

NORTH POLK

JUNE 2022

Living

MAGAZINE



FOUR SEASONS

FEST

JULY 16, 2022 **POLK CITY**

**Fun, food, music and more
— on the Square**

PTA hosts end-of-year festivities

EDUCATION

Rededication of Masonic Lodge celebrated

COMMUNITY

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WELCOME

CREATING memories

Everyone loves a parade, right? But why? Well, you don't have to look far at parades to see 5-year-olds waving for candy or retired folks enjoying shade in their lawn chairs — and every other age in between, too. Parades simply make people of all ages smile. And why not?

But parades are only part of what makes community festivals so great. The phrase "something for everyone" is often overused, but it rings true with festivals. OK, maybe the fireworks aren't every child's favorite. I remember many a tear from our toddler children when they first saw and heard fireworks in the sky. As I recall, the dog wasn't too fond of them either. But most everyone else seems to enjoy fireworks. I know I do.

Don't forget the food. This is the one time of year when it is OK to devour the foods that you may try to avoid the rest of the time. I mean, who can resist a funnel cake? Or a greasy cheeseburger? Or ice cream?

There is something about carnivals that make me smile, too. Maybe it's the lights and the music. Or maybe it's those seemingly simple games and the big prizes that nobody appears to win. Or maybe it's the carnival workers and their amusing salesmanship that draws me in. As much as things in this world change, the carnivals today seem much like they did when I was a child — and that's just fine with me.

Nowadays, live music has also become a staple in community festivals with a variety of genres and levels of talent. There's nothing like a cold beverage on a hot night with some friends while tapping your toes along to your favorite songs.

Of course, not every community festival has a parade, fireworks, a carnival or live music. Each has its own specialty, but they all create one thing: memories. Make yours this year at the Four Seasons Festival in Polk City! Look inside for details.

Thanks for reading. ■



SHANE GOODMAN

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



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FEATURE

Brandon Converse, president of Go Polk City Chamber and Economic Development, says residents look forward to the yearly festival.

Photo by Jackie Wilson



FOUR SEASONS

FEST

JULY 16, 2022 **POLK CITY**

**Fun, food, music and more
— on the Square**

By Jackie Wilson

Fall. Winter. Spring. Summer.

Polk City is known as a “city of all seasons.” To celebrate the summer season, Polk City is hosting its annual Four Seasons Festival on July 16.

For more than 15 years, Polk City businesses, government and civic organizations have hosted the event as a way to bring residents and families to celebrate the four seasons.



FEATURE



The North Polk High School boys cross country team participated in the 2021 state meet. Funds from the 5K run benefit the Booster Club, which pays for the shirts when teams (or individuals) qualify for the state meet.



The North Polk High School girls cross country team participated in the 2021 state qualifying meet. The warm-ups were paid for by the Booster Club.

Brandon Converse, president of Go Polk City Chamber and Economic Development, is excited for the city to provide another one-day festival. In 2020, it was cancelled due to the pandemic, and 2021 was considered a “mini-fest.”

All events take place on the Square or the downtown area. Converse says the festival

brings the town together.

“We’re excited to partner with the Legion, Kiwanis, Polk City Women, the library and other businesses. The festival is a good way for businesses to showcase their businesses to visitors as well. We have a growing community with lots of young families. It’s something long-term residents can enjoy as well.”

Golf, 5K race

On Friday, July 15, the Polk City Classic golf outing takes place at Tournament Club of Iowa. Registration starts at 10:30 a.m., with tee times starting at 11 a.m. A post golf concert starting at 6 p.m. features the Lew and Brad Band. Families are invited to attend and bring lawn chairs to the concert at the golf course.

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IOWA Living MAGAZINES

FEATURE

On Saturday morning, runners and walkers can test their running skills — or enjoy a more leisurely walk at the 5K run.

This year's run will be at Big Creek State Park. The race will start and finish at the beach area, following the road and looping back on the Neal Smith trail. Prizes will be awarded to the top finishers.

The run is sponsored by the North Polk Athletic Booster Club, and registration fees benefit NP student athletes. Kurt Subra, who is a volunteer cross country coach for North Polk High School, is helping organize the event. In previous years, the run was held downtown. Subra feels the run at Big Creek is a good alternative.

"Our athletic teams run out there. Big Creek is a beautiful place in the morning to piggyback on what's going on in the community later in the day."

To learn more or register for the run, visit <https://forms.gle/T9hkUT6cX3V8nRfTA> or visit the Athletic Booster Club Facebook page: www.facebook.com/NPBoosterClub/.



The Punching Pandas perform at the American Legion Hall beginning at 8 p.m. at Four Seasons Festival. Photo by Jackie Wilson

Knockerball

Beginning at 2 p.m., there's a petting zoo, inflatables, carnival games and other activities on the Square. One activity new to the festival involves soccer. You might wonder, "What's the

big deal? Soccer has been played for decades."

Yes, but this soccer game is a bit different. Instead of putting on cleats and shin guards, you step into a human-sized inflatable ball and bounce around, attempting to kick an oversized

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FEATURE

soccer ball.

Sounds easy, right? Think again. Imagine lugging around the equivalent of 12 beach balls tied to your body and taking a few steps.

The game, Knockerball, is also known as bubble soccer. Krista Wineinger and Matthew Rider are co-owners of Knockerball 118.

The pair are business partners and were looking for another business. Rider is a P.E. teacher and, after searching for activities to do in his class, he came up with the idea.

There are four different sizes of balls that fit most bodies and age groups. Kids, depending on height, usually can begin playing at about 5 years old.

