

NORTH POLK

MARCH 2023

Living

MAGAZINE



IN THEIR FOOTSTEPS

Residents share how they
were inspired to follow a
loved one's path

Meet Maria Anderson

EDUCATION

Jalapeño sweet potato chowder

RECIPE

Matzen notes trees and trails as perks

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8 winter skin care rules for young children



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

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

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

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

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

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

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

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



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WELCOME

DIFFERENT paths but common footsteps

My father and my uncle owned a gravel and excavation company. Dad was quite proficient with heavy equipment and could eyeball projects to near perfection even without today's technology.

Despite my childhood dream of being a helicopter pilot, I learned quickly that operating heavy machinery was not part of my skillset. It wasn't because Dad didn't try to teach me. I simply wasn't a very good student.

I remember the first time Dad had me back the dump trucks into the shop — with a one-inch clearance on either side. He thought I would be so proud of myself for doing this. I thought he was going to murder me if I clipped the mirrors off. After about 10 tries, I gave up. He was more disappointed than I was, but he made me keep trying.

We would also dig basements under existing homes. The process of jacking up a home to do this was fascinating, but it came with obvious risks. Large railroad bridge girders were used to support the home while we worked beneath it. I would chain the girders while Dad would slowly move them in place with an excavator. While once motioning Dad to lower a girder, I forgot to motion my feet to get out of the way. I feared I was in trouble. He feared he crushed my feet. The bruises healed, and I got a new pair of steel-toed work boots out of the deal.

I often wondered why, even to this day, I don't enjoy operating heavy machinery. I have learned that much of it deals with my obsession with perfection and my fear of damaging things, especially on a large scale.

As a result, I never learned to fly a helicopter, and I limit my equipment usage to motorcycles and riding lawn mowers. Even so, I learned much from my dad about how he ran his business, and I use many of those guiding principles to run my business today. We chose different paths, but we had common footsteps — and I still own a pair of steel-toed work boots, just in case.

In this month's magazine, we share examples of local residents who did follow in their parents' footsteps, continuing the family business or furthering the chosen career. I hope you enjoy their stories as much as I do.

Thanks for reading. ■

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IN THEIR FOOTSTEPS

**Residents share how they
were inspired to follow a
loved one's path**

By Jackie Wilson

Whether it's watching Dad working on a car engine in the garage, eagerly waiting for a chance to use a wrench; admiring Mom's handiwork as she cleans and bandages that nasty cut on a sibling who fell from a tree; or helping Grandma or Grandpa milk cows, combine beans or stack hay bales, children are often only a step behind that special role model, eagerly wanting to be "just like" him or her. While some find new passions and interests to lure them to new paths to explore, many are inspired to continue in the footsteps they followed in their childhood.

Brian Hanson of Polk City is a part-time firefighter in Polk City and a battalion chief at the Ankeny Fire Department. Hanson grew up spending time in a firehouse, where his dad was a volunteer firefighter. Photo by Jackie Wilson

FEATURE

Full-time firefighter

While attending church as a child, Brian Hanson recalls a time when his dad's and other volunteer firefighters' pagers went off, indicating an emergency. The firefighters at church, clad in suits and ties, all jumped out of the pews and rushed to a house fire close to Brian's home.

That was just one memory of Brian's childhood, as his dad was a volunteer firefighter for Inwood, a small Iowa town. Brian grew up spending time at the fire station, watching his dad interact with the other firefighters. He thought someday he might want to volunteer as well.

"I grew up with that mentality. It was something that I always wanted to do but never considered it as a career," says Brian.

He was attending Iowa State University when one of his friends began volunteering at the local fire department. Brian completed training as well to get his foot in the door.

After that volunteer job, Brian was hooked. He became a full-time firefighter in 2006. He is currently the battalion chief at the Ankeny Fire Department. When he moved to Polk

City in 2012, he joined the Polk City Fire Department on call.

His dad's brother was also a firefighter. He acknowledges his dad's influence on him becoming a firefighter.

"I saw the big family atmosphere and the lifelong friends of the department. As it was a small town, the fire department did everything — parades and water fights. It was a small-town community that stuck together for everything."

Brian remembers when his dad received calls in the middle of the night.

"Before there were pagers, he had a notepad by the telephone where he wrote down the location."

As battalion chief, Brian "rides the desk" most days. He enjoys how the firefighters and crews are like family.

"I joke that we sometimes spend more time with the crew than with my kids and wife," he says.

