

# Living

MAGAZINE

# Special DELIVERY

Residents share their thoughts on the tradition of sending Christmas cards

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## CHRISTMAS card communication

Well, it's that time of year again. Many of us have taken the family photo, updated our address lists, summarized anything and everything that's changed in your lives this year, and, you guessed it, sent out our holiday greeting cards.

I remember when Jolene and I were first married, and we couldn't wait to send out Christmas cards with an update letter. The same was true after each of our three children were born. But after nearly three decades of doing this, it became a chore. As such, I began to wonder if it had become tedious for others as well. Is this holiday practice as popular as it once was? Are people still typing up letters and hand-writing cards?

I used to look forward to this time-honored tradition, especially reading about what was new in the lives of friends or family members whom we don't touch base with regularly. But, if I am being honest, I don't think I looked through all the cards and letters in recent years. And if the letter took multiple pages, well, forget it.

Then, something changed. In the past few years, we haven't received as many. In conversations with others, I learned that a growing number of folks are relying on social media sites for the purpose of Christmas communication. Or they gave up in general. Or, maybe, they just took me off their list.

Truth be told, we skipped the entire Christmas card tradition a few years back. We had a hectic few months leading up to the holidays, and we just didn't get it done. Even so, life went on as normal. But, as you might guess, we returned to the task the following year.

So, here we are, and another Christmas season has arrived. We gathered a photo from a recent family get-together and, at least for another year, carried on the tradition of mailing out cards. Also this year, I am relaxing in my easy chair with my slippers on my feet and a cup of cocoa in my hand and reading the cards and letters — at least the first page or so.

Be sure to check out this month's cover story to learn how other residents handled their Christmas communication this year.

Thanks for reading. ■

### SHANE GOODMAN

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# Special DELIVERY

Residents share their thoughts on the tradition of sending Christmas cards

By Jackie Wilson

Those who remember the days before social media, when long-distance phone calls cost money and letter-writing was commonplace, likely remember lining fireplace mantels and shelves with Christmas cards they received. Often containing a thoughtful note or special message, the cards were a cherished piece of communication with family and friends. But, as with many other traditions, the practice of mailing Christmas cards has been usurped by modern technology. Many now depend on email messages, texting or a one-message-for-all post online. When it comes to Christmas cards, the population has fallen into two camps: those who still value giving and receiving them and those who consider the effort — and postage — not worth it.

Rhonda George puts together scrapbooks of all the Christmas cards and letters she's received over the years.  
Photo by Jackie Wilson





## FEATURE

### Handmade cards

As Rhonda George readies for the Christmas season by sending out cards, she doesn't just set out a box of store-bought cards, a favorite pen and a roll of postage stamps.

Instead, she gets out her colored cardstock paper, glue, embellishments, glitter, cutouts and paper cutter — then she's ready to go.

Rhonda began making handmade Christmas cards not long after she became a Creative Memories consultant. Creative Memories is a company that sells scrapbooking supplies and offers at-home parties and other scrapbooking resources.

Rhonda often uses the company's card kits, which consist of blank cards with embellishments, so people can create different design choices, which can easily be customized.

She likes to get together with friends to make the cards.

"Putting the cards together is therapeutic. We often get together for hours. The social aspect is part of the fun of making cards," she says.

The main reason Rhonda makes cards instead of buying them is the cost.

"A \$7 Hallmark card is expensive, and you know they'll throw it away," she says.

Rhonda often looks on YouTube and online for tips and information from other card makers to discover different techniques and styles. She's purchased various tools and supplies to make the task easier.

"I've got a sharp cutter, and it cuts like butter. If you have the tools, it makes things a lot easier," she reflects.

The card kits come with instructions and an easy numbering system, so



Rhonda George purchases card kits to make homemade cards. Photo by Jackie Wilson

you can't mess up. She says that people appreciate her handmade cards.

"It's fun to see people's reactions when they get them," she says. "When I send out cards, I often get a response and a thank you for the card, telling me how it looks so pretty."

Rhonda sends out about 50 Christmas cards a year and often tucks in a photo or Christmas letter. When she received cards, she puts the photos,

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cards and letters into scrapbooks.

"I like to go back and look at the albums for the pictures. If we wonder what year we did something, such as an event, I can look back at the Christmas album," she says.

Rhonda knows the cost of postage is going up.

"It's not a big deal. This is a good reason to spend money. You can see other families and kids growing up over the years and keep in touch with family and friends."

In addition to Christmas cards, she makes many handmade birthday cards and other holiday cards. She likes how she can personalize each card.

"I never get that reaction from a store card. I love how I can personalize them," she says.

She enjoys sending and receiving cards and notices a trend, with fewer people sending out holiday cards.

"Who doesn't like to get fun mail in the mailbox instead of all the ads and bills?"

Some of her friends request custom cards, and she occasionally sells her cards. She wants to get the younger generation involved in card making.

"It's a good time to spend with Mom and

Grandma," she says. "It's a great way for kids to sit down, and they don't need a lot of direction. It's an easy way to get them involved in making cards and being creative."

Some of her friends are using digital scrapbooks, where it's created online, and the photo design is printed out.

"I like doing it by hand. I don't care for the digital scrapbooking because I don't want to be online at the computer all the time," she explains.

Making holiday cards allows her to be creative — and she's met a lot of people and made lifelong friends.

"It's more like therapy for me putting together cards," Rhonda says. "It's a lot of fun and a great socialization atmosphere. I've made a lot of good friends."

## Christmas card photos

Sarah Goodall is a confessed Christmas fanatic. Her Christmas obsession begins the first week in November when she and her wife, Tonya, decorate their home from floor to ceiling with twinkling lights, multiple Christmas trees, candles and Christmas baubles in every corner of their home.