The game is played in a small arena, consisting of three players on each team. The object of the game is to kick a soccer ball.

"It's awesome. Kids love it. Adults love it. Even if you're a spectator, you can't help but laugh," says Wineinger.

Like any sport, there's a chance of bumps and bruises, and players are required to sign a waiver. Wineinger says, "You're in a giant bubble, so you're somewhat protected. We give a lot of coaching on how to be safe."

So far, the pair have brought their Knockerballs to corporate events and after-prom parties. The response has been overwhelming. "It's a really fun business. Everyone has a blast," she says.

Players pay for game time spent in a bubble. The 4-minute game costs \$5 per person.

BBQ and bake sale

The Kiwanis involvement in the Four Seasons Festival goes back to day one with the club's food stand. The Kiwanis originally roasted a whole hog overnight downtown. The next day, the Kiwanis Club served the BBQ as part of their fundraiser.

Al Burrows, member of the Polk City Kiwanis Club, says the money they raise from the festival goes back into the community.



Krista Wineinger and Matthew Rider will offer Knockerball at the festival.

"We gave \$1,000 scholarships to three North Polk High School seniors this year. We also work with the North Polk High School's Key Club — the junior Kiwanis Club," explains Burrows. "Our organization — and the funds we raise — focus on families and kids in the community."

Looking for something sweet to eat? The Polk City Women are offering a bake sale during the festival. Every packaged item will be available for \$1.

The Polk City Women is a group of civic-minded women, helping out in the community, with scholarships and other charitable events. To donate baked goods or to learn more about joining the group, email polkcitywomen@gmail.com or search Facebook for Polk City Women.

Legion Hall events

This year, American Legion Post 232 is offering both indoor and outdoor events for the festival, starting at 2 p.m. with the opening of the bar and beer tent, followed by food at 3 p.m.

Try your luck at bingo for all ages starting at 3 p.m. Are you skilled at tossing bags about 40 feet into a round hole? Then sign up for the cornhole tournament before it starts at 4 p.m.

Finally, to round out the evening, the band, Punching Pandas, performs on the outdoor stage. The band plays a mix of high-energy

party tunes, pop and rock favorites from musicians such as Bruno Mars, Stevie Wonder, The Black Keys and more. The band also plays a few original tunes as well. Concertgoers can bring their own folding lawn chairs — but don't expect to sit long if you enjoy dancing the night away.

Carol Easter, Auxiliary president and member of the Legion events committee, says the Legion has sponsored various events since the festival began.

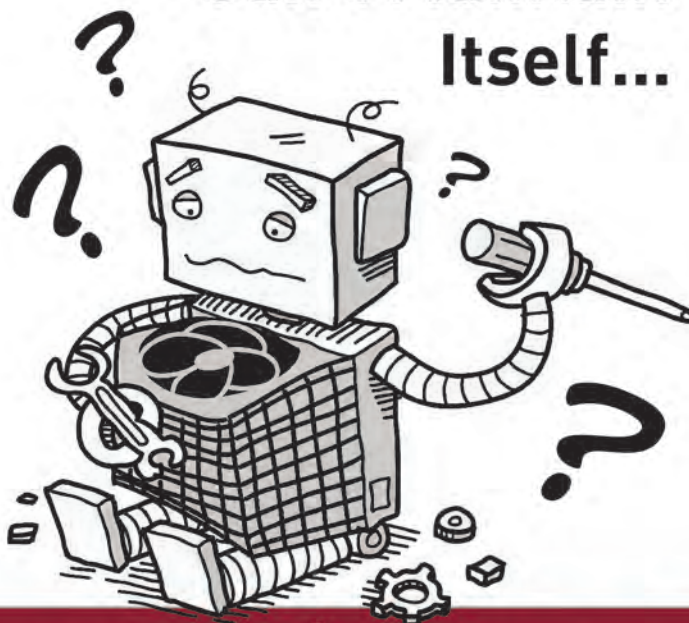
"The American Legion has always appreciated the support that the city and our community have provided us. This allows us to be able to fulfill our mission as a nonprofit organization, which is to support our veterans, military and their families, as well as our Polk City community, the North Polk schools and their communities."

Easter says the partnership between the Legion and Polk City is important and allows them to give back to the community.

"We are fortunate enough to have the green space and facility to help in hosting events like the Four Seasons Festival, Cornhole League and other programs that bring social and recreational events to our community," she says.

"We are happy to help in any way we can. The Four Seasons Festival is just one way for us to come together as a community and continue a fun, family-friendly tradition, which is just one of the great things about being part of a small town." ■

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HVAC

By Sam Yeager

HOW DO you use your HVAC system?

When your HVAC isn't working correctly, you'll know it. It's time to take a detailed look at the way you're using your equipment to determine the strength of its performance.



1. Before summer, how do you prepare your system?

- a. Change the HVAC filter.
- b. Schedule my annual tune-up.
- c. Nothing.

2. Your AC isn't cooling your home before an important event. What do you do?

- a. Tell guests to dress cool and bring water.
- b. Schedule an emergency repair.
- c. Put some fans on and hope for the best.

3. Your HVAC system's performance has been declining. What's your plan when it's time for a replacement?

- a. Let a company choose for me because they are going to give me a "free" furnace, too.
- b. Do my research and choose the best system for my budget and lifestyle. I know a company isn't giving me a "free" furnace.
- c. Buy the best and most expensive system on the market.