He likes how he can give back to the community, just as his dad did. He appreciates it when the department is recognized.

"It surprises me the amount of thank you

cards that we get from those we helped — even though it was a bad outcome for them," he says.

Brian's dad has since retired from the department. His dad is proud and supportive of his son's career.

"If it wasn't for Dad, I never would have considered this profession. He lived that way and wanted to be involved in the community," he says. "I started with Polk City to be a part of the community, just like he did."

Three generations at P&M

When Phyllis and Melvin Richardson started their P&M Apparel business in Webster City in 1987, family members initially resisted getting into the business. But after a series of major life events, the company is now run by both its second and third generations.

When Kay Ferin was a young adult, she occasionally helped with her mom and dad's apparel business. Yet, her life was in Texas. In 1997, Melvin asked Kay and her six brothers if anybody wanted to be part of the family business. They all said no.

Then, later that year, Kay divorced and reconsidered her dad's proposal.



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FEATURE

"I needed income. I wasn't sure what I wanted to do, so I came back to Iowa. It was never my intent to follow in my father's footsteps," she recalls.

She lived in Ankeny, commuting back and forth to Webster City. After years of driving, she moved the business to a building on the square in Polk City. The previous monogram and embroidery business expanded into screen printing and design in 2002. Kay's dad drove back and forth until Kay took ownership in 2010. P&M expanded, building a new location in 2020. Kay's dad was "amazed" by the building. He passed away shortly after it opened.

Kay's three children grew up at the shop. Kay's son, Ryan Toney, recalls spending sick days sleeping under her desk. The kids occasionally helped with inventory but weren't interested in working at the shop full time.

Kay's daughter, Megan Griffith, forged her own path as a graphic designer.

"I was going to be a big shot graphic designer and not work with my mom," she recalls. "Before long, I realized I didn't like the corporate environment."



Megan Griffith, Kay Ferin and Ryan Toney are part of the second and third generation of their family business, P&M Apparel in Polk City. Each one initially resisted getting into the family business. Photo by Jackie Wilson

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FEATURE

Megan got laid off from her job, and her mom, Kay, suggested that she help out at the shop doing graphic design.

"I had zero interest in designing T-shirts for a living," Megan says. "Then my mom suggested that I do this job until I found something else."

It turns out she enjoyed the creativity and freedom of her new position, which became a permanent job. It was important for her and her mom to establish boundaries early on.

"We had to talk about our relationship and to separate personal and work life. She is 'Kay' at work. We don't call her 'Mom' at the store."

When Megan became pregnant, Kay needed help at the store. During maternity leave, Megan's brother, Ryan, helped out. Ryan was a social worker at Ankeny schools and at the YMCA, so he'd help out before and after school hours.

"I wasn't happy at my current job," he reflects.

Ryan was ready for a career change and began work full time seven years ago.

"He blew me away and surprised me. He stepped into so many roles," says Kay.

Ryan agrees.

"I impressed the hell out of me. What I like is, it's never the same day twice."

The three family members all agree that family is No 1.

"We might be more 'bitey' with one another when we talk," Ryan says. "We've been at odds before. But, at the end of the day, we're still family. Relationships are more important than what happens in the building."

Ryan and Megan plan on eventually taking over the family business, which has become a thriving and popular community mainstay.

"It's not just a T-shirt business. There's a story behind our customers and everyone who comes in that door," says Megan.

The three realize how the business evolved, with each of them putting their hearts into the family business.

"There are tough days," says Ryan. "We have to talk things out. Life is too short — it's not worth losing the family over."

Nursing family

Brenna Delker and her sisters grew up with their mom working late shifts and holidays as a nurse. Brenna's mom wanted to advance in the medical field, so she became a physician's

assistant.

After Brenna graduated from high school, she thought she'd pursue a career in the medical field, but not as a nurse.

"I thought about pre-med. Mom always talked about intriguing stories about helping people at their worst times. Once I decided I didn't want to do pre-med, a burden was lifted off my shoulders. I wanted to be a nurse instead."

Brenna went into the nursing field and worked her way up. She started as an LPN, then an RN, working her dream job as an ICU nurse. She was in med/surgery and recalled stories from her mom.

"She always talked about her career. With the ICU, I could critically think and challenge myself. I love the ICU and experienced it at a young age."

She obtained her bachelor's degree in nursing and is currently working on her master's degree. She is now a clinical instructor for Purdue University based at UnityPoint, training nurses. Both of her sisters are nurses as well. When the four of them get together, it's all shop talk.