Tonya sets up the tech devices in their home, so when she gives the command to their Alexa device to turn on Christmas, every light turns on at once.

Besides decorating, it's Sarah's job — and one of her favorite Christmas traditions — to put together a photo Christmas card and put it in the mail to all their friends and family.

She and Tonya take photos throughout the year with the family including River, their son. They snap numerous photos of their three dogs, Joker, Red and Sookie. However, it's rare to get all three dogs to pose in the same photo.

Some of the photos consist of things they've done or places they've visited throughout the year, including a trip to Disney. Sarah orders the photo cards well in advance and has the cards completed before November. Cards generally go out right after Thanksgiving. This year they ordered 110 cards with extras in case they get a card from someone not on their list.

Tonya began using a spreadsheet to keep track of cards sent out and the cards received. The first year they used a spreadsheet from their wedding guest list from a few years ago.

"That's when the spreadsheet began. We used

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## FEATURE

labels from our wedding guests, which makes it easier to mail out than to hand write out all the addresses,” says Sarah.

In previous years, they’ve received about 80 cards. Sarah admits she is the one who sends the cards to all of her and Tonya’s extended family members.

“Mostly it’s her (Tonya’s) people,” she says.

“My friends and family all know it’s not me sending out the cards,” Tonya adds.

The couple realizes the price is high for custom cards, especially with increasing postage costs.

“It’s about a dollar for a card, plus postage. It’s expensive, but I don’t care,” says Sarah. “It’s worth it.”

Tonya ponders the cost as well, when sending out cards.

“Do I like this person two dollars’ worth?” she laughs.

When possible, they’ll hand out cards at Thanksgiving gatherings or hand deliver to neighbors to “save a few pennies” on postage.

Sarah likes getting cards of all kinds in the mail. She’s noticed that folks her age tend to send out photo cards, whereas people her mom’s age send out more traditional cards.

“My mom might not know how to do the photo cards, as it’s a tech thing,” she explains.

When they receive cards, they hang them on a string running up the staircase. Last year, they ran out of room.

“I love it when we get all kinds of cards in the mail. I just love looking at them during the holiday season. It’s part of our decorations,” says Sarah.

The couple likes receiving letters and appreciates those who take time to write them.



Tonya and Sarah Goodall of Polk City ordered 110 photo cards to mail out this year. Sarah says that sending out Christmas cards is one her favorite Christmas traditions. Photo by Jackie Wilson

“Photo cards are so much easier. I’m impressed by the people who lead such exciting lives through their Christmas letters and cards,” says Tonya.

Sarah knows there might be a decline in cards due to costs, but whenever she opens up the mailbox and cards are stacked inside, she’s in her happy place.

“I assume everyone loves getting a card. When we go to our friends’ houses, we can see our cards hanging up. At least we know it’s not in the trash,” she says. “It’s a tradition I love and will keep on doing.” ■



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## 2023 DNR Fire Assistance Grant awarded to Polk City Fire Department

More than \$415,000 in 50% cost-share grants have recently been awarded to 131 of Iowa's rural fire departments to aid their efforts in protecting Iowans and their property from wildfires. The grants offer valuable funding assistance for wildfire suppression, personal protective and communications equipment. The Polk City Fire Department is among those receiving a grant.

The grants are made possible through Iowa DNR Forestry, in cooperation with U.S. Forest Service - State and Private Forestry.

Gail Kantak, fire supervisor with DNR Forestry, reminds all fire departments of the importance of submitting Wildland Fire Reports whenever they respond to a wildland fire or provide assistance to a prescribed or controlled wildland fire. Departments returning these reports receive priority points when the Fire Assistance grant applications are scored. These wildland fire reports are compiled locally and nationally and are reported to Congress.

## ALLEN named executive director

Staci Allen has been named the new executive director of Go Polk City.

"I am eager to leverage my experiences and passion for Polk City to create a positive and lasting impact on community businesses and residents," she said.

Allen grew up in Polk City and graduated from North Polk, where she participated in FFA, which, she says, "instilled a profound appreciation for community and the great outdoors." She then attended DMACC and Waldorf University. She moved back to Polk City in 2018.

"I have three older children who have graduated and one who just started preschool this year at North Polk," she said. "We enjoy all that Polk City has to offer, and I am excited to be a part of Go Polk City."

"Throughout my career, I've been driven by a commitment to excellence, whether in executive assistance, project management or client relations," she continues. "My expertise lies in

streamlining complex processes, spearheading project coordination, and building strong team dynamics. These skills have been honed through diverse experiences, where I've successfully navigated the challenges of organizational operations and client satisfaction. My background in real estate equipped me with a keen understanding of market trends and client needs, reinforcing my ability to adapt and thrive in dynamic environments. This foundation has been instrumental in developing my approach to problem-solving and customer engagement."

Allen said she is "particularly excited about the opportunity to connect with local businesses. I aim to foster relationships that help businesses flourish and contribute to Polk City's economic growth. By working together, we can unlock new potential and continue to build a thriving community for everyone," she said. ■



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# POLK CITY Community Library news

## Library holiday hours

- Monday, Jan. 1, closed
- Monday, Jan. 15, closed for staff training

## Library winter weather policy

- If school is delayed due to inclement weather, all morning programs will be canceled.
- If school is dismissed early due to inclement weather, all afternoon/evening programs will be canceled.
- If school is canceled due to inclement weather, a decision about opening the library will be made by 9 a.m. All programs will be canceled.

## ACTIVITIES

### The Winter Reading Challenge for all ages:

30 x 30 x 30. Jan. 1-31. New this year. Read at least 30 minutes a day for 30 days. Turn in your log for a chance to win a \$30 gift card to Papa's Pizza. Prizes for kids and adults.