4. What do you think you'll find on your next energy bill?

- a. More expensive than usual.
- b. Slightly more expensive but typical with the economy.
- c. Not sure, it changes every month.

5. What do you do when your HVAC starts to make noises?

- a. Attempt to fix it myself; I have lots of tools in my garage.
- b. Call an HVAC professional.
- c. Hope that it stops.

If you picked mostly Bs, great job. Your HVAC habits are right where they should be, and your equipment is probably well cared for. If you picked mostly As and Cs, you could make some changes to help your system run more efficiently. Find a quality maintenance plan to join and act now, before the summer heat hits. ■

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

THE SOCIAL Security decision: marriage, divorce and death

For many of the individuals and families we work with, Social Security makes up 20-30% of their retirement income. You could have up to 81 options for electing this important benefit if you are married.

When it comes to Social Security benefits for spouses, the determining factors are the length of the marriage, work history, and the age of both spouses. Each spouse needs ten years of work history to qualify for individual benefits. However, your full retirement age benefit is based on an average of your 35 highest wage-earning years. Each spouse will automatically receive the highest amount for which they are eligible — either the benefit based on their own work record or a derivative (up to 50 percent) of their spouse's benefit. For instance, a wife may qualify for a higher benefit based on her husband's work history over her own. You can qualify for spousal benefits if your spouse is already collecting Social Security, you have been married for at least a year, or you are at least 62 years old.

The rules change in cases of divorce. For a divorced spouse to receive benefits based on the ex's work history, the couple must have been married for 10 years or longer, and both must be age



62 or older. If a former spouse is eligible for a benefit but has not yet applied for it, the ex may still apply for the spousal benefit as long as they have been divorced for at least two years. Claiming benefits on your ex-spouse triggers a spousal benefit, which is worth a maximum of 50% of the retirement benefit. Then you can take retirement benefits based on either your work history or half of your ex-spouse's, whichever is higher. If your ex-spouse remarries, you can still claim benefits. If you began drawing ex-spousal benefits, then remarry, then typically, those payments are terminated.

Widows and widowers are entitled to 100 percent of the higher earner's retirement benefit if the decedent spouse had reached full retirement age before death. A widow(er) may receive 71.5 percent of the decedent spouse's benefit once they reach age 60. A surviving spouse may claim a reduced benefit on one working record and then switch to the other. The higher earner can increase the survivor's benefit by waiting to receive benefits until age 70.

These are just some of the rules for electing Social Security. It's not your job to know all of them; working with a retirement planner who does will help you maximize this vital piece of your retirement income.

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

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LIBRARY

POLK CITY Community Library news

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• The library will be closed Monday, July 4 and Saturday, July 16 (see you at the Four Seasons Festival).

• The Friends of the Library needs your help. We need donations of 2 liters of pop for the famous Pop Toss during the Four Seasons Festival. Bring your donations to the library any time.

• Summer Reading fun continues through July 31. Kids, teens and adults: The last day to log your reading and enter your virtual tickets for prizes is Sunday, July 31. Grand-prize winners will be announced on Monday, Aug. 1.

• Story Time Tuesdays: July 5, 12 and 19 at 10 a.m. or 11 a.m. Join us outside the library for stories, songs, bubbles and a craft or activity. Weekly registration is required. Registration will open on Wednesday of the previous week.

• STEAM fun Wednesdays, July 6, 13 and 20 at 10 a.m. or 11 a.m. Join us outside the library for fun science and art activities. Learn about Oil Spills and make Borax Crystals and Galaxy Jars during the month of July. Weekly registration is required. Registration will open on Wednesday of the previous week.

• Ladies' Coffee Wednesdays, Wednesdays 10 a.m. to noon. Ladies, join us for coffee and conversation.

• Open Card Games, Thursdays 1 to 3 p.m. We have the cards and cribbage boards, you pick what game to play each Thursday. Grab a friend and have fun! For ages 17 and older.

• Sit N Stitch, Thursdays 6 to 8 p.m. Bring your current project and join us for stitching and conversation!

• Men's Friday Coffee, 10 a.m. Gentlemen, drop in for coffee and conversation. Enjoy spending time and having a few laughs or interesting discussions with other men from around the area.

• Library CLOSED on Monday, July 4.

• Book Club (K-2nd grade), "The Day the Crayons Quit" by Drew Daywalt, Tuesday, July 5 at 4 p.m. Pick up your copy of the book while supplies last. Read, then join us at the library for some fun discussion.

• Teen Movie Book Club, "The Fault in Our Stars" by John Green, Tuesday, July 5 at 5 p.m. Pick up your copy of the book while supplies last. We will discuss the book and then watch the movie.

• Wednesday Adult Book Club, Wednesday, July 6 at 7 p.m., "The Butterfly Effect" by Rachel Mans McKenny. Greta Oto, an entomologist, prefers the company of bugs to humans. When her twin brother, Danny, suffers an aneurysm, Greta must confront her past family chaos to help him.

• Cold-Blooded Redhead, Thursday, July 7 at 10 a.m. at Luana Bank. Lindsay would like to give kids and adults alike the chance to learn, discuss, and touch various reptiles and arachnids.

• Teen Painting with the Des Moines Art Center, Thursday, July 7 at 2 p.m. The Des Moines Art Center is excited to offer a four-week art education course that will offer students a four-week exploration of different media and applications, including: calligraphiti, paint-pouring, multi-media sculpture, and print-making. Register online at polkcitylibrary.org. ■

Educate Teens About Sun Safety

Parents should be vigilant in educating adolescents about the danger of too much sun exposure. Skin damage that occurs during adolescence can turn into serious health problems when they become adults.

