also serves the affiliated Sons of the American Legion, American Legion Auxiliary and American Legion Riders.

### AMERICAN LEGION RIDERS POST 232

www.facebook.com/lowaPost232/?locale=fr\_FR The Riders group consists of veterans who own motorcycles more than 750 cc's. To be a Rider, one must also be a Legion or Auxiliary member — a veteran, spouse, son or daughter of a veteran.

### SONS OF THE AMERICAN LEGION POST 232

To be a member of the Sons of the American Legion, members must be a male descendant of an active duty or deceased service member or a family member of someone who served in World War II and beyond.



special thanks to my husband, son, and numerous other family members who have served our country back to the American Revolution.

**DINE-IN or CARRY-OUT** 

214 VAN DORN • ON THE SQUARE IN POLK CITY www.papas-pizzeria.com / 515-984-6361

THANK YOU





#### North Polk Living magazine NOVEMBER | 2023 16 www.iowalivingmagazines.com

### WELLNESS By Alex Townsend, BSN, RN

## **STAYING** fit through Thanksgiving

Maintaining healthy eating habits during Thanksgiving can be challenging, given the abundance of indulgent dishes that typically grace the holiday table. However, with some mindful choices and strategies, it's possible to enjoy this festive occasion while still prioritizing your wellbeing.



First and foremost, portion control is key. Rather than overloading your plate, take smaller

servings of your favorite dishes. Savor each bite, focusing on the flavors and textures.

Opt for lean protein sources, such as turkey, load up on vegetables, and opt for a smaller portion of stuffing or casseroles. You can also experiment with healthier recipe variations.

Stay hydrated throughout the day, as thirst can sometimes be mistaken for hunger. Drinking water can help you feel fuller and prevent excessive snacking. A nutritious breakfast can help control your appetite and prevent overeating later in the day. When it comes to desserts, enjoy your favorites in moderation.

Lastly, remember that Thanksgiving is not just about food; it's also a time for gratitude and togetherness. Focus on connecting with loved ones, playing games, or taking a post-meal walk to burn off some calories.

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.

#### HEALTH **By Paul Guerdet**

## **TAKING** a pause

It feels odd to acknowledge that we're already in the fall, and it feels even odder to admit that the holidays will be here before we know it. For some of us, the holidays involve a lot of planning and social interaction. For others, they can bring feelings of isolation and loss. Either way, the holidays tend to bring a lot of stress and anxiety. The arrival of fall is the perfect time to stop, take a breath, and pause.



We all tend to hit pause in our own way. For

some, taking a pause might mean going for a walk and checking out the leaves or their neighbors' decorations. For others, taking a pause might be watching your favorite scary movie. Regardless of how we choose to hit pause, what's important is that we make the conscious effort to actually pause and attempt to slow ourselves down.

We live in an unfortunately high-paced society that puts more emphasis on deadlines and due dates than it does on our wellbeing. If we want to slow down, we must consciously choose to do so. We must choose to make ourselves a priority in our own lives, if only for a moment.

Information provided by Paul Guerdet, LISW, SS Therapy and Consulting, Ltd, 4725 Merle Hay Road, Suite 205, Des Moines, 515-528-8135, www.sstherapyandconsulting.com, guerdet@sstherapyandconsulting.com.

## **FFA** students explore ag careers



FFA members present donations to the food pantry.

The FFA chapter at North Polk High School not only supports agriculture awareness, it also eagerly serves in the community.

The chapter is led by advisor Jamie Waddingham, who also teaches ag-related classes at North Polk High School, including horticulture, ag mechanics and animal science.

The chapter has approximately 70 members with about 30 of them active members who participate in activities and events. Waddingham says FFA is one way to explore agriculture.

"We support teaching them the importance of agriculture and showing possible pathways and careers into ag beyond high school," he says.

With an on-site greenhouse, FFA students do a variety of hands-on activities. For example, during the Iowa State Fair, they hosted the Avenue of Breeds. They also participate in livestock judging, soil judging, plant sales and ag safety camp for children.

Conner Pardun, president of the FFA chapter and a senior at NPHS, joined FFA to learn more about agriculture.

"I became involved to explore what agriculture careers might have to offer after high school," he says.

Part of his and other members' roles is to teach agriculture safety courses for elementary-age kids. Pardun says the experience has taught him a lot.

"I like teaching younger kids about the importance of agriculture and being safe. I've learned a lot about leadership skills and patience, especially when explaining things to young kids," he says.

Over the summer, FFA members delivered pork donations to the Blessing Box, a food pantry in Elkhart. Another group of students assisted with planting flowerbeds at the Salem United Methodist Church. They also attended the FFA National Convention.

This December, they'll offer poinsettia plants in red, white and pink colors.

Pardun says FFA is an ideal way to better understand nature.

"It's great to learn about the outdoors, animals and plants. It's a good break from homework," he adds.