"We try to tone it down. It ultimately

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Monday Nights @ 7pm: March 20, March 27

ASSUMPTION BOOK CLUB

March 18, April 15, June 17 from 8:30am-10am

BAPTISMAL PREP CLASS

March 19th at 1pm
New parents or those that haven't taken the class within the past 3 years

SAFE HAVEN SUNDAY

March 19th

ADULT FAITH STUDY GROUP "Lectio Eucharist"

Monday at 8:30am or Wednesday at 5pm & 7pm (skipping Spring Break) Last Class April 5

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Sundays during Lent at 4:30pm

"HAPPY HOURS"

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

PARISH RECONCILIATION

March 29 @ 6:30pm

DIVINE MERCY CHAPLET

7:30am & 3pm

Starting April 7-15 Divine Mercy Sunday

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Brenna Delker of Polk City followed in the footsteps of her mom, who was a nurse. Her two sisters are also nurses. Photo by Jackie Wilson

doesn't happen. My oldest sister gets patients after surgery, my middle sister is in home care nursing, and I have students. We always talk about difficult situations. It's been extremely helpful when we all talk," she says.

Brenna learned compassion from watching her mom.

"She always loved to share what she did to take care of her patients. She had a willingness to learn and do better, which has driven me. I can pop off a question, and she answers. She knows so much. One of the greatest things I learned from her is that there is a learning opportunity from failure. You learn and grow from failures or mistakes."

She saw her mom's vulnerable side.

"She came home stressed, and I saw her cry. She couldn't help a patient or the outcome wasn't what she wanted. It was neat to see, and I can understand now what she was experiencing. Nurses are supposed to be tough, but we're human, too," she says.

Brenna feels fortunate, as her husband is also in the medical field.

"He understands. I come home, and we can talk about things. We have a great support system and learn a lot from each other."

Being in the nursing profession is due to her mom's influence.

"The career wasn't pushed on us — it was the life we knew. It's been a good career. I don't always get a thank you, but I know I've always done my best," she says. ■

New laws allow you to save more for retirement

Recently, lawmakers passed a massive bill with more than 90 retirement provisions called SECURE Act 2.0. Some changes, like the RMD age increasing to 73 (from 72), went into effect on Jan. 1, 2023. Other provisions will be phased in over the next few years, including the ability to save more money for retirement in the form of a catch-up contribution.



A catch-up contribution is a type of retirement contribution that allows those 50 and older to put additional money into most employer-sponsored plans and IRAs.

In 2023, anyone eligible can contribute up to \$6,500 to an IRA or \$22,500 to a 401(k). If you are 50 or older, you can put an additional \$1,000 into an IRA and an additional \$7,500 in an employer-sponsored plan like a 401(k) or 403(b). This brings the catch-up contributions to a total of \$7,500 and \$30,000, respectively.

That \$1,000 IRA catch-up limit has been the same for several years. With the passing of SECURE Act 2.0, starting in 2024, that amount will be adjusted for inflation annually in \$100 increments.

It's not much, but the inflation adjustment will move that catch-up number above \$1,000 and allow for a slow increase of the limit. There will be a "special" catch-up contribution starting in 2025. Those age 60-63 can put even more money into their employer-sponsored plans. The formula for determining how much you can contribute is a little convoluted. The "special" catch-up contribution limit is the greater of \$10,000 or 150% of that standard catch-up amount for the previous year.

For some, catch-up contributions are a great way to save and invest more money for retirement. These decisions must be made as part of a comprehensive retirement plan that takes into consideration all your other sources of income, your investments, your tax plan and, most importantly, your retirement vision.

The strategy that is right for your neighbor or co-worker may not be right for you. This mantra applies to many retirement decisions, including catch-up contributions, Social Security, Medicare and more. We help families and individuals understand the rules and take advantage of strategies that will help them live out their retirement vision.

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

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LIBRARY

POLK CITY Community Library news

• **Play Lab**, April 1, 10 a.m. to 2 p.m. Drop in any time. Bring the kids for some extra special self-guided library play time.

The program room will be set up with different centers designed to stimulate learning through play. Activities may include games, crafts, sensory activities and more. Ages 3-10. Parental supervision is required at all times.

• **Adult Crafternoon: Acrylic Painting**, April 3 at 2 p.m. Join us for a fun afternoon of crafting. We will be painting simple pictures. All supplies will be provided. Ages 17 and older. Register online at polkcitylibrary.org.