HERE ARE SOME THINGS TO KNOW:

1. Adolescent skin is far more vulnerable to UV rays than that of an adult
2. Using a tanning bed before the age of 35, increases the chances of developing melanoma skin cancer by 59 percent. Removing melanoma causes permanent scarring of the skin.
3. Tanning as a teen or young adult causes premature aging such as wrinkles, brown spots and moles.
4. Eye cancer and cataracts are more prevalent in people who tanned while young.
5. UV rays from tanning beds lead to immune system suppression opening the door for other illnesses and disease.
6. Certain medications, such as antibiotics used to treat acne and birth control pills, can increase your sun and tanning bed sensitivity.

PROTECTION IS EASY

Broad-spectrum sunscreen with just a SPF of 15 provides protection against about 93% of the sun's burning rays. Apply it every 1.5 to 2 hours. Sunless self-tanners and moisturizers containing fake tan solutions are far safer than traditional tanning.



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WHY SCHOOL and sports physicals are important

Summer is just around the corner, and, for many families, that means the end of the school year and the beginning of camps and summer programs. And, even though it might seem a little early, it is also the perfect time to schedule your child's health maintenance exam. We want parents to know these visits can be scheduled now when there is more availability to conveniently fit in your schedules.



These visits are a great time for us to talk with kids about how to eat healthy foods, stay active, and make sure they're drinking plenty of fluids and getting the right amount of sleep. These are all habits that, if we can teach them young, they'll carry over into the rest of their lives.

Yearly physicals are required by school districts to help ensure safety for students, especially those participating in sports. Before classes and extracurricular activities begin, it is important students receive a physical to make sure there are no underlying health issues that might interfere with participation, check their growth and development and update their immunizations. These comprehensive physicals look at a student's overall wellbeing, provide a space for them to ask any questions they may have and helps build relationships with a student's primary care provider.

During a health maintenance exam, parents can expect their provider to:

- Conduct a physical exam
- Update immunizations
- Check growth and development
- Review medical history

To avoid getting hurt on the field or court, your student needs to be prepared. That preparation starts with seeing their provider to make sure their bodies are ready for the season ahead. Students who are not in sports also need a yearly physical to monitor their development and overall health and wellness.

Annual physicals are also about more than just the physical wellbeing of students. During these visits, students are also encouraged to discuss any emotional and psychological barriers they may be facing.

It's a good time to connect with students and make sure they feel connected and engaged outside of just the classroom. It's a time to ask how they are feeling about the school year and how they're interacting with their peers, as well as discuss any screening or anticipatory guidance they may need. ■

Information provided by Sara Schutte-Schenck, DO, MercyOne Ankeny Pediatrics Care, 800 E. First St., Suite 221, Ankeny, 515-643-9000, MercyOne.org

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BEFORE YOU GO

By Jan Shawver

DEATH certificate

Certain information is required by the Board of Health in order to issue a death certificate. This information is provided by the family.

While often commonly known, at the time of death, family members may not be thinking clearly enough to supply the needed information. It is wise to have your vital statistics written down so your family will have access to them when needed.

This information should include: full name, address and phone number; date of birth; place of birth; father's full name and place of birth; mother's full maiden name and place of birth; whether a U.S. citizen; how long you have lived in the state/city; name and address of your place of employment, your occupation and title; Social Security and Veteran's serial numbers; religious affiliation.

The death of a loved one is extremely difficult for the family — no matter if sudden or following a lengthy illness. Having this information written down and kept with your important papers will be a huge help. What takes a few minutes for you to complete will save your family a great deal of time and energy later.

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 Shelly Stewart-Sandusky

WHAT IS neurofeedback?

Neurofeedback is a type of therapy that uses electrodes to read brain waves in real time and help the brain learn how to communicate with itself more effectively. The process starts with a brain map that collects data from all channels of the brain, allowing us to see exactly how your brain is working and which areas are struggling. Once we know which channels of your brain are not working their best, we can create a protocol to help those specific areas to work more effectively. When the brain is working more effectively, you can see reduction in symptoms associated with ADD/ADHD, anxiety, OCD, PTSD, depression, insomnia, RAD, autism spectrum disorders, personality disorders and more.

Neurofeedback protocols require you to sit still and watch a show of your choosing while connected to two to six electrodes that are providing immediate feedback to your brain based on its activity by dimming and brightening your show. Each training takes about 15 minutes to complete and should be done twice per week. After a few sessions you should start to see improvement, with training finishing after 10-40 sessions depending on what symptoms are being addressed. Neurofeedback can help roughly 85% of people improve mental health symptoms and has fewer side effects than medication. Neurofeedback can help EMDR to be more effective and can complement many other therapies as well, or even substitute for therapy for some people. ■



Information provided by Shelly Stewart-Sandusky, MS, LMFT, SS Therapy and Consulting, Ltd, 4725 Merle Hay Road, Suite 205, Des Moines, 515-528-8135, sandusky@sstherapyandconsulting.com, www.sstherapyandconsulting.com.

WHAT'S your investment risk tolerance?

Risk is a normal part of investing. If you didn't take on any risk, you wouldn't have the potential to achieve higher returns. But how much risk should you accept?

You don't want to incur unnecessary risk. So, you'll need to assess the amount of risk you're comfortable taking and then determine if this risk level supports your ability to achieve your long-term goals.



