

NORTH POLK

FEBRUARY 2023

# Living

## FROM 0 TO 50

**Couples reflect on their  
50 or more years of  
marriage**

**Baked Vegetarian Taquitos**

RECIPE

**Student artists honored with reception**

EDUCATION

**Kiwanis Club honors Seniors of the Month**

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## WELCOME

### MEMORABLE marriages and the magic number of greatness

I remember working at a gas station in my high school years and talking with a customer who said he was in town for his five-year class reunion. I recall thinking how I could not even begin to relate to what life would be like five years after graduating from high school. That seemed like an eternity, at least to this 15-year-old. Then graduation came and went. And so did my five-year class reunion. And my 10-year. And 15. And 20. And 25. And 30. And 35. Somewhere along the line, I got old.



I also recall reading my hometown newspaper and seeing photos of couples who were celebrating their 50th wedding anniversaries. Those people seemed ancient. Well, Jolene and I have now been married nearly 28 years, so we are more than halfway there, and I look forward to the second half of the journey.

In the meantime, much can be learned from those who have been married for 50 years or more. When I was in my twenties, a man who had been married that long told me to "give your sweetheart a kiss and tell her you love her every day." Another said to remember to "forgive and forget." And yet another very honest man told me, "Hearing loss isn't all that bad."

Malcolm Gladwell wrote in his bestselling book, "Outliers," that "10,000 hours is the magic number of greatness." He says, in order to be an expert at anything, you need to first put in 10,000 hours doing it. The older I get, the more this seems to hold true. As those of you who are married know, marriage also takes work... and time... and understanding. Those things are not learned overnight.

Every marriage is different, as are each of those who choose to tie the knot, but there are some underlying principles that seem to carry through with couples who have made it work. In this month's feature story, we share the stories of these folks who have made their marriages memorable for 50 years or more.

I was back in my hometown a few weeks ago, and I stopped by that old gas station. It changed names a few times over the years, but some things still looked the same. I told the young clerk behind the counter that I used to work there 40 years ago. He looked at me with that same look I gave the guy going to his class reunion. Someday, he might understand.

Thanks for reading. ■

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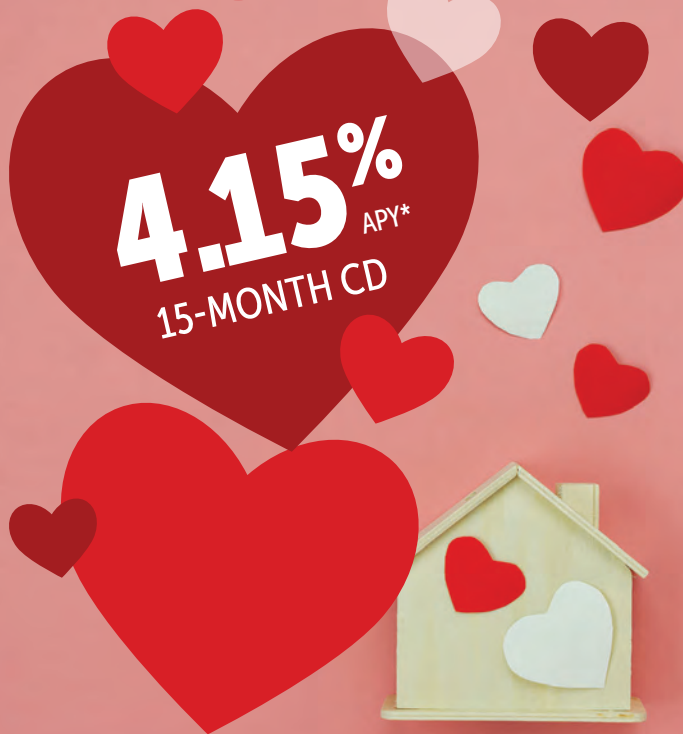
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# FROM 0 TO 50

**Couples reflect on their  
50 or more years of  
marriage**

**By Jackie Wilson**

A lot happens between a couple's first date and their 50th anniversary. The transitions are many. For some, children and grandchildren steered their paths in new directions. For others, career changes were the impetus for moves and shifting priorities and lifestyles. While each couple's journey is unique — with its own obstacles, surprises and celebrations — one theme emerges for most. They have tackled life a day at a time — and they have tackled it together.

Jim and Krista Bowersox of Polk City have been married 55 years.  
Photo by Jackie Wilson



## FEATURE

### Family and careers

In the 1960s, Krista and Jim Bowersox were teenagers and still in high school when they met. Krista was from Slater, while Jim was from Polk City. Jim and a friend were attending a ball game when they saw two girls walking down the street.

Krista's cousin knew who Jim was, so she felt it was safe enough to talk to the young man who approached them. After that, the two enjoyed a summertime romance.

"We were inseparable that summer," recalls Krista.

"I was driving my '53 Chevy, and she liked my boyish charm," adds Jim.

Krista had one year of high school left, while Jim attended college and played football. Because it was wartime in Vietnam, "life was up in the air," and Jim was drafted once he left college. The pair married in 1967.

The couple lived at the "honeymoon suites" — four upstairs apartments located at the current Point on Broadway in Polk City. "Rent was \$45 a month," says Jim. "It was known as the 'honeymoon suites' because all the newly married couples lived there."

Once Jim was drafted, he and Krista left for Washington, D.C. They packed up a Volkswagen with all their belongings to start the new adventure. Krista got a job with the Pentagon, and the couple was fortunate to live together during his deployment.

"Back then, women either became a teacher, a nurse, went to beauty school or worked in an office. I wanted to work," she recalls. "It was exciting to work at the Pentagon, especially during the Vietnam War."

After Jim's service, the pair moved back to Polk City and lived next to Jim's dad so they could take care of him as he aged. The way to the house wasn't paved yet.

"I remember the hill outside would get muddy, and you couldn't make it up the hill," says Jim.

