

NORTH POLK

JULY 2022

Living

MAGAZINE

Getting

TOGETHER

Residents share how
they build community
through gatherings

Meet Kellie Shoning

EDUCATION

Tuna romesco salad board

RECIPE

Outdoor amenities are a big draw for Troyer family

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WELCOME

GATHER around

Getting to know your neighbors isn't always an easy task. Some people simply want privacy and don't care to mingle much. That's certainly fine, as not everyone is a social butterfly. Others aggressively seek out new friends, especially those with whom they have things in common, which often deals with children being the same age.

Each time we moved, Jolene would seek out homes with playsets in the backyards and go up to the door and introduce herself and our toddler kids. A plate of chocolate chip cookies usually helped, too. It worked for her, and that bit of reaching out created lifelong friendships for us.

Admittedly, this is easier to do in the summer months. During the cold Midwest winters, most people tend to stay indoors where it's warm. But when the warm months arrive, residents start to come alive, much like a butterfly in a cocoon.

In generations past, homes had front porches where friends and family would gather. As the years passed, homeowners sought more privacy and preferred gathering on decks in their backyards. In recent years, as you may have noticed, the trend seems to be moving back to the front yards — or at least the driveways.

We found that one of the better ways to get to know our neighbors was circling the bag chairs around a fire pit in our driveway with a cold drink in our hands. And the s'mores helped, too. While the kids played hide and seek, we adults solved the world's problems — or at least the ones in our neighborhood. From there, we found reasons to gather for potluck dinners, football games and, more often than not, just impromptu get-togethers. The fire pit may not be legal in your community, but the conversation certainly is, and that's what's most important.

So if are not already doing so, invite the neighbors over to your driveway and host a little get-together. If you need some ideas on how to do this or get involved in other gatherings, check out our feature story this month.

Thanks for reading. ■



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A large group of people, mostly seniors, are gathered outdoors for a BBQ. They are seated at tables with red tablecloths and folding chairs. In the background, a white pickup truck with 'SHERIFF' written on the side is parked. The setting appears to be a paved area next to a building with brown and white siding. The overall atmosphere is social and community-oriented.

FEATURE

Getting **TOGETHER**

**Residents share how
they build community
through gatherings**

By Jackie Wilson

The recent COVID-19 pandemic has had an interesting effect on our social ties. The word “neighbor” has taken on a new meaning as we recognize the importance of authentic social interaction with those who are closest and most accessible to us. Engaging with those neighbors (from a safe distance) was a way to continue to have interaction with those outside our family during the stressful time of a global pandemic. Driveways became gathering places, with lawn chairs six feet apart; people’s news and conversations became precious when the walls of our homes began to close in. As a result, the resurgence of the front porch, driveway or lawn as a “place to meet and greet” is back in the fabric of American life.

The city of Alleman began putting on a BBQ bash as a way for new neighbors to connect with one another.

FEATURE

Elkhart welcomes newcomers

In a small town, many people know each other from generations of living in the same area. Yet, when a new development is built in town, newbies might not know a soul.

In Elkhart, Ben Nerem is one of those folks who strives to welcome newcomers to the town. Nerem, along with his family, moved to Elkhart seven years ago. As he was from a small town, Madrid, he wanted his kids to experience small-town living as well. He and his wife, Britnie, chose Elkhart for the North Polk School District, which he feels excels at academics and athletics.

A few years ago, he and his neighbors provided a neighborhood get-together for a July 4th party. The party starts ahead of the holiday so new people can meet each other.

"We invite neighbors for an ice breaker, starting the day before," he explains. "We have a group who goes golfing. It's great to have people meet each other."

On July 4th, neighbors Colten Fors and Nerem both smoke meat for the group. Other neighborhood men offer fireworks, suggest

activities, and provide food and beverages.

"Our wives help execute the plans and food," he says.

A bounce house, water slides and kids' activities are rounded out with fireworks at night.

"It's open to anyone and everyone. Anyone in Elkhart is more than welcome to come," he says.

In addition to the Independence Day parties, the group gets together on other holidays or to watch sporting events together. During the pandemic, Nerem says the restrictions brought neighbors out more, but they still social distanced.

"It forced us to all stay in one area, but it brought us closer. Everything was closed all around us. Who else did we have to fall back on?" he says. "It made it apparent as to how important it is to have good neighbors."

He says neighbors are willing to help each other out with home repairs, providing resources or assistance. They also try to use and promote local services.



Ben and Britnie Nerem, along with their kids, Averee, Jameson and Eleanor (and dog Bella), help organize neighborhood get-togethers in Elkhart.

"We're good at networking with each other," Nerem says. "When a neighbor needs something, we can rally behind them and try to help out. We have someone to lean on."

Nerem says small-town friendliness is

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FEATURE

important.

"I'll go on a walk and not get far. I keep stopping and having a conversation with everyone," he says.

Having trust in an inviting community offers an ideal place to raise a family.

"I like the idea of a community coming together and becoming a family. It's true — it really takes a village to raise a family," he says. "With wonderful neighbors, they are more like family and not a neighborhood. Other than family, you spend the most time at home. Neighbors help escape the stress of work and make everything better."

Pine Ridge gatherings

Births. Deaths. Celebrations. The neighbors living at Pine Ridge development in Polk City experience life's occasions. Whatever comes along, they take care of one another.

That's why Chrissy Bristle, her husband, Ryan, and kids, Brooks and Brynn, cherish their Polk City neighborhood. Chrissy Bristle happily emphasizes that it's her neighbors

who make up the friendly clan — not just her family.

