

NORTH POLK

JANUARY 2023

# Living

MAGAZINE

## Digging Up ROOTS

Residents share their  
family tree discoveries

**Lauren Hedlund**

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WELCOME

## MY NATIVE American heritage

As a youth, my mother told my siblings and me that our great-great-grandmother was a full-blooded Cherokee Indian from the "Crow's Feet" clan. We believed her, as we didn't have any reason not to — other than the facts that her father's last name was Lane, her mother's was Leonard, and we all looked very much Irish. Even so, I was proud to have some Native American blood in me, even if it was just a fraction.



A few decades passed, and I, on occasion, would try to find information on the Crow's Feet clan of Cherokee Indians. I didn't even know the difference in the terms of tribe or clan or any other affiliation, and Mom apparently didn't either. I could find nothing, but record-keeping was not a strength of the Cherokee tribe — or my mother.

I did learn that about 200 years ago, the Cherokee Indians were one tribe, or "Indian Nation," that lived in the southeast part of what is now the United States. During the 1830s and 1840s, many Cherokees were moved west to a territory that is now the State of Oklahoma. A number remained in the southeast and gathered in North Carolina where they purchased land and continued to live. Others went into the Appalachian Mountains to escape being moved west, and many of their descendants may still live there now. Geographically, this could fit with where I was told my ancestors lived. I was fascinated by this and wanted to learn more.

More time passed, and I learned about a free website called findagrave.com. I spent countless hours researching my family history on the site, and I found nothing that tied any of my ancestors to the Cherokee Indians. And, to this day, I can find nothing on Crow's Feet.

Mom may have been a bit confused, and we all know how stories change through generations. Even with the research I have done, I am certainly no expert. It is possible that I may have some Native American blood in me, and I could do a DNA test to find out. Someday, I might. In the meantime, I am exerting more of my energy on finding and celebrating ways we are all alike rather than how we are different.

In this month's feature story, we share how local residents are "digging up their roots" and learning about their ancestry, too. I hope you enjoy their stories. If you are inspired to do some research, I hope you find the tools and advice we offer helpful, too.

Thanks for reading. ■

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# Digging Up ROOTS

Residents share their  
family tree discoveries



By Jackie Wilson

Janet Myers of Polk City uses a variety of online resources as well as records to look up her family's history. Photo by Jackie Wilson

At some time or another, most of us have looked into our family trees, wondering what might be discovered among its branches. We wonder what stories our ancestors might have to share. Might we find "royal blood"? Might we find a pioneer? An inventor? A famed political leader? Or perhaps that our ancestors arrived at Ellis Island, escaped to the north through the Underground Railroad, or labored on the Panama Canal? We may wonder how our forefathers and mothers experienced history and how that may have changed the course of our own lives. Many have embarked on a genealogical quest for answers, including those who shared their discoveries with North Polk Living magazine.

## FEATURE

### Mystery solver

Janet Myers of Polk City is a fan of solving mysteries. Not from the latest television show or a bestselling book, but rather in real life, researching her family history.

Myers began her journey in the 1970s. When looking into her family history, she discovered her second great-grandfather was in the Civil War, and his son died at age 2.

"Nobody knew what happened. I decided to solve the mystery," she recalls.

She drove to Bonaparte where she found a historical society and came up with two men named John who served in the Civil War. Unfortunately, she picked the wrong John to research.

"I went down the wrong road. I thought that there might be a better way to research it, so I joined the Iowa Genealogical Society."

She began her research long before the Internet. Part of her exhaustive research includes visiting with older relatives, writing letters, and going to museums, courthouses, cemeteries and libraries.

Since her children were born, she has been working backwards on genealogy, starting with her kids' father's side of the family.

She found an interesting story of a great-great-grandfather who was born in England to a nobleman. The story is that he killed a deer (at the time, all deer belonged to the king of England), and, since it was a serious offense, his family sent him to join a friend going to America.

He became a remittance man (one who received regular payments from back home, in essence, not to return). He later married a woman he met in New York and came to Iowa. He continued to receive a remittance, spending his money on art and a new farm.

"After his death, his widow continued to get remittance from England," Myers says.

As an only child, Myers says it's important she preserve her history, serving as her family's storyteller. She says it's the stories that bring relatives to life.

"They say in every generation there's a storyteller who passed on information. Many stories were passed on verbally. Stories can be open to interpretation, which makes finding history difficult. Every once in a while, you hit a brick wall, when there's no way to prove or disprove the story. A brick wall can haunt you," she says.

One story told by her kids' grandma on their father's side is that the grandmother's brother, Joe, was killed in World War I while serving in a submarine. As Myers investigated the story, she discovered he came from a coal-mining family in Germany, and the family had moved to America to work in the mines.

"I found out he was killed in a mine accident after he returned from war. I assumed he was killed in the submarine," she recalls. "I found it in a newspaper article, which gave lots of details about his death."

She says the Internet, along with DNA testing, has opened up even more details and mysteries.

"It's exciting to be in genealogy and have all these tools available. I found most of my information in a dusty library and met a lot of nice people. I wouldn't trade that experience."

In the future, she hopes to go to Ireland to connect with long-lost relatives. She also plans on publishing a book to pass on for her kids and grandkids.

"There's always mysteries to solve. I love puzzles. There are so many research tools, I need to budget my time. I could go on researching forever," she says.



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## FEATURE

### Polk City history

Denise Franck moved to Polk City in 1986 but was raised in a small town in Kansas. When she asked her mom about her grandparents, she discovered her family had roots in Iowa — a unique fact since she had moved to the state.

Her mom's family was originally from Ohio and moved to Iowa with their three daughters. The husband died, and the mother sent the girls back to Ohio to be raised by family. Eventually, the girls returned to Iowa then moved on to Kansas. She received a packet of papers that had a picture of the three girls. Among the documents was a newspaper article about one of the girls dying.

"It's been really interesting in that respect — finding all the stories," she says. "It gets addictive. It's like a detective finding things out."

After that, Franck got hooked on looking up her ancestors. She visited the Jones County courthouse, where she discovered a Captain Brown, who served as a captain in the Civil War.

"Nobody knew anything about it. The mystery was so interesting. I looked over land records and on his tombstone and discovered he owned land in Anamosa. What I like is I connect members of different family lines," she says.

Because of her involvement with genealogy and family history, Franck is president of the Big Creek Historical Society. She's passionate about finding those who lived before her.