Additionally, he enjoys educating others.

"It's good to educate city folks on the importance of agriculture and keeping it around for the younger generation," he notes.

The FFA hosted a fall family fun night with a hayrack ride, bonfire and cookout at the North Polk Agriculture Shop on Nov. 12.

The poinsettia plant sale will be announced soon. For more information about events, check Facebook for NP FFA Alumni & Supporters. ■

### **BEFORE YOU GO**

## **IN** thanks

In 1954, President Eisenhower signed a bill proclaiming Nov. 11 as Veterans Day. Nov. 11 was chosen because there was hope at the end of World War I, which occurred on the 11th hour of the 11th day of the 11th month, that it would be the "war to end all wars." Although this did not hold true, our government saw to it that there was a day set aside annually to honor all veterans from all wars and chose Nov. 11 in remembrance of that initial hope.



I would like to take this opportunity to extend my thanks to the men and women who have been willing to risk their lives so we can enjoy freedom in the United States of America. I encourage you to take the time to thank a veteran as well — pay for their meal, thank them with your words, send a letter, pray for them.

It is our privilege, as a veteran is laid to rest in our cemetery, to honor them for their service to our country. It is with pride that we get to see the deceased veteran receive the honor they deserve by witnessing the folding of the flag by fellow servicemen and hearing the bugler play Taps. It is never without reverence to these fine individuals that we witness these moments.

Thank you, veterans, for your service.

Give your family the gift of love and care for your future end-of-life needs in advance.  $\blacksquare$ 

Information provided by Tosha Edmundson, Family Services Representative, Highland Memory Gardens Cemetery, 1 N.E. 60th Ave., Des Moines, 515-289-2230.



Make your pre-arrangements for traditional or cremation burials

Highland Memory Gardens Cemetery One NE 60<sup>th</sup> Avenue, Des Moines Located on 2nd Avenue, 1 mile north of 1-35/80 515-289-2230 www.highlandmemorygardens.com

#### GARAGE **By Rich Wicks**

## EHICLES close to Andreas' heart



Scott Andreas and his 1967 Coronet muscle car.

On a recent crisp fall day, Scott Andreas of Alleman was preparing to put two vehicles away for the winter. His 1962 Allis Chalmers tractor was headed to the backyard to be covered and protected from the elements, while his 1967 Dodge Coronet R/T was to be driven to a storage facility. But Andreas always has room in his heart for these vehicles, and he explains why.

"That tractor belonged to my wife's grandfather. He bought it new in 1962," Andreas says.

After his death, the family was helping to deal with the various items in the estate, and nobody wanted the tractor, so it looked to be heading for the junkyard. Andreas recalls the tractor was sitting in a backyard with a dead battery. So, he charged the battery.

"It fired right up. So, we loaded it up on a trailer, and home it came," he says.

And it still runs.





The 1962 Allis Chalmers tractor is staying in the family, says Scott Andreas.

"We take it for rides around the neighborhood," he says. "My youngest son is 5, and, at first, he was a little apprehensive, but he loves going for rides now."

Andreas describes his other notable vehicle.

"The Coronet is an interesting story. It's lived all its life here in Iowa. I'm the second owner. The first owner was a schoolteacher in Mason City," he says.

Andreas bought the car in 2001 and remembers, sometime after that, while at a car show, someone asked where he'd bought it. When he said he bought it from the original owner in Mason City, the person excitedly replied, "I knew it. That was my teacher's car."

The 1967 Coronet was an early "muscle car," Andreas explains. And, because this model isn't as flashy and famous as some other muscle cars from that era, it's considered a "sleeper." It has won some car show awards for Andreas in that category.

"It's loaded," he notes. "It's got everything you can imagine: air conditioning, power brakes, power windows, power steering, front and rear speaker package, you name it."

Andreas says one of his favorite things about the Coronet is that he has all of the original paperwork from when the first owner bought the car. He points out that, because it had around 3,000 miles on the odometer at the time of the purchase, and because of how fully loaded the car is, he assumes it was probably driven by the dealer as a demonstrator car. The original bill of sale shows the car was bought for \$3,940 in 1967, but it's worth much more to Andreas, and he has no plans to sell the car anytime soon.

"It kind of becomes a part of you," he says.

And, while he notes that, with some vehicles, he has eventually found himself falling out of love over time, he says, "With this one, I haven't."

### INVESTMENT By Daniel Rundahl

## **HAVE** you insured your retirement?

After six years of nursing care at home and in a facility to end with hospice, George had exhausted all of the family retirement savings and had built up a debt that was more than the value of everything George and Nancy had to their names. Following the funeral, Nancy was forced to move into a rent-controlled apartment several miles away from the nearest family member. The question I wish our office would have had the chance to ask



them is, "Would you have wished for this to go differently?"