The Bristles moved to Polk City in 2011. The family quickly learned how "awesome" the town was, says Bristle. The Pine Ridge area added a social media page for updates, news and notices of gatherings. Over the years, various groups of neighbors gather together for festivities.

During the Four Seasons Festival, neighbors roast a full hog, with activities for all ages. One neighbor hosts a Halloween party and tells ghost stories. Another family hosts a last-day-of-school party and serves root beer floats. Another gathering is a Kentucky Derby party. In the past, the adults have rented a bus, dressed up in Derby gear and gone to Prairie Meadows for a race watch party.

Many groups organize a variety of activities for all ages.

"Polk City has a great bond between everyone. People connect and serve in so many different ways," Bristle says.

She appreciates her neighbors' assistance and



Colten Fors and Ben Nerem smoke meat for their Elkhart neighbors over the July 4th holiday.

concern when Ryan was diagnosed with colon cancer.

"Neighbors made meals and gave him a recliner. When we came home from the

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FEATURE



Residents dress in Kentucky Derby gear for a neighborhood party in Polk City.

hospital, the house was clean and laundry was done,” she says. “Sure, we do a lot of fun stuff, but underneath it all, we’ve made a bond. You can’t always find that.”

When Chrissy Bristle went into labor and had to go to the hospital, her next-door neighbor came over at 3 a.m. to watch her other

child. When baby daughter Brynn was born during the pandemic, she said it was strange to not have guests over to see the new baby.

“My neighbors gave me a Zoom baby shower instead,” she says.

Chrissy says the pandemic was a tough time for all. Most people respected the social

distance guidelines.

“It hindered gatherings, and it was an odd time. People had different viewpoints on it. Yet, in a certain way, the bonds of friendship became stronger,” she reflects.

As some neighbors have moved in and out over the years, the Bristles have remained due

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to the shared connections with other kids and families.

“We’ve talked about how some want to move. Our neighbors are the big reason we stay. It’s our social life. How can you leave that? It’s a big deal. I’ve lived in cities where you don’t even talk to your neighbors,” she says.

Bristle says that Polk City has a lot of good people who are talented and dedicated to serving the town.

“The beautiful thing is you don’t even need to ask for help. People just do it. Polk City feels like one large neighborhood,” she says.

Alleman BBQ bash

When neighbors in Alleman planned a street party and approached the City to block off the street more than five years ago, they invited folks who lived around the area. The town of Alleman is small — with 650 people — and nearly everyone is considered a neighbor.

The City of Alleman took notice at the street party and offered to host a city-wide picnic, calling it the BBQ Bash. It’s put on by the parks and recreation department and the City of Alleman. The BBQ Bash is held at the City Hall, where they provide grilled burgers and brats. People bring their own desserts and drinks. This year’s bash takes place on July 23.

Alleman City Council member Carmella Jones says the picnic offers an occasion to meet new people.

“It’s a chance to network and meet new neighbors. If someone is new in the community, we try to invite them and their families to come,” she says.

In addition, all the city council members and the mayor are on hand to greet new residents.

“We want people to know who we are, to ask questions about the town and meet the mayor. It’s not a political thing. We live here, too, and want to get to know new families,” explains Jones.

Jones says a small residential community is important to help connect others.

“We’re such a small community and want to provide an opportunity to mingle and meet everybody,” she says.

Jazz concert

With only one church in the town of Alleman, the Salem United Church of Christ is committed to offering a welcoming congregation. One way the church does that is by providing a jazz concert for the congregation and all their neighbors on July 30.

The tradition started when pastor Scott Valentine brought a jazz ensemble to take part in the church service. They wanted to hold the event again the following year, but the jazz musicians weren’t available on a Sunday. Instead, they held the concert on a Saturday night and offered it outdoors on the church lawn. They invited nonmembers of the congregation.

“People outside the church really enjoyed it,” Valentine says.

The concert has expanded and the church will have food trucks and children’s activities. The streets are blocked off and everyone is invited. Valentine says the open setting is essential for a growing community.

“The church and the community go together. Often we think of a church as just a building. It also means community. Being an open, loving congregation is compatible to being neighborly. There’s such a wonderful opportunity to provide good fellowship and community and serve the greater good,” he says. ■

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discussions with other men from around the area.

• **Wednesday Book Club**, Aug. 3, 7 p.m., "Girls with Bright Futures"
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• **Book Club (grades K-2)**, Tuesday, Aug. 9, 4 p.m., "Extra Yarn"
by Drew Mac Barnett. Pick up your copy of the book while supplies last.
Read, then join us at the library for some fun discussion.

• **Monday Book Club Author Visit**, Monday, Aug. 15, 2 p.m.,
"Pretty Girls Dancing" by Kylie Brant. Join us as local author Kylie Brant
talks about her book. Years ago, in the town of Saxon Falls, young Kelsey
Willard disappeared and was presumed dead. Now another teenage girl
has gone missing, ripping open old wounds for the Willards.

• **Book Club (grades 3-5)**, Tuesday, Aug. 16, 4 p.m., "Flor and
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• **Adult Coloring**, Tuesday, Aug. 16, 5 p.m. Join us for a relaxing
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• **WooHoo BooHoo Celebration**, Tuesday, Aug. 23, 8:15 a.m. It's
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FACE the financial storm head on

The first half of 2022 has been a financial storm. Inflation hit a 40-year high, interest rates are rising, and the S&P 500 declined 20% through mid-June — the steepest start to any year since 1939. There are things you can do right now to help your retirement savings weather the storm.



