

NORTH POLK



JULY 2024

**INSIDE: HOW-TO GUIDE**

Learn from local industry experts

# Living

MAGAZINE

## YARDS WITH *personality*

Residents share how their  
landscaping choices  
reflect their style.

**Meet Bruce Bennett**

EDUCATION

**Cellentani Caprese pasta salad**

RECIPE

**Youth campers learn all things innovation**

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- August 8: The Steel Woods (Country), 8 p.m.
- August 9: Restless Road (Country), 8 p.m.
- August 10: The War and Treaty (Country), 8 p.m.
- August 11: Kelsey Hart (Country), 8 p.m.
- August 12: 49 Winchester (Country), 8 p.m.
- August 13-14: Hairball (80s Rock Tribute), 8 p.m.
- August 15: Shaylen (Country), 8 p.m.
- August 16: Blake Guyre (Elton John and Billy Joel Tribute), 8 p.m.
- August 17: Ella Langley (Country), 8 p.m.
- August 18: Matt Stell (Country), 7 p.m.

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REALTY**ONE**GROUP  
IMPACT

## Anne and Bill Riley Stage

- August 8-9: The Little Mermen (Disney movie hits), 5 & 7 p.m.
- August 10: Iowa State Fair Queen Coronation presented by Nature Hill, 7 p.m.
- August 11: Salsa del Soul Productions (Latino), 7 & 9 p.m.
- August 12: Country Gold with LeRoy Van Dyke and the Malpass Brothers (Country), 5 & 7 p.m.
- August 13-17: Ron Diamond (Hypnotist), 7 & 9 p.m.
- August 18: Cochren & Co. (Christian), 7 p.m.

## MidAmerican Energy Stage

- August 8: The Family Stone (Funk), 8 p.m.
- August 9: The Nadas (Folk), 7 & 9 p.m.
- August 10: Good To Be King (Tom Petty tribute), 8 p.m.
- August 11: Austin Snell (Country), 8 p.m.
- August 12: Transit Authority (Chicago tribute), 8 p.m.
- August 13: Fuel (Rock), 8 p.m.
- August 14: Tayler Holder (Country), 8 p.m.
- August 15: The Pork Tornadoes (Pop), 8 p.m.
- August 16: Not Quite Brothers (Rock), 8 p.m.
- August 17: Jason Brown (Country), 8 p.m.
- August 18: RVSHVD (Country), 7 p.m.

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CHICKEN BACON RANCH WAFFLE ON A STICK

WELCOME

## DIRT under the fingernails

My dad worked in the “dirt business” much of his life. He and my uncle owned a gravel and excavation company in a small town in northern Iowa. They dug basements, built pads, cleared out groves, hauled gravel and did most anything else that involved heavy equipment and moving dirt. Dad’s hands were stained from years of exposure to dirt and oil and grease, a symbol of his many years of manual work and service to his customers.



My hands may be stained with ink from time to time, but I don’t work in the dirt like Dad did. The exceptions are when I am motivated to tackle a landscaping project or two, and those seem to be annual events. Tearing shrubbery out. Putting new bushes in. Wheelbarrowing dirt. Setting stones. Planting flowers. And watering, watering, watering. It’s all part of the landscaping process. I am certainly not an expert, and I need to call in the pros from time to time, but I don’t hesitate to dig in the dirt when I get a chance to do so.

Landscaping is something my wife and I can do together and not disagree much about. She has a good eye for landscaping design, and I still have a reasonably strong back — at least I think so until the day after proves otherwise.

We have done our share of landscaping in each home we have lived in, and we would like to think that each place looked better when we were done. Of course, the new owners likely tore out what we did and replaced it with something more their style, but that’s OK. Landscaping is art, and beauty is in the eye of the beholder in lawns, too.

This month, we share examples of landscaping projects local residents have embarked on. We hope these stories inspire you to break out the shovels and get some dirt under your fingernails, too.

Thanks for reading. ■

### SHANE GOODMAN

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



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# YARDS WITH

# *personality*

**Residents share how their landscaping choices reflect their style.**

**By Lindsey Giardino**

A plethora of pots. A hillside of hostas. Wildflowers willy nilly. Manicured hedges and straight edges. From wild and unruly to precise and planned, the landscaping around a home often reflects the owner's own unique style. While some prefer lush, thick foliage, others enjoy succulents among a garden of rocks. From a tropical vibe to the charm of a country cottage. From mad about mulch to mad for magnolias. Whatever their preferences, homeowners with a green thumb and plenty of imagination enjoy creating landscaping masterpieces with pizzazz.

In order to prevent erosion on a steep hill, Chad Johnston planted native plants.





A variety of plants create a lush entranceway to the home of Chad Johnston and Jeff Savage.

## Restoring a native prairie

Chad Johnston and his husband, Jeff Savage, moved into their Polk City home in 2015. A large hill in the backyard that slopes down into a ravine takes up about two-thirds of the space.

When a neighbor who moved in around the same time expressed concern about erosion on the hill, Johnston began researching solutions. He learned that native grasses and flowers, which have deep roots, can help prevent erosion. So, he got to work and started planting native seeds on the hill to restore a natural prairie.

Today, Johnston grows about 2,000 native grasses and flowers, including more than 100 different species, each year. He harvests his own native seeds, too.

While Johnston is mostly self-taught in his endeavors, he does draw inspiration from his uncle, who owned an orchid farm in Jewell for many years.

Some of his favorite flowers include white wild indigo, purple prairie clover and rattlesnake master.

In addition to his prairie restoration project helping with erosion and even carbon sequestration, it also attracts pollinators and native birds, including many goldfinches. Johnston's neighbors told him that, before the couple moved to the neighborhood, they hadn't seen such birds.

"We're kind of doing our part to help the environment, slowly," Johnston says.