• **Library Giving Day**, Tuesday, April 4. Library Giving Day is a one-day fundraising event with the goal of encouraging people who depend on and enjoy public libraries to donate to their individual library system. And, in turn, that support will go toward the programs, services and materials provided by local libraries all over the country.

• **Wednesday Adult Book Club, "The Seed Keeper" by Diane Wilson**, Wednesday, April 5 at 7 p.m. Follow a Dakota family's struggle to preserve their way of life and the sacrifices to protect what matters most.

• **Baby and Me**, Thursday, April 6 at 9 a.m. Join us at the library for a bonding experience between you and your baby. Learn nursery rhymes, songs, and hear board books that are specially designed with you and your baby in mind.

• **Coloring Night at Fenders Brewing**, Wednesday, April 12, 4-9 p.m. Come for a night of relaxation and fun with friends at Fenders Brewing. Drop in any time.

• **Friends of the Library Meeting**, Wednesday, April 12, 6:30 p.m. The Friends of the Polk City Community Library have four scheduled meetings per year. All meetings are open to members and the public. Anyone interested in supporting the Library is welcome and encouraged to attend.

• **Music and Movement**, Thursday, April 13, 10 a.m. Come shimmy and shake with your child. Dance and sing while building pre-reading skills with rhythm and rhyme.

• **Stay Independent Lunch and Learn with Iowa State University Extension**, Thursday, April 13 at noon. Join us in our Stay Independent series that provides research-based nutrition and wellness information intended to help adults age 60 and older reduce their nutritional risk through lifestyle changes. Lunch will be provided. RSVP at www.polkcitylibrary.org.

• **Monday Book Club, "Keeping Lucy" by T. Greenwood**, Monday, April 17 at 2 p.m. A story of true events on how far one mother must go to protect her daughter.

• **Book Club (K-second grade), "The Happiest Tree" by Hyeon-Ju**

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LIBRARY

Lee, Tuesday, April 18 at 4 p.m. Pick up your copy of the book while supplies last. Read, then join us for some fun discussion.

- **Adult Coloring**, Tuesday, April 18, 5-7 p.m. Join us for a relaxing evening of coloring. Colored pencils and gel pens will be provided. You are also welcome to bring your own. For ages 17 and older.

- **Messy Munchkins**, Thursday, April 20, 10 a.m. Does your toddler or preschooler always make a mess? It is actually a great way for them to learn. Visit us and let your child explore sensory tables we will put out. Have your child wear clothes that you don't mind getting dirty.

- **Adult D.I.Y. Decorative Flower Pots**, Thursday, April 20, 6 p.m. Come craft with us to create decorative flower pots. Ages 17 and older. RSVP at www.polkcitylibrary.org.

- **National Library Week: "There's More to the Story,"** April 23-29. Stop in to celebrate with us each day and get a special treat.

- **K-5 Comets Kids Club: May Day Basket Creation**, Monday, April 24, 4 p.m. Join us to create a May Day Basket. Popcorn and other treats will be provided. Registration opens April 10 at www.polkcitylibrary.org.

- **Book Club (grades 3-5), "The Midnight Children" by Dan Gemeinhart**, Tuesday, April 25, 4 p.m. Pick up your copy of the book while supplies last. Read, then join us for some fun discussion.

- **Story Time**: Mondays and Tuesdays at 10 a.m. Join us at the library for stories, songs and an activity or craft. Choose the day that works best for you. Every story can be logged in our 1,000 Books Before Kindergarten program, too.

- **Geri-Fit® Strength Training Workouts** Mondays at 9 a.m. Strength training workouts that work for all ages and fitness levels. Geri-Fit is challenging, effective and safe to do. The Geri-Fit® program requires a set of light dumbbell weights, a sturdy chair and water to drink during the workout. Ages 50 and over. Stretch bands and a Zoom link are available upon request.

- **Chair Yoga**, Tuesdays, 9 a.m. Join Rachel via Zoom. We will be broadcasting the class on the big screen in the library, or you can join us from home. Yoga is for everyone and every body. Yoga is not for flexible people but for people who want to become more flexible. This chair yoga practice will include breath work, mindfulness and simple, easy movements to release tension, reduce pain and restore your body to optimum movement. Props needed are an armless chair, like a kitchen chair, and a small hand towel or kitchen dish towel. Join the Zoom meeting on our website at polkcitylibrary.org. No class April 25.

