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NORTH POLK

APRIL 2022

Living

MAGAZINE

RESIDENTS' CHOICE AWARDS

Northern Polk County
residents share their
favorites

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WELCOME

OPINIONS galore

Most of us have been told to keep our opinions to ourselves, but this issue of your Living magazine is full of them. That is the premise of our annual "Residents' Choice" poll where voters name their favorite choices in a number of categories. Inside this issue, you will find the full results from the Ankeny/Northern Polk County Residents' Choice poll.

The people, places, events and other winners in this "Residents' Choice" poll are not our choices but rather the choices of each of you — our readers and the residents of this community.

Some publishers call their polls like this "Readers' Choice" polls, but we choose to call ours "Residents' Choice," as, for us, they are one and the same. Every household in this community receives a copy of this Living magazine each month, and the magazines are read in nearly eight out of 10 households. We placed the ballot here in multiple issues prior to tallying the results. We also made the ballot available online for those who prefer to vote that way.

You may wonder how we keep people from voting multiple times. It's quite simple. The poll software prevents it from happening, but some clever folks discovered that they could delete their "cookies" on their computers and vote again. That would work, except that we export the results and sort them by IP address, tossing out ones that are from cheaters.

The difference in the top choice and the runners-up is often only a handful of votes. With that in mind, being in the top three is an incredible honor.

So, if you took the time to vote in this year's poll, thank you. If you didn't vote, enjoy reading what the favorites are from your fellow residents — and be sure to vote next year.

Thanks for reading. ■



SHANE GOODMAN

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Read more of Shane Goodman's columns each weekday morning by subscribing to The Daily Umbrella email newsletter for free at www.thedailyumbrella.com.



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RESIDENTS' CHOICE AWARDS

**Northern Polk County residents
share their favorites**

By Tammy Pearson

Once again, local residents have let their favorites be known. The results of the Ankeny/Northern Polk County Residents' Choice Poll have been tallied, and congratulations are in order. Those who made the top three can truly be proud, for they have earned the respect and loyalty of those who matter most — customers. From favorite restaurant to favorite hair salon, bank, coach, health club, park and more, the people who know — because they live here — have shared their opinions. You may notice some new favorites this year, as well as many repeats. We've also added some new categories.

When it comes to dining options, Polk City fared well. Papa's Pizzeria continues to be a favorite — not only for pizza, but for dinner and restaurant overall. For breakfast, residents say another Polk City establishment — Reising Sun Cafe — is their favorite in the area. And, when it's ice cream they want, residents choose Polk City's the creamery as their favorite. And that's just a sampling of the Polk City businesses, people, places and events receiving the nod from locals.

Whether you agree or not, these are the views of your friends and neighbors. If you didn't cast your votes, be sure to do so next year. And, if you hope to be a favorite next year, you have time to win over the hearts of residents. Until then, drum roll...

Jenna Antisdal has owned Salon PC for eight years. She currently has four stylists working at the salon, which was voted a favorite in residents' choice voting. Photo by Jackie Wilson

FEATURE

Northern Polk County Residents' Choice for favorite...

(Runners-up in alphabetical order.)

Thrift store

Stuff Etc.

Runners up: Duck Worth Wearing; Goodwill

Law firm

Lamberti, Gocke & Luetje, P.C.

Runners up: Hodges Law PLC;

Mark Gray Law PLC

Dad/child date spot

Urban Air Adventure Park

Runners up: B&B Theatres Ankeny 12 &

B-Roll Bowling; Operating Room

Mom/child date spot

B&B Theatres Ankeny 12 & B-Roll Bowling

Runners up: Papa's Pizzeria;

Porch Light Coffeehouse

Coach

Steve Leach, North Polk Cross Country

Runners up: Bill Capaldo, North Polk Track;

Tim TeBrink, North Polk Football

Bank

Luana Savings Bank

Runners up: Grinnell State Bank;

Veridian Credit Union

Restaurant

Papa's Pizzeria

Runners up: District 36 Wine Bar & Grille;

Main Street Café & Bakery

Hair salon

Salon PC

Runners up: CJ Hair; The Cutting Edge Salon

Gymnastics studio

Triad Gymnastics

Runners up: Dancin' With Roxie;

Michelle's School of Dance

Doctor

Dr. Douglas Layton

Runners up: Dr. Melissa Ehm-Pote;

Dr. Cheri Folden



Dentist

Dr. Zackary Dow

Runners up: Dr. Chad Lensch;

Dr. Brian Miller

Chiropractor

Dr. Christopher Tiggess

Runners up: Dr. Kevin Bloyer;

Dr. Justin Sands

Eye doctor

Dr. Traci Friedman

Runners up: Dr. Kenneth Hansen;

Dr. Amanda Pietig

Pastor

Fr. Kenneth Halbur

Runners up: Scott Rains; John Wagner

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FEATURE

Health club or gym

Trail Point Aquatics & Wellness

Runners up: Fitness World Clubs; Legacy Fitness

Boutique

Real Deals

Runners up: The Funky Zebras Boutique;

Walnut+Willow

School

St. Luke the Evangelist Catholic School

Runners up: North Polk High School;

North Polk West Elementary

Park

Big Creek State Park

Runners up: Jester Park; Ankeny Miracle Park

Place for a field trip

Jester Park

Runners up: Big Creek State Park;

Center Grove Orchard

Community festival

Polk City Four Seasons Festival

Runners up: Ankeny SummerFest;

Light Up Polk City

Teacher

Katie Jones, North Polk West Elementary

Runners up: Jennifer Boyle, North Polk West Elementary; Elizabeth Wareham, St. Luke the Evangelist Catholic School