**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. Register online at our website for one of the programs each week. Every story can be logged in our 1,000 Books Before Kindergarten program, too.

**Chair Yoga**, Mondays, 9 a.m. Join Rachel Snyder via Zoom. We will be broadcasting the class on the big screen in the library or you can join us from home. Chair yoga is a gentle practice in which postures are performed while seated and/or with the support of a chair. No experience is necessary. Gentle strength training may also be incorporated into the practice. Props such as hand weights, resistance bands and a yoga block may be helpful if desired, but not necessary. The Zoom link can be found on our online catalog at polkcitylibrary.org.

**Geri-Fit® Strength Training Workouts**, Tuesdays at 9 a.m. Strength Training workouts that work for all ages and fitness levels, Geri-Fit is challenging, effective and safe to do. The Geri-Fit® program requires a set of light dumbbell weights, a sturdy chair and water to drink during the workout. Ages 50 and older. Stretch bands are available upon request. If you would like to participate from home via Zoom, please let the library know ahead of time so we can email you the link.

**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 Adult Book Club**. "The Measure" by Nikki Erlick. Wednesday, Jan. 3, 7 p.m. It seems like any other day. You wake up, pour a cup of coffee, and head out. But today, when you open your front door, waiting for you is a small wooden box. This box holds your fate inside: the answer to the exact number of years you will live. Pick up a free copy of the book at the library ahead of the meeting.

**Babble & Brew**. Thursday, Jan. 4, 10 a.m. Playtime for them, coffee and conversation for you. Longing for grown-up conversation? We will have coffee for you and exciting, age-appropriate toys for the kiddos.

**Comets Kids Club** for K-fifth graders. Monday, Jan. 8, 4 p.m. Remember playing with Shrinky Dinks as a kid? We will be going "retro" at Comets Kids Club and making some Shrinky Dink creations of our own. Register online at our website beginning two weeks prior.

**Friends of the Library Meeting**. Wednesday, Jan. 10, 6:30 p.m. The Friends of the Polk City Community Library has four scheduled meetings per year. All meetings are open to members and the public. Anyone interested in supporting the library is welcome and encouraged to attend.

**Coloring Night** at Fenders Brewing. Wednesday, Jan. 10, 4-9 p.m. Come for a night of relaxation and fun with friends at Fenders Brewing.

**Adult Evening DIY: Faux Stained Glass**. Thursday, Jan. 11, 6 p.m. Stained glass is beautiful, but it's not the hobby for everyone. If you love the look, stop by the library to make faux-stained glass with simple acrylic paint and craft glue. Ages 17 and older, registration required.

**K-5th STEM Book Club**. Tuesday, Jan. 16, 4 p.m. Join us for a new and exciting book club experience for K-5th graders. Each month, we will have a picture book that we will connect to a science experiment that we will do together at the Book Club meeting. (Not every month will there be books to pick up. Sometimes the book will just be read at the beginning of the book club meeting). January's Book Club book,

"Libby Loves Science" by Joelle Murray, can be picked up at the library anytime before the meeting. Registration is online at our website.

**Adult Coloring**. Tuesday, Jan. 16, 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.

**Music and Movement (toddlers and preschoolers)**. Thursday, Jan. 11, 10 a.m. Come shimmy and shake with your child. Dance and sing while building pre-reading skills with rhythm and rhyme.

**Messy Munchkins (toddlers and preschoolers)**. Thursday, Jan. 18, 10 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.

**Monday Adult Book Club**. "Not a Penny More, Not a Penny Less" by Jeffrey Archer. Monday, Jan. 22, 2 p.m. From the luxurious casinos of Monte Carlo to the high-stakes windows at Ascot to the bustling streets of Wall Street to fashionable London galleries, four strangers' ingenious game has begun. It's called revenge — and they were taught by a master.

**Adult Crafternoon: Sock Gnomes**. Tuesday, Jan. 23, 2 p.m. Join us for a relaxing afternoon of crafting, where we'll make simple and adorable sock gnomes to keep you company in your winter decor. Ages 17 and older, registration required.

**Swing Dance Lesson with the Cardinal Swing Society**. Thursday, Jan. 25, 6 p.m. Even if you have two left feet, come have a fun night of learning to swing dance. We'll have instructors from the Cardinal Swing Society at Iowa State in for a brief lesson on the basics, then feel free to dance until the library closes. Ages 17 and older, registration required.

**Adult DIY Card Crafting**. Monday, Jan. 29, 6 p.m. Join Jane and Kim in making handmade cards that are fun to create and treasured by the recipients. Make two cards each of four different designs using numerous techniques. There will be a \$5 material fee payable that night. Beginners are welcome. Feel free to bring scissors and adhesive if you have them and prepare to have a good time. Ages 17 and older. Register by clicking on the calendar event on our website one month in advance of the program. ■



# POLK COUNTY

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POLK COUNTY

# NORTH/WEST SIDE HIGHLIGHTS

## Link & Learn Daycare Opens with Funding Assistance from Polk County

Link Associates, a nonprofit that serves Iowans with intellectual disabilities, celebrated their 70th anniversary with the opening of a new on-site daycare at their West Des Moines facility. This unique daycare center was created to help attract and retain staff at Link Associates. Funding provided by Polk County for this new facility is an example of our commitment to economic well-being in our community. By having an on-site daycare, Link Associates employees can focus on their mission of assisting those with disabilities while having access to reduced daycare services.