Take your 401(k), for example. We often talk to the families and individuals we work with about rebalancing their 401(k). When the market is down, stocks are on sale. Depending on your retirement date and your other retirement savings, this may be the time to put more into the stock market and less in bonds. We are also talking about new contributions to 401(k)s or other employer-sponsored plans. Now may be a time to dedicate those new contributions to equities, allowing you to take more risk with a smaller part of your portfolio. Also, look at how many shares you own, not the value of those shares. If you can ride out this storm, the more shares you buy on sale, the more you can enjoy the sunny days when the market goes up again. Like any retirement decision, these moves must help you achieve your goals, and you must understand and feel comfortable with the risk you are

taking.

You can make other strategic moves that don't have anything to do with the stock market. Developing a long-term tax plan is one of them. Having three buckets of money: taxable, non-taxable and tax-deferred allows you to draw income from these buckets in a way that can decrease your tax burden. A long-term tax plan could also include paying more taxes one year to pay fewer taxes later, as in the case of a Roth conversion. A Roth conversion involves transferring funds from a traditional IRA or 401(k) into a Roth account. The year you make the conversion, you pay income tax on the amount transferred over, but you never pay taxes on that money again if it's a qualified withdrawal. Inside the Roth account, you can buy stocks, and if the market is down, you buy them at a lower rate. Then you can ride the market volatility back up and do so in a tax-free account.

Some may say sit back and wait it out when a storm is brewing, but I disagree. Face the storm head-on by developing a plan for your retirement savings so you can take control of your money and your retirement vision.

Source: Krauskopf, Lewis (May 11, 2022) Explainer: Why the U.S. Stock Market is Tumbling in 2022. Reuters.com

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

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4 WAYS men can protect their heart

Heart disease impacts men differently than women, with males more likely to develop heart disease earlier, leading to a greater risk of heart attacks earlier in life.



Heart disease is the leading cause of death for men in the United States, causing about one in four male deaths. Here are four ways for men to protect and heal their hearts.

1. Know your risk factors

While there are certain things we can't control about our health, like the genetics we are born with, understanding our risk factors is the key to preventing heart disease. In general, men live not only shorter, but sicker, lives than women. They're more likely to have high blood pressure and diabetes, two conditions that are directly linked to cardiovascular disease and increase your risk for a heart attack or stroke.

Men also do not have the natural estrogen

levels that help protect women in younger years. Other risk factors include: age, family history, smoking, cholesterol, obesity, diabetes and sedentary lifestyle.

2. Make sustainable lifestyle changes

One of the main risk factors for heart disease is smoking. Smoking contributes to plaque formation in the arteries, which may lead to a heart attack or stroke. Men are far more likely than women to be smokers, and this impacts their likelihood for developing heart disease. Small lifestyle changes that can be made today include:

- Cutting down on red and processed meat
- Drinking less alcohol
- Engaging in aerobic/cardio exercises
- Scheduling your annual checkup

3. Reduce and manage stress

Stress sends your body, specifically your autonomic nervous system, into a state of "fight or flight." It is one of the most underrated heart risk factors. Continuous stress releases an excess

of hormones like adrenaline and cortisol, which can damage the body over time and, in extreme cases, cause sudden cardiac death. Set aside small periods of time throughout the day and week for rest and relaxation.

Reducing and managing stress also improves your mental health and sleep.

4. Don't ignore ED

Erectile dysfunction (ED) is a symptom of an underlying disorder and can be a warning sign of current or future heart problems. Inform your health care provider if you have symptoms of erectile dysfunction so you can be screened for the presence of heart disease.

The bottom line: Ignoring ED is dangerous and can put your health and well-being at risk. ■

Information provided by Eric Martin, MD, board-certified cardiologist specializing in prevention and wellness at MercyOne Iowa Heart Center, 5880 University Ave., West Des Moines, 515-633-3600, IowaHeart.com

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BEFORE YOU GO

By Jan Shawver

PLAN ahead, pay ahead

A phrase I often hear is, "It is expensive to die!" Unfortunately, I must agree.

Some of the expenses the family must face at the time of death include: funeral home services; burial plot, mausoleum or niche; vault; casket; opening/closing of burial space; transportation of body; house of worship and clergy; flowers; and memorial/headstone.



Most funeral homes and cemeteries offer pre-planning programs which will allow you to pay for your funeral/burial needs in advance, often locking in current prices for future needs. Specially trained advanced planning specialists will guide you through the process.

It is never fun or easy to think about death; however, it is much more difficult for the family when forced to make these difficult decisions — both emotional and financial — in the midst of grief. It is so much easier to discuss these topics in advance and make sure your wishes are carried out.

People are often skeptical, if not fearful, as they enter my office to make their pre-arrangements, but most leave saying, "That wasn't so bad" or "You made this easy!" Please consider completing your arrangements before they are needed — your family will appreciate it.

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.