"I found the land I live on used to have a field full of horses," she says.

This year, Big Creek Historical Society is unrolling maps in the museum for the public and focusing on the plots.

"We'd like to do an overlay where developments are, which farms used to be there and tell stories so people can feel more connected to Polk City history," she says.

Franck is fascinated with writing, storytelling and sorting photos.

"Photos help trigger memories. I drove my mom to the town where she grew up. We knocked on the door and talked to the couple who lived there, and my mom remembered new stories. Places will trigger memories and loosen tongues more than a statement such as, 'Tell me about what you did when you were little.'"

She encourages people to check out the Big Creek Historical Society. It contains school records from the 1900s from Polk



Denise Franck of Polk City stands in a Scotland kirkyard, or churchyard, which has her relative's family history inscribed on it. Photo submitted

City, Alleman and Elkhart. One woman provided clips of local obituaries over several decades. A man donated pictures of the Kiwanis.

"Maybe you didn't grow up in Polk City or Iowa, but you could find history about your property or something that relates to that time frame. One question leads to another, such as why did the family leave a beautiful farm in Ohio to come to live in Iowa? There's so many things that happen to people, and there's a lot of reasons stories haven't been told," she says. "History is very interesting."

### Iowa Genealogical Society

When folks in Iowa research their family history, one of the top recommended resources is the Iowa Genealogical Society (IGS). IGS was established in 1965 and is located at 628 E. Grand Ave., Des Moines. The group was started by a dedicated group of genealogists who met in members' homes.

Today, the IGS employs one staff librarian, is funded by memberships and operates with the help of many volunteers. Membership includes more than 3,000 people from across the United States and Canada. The library includes a vast book collection that spans the length of five football fields. IGS also has a large CD collection stored on its computer server.

### Genealogy Research Sources

#### • National Archives: Resources for Genealogists

[www.archives.gov/research/genealogy](http://www.archives.gov/research/genealogy)

Beside having an extensive collection of records, the National Archives also offers information and tips on genealogical research. Links to various databases are also available, as are tools for educators.

#### • Find a Grave | [www.findagrave.com](http://www.findagrave.com)

Find the graves of ancestors, create virtual memorials or add photos, virtual flowers and a note to a loved one's memorial. Search or browse cemeteries and grave records for everyday and famous people from around the world.

#### • Ancestry | [www.ancestry.com](http://www.ancestry.com)

ancestry.com offers tools for genealogy research, DNA analysis, historical records and the world's largest collection of online family history records. Family trees can be shared, making it possible to find a wealth of information that others have gathered.

#### • 23andMe | [www.23andme.com](http://www.23andme.com)

The focus of 23andMe, is "real science, real data and genetic insights that can help make it easier for you to take action on your health." It offers reports on traits, health predisposition and more as well as tools to build a family tree and find relatives.

#### • Iowa Genealogical Society | [www.iowagenealogy.org](http://www.iowagenealogy.org)

#### • Big Creek Historical Society | [www.polkcithistory.org](http://www.polkcithistory.org)

#### • Free resources | [www.cyndislist.com](http://www.cyndislist.com) ■

## FEATURE

The IGS hosts dozens of classes per year and sponsors several special interest groups, such as DNA, German, Norwegian Family Tree Maker users and more.

Tony Cupp, librarian at IGS, says the library has boxes of collections including periodicals, census records, city directories and personal family history books.

When folks walk into the door, Cupp is their first stop.

"Some haven't even started their research," he says. "I show them around. For example, if they're looking for their grandma's birth certificate, I'll help them find the best place to find it."

The first resource is the census, which can be looked up online. The library has books about Quakers, Mennonites, European ancestors, Mayflower descendants and more.

Since the books are one of a kind, they can't be checked out. Patrons must put their backpacks into lockers. Members can use the library free of charge and non-members pay a fee of \$10 per day. Annual membership runs \$35 a year.

Once inside the library, patrons can use online services such as Ancestry.com, FamilySearch.org and others.



Tony Cupp is the librarian at the Iowa Genealogical Society, where thousands of books of interest are available. Photo by Jackie Wilson

One thing the library doesn't help with is adoption research.

"Information is so hard to find, as it's been sealed for a long time," he explains. "We don't have the time, and they still could be living. We do suggest finding a researcher who might do it for a fee."

Cupp says, when starting out in genealogy, the first step is to write down what you already know.

"Then figure out the gaps and what you want to know. Talk to your elders before it's too late," he suggests.



Cupp says genealogy is like cracking a mystery.

"A lot of times you run into something that doesn't make sense. It's like solving a puzzle. I can help point them in that direction."

He says the Internet is a great place to start, but it's not all encompassing.

"People might think they'll search the Internet and find all these ancestors. It doesn't show as much as people believe that it does.

The Internet is just the tip of the iceberg. Most research is done in libraries, churches, courthouses and talking to people in person." ■

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## EDUCATION By Jackie Wilson

# MEET Lauren Hedlund

Middle school counselor enjoys variety of duties.

Lauren Hedlund, a school counselor at North Polk Middle School, began her first year as a counselor in 2022. She has a split position, spending her mornings at the Bondurant-Farrar Intermediate School and her afternoons at North Polk Middle School.

Lauren began her teaching career at Ankeny, where she taught fifth grade for four years. She liked working with kids but especially enjoyed the counseling aspect, prompting her to earn her master's degree while teaching.

She says she wanted to be in a "helping" career. As a high school and college athlete, she coached kids in sports camps.

"My high school counselor inspired me to become a counselor. I am passionate about helping students be successful in school and preparing them for the future," Hedlund says.

She enjoys the middle-school age, as she can spend more time with students individually and in groups, while still teaching whole-group classes. At North Polk, she teaches sixth- and seventh-grade life skills exploratory classes. Every six weeks, she gets a new group of students for each grade. The four units are diverse and cover the topics mindsets and goals; recognizing bullying and harassment; thoughts, emotions and decisions; and managing relationships and social conflict.

The curriculum, called "Second Step," helps kids develop real-life skills.

"We want kids to be successful in the classroom," she explains.

Hedlund encourages her students to reach out with concerns.

"Even if you think it's a little problem, we're here for you," she suggests.

She says the North Polk School District has been welcoming.

"Teachers are very supportive of counselors. All staff members support one another and work together for the kids. I've noticed the school spirit and the community supporting one another. It's awesome to see everyone promoting school spirit," she says.

She enjoys going to school, as every day is different.