## Polk County Development Grant helps Fund New Hoyt Sherman Place Outdoor Entertainment Venue

Expect more outdoor entertainment options next summer at Historic Hoyt Sherman Place in Des Moines. To mark the end of the centennial season, Polk County helped fund the new EMC Outdoor Plaza on the south lawn of the iconic venue. The circular stage area and enhanced landscaping will host outdoor music performances, movie nights and provide a gathering spot for community events such as the Sherman Hill 'Halloween on the Hill'.



## New Community Center Coming to Polk City

A new community center is under construction in Polk City due in part to funding from a Polk County Community Development Grant. The new 2 story, 12,000 square foot facility will be used as a community center with seating for 200 people. It will be used as programming space for the Library and Parks & Recreation Department, training space, and will be rentable for public use.



## Development Grant Assists with Expansion of Renovated Children's Cancer Connection in Johnston

Children's Cancer Connection purchased a new facility in 2001 in Johnston to meet the needs of the many families they serve. However, the new location was also in need of ADA accessibility upgrades. Funding from Polk County helped to make necessary upgrades and build a new ADA accessible outdoor playground. The new playground features a merry-go-all, a multi-user swing, an overhead climber, slides and more.





## MAKE 'eggstra' special holiday memories

*(Family Features)* Creating memorable moments and special meals with friends and family during the holiday season doesn't have to be overwhelming. While these festivities are often a favorite moment each year, the planning and preparation can be a bear for hosts. To help take some stress out of hosting duties, start with what you likely already have on hand, like eggs.

Whether it's served as an appetizer or light dessert, this savory-with-a-touch-of-sweet recipe can become part of your family's most cherished traditions, made possible by eggs. Remember, all it takes is the egg carton already in the refrigerator to be the "host or hostess with the most-est" and make memories with those who matter most.

Discover more benefits and recipes that go beyond egg expectations at [IncredibleEgg.org/invaluableegg](https://IncredibleEgg.org/invaluableegg). ■

### Popovers with cranberry butter

*Recipe courtesy of Shereen Pavlides (@CookingwithShereen) on behalf of the American Egg Board*

Prep time: 10 minutes

Cook time: 45-50 minutes

Yield: 6 popovers

#### POPOVERS:

- 1 1/3 cups all-purpose flour
- 1 teaspoon kosher salt
- 1 1/3 cups whole milk
- 4 large eggs
- 2 tablespoons avocado or vegetable oil
- nonstick cooking spray

#### CRANBERRY BUTTER:

- 1/2 cup unsalted butter, softened
- 2 tablespoons cranberry sauce
- 1 pinch salt
- **To make popovers:** In large bowl, whisk flour, salt, milk and eggs until silky smooth. Add oil and whisk to combine. Transfer to pourable pitcher, cover and refrigerate at least six hours, or overnight.
- Heat oven to 375 F.
- Place 6-cup popover pan in oven 10 minutes.



- Remove pan and spray with nonstick cooking spray. Stir batter, divide and pour into cups, filling each 3/4 full.
- Bake until puffed high and cooked through, 45-50 minutes.
- **To make cranberry butter:** In medium bowl, mix butter, cranberry sauce and salt until well combined.
- Remove popovers from oven and serve with cranberry butter.

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# POLK CITY Kiwanis Seniors of the Month

The Polk City Kiwanis Club announces its Seniors of the Month are Alik Stephan McIlravy, Nolan Dawane Mandernach and Paige Morgan Kerr.

## Alik Stephan McIlravy

"I am an 18-year-old student at North Polk. I enjoy my senior schedule, which allows me to do a lot more things during the day. I am very much a hobbyist, including photography, hunting/fishing and woodworking. My faith is a big part of my life, and I love to serve and spread the gospel to younger generations. I have been running for about eight years now, and it has taught me to work hard and persevere through various obstacles. I am very proud of my work ethic. It has given me lots of opportunities and has created a good reputation for myself."

Alik's parents are Jason and Marisa McIlravy, and his sibling is Misha McIlravy, a sophomore. Alik's favorite school subjects are Photoshop/ photography, business and ancient civilizations. He participates in cross country and track. He has received awards for running and academics. He is involved in youth group and mission trips, works on a farm and helps with photography and live streaming at church. After graduation, he plans to pursue a business degree and start a small business related to photography.



## Nolan Dawane Mandernach

"My name is Nolan Mandernach, son of Grant and Diana Mandernach. I have an older sister, Elli, who is currently attending the University of Northern Iowa. Some of my favorite classes throughout high school have been psychology and science classes. Throughout high school, I have run cross country, played for the soccer team, and participated in the band. During my time in high school, I have been a part of the National Honor Society, National Spanish Honor Society, Gold honor roll, DMACC's President's List, and received the Rural & Small Town National Recognition Award. Outside of school, I am involved in my church, youth group, work at Big Creek Marina, and mission trips. After graduation, I plan on going to Iowa State. As of right now, I haven't decided what I am planning on studying, but I would like to one day own a small business of my own."



## Paige Morgan Kerr

"My name is Paige Kerr, and I am from Cambridge. I have three siblings: two older sisters, Susanne and Sabrina, and a younger brother, Jarrod. My favorite class so far has been pre-calculus. I have been on the Gold honor roll all four years of high school and the DMACC President's list for the past two years. I have been a part of the varsity soccer and volleyball teams at North Polk. For the past two years, I have been volunteering with our school's athletic trainer through the Athletic Trainer Student Aide program. After high school, I plan to attend Iowa State and major in biology on a pre-med track."

Paige's parents are Lenard and Tawna Kerr. Her favorite school subjects are math and chemistry. She has worked part-time as a nanny for a student with physical disabilities. ■



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## FINANCE

### BUDGETING for the holidays

With the holidays quickly approaching, you're probably either thinking about or have already started Christmas shopping. This year, research experts have predicted the average consumer will spend more than \$800 on holiday gifts. Although it's fun to get in the Christmas spirit of giving, it's also important to know how much you can afford to spend ahead of time. Overspending to make the holidays extra special can result in major post-holiday regrets.