The best part of working with native plants is that they're so adapted to the Iowa environment that they're hardy and drought tolerant.

Johnston waters a lot the first few weeks after planting, but, after that, they "pretty much survive it all." This also helps him conserve water. Better still, they don't react well to chemicals, so it eliminates the need for Johnston to spray anything.

Johnston says the best part of his prairie reconstruction project is simply watching the procession of blooms each season and the wildlife it attracts. He spends about an hour a day just walking around, soaking in all the beauty.



Besides a prairie, Chad Johnston and Jeff Savage have an expansive koi pond in their yard.

## A yard of wildlife

When Missy Smith and her husband, Jake, bought their home, the yard was a blank slate.

Because of their professions — Missy manages the Jester Park Nature Center, and Jake is an operations supervisor for Story County Conservation — native plantings were top of mind for what they wanted to do in terms of landscaping.

"Our goal was to landscape with native trees and plants, keeping in mind the blooming season so we would always have color," Smith says.

In the years since, that goal has come to fruition.

"We have prairie in both our front and back yard that I add to every year," Smith shares. "It has become an addiction."

In the spring, they have blue flag iris, prairie smoke, spiderwort and prairie geraniums. In the summer, they get pale purple coneflower, butterfly milkweed, black-eyed Susan, gray-headed coneflower, evening primrose and purple poppy mallow, among others.

"There is something magical about a prairie in June," Smith says. "To me, it is its peak season."

Come fall, the Smiths' entire prairie turns to yellows and purples. The grasses (little bluestem, big bluestem, Indian grass) all get a burnt hue, goldenrod is at its peak, and the asters shine. Besides the prairie, Smith has planted service berries, ginkgo and wahoo trees.

"My husband built a beautiful raised-bed garden that is fenced in to keep the deer at bay," Smith explains. "We also have hostas on the side of the house that are rather large and clematis that climb my bird feeders."



## FEATURE

We have three families of bluebirds that have taken up residence in our bluebird houses.”

Smith enjoys how little maintenance the natives require. She also appreciates how many benefits there are to planting them.

“They are healthier and stronger and more likely to establish quickly because they have evolved over thousands of years to thrive here,” she says. “They are accustomed to the soil, water supply, weather patterns and pests that call Iowa home. This eliminates the need for fertilizer and pesticides.”

While the Smiths’ prairies aren’t large, they are beautiful.

“Something new is blooming all the time,” Smith says. “They are a haven for pollinators and birds alike. I also enjoy watching people walk past and seeing plants that make them happy as well.”

### Landscaping with plants and flowers

Aaron Brees and his family live in the heart of Polk City. Their house is on a corner lot, so they have good-sized front and side yards with shade trees. They haven’t done much



Missy and Jake Smith and their family have an affinity for natural habitats.

landscaping to those areas so that their kids and dog have plenty of room to play.

The backyard is a different story.

It features a small pond and waterfall, as well as about 25 species of native prairie plants. Originally, they were planted in what looked like landscaped flowerbeds, but, as they have



Native plants in the Smiths’ yard, such as this pale purple coneflower, attract pollinators.

become more established, the Breeses have let them spread to form more natural-looking patches.

“The main reason we have converted our backyard to native species is to attract and support wildlife,” Brees explains. “So far, we have recorded 148 bird species, 39 butterfly

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## FEATURE

species, and four bumblebee species from our yard.”

In late summer and early fall, when the bee balm and asters are blooming, there are sometimes hundreds of pollinators present, especially bees and wasps.

“We have tried to pick plant species that are both important insect hostplant species and that bloom at different times from spring through fall so there is always something blooming as a nectar source,” Brees says.

One benefit of incorporating native plantings into the landscaping is less yard to mow. And the yard doesn’t contribute to problems like pesticide and fertilizer runoff.

“We hope we are helping species that are of conservation concern such as bumblebees and monarchs,” he says. “Another benefit is that our kids get to see lots of insects up close. They find them interesting and have learned that things like bees and wasps are important and not something that should be feared or killed.”

When they first moved in, the Brees cut down a pre-existing Callery pear tree, which is beautiful but invasive and ecologically harmful, and replaced it with a native wild cherry tree. This year, they removed non-native flowers from their flowerbed and replanted it with native purple coneflower and pale purple coneflower.

“A lot of these native plants take a year of two to get established before they flower, and it will be many years before our new tree reaches full size,” Brees says. “So, this does require some patience, but we think it is worth it to replace these attractive, but ecologically sterile, plants with natives that are beneficial in multiple ways.” ■



The Brees family has a water feature and native plants in the backyard.

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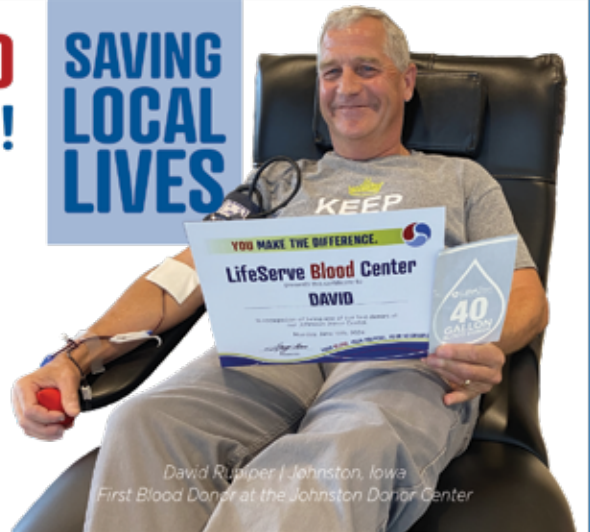
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## FINANCE

By Eric Hockenberry

# 3 WAYS to boost financial growth

One thing every individual and family wants is to boost their financial wealth. While there are many paths you can take, there are three we always recommend, no matter what stage of life you're in or your financial goals.