Principal

Misty Hade, St. Luke the Evangelist Catholic School

Runners up: Cory Allison, North Polk West Elementary; Tom Muhlenbruck, Ankeny Crocker Elementary

Church

St. Luke the Evangelist Catholic Church

Runners up: Ankeny First United Methodist Church; Our Lady's Immaculate Heart Catholic Church

Restaurant for dessert

Main Street Café & Bakery

Runners up: the creamery; The Outside Scoop

Restaurant for breakfast

Reising Sun Cafe

Runners up: Ankeny Diner; Main Street Café & Bakery



Joe and Ashley Fandel opened the creamery in Polk City in 2019. The creamery features more than two dozen flavors of frozen treats, perhaps the reason it was voted residents' choice for favorite place to get ice cream. Photo by Jackie Wilson

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FEATURE

Restaurant for lunch

Main Street Café & Bakery

Runners up: Papa's Pizzeria; Reising Sun Cafe

Restaurant for dinner

Papa's Pizzeria

Runners up: District 36 Wine Bar & Grille;

Wasabi Ankeny

Car dealership

Karl Chevrolet, Inc.

Runners up: Bob Brown Buick GMC;

Dewey Ford

Place for ice cream

the creamery

Runners up: The Outside Scoop; Sweet Swirls

Rolled Ice Cream

Event

Ankeny SummerFest

Runners up: Pizza Fest in The District;

Polk City Four Seasons Festival

Daycare

The Treehouse Growing & Learning Center

Runners up: Ankeny Christian

Childcare; Beautiful Beginnings

Preschool and Childcare Center

Physical therapy

Rock Valley Physical Therapy

Runners up: The Iowa Clinic Ankeny

Campus; Luke Carlson Physical

Therapy & Sports Medicine

Financial planner

Kyle Matzen

Runners up: Justin Bjerke; Brian

Herbel

Preschool

Our Lady's Little Learners

Runners up: Ankeny Christian Academy;

Cottontail Creek Montessori School

Cleaning company

Molly Maid

Runners up: Cleaning for Hope; phClean



Papa's Pizzeria landed in the favorites of multiple categories — including, of course, residents' favorite place for pizza. Photo by Jackie Wilson

Library

Ankeny Kirkendall Public Library

Runners up: Polk City Community Library

Chamber of commerce

Ankeny Area Chamber of Commerce

Runners up: Go Polk City Chamber & Economic Development

Camping spot

Cherry Glen

Runners up: Jester Park, Prairie Flower

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FEATURE

Children's birthday party spot

Urban Air Adventure Park

Runners up: The Playground for Kids;
Let's Slumber It

Photographer

Tracy Marie Photography

Runners up: Chelsey Peck;
Monahan Photographic Artist

Dance studio

Dancin' With Roxie

Runners up: Ashlee's Creative Arts Academy;
Michelle's School of Dance

Place to take your mom and dad

Papa's Pizzeria

Runners up: Big Creek State Park;
District 36 Wine Bar & Grille

Place to take your kids or grand kids

Walnut+Willow

Runners up: B&B Theatres Ankeny 12 &
B-Roll Bowling; Urban Air Adventure Park

Place for auto service

Nelson Automotive

Runners up: Midwest Mufflers & More;
Tim's BP/Amoco Service

Place to purchase a gift for a woman

Real Deals

Runners up: XoXo Gifts & Home;
Walnut+Willow

Place to purchase a gift for a man

Fleet Farm

Runners up: Duluth Trading Company;
Sportsman's Warehouse

Realtor

Jacquelyn Duke

Runners up: Tim Scheib; Shane Torres

Bar or brewery

Fender's Brewing

Runners up: Firetrucker Brewery;
Uptown Garage Brewing Co.

Place for guests to stay

Qube Hotel

Runners up: Hampton Inn and Suites;
Courtyard by Marriott

Coffee shop

Porch Light Coffeehouse

Runners up: Reising Sun Cafe;
Smokey Row Coffee

Florist

Carmen's Flowers

Runners up: Adina Blooms; Hy-Vee Floral

Garden Center

Canoyer Garden Center

Runners up: Earl May Garden Center;
Goode Greenhouses

CPA

Jason Ihle

Runners up: John Landahl; Jerry Saddoris


Insurance agent

Rob Cupp

Runners up: Mike Adamson; Chris Cullen


Thank You

for voting for St. Luke!



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Winner: Favorite Pastor - Fr. Kenneth Halbur

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Winner: Favorite Principal - Misty Hade
Runner-Up: Favorite Teacher - Elizabeth Wareham




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FEATURE

Pharmacy

Hy-Vee Pharmacy

Runners up: Medicap Pharmacy; Walgreens

Grocery store

Fareway

Runners up: Aldi; Hy-Vee

Pizza

Papa's Pizzeria

Runners up: Leaning Tower of Pizza;

Wig and Pen Pizza Pub

Senior living facility

Mill Pond

Runners up: Edencrest at Siena Hills;

Sunnyview Care Center

Home builder

Black Birch Homes and Design

Runners up: Jerry's Homes; Ridgewood Homes

Home improvement retail store

Menards

Runners up: Ankeny Hardware; The Home

Depot

Home improvement contractor

Renomads

Runners up: 3 Sons Construction; Amazed Construction Services, Inc.

Painting company

Smith Decorating, Inc.

Runners up: Painting By Jen; Ziegler Paint

Plumbing company

Premier Plumbing, Inc.