When creating your holiday budget, choose a method that works best for you. Whether it's pen and paper, Excel, Google Sheets or a smartphone app, laying out your budget will help you stay within your limit and prevent impulse buying. Here are some tips to help you start:

#### Project your income

If your paycheck is the same every two weeks, just double your paycheck for your monthly income. If your pay is irregular, it will be a little more difficult to figure out, but one way would be to look at your pay stubs from this time last year. Also, think of any old gift cards you can use to purchase gifts or additional income you may receive from side gigs.

#### Make a list of expenses

After you know how much you'll earn, start thinking of your holiday expenses. Review your monthly budget to determine how much extra money you have to spend or where you can cut expenses. You can subtract your normal monthly expenses, such as your mortgage or rent and utility bills, from your projected income to determine how much you'll have to spend on gifting.

#### Create a shopping list

It's easier to shop when you have everything written down on a list. Create a list including names, budgeted gifting amount, gift ideas and where to purchase. Plan on a little give-and-take when making your list in order to stick to your budget.

#### Research prices

Making smart purchases requires research. Before buying your gifts, check prices at different stores to ensure you're getting the best price.

#### Stick to your budget

The last yet most important step in the process is sticking to the budget. Once you've put the time into the first steps, it is crucial you follow through, which takes willpower, but it will be well worth it.

We hope you find these holiday budgeting tips helpful, and we hope you enjoy the season. ■

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



## Are you prepared for the rising tide of taxation?

Imagine this: You're on the cusp of your long-awaited retirement when suddenly someone in Washington determines you belong in a different tax bracket. If you've been investing your money in a 401(k) or traditional IRA, that scenario could mean you end up with significantly less money to fund your retirement than you had anticipated.



Tax rates are already set to go up in 2026. If Congress takes no action, taxes will revert to pre-2018 levels on Jan. 1, 2026. This could mean anywhere from a 1% to 5% increase in marginal tax rates. And with the national debt-to-GDP ratio ballooning to its highest point in seven decades, we could be nearing a point where our leaders are forced to finally address the issue. The government can either reduce the deficit by a combination of increased tax revenue and decreased spending, or it can default on any number of its obligations. A default could be disastrous and result in higher interest rates, higher prices on consumer goods and inflation.

Are tax rate hikes imminent? Many believe that, because the

national debt has reached such enormous levels — \$33.6 trillion (as of October 2023) — tax rate increases are likely since the debt needs to be paid off with tax revenue.

You can't necessarily count on tax rates to stay the same as they are currently in retirement, but you don't have to sit back and watch. There are strategies you can implement now that could lower your taxable income in the future.

One potential strategy is to invest in currently taxed assets to avoid future tax liability. Or you may want to look into potentially tax-free income options such as life insurance, a Roth IRA or municipal bonds.

Tax decisions, like any retirement strategy, should be made with a clear understanding of the rules, the impact on your tax situation, and how the strategy fits into your overall retirement vision. Your retirement planner and trusted tax preparer should work to help you get it right.

Every Dec. 31 that goes by that you don't have a long-term tax plan is a missed opportunity. It's time to get ahead of taxes and the potential seismic shift in taxation.

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

## Are you aware of your tax-free options?

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## BEFORE YOU GO

By Tosha Edmundson

## GRIEF during the holidays

The holidays are in full swing, and, for many, this is a season of joyful gathering with friends and family. As many are enjoying the togetherness of the holidays, just as many find the holidays to be filled with stress, pain and loss. If you are in the second category, please know you are not alone. You don't need to pretend to love this season, and it is OK to feel sadness and longing for a different circumstance when the world is loud with celebration. If you are grieving the loss of someone you love this season, here are a few things that may help.



• **Let go of expectations.** Allow yourself to do what brings comfort and nourishes you, which might not necessarily be what has always been done — or what you think has to be done.

• **Seek a balance between times of quiet and times with others** — solitude is good and healthy; isolation is not.

• **Allow yourself to connect with others who are hurting.** Sharing your sorrow with others who understand can bring comfort and peace.

• **Choose generosity and serving others.** Helping others heals both the giver and the receiver.

May healing, hope and peace be yours through this holiday season.

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

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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## HEALTH

By Jacob Dickey

## MANAGING holiday emotions

Like clockwork, we once again find ourselves in the thick of the holiday season. It's no secret that this time of year is meant to be filled with joy and thankfulness, but often left unsaid is the anxiety and fog that arrives with expectation and uncertainty.



We are currently in a loneliness epidemic. Knowing what those around us are working through is hard unless we reach out. While it can be stressful, don't be afraid to call someone or seek a connection.

Here are some useful tools to remember when interacting with stressors (people) this year:

- **Breathing** — Collect your thoughts, control your reactions.
- **Distancing** — Seek out another room, go for a walk.
- **Communication** — Speak up when in need.
- **Exit strategy** — Come with a plan for a quick exit.

It's important to remember there is no perfect Christmas or Kwanza. There is no perfect Hanukkah, Winter Solstice, Thanksgiving, or New Year Celebration. All we can do is make the best of our situations and laugh off the rest as we work towards tomorrow. ■

Information provided by Jacob Dickey, intern, SS Therapy and Consulting, Ltd, 4725 Merle Hay Road, Suite 205, Des Moines, 515-528-8135, [dickey@sstherapyandconsulting.com](mailto:dickey@sstherapyandconsulting.com), [www.sstherapyandconsulting.com](http://www.sstherapyandconsulting.com).