Our office hosts a lot of educational seminars every year, and, as we present them, and in our daily meetings with our clients and prospects, I catch myself asking this question of people quite a bit. "Have you insured your retirement?" Also, "If you paid off your home today, would your next phone call be to your insurance agent telling them to cancel the home insurance?" The truth is, you wouldn't. What am I getting at? As life is short, many of us don't spend much time in our busy lives considering our concerns for ourselves and our spouses when it comes to our morbidity or end-of-life care and expenses. I guess another question comes to mind. "Why would you?"

Let's take George and Nancy in the first paragraph. If they had a long-term care plan, then they would be able to promise to each other that each would have the retirement that they planned for when they got married. They would be able to afford to stay in their home until each died, whether together or separately at different times. They would also be able to make sure that they are able to follow through with their legacy wishes to their family and to their church / charities. Instead, a lack of planning changed the plan — and the future for Nancy. So, what I am recommending? Have the conversation.

- Plan to move in with family or have them move in with you.
- Choose no plan, like George and Nancy did.
- Make a choice to pass on that risk to someone or something else.

I will accept all of these options, however, you will need to convince me that it is better. Twenty years ago, my mentor called me selfish and self-serving for not "ensuring my retirement" and leaving my wife with the choices that Nancy is stuck with. My wife and I actually do have long-term care insurance that we purchased, and retain, when I was 28 and she was 25. (I am 45 right now.) If you plan to move in with your kids or have them move in with you, make sure that your children feel the same way. As my father brought to my attention in 2012, he claimed that one of us kids would do just this. We four kids discovered that was not in our plan. If you insure the retirement and legacy plan, you can ensure that your final wishes go as planned.

As always, don't hesitate to have the conversation with your family and your financial advisor about your choices. Hope all have a very blessed Thanksgiving holiday. Enjoy the family and the turkey.

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



Dan Rundahl 6165 NW 86th St. Johnston, IA 50131 Cell: 641-512-8597 Office: 515-727-1701 drundahl@rundahlfinancial.com res offered through Brokers International Financial Services 11C ("RIES") Member SIPC/FINRA RIES is not an affiliated compa

WWW.RUNDAHLFINANCIALCONSULTANTS.COM

#### Edward Jones

> edwardiones.com | Member SIPC



## Happy Thanksgiving

We are thinking of you this season and hope you have a wonderful Thanksgiving.



#### Kyle Matzen, AAMS<sup>™</sup> **Financial Advisor**

407 W Bridge Rd Ste 7 Polk City, IA 50226 515-984-6073

IRT-1848H-A



### 650 NE 52nd Avenue • Des Moines, Iowa • 515-265-5001

Masses: Tuesday - Friday: 8:00 am Saturday: 4:00 pm Sunday: 9:00 am

**Reconciliation:** Saturday, 3:00 pm — 3:30 pm

www.dmallsaints.org

 $2^{nd}$  Ave south to  $54^{th}$  Ave, then east to  $3^{rd}$  St  $3^{\mbox{\tiny rd}}$  St south to  $52^{\mbox{\tiny nd}}$  Ave, then east to the church



### REAL ESTATE By Bonnie Christensen

## 5 HOME improvement projects that pay off

#### Check out the rewards of small home improvements.

If you're coping with inflation but eyeing a home improvement, a smaller remodel is worth considering. Small projects are suited to DIY, which can save you cash.

The following five high-performing projects listed in the NAR report are less expensive ---though admittedly less exciting - options.



1. Hardwood flooring refinish or

replacement: Refinishing hardwood floors grabbed the top spot for interior remodeling projects that bring the highest return. Remodelers estimated the cost at \$3,400, and Realtors® estimated the value recovered at \$5,000, a whopping 147% return.

Refinishing makes sense when everyday life has left scuffs, dents, dullness and scratches - all unwanted reminders of spills, accidents, dragged furniture and ground-in dirt from foot traffic.

2. Insulation upgrade: Buyers want to cut their energy costs where they can, Lautz says. "We see consumers who want a home that's energy efficient. They want their utility costs cut and efficient heating and cooling. But the typical home they're purchasing is 29 years old and quite dated. So, it may not have good insulation. The maximum thermal performance, or R-value, of insulation greatly depends on how well it's installed."

3. Closet renovation: Consumers surveyed took on a closet upgrade for two main reasons: to add features and improve livability, and to improve organization and storage. This update averaged \$6,000, costing more than some of the other smaller projects. But the cost recovery was substantial, at \$5,000, or 83%.

4. Add or upgrade laundry area: Consumers in the survey said they focused on laundry room improvements to add features and improve livability or because they had just moved into their home and wanted to customize it. Sixty percent said the most important result was better functionality and livability, so they met their goal.

5. Paint one interior room: Painting an interior room is one of the most DIY-friendly small home improvement projects. There's nothing like it to freshen a room or fix a quirk or two. More than half of the consumers in the survey chose it because they wanted a change. And more than a quarter wanted to upgrade worn-out surfaces, finishes and materials.