### No. 1: Let your money work for you

When it comes to building savings, it's important to understand there is more than just your typical savings account. Choosing options that yield higher returns build additional wealth. Money markets and other interest-bearing accounts make it easy and convenient to grow with what you already have. These types of accounts also offer flexibility, allowing you access to your funds without tying them up in long-term investments.

### No. 2: Set up the right debt

All debt isn't created equal. While many individuals avoid talking about the D-word, not all debt is bad. Good debt allows you to leverage your wealth and make your assets work for you where you can get a good future return or enhance your net worth. Examples of good debt include a home mortgage, home equity loans, small business loans, and even student loans if that education can get you a better-paying position.

The bad debt you don't want to collect includes credit cards, highly leveraged auto loans, and unsecured loans.

When considering your debt, it's best to first understand what the risk/reward is before taking it on. Will it give you a return or will it continuously burn a hole through your income?

### No. 3: Find value in giving

An often-overlooked way you can boost your financial growth (and your overall wellbeing) is through philanthropic giving. Donating to charities is always going to be a win-win. From a financial perspective, it's a great way to receive tax deductions for qualified charities, especially toward year-end. From monetary donations to household or office items, these can add up to big, itemized deductions.

Of course, there's also the other, bigger win to giving: being able to contribute and support your local community and/or organizations that are important to you. The act of giving has been shown to increase happiness, reduce stress, improve physical health and build stronger social connections. When building your budget and financial growth strategies, this is always a great place to begin. ■

Whatever your financial goals and needs may be, Home State Bank is ready to listen, understand, and build custom solutions to get you to where you want to be. Written by Eric Hockenberry, Market President, Home State Bank, Polk City, 515-329-8812



## RECIPE

# BRING joy to mealtimes by dining together

*(Family Features)* The renowned Mediterranean Diet, celebrated for its myriad benefits, has been rated as a top diet in the world for years.

Recognizing the benefits of the foods included in the Mediterranean Diet, it's important to broaden the understanding beyond its ingredients to embrace the elements of the Mediterranean lifestyle, which also contribute to these benefits. Essentially, it's not just about what you eat; it's also about how you enjoy it and with whom you share the experience.

Nutrition, physical activity, sleep and togetherness comprise this balanced way of living, with preparing, eating and enjoying food together being key elements of the Mediterranean lifestyle. You can immerse yourself in the vibrant spirit of the Mediterranean lifestyle simply by inviting friends or family to gather around the table for a meal — like a family favorite pasta dish.

“Eating together is a joyful and important practice of the Mediterranean lifestyle that truly contributes to overall well-being,” said Michele Lefebvre, registered dietitian nutritionist and manager of nutrition and well-being at Barilla America. “As a traditional yet versatile food, pasta brings a sense of nostalgia to meals as people gather together around the table and connect in an impactful way.”

Visit [barilla.com/recipes](http://barilla.com/recipes) to discover more dishes that can help you follow the Mediterranean lifestyle. ■

## Cellentani Caprese pasta salad

Prep time: 10 minutes

Cook time: 15 minutes

Servings: 7

- 1 box Barilla Protein+ Cellentani pasta
- 4 tablespoons extra-virgin olive oil, divided
- 2 pints grape tomatoes, mixed color, halved
- 4 tablespoons lemon juice
- 8 basil leaves, julienned
- 2 cups small mozzarella cheese balls, halved
- salt, to taste
- black pepper, to taste



### DIRECTIONS

- Bring large pot of water to boil. Cook pasta according to package directions and drain. Drizzle pasta with 1 tablespoon olive oil and place on sheet tray to cool. Set aside.
- In large bowl, combine tomatoes, lemon juice, basil, remaining olive oil and cheese. Season with salt and pepper, to taste. Add pasta and stir.

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# WANT TO stay in your home as you age?

## Preparation is key

Continuing to live in your home as you age — “aging in place” — is not always within the grasp of every person who desires to do so.

If you end up needing a little assistance to remain in the place you love, chronic health challenges can make living independently ill-advised, and full-time care at home can cost nearly as much as community living (sometimes even more, if you need 24/7 care, for example).

You might be asking yourself, then: “If I am not able to live at home, and I don’t want to move into a community, what can I do?” Great news: Some organizations that serve older adults have designed Continuing Care at Home (CC@H) membership programs designed to help people proactively focus on their health at home while enabling them to financially plan



for potential services and care down the road.

If you’re evaluating a CC@H program, here are some questions to help you make sure the program’s premises, amenities and outcomes will be the best ones for you.

• **Do you fully understand the program and what it offers?** The primary advantages of a good CC@H program are twofold: Not only will it offer services and amenities to enhance your wellbeing so you can remain independent longer, but it will also help fund future long-term care needs.

• **Does it provide personal support?** Studies tell us people who embark on any kind of life-altering program or activity, such as a nutrition or exercise regimen, will be exponentially more successful with encouragement from a trusted adviser or advocate (think personal trainer, life coach, etc.). A program that provides you with a written guide but no personal interaction may not be setting you up for success.

• **What will your care options be?** A solid program will help fund your care, if it’s needed, whether through home healthcare or services in a senior living community later on. If the program you’re considering does offer both, make sure you’re comfortable with the services and care provided by the organization’s home healthcare team as well as in its communities. A reputable provider will have longevity and solid outcomes behind it.

If you’re considering becoming part of a CC@H program, make sure it fits your current and future needs. Your health, your wellbeing, and your checkbook will thank you for it. ■

Aaron Wheeler is Vice President of Home and Community-Based Services for WesleyLife, which provides health and well-being services, including WellAhead — A WesleyLife Well-Being Experience, a CC@H offering designed for people who never want to move to a senior living community. To learn more, visit [wesleylife.org/wellahead](http://wesleylife.org/wellahead).