The couple has two kids and three grandkids. Krista worked for the federal government for 42 years, and Jim worked 30 years for the Des Moines Police Department. Their life revolved around their family and careers. Jim was president of the soccer league, following their son's soccer teams.

"If we needed, we hired a babysitter for after



Jim and Krista Bowersox lived at the "honeymoon suites" after their wedding.

school. There wasn't such a thing as daycare back then," says Krista. "I felt a little guilty working, as I wanted to stay home with the kids."

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As Jim's career took off, he worked the narcotics unit and worked nights and weekends.

"I lived the dream. I liked the police department. Krista raised the kids while I worked nights — she's the one who kept things going," he says.

As a family, they spent their time together doing family activities with their soccer trips.

"We didn't go on fancy vacations such as Disney World, like so many families do. But we managed to go to a Holiday Inn with a pool and other soccer trips," says Krista.

The couple cites their church and faith as an important aspect of staying together for 55 years. Jim says the secret to their marriage was both he and Krista were immersed in their careers and family. "We kept so busy, there was no time to hang around beer joints," says Jim.

Krista advises other couples, "Everything has a season. You might question, is this all there is? But it will be gone, and you're on to something else. We've had losses and became strong from it. We're fortunate to have our health and each other," says Krista.

## 62 years married

When North Polk area schools consolidated, Roger and Sharon Burt met as freshmen at the new North Polk High School. Sharon had attended Alleman, and Roger went to Polk City.

The couple married while still in high school in 1960. They've lived in Polk City their entire married life and have two kids, five grandkids and 12 great-grandkids, all of whom live in the surrounding area.

The couple built their home in 1965 and have lived in the same house since. They've noticed many changes in Polk City, such as the first stoplight and, mostly recently, a traffic jam.

"When I was a kid, there were only 350 people who lived in Polk City," says Roger. "All the roads were gravel, and 415 was the only concrete highway."

One thing they used to do was catch the Greyhound bus, which made a stop at the tavern in town.

"You could take the bus to Des Moines to go shopping," recalls Roger.

The couple is happy to be involved in their kids' and grandkids' lives.

"When I was 20, I never really thought about having all these grandkids — and even great-grandkids," reflects Sharon.

The couple has educated their grandkids about how things used to be.



Sharon and Roger Burt of Polk City married 62 years ago while still in high school. Photo by Jackie Wilson

"My granddaughter asked us why we didn't have more pictures when we were young. I told her we never took pictures on a phone. Then I explained the party line, and she couldn't understand how that worked," says Sharon.

"One of our granddaughters took a ride in our old car and wondered what the knob was to roll down the window," Roger adds.

The couple says the secret to their success is they never struggled with money. Sharon was fortunate to work part-time at Pioneer and have the summers off with the kids.

"The kids spent a lot of time with Grandma when I worked," she recalls.

They stay busy with family and church life.

"We've had a lot of fun together. We celebrate all the birthdays and holidays as a family," says Sharon.

Roger adds another reason for the couple's longevity.

"The family that prays together stays together."

## Wrote letters

Bill and Judy Kliegl of Polk City, who have been married 52 years, credit their faith for their being together for more than a half a century.

Both grew up in Spencer. They lived three blocks apart and knew each other from school and church activities. Bill was a year older and went to college and into the National Guard.

The pair wrote letters to each other frequently.

"I was in basic training and got a letter almost every other day," recalls Bill.

After both had graduated from college, they continued to work and write to one another on a regular basis. After basic training, Bill stopped to see Judy, who lived in Ohio. The couple saw each other during Christmas break and eventually got engaged and married in July of 1970.

"Our letters helped us get to know each other," says Judy. "I've kept all his letters, and they are tucked away in a box."

When the pair married, they had a reception at the church.

"It was easy for my mom," recalls Judy.

"We never heard of destination weddings until now," Bill adds. "We were very conservative and traditional when we got married. I can't imagine what people are paying for weddings today."

The couple ended up in Spirit Lake and eventually moved to Polk City in 1978. They have three kids and nine grandkids. Bill says they were family oriented and did many things together. Over the years, they've witnessed Polk City's growth.

"It was a nice place to raise kids. If you live in a small town, your life is like an open book," he says.

Bill and Judy immersed themselves in civic organizations, such as the Jaycees and Polk City



## FEATURE

Women, along with church and school activities.

"That really helped us get to know other people our age. We've made a lot of long-term friends," says Judy.

The couple stayed together "for better or worse."

"We grew up in simpler times. We made a commitment. Divorce was never an option back then — there was a stigma to getting a divorce," says Bill.

Bill says that he and Judy started off their relationship with the right mix.

"Judy was special to me. I wanted to preserve and nurture that. Everyone has problems. We learned how to live with it," says Bill.

The couple says the secret is good communication, along with faith, friends and family — which still holds true in their marriage today.

"Judy did a great job with the kids. We got to know our partners before we got married," Bill says. "If I had to do it all over, I wouldn't change a thing."

"We still like each other," Judy says.

"And love each other," Bill adds. "We're very blessed." ■



Bill and Judy Kliegl of Polk City, married 52 years, got to know each other by writing letters to one another. Photo, right, by Jackie Wilson





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## EDUCATION By Jackie Wilson

# STUDENT art exhibit

K-12 art show at Ankeny Art Center

Nearly 500 pieces of student artwork from North Polk students in grades kindergarten through 12th grade will be on display at the Ankeny Art Center from Feb. 21 to March 15. The public is invited to a special artists' reception for the students on March 2.

Liz Huether, art teacher at North Polk High School, is selecting art and helping coordinate the exhibit. Other teachers assisting with the event include Virginia Rose, Middle School; Matt Volesky, Big Creek; Kristin Blessman, West; Matt Umthun, Central; and student teacher Madison Klocke.

The artwork varies. "We try to have a variety of artist styles," says Huether. "We pick about 90-120 pieces from each school and art from classes. Art is subjective. We get a good sampling of art, including drawing, digital, painting, sculpture and others."

She says it's important for artists to present their work. It gives students confidence and a sense of community.