The NAR remodeling survey also includes info for the big projects, like bathroom and kitchen renovations and basement and attic conversions to living areas.

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

## RETIREMENT PLANNING This is how retirement taxes work

Many people think that retirement automatically means you pay less in taxes. After all, you're no longer being handed a paycheck from an employer, right? The reality is that you are still taking an income. Now, it's from your retirement savings. The key is understanding which accounts are taxable and what you can do to take more control over what you pay in taxes.



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 generally be accessed without penalty after age 59 ½. The IRS has allowed money in these accounts to be saved and grow tax-deferred, meaning that federal taxes have been delayed until some point in the future. You will pay federal taxes on the money when you start taking distributions or when the IRS forces you to do so.

Typically, at age 73, you must start taking an annual Required Minimum Distribution (RMD) from a qualified account. This amount is calculated based on your age, amount of money in the account, and life expectancy factor. If you don't take your RMD, you could receive a tax penalty of up to 25% of the RMD amount

#### for that year.

Will your Social Security benefits be taxable? It depends. To avoid being taxed on your Social Security benefits, any income from other sources — such as a job or qualified retirement accounts — must be below the allowed base amount for your filing status, \$32,000 for a couple and \$25,000 for an individual in 2023.

A non-qualified account is funded with money you've already paid taxes on. This could include savings and checking accounts, nonretirement brokerage and investment funds, money market accounts, and CDs. While you have already paid taxes on the money you've put into the account, any growth — including interest earned or dividends paid — will be taxable.

Annuities are another type of account designed to provide income during retirement. Unlike more traditional retirement accounts, not all income from an annuity may be taxable. It depends on various factors, including what type of annuity it is and how it was funded.

Though you will pay taxes in retirement, you have more control than ever before. A retirement planner can help you zoom out and look at the big picture to develop a customized plan to take money from these accounts in a strategic way that could lower your tax bill.

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

## YOU COULD lower YOUR RETIREMENT TAX BILL

Learn how you could keep more of your hard-earned money in our online workshop.



## **EVENTS IN THE AREA**

Be sure to check for cancellations.

### **Kiwanis silent** auction

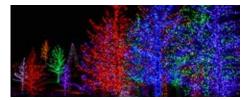
#### Nov. 23 through Dec. 3

Kiwanis of Polk City will have their yearly silent auction. Check out the many items that would make great Christmas gifts. The auction includes Mary Kay items, pontoon rental, golf simulator certificates, restaurant gift certificates, haircut certificates, homemade quilts, workout memberships and much more. Bids can be made at www. proxibid.com/dvorak.

### **Bake Sale, White Elephant** Sale and Dinner

Saturday, Nov. 18, 9 a.m. to 1 p.m. Masonic Temple, 106 Third St., Polk City

The Polk City O.E.S. Chapter 361 is hosting a bake sale and dinner. The bake sale is 9 a.m. to 1 p.m. and features homemade mincemeat and apple butter and cashews, pecan halves, mixed nuts, honey-roasted peanuts, chocolate amaretto pecans, and chocolate-covered peanuts. There will also be a white elephant sale. Dinner is 11 a.m. to 1 p.m. and includes beef and noodles with mashed potatoes, vegetable, roll and dessert, \$10 for adults, \$5 for children 5-10, and free for children younger than 5. Carryout will be available.



**Light Up Polk City** Friday, Dec. 1, 6-8 p.m. Polk City Town Square

Light Up Polk City will be Dec. 1. Businesses are encouraged to participate in this promotional event by either holding an openhouse or tailgate-style event. Contact Amanda at GO Polk City, 515-984-3098, if your business plans to participate.



### Breakfast with Santa and Mrs. Claus

Dec. 10, 8 a.m. to noon • West Des Moines Elks Lodge, 2060 N.W. 94th St., Clive

Special guests, Santa Claus and Mrs. Claus, will be giving out goody bags, talking with the children and providing photo opportunities. There will also be a Christmas bake sale. Breakfast buffet includes: biscuits and gravy, French toast, scrambled eggs, bacon, sausage patties, cheesy potatoes, and all you can eat pancakes (including blueberry and chocolate chip pancakes), orange juice, milk and coffee. Enjoy a bloody Mary or mimosa for \$3.50. Cost is \$10 for adults and \$5 for children 10 and younger. Breakfast is served the second Sunday of each month. Proceeds support the Elks Hoop Shoot Program, other youth activities and community charities. ■

## **RAYMOND JAMES**

## LIVE YOUR LIFE.

When it comes to financial planning there's only one person who matters: **YOU.** This is your life, your goals, your dreams. We strive to help you plan for your future while living in the moment. That is LIFE WELL PLANNED.