Here are some of the key factors in determining your own capacity for investment risk:

- **Personality** – We all have different personalities. And your individual personality can certainly affect your comfort level with risk. If you enjoy taking chances or pushing yourself outside your comfort zone in other aspects of your life, you could be more likely to accept greater investment risk, too, because you know that greater risk means greater potential reward. Conversely, higher-risk investments also carry greater potential for volatility, including steep short-term declines.

- **Time** – Risk tolerance can change over time. When you are first starting out in your career, with decades to go until you retire, you may feel comfortable with a certain degree of investment risk, knowing you have time to potentially overcome the inevitable downturns in the financial markets. But as you near retirement, you might consider lowering your risk level and investing more conservatively, because once you do retire, you'll likely have to start withdrawing money from your retirement accounts, which means you may need to liquidate some investments — and, ideally, you won't want to have large fluctuations in value at that time. However, even during retirement, you may want your portfolio to include some growth-oriented investments to help keep you ahead of inflation.

- **Type of goal** – You might have different risk tolerances for different goals. For example, if you know you need a specific amount for a particular goal in two years — such as buying a new car or taking an overseas vacation — you may want to put away money in a low-risk, liquid vehicle. This type of investment might not have much growth potential, but for this goal, you are less interested in achieving a high rate of return than you are in being reasonably sure the money will be there when you need it. So, in this instance, you may have quite a low tolerance for risk. But for a long-term goal, such as a comfortable retirement, you may be prepared to take more risk in the hopes of greater returns, given the longer time horizon.

By understanding your risk tolerance and knowing how it can change over time and under different circumstances, you can be better prepared to face investment volatility. And there are certainly things you can do to mitigate risk. By owning a variety of investments — domestic and international stocks, bonds, mutual funds, government securities and so on — you can reduce the impact of market volatility on your portfolio. (Keep in mind, though, that diversification can't prevent all losses or guarantee profits.)

In any case, the biggest risk of all is simply not investing. If you are going to achieve your financial goals, you need to invest for them. By understanding your own risk tolerance, and by making wise choices along the way, you can stick with an investment strategy that can work for you in the long run. ■

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor. Edward Jones. Member SIPC. Information was provided by Kyle Matzen, AAMS, 407 W. Bridge Road, Suite 7, Polk City, 515-984-6073.

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EDUCATION

By Jackie Wilson

SCHOOL'S out!

PTA hosts year-end festivities.

School is out for the kids — and teachers, too. After a long year of studies, the North Polk elementary school kids celebrated with various events hosted by the West and Central Elementary PTAs.

PTA member Molly Sheldahl is also an instructional coach for both elementary schools. She says the events help celebrate students.

"I think it's a great way to focus on all the fun we've had with students," she says. "The teachers are so appreciative of the PTA, as they do so much for their students and families."

The first week in May was teacher appreciation week. The PTA treated the entire staff and teachers with food trucks, a catered lunch and gifts.

A Celebrate Central event is a yearly event, where kids play games and other activities, along with their teachers. This year, the event was held at Big Creek State Park. The West Spring Fling celebrated as well, but did so at the school, due to inclement weather.

A year-end PTA used book sale encourages summer reading. For each five books the student donated, they received a coupon for one free book. Used books cost just 25 cents.

"It's great to get books before summer vacation. Kids get excited to look for their favorite authors or series," Sheldahl says.

One popular event both schools participated in was a PTA fundraiser where kids purchased cans of Silly String. The student was then able to choose which staff person they wanted to spray Silly String on. The principals were a popular target for the last-day-of-school event.

Since fifth graders at Central will be off to a different school in the fall, a send-off was held. Teachers, students and parents lined the halls, staging a "clap-off" for the fifth graders. Band Director David Gault, along with several high school band members, led the procession, playing the North Polk fight song.

For the upcoming school year, the elementary schools — Central, West and the new Big Creek Elementary, will combine for one PTA. Sheldahl encourages all parents to become involved in the PTA. ■



As part of the end-of-year festivities, a "clap out" was held for the fifth graders, who will be off to a different school next year.



Students had a blast spraying Silly String on their educator of choice.

ARE YOU purchase mortgage ready?

I have had the pleasure of helping many new homeowners over the years, and all of them come into the mortgage process with the same questions. "Am I OK to buy a home?" "Do we qualify?" "What can we afford?" Let's break it down to four basics your lender is going to look at to determine if you are mortgage ready.



1. Income. You need enough monthly gross income to cover your mortgage payment, but also enough to support paying your other creditors (student loans, credit cards, auto payment, etc.) Your lender will want to keep your monthly overall debts in check with your monthly income to determine the payment you can afford.

2. Savings. Also known as reserves. Your accounts will not only need to have enough funds to close, but also have enough saved up should an emergency arise. Even if you don't have to bring money to closing, a lender will normally look for two to three months (reserves) in mortgage payments.

3. Credit. What is the minimum credit score you need to qualify for a mortgage? The quick and dirty answer, per industry norm, is 620. The score isn't the most important thing, though, it's the history. History of any late payments, collections or judgments can put a stop to any mortgage, even with a higher credit score. Maintaining low credit card balances and paying bills on time shows.

4. Collateral. Once you have been pre-approved, then it's time to shop for a home. The type and condition of a home plays a huge part with mortgage qualification. Sometimes particular homes may not qualify for certain mortgages. Odd properties like Morton buildings, manufactured homes and log cabins are hard to appraise, therefore can become unqualified if a value can't be determined. A fixer-upper home isn't as hard to appraise but may need a different kind of mortgage, like a construction loan.