"We like to share with others, and everyone can see what we're doing, just like any other student activity. When other students are on the ball field, you can see that visual. When kids stand by their artwork during the show, they have a great sense of pride," Huether says.

Huether teaches about 80 students each semester, and kids enroll for the unique classroom atmosphere.

"They get to think differently in here," she says. "It's a different atmosphere than the rest of the building."

Her passion is helping students be creative. "It's rewarding to help people express themselves. Students at this age don't often know how to put their thoughts into words," she explains. "But they can put it on a picture or a piece of art. It gives us a crack in the door to open and talk with them."

The Ankeny Art Center is free to the public and is located at 1520 S.W. Ordinance Road in Ankeny. The artists reception is on March 2 from 5-7 p.m. People can view the artwork any time from Feb. 21 to March 15, during normal business hours. For more information, visit [www.ankenycartcenter.org](http://www.ankenycartcenter.org). ■



Angel Lindell from North Polk High School displays her artwork, "Spoon in Water" and "Applebees," which appears at the Ankeny Art Center.



"Breakdance," a piece of art created by Theo Knight from North Polk High School, appears at the Ankeny Art Center.



# 8 winter skin care rules for young children



**1. Turn home temperature down and moisture up.** Hot dry air is hard on skin, sinuses and nasal passages. Turn the furnace down a few degrees and use a vaporizer to add moisture to the air.

**2. Moisture is not good everywhere.** Wet bums and drooly chins can cause irritation. Use barrier cream, such as diaper cream within the diaper but not on the face.

**3. Seal the skin following a bath.** Pat, not rub, the skin. While still just a bit wet, add lotion to seal in the moisture.

**4. Hydrate and eat right.** Drink lots of water and eat foods high in fatty acids such as beans, olive oil, walnuts and winter squash, that help their skin to stay naturally moisturized.

**5. Teach good habits early.** Add moisturizer to their hands after washing with soap or using hand sanitizer. Encourage the use of lip balms. Have these things readily available, including in backpacks at school.

**6. Keep baths short.** Hot water causes drying so keep the temperature lukewarm. A quick bath 3 times a week for newborns is plenty.

**7. Get smart about soap.** Children don't need fragrant soaps. Formulations that are fragrant-free and soap-free are best. Body washes should not need to be scrubbed. Wash gently and pat dry.

**8. Sunscreen is still needed in winter.** The sun can be harmful no matter what the temperature is outside. And, 85 percent of the sun's rays can be reflected by the snow. Protect young skin with a 30 to 50 SPF baby-safe sunscreen 30 minutes before heading outside.



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## LIBRARY

# POLK CITY Community Library news

- **Wednesday Book Club:** “The Book of Hope” by Jane Goodall, Wednesday, March 1, 7 p.m.
- **Baby and Me,** Thursday, March 2, 9 a.m. Join us at the library for a bonding experience between you and your baby. Learn nursery rhymes, songs, and hear board books specially designed with you and your baby in mind.
- **Play Lab,** Saturday, March 4, 10 a.m. to 2 p.m. Drop in any time. Bring the kids for some extra special self-guided library play time. The program room will be set up with different centers designed to stimulate learning through play. Activities may include games, crafts, sensory activities and more. Ages 3-10. Parental supervision is required at all times.
- **Adult Crafternoon: Beaded Bracelets,** March 6, 2 p.m. Join us for a fun afternoon of crafting. All supplies will be provided. Ages 17 and older. Register online at [polkcitylibrary.org](http://polkcitylibrary.org).
- **Coloring Night at Fenders Brewing,** Wednesday, March 8, 4-9 p.m. Drop in any time.
- **Music and Movement,** Thursday, March 9, 10 a.m. Come shimmy and shake with your child. Dance and sing while building pre-reading skills with rhythm and rhyme.
- **Stay Independent Lunch and Learn with Iowa State University Extension,** Thursday, March 9, 12 p.m. Join us in our “Stay Independent” series that provides research-based nutrition and wellness information intended to help adults ages 60 and older reduce their nutritional risk through lifestyle changes. Lunch will be provided. RSVP at [www.polkcitylibrary.org](http://www.polkcitylibrary.org).

**Spring break special kids programming**

- **K-5 Kids Bingo,** Monday, March 13, from 2-3 p.m. Join us for a fun afternoon of Bingo with prizes here at the library. Registration is required and will open on Feb. 27 at 10 a.m.
- **Drop-In Craft,** Tuesday, March 14, 1-3 p.m. Drop in and work on a craft with your family. We will set up the craft and the supplies, and you just need to bring your creativity. Parents and guardians are required to stay with their children.
- **K-2 Book Club,** Tuesday, March 14, 4-4:45 p.m. “Willow the Wildcat” by Lynne Rickards. Pick up your copy of the book, while supplies last. Read, then join us for some fun discussion, games, and/or crafts.
- **Kids Movie,** Tuesday, March 15, 1:30-3:30 p.m. Come enjoy a movie and some yummy popcorn at the library.
- **Messy Munchkins,** Thursday, March 16, 10 a.m. Does your toddler or preschooler always make a mess? It is actually a great way for them to learn. Visit us and let your child explore sensory tables we will put out. Have your child wear clothes that you don’t mind getting dirty.
- **Teen D.I.Y. Diamond Painting,** Thursday, March 16, 2-3 p.m. Middle school and high schoolers will enjoy diamond painting keychains. Diamond painting is similar to paint by numbers except that you are working with tiny rhinestones that stick to the canvas or particular item you are painting. Registration is required and will open on Thursday, March 2 at 10 a.m. ■



## How SECURE Act 2.0 could impact your retirement

Lawmakers have changed retirement rules again. SECURE Act 2.0 is a giant piece of legislation signed into law just before Christmas. It includes more than 90 retirement provisions. Some of these new laws could immediately impact your retirement plan.