## Weaving in Care, when and where it's needed.

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## POLK CITY Community Library news

Summer is coming to a close soon. Kids programming will start back up in September.

August events are:

- **Home Run Reader Night at the Iowa Cubs**, Thursday, Aug. 1, 6:30 p.m. The I-Cubs take on the St. Paul Saints. Free general admission tickets will be available at the library beginning July 18. Limit six per family. While supplies last.
- **Crafternoon – Junior**, Tuesday, Aug. 6, 1-3 p.m. Kids and teens are invited to an open crafting session. The library will supply a variety of supplies for crafting. Drop in for one last library crafting session before school starts.
- **Wednesday Book Club**, Wednesday, Aug. 7, 7 p.m. Join us for a discussion of “Mad Honey” by Jodi Picoult. “Mad Honey” is a riveting novel of suspense, an unforgettable love story, and a moving and powerful exploration of the secrets we keep and the risks we take in order to become ourselves.
- **Ruth Suckow Traveling Exhibit**, Aug. 11 – Sept. 8. A traveling exhibition celebrating the life and work of Iowa novelist and short story writer Ruth Suckow, who lived from 1892-1960, will be on display at the library.
- **Coloring Night at Fenders Brewing**, Wednesday, Aug. 14, 4-9 p.m. Come for a night of relaxation and fun with friends at Fenders Brewing.
- **Monday Book Club**, Monday, Aug. 19, 2 p.m. Join us for a discussion of “The Silent Patient” by Alex Michaelides. Alicia Berenson’s life is seemingly perfect. One evening, her husband, Gabriel, returns home late from a fashion shoot, and Alicia shoots him five times in the face and then never speaks another word.
- **Adult Coloring**, Tuesday, Aug. 20, 5 p.m. Join us for a relaxing evening of coloring on the third Tuesday of the month. Colored pencils and gel pens will be provided. You are also welcome to bring your own. Ages 17 and older.
- **Plant and Produce Swap**, Thursday, Aug. 29, 6 p.m. Is your houseplant collection starting to resemble a rainforest? Have so much zucchini coming in that it’s coming out of your ears? Stop by the library to trade homegrown produce, plants, seeds and tips with other enthusiastic gardeners. We’ll have labeling supplies available. New to plant parenthood? No problem. There are sure to be extras, so feel free to drop by even if you don’t have a plant or veggie to bring.
- **Ladies’ Wednesday Coffee**, Wednesdays, 10 a.m. to noon
- **Sit N’ Stitch**, Thursdays, 6-8 p.m. Bring your current project and join us for stitching and conversation.
- **Men’s Friday Coffee**, 10 a.m. to noon. ■

### Polk City Community Library

1500 W. Broadway St.,  
Polk City  
515-984-6119  
[www.polkcitylibrary.org](http://www.polkcitylibrary.org)

## CAMP Invention excites

Youth campers learn all things innovation.

This past June, 76 students from the North Polk School District, plus 20 more from surrounding school districts, enjoyed a week of building and creating through Camp Invention.



Students participate in Camp Invention activities.

Camp Invention is a nationally acclaimed summer program for children in grades K-6. During the week-long camp, they take part in hands-on learning experiences that help them build confidence, persistence and creative problem-solving skills. Led by qualified educators, this program has tapped into children’s natural curiosity since 1990, giving them the opportunity to become creators, innovators and entrepreneurs.

One such educator for North Polk’s camp was Katelyn Swearingin, technology teacher at Big Creek Elementary.

“I loved seeing kids working with STEM,” she says. “The excitement they have when working on projects is contagious. It’s great to see kids as young as incoming kindergarten work on these projects and get to be creative.”

Throughout Camp Invention, children rotate through a schedule that includes four to five modules each day and incorporates a variety of hands-on activities. Camp Invention curricula focus on the development of creative, inventive-thinking skills.

Some highlights from this past year’s camp included a prototyping studio, in which students pretended to be contestants on a game show where they used a DIY toolbox and everyday materials to complete a series of prototyping challenges. They also learned about the role water plays for people and the planet and then customized a robotic lab-on-wheels to assist their exploration. In addition, students had the chance to create a Glow Box that allowed them to experiment with different forms of light.

Another component of Camp Invention is its leadership interns, who are high school and college-age students, as well as leaders in training, who are middle schoolers.

The leadership interns work closely with Camp Invention participants to help them explore STEM concepts and become creative thinkers. High school students at North Polk who work as interns can earn volunteer hours for Silver Cord/National Honor Society.

The leaders in training also had the chance to guide participants through hands-on STEM challenges while learning leadership skills.

“It’s great that any student, whether they are attending or volunteering, can get exposed to the STEM world,” says Swearingin. “Students don’t realize that a lot of the things they come into contact within a day is part of the STEM world. It’s great for them to learn about different inventors and expose them to a lot of great learning.” ■

## THE IMPORTANCE of sunglasses

Sunglasses are more than a fashion accessory; they play a crucial role in maintaining eye health. By blocking harmful ultraviolet (UV) rays from the sun, sunglasses protect the eyes from a range of potential issues. Prolonged exposure to UV rays can cause short-term effects like photokeratitis (sunburn of the eye) and long-term damage such as cataracts, macular degeneration, pterygium and skin cancer on the eyelids.

Most sunglasses protect the delicate skin around the eyes, which is responsible for 5-10% of skin cancers. Moreover, sunglasses can reduce dry eyes by shielding them from wind and dust and providing a barrier against allergens which can cause itching.

Quality sunglasses will block 100% of both UVA and UVB rays. Sometimes you may see them labeled UV400, which means they block all wavelengths of UV light up to 400 nanometers, which ensures they block the harmful UV rays. In addition to UV protection, sunglasses reduce glare, which can cause eye strain and discomfort.