Runners up: Bryant Iowa Heating & Cooling; Todd's Plumbing, Heating & Cooling

Electrician

Whitlatch Electric

Runners up: Eagle Electric, Inc.; Kline Electric

Heating and cooling business

Bryant Iowa Heating & Cooling

Runners up: 72 Degrees Comfort Company; Polk County Heating and Cooling

Lawn care business

A+ Lawn & Landscape

Runners up: Terradyne Lawn Service, Inc.; Total Quality Inc.



When one must go to the dentist, residents says Dr. Zackary Dow is a favorite.

Landscaping company

TNT Landscaping & Nursery

Runners up: A+ Lawn & Landscape; Murray Landscape Service ■



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LIBRARY

POLK CITY Community Library news

Announcements

- The library will be closed May 30 in observance of Memorial Day.

- Wednesday Adult Book Club:

Wednesday, May 4, 7 p.m. "The Invisible Life of Addie Larue" by

V.E. Schwab. To escape a forced marriage, Addie makes a bargain with the devil in 1714. She gets to live forever, but there is a catch...

- Book Club (5th-7th grade): "Wildfire" by Rodman Phillbrick, Tuesday May 10, 4 p.m. Pick up your copy of the book while supplies last.

- Adult Short Story Happy Hour No-Prep Book Club at Fenders Brewing in Polk City, Thursday, May 12, 7 p.m. Did you ever want to join a book club but didn't have the time to read the book beforehand? Join this group at Fenders Brewing where they will provide a short story to read and discuss it when everyone has finished. Beverages can also be ordered at special prices.

- Monday Adult Book Club, "Saint X," by Alexis Schaitkin, Monday, May 16, 2 p.m. Claire is only 7 years old when her college-aged sister disappears...

- Teen Movie Book Club: "Nerve" by Jeanne Ryan, Monday, May 16, 5 p.m. When Vee is picked to be a player in NERVE, an anonymous game of dares broadcast live online, she discovers that the game knows her. They tempt her with prizes taken from her ThisIsMe page and team her up with the perfect boy, Ian. At first it's exhilarating, but the game takes a twisted turn. The group will discuss the book and then watch the movie. Ages 13 and older are welcome.

- Book Club (K-2nd grade): "Ellie, Engineer" by Jackson Pierce, Tuesday, May 17, 4 p.m.

- Adult Coloring is Tuesday, May 17, 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 only.

- Maggie Rivers author visit, Thursday, May 19, 6:30 p.m. Come spend some time with author Maggie Rivers. Hear how she began writing, how she got published, and the writer's secrets of how you can, too.

- Adult DIY Card Crafting, Monday, May 23, 6 p.m. Join Jane and Kim in making handmade cards that are fun to create and are treasured by the recipients. 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 online at polkcitylibrary.org.

- Book Club (3rd-5th grade): "George Washington's Socks" by Elvira Woodruff, Tuesday, May 24, 4 p.m. Pick up your copy of the book starting Tuesday, April 26, while supplies last.

- Summer Reading Registration at the Farmer's Market, Thursday, May 26, 4-7 p.m. Get signed up for our 2022 Summer Reading Program and have fun as a family. A magician will entertain. Registration will begin at the library on Friday, May 27.

- Camp iRead: Read beyond the beaten path. Summer Reading Programs are for all ages, June 1-July 31. Watch our website and Facebook for all the details. ■

Polk City Community Library

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HVAC: Repair or replace?

Do you have an HVAC system that is more than ten years old? If so, you may be debating whether or not you need to replace or repair it. While there are many variables to this question, the most common variable is simply the age of your system. If you have an outdated HVAC, replacing it usually makes the most sense, but there are instances when repairing it may be a better option. Let's find out which route is best for you.



With routine maintenance, your system can last 15 to 20 years, but having an old system can come at a cost. Having an outdated system is similar to outdated electronic devices. They might work perfectly fine, but they have outlived their economic life. Does your system constantly need repairs to keep up? Are your energy bills increasing every month? If so, it would probably be cheaper to replace.

On the other hand, if service calls are rare, and, overall, your system is performing well, it's likely that replacement isn't necessary in the near future.

Does your system release odors, make strange noises or compromise your safety? If the answer is yes, it's time for a new system. Examples of hazardous repairs could be cracks or holes in your HVAC system that can lead to a carbon monoxide leak.

Most air conditioners that are older than 10 years use R-22 Freon refrigerant, which is now illegal to produce. Because of this, it's very expensive to add, and the cost increases every year by hundreds of dollars. Additionally, if you continue to need refrigerant, that signals a leak, as a properly running AC system maintains the same amount of refrigerant.

A good guide to follow: If your unit is more than 10 years old, you're experiencing more frequent problems, or the quotes you've received for repairs are high, purchasing a new unit may be the better choice. If your system is less than 10 years old, is well-maintained, and has not experienced a major failure, then it might be better to have the unit repaired.

Choosing to repair or replace your system is a big decision. When deciding whether to repair or replace, no two situations are alike, but I hope these tips aid in making your decision less complicated and confusing. If you have more questions, contact your HVAC trusted professional today. ■

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

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ER or Urgent Care

Choosing the right location for your health care needs

Do you know the difference between needing urgent care and needing emergency care? It can seem like they are one and the same, but choosing the right location helps provide you with a better understanding of your health care needs.

The many illnesses and injuries for which urgent care is the perfect fit include, but are not limited to, sore throats, fevers, body aches, sinus and ear infections, cuts, fractured bones and falls. Other non-life-threatening concerns that can be treated with an urgent care visit include painful urination and discomfort associated with a urinary tract infection and many rashes or skin irritations.

The convenience of urgent care hours and locations means you don't have to wait to be treated for something that's been bothering you, even if your family medicine clinic is closed or an appointment isn't available as soon as you'd like. Urgent care is also a great option for people who might want checked out while they are visiting from out of town. Going to an urgent care is a great way to get

walk-in, personalized, expert care quickly for day-to-day health concerns.