There are other variables that your lender may look at, such as type of income or employment history. Whatever your situation may be though, it is never a bad idea to sit down and hash through a pre-approval application with your lender. This way, even if you are not ready to take on a mortgage, you can learn what steps are needed to do it right in the future. ■

Information provided by Randi L. Gustason, 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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LODGE celebrates milestone

Masons chartered 150 years ago.



Tom Nash (left) is the 2022 Master of the Lodge for the Polk City Masonic Operative Lodge No. 308, A.F. & A.M.

One of Polk City's oldest organizations received its just due in June.

A re-dedication ceremony for the Polk City Masonic Operative Lodge No. 308, A.F. & A.M., was held on June 4. The organization, whose lodge is located on the west side of the Polk City Square, has been in existence since being chartered on June 8, 1872.

The ceremony, according to 2022 Master of the Lodge Tom Nash, is an important one.

The purpose of the re-dedication, Nash says, is to "renew our commitment to our obligations as Masons, to our country as good citizens, and to public education, which we see as the foundation of freedom."

The organization's history can be traced back to N.R. Kuntz, who had operated a mercantile in Polk City since 1858. When Kuntz built a new building for his business, the second story included a 20-foot by 40-foot Masonic Lodge room. Two years after the lodge was organized, the new Masonic Lodge room in Polk City was formally opened.

Tragedy struck in 1891 when flames consumed the N.R. Kuntz mercantile and the new Masonic Lodge room. After many years of dormancy, a new Masonic Lodge was built, opening on July 31, 1926.

After the June 4 ceremony, a cook out and a gathering at the Square followed.

Nash says school board members and the

City leadership were invited "to join in and know that they can count on the Lodge for support when needed."

While this 150th-year celebration is a big milestone to all Masonic lodges across the state, not many have been able to maintain a presence in communities for 150 years, Nash says.

"We are very proud to have reached this milestone and want to remind our community that we are still doing good things," he adds. "Since COVID has curtailed many events in the last couple of years, we see this as a great opportunity to show off a little and remind people that Masonry is still in the business of helping good men become better." ■



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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.

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.



Shaun Cassidy

Friday, June 17 at 6:30 p.m.
Hoyt Sherman Place, 1501
Woodland Ave., Des Moines

1980s heartthrob Shaun Cassidy will visit Des Moines for one night only. The singer, actor, writer and producer rose to fame in high school with hits like "Da Doo Ron Ron," "That's Rock n' Roll" and "Do You Believe In Magic?"



Summer Stir

Friday, June 24, 5-9 p.m.
Des Moines Court District

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

Ice Cream Social

July 4, 11 a.m. to 2 p.m.
Nelson Park, Slater

The Sheldahl and Slater United Methodist churches are again holding their ice cream social after a two-year hiatus due to COVID. The congregations will be selling homemade ice cream.



Farmers Market

June 23, July 14, July 28, Aug. 11, Aug. 25, Sept. 8, 4-7 p.m.
Polk City Town Square

The Polk City Farmers Market has opened. Come to the Town Square, where a variety of vendors will have their items for sale.

BACooN Ride

Saturday, June 18
Waukee Northwest High School,
655 N. 10th St., Waukee

If you like biking and bacon, you'll love the BACooN Ride. The annual 71-mile bike ride takes you along the Raccoon River Valley Trail, with several stops featuring bacon snacks and samples, plus bacon-themed drinks at bacon party stops. Start between 6 and 9 a.m. in Waukee, traveling counter-clockwise towards Dallas Center to finish back in Waukee between 2 and 8 p.m. Find more information at baconride.com.



Parks & Rec Summer Camps

Various dates, times and locations

• Summer Fun Camp (ages 7-8) Session

2: Join Parks and Recreation for an action-packed week of summer fun. Participants will enjoy field trips with destinations including an aquatic center, indoor and outdoor activity centers, and much more. Participants will also have fun playing and learning games and activities in Polk City parks. Campers will be notified prior to the start of camp of Monday's activity to prepare accordingly. Participants will be transported by Parks and Recreation staff during camp. This camp runs Monday, June 27 to July 1 and is held daily from 12:30-4:30 p.m. at Miller Park. The online registration link can be found at <https://www.polkcityia.gov/parks-and-recreation>.

• Summer Fun Camp (ages 9-10) Session

2: Join Parks and Recreation for an action-packed week of summer fun. Participants will enjoy field trips with destinations including an aquatic center, indoor and outdoor activity centers, and much more. Participants will also have fun playing and learning games and activities in Polk City parks. Campers will be notified prior to the start of camp of Monday's activity to prepare accordingly. Participants will be transported by Parks and Recreation staff during camp. This camp runs Monday, July 11 to July 15 and is held daily from 12:30-4:30 p.m. at Miller Park. The online registration link can be found at <https://www.polkcityia.gov/parks-and-recreation>.

• Summer Fun Camp (age 11-12) Session

1: Join Parks and Recreation for an action-packed week of summer fun. Participants will enjoy field trips with destinations including an aquatic center, indoor and outdoor activity centers, and much more. Participants will also have fun playing and learning games and activities in Polk City parks. Campers will be notified prior to the start of camp of Monday's activity to prepare accordingly. Participants will be transported by Parks and Recreation staff during camp. This camp runs Monday, June 20 to June 24 and is held daily from 12:30-4:30 p.m. at Miller Park. The online registration link can be found at <https://www.polkcityia.gov/parks-and-recreation>.