**Clayton J. Netusil** Branch Manager/ Financial Advisor clayton.netusil@raymondjames.com W: 712-794-1407 C: 712-790-2664



Chase R.Netusil Financial Advisor chase.netusil@raymondjames.com W: 515-289-9211 C: 712-790-7528

2010 N. Ankeny Blvd. Ankeny, IA 50023 www.raymondjames.com/netusil

Securities offered through Raymond James Financial Services, Inc., member FINRA/SPC, and are not insured by bank insurance, the FOIC or any other government ag of the bank, are not quaranteed by the bank, and are subject to risks, including the possible loss of principal Analia Bank's not registered a broker/dealer, and is inde services. Insettent Arkinson Services offered through Bymond Banes Traincial Services Arkinson, Inc. nent agency, are not deposits or obligat is independent of Raymond James Finar

# Where compassion meets connection

- Rewarding career NO nights/weekends
- Flexible & family-friendly > "Mom hours"
- Supportive workplace culture focused on employee wellbeing



optimaelifeservices.com/join-OHH

🚯 Optimae Home Health Services Central Iowa 🕕 515-277-0134

## **NEWS BRIEF**

## **ALBAUGH** named to Cyclones Softball post

Iowa State Softball Head Coach Jamie Pinkerton has named Sydney Albaugh, an Elkhart native, as director of softball operations for the Cyclones. Albaugh comes to Ames after playing five collegiate seasons between Kirkwood and Omaha, having just recorded 12 starts with the Mavericks last season.

Albaugh initially joined the Cyclones softball program as a graduate assistant before being promoted. "I am very excited to join Coach Pinkerton and his staff and to be a part of the culture they have created here in Ames," said Albaugh. "Coming back home and being able to work at such a prestigious university and program is truly a dream come true for me."

After attending North Polk High School, Albaugh began her collegiate career at Kirkwood. There, over three seasons, she recorded 138 hits in 133 games played, recording 28 homers and 23 doubles. She slashed .400/.443/.728 with the Eagles and tallied 125 RBI while scoring 96 runs. At Omaha, the infielder played in 42 games, making 20 starts over the last two seasons. Sydney was sure-handed in the field, recording 112 putouts and a .983 fielding percentage.

"We're happy to welcome Sydney to the staff as our director of operations," said Pinkerton "She's been a part of our program for the



last semester, so when the position came open, it was an easy transition for her and for us. Sydney is a lifelong Cyclone fan and has played at the JUCO and the DI level and knows the inner workings of a softball program. She's a welcome addition to our staff."

Albaugh earned her bachelor's degree (2023) from Omaha in communication studies and is currently getting a mass communication and media studies master's degree from Iowa State. ■



### **OUT & ABOUT**



Mary and Ryan Lewellin, owners Red Dragon Herbs & Tea, held a storefront grand opening in Polk City on Oct. 29.



Chad Johnston and Jeff Savage at the Polk City Chamber of Commerce Lunch at Luana Savings Bank on Oct. 18.



Alysia Olson and Jamie Dobson at the Polk City Chamber of Commerce Lunch at Luana Savings Bank on Oct. 18.



Claire Smith and Wendy Musgrave at the Polk City Chamber of Commerce Lunch at Luana Savings Bank on Oct. 18.



Maria Nurie and Jess Hondl at the Polk City Chamber of Commerce Lunch at Luana Savings Bank on Oct. 18.



Eric Hockenberry and Steve Karsjen at the Polk City Chamber of Commerce Lunch at Luana Savings Bank on Oct. 18.



Jason Fenders and Karla Hogrefe at the Polk City Chamber of Commerce Lunch at Luana Savings Bank on Oct. 18.



Brian Nelson and Kimberley Jackman at the Polk City Chamber of Commerce Lunch at Luana Savings Bank on Oct. 18.



Mitch Mueller, Pat Conway and Katie Kooienga at the Polk City Chamber of Commerce Lunch at Luana Savings Bank on Oct. 18.



Oliva Nefzger, Rebecca Greene and Megan Goughnour at the varsity football game vs. ADM in Adel on Oct. 20.



Savannah Tighe and Sam Rippentrop at the varsity football game vs. ADM in Adel on Oct. 20.



Elinor Austin, Lola Austin and Meredith Whitted at the varsity football game vs. ADM in Adel on Oct. 20.

## out & About VARSITY Football

The North Polk vs. ADM varsity football game was held in Adel on Oct. 20.



Reggie Postel



Brady Reinhart



Jakob Phillips



BJ Tate



Kale Yoakum



**Cohan Torres** 



Isaac Zoske



Noah McKinley



Emily Gibbons and Ava Ferguson



Carolin Von Der Eldern and Jamie McKnight



Kameryn Rutter and Keelie Maas



Colton Manock

## **CLASSIFIEDS**

DISCLAIMER: This publication does not knowingly accept advertising that is deceptive, fraudulent, or which might otherwise violate the law or accepted standards of taste. However, this publication does not warrant or guarantee the accuracy of any advertisement, or the quality of the goods or services advertised. Readers are cautioned to thoroughly investigate all claims made in any advertisement and to use good judgment and reasonable care, particularly when dealing with persons unknown to you who ask for money in advance of delivery of the goods or services advertised.