However, serious injuries or severe illness that may require hospitalization should be directed to your local emergency room including, but not limited to, persistent vomiting, severe burns, uncontrolled bleeding, chest pains, allergic reactions, difficulty breathing and injuries from car accidents.

All emergency room physicians are board-certified, and emergency room nurses and support staff are highly trained and ready to respond to whatever need comes through their door — kids included.

Know before you go. Choosing the right location based on your health care needs can save you time and money and get you or your child back to wellness. ■

Information provided by MercyOne Des Moines Medical Center, 1111 Sixth Ave., Des Moines, 515-247-3121, MercyOne.org/desmoines

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Visit MercyOne.org/desmoines to learn more.



KIWANIS Club of Polk City Seniors of the Month

Kiwanis Club of Polk City honors Cale Roger Engebretson and Jacob Feldmann as seniors of the month for March.

Cale Roger Engebretson's parents are Cory and Tammy Engebretson of Polk City. Siblings are Logan, Luke and Elyse. Cale's favorite school subjects are math and science. He is involved in football and wrestling. His honors have included Gold Honor Roll, Outstanding Math Upperclassman and Student of the Month. He participates in youth group. After graduation, he plans to study kinesiology at Iowa State University then enter a physical therapy program.

"I have gone to North Polk since second grade, and I have participated in football and wrestling for as long as I've been able to. I have three siblings: Logan, a sophomore at ISU, and Luke and Elyse, freshmen at North Polk. After graduation, I plan on going to ISU, to major in kinesiology, and, after getting my bachelor's in that, I plan on either becoming a personal trainer or going to more school to become a certified athletic trainer or physical therapist. In my free time, I like to lift weights, chop and sell firewood, Frisbee golf, and spend time with my family and friends."



Cale Roger Engebretson

Jacob Feldmann's parents are Greg and Erin Feldmann of Ankeny. Siblings are Nathan and Lauren. His favorite school subjects are math and agriculture. He has participated in football, FFA, soccer, basketball, baseball and FCA. Honors include Gold Honor Roll, National Honor Society, National Spanish Honor Society, Football Team Captain and FFA Iowa Degree. He participates in church and 4-H and works. After graduation, he plans to attend Iowa State University to study electrical engineering.



Jacob Feldmann

"My name is Jacob Feldmann, a senior at North Polk High School. Over the past four years, I have participated in football, soccer, basketball, baseball, FCA as well as FFA and 4-H. I have been given the opportunity to be on the Gold Honor Roll as well as National Honor Society and National Spanish Honor Society and a football team captain. During high school, I have been blessed by the amazing community and numerous possibilities and opportunities that our community offers. This has been a large part of paving a path for me and building a foundation for my life after high school wherever that may take me. Most likely it will take me to Iowa State to pursue electrical engineering, but, with the foundation that I have been able to build here, it could take me anywhere." ■



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FITNESS By Mary Hall

TUNE UP your bike and your body

Now that the long winter months are coming to a close, the grass is turning green, and the sun is shining more, are you dusting off your bike, getting ready to hit the trails? With our amazing bike trail system, cycling has become more popular than ever. Tuning up your bike before hitting the trails is an absolute must, but how about also tuning up your body via strength training to help perform better on the bike and make cycling even more enjoyable?



What muscles are used most in cycling? Gluteus maximus, hamstrings, quadriceps and calves. Muscles in your shoulders, triceps and core also support you in your biking adventures.

Squats, single leg squats, single leg deadlifts, step ups, calf raises, along with core strengthening exercises would all be beneficial exercises to prep you for your cycling season.

A great strength-training plan for biking doesn't necessarily mean packing on more muscle. It can, however, strengthen and improve the composition of existing muscles, leading to greater efficiency, increased power output and increased endurance, which will lead to better performance on the bike and make cycling more enjoyable.

So tune up that bike, strengthen your muscles, and hit the trails. ■

Information provided by Mary Hall, Head Coach, ACSM Certified Personal Trainer, Eat the Frog Fitness, 2785 N. Ankeny Blvd., Suite 15, Ankeny, 515-505-7130.

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HEALTH By Monica Meier

OVERCOMING cabin fever

As we enter into the spring season, and the gray skies of winter start to pass, we start to notice and feel a little bit of cabin fever that has set in from being inside for the last few months. Wanting to go do something is much easier when the air is warmer and the sun shines brighter. And, although it may not be nice enough to be outside every day, now is the time of year you can start to take advantage of more days that are to help elevate your mood, which, in turn, can help your mental health. With the "spring ahead" time change, you can be outside later, giving you the chance to rejuvenate yourself by breathing in more fresh air, playing in the sunshine more, and interacting with others.



Try some of these activities to help you enjoy the outdoors more: take a walk, go for a bike ride, sit outside and read a book, go to the park, draw with sidewalk chalk with the kids, fly a kite, take the dogs for a walk, go get a cup of coffee, eat outside for lunch.

Many things can help boost your mood and help your mental health if you are willing to get outside for a few minutes a day and enjoy things around you. ■

Information provided by Monica Meier, PhD(ABD), tLMHC, SS Therapy and Consulting, Ltd., 4725 Merle Hay Road, Suite 205, Des Moines, 515-528-8135, meier@sstherapyandconsulting.com, www.sstherapyandconsulting.com.

WILL YOUR money last as long as you do?

We all hope for long, healthy lives. But there's a serious "side effect" of longevity — the possibility of outliving our money. How can you help prevent this?