# MEET Wyatt Zoske

Baseball coach, math teacher “hit the jackpot.”

In high school, Wyatt Zoske had two distinct loves: playing baseball and studying math. He knew that a teaching career often went along with coaching. So, after his high school principal opened the door for him to coach, he realized a teaching career would be ideal.

“My parents, who were farmers, pushed me away from farming,” he recalls.

Today he’s the baseball coach at North Polk High School. He’s coached for 20 years. The past four as the head coach. He has taught math, algebra and geometry for 23 years at NPHS. He often relates how geometry and baseball go together — angles are important in each.

Teaching involves much more than presenting lessons, he says. It also involves dealing with students’ emotions.

“Often I’ll have 25 kids, all in different moods each day. Getting to know your kids is the hardest part, but it’s the most rewarding,” he says.

Zoske often uses the same advice and lessons both on and off the field.

“When we make a bad play or have a bad game, it’s important to remember that we’ve had a lot of good days or games. The kids in the classroom have said, ‘You’re never as bad as you think you are — and you’re never as good as you think you are.’ The kids give me many life lessons. I don’t know of any other profession that does that,” he says.

When he’s teaching, he understands not everyone likes math, and he tries to relate it to the real world as much as possible.

“I just tell them to try to get out of it what they can. No matter if they

use math again, I’m always there to help.”

In addition to baseball, he’s coached middle school basketball and track. His former students have told Zoske the impact he’s made on them.

“I had a student recently come up to say how influential I was as a coach. You never know what effect you might have on them. You always give them your best side,” he reflects. “My favorite day is when I get thanks from my former students.”

Over the years, he’s noticed many shifts in teaching, technology and lesson planning; but the kids stay the same.

“Kids still have goals, and they want to make connections with others. That’s one thing that never changes,” he says.

The North Polk district is supportive of the students and staff, he says.

“The district appreciates what you do. I don’t think it’s like this everywhere. I hit the jackpot teaching here at North Polk. I couldn’t imagine being in a better place,” he says. ■



Wyatt Zoske’s career as a teacher and coach allowed him to continue with his interests in sports and math.

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# BACKYARD is big draw for Ringus family

Ample views of nature provided by home's location.



Lisa and Jared Ringus and their family enjoy their home. Their front porch provides the perfect place for visiting with neighbors in their cul de sac, and the backyard view of the golf course is stunning.



Lisa Ringus and her husband, Jared, have lived in Polk City for 11 years now.

In the decade-plus that they've been members of the community, they've grown to truly love it.

"We moved here from West Des Moines to raise our family in a smaller community," Ringus says. "We both were from smaller communities with smaller schools, and it was an easy commute to our jobs."

The couple purchased a beautiful lot in the TCI neighborhood with an amazing backyard view. They decided to build their own home, which features a front porch that Ringus greatly enjoys.

"We love that we live on a cul-de-sac with great neighbors, and our backyard is a beautiful golf course that is tree lined," she says. "We see deer nightly."

She adds, "We love living on a top-notch golf course, close to Big Creek and bike/walking paths."

The family also appreciates the close-knit feeling of their neighborhood.

"Our boys have lots of friends to play with and can ride their bikes or scooters safely," Ringus says. "The new construction has been done for years, so we have well established trees."

Within Polk City, Ringus is involved in a ladies golf league, while her husband has coached fifth- and sixth-grade football, as well as fourth-grade baseball.

Today, the Ringus family thoroughly enjoys the aspects of the community that drew them to town in the first place.

"We love the small-town feel of Polk City and the friendly people," Ringus says. "The Square reminds me of a Hallmark movie. I love that it's slower paced but not too far from the 'city.' " ■





# OPEN the (back) door to a Roth IRA

There aren't many drawbacks to having a high income — but being unable to invest in a Roth IRA might be one of them. Are there strategies that allow high-income earners to contribute to this valuable retirement account?

Before we delve into that question, let's consider the rules. In 2023, you can contribute the full amount to a Roth IRA — \$6,500, or \$7,500 if you're 50 or older — if your modified adjusted gross income is less than \$138,000 (if you're single) or \$218,000 (if you're married and filing jointly). If you earn more than these amounts, the amount you can contribute decreases until it's phased out completely if your income exceeds \$153,000 (single) or \$228,000 (married, filing jointly).

A Roth IRA is attractive because its earnings and withdrawals are tax free, provided you've had the account at least five years and you don't start taking money out until you're 59½. Furthermore, when you own a Roth IRA, you're not required to take withdrawals from it when you turn 73, as you would with a traditional IRA, so you'll have more flexibility in your retirement income planning, and your money will have the chance to potentially keep growing. But given your income, how can you contribute to a Roth?

You may want to consider what's known as a "backdoor Roth" strategy. Essentially, this involves contributing money to a new traditional IRA, or taking money from an existing one, and then converting the funds to a Roth IRA. But while this backdoor strategy sounds simple, it involves some serious considerations.

Specifically, you need to evaluate how much of your traditional IRA is in pretax or after-tax dollars. When you contribute pretax dollars to a traditional IRA, your contributions lower your annual taxable income. However, if your income is high enough to disqualify you from contributing directly to a Roth IRA, you may also earn too much to make deductible (pretax) contributions to a traditional IRA. Consequently, you might have contributed after-tax dollars to your traditional IRA, on top of the pretax ones you may have put in when your income was lower. (Earnings on after-tax contributions will be treated as pretax amounts.) In any case, if you convert pretax assets from your traditional IRA to a Roth IRA, the amount converted will be fully taxable in the year of the conversion. So, if you were to convert a large amount of these assets, you could face a hefty tax bill. And since you probably don't want to take funds from the converted IRA itself to pay for the taxes, you'd need another source of funding, possibly from your savings and other investments.