#### WANT TO BUY

WANT TO BUY your manufactured or mobile home 1990 and newer CENTURY HOMES of OSKALOOSA 641-672-2344 (mcn)

#### AUTOMOBILES

CASH FOR CARS! We buy all cars! Junk, highend, totaled – it doesn't matter! Get free towing and same day cash! NEWER MODELS too! Call 1-877-978-2510. (mcn)

GOT AN UNWANTED CAR??? DONATE IT TO PATRIOTIC HEARTS. Fast free pick up. All 50 States. Patriotic Hearts' programs help veterans find work or start their own business. Call 24/7: 844-913-2887. (mcn)

Donating your vehicle? Get more! Free Towing. Tax Deductible. Plus a \$200 restaurant voucher and a 2-night/3-day hotel stay at one of 50 locations. Call Heritage for the Blind to donate your vehicle today - 1-855-977-7030. (mcn)

Donate your car, truck, boat, RV and more to support our veterans! Schedule a FAST, FREE vehicle pickup and receive a top tax deduction! Call Veteran Car Donations at 1-888-429-2331 today! (mcn)

#### **BUSINESS OPPORTUNITIES**

Get Paid \$1000s Daily-Home Based Business! http://best.pous.us Option: Advertising Done For You! World Wide Opportunity! FREE! Stafford, POBox 293, Lamar, MO 64759 1-417-660-4157 http://L.pous.us (mcn)

#### CABLE/INTERNET

BEST SATELLITE TV with 2 Year Price Guarantee! \$59.99/mo with 190 channels and 3 months free premium movie channels! Free next day installation! Call 855-824-1258. (mcn)

Shop w/ A Viasat Expert For High Speed Satellite Internet. New Customer Deals In Your Area. Nationwide Service. New Service For 2023. 888-906-3315. (mcn)

FREE high-speed internet for those that qualify. Government program for recipients of select programs incl. Medicaid, SNAP, Housing Assistance, WIC, Veterans Pension, Survivor Benefits, Lifeline, Tribal. 15 GB internet service. Bonus offer: Android tablet FREE with onetime \$20 copay. Free shipping & handling. Call Maxsip Telecom today! 1-866-443-3789. (mcn)

DIRECTV Sports Pack. 3 Months on Us! Watch pro and college sports LIVE. Plus over 40 regional and specialty networks included. NFL, College Football, MLB, NBA, NHL, Golf and more. Some restrictions apply. Call DIRECTV 1-866-296-1409. (mcn)

Switch to DISH and get up to a \$300 gift card! Plus get the Multisport pack included for a limited time! Hurry, call for details: 1 -855-434-0020. (mcn)

#### FINANCIAL

The COVID crisis has cost us all something. Many have lost jobs and financial security. Have \$10K In Debt? Credit Cards. Medical Bills. Car Loans. Call NATIONAL DEBT RELIEF! We can help! Get a FREE debt relief quote: Call 1.866-

#### 552-0649. (mcn)

#### FOR SALE

Give a GREAT GIFT this Season. Send 100% guaranteed, delivered-to-the-door Omaha Steaks! This package comes with 8 FREE PureGround Filet Mignon Burgers! Order The Butcher's Deluxe Package! ONLY \$99.99. Call 1-888-673-1224 and mention code 74222DRL or visit www.omahasteaks.com/Deluxe8465. (mcn)

#### HEALTH & MEDICAL

DENTAL INSURANCE from Physicians Mutual Insurance Company. Coverage for 350 plus procedures. Real dental insurance - NOT just a discount plan. Do not wait! Call now! Get your FREE Dental Information Kit with all the details! 1-855-973 -9175 www.dental50plus. com/https://www.dental50plus.com/midwest #6258 (mcn)

DIAGNOSED WITH LUNG CANCER and 65+? You may qualify for a substantial cash award. NO obligation! We've recovered millions. Let us help!! Call 24/7, 1-866-533-1701. (mcn)

ATTENTION OXYGEN THERAPY USERS! Discover Oxygen Therapy That Moves with You with Inogen Portable Oxygen Concentrators. FREE information kit. Call 855-846-4036. (mcn)

Portable Oxygen Concentrator May Be Covered by Medicare! Reclaim independence and mobility with the compact design and long-lasting battery of Inogen One. Free information kit! Call 844-716-2411. (mcn)

Don't let the stairs limit your mobility! Discover the ideal solution for anyone who struggles on the stairs, is concerned about a fall or wants to regain access to their entire home. Call AmeriGlide today! 1-877-916-2093. (mcn)

#### MISCELLANEOUS

BATH & SHOWER UPDATES in as little as ONE DAY! Affordable prices - No payments for 18 months! Lifetime warranty & professional installs. Senior & Military Discounts available. Call 1-866-585-7073. (mcn)