It's useful to know the seriousness of the threat. Consider this: About 41% of all U.S. homes in which the head of the household is between 35 and 64 are projected to run short of money in retirement, according to the Employee Benefit Research Institute.



While this statistic indicates a cause for concern, it certainly doesn't mean that you are necessarily headed for trouble — because there's a lot you can do to help build and manage enough resources to last a lifetime. Here are a few suggestions:

- **Consider your estimated longevity.** On average, a 65-year-old man can expect to live another 17 years, while a 65-year-old woman can anticipate about 20 years, according to the Centers for Disease Control. Of course, you'll want to take into account your health and family history of longevity to arrive at a reasonable estimate. You can then use this figure to help determine how much money you'll eventually need. To play it safe, you might even want to try to build an income stream that can last beyond your estimated lifespan, possibly up to age 90.

- **Don't overlook health care costs.** When budgeting for retirement, allow enough for your health care expenses, which can be considerable. Even with Medicare, you can expect to spend anywhere from \$4,500 to \$6,500 per year, per person, for traditional medical costs. Also, you may want to prepare for two to three years of long-term care expenses, which currently range from about \$50,000 per year for home health care to over \$100,000 per year for a private room in a nursing home.

- **Keep building assets for retirement.** While you're working, constantly try to put away as much money as possible for your retirement years. Each year your salary goes up, increase your contributions to your 401(k) or similar employer-sponsored retirement plan. You may also want to contribute to an IRA, depending on your goals. And within your retirement savings, make sure you devote a reasonable percentage of your investment dollars to growth-oriented vehicles that align with your goals and risk tolerance.

- **Seek out sources of guaranteed income.** As a retiree, you will receive Social Security benefits — and, the longer you wait before claiming them, the bigger your monthly checks will be. But you might also consider investments that can provide a source of income you can't outlive, such as annuities.

- **Revisit your strategy before you retire.** As you near retirement, you may want to review your investment strategy, possibly adjusting your risk level so that your portfolio would be somewhat less susceptible to market volatility. This is also a good time to review your spending needs in retirement.

- **Maintain a reasonable withdrawal rate.** Once you are retired, you'll likely need to start withdrawing from your 401(k), IRA and other investment accounts. To avoid taking out too much money too early in your retirement, you'll need to set a reasonable, sustainable withdrawal rate based on your assets, age and retirement lifestyle. A financial advisor can help you determine an appropriate rate.

It will take dedication and determination to help ensure your money doesn't run out during your lifetime. But you'd probably agree that it's well worth the effort. ■

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 Road, Suite 7, Polk City, 515-984-6073.

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BEFORE YOU GO

By Jan Shawver

WRITING your obituary

When making prearrangements for my own future burial, I was encouraged to write my own obituary. My first response was “WHAT?”, but I soon realized that I had the opportunity to share final words with family and friends about what was really important to me.

So, what should be included in an obituary? Obviously, vital statistics such as full name, date of birth and death, family survivors (parents, siblings, spouse, children and grandchildren), where you worked, church you attended, clubs and organizations in which you were involved, military service, etc. Often there is also a listing of close family members who have preceded you in death. You may also include information about special interests and hobbies. (For me, it was my interest/involvement in music from the age of 3.)

You should also include space to list the funeral home, dates and times for your funeral/memorial services.

An obituary may be as detailed or as general as you want to make it. Most funeral homes will post your obituary on their website. You also have the option of having the obituary printed in the local newspaper.

Writing your own obituary may seem strange, but it gives you the opportunity to be remembered for what is truly important to you.

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

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



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EDUCATION

By Jackie Wilson

MEET Nikki Kallal

Family consumer science teacher

Some readers might recall taking a “home ec” class in high school, where you learned to set a dinner table, sew a pillowcase or cook a meal.

Today, that class has evolved and is now called Family Consumer Science. Nikki Kallal has taught the class at North Polk Middle School for the past three years. She also co-teaches at Ballard High School and is in her 19th year of teaching.

When Kallal was in high school, she took every consumer science class possible.

“I really liked the practical information, and I could always imagine myself teaching this subject,” she says.

The class includes more career-focused topics at the high school level. At both middle and senior high levels, the class helps build life skills. Topics include food preparation and nutrition, personal finance, clothing, fashion, interior design, sewing and early childhood education skills. High school students explore possible careers in food service or childcare.

One of the students’ favorite topics is food prep. With five different food labs, there’s a lot of slicing, dicing, mixing, cooking and tasting going on.

“A lot of the students will try food they never thought they would like,” Kallal says. “Many of their friends are trying it, too.”

Students learn safe food handling and cleanup.

“We have some students who have never handwashed dishes in their life because they use a dishwasher at home,” she explains.

Some students belong to the North Polk chapter of the Family Career Community Leaders of America (FCCLA). Seven students recently attended the Iowa FCCLA Leadership rally, competing in various challenges. Two teams earned silver recognition for their Focus on Children projects. Another team earned second place in the Pastry Arts competition, where they showcased their cake decorating skills, using fondant.

Kallal says the most challenging part about her job is keeping up with the ever-changing knowledge and certification in a vast array of topics.

“Managing supplies, equipment and materials for kids is a time-consuming job as well,” she adds.

Her favorite part of the job? Every day is different, she says.

“I’m giving kids skills and knowledge where they can go home with their families and talk about it. I like that I’m giving skills that can turn into a career, a hobby or a part-time job. It’s pretty fun. I love my job — every day is a great day.” ■



Nikki Kallal enjoys teaching practical skills.

IN HINDSIGHT, a corporate successor trustee might have been in order

An interesting court case concerning a family member who became the acting trustee upon the death of the grantor took place recently in Iowa. The case demonstrates why those creating revocable trusts are well advised to seriously consider naming a corporate entity to be the successor trustee rather than a family member.