As of Jan. 1, 2023, the Required Minimum Distribution (RMD) age has increased to 73 (from 72). Generally, RMDs apply to traditional IRAs and employer-sponsored retirement plans like 401(k)s. If you turned 72 in 2022 or earlier, you should continue to take RMDs as scheduled. If you're turning 72 this year and you've already scheduled your distribution, you can still take out the money or wait until 73.

We are reaching out to the families we work with in this situation. Some need the distribution as retirement income; others could be pushed into a higher federal tax bracket and may want to wait to take the distribution.

A friendly reminder for my fellow Iowans: Local lawmakers made changes impacting taxes this year. If you are 55 or older, you will not pay state income taxes on pension income and distributions from IRAs, annuities and employer-sponsored plans such as a 401(k).



Back to Washington, another immediate change decreases the steep penalty for not taking an RMD from 50% of the RMD to 25%. The penalty is reduced to just 10% if the account owner withdraws the amount not previously taken and submits a corrected tax return in a "timely manner" (generally within two years).

This legislation comes three years after the SECURE Act of 2019, which changed the RMD age from 70 ½ to 72 and eliminated the stretch IRA. I was a vocal critic of the 10-year rule replacing the stretch IRA.

Instead of being able to stretch distributions over a lifetime, those inheriting an IRA from someone other than their spouse have to take the money out within ten years.

This can create a significant tax bill for beneficiaries. We reached out to many of the families and individuals we work with to discuss how the law change could impact their legacy plan. Some chose an IRA relocation strategy and the ability to see more of their money go to their loved ones and less go to taxes.

If the financial advisor you are working with isn't reaching out when retirement laws change, you may not be working with a team specializing in retirement planning. Your retirement planner should be watching what's happening in Washington so you can focus on the fun stuff, like living out your retirement vision.

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

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## HEALTH

By Dr. Jesse Kahnk, OD

### VITREOUS floaters

"What are those things I see floating in my eyes?" We've all seen those gray flecks in our vision and wondered that question. What you are seeing are shadows of the cells and strands of the vitreous, a gel-like substance that fills up the middle of the eye. We normally experience floaters when looking at a bright, uniformly colored background like a bright, blue sky or a white wall.



These vitreous floaters are oftentimes normal, albeit a little annoying. However, in some cases, floaters can be more concerning. A sudden increase in floaters could be a sign of a break in the retina. If you notice this, seek care right away.

There's also a condition that occurs as we get older called a vitreous detachment. This sounds bad but is a normal consequence of accumulating enough birthdays. The vitreous jelly begins to contract inside the eye over time and causes a large floater to appear. This floater can be bothersome due to its size and location but is often simply monitored with time.

For bothersome floaters, we usually just monitor because the treatment options are often surgical and more invasive than the symptoms require. However, there is a new vitamin supplement in early studies that has been shown to reduce the size of vitreous floaters and may be an option for some patients. ■

Information provided by Dr. Jesse Kahnk, OD, Prairie View Eyecare, 1345 S.W. Park Square Drive, Suite 106, Ankeny. 515-305-2922.

## HEALTH

By Ashley Brockman

### RESOLUTIONS and goals

New Year's resolutions can be helpful, fun tools to use to promote positive change in ourselves. However, do you find it difficult to complete your resolutions? By the time it reaches February or March, do you find your motivation begins to dwindle? Here are some ways to help goals stick:



- Break them down: Revise goals into smaller, more achievable bits and identify clear action steps.
- Get support: Have someone join in the goal or ask that they help hold you accountable.
- Rewards: Use small mental rewards to encourage continuation.
- Tracking: Track progress to be reminded of efforts.
- Find the why: Identify the reason behind creating the initial goal and circle back whenever motivation begins to decrease.

It is important to be firm with yourself regarding goals that create positive change, but also allowing space to give grace when we fall behind. Tying shame and punishment into resolutions can create anxiety around the subject, which can lead to being unable to complete the goals set. Goals can be started and finished at any time throughout the year. Positive change does not have to always have a timeline. Give grace to yourselves and begin with resolutions again when you feel ready. ■

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

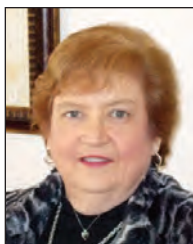


## BEFORE YOU GO

By Jan Shawver

# HOW DO I love thee?

Elizabeth Barrett Browning's famous poem "How Do I Love Thee?" begins with the line "How do I love thee? Let me count the ways." She goes on to describe a multitude of ways in which you may show love. The final line of her poem states, "I shall love thee better after death."



What better way to show love, both now and after death, than to have cared for all of your funeral/burial needs — taking away the painful burden of making decisions during a devastating time of loss?

The loss of a loved one is never easy; however, you may make it easier for your loved ones by making arrangements for your future funeral/burial needs. Remember, talking about death does not mean it is going to happen soon. I recently finalized arrangements with a family whose loved one made their pre-arrangements in the 1960s. No matter what your age, please consider this loving gift for your family.

Where do you begin? Contact the funeral home and/or cemetery of your choice. We would be happy to sit down with you and explain your many options.

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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## WELLNESS

By Alex Townsend, BSN, RN

# INCORPORATE self-care

With the new year transition into the season of love, it is important to show appreciation for not only those you love, but also show love to yourself and your body. Self-care includes eating a healthy meal, engaging in exercise, drinking plenty of water and practicing good sleep hygiene.



Remembering to practice self-love or self-care can be difficult to work into your busy routine. However, these needs can be tended to in different ways, such as through IV therapy.

IV nutrient therapy is a self-care routine all its own, supplementing pieces of our lives we may otherwise be unable to tend to with busy schedules. IV therapy shouldn't be viewed as a one-time bandaid or only utilized when sick. It is something that can greatly benefit any individual at any time to keep themselves feeling great on both the inside and the outside.

If you haven't been able to drink enough water lately, this can be supplemented with added nutrients and vitamins to help your body feel rejuvenated and help bring some life back to those cells. Supplementing those amino acids can help you recover to get back in the gym and make it easier to reach your goals. Replacing that lack of sunlight can be achieved with vitamin D injections. Taking care of what your body needs, little by little, can help keep your body feeling nurtured and loved in all the right ways. ■

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

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## COMMUNITY

## KIWANIS Seniors of the Month

The Kiwanis Club of Polk City named Alli Hurt, Alex Bingham and Russ Muhlbauer Seniors of the Month.