HEALTH By Elijah Evans

PROVIDING support

Many people struggle with how to best provide support for their loved ones dealing with negative emotions. There are two major kinds of interpersonal support: instrumental support and emotional support. Instrumental support is helping people by doing something tangible for them, such as providing information or completing tasks on their behalf. Emotional support, on the other hand, is validating the emotions the person is going through — letting them know their reactions make sense to you given the circumstances — without trying to change the way they feel. It is very common for people to offer instrumental support as soon as they learn the people they care about are unhappy, especially since it feels like they are doing something concrete to be of assistance. This approach often backfires because trying to solve the problems causing negative emotions tends to imply the message that a person's negative emotions are unwelcome. If you find loved ones get upset with you when you're only trying to help, I suggest starting with providing emotional support and proceeding to instrumental support only if it is specifically requested. My guess is you'll find that, most of the time, people just want to feel heard and understood rather than have their problems solved. ■



Information provided by Elijah Evans, T-LMHC, SS Therapy and Consulting, Ltd., 4725 Merle Hay Road, Suite 205, Des Moines, 515-528-8135, evans@sstherapyandconsulting.com, www.sstherapyandconsulting.com.

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TIME to take stock



In July of 1996, I attended a movie in the theater. This would be the only movie that I have ever seen more than once in theater seats. Independence Day. A great flick, culminated by a fantastic and moving speech given by Bill Pullman. "...today we celebrate our Independence Day."

July also brings us to a mid-point in the year. This is a good time to take stock on the first half and do any planning for the second half. Let me get you started. How about start with a list?

A few years ago, I had the crazy and headache-resulting idea that I would like to know where all of our accounts were at. I think back to when I was a teenager and only had a checking and savings account. Initially, I didn't think this process would be too difficult. I made a list that would help me jog my memory. It included checking, savings, old and current 401(k)s, investments, insurance policies and even the places that we have debt or credit accounts. I then compared this list to what is listed on my credit report to find out there were more accounts open than I even realized. By the time the spreadsheet was completed, I had more than 200 accounts listed for my wife and I. A long way from the teenager Dan Rundahl simplicity. I wanted to start a list, not draft my memoirs. This exhausting project morphed into the alternative nature of why I performed this practice. As the primary finance person in our house, I take for granted that what is in my head of knowledge doesn't exist in a simple-to-understand form for those who may need to "take the baton" if I were gone.

There is an old saying: "Don't put all your eggs in one basket." I get the philosophy of the statement, but I never thought that I would personally find a way to create more than 200 Easter baskets to accounts that we have. And, as we work with our clients, we always aim to simplify their retirement plans and end-of-life estate-planning needs. Although this forced headache took us more than 25 years to create and a few weeks to track down, the end result has a purpose. This Fourth of July, as you are meeting with family and friends, catching a BBQ, and relaxing with a cold drink in hand, there are many things you will do ... and not do. Have the end-of-life discussion with your kids and grandkids is likely not one of them. I urge you to take stock in your halfway point of this year and get some of your life's accounts in order. The headache will ultimately be worth it.

As always, don't hesitate to reach out to a financial advisor for assistance with this or any of your other financial needs. ■

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.

MEET Kellie Shoning

"Lunch lady" offers fresh school food.

For kids to stay healthy and active during school, it's important to start with a belly full of nutritional food. That's where North Polk Schools cook Kellie Shoning comes in.

Shoning has been the head cook at West Elementary for three years. She started out as a dishwasher and worked her way up. She says she wanted to work in the school district because of the benefits and opportunity to work with kids.

Food for all the schools is made at the high school. The head cooks for each school transport the product to the other buildings and batch cook as the kids come through the line.

Shoning makes sure there is enough food and meals are nutritionally sound. A school food service director sets the guidelines, which is dictated by the government's set nutritional values.

A majority of school foods are made from scratch.

"We don't just take it out of the freezer to reheat. We offer so many fresh items — from oranges, pears, bananas, lettuce and more," she explains.

She says lunch menus have evolved over the years.

"I wish more parents would come and have lunch. They sometimes don't realize how many choices kids have. Parents can see a beautiful color and appealing spread we put out for the kids."

She encourages parents and grandparents to have lunch with their child or grandchild.

"Kids get so excited when parents come," she says.

The kitchen offers a five-week cycle for a menu. Due to supply chain issues, it can be tough to get the exact product. Favorite meals include chicken wraps, tacos, super nachos, pasta and, of course, pizza. The schools try to incorporate input from parents and kids.

When Shoning attended an Area Education Agency food service training, she learned that North Polk Schools serve a majority of their students.

"We serve 85% of the student body — it says a lot about our own department," she says.

She says she strives to make things perfect.

"Kids like structure, and we make sure everyone has the same amount of food. It's a labor of love. Every day those kids put a smile on your face. It's a joy when they tell me 'You're my favorite lunch lady.' There's a lot of pride in knowing this might be the best meal they have all day." ■



Kellie Shoning takes pride in the food service offerings in the school district and finds it rewarding to know students are getting a good meal.

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RECIPE

MEDITERRANEAN-inspired dinner parties made easy

(Family Features) Over the past two years, home chefs have had time to explore new recipes, ingredients and cooking techniques, which is why it is no surprise dinner parties are, at long last, a way to celebrate together in 2022. Now is the perfect time to share your newfound skills with family and friends.

It can be easy to get caught up in hosting duties, but few hosts want to spend all their time in the kitchen when they could be enjoying a great meal. Gail Simmons, food expert and TV personality, has tips and tricks you can bookmark to help turn your dinner party from good to great.

To host a fun and fresh Mediterranean-themed party this summer, decorate your table with blue and white patterned plates, delicate olive oil and vinegar bottles, cutting boards and fresh ingredients such as lemons and greenery instead of traditional centerpieces. When paired with a flavorful seafood recipe, like this tuna romesco salad board, your guests will feel like they're enjoying the Mediterranean all summer long.