John Doe created a revocable trust agreement naming himself as the trustor and trustee. At the time, John had five living children, with one of them being named as the successor trustee with the assets being divided equally between his children. The trust granted broad powers to the trustee. However, the trust permitted the trustee or any beneficiary of the trust to invoke court jurisdiction in the event it was necessary. The trust required the trustee to annually “make an accounting to all beneficiaries.”

John died, and two of the children requested that their sibling, the acting successor trustee, provide them with a full accounting of the trust, as it was more than a year since John’s death. The two disgruntled children then filed a petition in district court seeking court jurisdiction and the removal of their sibling as trustee. A bunch of arguing and court proceedings took place, and, about a year later, a trial occurred.

The court ended up denying a contempt order but granting the request to have the one sibling removed as trustee and appointed a local bank as trustee. The district court also ordered the one sibling to pay monies to cover attorney’s fees as a sanction for her failure to provide a proper accounting.

In this case, the trustee: (1) failed to maintain records and keep beneficiaries reasonably informed regarding activities of the trust, (2) used monies held by the trust for personal purposes, (3) made unequal distributions, and (4) used monies in trust to make a personal loan to a friend. The court stated, “It is clear that xxxx does not understand or appreciate the importance of the fiduciary duties imposed on her as trustee.”

The court found that the trustee’s negligent or willful misconduct opened up the trustee to personal liability. The court stated, “xxxx and xxxx had to obtain counsel, file a petition in court, then apply for a contempt-of-court finding to get xxxx to provide information about the trust of which they were entitled.” ■

Information provided by Eric LeSher, Trust Officer, Raccoon Valley Bank, Adel, Dallas Center, Grimes, Minburn and Perry, 515-465-3521. Our trust experts are here to work with you to assure you peace of mind and the financial security of your family.

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WHERE WE LIVE

By Lindsey Giardino

LAKE living

Outdoor amenities inspire Sievers.

Although Ashley Sievers' husband, Josh, grew up in Polk City, and his parents still live in town, the area wasn't top of mind when the couple was searching for a place to settle down.

"We looked at several houses and lots throughout central Iowa and ultimately decided we wanted to stay closer to family," Sievers explains. "After we purchased our lot and started spending more time in and around Polk City, I remember being mad at Josh and saying something along the lines of, 'How was Polk City not your first choice?' I fell in love instantly."

The Sievers built their home and moved in three years ago this November. Sievers designed the house inside and out, so there are a lot of things she loves about it, but the location takes the cake. They have a large pond in their backyard, and ducks, cranes and herons like to visit. The backyard also allows them to witness some beautiful sunsets.

Sievers likes being by the water, and the location of their house sits within walking distance to Saylorville Lake. They're also close to bike trails and parks.

"We're an active family and love being outside," Sievers says. "And we have great neighbors."

She adds, "I love that Polk City can only get so big. The small-town feel even amid all the growth is because people are really involved in the community. I've met people who moved to Polk City to retire and some who have been here 20-plus years. There's a real love for the city and people here."

Sievers' love for her community also shines through her business, lifestyle brand Lake Life Collective. She will be a vendor at the Polk City Farmers Market this summer and plans to host some events in the future, partnering with other local companies and organizations.

"Living here inspired me to open Lake Life Collective, and I've moved several times throughout my life, so I'm incredibly grateful that my family and I get to put down roots in Polk City," she says. "It feels like home." ■



Ashley and Josh Sievers appreciate that Polk City and the area have a lot of opportunities for their family.



HOW DO YOU stack up when it comes to retirement savings?

Comparing yourself to others can cause you to chase a dream that isn't yours. That's why one of our first conversations wasn't about what you have saved for retirement; it was about what you want to do in retirement. We talked about how you want to fill your time. Do you want to travel, buy a second home, or continue working? We started with your lifestyle plan; that helped us determine how much retirement income you would need to live the life you want in retirement.



As retirement planners, it's not our job to tell you how you "stack up." It's our job to help you take what you've saved and develop a customized plan to cover all the aspects of

retirement. There are times when we've had to have difficult conversations with people, such as when retirement savings won't support their retirement lifestyle. It's better to have those conversations five or ten years before retirement than when you are in retirement. Then we can talk about strategies that can make your resources last longer or boost your retirement savings.

There may be some averages out there regarding retirement savings numbers, but I know there is no average retirement. Each plan we've helped families and individuals put together looks different. The families and individuals we work with lead exciting and diverse lives, with goals as varied as their personalities. My favorite part of the job is getting to see you live out those retirement visions. ■

Information provided by Loren Merkle, CFP®, Merkle Retirement Planning, 1860 S.E. Princeton Drive, Grimes, IA 50111, 515-278-1006.

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Drive, Chip and Putt local qualifier

May 22

Tournament Club of Iowa,
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Polk City

The local qualifier for the Drive, Chip and Putt competition for ages 7-15 will be held May 22 at Tournament Club of Iowa. Sign up at drivechipandputt.com to secure a spot. Competition is for boys and girls, who compete in separate divisions in four age categories: 7-9, 10-11, 12-13 and 14-15.

City-wide Clean-Up Event

Monday, April 25

The purpose of the curbside pick up is to help residents dispose of clutter caused by bulky waste. Residents should place all acceptable items at the curb the night before. Do not put items on carts or trailers. Stack items instead of dumping them in a pile. Items that will be accepted include household furniture and other items that usually require a sticker for curbside disposal, including: tables, chairs, mattresses, bed frames, dressers, nightstands, lamps, couches, recliners, cabinets, doors, windows, electronics, carpet (cut into pieces no larger than 4-feet by 18-inches), bicycles, patio furniture and grills (propane tank must be removed). Weight limit is 150 pounds per item with maximum length of 5 feet (except furniture). Small electronics, such as VCR/DVD players, computer monitors and/or printers will be accepted.