### Alli Hurt

"Hi, I'm Alli Hurt. My parents are Mike and Michelle, and I have a sister, Avery. I have been on the volleyball and track teams all four years of high school, as well as played club volleyball with Iowa Heart for two years. I am a member of the Key Club, Student Council, National Honor Society and Spanish Honor Society. I stay busy by attending my church youth group and mission trips every summer and working at Polk City Nutrition and Beautiful Beginnings daycare. In my free time, I like hanging out with my friends, going on coffee runs, and going shopping. Next year my plans are to attend the University of Iowa to major in elementary education."

Alli's favorite class is Spanish. She has been on the Gold Honor Roll and DMACC Dean's List.



### Alex Bingham

"My name is Alex Bingham. I am a senior at North Polk High School. I have one sister named Addison, who is a freshman this year. Throughout high school, I have been involved in volleyball, soccer, student council and church. My favorite subjects are math, Spanish and government. During high school, I have been on Spanish National Honor Society, the Golden Honor Roll all four years, received the E. Wayne Cooley 'You Can' award in my senior season of volleyball and have received the Team Leader award the past two years. Outside of school, I spend my time doing SCL work as well as working at Panera. After high school, I plan to attend Iowa State University and further my education in law or the medical field."

Alex's parents are Rebecca Bingham and Mike Gremmer.



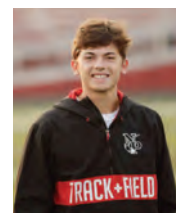
### Russ Muhlbauer

"I live in Polk City with my mom, April; dad, Keith; and two younger sisters, Kate and Annabel. One of my favorite classes is auditorium tech because it allows me to explore my passion for music and theater. I also enjoy athletic weights because I love working out and improving myself as an athlete. Throughout high school, I have been involved in track, cross country, speech, play, concert choir, jazz choir and the musical. I have been on the gold honor roll every year of high school. I have worked at Rising Sun and Papa's Pizzeria."

"At 11 years old, I was diagnosed with Melanoma and have since fought back multiple recurrences of the cancer. During this time, me and my family got in contact with the amazing people at CCC (Children's Cancer Connection).

"As a young kid, attending the annual summer camps and other activities while getting to know other kids who have gone through similar situations as me was really transformative and helped me understand that I'm not alone. Now that I am slightly older, I have involved myself in their L.I.T. (Leadership In Training) program."

"After high school, I plan to attend Morningside University to major in music education." ■





## 10 DELIGHTFUL ways to make your house brighter

Let more natural light shine with these simple tips.

Here's how to make your house lighter, brighter and cheerier with more natural light indoors.

**1. Take the screens off your windows.** You'll get 30% more sunlight shining indoors without screens on your windows.

**2. Hang outdoor string lights indoors.** They don't give off a lot of light, but they're cheerful as heck. Drape them around a window or a mantel, or hang a string of LED glimmer lights in a tall potted plant. They'll add a layer of soft light to your room and remind you of fireflies, flip-flops and patio parties.

**3. Steal a little Swedish chic.** Scandinavians excel at making a home light and airy because they have places where the sun doesn't rise at all from November to January. To adapt to weeks and weeks of polar night, Swedes keep interiors pale to reflect and amplify light. The fastest way to bring a little Sweden into your room is to paint it. Try creamy white, pale blue or dove gray.

**4. Change your bulbs.** Replace those incandescent bulbs and their yellowy light with LEDs, which produce a brighter, whiter light. But get your bright right:

- The higher the K rating on the bulb, the cooler and whiter its light.
- For cool, white light, opt for a bulb rated 3,500K to 4,100K.
- For blue-white light that's closest to natural daylight, use a bulb between 5,000K and 6,500K.

**5. Hang mirrors.** Make the most of that weak winter light by bouncing it around the room with mirrors.

**6. Replace heavy curtains with blinds or Roman shades.** Fabric curtains, while quite insulating, block light and make a room feel smaller and more cramped, especially if they're a dark color or have a large print.

**7. Clean your windows.** Dirty windows block a lot of natural light. Admit it. Yours are kind of cruddy because who remembers to block out an afternoon to clean the windows?

**8. Swap your solid front door for one with glass inserts.** A solid front door can make your house look and feel as dark as a dungeon. Get rid of it and install a half-light or full-light door that lets the natural light stream in. For even more natural light, add glass sidelights and a glass transom.

**9. Add a skylight.** It's the ultimate way to bring more natural light into your house. A window only catches sun for a couple of hours a day, but a skylight lets in the sun all day.

**10. Add plants.** Putting pots of plants around your room will remind you that spring and green will return. ■



Article by Leanne Potts, HouseLogic. Information provided by Bonnie Christensen, Broker, RE/MAX Precision, 225 N.W. 18th St., Suite 103, Ankeny, 515-971-9973.

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## RECIPE

# MEATLESS meals made easy

*(Family Features)* Regardless of your motivation, opting for meatless meals regularly provides plenty of benefits that extend from the health of you and your loved ones to your wallet and the environment.

Whether you're a vegetarian, vegan, considering making some lifestyle changes or just want to give an on-trend meal prep strategy a try, going meatless can help reduce your intake of red and processed meats, decrease greenhouse gas emissions that cause climate change and save money on substitute ingredients like grains, vegetables, fruits and legumes that are often cheaper than meat.