For more dinner party inspiration, visit GenovaSeafood.com. ■

Tuna romesco salad board

Recipe courtesy of Gail Simmons on behalf of Genova Tuna
Servings: 4-6

ROMESCO:

- 3 large Roma tomatoes
- 1 roasted red pepper, skin removed and seeded (or from jar), coarsely chopped
- 1/3 cup roasted salted almonds
- 1 garlic clove, chopped
- 2 tablespoons sherry vinegar
- 1/4 teaspoon sweet smoked paprika
- 1/4 teaspoon red pepper flakes (optional)
- 1 teaspoon kosher salt
- 1/4 teaspoon freshly ground black pepper
- 1/4 cup extra-virgin olive oil

TUNA BOARD:

- 2 cans Genova Yellowfin Tuna in Olive Oil
- 1 tablespoon extra-virgin olive oil, divided
- 1 bunch scallions
- kosher salt, divided
- freshly ground black pepper, divided
- 1 zucchini, sliced 1/2-inch thick on bias
- 1 red bell pepper, sliced lengthwise into 1-inch pieces
- 1/2 cup roasted salted almonds
- 1/2 cup marinated artichokes, drained,

- patted dry and halved
- 1 bunch radishes, halved
- 1/2 cup green olives
- 1/2 cup black olives
- 4 ounces manchego cheese, sliced into triangles
- 2 tablespoons flat leaf parsley, chopped

- To make romesco: Preheat broiler. Cover sheet pan with parchment paper or foil. Place tomatoes on sheet pan and broil until well charred on both sides, 2-4 minutes per side. Transfer tomatoes to bowl; cool slightly then remove skin, core, seed and coarsely chop.
- In blender, combine tomatoes; roasted red pepper; almonds; garlic; vinegar; paprika; red pepper flakes, if using; salt; and pepper until chunky paste forms. With blender on high speed, slowly drizzle in oil, scraping down sides of blender as needed until mixture creates rustic texture. Transfer romesco to bowl and taste for seasoning. Let romesco sit covered at room temperature 1 hour.
- To prepare board: In bowl, drain tuna; set aside. Set grill on medium-high heat and brush grates with 1 teaspoon olive oil. Grill scallions until charred and tender, about 4 minutes per side. Remove to large plate and



season with salt and pepper. Toss zucchini and red pepper in olive oil then season with salt and pepper. Grill until charred and tender, about 3 minutes per side. Remove to same plate to cool slightly.

- To assemble: With large spoon, scoop generous amount of romesco into center of board. Using back of spoon, spread romesco into circle with well in center. Gently pile tuna into well. Arrange zucchini, pepper, roasted almonds, artichokes, radishes, olives and cheese around romesco and tuna. Sprinkle tuna with chopped parsley before serving.

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KNOW your credit before buying a home

Purchasing a home is a big moment in life — a key aspect of the American dream. Homeownership can bring feelings of reward and independence, and, to prepare for such an investment, one of the biggest steps is evaluating your financial health and specifically checking your credit. If you aren't familiar with how credit scores work, we're here to break it down.



Think of your credit score as your financial report card. It reflects your ability to repay borrowed money. Scores can range from around 300 to 850, and the higher your number, the more creditworthy you appear to lenders. A higher credit score shows lenders they can rely on you to make your loan payments and do so on time. A higher score can also give you access to more credit products at lower interest rates, meaning more money saved when taking out a loan.

Your credit score is calculated using several pieces of data in your credit report, and the data is comprised of five categories:

1. Payment history. 35% of your score is based on how you pay your bills. If you pay your bills on time, points are added, and, if you are late or miss payments, points are deducted.

2. Amounts owed. 30% of your score is based on how much money you owe versus how much credit is available to you. The lower this ratio, the better.

3. Length of credit history. 15% of your score is based on this. For example, when did you open your first credit card, and how long has it been since you used certain accounts? Generally, a longer credit history equates to a better credit score.

4. Credit mix. 10% of your score considers the different types of accounts in your name (credit cards, retail accounts and loans).

5. New credit. The last 10% of your score is impacted by new credit applications. If you apply for several credit accounts in a short period of time, you may impose a greater risk.

Having a solid credit score is especially important when going through the homebuying process. Managing your score wisely can help you obtain lower interest rates and potentially save you thousands of dollars. When mismanaged, however, it can hurt your ability to open accounts and take out loans, ultimately delaying your financial goals.

To monitor your credit report, we suggest using annualcreditreport.com, which gives you one free report each year. Of course, if you have questions, your bank is there to help. ■

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

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Members of Suburban Des Moines Junior Women include, front row, from left: Shari Hawk, Wanda Snyder, Margo Lierman and Marcia Flaugh; and, back row: Bobbi Segura, Dianne Banning, Dr. Eileen May, Nancy Lundstrom, Audrey West, Marie Graff, Wendy Tack and Dr. Mary Richards.

The Suburban Des Moines Junior Women (SDMJW) basked in the sun on Wednesday, May 11, at their annual Gathering at Hyperion Field Club in celebration of 51 years of friendship and service.

Chairwoman Shari Hawk lead the reading of The Collect, and Wanda Snyder offered the prayerful blessing prior to the luncheon. Flowers were arranged by Shari and Dianne Banning with Wendy Tack assisting. Arrangements to meet at picturesque Hyperion were made by Nancy. Members shared their experiences of travel to Ireland, Alabama, cruises, Arizona, South Carolina, Georgia, South Dakota, Illinois, Michigan, Boston and Iowa road trips. Members continue to serve in Women Lead Change, cemetery boards (SAPIC and Highland Memory Gardens), Friendship Force, Iowa Child and Adolescent Brain and Mental Health Wellness and their churches. Eileen shared her joy of taking her Spanish-speaking toddler granddaughter to the Library for Story Hour in English.