LONG DISTANCE MOVING: Call today for a FREE QUOTE from America's Most Trusted Interstate Movers. Let us take the stress out of moving! Speak to a Relocation Specialist, call 877-327-0795. (mcn)

NEED NEW FLOORING? Call Empire Today\* to schedule a FREE in-home estimate on Carpeting & Flooring. Call Today! 844-785-0305 (mcn)

BATH & SHOWER UPDATES in as little as ONE DAY! Affordable prices - No payments for 18 months! Lifetime warranty & professional installs. Senior & Military Discounts available. Call: 844-316-8181. (mcn)

Prepare for power outages today with a GENERAC home standby generator. \$0 Money Down + Low Monthly Payment Options. Request a FREE Quote. Call now before the next power outage: 1-877-228-5789 (mcn)

Eliminate gutter cleaning forever! LeafFilter, the most advanced debris-blocking gutter protection. Schedule a FREE LeafFilter estimate today. 20% off Entire Purchase. Plus 10% Senior & Military Discounts. Call 1-855-577-1268. (mcn)

Become a Published Author. We want to Read Your Book! Dorrance Publishing-Trusted by Authors Since 1920. Book manuscript submissions currently being reviewed. Comprehensive Services: Consultation, Production, Promotion and Distribution. Call for Your Free Author's Guide 1-877-516-0706 or visit dorranceinfo. com/Midwest (mcn)

Wesley Financial Group, LLC Timeshare Cancellation Experts. Over \$50,000,000 in timeshare debt and fees cancelled in 2019. Get free informational package and learn how to get rid of your timeshare! Free consultations. Over 450 positive reviews. Call 877 -326-1608. (mcn)

Trouble hearing your TV? Try TV EARS Voice Clarifying Wireless TV Speaker. Better than a soundbar and/or turning the TV volume way up. Special, limited time \$50 off offer. Call TV Ears. Use code MBSP50. Call 1-844-455-0505. (mcn)

Safe Step. North Americas #1 Walk-In Tub. Comprehensive lifetime warranty. Top-of-theline installation and service. Now featuring our FREE shower package and \$1600 Off for a limited time! Call today! Financing available. Call Safe Step 1-844-290 -5083. (mcn)

Switch and save up to \$250/year on your talk, text and data. No contract and no hidden fees. Unlimited talk and text with flexible data plans. Premium nationwide coverage. 100% U.S. based customer service. For more information, call 1-888-909-7338. (mcn)

Are you a pet owner? Do you want to get up to 100% back on Vet Bills? Physicians Mutual Insurance Company has pet coverage that can help! Call 1-888-680-3016 to get a free quote or visit mfco. (mcn)

The bathroom of your dreams in as little as 1 day. Limited Time Offer - \$1000 off or No Payments and No Interest for 18 months for customers who qualify. BCI Bath & Shower. Many options available. Quality materials & professional installation. Senior & Military Discounts Available. Call Today! 1-833-618-1178. (mcn)

Replace your roof with the best looking and longest lasting material steel from Erie Metal Roofs! Three styles and multiple colors available. Guaranteed to last a lifetime! Limited Time Offer up to 50% off installation + Additional 10% off install (for military, health workers & 1st responders.) Call Erie Metal Roofs: 1-844-907-2386. (mcn)

#### WANT TO BUY

PAYING TOP CA\$H FOR MEN'S SPORT WATCHES! Rolex, Breitling, Omega, Patek Philippe, Heuer, Daytona, GMT, Submariner, Speedmaster.. Call: 866-314-9742. (mcn)

TOP CA\$H PAID FOR OLD GUITARS! 1920-1980 Gibson, Martin, Fender, Gretsch, Epiphone, Guild, Mosrite, Rickenbacker, Prairie State, D'Angelico, Stromberg. And Gibson Mandolins / Banjos. 866-470-1643. (mcn)

#### **HEALTH & FITNESS**

VIAGRA and CIALIS USERS! 50 Generic Pills SPECIAL \$99.00. 100% guaranteed. 24/7 CALL NOW! 888-445-5928 Hablamos Español (ACP)

Dental Insurance - Physicians Mutual Insurance Company. Covers 350 procedures. Real insurance - not a discount plan. Get your free dental info kit! 1-855-526-1060 www.dental50plus.com/ads #6258 (ACP)

Attention oxygen therapy users! Inogen One G4 is capable of full 24/7 oxygen delivery. Only 2.8 pounds. Free info kit. Call 877-929-9587 (ACP)

#### HOME SERVICES

Aging Roof? New Homeowner? Got Storm Damage? You need a local expert provider that proudly stands behind their work. Fast, free estimate. Financing available. Call 1-888-878-9091 (ACP)

Water damage cleanup & restoration: A small amount of water can lead to major damage and mold growth in your home. Our trusted professionals do complete repairs to protect your family and your home's value! Call 24/7: 1-888-872-2809 (ACP)