Items not accepted include: dirt, sod, concrete, brick, asphalt, railroad ties; vehicle parts, lawnmowers; building materials, decking materials; metal, chemicals, gas; paint or thinners, solvents, antifreeze; toxic materials, radioactive materials; compressed gas cylinders; hazardous waste; ammunition; and TVs.

An appliance and tire drop-off is available Monday, April 25 only, between 8 a.m. and 5 p.m. There is a five-tire limit, and only passenger vehicle tires are accepted.

This event is only for Polk City residents living within the city limits of Polk City.

Some items are only accepted at the Maintenance Shop and include heaters, kitchen appliances, air conditioners, microwaves, furnaces and washers/dryers.

For more information about safe, smart waste disposal and recycling options, call 515-244-0021 or visit www.WhereItShouldGo.com.

Earth Day Family 5K Walk/Run

Saturday, April 23, 9 a.m.

Polk City Square

Polk City Friends of the Park is hosting an Earth Day Family 5K Walk/Run. Check-in is at 9 a.m. with the walk/run at 10 a.m. followed by a Baby Crawl, Toddler Trot, Kid Race and Kid Activities at 11 a.m. The first 100 registered receive a tree sapling, reusable cup and raffle ticket to win prizes. Registration information will be announced soon. Proceeds will go toward a shade structure at Leonard Park.



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Des Moines Historic Court District

The Des Moines Downtown streets will be filled with live music and the smells of fresh, local food when the Downtown Farmers' Market presented by UnityPoint Health – Des Moines returns for its Opening Day on Saturday, May 7. The Market takes place every Saturday morning from May through October. Hours are 7 a.m. to noon, with a later start time during October when hours are 8 a.m. to noon. The Market spans nine city blocks in Downtown Des Moines in the Historic Court District, Court Avenue from Water Street to Fifth Avenue and extending north and south on Second Avenue, Third Street and Fourth Street. The Market is produced by the Greater Des Moines Partnership.





A SERIOUS CANDIDATE FOR SERIOUS TIMES

Mike Franken is a western Iowan who helped put himself through school working at meat-packing plants. He refers to his bootstrap childhood as the youngest of a family of nine where everyone worked: his father ran a machine repair shop, his mother was a teacher and the family seamstress. Mike obtained a Navy scholarship in 1978 and graduated in engineering from the University of Nebraska. He rose from ensign to admiral during his navy career, where he solved a wide variety of problems around the globe.

Mike wants all Americans to have the high-quality care that military members have because he knows the system works for the good of the people. He understands the critical difference that social security can make in people's lives. The power of a strong public education made it possible for him to achieve his many goals, and he wants to use his position as a US Senator to ensure that we can increase the quality of education to all our children.

We live in serious times. Mike Franken is the candidate for the US Senate we need now. Check out our website – www.frankenforiowa.com – and join the campaign that brings people together to solve problems.



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REAL ESTATE

By Bonnie Christensen

8 SIMPLE rules for negotiating your offer and getting that house

You and your agent are going to use everything you've learned to seal the deal. And, it could happen. Many sellers accept the best offer they receive, for a variety of reasons. But sellers are also known to reject offers for a variety of reasons — or make counteroffers. This is especially likely if you bid low or you're up against multiple competing offers.



If you do receive a counteroffer, you'll need to decide whether you want to accept the new contract, negotiate the terms or walk away. In cases like these, look to your agent. They are your spirit guide. If you decide you want to negotiate — that is, make a counteroffer to the seller's counteroffer — your agent will use their negotiating skills to help get you the best deal. This is what agents do every day.

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

No. 1, act fast — like, now: When you receive a counteroffer, you should respond quickly — ideally within 24 hours. The longer you wait, the more space you leave for another buyer to swoop in and nab the property.

No. 2, raise your price (within reason): Lean on your agent's expertise to determine how much money you should add to the sales price to make it more enticing to the seller. Before you go overboard, keep in mind these two guidelines: 1. You can't exceed the monetary confines of the pre-approved mortgage you received from your lender. 2. You shouldn't overextend your budget.

No. 3, increase your earnest money deposit: Increasing your earnest money deposit — the sum of money you put down to prove to the seller you're serious (i.e., "earnest") about buying the house — is another way to show the seller you have more skin in the game.

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

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

No. 6, ask for fewer concessions: Concessions effectively lower the seller's net proceeds from the sale. Making a counteroffer that removes the concessions you would have otherwise received at settlement puts cash back in the seller's pocket — and can improve your bid.

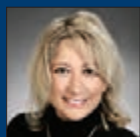
No. 7, pick up the cost of the home warranty. A basic home warranty costs about \$300 to \$600 a year, according to Angie's List. If it seems like waiving the home warranty can sweeten negotiations, but you still want the peace of mind of having one, tell the seller they don't need to cover it — then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

No. 8, know when to walk: When negotiating with a seller, trust your gut — and your agent. If he or she says a deal is bad for you, listen. And, if you don't want to make any more trade offs — and the seller won't budge — it's smart to walk. That can be a tough decision to make — and rightfully so. Negotiating is tough. It's draining. ■

Article by HouseLogic. Information provided by Bonnie Christensen, Broker, RE/MAX Precision, 107 E. First St., Ankeny, 515-971-9973.

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*Sales ranking based on 2021 car and truck sales report of the Kansas City Region of Lincoln Motor Company.