"I get to do it all, one-on-one, working in groups, teaching classes and working directly with kids and families," she says. "It's rewarding to see students using the support or resources given them and watching them become successful." ■



Lauren Hedlund is passionate about helping students be successful in her role as a counselor.

## BREAKING down retirement barriers

What's keeping you from retirement? Are you wondering if you have enough money saved? Are you concerned about the cost of health care? Or perhaps inflation, stock market volatility and borrowing costs make you wonder if this is the right time. Coupling these concerns with the lack of a customized, written retirement plan can make these retirement barriers unbreakable.

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in Florida, or be near grandkids? Once you know how you want to spend your time, we can work on developing a plan to fund your retirement vision. Then we can take inventory of retirement income sources — don't forget about Social Security and pensions — to create a retirement income plan. It's not just the sum of these sources that can help answer your questions; it's developing a plan to spend them and do it in a way that lowers your tax bill.

The cost of health care can feel like a big barrier to retirement, but it can't be ignored. The process includes helping you elect Medicare, make sense of the supplement choices, and develop a plan to pay for long-term care if you need it. Then there is your legacy. If your will, trust or beneficiary designations are not up to date, this can be a barrier to leaving your wealth to loved ones or charities.

When we write this all out for people, we can show them how and why they have enough money to retire, taking the uncertainty out of the next 20 or 30 years of their life. Sometimes they learn that they need to make some changes before they can retire; it's hard to hear, but better to know now than 10 years into retirement.

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

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## COMMUNITY

### KIWANIS Seniors of the Month

Kiwanis Club of Polk City has named Caden McCoy and Jadyn Lillie Halupnick Seniors of the Month.

#### Caden McCoy

Caden says, "My favorite subject is psychology because the brain is the most interesting thing about the human body, and my second favorite subject is athletic weights because I like to lift heavy weights. I started speech last year because I wanted to try improv with my friend and fell in love with it. I also do acting in individual speech, and that is what inspired me to major in theater because I want to become an actor. My dream is to become a famous actor and make a lot of money and then donate it to various charities including cancer research, especially ALS and Melanoma."

Caden's parents are Tami Leonard and Patrick McCoy, and sibling is Luke Leonard McCoy. Caden is a member of the Spanish Honor Society.

"I have been in the gold honor roll for the entire time I have been at North Polk, and I have gone to State in Group and Individual Speech and earned state honors," Caden said.

"I have played soccer for the rec program since I was 4 years old. I have helped my community's Parks and Rec program since I was 4 because my mother created it and then worked for the program in the summer of 2019. I also worked at the Polk City Fareway for one and a half years.

#### Jadyn Lillie Halupnick

"I live in Polk City with my mom, Jen; dad, Chad; and siblings Cole, Jillian and Jacie. I participate in high school soccer, club soccer, dance team and studio dance. I also stay busy with Key Club, Student Council and church group. I enjoy being outside, reading and spending time with family and friends. Some of my favorite subjects in school include math and Spanish. I have received the honors of being inducted into the Spanish Honor Society and honor roll. I plan to attend Iowa State University to major in advertising and minor in finance," says Jadyn. ■



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## WELLNESS

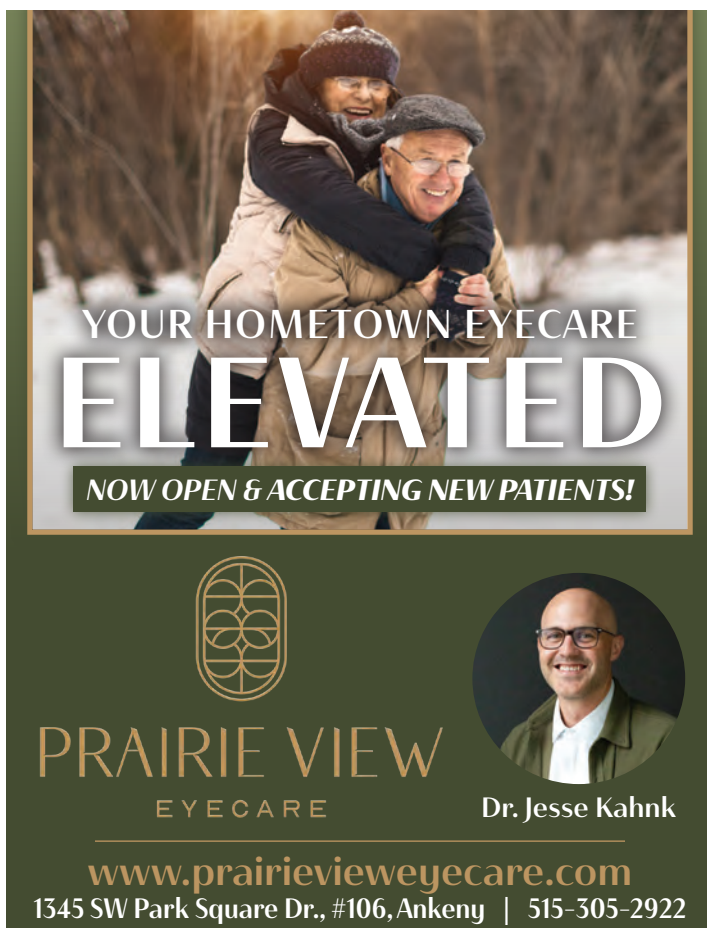
By Carissa Caldwell

# NEW YEAR, new you

Many of us come out of the holiday season a few pounds heavier. While we certainly had a jolly time, we sometimes still experience an unpleasant post-holiday blah. This holiday blah is brought to you by all the sugar in its many forms. This unfortunate equation of extra sugar intake plus family and holiday travel stress equals fat accumulation and muffin tops. This new unwanted "gift" is then followed by post-holiday fatigue and general lack of motivation. Excess weight can be attributed to many different factors. It can be frustrating for some who, despite eating well and exercising, continue to have difficulty losing weight. We offer services to boost and aid your body's natural mechanisms. Intramuscular injections are available and will help the body to target fat stores and utilize energy in your cells as well as support fat metabolism. These injections contain L-carnitine L-methionine, inositol and choline. Along with these nutrients, vitamin B-12 is also present in the injection. All, put together with a healthy lifestyle, will help speed up the weight-loss process. Additional supplements and IV drips can help with your weight loss and wellness goals, as well. ■



Information provided by Carissa Caldwell, BSN, RN, 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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## HEALTH

By Dr. Jesse Kahnk, OD

# RELIEF for dry eyes

I asked the Facebook subscribers of our office what topic they wanted to see my next article on, and "dry eyes" was the winner. This makes sense since we are in the middle of the cold and dry winter here. If you are feeling seasonal dryness in your skin, mouth and nose, then you also have dry eyes.