The message from Nancy Boettger, Iowa Mother of the Year 2022, who wrote "...Keep on encouraging and empowering each other and looking to the Lord for his wisdom in all stages of Motherhood," was read by Mary. The SDMJW will celebrate in May 2023 with Shari serving as chair assisted by Wendy. Contact Mary Richards at mrichards@netins.net for information about SDMJW including the Ankeny, Johnston, West Des Moines, Indianola, Des Moines, Polk City and Saylorville communities. ■

CONVERSE named executive director of chamber and economic development

Go Polk City announced the appointment of Monica Converse as the executive director for Polk City Chamber of Commerce & Economic Development. Converse was selected from a field of several qualified applicants for this position. She will begin work immediately in preparation for the Four Seasons Festival.

After 14 years as a licensed professional civil engineer, Converse pivoted her career after realizing her passion was to make a direct and positive impact on others. She has been the head of operations for *ithrive31*, a growing leadership coaching company for the past year. Converse is a strong communicator who continuously strives to improve collaboration among clients, stakeholders and team members. She has project management experience with a strong workflow processes background and a strong passion for building relationships, mentoring, and developing others. Beyond work, Converse enjoys making the community a better place through volunteering and networking. She has been involved with several local organizations including Polk City Chamber of Commerce Board, Polk City Women's Civic Group, Friends of Polk City Parks, Polk City Parks Commission, Community Visioning Member and is a co-leader for North Polk Girl Scouts Troop 368, as well as several other organizations around the Greater Des Moines area. She has also been active in the Ankeny and West Des Moines Chambers and was a 2019 graduate of the West Des Moines Leadership Academy. Converse is passionate about outdoor recreation and conservation. In her free time, she enjoys being outdoors as much as possible, whether it's traveling the world or simply visiting local parks with her family. She loves meeting new people and is excited to see what kind of impact she can continue to have within the community. The Go Polk City Board and the Polk City Community want to extend a warm welcome to Monica Converse. ■



GOVERNOR signs awareness proclamation

Gov. Kim Reynolds signed a Proclamation for Iowa Child and Adolescent Brain and Mental Health Awareness. Four Oaks hung the framed Proclamation and photo in the reception area. Four Oaks serves all Iowa counties.

Gov. Kim Reynolds signed the Proclamation declaring May 12 as "Child and Adolescent Brain and Mental Health Awareness Day" as Dr. Mary Richards presented artwork with messages of appreciation for the Proclamation signing by Four Oaks Youth to Governor Reynolds and Lt. Gov. Gregg. The tradition of a party was sponsored by the Drs. Richards legacy with the American Academy of Child and Adolescent Psychiatry. Four Oaks serves families in all Iowa counties. The importance of communicating with our

youth about caring for a healthy brain leads to good mental health: getting seven to nine hours sleep each night; eating healthy foods and drinking water; protecting the brain from injury when participating in sports and activities; allowing time for recreation and relaxation in nature. How many times a day do you check your phone? According to Screen Lock, the average person looks at his or her phone 58 to 110 times a day. Our youth face brain and mental health issues with loss of educational routines, social isolation and increased harm of social media. The National Suicide Prevention Lifeline number in July becomes 988. Adults in the lives of our youth may serve as models of living a lifestyle that promotes mental and brain health. ■



Dr. Mary Richards, Iowa Gov. Kim Reynolds and Lt. Gov. Adam Gregg.

AIR conditioning: myth versus fact

There are a lot of myths when it comes to your air conditioner, and knowing the truth can help save you money and keep it running at its best. Have you fallen for one of these common costly air conditioning myths?



MYTH: Your home will cool faster by turning the thermostat down.

FACT: Cooling your home will always be a matter of time. Even if you set the thermostat at the lowest setting, your AC unit will continue to run at the same pace.

MYTH: Bigger AC units work better.

FACT: An AC unit whose capacity is too big for the space will force its compressor to turn itself on and off in quick intervals, which wears it out, shortens its life, and uses a lot of electricity.

MYTH: Turning off the AC when you're not home will save energy.

FACT: This is only true for extended periods and mild weather. If you turn off the AC before going to work on a hot summer day and turn it back on when you get home, it has to work harder to cool your home.

MYTH: It's best to let your AC unit "kick the bucket" before replacing.

FACT: Buying a new AC unit can cost you money in the beginning, but its higher efficiency will save you more money than operating an old one.

MYTH: Thermostat location doesn't affect air quality or temperature.

FACT: A thermostat should always be placed away from heating or cooling sources, and in a central location where it can get an average reading of the temperature levels in your home.

MYTH: Fans keep a room cooler.

FACT: Fans move air in a room but do not affect the air temperature. However, it creates a wind-chill effect, so it may make you feel cooler.

MYTH: Close vents in unused rooms to save energy.

FACT: Closing vents in rooms you do not use throws off the air distribution throughout your home. It causes pressure to build up in your ducts, making your AC unit work harder.

MYTH: AC maintenance is a waste of time and money if you have a newer unit.

FACT: If you have a high-efficiency, modern air conditioner, don't you want to keep it performing that way for as long as possible?