Ultimately, then, a backdoor Roth IRA strategy may make the most sense if you have few or no pretax assets in any traditional IRA, including a SEP-IRA and a SIMPLE IRA. If you do have a sizable amount of pretax dollars in your IRA, and you'd still like to convert it to a Roth IRA, you could consider spreading the conversion over a period of years, potentially diluting your tax burden.

Consult with your tax advisor when considering a backdoor Roth strategy. But if it's appropriate for your situation, it could play a role in your financial strategy, so give it some thought. ■

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



## Merry Christmas

Wishing you and yours peace, joy and hope this holiday.



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## REAL ESTATE

By Bonnie Christensen

## 7 BENEFITS of buying a home

Interest rates are only one factor when it comes to buying a house now.

Interest rates sure do get a lot of attention. But they shouldn't be the only part of your homebuying decision-making process.



### Is owning a home a good investment?

**Benefit No. 1: Long-term financial growth.** When it comes to long-term, stable financial growth, real estate is your ace in the hole. Even factoring in the lowest point for the market in recent memory — the Great Recession — home values have risen over time and have kept pace with inflation.

**Benefit No. 2: Building equity.** The down payment and the principle in your monthly mortgage payment go straight to your equity. Rent money just goes. That equity, an interest percentage in the home, gives you a lot of flexibility. Thanks to equity, the typical net worth of homeowners is \$300,000 compared to \$8,000 for renters, according to 2022 NAR data. That's a lot of financial leverage.

### What are the tax advantages of owning a home?

**Benefit No. 3: Tax savings.** Believe it or not, savings and taxes can play together nicely. Equity is savings, and when you sell a primary residence, you don't typically pay taxes on the gain.

**Benefit No. 4: Deduction of property costs.** If you itemize, you also can deduct some of your property costs from your federal taxes. Those include the annual interest you pay on your mortgage, your state and local property taxes up to \$10,000, and, in the year you buy, some of the fees you paid to close on the home.

**Benefit No. 5: Fixed-rate mortgage payment.** Unlike rent, your fixed-rate mortgage payments don't rise over the years, so your relative housing costs may actually go down the longer you own the home. Of course, keep in mind property taxes and insurance costs will likely go up.

**Benefit No. 6: Improved credit score.** Speaking of those mortgage payments: Each one, paid on time, is helping to further build your credit score.

**Benefit No. 7: Remodeling your dream home.** One of the biggest pros of owning a home is that you can turn the house you can afford into your dream home — bit by bit. You can upgrade amenities, décor, and style to your vision — whether that's cottagecore, Barbiecore, or anything in between.

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

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Ankeny Square Dance Club is sponsoring Square Dance Lessons. Cost is \$20 per person for the entire session, accepted at the third lesson. Attend with or without a dance partner. You'll learn the calls, one call at a time, taught by a caller (instructor) and volunteers. For more information, call Sandy Townsend, 515-291-2624, or visit [www.ankenysquares.com](http://www.ankenysquares.com).



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Living History Farms, 11121 Hickman Road, Urbandale,  
[www.santasrocknlights.com](http://www.santasrocknlights.com)

#### • Historic Valley Junction

Fifth St., West Des Moines, [www.valleyjunction.com](http://www.valleyjunction.com)

#### • Lights in the Heights

Franklin Ave., Marylynn Drive, 72nd St., and other streets in Windsor Heights, [www.windsorheightsfoundation.org](http://www.windsorheightsfoundation.org) ■

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





# THE COMETS CORNER

NEWS FROM NORTH POLK CSD

DECEMBER 2023

## STATE WINTER GUARD AND DANCE EXCELLS AT THE STATE COMPETITION

The North Polk Winter Guard and Dance Teams showcased exceptional performances at the State Championships held on November 29-30 and December 1, 2023, demonstrating impressive energy and skill in their routines.

The Winter Guard qualified four soloists and a team routine, while the North Polk Dance Team secured two soloists and three team routines.

### Find the full results below:

#### Dance Team Results at ISDTA State Competition:

Class XI Pom: 3rd Place  
Class III Lyrical: 6th Place  
Class II Contemporary: 8th Place

#### Soloist Results:

A special shoutout to our outstanding soloists for their remarkable success:

Lexi Rediske: 1st Place  
Mia Doonan: 2nd Place

In a competitive field of 70 dancers, Lexi and Mia truly stood out with their excellent performances. Congratulations!

#### Winter Guard Results:

Congratulations to the North Polk Winter Guard for securing 3rd place in the Class II Color Guard team with an impressive score of 90.13.

#### Individual achievements include:

Emily Barr: 2nd Place  
Erin Birler: 4th Place  
Rebecca Greene: 8th Place  
Ava Driscoll: 9th Place

Special recognition to the entire team for earning the Best Sportsmanship Award and congratulations to all participants!



## NEWLY ELECTED BOARD MEMBERS SWORN IN

At the board meeting in November Kyle Campbell and Ashley Delaney were officially sworn in as Directors of the North Polk Board of Education. Congratulations to both!

We'd like to officially give one last thanks to our outgoing board members, Travis Davis and Joe Heintz, for their years of dedicated service to our district!



## CASHLESS

Coming to a home North Polk activity in the near future? If so, you may see a change in how we handle entrance transactions. Starting on December 1, we took a step forward by implementing a 100% cashless policy for entrance into our events and activities here at North Polk.

For pre-purchased tickets, we will continue to utilize Ticket Spicket, and credit/debit card readers will be available for both ticketing and concession stand transactions. Lastly, please note that cash will still be accepted at the concessions.