Polarized lenses offer additional benefits by minimizing glare from reflective surfaces like water, snow and roads, enhancing visual clarity and comfort. Wearing high-quality sunglasses is vital for preserving eye health for both adults and children. Investing in a good pair of sunglasses is a simple yet effective measure to ensure eye health. By incorporating sunglasses into your daily routine, you can enjoy the outdoors safely while safeguarding your vision. ■

Information provided by Dr. Todd Pietig, Ankeny Family Vision Center, 311 N. Ankeny Blvd., Ankeny, 515-964-1671.





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## MEET Bruce Bennett

### 50-year teaching career at NP

Bruce Bennett hit a rare milestone — teaching at the same school district for 50 years.

Bennett currently teaches computer science classes at North Polk High School.

When he attended high school, he aspired to be a truck driver. Then the Vietnam War hit, and he changed his mind. He accepted a college scholarship and obtained a teaching degree, with an emphasis on mathematics.

His first year was spent in Kanawa, Iowa. When he married, he moved to Des Moines and took a math teacher position at North Polk High School. He later obtained his master's degree in computer science.

In addition to teaching, Bennett has immersed himself in a variety of other jobs at the high school. He's been a long-time referee for both wrestling and soccer. He's a substitute bus driver and organizes yearly senior class trips to Washington, D.C. and Gettysburg. He helps whenever possible.

"There used to be a surplus of referees; now they are hard to find," he explains. "Bus drivers are hard to find, too. If we want schools to succeed, someone has to do it. It's a community effort."

Over the years, Bennett has noticed students are similar, but technology has caused some changes. "There are always the students who are eager to learn and some who come to school to take a vacation," he says. "The ease of tech makes things both better and worse. Before cellphones, kids had more outdoor activities."

Because of his longevity, he has taught grandkids of former students. He attends class reunions to keep in touch.

"It's nice to hear back from former students," he reflects. "I've had a few students go into teaching because of my influence."

The most challenging part of teaching is meeting the varied needs of students, Bennett says.

"There are a lot of diverse backgrounds. I try to put myself in the students' place to reach them where they are," he says.

He says he is concerned about new teachers entering the profession.

"You go into teaching to educate. It's tough for young teachers who have to also discipline and babysit — and not just teach," Bennett says.

Bennett has turned down other school districts' offers, choosing to stay at North Polk.

"We're still blessed at North Polk with supportive families, well-behaved students and a nice environment with the staff. I've heard from other schools that it's not like that."

He squelches a buzz about his retirement.

"Me, retire?" he asks. "I've heard that rumor for the past 10 years. The doors are still unlocked for me, and the contract is there for me to sign. It's been a good ride, and I hope to continue it for some time." ■



Bruce Bennett says he is happy to continue his 50-year teaching career at North Polk.



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# HOW-TO GUIDE



# HOW TO FIND THE RIGHT BANK

Choosing the right bank is a crucial decision that can significantly impact your financial wellbeing and satisfaction. A true partner ensures alignment with your personal and/or business needs. Typically, a local bank can offer more personalized services and better relationships.

Evaluating the bank's reputation and stability, customer service, rates and fees, technology and accessibility should be considered. Meeting with a bank representative lets the customer ask questions and assess compatibility before deciding. Consider the potential for a long-term relationship rather than just immediate needs.

## CONSIDER A COMMUNITY BANK

Community banks offer a level of personalized service and commitment to their customers that larger institutions often struggle to match. Community banks can provide all the essential banking services with a focus on building lasting relationships within their neighborhoods. By banking with

a community bank, customers contribute to a healthier local economy.

## PERSONALIZED SERVICE AND EXPERTISE

One of the most significant advantages of banking with a community bank is the personalized service you receive. Community banks are often more focused on customer satisfaction, as their business relies heavily on local customer loyalty and positive word-of-mouth. Whether you need assistance opening a first account for a child, funding your small business, or buying your first home, community banks offer expert advice and support every step of the way.

## PRODUCTS AND SERVICES THAT FILL YOUR NEEDS

Community banks offer modern conveniences such as online banking, mobile apps, online deposit, account opening and ATM access. Additionally, they are more flexible and willing to customize their products and services to meet the

customers' requirements.

## DEEP COMMUNITY ROOTS

Community banks reinvest local deposits back into the community through loans for local businesses and mortgages for local families. In addition, they commit significant resources, both financial and time-based, to support local organizations and events aimed at enhancing community wellbeing. This reinvestment plays a crucial role in fostering economic growth and prosperity within our community.

## MAKING THE RIGHT CHOICE

Finding the right bank is about more than just debit cards and loans. It's about finding a financial partner that understands your needs and values. Community banks often provide advisory support and guidance, helping the customer make informed financial decisions. Those decisions for business or personal needs are critical decisions that can impact your financial health and success. ■

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# HOW TO CHOOSE A MATTRESS

You may have heard that we sleep a third of our lives away, so a comfortable mattress is key to ensuring we spend our waking hours feeling well-rested. When it's time for a new mattress, your options are more varied than ever before.

Don't lose sleep shopping for a new mattress. Sure, the number of options can be as daunting as the wide range of prices, but selecting the right mattress for your needs at the right price is simple.

Purchasing a mattress is a long-term investment in your health and self-esteem. Don't be afraid of looking at pricier options. Quality mattresses last longer, so you can save yourself the trouble of buying another mattress in a year or two because the mattress is sagging and breaking down.

## HERE ARE A FEW OTHER THINGS TO KEEP IN MIND:

**Do you need a firm or soft mattress?** People with a bad back, neck or leg pain, or circulatory problems might require firm support to keep their spines aligned. Other people prefer flexible support that fits the contours of their bodies.