Dry eyes are more than just a mild complaint. It can cause blurred vision, increased glare, watery eyes, and even chronic eye pain and damage.

Your tears are made of three layers: the inner mucous layer, the middle and largest called the aqueous layer, and the outer lipid layer. This outer lipid layer is made by glands in the eyelids called meibomian glands. Our current understanding is that the primary reason for dryness is due to deficiencies in this outer layer, causing evaporation. Basically, moisture goes to where it's driest, and that's the environment right now.

So most of our treatments involve replacing the moisture we are losing (over-the-counter artificial tears, prescription eye drops) or stimulating meibomian gland production (warm compresses, in-office therapy). I usually take a stair-step approach to treatment, beginning with the simplest treatment first and then working up the ladder from there. ■



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

## BEFORE YOU GO

By Jan Shawver

### RESOLVE to care for future burial needs

"It made it so much easier for us..."

"Our loved one was so organized..."

"I am so glad they had everything taken care of..."

These are some of the comments we hear as we meet with families who have the difficult responsibility of burying a loved one. This daunting task is much easier on the family if that loved one has cared for their final arrangements long before they are needed.

How about you?

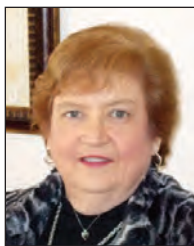
Will your family be able to make such comments when faced with making your final arrangements?

Do you want a casket burial or cremation? Public viewing and funeral service, a private graveside service, or no service at all? Military honors? Pastor/priest to officiate or an informal sharing of memories?

By pre-arranging, the choice is yours and takes the emotional and financial burden from your family.

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.



# Resolve

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## HEALTH

By Monica Meier

### TAKING care after the holidays

Now that the hustle and bustle of the holidays is over, January often hits people hard as we return to our normal routines. Some people have spent more time with their families since Thanksgiving than they do all year round and miss them. Others have spent equal amounts of time with their families and got caught up in the traditional arguments that happen year after year that make them start to wonder why they are still a part of these holiday traditions. It's also Iowa, and the inclement weather can keep people inside their homes more than they care to be. This can be hard on one's emotional/mental health if a person is used to getting out and being more social. Lastly, the bills start coming in. Gas money for trips, credit cards for gifts, and a stretched everyday budget can create buyer's remorse while creating memories. All these things combined can leave the average person feeling exhausted mentally/physically, so taking time to enjoy life is vital — taking a moment and sitting back with a cup of hot cocoa, watching it peacefully snow, playing a board game with the kids before they return to school, etc. Finding moments to enjoy life ensures that we are filling our own cups before we go back out into the world to fill others'. ■

Information provided by Monica Meier, PhD, MS, TLMHC, SS Therapy and Consulting, Ltd, 4725 Merle Hay Road, Suite 205, Des Moines, 515-528-8135, [www.sstherapyandconsulting.com](http://www.sstherapyandconsulting.com), [meier@sstherapyandconsulting.com](mailto:meier@sstherapyandconsulting.com)



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## POLK CITY Community Library news

# Join Us

### MASS TIMES

Saturday: 5pm  
Sunday: 9am and  
Evening Mass time: 5pm

### RECONCILIATION

Saturday 4pm

### ASSUMPTION BOOK CLUB

January 21, February 18, March 18 from 8:30am-10am

### PASTORAL COUNCIL APPRECIATION DINNER

Starting January 21 after 5pm Sunday Mass

### BAPTISMAL PREP CLASS

January 22 at 1pm  
*New parents or those that haven't taken the class within the past 3 years*

### ADULT FAITH STUDY GROUP ON "LECTIO EUCHARIST"

Starts the week of January 16th. Mondays at 8:30am or Wednesday's at 5pm & 7pm

### FAMILY CATECHESIS EVENT

February 19th Preparing for Lent after 9am Mass

### ASH WEDNESDAY MASS

February 22nd at 8am & 7pm

### STATIONS OF THE CROSS

All Fridays during Lent season starting at 5pm. Mass to follow.

### FISH FRY FRIDAY'S

Starts Friday, February 24 from 5:30-7pm dine-in or drive-thru. Free Will Donation.

### EVENING PRAYER & BENEDICTION

Sundays during Lent at 4:30pm

### "HAPPY HOURS"

Sunday evenings starting after 5pm Mass. This year's theme is "Do You Believe"

**Pickleball:** Now open on Tuesdays and Wednesdays at 9am. \$2 per day to play.



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• **Wednesday Book Club, "The Forest of Vanishing Stars" by Kristin Harmel**, Feb. 1, 7 p.m. A coming-of-age World War II story about a young woman who uses her knowledge of the wilderness to help Jewish refugees escape the Nazis.

• **Adult D.I.Y. Diamond Painted Heart Key Chains**, Thursday, Feb. 2, 6 p.m. Come craft with us and create a fun gift for a Valentine, too! Ages 17 and older. RSVP required.

• **Adult Crafternoon Sequin Heart Box**, Monday, Feb. 6, 1 p.m. Make a personalized Sequin Heart Box to use as a gift box for a Valentine. Ages 17 and older. RSVP required.

• **Stay Independent Lunch and Learn with Iowa State University Extension**, Thursday, Feb. 9, 12 p.m. Join us in the first of six of 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 required.

• **Monday Book Club, "Beautiful" by Danielle Steel**, Monday, Feb. 20, 2 p.m. A renowned supermodel's world is torn apart in an instant, sending her on an unexpected journey of discovery.

• **Adult Coloring**, Tuesday, Feb. 21, 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.

• **Baby and Me**, Thursday, Feb. 2, 10 a.m. Join us at the library for a bonding experience between you and your baby. Learn nursery rhymes and songs and hear board books that are specially designed with you and your baby in mind.

• **Play Lab**, Saturday, Feb. 4, 10 a.m. 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.

• **Music and Movement**, Thursday, Feb. 9, 10 a.m. Come shimmy and shake with your child. Dance and sing while building pre-reading skills with rhythm and rhyme.