For example, starting with a versatile pantry staple like Success Brown Rice can make mealtimes quick and easy. Ready in just 10 minutes without measuring or the mess, the fluffy, nutty, non-GMO rice is free of MSG and preservatives, lending itself perfectly to satisfying and hearty meals like baked vegetarian taquitos. To find more meatless meal inspiration, visit [SuccessRice.com](http://SuccessRice.com). ■

## Baked vegetarian taquitos

**Prep time:** 15 minutes

**Cook time:** 20 minutes

**Servings:** 4

- 1 bag Success Brown Rice
  - 1 cup shredded collard greens, packed
  - 1/4 cup frozen corn
  - 1 cup canned black beans, drained and rinsed
  - 2/3 cup canned pumpkin puree
  - 1 1/2 tablespoons taco seasoning
  - 8 flour tortillas (6 inches each)
  - 1 cup Monterey Jack cheese, shredded
  - 2 tablespoons olive oil
  - sour cream, for dipping
  - salsa, for dipping
  - guacamole, for dipping
  - fresh cilantro, for garnish
- Prepare rice according to package directions; add collard greens and corn to water during last 5 minutes.
  - Preheat oven to 450 F. Drain rice and vegetables; transfer to saucepan. Stir in black beans, pumpkin puree and taco seasoning.



- Spoon 1/3 cup rice mixture into center of one tortilla; sprinkle with 2 tablespoons Monterey Jack cheese. Roll up tightly. Place seam side down on parchment paper-lined baking sheet. Repeat with remaining tortillas, filling and cheese. Brush taquitos with olive oil; sprinkle with remaining cheese.
- Bake 10-15 minutes, or until tortillas are crisp and cheese is melted.
- Serve taquitos with sour cream, salsa and guacamole for dipping. Garnish with fresh cilantro.

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## DON'T LET fear drive investment decisions

In the past year, we've seen some big swings in the financial markets. This volatility may make you feel as if you have little control over your investment success. But, the truth is, you do have more control than you might think — as long as you don't let fear guide your decisions.



### Investment-related fear can manifest itself in a few different ways:

- **Fear of loss** — Some investors may emphasize avoiding losses more than achieving gains. Consequently, they might build portfolios they consider very low in risk, possibly containing a high percentage of certificates of deposit (CDs) and U.S. Treasury securities. Yet, a highly conservative approach carries its own risk — the risk of not achieving enough growth to stay ahead of inflation, much less meet long-term goals such as a comfortable retirement. To reach these goals, you'll want to construct a diversified portfolio containing different types of assets and investments — each of which may perform differently at different times. Your objective shouldn't be to avoid all risk — which is impossible — but to create an investment strategy that accommodates your personal risk tolerance and time horizon.

- **Fear of missing out** — You're probably familiar with the term "herd mentality" — the idea that people will follow the lead of others for fear of missing out on something. This behavior is responsible for fads or the sudden emergence of "hot" products, and it's also relevant to investing. In fact, herd mentality may contribute to sharp jumps in the financial markets as investors drive up prices by buying stocks to avoid being left behind. And the same may be true in reverse — when the market starts dropping, skittish investors may accelerate the decline by selling stocks so they, too, can get out before it's too late. Buying or selling investments should be considered as needed to help advance your long-term financial strategy — not in response to what others are doing.

- **Fear of the unknown** — Some investors fall victim to "familiarity bias" — the tendency to invest only in what they know, such as local or domestic companies. But this behavior can lead to under-diversified portfolios. If your portfolio is dominated by just a few investments, and these investments are fairly similar to each other, you could experience some losses when the inevitable market downturn occurs. To help reduce the impact of market volatility, it's a good idea to spread your investment dollars across large and small companies in a range of industries and geographical regions. And that's just on the equities side. It's also wise to consider further diversifying your portfolio by owning bonds and government securities. (Keep in mind, though, that diversification can't guarantee profits or protect against all losses.)

- **Fear of admitting failure** — Some individuals don't like to admit when they've been wrong about something, and they may continue the same failed activities, hoping for eventual success. This behavior can be costly in the investment arena. Sometimes, a particular investment, or even an investment strategy, just doesn't work out, but an investor is determined to stick with it — even if it ultimately means considerable financial loss. Don't let his happen to you. If it becomes apparent you need to change your investment approach, move on to something better.

Fear can hold us back in many walks of life — but don't let it keep you from making appropriate investment moves. ■

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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# RAISING 2 young boys

Tebben finds Polk City a good place for family.

What drove Olivia Tebben to settle down in Polk City almost five years ago was the community's small-town feel. The home she purchased is one surrounded by beautiful nature and wildlife that she can spot from her windows.

"I enjoy having nature as the backdrop of our neighborhood, and our neighbors are all wonderful people," she says.

Tebben's home has an open concept, so she also appreciates that her whole family can hang out in the same big gathering space together.

And even though she was drawn to Polk City because it's still somewhat small, she appreciates that there's plenty to do in town.

"There's the park, shopping and dining on the Polk City Square," she says. "As a mom of two young boys, I enjoy the library, and Jester Park is nearby as well."

A couple years ago, Tebben started her own business, Little Lion Eclectics, in town. Today, her storefront, which offers unique furniture pieces, décor and gifts, is right on the Square.

The business was inspired by Tebben's firstborn, Leo.

"We had a bit of a rough start when we were separated right after his birth," she shares. "He had a short NICU journey and went on to have several health challenges once we came home. When we both started to get into a groove and wanted to venture out more, the pandemic hit. During a time when things were a bit isolating across the world, it was refreshing to connect with clients."

Another bright spot for Tebben is collaborating with local makers to bring unique decor and gift options to the shop.

"The people I've met because of this little shop mean more than they will ever know," she says. "My message to the local community would be to continue to support your small shops. Whether you stop by and say hi, share about your community with friends and family, or purchase something, it all keeps small businesses going, and that's what makes our community so great." ■



Olivia Tebben says good neighbors, nature and a small community with lots of amenities make Polk City a good place to raise her boys.