**Do you sleep with another person?** Mattresses made to reduce motion transfer are beneficial, as they will give you a personalized experience without disturbing the other person's sleep.

## WHEN YOU ARE LOOKING AT ACTUAL MATTRESS OPTIONS, THE FOLLOWING ARE POPULAR CHOICES:

**Pillow-top mattresses are famous for their softness; however, they do have levels of firmness.** They also require a larger bottom sheet because the pillow-top adds extra thickness. They can also trap body heat.

**Coil spring construction is an option for a firm mattress.** Coils can keep your spine aligned. Mattress stores can show you samples of their product lines. Choose the best construction you can afford.

**"Memory" or high-density foam or latex mattress are helpful if you have physical issues, such as skeletal pain or circulatory problems.** This mattress conforms to the shape of the body. It also minimizes pressure points on the head, shoulders and hips.

When shopping for a mattress, don't be afraid of lying down and trying it out. Roll over and pay attention to how your body feels. Are you comfortable?

Inquire about the mattress guarantee or warranty. A standard warranty is 10 years. If the warranty is shorter or non-existent, look elsewhere.

Remember, your mattress is a long-term investment. Choose wisely and you will be rewarded with years of restful nights and energetic days. ■

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# HOW TO CHOOSE A LAWN CARE SERVICE

Keeping your lawn healthy and attractive is the goal of every homeowner. But even those who enjoy mowing, trimming and weeding can find the routine maintenance time-consuming.

Hiring a professional lawn care service can give you back that time and, in exchange for some of your "green," bring a new level of care to your land.

Here are a few things to keep in mind:

## DECIDE WHAT YOU WANT

What is it that you need? Lawn mowing, fertilization and weed control services? Tree and shrub care? Understanding the different services that each company offers is key. Sometimes a lawn care professional will offer quotes for mowing but nothing else. Make sure you know what you need and what you'll be getting.

## PHILOSOPHY AND METHODS

Some chemicals are eco-friendly and others are not, so if environmental issues are a central concern, find a company to keep your

yard green with green practices.

A good way of testing a company is to see their methods of preparation. Maybe your lawn needs an additional service to help achieve your goals.

Another deciding factor could be consultation fees. Requesting a free estimate of service costs will benefit you in the long run. Beware of organizations that offer annual pricing without seeing the size of your yard.

## RECOMMENDATIONS

The people you interact with every day can help you make the best use of your money by recommending proficient lawn care services.

People who live near you will also be acquainted with the services provided by various professionals in your area. They can recommend a service based on what you need.

## METHOD OF PAYMENT

Some companies will utilize a verbal agreement that can be canceled by either party at any time while others will require a

yearly contract.

Understanding what will happen if there is an early cancellation or change in terms halfway through your contract is important.

## ANNUAL FEES OR PAY-PER-TREATMENT?

Most lawn care providers will offer multiple methods of payment. For the majority of providers, an annual contract will save you money in the long run. But compare the prices between one-time treatments and long-term agreements to know for sure.

## ARE THEY FLEXIBLE?

Last on our list is flexibility. Find a company that will customize a plan for your lawn. If you want to exterminate the bulk of your weeds, will the company skip the pre-emergent crabgrass herbicide and utilize post-emergent removal treatment? Not all lawns are the same and cannot be treated as such.

The journey to finding a reliable lawn care provider should not be hard. Thankfully, there are many extraordinary businesses right around the corner if you shop carefully. ■

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- Jason G.



Kyle and  
Stephany Rasmussen



# HOW TO CHOOSE A TATTOO STUDIO

Tattoos and tattoo studios have gone mainstream, and it's safer and easier than ever to wear your passions on your sleeve. In fact, more than 30% of Americans have at least one tattoo. If you've been considering a new tattoo, read these important steps to ensure a safe, professional and satisfying experience.

## 1. RESEARCH AND RECOMMENDATIONS

**Word of mouth:** Ask friends, family and colleagues with tattoos for recommendations. Personal experiences can give you valuable insights.

**Online reviews:** Check platforms like Google Reviews, Facebook, and social media for customer feedback. Pay attention to comments about cleanliness, professionalism and overall satisfaction.

**Portfolios:** Look at the tattoo studio's website and social media pages to view their artists' work. Ensure the style matches what you're looking for.

## 2. HEALTH AND SAFETY STANDARDS

**Licensing:** Ensure the studio and its artists are licensed according to local regulations. A store license and an artist license should be visibly posted.

**Cleanliness:** Visit the studio in person. It should be clean, well-organized and hygienic. Look for proper sterilization equipment like autoclaves and single-use needles.

**Safety protocols:** The studio should follow strict protocols for sterilizing equipment and using new, disposable gloves and needles for each client.

## 3. ARTISTIC STYLE AND SPECIALIZATION

**Match your style:** Each tattoo artist has a unique style. Choose an artist whose work resonates with the design you have in mind, whether it's traditional, realism, watercolor or something else.

## 4. PRICING

**Understand costs:** Tattoo pricing varies

based on size, complexity and artist experience. Ask for an estimate during your consultation or prior to the tattoo.

**Value over cost:** Don't choose a studio based solely on the lowest price. Quality and safety should be your top priorities.

**Deposits and policies:** Inquire about deposit requirements and the studio's cancellation and rescheduling policies.

## 5. COMFORT AND ATMOSPHERE

**Studio vibe:** The studio should feel comfortable and welcoming. You should feel at ease with the artist and the environment, and the artist should make you feel confident about their skills and approach.