RECIPE

SUSTAINABLE family meals from farm to table

(Family Features) Much time is often spent planning and preparing family meals, from choosing recipes to gathering ingredients and working in the kitchen. However, where that food actually comes from and how it's made is an often-overlooked part of food preparation.

Next time you lay out a weekly menu that includes recipes like this Bone-In Prime Rib, keep sustainability in mind by considering the practices put in place by America's farmers. For example, the corn industry's evolution in sustainability along with its documented environmental, economic and social improvements over the last several decades points to farmers' willingness to embrace change.

As the largest sector in American agriculture, corn farmers impact hundreds of thousands of jobs, infuse billions of dollars into the economy and care for critical resources while overseeing substantial improvements in production.

The family farm belonging to Nathan and Nicki Weathers in Yuma, Colorado, includes 3,000 acres of irrigated crops and 300 cows. They harvest grain corn, which goes to a feedyard, dairy or an ethanol plant, and silage, which is sold to local feedyards.

According to Nathan, corn is the best feed available for his farm and makes his beef production more sustainable.

"They go hand in hand," Nathan said. "To be able to drive the protein market and meet the demands of the future, we have to be sustainable in both. We need to have protein and be able to grow it and have a feed source for pork and poultry. Corn is an efficient and economic feed source for all our protein." ■

Bone-in prime rib

Recipe courtesy of chef Jason K. Morse, C.E.C., 5280 Culinary, LLC, and Ace Hardware Grill Expert on behalf of the Colorado Corn Administrative Committee



Photo courtesy of Getty Images

- 1 bone-in prime rib roast (8 pounds)
- Oil
- 5280 Culinary Rub-a-Dub seasoning, to taste
- 5280 Culinary Island Boys Coffee seasoning, to taste

Directions

- Remove roast from packaging and place on large sheet pan. Drain juices and warm at room temperature 20 minutes. Starting at tail on bone side of roast, cut bone along ribs, between meat and ribs, to back side, separating bones from meat.
- Rub prime rib with light coat of oil. Season on all sides and under bone with blend of seasonings. Return bones to bottom side and, using butcher twine, secure in two to three areas by tying bones to meat. Wrap in plastic wrap or place in pan and refrigerate 12-16 hours.
- Preheat smoker or grill to 200 F and load with preferred smoking wood chunks, if desired.
- Place prime rib on grill rib side down, fat side up, allowing drippings to collect in drip tray. Increase heat to 350 F. Close lid and cook, uncovered, until desired doneness is reached.

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OUT & ABOUT



North Polk Girl Scouts second grade Troop 368 donated \$200 to the Comet Cupboard on April 8.



Polk City Community Foundation presents a check to the PCPD and PCFD for equipment needs on March 15.



Justin Lamb, Samantha Hamann, Nichole Mitchell and Taylor Nordgren at the Polk City Chamber of Commerce Business After Hours at the Tournament Club of Iowa on March 10.



Steve Black of Center Grove Orchard is presented a Residents' Choice certificate.



Travis Thornburgh and Logan Albaugh at the Polk City Chamber of Commerce Lunch at Luana Savings Bank on March 9.



Phyllis and Bob Wiseman at the Polk City Chamber of Commerce Lunch at Luana Savings Bank on March 9.



Rob Cupp and Nick Miller at the Polk City Chamber of Commerce Lunch at Luana Savings Bank on March 9.



Jim Mitchell and Brigett DeVos at the Polk City Chamber of Commerce Lunch at Luana Savings Bank on March 9.



Claire Smith and Rose Taylor at the Polk City Chamber of Commerce Lunch at Luana Savings Bank on March 9.

OUT & ABOUT



Harleigh and Hunter Krzemecki and Abe Stoeffler at the creamery on April 2.



Sarah Hoodjer, Monica Converse and Jess Faue at the Polk City Women's Group meeting at Meraki Mamas Boutik on April 5.



Jana Johnson, Amy Matzen and Maria Anderson at the Polk City Women's Group meeting at Meraki Mamas Boutik on April 5.



Jaclyn Stamm and Vicki Wheeler at the Polk City Women's Group meeting at Meraki Mamas Boutik on April 5.



Krista Wineinger and Katie Klaustermeier at the Polk City Women's Group meeting at Meraki Mamas Boutik on April 5.



Emily Feldman and Leann Pederson at the Polk City Women's Group meeting at Meraki Mamas Boutik on April 5.



Police Chief Jeremy Siepker and Officer Matt Aicher at the fundraiser for the Police Officer Association held at Polk City Nutrition on April 9.



Kasey Jesse, Kiara Jesse and Hannah Drent at the Polk City Kiwanis Club pancake breakfast on April 9.



Edmund Schlak, Tracy Lund and Linda Schlak at the Polk City Kiwanis Club pancake breakfast on April 9.



Bob Miller, Kyle Matzen, Brandon Converse and Steve Wiederin at the Polk City Kiwanis Club pancake breakfast on April 9.



Ayla Wolf at the fundraiser for the Police Officer Association held at Polk City Nutrition on April 9.

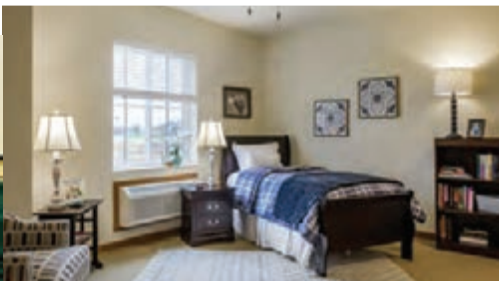


Chelsea and Teagan Reis at the fundraiser for the Police Officer Association held at Polk City Nutrition on April 9.

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