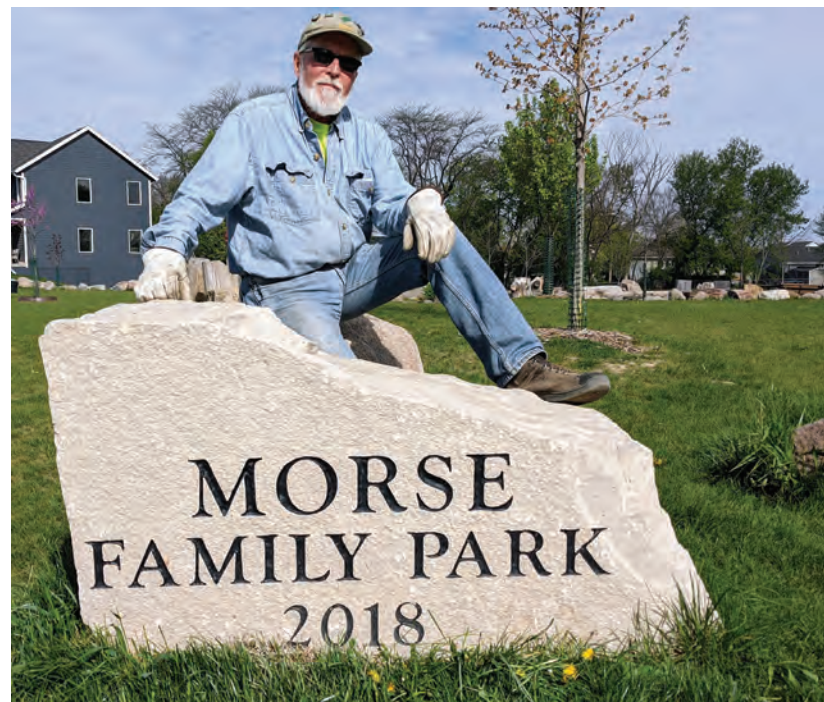
Visit the website above for a complete list of summer camps and many other recreational opportunities offered by the City.

THE TREE Guy

Morse leads The Polk City Arbor League.



Many students have learned the finer points about trees from Ken Morse of The Polk City Arbor League.



Ken Morse is the founder of The Polk City Arbor League.

Around Polk City, Ken Morse is known as “The Polk City Tree Guy.”

Morse, along with fellow residents Phil Jensen and a few other volunteers, have devoted years of service in coordinating the planting and maintaining of hundreds of trees within Polk City. So many, in fact, that Morse founded The Polk City Arbor League in 1988. Thanks to those efforts, the City has received the Tree City USA Award for 28 years.

Morse, who has lived in Polk City for 45 years, says the mission statement of The Polk City Arbor League is “to promote and enhance the tree canopy in Polk City by planting trees in city parks and taking care of their long-term maintenance, thereby providing beautification, wildlife habitat and shade to future generations of children that we will never meet.”

“I’m a self-professed tree-hugger with the best interest of Polk City at heart,” Morse says.

The Polk City Arbor League plants a tree each year on Arbor Day Tree at West Elementary School. Ask almost any child at the elementary school why he or she builds mulch around the base of a tree in the shape of a donut, and the student will more than likely respond with, “because The Tree Guy likes donuts!” That’s the impact of Ken Morse.

“Kids learn the importance of trees within our community, why it’s important to take care of trees by not pulling on their branches, and why a tree needs a donut at its base,” he says.

The Polk City Arbor League received its 501(c)3 non-profit status in 2014, which secured additional funding for more programming within the community. Currently, the League has about a dozen members, a Facebook page and an eye out for others interested in the same.

“We have a Facebook page and encourage new members,” Morse says. “There are no dues.”

Past Polk City Arbor League projects include work at the Sports Complex, Leonard Park, Linear Park, Morse Family Park, Miller Park, 12 Oaks Park, City Square, Doc Simmer Park, West Elementary School, PC Maintenance Shop, East Broadway and Deervhaven greenspace.

For more information, visit www.facebook.com/PolkCityArborLeague. ■



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REAL ESTATE

By Bonnie Christensen

HOW TO prevent (home) buyer's remorse

You can make a successful offer on a home even in a competitive market — with the right information and help.

When you're house hunting, the pressure of competition can move you from "Hmm, I like that, but it's too pricey," to "I have to have that!" You think, so what if paying for this house will put me way over budget? I can cut back somewhere else, right? But that kind of thinking can get you into trouble — trouble that's totally avoidable.



Who has homebuyer's remorse and why?

A competitive real estate market can set buyers up to purchase a home that's either beyond their budgets or doesn't meet their needs, according to a 2021 survey by Bankrate and YouGov. The survey found that recent homebuyers, including 64% of millennials, had regrets about their home purchase. The top reason? They were unprepared for maintenance and other homeownership-related costs. On top of that, 13% of millennials said they think they paid a higher sales price than they should have.