#### MISCELLANEOUS

Prepare for power outages today with a GENERAC home standby generator \$0 Down

+ Low Monthly Pmt Request a free Quote. Call before the next power outage: 1-855-948-6176 (ACP)

Eliminate gutter cleaning forever! LeafFilter, the most advanced debris-blocking gutter protection. Schedule free LeafFilter estimate today. 20% off Entire Purchase. 10% Senior & Military Discounts. Call 1-833-610-1936 (ACP)

BATH & SHOWER UPDATES in as little as ONE DAY! Affordable prices - No payments for 18 months! Lifetime warranty & professional installs. Senior & Military Discounts available. Call: 855-761-1725 (ACP)

Donate Your Car to Veterans Today! Help and Support our Veterans. Fast - FREE pick up. 100% tax deductible. Call 1-800-245-0398 (ACP)

HughesNet - Finally, super-fast internet no matter where you live. 25 Mbps just \$59.99/mo! Unlimited Data is Here. Stream Video. Bundle TV & Internet. Free Installation. Call 866-499-0141 (ACP)

Become a published author. We want to read your book! Dorrance Publishing trusted since 1920. Consultation, production, promotion & distribution. Call for free author's guide 1-877-729-4998 or visit dorranceinfo.com/ads (ACP)

DISH TV \$64.99 For 190 Channels + \$14.95 High Speed Internet. Free Installation, Smart HD DVR Included, Free Voice Remote. Some restrictions apply. Promo Expires 1/31/24. 1-866-479-1516 (ACP)

Safe Step. North America's #1 Walk-in tub. Comprehensive lifetime warranty. Top-of-theline installation and service. Now featuring our free shower package & \$1600 off - limited time! Financing available. 1-855-417-1306 (ACP)

MobileHelp, America's premier mobile medical alert system. Whether you're home or away. For safety & peace of mind. No long term contracts! Free brochure! 1-888-489-3936 (ACP)

Free high speed internet if qualified. Govt. pgm for recipients of select pgms incl. Medicaid, SNAP, Housing Assistance, WIC, Veterans Pension, Survivor Benefits, Lifeline, Tribal. 15 GB internet. Android tablet free w/ one-time \$20 copay. Free shipping. Call Maxsip Telecom! 1-833-758-3892 (ACP)

Wesley Financial Group, LLC Timeshare Cancellation ExpertsOver \$50,000,000 in timeshare debt & fees cancelled in 2019. Get free info package & learn how to get rid of your timeshare! Free consultations. Over 450 positive reviews. 833-308-1971 (ACP)

DIRECTV Stream - Carries the most local MLB Games! Choice Package \$89.99/mo for 12 mos Stream on 20 devices at once. HBO Max included for 3 mos (w/Choice Package or higher.) No contract or hidden fees! Some restrictions apply. Call IVS 1-866-859-0405 (ACP)

Are you a pet owner? Do you want to get up to 100% back on vet bills? Physicians Mutual Insurance Company has pet coverage that can help! Call 1-844-774-0206 to get a free quote or visit insurebarkmeow.com/ads (ACP)

Diagnosed with lung cancer & 65+? You may qualify for a substantial cash award. No obligation! We've recovered millions. Let us help! Call 24/7 1-877-707-5707 (ACP)

Replace your roof w/the best looking & longest lasting material steel from Erie Metal Roofs! 3 styles & multiple colors available. Guaranteed to last a lifetime! Limited Time Offer up to 50% off install + Additional 10% off install (military, health & 1st responders.) 1-833-370-1234 (ACP)

Jacuzzi Bath Remodel can install a new, custom bath or shower in as little as one day. Limited time, we're waiving all installation costs! (Additional terms apply. Subject to change and vary by dealer. Offer ends 12/31/23 Call 1-844-501-3208 (ACP)

We welcome you with open arms like family at Edencrest.

### **EXCEPTIONAL** CARE. **EXCEPTIONAL** LIVING.

anksgiving.



Assisted Living and Memory Care Excellence

## Call Shawn Kinnison for a tour. **515-313-3814**

455 SW Ankeny Rd, Ankeny welcomesh@edencrestliving.com EdencrestSienaHills.com



### ANKENY'S PREMIER · ASSISTED LIVING · MEMORY CARE

# THE RE/MAX TORRES TEAM GUARANTEE



We will sell your home or we'll buy it from you!



- ✓ One day listing agreement
- ✓ Your home marketed on over 2,000 websites
- ✓ 24-hour customer service
- ✓ FREE use of 12-foot cube trailer
- ✓ Choice between 3-hour moving labor or 3-hour house cleaning or staging consultation BASED ON AVAILABILITY

## 515-984-0222 www.TorresTeamIA.com

Each office independently owned and operated. Licensed in the State of Iowa and Illinois.