• **Stuff-A-Pup Story Time**, for ages 12 and younger, Saturday, Feb. 11, 9 a.m. to 1 p.m. at Polk City United Methodist Church. Come for a puppy-themed story time and then move into the Pup Factory where you will stuff your very own puppy. This fun-filled program is from the Friends of the Library. Registration is required and opens Jan. 20 at 10 a.m.

• **Book Club (K-second grade)**, Tuesday, Feb. 14, 4 p.m. "Hugless Douglas and the Nature Walk" by David Melling. Pick up your copy of the book while supplies last. Read, then join us for some fun discussion, games, and/or crafts.

• **Messy Munchkins**, Thursday, Feb. 16, 10-10:45 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.

• **K-5th Comets Kids Club**, Monday, Feb. 20, 4-4:45 p.m. Food and fun, what beats that? Comets Kids Club will have a special themed snack and craft. Kids will love to eat and socialize with their peers. Registration is required and will open on Feb. 6. ■

## IMPORTANCE of loan originators and Realtors

There are so many benefits to having online home-buying resources — such as websites that list all homes for sale and online calculators that determine the loan amount you're likely to get approved for — to aid our home-buying process. However, being able to work with real, trusted experts in this process is more important than ever.

### Benefits of working with a trusted bank and loan originator

Working with a bank and mortgage loan originator you trust comes with a number of benefits:

- **Relationships.** Working with your bank's mortgage team gives you the ability to meet and discuss questions and concerns about your financial situation and how that will impact your home-buying process. The relationship you build here will also give you someone to reach out to down the road for a refinance or other relevant home equity products when you're ready for them.
- **Mortgage products and resources.** Mortgages aren't a one-size-fits-all product, so when we work with homebuyers, we like to show them at least three loan options. We can discuss which one best fits their situation and provide information and access to local grants and down-payment assistance programs.
- **Accuracy.** Your bank is the best source for finding accurate rates and fees involved with the mortgage you choose. Your loan originator will help you understand what information you'll need to gather in order to receive an accurate approval for your mortgage.
- **Expertise.** The mortgage team at your bank will help you understand the steps in the mortgage process and the dos and don'ts once you've applied for a mortgage, ensure a timely closing and guide you through a smooth transaction.

### Benefits of working with Realtors®

Speaking of working with professionals, I always recommend homebuyers work with a Realtor. There are many ways a professional Realtor, who is licensed by the National Association of Realtors, will enhance your search for the perfect new home. Some include:

- **Representation.** Realtors represent you throughout the home-buying process and put your best interests first.
- **Credibility.** Realtors commit to a code of ethics, have passed the necessary exams and have the resources to help you where needed.
- **Expertise.** Realtors live and breathe buying and selling homes, so they know how to best present your offer, negotiate prices, navigate the inspection process and successfully close on your new home.
- **Community.** When you work with a Realtor based in the area you're looking for a home, the Realtor will be familiar with the local community and can share information about zoning, school districts, neighborhoods, builders and more. ■

Visit [Education.BankersTrust.com](http://Education.BankersTrust.com) for more information on homeownership, financial calculators and more. Information shared from [www.education.bankerstrust.com](http://www.education.bankerstrust.com). Information provided by Mindy Selix, VP Construction Lender, NMLS ID#: 571223, 515-222-2017 (office), 515-491-1050 (mobile), [MSelix@BankersTrust.com](mailto:MSelix@BankersTrust.com); and Yvonne Silvers, VP Mortgage Loan Officer, NMLS ID#: 571224, 515-222-2005 (office), 515-490-4221 (mobile), [YSilvers@BankersTrust.com](mailto:YSilvers@BankersTrust.com). Bankers Trust Company, NMLS ID#:440379, 1925 N. Ankeny Blvd., Ankeny IA 50023.



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## RECIPE

# ACCOMPLISH health goals with better-for-you family meals

*(Family Features)* Setting out on a mission to eat healthier starts with creating goals and working to achieve them with those you love. To help make nutritious eating more manageable, call together your family and work with one another to create a menu everyone can enjoy while staying on track.

Connecting an array of recipes that all can agree on starts with versatile ingredients like dairy. Gathering at the table with your loved ones while enjoying delicious, nutritious recipes featuring yogurt, cheese and milk can nourish both body and soul.

For example, the key dairy ingredients in this recipe from Milk Means More provide essential nutrients for a healthy diet. The cheese varieties in feta roasted salmon and tomatoes provide vitamin B-12 for healthy brain and nerve cell development and are a good source of calcium and protein, which are important for building and maintaining healthy bones.

To find more nutritious meal ideas to fuel your family's health goals, visit [MilkMeansMore.org](http://MilkMeansMore.org). ■

## Feta roasted salmon and tomatoes

*Recipe courtesy of Marcia Stanley, MS, RDN, culinary dietitian, on behalf of Milk Means More*

**Prep time:** 15 minutes

**Cook time:** 15 minutes

**Servings:** 4

- Nonstick cooking spray
- 3 cups halved cherry tomatoes
- 2 teaspoons olive oil
- 1 teaspoon minced garlic
- 1/2 teaspoon dried oregano or dried dill weed
- 1/4 teaspoon salt
- 1/2 teaspoon coarsely ground black pepper, divided
- 1 1/2 pounds salmon or halibut fillets, cut into four serving-size pieces
- 1 cup (4 ounces) crumbled feta cheese

### DIRECTIONS

- Preheat oven to 425 F. Line 18-by-13-by-1-inch baking pan with foil. Lightly spray foil with nonstick cooking spray. Set aside.



- In medium bowl, toss tomatoes, olive oil, garlic, oregano or dill weed, salt and 1/4 teaspoon pepper.
- Place fish pieces, skin side down, on one side of prepared pan. Sprinkle with remaining pepper. Lightly press feta cheese on top of fish. Pour tomato mixture on other side of prepared pan. Bake, uncovered, 12-15 minutes, or until fish flakes easily with fork.
- Place salmon on serving plates. Spoon tomato mixture over top.

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## DO YOU have a financial New Year's resolution?

The Christmas tree has been put away, the decorations have all been boxed up, and the Pentatonix music has stopped playing in the stores. It is time to bring on the New Year. For many, this is a time to refresh and renew. And, for 41% of Americans, it is a time to set a resolution. These New Year's resolutions often revolve around getting in better shape, abstaining from some sort of habit, or resolving to improve in some way. Let me make a recommendation. Some of the greatest concerns shared by those we meet with between the ages of 55-70 are whether they are financially prepared for the transition we call retirement. Here are a few tips:



- **Put pride aside.** Sometimes people will say, "It's not very much" or "I should have started saving earlier." The fact is it is all relative. Like with birthdays, it is just a number. Don't be ashamed or afraid to sit down with a financial advisor. Many times, you learn that you are in better shape than they thought you were.