These are just a few of the myths out there. If you find yourself questioning how to achieve comfort in your home, call your local HVAC professional. ■

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

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EVENTS IN THE AREA

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

Be sure to check for cancellations.



BBQ Bash at City Hall

July 23, grill lit at 5 p.m.
Alleman City Hall

The City is providing the meat and sides. Please bring a dessert to share. Bring your lawn chairs and beverages of your choice.



Farmers Market

July 28, Aug. 11, Aug. 25,
Sept. 8, 4-7 p.m.
Polk City Town Square

The Polk City Farmers Market is in full force. Come to the Town Square, where a variety of vendors will have their items for sale.

Jazz in July

July 30, with music starting at 6 p.m.
Salem United Church of
Christ, Alleman

Enjoy Jazz in July featuring the Peter Robert's band. Food trucks will be on a hand. Bring your favorite brews and favorite beverages.



Polk City Citizen Academy

Applications due Sept. 8

The City of Polk City will be hosting a free, four-week education course that gives city residents an opportunity to learn more about their local government, encouraging individuals to be more informed and inspired to effectively become more involved in the community. Dinner will be provided during the informative sessions. Application forms are due by noon on Thursday, Sept. 8. Find the application and more information at <https://www.polkcityia.gov>. For more information, contact the City Clerk's Office by phone at 515-984-6233 or email support@polkcityia.gov.



Warren County Fair

July 27 - Aug. 1
Warren County Fairgrounds

Enjoy all the favorites of a county fair: grandstand shows, contests, exhibits, food, kids' activities, and a variety of fun for all ages. For more information, visit www.warrencofair.com.

Levitt Amp Summer Concerts

Various dates
Earlham City Park
in Earlham

The lineup for the Levitt Amp Summer Concert Series has been released. Concerts are held in Earlham City Park on Sundays at 6 p.m. The concerts are free and family friendly. July concerts

are: July 24, Rhythm Collective with Lily DeTaeye; July 31, Indigenous with Abbie and the Sawyers. Aug. 7 features The Elders with Ducharme-Jones, and Aug. 14 is Kuinka with The Finesse.



25-Year Celebration

Saturday, Aug. 27

The Brenton Arboretum, 25141 260th St., Dallas Center

Celebrate the Brenton Arboretum's 25th anniversary. The ticketed event marks the 25th year of the planting of its first trees. The event includes dinner, music, good times and gorgeous trees. Individual or table sponsorship tickets can be purchased online at thebrentonarboretum.org/cheers or by phone, 515-992-4211 ext. 3.

Summer Concert Series

Second Tuesday, through September, 6-8 p.m.

The Iowa Arboretum & Gardens
1875 Peach Ave., Madrid

The Iowa Arboretum & Gardens is hosting its first-ever Summer Concert Series at the Beckwith Grand Pavilion. Tickets can be purchased at each event, free for members (kids 12 and under free) and \$5 for nonmembers. Food trucks will be onsite and drinks (including beer and wine) will be available for purchase. Bring a lawn chair and blanket and enjoy this beautiful setting. Entertainment will be: Aug. 9, Dueling Fiddles with food by Smokin' Big Dawgs; Sept. 13, Diva and the Deacons featuring Tina Haase Findlay, food by Smokin' Big Dawgs.

The Iowa Arboretum is an educational nonprofit organization. All proceeds from this event support its mission. For more information about the Summer Concert Series, visit www.iowaarboretum.org or contact Event Specialist Amber Schmidt at amber@iowaarboretum.org or 515-795-3216.

National Balloon Classic

July 29 - Aug. 6

Memorial Balloon Field,
15335 Jewell St., Indianola

Enjoy the spectacular view of 100-plus beautiful hot air balloons as they take to the sky and enjoy live bands, kids' activities, food and fun. For more information, visit www.nationalballoonclassic.com.



EVENTS IN THE AREA

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

Be sure to check for cancellations.



Summer Stir

Friday, July 22, 5-9 p.m.

East Village

CITYVIEW's traveling cocktail party returns to Des Moines this summer. Sip your way through delicious sample drinks at the East Village's best establishments, all within walking distance. Order tickets online (\$20 for 10 drinks) or at the event (\$30 for 10 drinks). More information at summerstirs.com.

Leprechaun Bag Toss Tournament

Sunday, Aug. 7, 2-5 p.m.
Sully's Irish Pub, 860 First St.,
West Des Moines

Registration starts at 2 p.m., and the double-elimination bag toss tournament starts at 3 p.m. Cost is \$25 per two-person team.

Registration is the day of the event only. Prizes will be awarded for first, second and third places.

All proceeds go to the Friendly Sons of Saint Patrick of Central Iowa. Kids are allowed during the tournament. Visit www.friendlysonsiowa.com for more information.



Farmers Market/ Music in the Junction

Thursdays, through September, 4-8:30 p.m.
Historic Valley Junction, Fifth Street,
West Des Moines

The Farmers Market/Music in the Junction series features live music and a beverage garden at Railroad Park. The beverage garden opens at 5:30 p.m. with live music from 6-8:30 p.m. Entertainers are: July 23, Sons of Gladys Kravitz; July 28, Jake Simon; Aug. 4, Boomerang; Aug. 11, Avey Grouws Band; Aug. 18, Shock Collar; Aug. 25, Suede; Sept. 1, Cover That; Sept. 8, The Muddy Walters Band; Sept. 15, Gut Feeling; Sept. 22, Gimmick; and Sept. 29, The Matt Woods Band.