How to navigate house hunting in a competitive market

In addition to pressure to exceed their budgets and rising interest rates, buyers are facing hurdles like these five:

- 1. Requests to waive contingencies:** Eliminating these protections can end up costing money for buyers. And the more offers the buyer writes and loses, the more risk they'll tolerate. So, they may waive contingencies and regret it later. Talk to a buyer's agent who will guide you through this and explain the risks of removing protections and unknown variables.
- 2. Speed showings and decisions:** Take notes immediately after viewing a home. If you're able to prepare beforehand, create a list of wants and requirements in priority order. Immediately after seeing each home, rank it based on the list.
- 3. Focusing on the top of your price range:** If \$300,000 is your upper limit, look at houses priced at \$250,000 or \$275,000. Otherwise, you're going to be outbid from the gate every time.
- 4. The need to compromise:** Buyers may have to adjust their wants to their needs. Or maybe adjust the desired location to something "near" that desired location.
- 5. Information overload:** Some agents hold an accredited buyer's representative designation but usually work with sellers as well as buyers. An agent with an accredited buyer's representative designation has taken extensive buyer's representation training. They'll provide education to buyers so they're learning as much as they can about the market, including the risks involved with different negotiations. If buyers are going to shorten terms or remove protections, they need to be well informed about the pitfalls. ■

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

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(Family Features)

Celebrating summer with sizzling meals starts with tender, juicy cuts of meat that take center stage when dining on the patio or firing up the grill. Call over the neighbors or simply enjoy family time with your nearest and dearest by savoring the flavor of warm weather meals.

Steak enthusiasts can show off their cooking skills with Southwest steaks with creamy peppercorn sauce and parmesan-herb fries. Thick, juicy, marbled steaks are cooked to tender doneness and complemented by steakhouse-style fries.

Find more summer favorites at OmahaSteaks.com/Summer. ■

Southwest steaks with creamy peppercorn sauce and parmesan-herb fries

Recipe courtesy of Omaha Steaks Executive Chef David Rose

Prep time: 10 minutes

Cook time: 25 minutes

Servings: 2

SOUTHWEST STEAK RUB:

- 1 tablespoon kosher salt
- 1 teaspoon black pepper
- 1 teaspoon dried thyme leaves
- 1 teaspoon smoked paprika
- 1/2 teaspoon ancho chili powder
- 1/2 teaspoon ground chipotle pepper
- 1/2 teaspoon garlic powder
- 1/2 teaspoon cumin

PARMESAN-HERB FRIES:

- 1 package (16 ounces) Omaha Steaks Steakhouse Fries
- 1/2 cup Parmesan cheese, freshly grated
- 1 tablespoon fresh thyme leaves, minced
- 1 tablespoon fresh rosemary leaves, minced
- 1 tablespoon fresh Italian parsley, minced

NEW YORK STRIP STEAKS:

- 2 Omaha Steaks Butcher's Cut New York Strips
- Southwest steak rub
- 1/4 cup grapeseed oil
- 2 ounces unsalted butter, cold

PEPPERCORN CREAM SAUCE:

- 1/2 cup brandy
- 3/4 cup beef stock
- 1/2 cup heavy cream
- 2 teaspoons peppercorn medley, coarsely cracked
- salt and pepper, to taste

DIRECTIONS

• **To make Southwest steak rub:** In small bowl, whisk salt, pepper, thyme, paprika, chili powder, chipotle pepper, garlic powder and cumin until fully incorporated.

• **To make Parmesan-herb fries:** Preheat oven to 425 F. Place fries on baking rack on top of sheet pan; bake 25 minutes, or until golden-brown and crispy.

• In medium bowl, mix Parmesan cheese, thyme, rosemary and parsley until fully incorporated.

• Remove fries from oven and toss with Parmesan herbs.

• **To make New York strip steaks:** Season steaks generously with Southwest steak rub on both sides.

• In cast-iron pan, add grapeseed oil and bring to high heat. Place steaks in pan and sear 3-4 minutes on both sides for medium-rare



doneness.

• Remove steaks from pan and rest 8 minutes; reserve oil in cast-iron pan.

• **To make peppercorn cream sauce:** Add brandy to reserved oil in cast-iron pan and reduce to 1/3 volume, about 1 minute.

• Add beef stock and reduce by 1/3 volume, about 2-3 minutes.

• Add heavy cream and cracked peppercorn medley to pan, bring to boil and reduce to simmer until thickened. Season with salt and pepper, to taste.

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OUT & ABOUT

Residents' Choice awards were presented to winners recently.



Jason Madison and Steve Crann – Fenders Brewing



Andy Place and Jeff Poen – Big Creek State Park



Seth Bonifas and Logan Albaugh – Rock Valley Physical Therapy



Dr. Christopher Tigges – Polk City Chiropractic



Jenna Antisdell – Salon PC



Katryn Halterman – Reising Sun Cafe



Kate Jackson and Ciara Davis – Papa's Pizzeria



Andy Cathcart – Luana Savings Bank



Brian Nelson – Nelson Automotive



Brett Postel, Annie Gubbins, Katelyn Hill and Meredith Whitted – the creamery



Manoj Binwal – Qube Hotel



Rob Cupp – Cupp Insurance Agency

OUT & ABOUT



Andrew Uhlenhake, Heather Trent and Ben Gipple at the Cupp Insurance Agency Open House on June 1.



Rob, Larry and Jeff Cupp celebrated 25 years in business for Cupp Insurance Agency on June 1. The business has offices in Polk City and Urbandale.



Dilynn Adams plays during the North Polk varsity softball game at ADM on June 1.



Emily Byrd plays during the North Polk varsity softball game at ADM on June 1.



Lauren Ausborn plays during the North Polk varsity softball game at ADM on June 1.



Madilyn Simoens plays during the North Polk varsity softball game at ADM on June 1.



Lucy Lucas plays during the North Polk varsity softball game at ADM on June 1.



Qwynn Nerem plays during the North Polk varsity softball game at ADM on June 1.



Ava Husak plays during the North Polk varsity softball game at ADM on June 1.



Ava Koudelka plays during the North Polk varsity softball game at ADM on June 1.



Katelyn Klever plays during the North Polk varsity softball game at ADM on June 1.

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