Your cooperation is appreciated as we strive to provide a seamless and enjoyable experience for everyone involved. Thank you for your understanding and support.

## HOLIDAY HAPPENINGS

As the holiday season quickly approaches us, we extend heartfelt greetings to our entire school district. May this festive season bring you moments of warmth, togetherness, and boundless joy. We celebrate the achievements, resilience, and spirit of learning that define the North Polk Community School District.

May the holidays be filled with laughter, love, and the simple pleasures that make this time of year so special. Here's to a season of restful breaks, cherished traditions, and the promise of a bright and successful new year.

Happy Holidays to you and your loved ones!



# BLESSED Messiah

## Art made from trash

A stunning, vibrant nativity scene displayed at the Polk City United Methodist Church might look like a typical decoration at Christmas time.

But study it more closely. Each colorful square is a piece of trash. There's an empty pistachio bag, a mouthwash ad and a cereal box. All of these squares combine to make one giant art piece titled the "Blessed Messiah."

Pastor Wendy Musgrave explains how the unusual art piece has become the talk of the church. For her fall worship series theme, she came up with the topic, "Bless This Mess." It's a look at stories where humans may fail, yet through the "messiness," God is there, blessing the mess in a person's life.

Musgrave's first career was as a graphic designer. She came up with a plan, sketched her idea, then asked the congregation for help.

She provided 240 squares, which were labeled with a certain color. Members were instructed to color, paint, or find an object in that assigned color. They were encouraged to use recycled items or any item laying around the house. Each week, youth groups, kids and adults returned the colored squares. She didn't reveal what the outcome might be.

"No one had any idea. How could a square of garbage turn into something?"

Once all the squares were turned in, she took home the pieces, assembling 12 squares on each poster board, for a total of 20 poster boards.

"I was a little nervous. I wasn't sure all the individual squares would be interesting enough," Musgrave admits.

She brought the completed poster boards to church, and a team helped hang them on the wall, creating a 10-foot by 10-foot piece of art. The completed project was displayed the first Sunday of Advent.

"Our mess became Messiah. Bless this mess became Blessed Messiah," says Musgrave.

The congregation's reaction was pure delight. "Everyone was enamored by what we created. When you step back, it looks like a stained glass artwork," she says.

Members eagerly searched for the square that they created.

"It's incredible. Everyone said 'I'm not creative' or 'I'm not an artist.' But it's a collaborative effort."



The congregation of Polk City United Methodist Church contributed pieces of garbage to create a work of art.

The message of the art confirms how real life is messy.

"We often want to tidy up or hide our messiness," Musgrave explains. "Yet, this reminds us that our untidy ways are part of the hopeful story of God's redeeming love."

Musgrave is unsure how long to display the artwork. After all, it's made of garbage and won't last forever.

"It's been fun to hear what others are saying," she says. "There's so much energy around it."

The participation was high, as the congregation is known for "thinking big," Musgrave says.

"People ask, what will we do next year? It's hard to top this," she says. ■



# OUT & ABOUT



Mary Lewellin, with Red Dragon Herbs & Teas in Polk City, was named one of 40 Women To Watch In The Hospitality Industry by the Iowa Restaurant Association.



Staci Allen and Susie Sheldahl at the Polk City Chamber of Commerce lunch held at the Tournament Club of Iowa on Nov. 8.



Sarah Bacehowski, Jen Finn and Sara Willson at the Polk City Chamber of Commerce lunch held at the Tournament Club of Iowa on Nov. 8.



Steve Karsjen and Travis Thornburgh at the Polk City Chamber of Commerce lunch held at the Tournament Club of Iowa on Nov. 8.



Jadyn Kissner and Askia Harris at the Polk City Chamber of Commerce lunch held at the Tournament Club of Iowa on Nov. 8.



Colin and Autumn Chrouser at the Polk City Chamber of Commerce lunch held at the Tournament Club of Iowa on Nov. 8.



The Friends of the Polk City Library puzzle fundraiser at La Familia Mexican Restaurant on Nov. 12. Team Pieces of Vengeance finished in 33 minutes, winning the competition. Team members: Jessica Faue, Angie Schaffer, Lizzie Garlock and Bridget Marietta.



The Friends of the Polk City Library puzzle fundraiser at La Familia Mexican Restaurant on Nov. 12. Team Living on the Edge finished in 1 hour 5 minutes for second place. Team members: Katie Spoelstra, Mandy Vogel, Jessica Bormann and Jennifer Armstrong.



The Friends of the Polk City Library puzzle fundraiser at La Familia Mexican Restaurant on Nov. 12. Team Get it Together finished in 1 hour 20 minutes for third place. Team members: Bekha Lauridsen, Jessica Bunnell, Liza Bunnell and Stella Bunnell.



The Friends of the Polk City Library puzzle fundraiser at La Familia Mexican Restaurant on Nov. 12. Team The Stane Gang: Dawn Stane, Krista Vanderpool, Devin Stane and Danielle Anderson.



The Friends of the Polk City Library puzzle fundraiser at La Familia Mexican Restaurant on Nov. 12. Team The Naybrrrs: Vanessa McKelvey, Jesse McKelvey, Matt Reetz, Ashlee Reetz, with special guest Orlo Reetz.



# SMALL Business Saturday

Small Business Saturday  
was held in Polk City on  
Nov. 25.



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The Caramel Addict



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Gabryels Art



The Dessert Girl, Evalynn Braymen



Alysia Olson, owner Meraki Mamas Boutik,  
celebrating her 5-year anniversary



Little Hands at Play owners Rylend Perry and  
Greysen Perry



Eliza Schmidt and Mary Lewellin at Red Dragon Herbs  
and Teas



Something Sweet owner, LaShanna Erby-Nickles



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