Downtown Farmers' Market

Saturdays through October, 7 a.m. to noon
(8 a.m. to noon in October)

Des Moines Historic Court District

The Des Moines Downtown streets are filled with live music and the smells of fresh, local food at the Downtown Farmers' Market presented by UnityPoint Health – Des Moines. The Market spans nine city blocks in Downtown Des Moines in the Historic Court District, Court Avenue from Water Street to Fifth Avenue and extending north and south on Second Avenue, Third Street and Fourth Street. The Market is produced by the Greater Des Moines Partnership.



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Aug 7

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Atlantic Bottling Coca-Cola | Tito's

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Aug 12

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BOOK REVIEWS

Courtesy of Beaverdale Books

'Ordinary Monsters'

This one is a beauty of melancholy and the painful parts of humanity. It is atmospheric and seething with tension and grit with just enough heart to claw its way into your brain. I've been thinking about this book daily since I finished it months ago. I think it might've changed something inside me that needed changing.

In an alternate version of Victorian London, there are some special children gathering. Talents, as they are known, have extraordinary, somewhat creepy powers that draw in evil like a moth to a flame. In order to keep the children safe — and under control — a stream of adults with their own murky motivations try to lead the children to safety, but at what cost? Can they ever be truly safe in a world filled with monsters?

Gorgeously written and full of an intricate, shadowy plot, I adored this book so much I find myself longing to pick it up again and again. If you like gothic, labyrinthine, doorstopper-sized novels that will keep you up late, this is for you. ■ — *Review by Julie Goodrich*



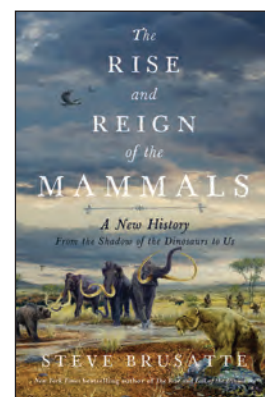
By J.M. Miro
June 7, 2022
672 pages
\$28.99
Flatiron Books

'The Rise and Reign of the Mammals: A New History, from the Shadow of the Dinosaurs to Us'

Did you know that Thomas Jefferson sought the Louisiana Purchase in order to look for mastodons? It seems crazy to think about, with our limited time perception, but mammals are so young in the grand scheme of the history of the earth. Steve Brusatte does an excellent job of telling the tale of our nearest ancestors in the animal kingdom, while keeping the perspective wide enough to never lose context.

A story of perseverance, luck and astonishing adaptability, the rise of mammals picks up where the dinosaurs leave off — just after the asteroid struck Mexico, wiping out the former kings of the planet, and leaving room for the small, oddly built creatures that are our ancestors to fill in the gaps in surprising and unique ways.

It's not an easy feat to write nonfiction science in such a readable way without losing the plot, but this book hits that perfect mix. Filled with stories of amazing fossils, intriguing science, and drawing it all into a mesmerizing big picture, I can't recommend this one highly enough for all my prehistoric geeks out there. ■ — *Review by Julie Goodrich*



By Steve Brusatte
June 7, 2022
528 pages
\$29.99
Mariner Books

HOW A construction loan can help you build your dream home

In today's low-inventory real estate market, many homebuyers are considering building instead of buying an existing home. Building a house can be a great way to get exactly what you desire for your dream home, especially when the market doesn't include the style or size of home you're looking for. Here's an overview of how construction loans work and how they compare to traditional mortgages.



Mindy Selix

How construction loans work

Construction financing is a loan provided to build a home from the ground up. It's important to know that construction loans are not used for rehabilitation, or "rehab" projects, on existing homes.

A construction loan works as a line of credit. Funds are advanced to your builder as the work is completed, rather than all up-front. Interest only is paid monthly on the principal balance of the construction loan. For reference, the average home takes four to six months to build (a custom home can take longer) so the line of credit — your construction financing — would remain in place throughout the entire building period.

However, a construction loan is not revolving credit, which is open-ended credit that is available whenever you need it. Unlike revolving credit, construction loans are only available to borrow one time.



Yvonne Silvers

How a construction loan compares to a traditional mortgage

Approval for a construction loan is often no more complicated than a traditional mortgage. After the home is built, the construction loan converts from a line of credit — a short-term loan — to your permanent financing, often either a 15-year or 30-year fixed mortgage.

The underwriting process for construction financing is also the same as it would be for a permanent loan. Your lender will look at your income, credit score, debt-to-income ratio and other factors, just as would be the case for any other home financing. In many cases, if you are approved for a mortgage loan, you will be approved for a construction loan as well.

There are some differences between construction loans and mortgage loans you should be aware of. Some of these include:

- Down payments requirements may be higher for construction loans. While mortgage loan options can offer down payments as little as 3-5%, the minimum for a construction loan down payment is often higher, typically at least 10%, due to the investment in building a brand-new home.
- Interest rates are typically lower for construction financing than permanent loan rates.

Building your dream home is an exciting and rewarding process. Work with an experienced loan originator to make it go smoothly. ■

Information provided by Mindy Selix, VP Construction Lender, NMLS ID#: 571223, 515-222-2017 (office), 515-491-1050 (mobile), MSelix@BankersTrust.com and Yvonne Silvers, VP Mortgage Loan Officer, NMLS ID#: 571224, 515-222-2005 (office), 515-490-4221 (mobile), YSilvers@BankersTrust.com. Bankers Trust Company, NMLS ID#:440379, 1925 N. Ankeny Blvd., Ankeny.

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