- **Educate yourself.** This year's New Year's resolution should include a mindset to educate yourself. The world of taxes and financial positioning is constantly changing. Maybe it is a good time to attend a financial education seminar or schedule a second opinion meeting with a financial advisor.

- **Put together a plan.** Do you remember, as a kid, you would play the pencil and paper game "Connect the dots?" In its simplest state, this is a game of learning to put together a plan. You need to know where to start, you need to know where to move your pencil to next, and you need to know where to finish. Sitting down with an advisor will help you connect those dots and ultimately help to recognize where the finish point is.

- **Don't lose sight of your goals.** Very few things nowadays are "set it and forget it," especially the complexity of financial and retirement planning. Like any goal, whether it be to run a marathon or to purchase your dream home, we often lose sight when life throws us curveballs. Set some check points this year to revisit, reevaluate and refresh your planning for these goals.

The statistics say that fewer than 20% of New Year's resolutions are kept longer than nine months. Life is filled with great choices and bad decisions. As a young child, I can remember a coach of mine telling me that I would learn more from a loss than I would from a win. Here's your opportunity to get things heading in the right direction. As you are evaluating your current and future financial goals this year, let us know if we can be of any assistance. Have a great 2023. ■

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

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**Cheers to a New Year!**

May you have a happy, prosperous and healthy new year!



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# CLUB brings book lovers together

PC Mom's Book Club grows.

The PC Mom's Book Club was created by Jordan Poen after she posted on the Polk City Mom's Facebook group asking if anyone would be interested in forming a book club.

Her original idea was to meet monthly to discuss books and get to know other moms in the area. Several others responded that they'd love to be a part of the group, and it grew from there.

The first official meeting was held on July 27, 2021, at Miller Park.

"We've changed our meeting locations a few times but have ended up staying with Fenders Brewing," explains Ruth Toomer, one of the group's administrators. "It's a comfortable space where we can relax and support a local business."

She shares that 56 members are currently part of the PC Mom's Book Club Facebook group but, on average, about 10 or so attend the monthly meetings, typically held on the first Wednesday of the month.

The books read by the group are always suggestions from a member.

"Sometimes, we'll have multiple books suggested, so we post a poll on our Facebook group page," Toomer says.

The book club's first read was "The

Invisible Life of Addie LaRue" by V.E. Schwab. Since then, they've discussed a variety of genres, from historical fiction to romance to thrillers and autobiographies. One month, they also took a group excursion to watch the film adaptation of "Where the Crawdads Sing."

"Some of the best experiences I've had due to this group are getting to know some other amazing women from Polk City," Toomer says. "Without this group, I would never have had that opportunity. Additionally, I have read some wonderful books which I likely wouldn't have picked out on my own. Attending book club is something I look forward to every month."

Moving forward, the book club plans to continue meeting monthly and discussing books.

"One of my personal goals, though, would be to see the group grow," Toomer says. "I'd love to see 20-plus women attending regularly."

She also encourages people to not let the fear of not finishing the book keep them from attending.

"We average a 50% completion rate," Toomer says. "Some of us almost always complete the book. Some of us rarely do. There's no judgment. Oftentimes, we spend only a few minutes discussing the book and



Ruth Toomer says the PC Mom's Book Club enjoys meeting monthly — and it's OK if attendees don't finish the book.

the rest of the time is catching up and enjoying time away from the hustle and bustle of work and home."

Anyone interested in joining the group can do so through the PC Mom's Book Club Facebook group or simply attend a meeting. ■

## NEWS BRIEF

# SHAWN P. WHITE Sportsmanship Award

North Polk Wrestling presents an annual sportsmanship award in honor of a great friend of the program, Shawn White, who lost his life in 2010. The 2022-2023 recipient is long-time North Polk coach, Jerry Walker.

Shawn was a father and a fan who embodied what sportsmanship looks like. Shawn understood that high school athletics should be all about the process of who you are becoming rather than the awards you are achieving.

The plaque reads, "Expressing aspiration that a sport be enjoyed for its own sake, with consideration for fairness, ethics, respect for one's opponent, and a sense of fellowship with one's competitors."

"This award is given annually to the North Polk Wrestling fan who best exhibits the example set by our role model Shawn P. White." ■



Kathleen Baumgarn (Shawn's sister), 2020 Shawn White Sportsmanship Award Winner Jerry Walker, Chris Silver (North Polk Wrestling coach), Shawn White (Shawn's grandson), and Bob White (Shawn's son) were present Jan. 5 for the award presentation.

# A GIVING group of women

Polk City Women gives back to the community.



Members of Polk City Women present a donation to the Comet Cupboard.

After three years as co-president of the Polk City Women group, Jessica Faue's term concluded Dec. 31, 2022.

But that doesn't mean the Polk City resident is ceasing her involvement. She's staying in the organization she enjoys and has devoted so much of her time to.

When Faue and her husband, Nathan, and their children, Everest and Edison, moved to Polk City five years ago, she was looking to get involved in the community and get the lay of the land. She saw a pamphlet from Polk City Women and decided to give it a shot.

Years and a few dozen new friends and business associates later, she's glad she did. The group has been one of the city's many bright spots throughout its existence, helping bring women together while raising funds for various local causes.

One of the group's fundraising efforts is its annual gift-wrapping event in December. In exchange for a freewill donation, members make sure presents are merrily wrapped. The group also gives a \$500 scholarship to a graduating senior each year and holds a bake sale at the city's Four Seasons Festival.

There are 30 members in the group who pay the annual \$20 membership dues, Faue says. The group meets once a month on the first Tuesday for one hour.

"It's kind of what you make it and what you want to get involved in, though," Faue says. "As a member, you can come into it and just listen and meet other women. We've definitely made an effort to try to make it so members can meet and mingle with each other more. We took a poll on why people joined, and everyone said it was to meet other women in the community. So we've tried really hard to connect each other, open up and talk and find common ground."

Anyone who is interested in possibly joining is welcome to come and see what the group is about, says Faue, the owner of Jayinary, a custom mural-painting business in Polk City.

"Come see what we have to offer," she says.