## 6. GUT FEELING

**Trust your instincts:** If something doesn't feel right, trust your instincts and keep looking. The right studio should give you confidence in their professionalism and artistry. ■

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# SDMJW holds celebration

The women of the Suburban Des Moines Junior Women (SDMJW), adorned with their fascinators, celebrated decades of friendship and service on Wednesday, May 10, at Hyperion Field Club. Chair Shari Hawk lead the reading of The Collect followed with a blessing shared by Wanda Snyder prior to the luncheon. Members continue their servant leadership in Women Lead Change, Cemetery Preservation boards (Highland Memorial Gardens and SAPIC), Child and Adolescent Brain and Mental Health Awareness, Iowa Barn Foundation, Friendship Force and their churches. The SDMJW Ambassadors traveled to France, Italy, Croatia, European river cruises and to the states of Colorado, Wisconsin, Arizona, Florida, California and Illinois. Bobbi Segura is chair organizer of the Women Lead Change October conference in Des Moines. Another fascinating time will be May 2025 when SDMJW celebrate with Shari Hawk as the chair assisted by Wendy Tack. The women attended the Interview and Tea event with Enfys McMurry on the publication of her book, "Disaster at 39,000 Feet: How Small-Town America Came Together at a Time of Crisis," which took place in 1962 in Iowa. Flower arrangements were gifted by Nancy Lundstrom. In celebration of motherhood, roses were presented by Mary Richards to each woman. Contact Mary Richards at [mrichards@netins.net](mailto:mrichards@netins.net) for information about SDMJW including the Ankeny, Johnston, Indianola, Des Moines, Saylorville and Polk City communities. ■



Front row: Wendy Tack, Marie Graff, Margo Lierman and Wanda Snyder. Back row: Mary Richards, Nancy Lundstrom, Bobbi Segura, Dr. Eileen May, Dianne Banning and Shari Hawk.

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## INSURANCE

By Corey Hoodjer

## GETTING married this year?

Tips to get your financial house in order

It's summer, and that traditionally means it's wedding season. If you are tying the knot, there are several steps you can take to get everyone on the same page when it comes to money and insurance planning. Here is a quick checklist to get you started:

• **Banking:** Will you and your spouse combine your bank accounts? Whether it's checking or savings or others, having that discussion can help you plan what is best for you.

• **Budgeting:** Meeting regularly to discuss a budget is a key to financial planning. Agreeing on regular expenses, discretionary spending and understanding what your monthly inflow and outflow are the building blocks for success.

• **Reviewing insurance policies:** Whether you are combining your insurance programs, still on your parents' policies or something in-between, it's a great time to review auto or home policies.

• **Life insurance:** At minimum, make sure you have enough insurance to cover your debts. If you already have coverage, update as needed.

• **Save, save, save:** No matter what age you are, saving as much as you can in the investment vehicles you have available to you is key.

Above all, remember you are in this together. Taking a few quick steps will set you up for success, now and into the future. ■



Information provided by Corey Hoodjer, Farm Bureau Financial Services, 101 E. Bridge Road, Suite D, Polk City, 515-420-6160.

## INVESTMENT

By Kyle Matzen

## HOW STRONG is your emergency fund?

You can't predict financial emergencies — but you can prepare for them.

To do that, you can build an emergency fund to pay for unexpected expenses resulting from a home or car repair, a medical bill, or even the costs connected to damages from a natural disaster, such as a flood or wildfire or tornado.

Generally, it's a good idea to keep three to six months of living expenses if you're working or up to a year's worth if you're retired. And, since you'll need the money quickly, you'll want to be sure it's there for you, so keep your emergency fund in a liquid, low-risk account.

Given your normal expenses, you may find it challenging to put away money in an emergency fund. But you can make it easier by having some of your paycheck automatically go into your fund. And you can also add other income, such as bonuses or tax refunds.

Try to avoid dipping into your emergency fund for everyday costs or impulse purchases. By keeping this fund intact until it's truly needed, you can help yourself weather many of the storms that may come your way. ■

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## Job change?

Whether retiring or changing jobs, you'll want to know your retirement account options.



There are four potential options for your 401(k) when leaving an employer:

- Leave it in your former employer's 401(k) plan, if allowed by the plan.
- Move it to your new employer's 401(k) plan, if you've changed employers and your new employer plan allows for it.
- Roll the account over to an individual retirement account (IRA).
- Cash it out, which is subject to potential tax consequences.

We can talk through your financial goals and find the option that works best for you.



**Kyle Matzen, AAMS™**

Financial Advisor

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## EVENTS IN THE AREA

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Be sure to check for cancellations.



### Elkhart Citywide Garage Sales

July 27, 8 a.m. to 3 p.m.

Enjoy shopping the Elkhart Citywide Garage Sales. Some sales open Friday.



### Bike Nights

Fridays, July 26 and Aug. 23  
462 W. Walnut, Elkhart

Enjoy Bike Night in Elkhart, sponsored by Mean Machine Cycles. Enjoy food, music, prizes, bikes and more.



### Waukee Arts Festival

July 19-20

Centennial Park, Waukee  
[www.waukeeartsfestival.org](http://www.waukeeartsfestival.org)

Centennial Park in Waukee will host plenty of eye-catching local art from some of the area's best artists over the two-day-long festival. Live music and food trucks will be available to enjoy alongside the artwork.



### Hinterland Music Festival

Aug. 2-4

Avenue of the Saints Amphitheatre,  
3357 St. Charles Road, St. Charles  
[www.hinterlandiowa.com](http://www.hinterlandiowa.com)

Just a half hour outside of Des Moines is the state's largest music festival that continues to draw nationally renowned names to the small city of St. Charles. More than 20 musical acts will take the main stage and entertain travelers, campers and music lovers alike. Headliners: Aug. 2: Hozier; Aug. 3: Vampire Weekend; Aug. 4: Noah Kahan.



### National Balloon Classic

July 26-Aug. 3

Memorial Balloon Field, 1136  
150th Ave., Indianola  
[www.nationalballoonclassic.com](http://www.nationalballoonclassic.com)

Just look up. Beautifully colored hot air balloons adorn the skies of Indianola. The National Balloon Classic has been dropping jaws of Iowans and travelers with its wondrous display for more than 50 years.