## NEWS BRIEF

### SCOOTER'S Coffee celebrates with grand opening

Scooter's Coffee, best known for its drive-thru, specialty coffee and baked-from-scratch pastries, added a new location at 605 West Bridge Road, Polk City. The drive-thru location is owned and operated by Mackenzie Burnett, Jacob Burnett, Melanie Graeve and Stan Eilers. "We are so excited to become part of the Polk City community," said Mackenzie Burnett, part-owner of the store. "We have been a part of the greater Des Moines metro for some time now and are overjoyed to be able to serve the community of Polk City now, too. We look forward to building lasting relationships with our customers and team members, while serving amazing drinks, amazingly fast, all with a smile." ■

## SMALL TOWN SPIRIT IN THE CITY



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We all have our favorite local people, places and things. And now it's time to share your choices and honor those who deserve the recognition.

**Make your voice be heard and cast your votes in the 2023 Ankeny/Northern Polk County Residents' Choice Poll.** This contest is being hosted by Iowa Living magazines, and the results will publish in our Ankeny and North Polk editions. You can vote in one or every category, or anywhere in between. **Mail in this paper ballot or vote online at the link below by March 3, 2023.**

One vote per resident, please.

**See rules and vote online at [www.iowalivingmagazines.com/residentspoll](http://www.iowalivingmagazines.com/residentspoll).**

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3. Favorite Ankeny/N. Polk Co. Dad/Child Date Spot
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18. Favorite Ankeny/N. Polk Co. Park
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## EVENTS IN THE AREA

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

Be sure to check for cancellations.



### February events at Fenders Brewing

Fenders Brewing, 212 W. Van Dorn St., Polk City  
[www.fendersbrewing.com](http://www.fendersbrewing.com)

• **Saturday, Feb. 25**, enjoy karaoke with Showtime Entertainment from 6-10 p.m.

• **Wednesday, March 8**, 4-9 p.m., Adult Coloring sponsored by the Polk City library. All supplies provided. Come anytime during open hours and enjoy half-price flights as well.

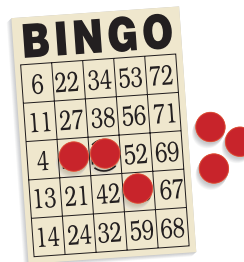
### American Legion Post 232 events

American Legion Post 232, 114 W. Broadway, Polk City.

Follow Facebook for event updates at Polk City Iowa American Legion Post 232

• **Feb 18, Breakfast and Blood Drive.** Enjoy breakfast from 7-10 a.m., all you can eat biscuits and gravy, dine-in or carry-out, for a freewill donation. The blood drive is 7:30-11:30 a.m. Appointments can be made at [https://donor.lifeservebloodcenter.org/donor/schedules/drive\\_schedule/179445](https://donor.lifeservebloodcenter.org/donor/schedules/drive_schedule/179445).

**Fridays, Feb. 24 through April 7, 6-9 p.m.: Fish Frys and Bingo.** Fish Frys start at 6 p.m. and last until they run out. Cost is \$12. Bingo is 7-9 p.m. and is \$5 per card regular bingo and \$1 per card for blackout at the end of the regular games. Cash prizes will be awarded.



### North Polk student art on display

Feb. 21 - March 15, reception March 2, 5-7 p.m.

The Ankeny Art Center, 1520 S.W. Ordinance Road

The Ankeny Art Center's annual K-12 art exhibits have been part of an extended outreach program for more than two decades. With the goal of introducing students to the gallery setting, the program aims to bring about individual self-worth within the community, increase community involvement, and promote culture and diversity. It also aims to bring insight to the students about becoming exhibiting artists in the future by seeing their art on a real gallery wall.

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**Andrei Murphy**  
President

### 'The Piano Lesson'

Through Feb. 19

Des Moines Playhouse, 831 42nd St., Des Moines

The Des Moines Playhouse and Pyramid Theatre Company present August Wilson's "The Piano Lesson," following siblings Boy Willie and Berniece as they debate the future fate of a family heirloom in the aftermath of the Great Depression. Performances are 7:30 p.m. Wednesdays to Saturdays and 2 p.m. Sundays. The IRIS Sensation Team will provide audio description on Feb. 19. Those who need ASL translations should provide the Playhouse with advance notice. Tickets start at \$29 at [dmplayhouse.com](http://dmplayhouse.com), 515-277-6261, or the ticket office.

### 'Six'

Through Feb. 19

Des Moines Civic Center, 221 Walnut St., Des Moines

"Divorced, beheaded, died, divorced, beheaded, survived." Follow the untold drama of the six wives of King Henry VIII — in the style of 21st-century girl power. The award-winning musical by Toby Marlow and Lucy Moss features an all-woman cast and all-woman band. Tickets are \$40-\$150 at [dmpa.org](http://dmpa.org) or the Civic Center box office.





## EVENTS IN THE AREA

Be sure to check for cancellations.

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



### 'Singin' In The Rain JR.'

Feb. 17-19, Feb. 24-26, March 3-5. Friday performances at 7 p.m. Saturday and Sunday shows at 2 p.m.

CAP Theatre, 201 First Ave. S., Altoona

The "Greatest Movie Musical of All Time" is faithfully and lovingly adapted by Broadway legends Betty Comden and Adolph Green, from their original award-winning screenplay in "Singin' in the Rain JR." Hilarious situations, snappy dialogue and a hit-parade score of Hollywood standards make the production a guaranteed good time for performers and audience members alike. Tickets on sale online at [captheatre.ticketix.com](http://captheatre.ticketix.com).

### 'USS Iowa' premiere screenings

Feb. 19, 2-4 p.m.

Iowa Gold Star Military Museum, Camp Dodge, 7105 N.W. 70th Ave., Johnston

Join Iowa PBS for two free, in-person premieres of the new documentary, "USS Iowa." This film shines light on the USS Iowa, a legendary battleship built to defend America during World War II. Its presence as a symbol of naval war power and now as a living museum is intertwined with the men and women who served the USS Iowa for more than 80 years through campaigns of triumph and tragedy.

During this special event in Johnston, attendees will have the chance to view historical artifacts and exhibits at the Iowa Gold Star Military Museum. Light refreshments will be served.