For more information, visit [www.facebook.com/polkcitYWomen](http://www.facebook.com/polkcitYWomen). ■



Jessica Faue has concluded her three years as co-president of the Polk City Women.



Polk City Women members enjoy their annual holiday party.

# YES!

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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.

### Student art on display

North Polk: 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.

### 'An Evening With Dionne Warwick'

Saturday, Jan. 21 at 8 p.m.  
Hoyt Sherman Place, 1501 Woodland Ave., Des Moines

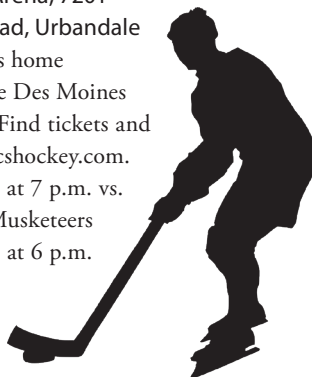
Spend your Saturday evening with the legendary Dionne Warwick, six-time Grammy award-winner known for hits such as "Don't Make Me Over," "Walk on By" and "Say a Little Prayer." Jan. 21 also marks the 100th anniversary celebration of Hoyt Sherman Place. Reserved seating is \$75, \$99, \$125, \$140 or \$250. Highest-tiered tickets include champagne and chocolate service. Learn more at [hoyshtsherman.org](http://hoyshtsherman.org).

### Des Moines Buccaneers

Buccaneer Arena, 7201 Hickman Road, Urbandale

This month's home games for the Des Moines Buccaneers. Find tickets and details at [bucshockey.com](http://bucshockey.com).

- Jan. 27 at 7 p.m. vs. Sioux City Musketeers
- Jan. 28 at 6 p.m. vs. Lincoln Stars



### Iowa Wild

Wells Fargo Arena, 233 Center St., Des Moines  
This month's home games for Iowa's AHL team. More information at [iowawild.com](http://iowawild.com).

- Jan. 20 at 7 p.m. vs. Milwaukee Admirals
- Jan. 21 at noon vs. Milwaukee Admirals
- Jan. 24 at 7 p.m. vs. Rockford IceHogs
- Jan. 26 at 7 p.m. vs. Coachella Valley Firebirds

Firebirds

- Jan. 28 at 6 p.m. vs. Coachella Valley Firebirds

### Za-Ga-Zig Shrine Circus

Friday - Sunday, Jan. 27-29  
Jacobson Exhibition Center, 3000 E. Grand Ave., Des Moines

The Za-Ga-Zig Shrine Circus will feature The Royal Hanneford Circus. Schedule is 7 p.m. Friday; 9:30 a.m., 2:30 p.m. and 7 p.m. Saturday; and noon and 5 p.m. Sunday. To learn more about Za-Ga-Zig, go to [zagazigshrine.org](http://zagazigshrine.org). For event information and tickets, visit [iowastatefairgrounds.org/event-calendar/za-ga-zig-shrine-circus](http://iowastatefairgrounds.org/event-calendar/za-ga-zig-shrine-circus).



### Fire & Ice

Saturday, Jan. 21 from 1-4 p.m.

Historic Valley Junction, West Des Moines

Warm up this winter during CITYVIEW's legendary hockey-themed

pub crawl. Receive 10 drink tickets to sample some of the best winter cocktails from establishments in the Valley Junction area, including The Hall, Foundry Distilling Co., The Tavern, Fox Brewing Co., G Mig's 5th Street Pub, Champion's Hideaway and more. Tickets \$20 in advance at [fire-and-ice.dmcityview.com](http://fire-and-ice.dmcityview.com) or \$30 at the door.



## NEWS BRIEF

# HOME STATE BANK breaks ground

Home State Bank in Jefferson announced its expansion with a new location opening in Polk City in late 2023.

On Oct. 27, Home State Bank President Bob Allen, CEO Sid Jones, Market President Eric Hockenberry, and owners Liz Garst and Jennifer Garst held a groundbreaking ceremony at 101 East Bridge Road in Polk City to kick off the construction of their second location. Currently, Home State Bank has a temporary office in Ankeny serving clients in and around

the Des Moines metro.

"Over the last decade, we have been growing and expanding our relationships in the Polk County area, hoping to find a location someday to build and better serve that market. We were very excited to find the location we did in Polk City and for us to find the right people to serve in that market," said Allen.

"Since 1934, Home State Bank has been a staple for community banking in Greene County. We are excited to expand into Polk

City and bring our community banking experience to the market. We look forward to growing with and supporting Polk City and the North Polk School District, said Hockenberry.

Home State Bank is expected to open this new location in late 2023, with services in commercial real estate, construction development, personal checking and savings, home mortgage, agricultural lending, land management, small business accounts and more. ■

## EVENTS IN THE AREA

Be sure to check for cancellations.

### More area events

- **Jan. 27-28:** Indulge - A Wine, Cheese and Chocolate Affair, 6-9 p.m. at West End Architectural Salvage; facebook.com/IndulgeDSM
- **Jan. 31:** "Secret Life of Bears" at 7:30 p.m. Des Moines Civic Center; dmpa.org
- **Jan. 31 - Feb. 2:** Iowa Ag Expo at Iowa Events Center; iowaagexpo.com
- **Jan. 31 - Feb. 5:** "Forbidden Broadway: The Next Generation" at Temple Theater; dmpa.org
- **Feb. 1-28:** Explore Visual Black History at Forest Avenue Library; dmpl.org/events
- **Feb. 3-4:** I'll Make Me a World in Iowa, an African American Festival. Details TBA at worldiniowa.org
- **Feb. 9:** Drew Lynch stand-up comedy at 7:30 p.m. at Hoyt Sherman Place; hoyts Sherman.org
- **Feb. 10:** Mixology: Paleontology Party for adults 21 and older. 6-9 p.m. at the Science Center of Iowa; sciowa.org
- **Feb. 10-11:** Winter Blues Fest at Des Moines Marriott Downtown; cibs.org
- **Feb. 10-11:** Comedy XPeriment improv at the Stoner Theater; dmpa.org
- **Feb. 10-12:** Jurassic Quest for dino enthusiasts at Hy-Vee Hall; jurassicquest.com

To submit calendar items for consideration, send to tammy@iowalivingmagazines.com

## CONCERTS

### DES MOINES SYMPHONY

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

- Jan. 27-28: "Harry Potter and the Goblet of Fire" in Concert

### HOYT SHERMAN PLACE

1501 Woodland Ave., Des Moines • hoyts Sherman.org

- Jan. 21: Dionne Warwick
- Feb. 13: Bruce Cockburn

### TEMPLE THEATRE

1011 Locust St., Des Moines • dmpa.org

- Feb. 26: Larry McCray

### WELLS FARGO ARENA

223 Center St., Des Moines • iowaeventscenter.com

- Feb. 10: Winter Jam 2023 headlined by We the Kingdom and Jeremy Camp

### XBK LIVE

1159 24th St., Des Moines • xbklive.com

- Jan. 21: King Pari
- Jan. 25: DSM Soundcheck
- Jan. 28: King Bartlett & The Royal Band



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\*Annual Percentage Yield.  
The stated APY is accurate as of 12/23/22. Minimum deposit to open is \$10,000. Penalty for early withdrawal. Certain restrictions may apply.