### Polk City Museum on the Square events

- The Polk City Museum on the Square will be showing its video of the "History of the Saylorville and Big Creek Lakes" on Aug. 8, at 4:45 p.m. and 5:45 p.m. The film, a documentary made by the Big Creek Historical Society, includes what was lost as water covered the farms and cemeteries now underneath the lakes. The video is approximately 45 minutes long.

- Steve Holmes, a Civil War reenactor, will share the history of Polk City's own Civil War soldiers on Sept. 24 at 6 p.m. at the Polk City Museum on the Square. Letters, pictures, family stories held in the Museum collection plus his extensive knowledge will make this program come alive.

The Polk City Museum, 116 S. Third St., on the west side of the Square, is open on Thursdays from 4:30-6:30 p.m. during Farmers Market.



### CITYVIEW's Summer Stir - East Village

Friday, July 26, 5-9 p.m.  
East Village, E. Locust St., Des Moines

CITYVIEW's traveling cocktail party is back in East Village. Sample many of summer's finest drinks at some of the area's best bars and restaurants. Try 10 different drinks for only \$25 with your online order (\$30 at the door). For more information and for tickets, visit [summerstirs.dmcityview.com](http://summerstirs.dmcityview.com). ■



BEFORE

AFTER

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**CHAMBER**

By Staci Allen

## DISCOVER the excitement in Polk City

Get involved and stay updated with our new community calendar.

Polk City is buzzing with excitement as we continue to foster a sense of community and togetherness. As the executive director of the Chamber and Economic Development, I am thrilled to share opportunities for residents and visitors to engage with our fantastic community. With summer in full swing, there is no better time to dive into the activities and events Polk City has to offer.



To help you easily find events happening in town, Go Polk City has launched a new community calendar. This online resource allows chamber members and community members to add events to the calendar with ease.

Our community calendar is not just about keeping track of events; it's about fostering a deeper connection among residents and encouraging community participation. By regularly checking the calendar, you can discover new interests, meet your neighbors, and support local businesses and organizations. It is a fantastic tool to help you make the most of your time in Polk City and ensure you take advantage of the fun.

Engagement is at the heart of what makes Polk City special. Our residents are known for their friendliness and community spirit, and we encourage everyone to get involved in local events. Volunteering at community events, participating in local clubs, or simply attending gatherings are excellent ways to contribute. The more you engage, the more enriched your experience in Polk City will be.

In addition to fostering a sense of community, our events provide valuable support to local businesses. By attending and participating in these events, you are helping to boost the local economy and promote the unique offerings of our area. From quaint boutiques to delicious eateries, Polk City's local businesses rely on community support to thrive.

Visit our community calendar today at [www.gopolkcit.com](http://www.gopolkcit.com), or scan the QR code, and start planning your next adventure in Polk City. Let's make this summer one to remember by coming together, having fun, and celebrating all that our wonderful community offers. ■



Information provided by Staci Allen, Executive Director, Go Polk City Chamber, P.O. Box 226, Polk City IA 50226, 515-984-3098, [admin@polkcitcitychamber.com](mailto:admin@polkcitcitychamber.com).



# FARMERS Market

Polk City Farmers Market  
was held June 20.



Marlo Lewis



Theresa Hotchkiss



Desarae Duehr



Lee and Tyondra King



Drea Miller and Emma Charley



Elle and Cassie Kozelka



Jason Wymer and Jason Morse



Shanon Sikkema



Kris and Jeanna Wilder

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## OUT & ABOUT



Ella and Brandon Converse at the Go Polk City chamber after hours event at Grinnell State Bank June 20.



Mayor Steve Karsjen and Eric Hockenberry at the Go Polk City chamber after hours event at Grinnell State Bank June 20.



Reyna Myott, Grace Stever, Bethany Salyer and Brittani Bowman at the Go Polk City chamber after hours event at Grinnell State Bank June 20.



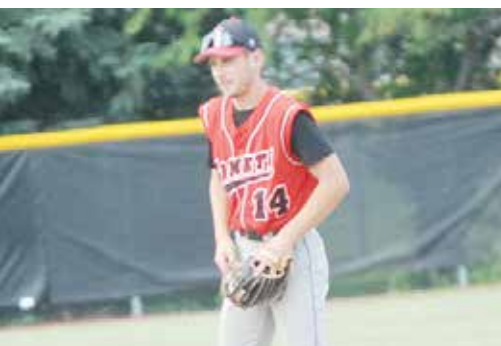
Jakob Phillips at the North Polk JV baseball game against ADM in Adel on July 3.



Sandi Comer, Shawn Comer and Staci Allen at the Go Polk City chamber after hours event at Grinnell State Bank June 20.



Susie Sheldahl and Brittani Bowman at the Go Polk City chamber after hours event at Grinnell State Bank June 20.



Caiden Gass at the North Polk JV baseball game against ADM in Adel on July 3.



Ben Glasgow at the North Polk JV baseball game against ADM in Adel on July 3.



Drew Fausch at the North Polk JV baseball game against ADM in Adel on July 3.



Hunter Moffitt at the North Polk JV baseball game against ADM in Adel on July 3.



Brady O' Banion at the North Polk JV baseball game against ADM in Adel on July 3.



Clark Smithey at the North Polk JV baseball game against ADM in Adel on July 3.



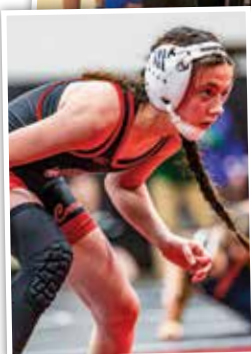


THE

# COMETS CORNER

A YEAR IN REVIEW

JULY 2024





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