"The USS Iowa battleship was the lead ship of the last and most devastating class of battleship," said Iowa PBS Producer and Director Patrick Boberg. "Known as the 'Battleship of Presidents,' her story ranges from wartime victories to a tragic peacetime catastrophe, and she may not have been saved and turned into a museum without the State of Iowa's financial and political support."

For more information and to register for these free event premieres, visit [iowapbs.org/events](http://iowapbs.org/events). "USS Iowa" will air on statewide Iowa PBS Wednesday, March 1 at 6:30 p.m.



### Chocolate Walk

Friday, Feb. 24 from 5-9 p.m.  
West Glen Town Center, West Des Moines

Join CITYVIEW for its annual Chocolate Walk in West Glen Town Center, featuring cocktails and chocolate dessert samples at local businesses. You'll receive 10 sample drink tickets and four chocolate treat tickets for \$20 in advance at [chocolatewalk.dmcityview.com](http://chocolatewalk.dmcityview.com) or \$30 at the door.

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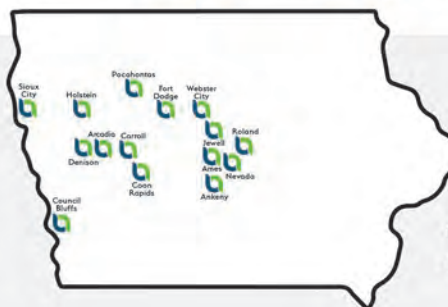
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## FINANCE

By Cookie Buckler

# STEPS to saving for retirement

How much do you need to retire? Will you continue working after age 65? Do you want to travel during your retirement? These are just a handful of questions that are important for retirement preparation. Unlike saving for a home or new vehicle, saving for retirement requires long-term commitment and goal-oriented benchmarks. We want to help you succeed as you save and offer you the following steps to retirement success:



### Create a monthly budget and designated emergency fund.

If your employer offers a 401(k) option, we recommend contributing the maximum amount your budget will allow.

### Open an IRA.

This enables you to continue to save without having your funds tied to an employer. As long as you have compensation, you are eligible to make regular contributions to a traditional IRA, and, beginning with the 2020 tax year, there are no age requirements to be eligible to make an annual regular contribution to a traditional IRA.

### Ensure your money is where you need it when you need it.

An experienced financial adviser can help you invest in appropriate stocks, bonds and other financial strategies. Together you can construct a plan to ensure your risk decreases as you age and be certain the funds you need are available upon retirement.

### Examine your current career path and determine the year at which you would like to retire.

Although the average age of retirement is 66, this may not hold true for you. Whether you decide to retire later at 72, or earlier at 57, you will need to have this number available to help continue the development of your savings.

### Know when you are required to begin taking distributions.

Once you have officially retired, you will begin to take distributions from your 401(k) IRA. While a Traditional IRA requires you to accept funds after age 72 (for years 2019 and earlier, the requirement is still age 70), a Roth IRA can remain untouched until you decide to use the money. For this reason, we recommend using a Roth IRA when your income levels allow.

Laws are constantly changing when it comes to IRA contributions and distributions. Check with your tax consultant on new IRA regulations. Whether it's in 10 years or 50, it's never too early to start saving. ■

The IRA specialists at Raccoon Valley Bank can help you with your IRA account needs, and we look forward to joining you on your journey to retirement. Information provided by Cookie Buckler, Universal Banker III, Raccoon Valley Bank, Adel, Dallas Center, Grimes and Perry, 515-465-3521.



## WATER heater problems

Having hot water is a luxury that most of us are not willing to give up and that makes our water heaters an important piece of equipment in our homes. As important as they are, out of sight can lead to out of mind — until a problem arises.

**Pilot lights:** If the pilot goes out, it's an annoying but a fairly easy problem to solve. Newer models have an electric or hot surface ignition, but there are plenty that still have a standing pilot system. If you are unsuccessful in relighting the pilot, there is likely a more serious problem.

**Smelly water:** Have you ever turned on the water and it's followed by a foul rotten egg smell? This is usually due to the hot water sitting in the tank for too long. To check this, turn on the cold water. If you don't smell anything, it could be an indication that the water heater is to blame. Contact a professional to clean and disinfect it; it could have a build-up of bacteria inside. Bacteria love a warm, moist environment like your water heater, especially if you keep the temperature below 120 degrees.

**Leaking water:** Finding a pool of water at the base of the water heater usually equates to replacement. There are a few times that the leak is due to a loose or damaged valve, so this is worth investigating prior to purchasing a new water heater.

**Discolored or rusty water:** Yellow, discolored and rusty water is a sign that failure is soon to come. An anode rod is a major component of your water heater that runs down the center of the tank and helps prevent corrosion. The purpose of the rod is to wear itself down, releasing electrons into the water to help slow/prevent corrosion of the tank. This is the reason the anode rod usually fails before the water heater and then leads to the demise of the tank entirely. Checking the anode rod regularly can help prevent any surprises.

A few of these problems can be fixed on your own, but leave any complications or replacements to the professionals. Water heaters typically last anywhere from eight to 12 years, but if yours is starting to show signs of age at any point, don't wait until it completely breaks down, leaving you with cold water or a flooded basement. ■

Information provided by Kendel Richlen, owner, 72 Degrees Comfort Company, 811 S.W. Ordance Road, Ankeny, 515-200-2728.



# GOT HOT WATER?



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# FOUNDATION Gala

The Polk City Community Foundation held their fundraising gala on Jan. 14.



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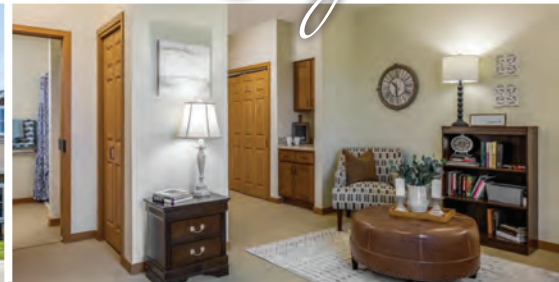


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