## FINANCE

By Kelsey Hughes

# FINANCIAL Wellness Month

January is Financial Wellness Month, and, as we all continue to navigate the health and wealth crises brought about by COVID, it couldn't come at a better time. Observed throughout this month, Financial Wellness Month was created to remind us to pay close attention to our financial wellbeing. After the hustle and bustle of the holiday season, it's a time to slow down and think about preparing our finances for the new year.



If you aren't quite sure where to begin in observing your financial wellness, we have a few ideas to help you start:

### Create your financial plan.

First, write down your fixed expenditures as well as your flexible spending. Then, calculate your projected earnings. Also write your planned savings and investments. This will give you a good outlook on your finances for the year.

### Create your budget.

Hopefully you're already acquainted with establishing a budget. Failing to budget or poor planning can result in major financial issues. Living within your means will help reduce debts and promote better saving.

### Review your credit report.

Your credit score directly affects the loans you are eligible to get. It depicts your creditworthiness, and the higher your credit score, the more likely you are to be approved for a loan. We suggest reviewing your credit report once a year at [annualcreditreport.com](http://annualcreditreport.com).

### So why do we think Financial Wellness Month is important?

First, it helps us budget better. When we are forced to prioritize our financial health, we face all our financial issues and, therefore, should plan and budget better. Financial problems can be a major cause of anxiety, and this month should help us recognize and understand problems we can salvage and moves us in the right direction. Observing this month can also help reduce anxiety and encourage financial stability. When we face our financial challenges head-on, we are encouraged to get things in order and work toward financial stability. ■

Information provided by Kelsey Hughes, marketing officer, Raccoon Valley Bank, Adel, Dallas Center, Grimes and Perry, 515-465-3521. At Raccoon Valley Bank, we're committed to your financial wellbeing with the products and services that can help you make the most of what you earn. Want to know more about loans, accounts, investment vehicles and more? We encourage you to visit our website at [RaccoonValleyBank.com](http://RaccoonValleyBank.com) or call us at 515-465-3521 to speak with a banker.

## THE YEAR for savings

Looking for new ways to save this new year? Saving money is usually on most people's resolution list, but sometimes this is a tough goal to achieve. Start simple and make some changes at home by looking at how your HVAC system is affecting your energy bills.

Your HVAC system is the highest energy consumption appliance in your entire home, and because your energy bill is a huge portion of your monthly bills, it's important to know how to save as much as possible.

Know the efficiency of your equipment — air conditioner, furnace, heat pump, etc. The higher the efficiency, the less energy is needed to run the equipment. Older HVAC systems have poor efficiency ratings which is why you should compare that to a newer, more efficient system. New systems can have an AFUE of 95%. The long-term savings can be shocking.

What is out of sight is out of mind, but don't assume that your HVAC system is running at peak performance. As it ages, it naturally becomes less efficient. Ensure that your HVAC system is performing as it should, otherwise, this, too, can affect the amount of energy that is needed and increase your bills. Poor performing equipment can result in continuous on and off cycling and a system that is struggling to maintain your home's temperature. Regular annual maintenance is a must on your car just as much as it is for your HVAC system. Routine maintenance helps ensure that your equipment is running at peak performance and can possibly save you from costly repairs and breakdowns in the future.

Another place to check is your ductwork, doors and windows. All are notorious for leaks and can make it impossible to maintain that desired comfortable temperature in your home. Simple DIY strategies such as caulking and weather strips can fix some leaks, while others require a professional. You can go a step further and have an energy audit performed. The specialized equipment that is used in these tests will be able to pinpoint the leaks in your home.

Gradual increases on your energy bill are to be expected, but big increases are not and are an indication that something is wrong. Go into this new year with savings in mind. Just by implementing one of these energy savings tips on your New Year's resolution list will promote monthly savings. ■

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



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# WRESTLING Match

North Polk hosted Carroll and Ballard wrestlers on Jan. 5.



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Megan Goughnour, Elise Benton and Maggie Doll



Aiden Bralčin



Charlie Boelman



Cole Halupnick



Drew Reed



Dylan Ireland



Reece Wrage



Jacob Moeckly



Luke Engebretson



Nick Plautz

OUT & ABOUT

# CHAMBER Lunch

The Polk City Chamber of Commerce hosted the monthly Chamber lunch at Luana Savings Bank on Jan. 11.



Nate Reising, Colin Chrouser and Autumn Chrouser



Jamie Dobson and Missy Reaman



Abby Bogaards and Brandon Converse



Madison Rollefson and Sara Wilson



Shawn Comer and Jeremy Siepker



Logan Albaugh and Jason Madison



Steve Karsjen and Eric Hockenberry



Kristin Christensen and Jon Johnson



Mayra Worley and Susie Sheldahl



Mike Slatterly and Charlotte Loter

# CLASSIFIEDS

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## MISCELLANEOUS

Gun and Knife Show. Grand River Center, 500 Bell St., Dubuque IA. January 21 & 22; Sat. 9-5; Sun. 9-3; Over 200 vendor tables!! www.pcshows.net or call Mark 309-371-3593. (mcn)

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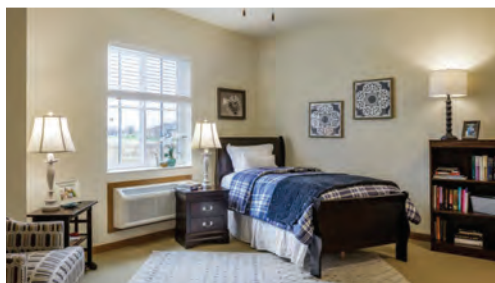
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