- **Ageless Grace Workouts**, Wednesdays, 9 a.m. Ageless Grace is a cutting-edge brain fitness program based on neuroplasticity that activates all five functions of the brain. This exercise program is performed in a chair and is based on everyday movements that are natural and focus on the healthy longevity of the body and brain. The only material needed is a chair. If you would like to participate from home via Zoom, please call the library ahead of time. No class April 26.

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

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

- **Men's Friday Coffee**, 10 a.m. to noon. 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. ■

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HEALTH

By Dr. Jesse Kahnk, OD

WHAT IS 'pink eye'?

Anytime someone tells me "I have pink eye," it always has a nails-on-the-chalkboard quality to me. Pink eye is not a diagnosis but rather a description of a very non-specific symptom. We typically associate "pink eye" with conjunctivitis or inflammation of the conjunctiva, a layer similar to skin, that sits above the white part of the eye called the sclera. However, I've seen patients diagnosed with "pink eye" that have other conditions like blepharitis, dry eyes, scleritis, and even more urgent conditions like preseptal and orbital cellulitis. Conjunctivitis is even caused by different factors (allergy, bacterial infection or viral infection) which are treated in different manners.



What we typically call pink eye can be really hard to pinpoint the root cause and the right treatment. There is no universal treatment for pink eye. However, there are tools that we can use to get clearer answers. There is an in-office test that takes a small collection of tears and uses that to detect the presence of viral conjunctivitis, which is the more contagious form of the disease. This is especially useful information if your work or your child's daycare or school requires additional documentation from your provider relating to a red eye before you or your child may return. ■

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

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HEALTH

By Lance Andersen

MENTAL health issues affect men differently

What kind of prosocial masculinity will develop in a post-feminist world? Are we, as a society, embracing a positive vision of masculinity that is also compatible with gender equality? Yes, the highest rungs of society are occupied by men, but high school-educated men have not seen their wages go up since the 1970s. Modern numbers are revealing. Men account for 75% of "deaths of despair," either from suicide or overdose. Women report more mental health issues, but men are 3.5 times more likely to die by suicide. Women now earn more bachelor's degrees than men. For every 100 women undergrads obtaining diplomas, 74 men obtain the same. Men have the same desires and needs during development as women, but our treatment and expectations can be quite different. While marriage was viewed as "oppressive," it provided an important place for men to fulfill their role along with connections to social life. We think young boys become tough through adversity, but this could be misguided. What do our boys need to hear and experience to become men who speak about the issues that confront them? We need to reframe how we define masculinity and embrace the notion that men can also HEAL (the counter to STEM) and invite them to grow into the fields of healthcare, education, administration and literacy. ■



Information provided by Lance Andersen, LMSW of SS Therapy and Consulting, Ltd, 4725 Merle Hay Road, Suite 205, Des Moines, 515-528-8135, andersen@sstherapyandconsulting.com.

BEFORE YOU GO

By Jan Shawver

ARE YOU ever really prepared?

No matter how much you anticipate the death of a loved one, especially after a lengthy illness, you are never really prepared for that moment when that person takes their final breath — when they step from this life into eternity.

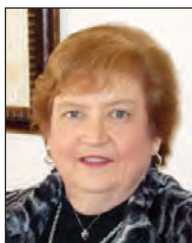
Twice in the past three months, I have been on the “other side of the table,” as I had to say goodbye to a family member and a friend. Both times, illness had robbed them of their quality of life, and we knew death was rapidly approaching. However, I was totally unprepared when the phone rang and I received the devastating news, “He/she is gone.”

In both cases, the deceased had taken time years before to plan for this day, which made it much easier on the family — giving them time to grieve instead of scrambling to make funeral arrangements and difficult spur-of-the-moment decisions.

How about you? Have you taken time to make arrangements so your family can grieve when your time comes? Or will your family have to put their grief “on hold” while they scramble with the myriad of decisions that must be made within a very short time?

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

Information provided by Jan Shawver, family services representative, Highland Memory Gardens Cemetery, 1 N.E. 60th Ave., Des Moines, 515-289-2230.



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WELLNESS

By Alex Townsend, BSN, RN

GLUTATHIONE: spring cleaning for your body

The thought of “detoxing” doesn’t always mean from harmful substances or toxins ingested into the body, but also foreign microbes causing illness and inflammation to the sinus, respiratory and GI tract. So, when you think detox, think glutathione.

Glutathione is the mother of all antioxidants. This amazing yet naturally occurring nutrient is the human body’s endogenous antioxidant. It plays a crucial role in our body’s immune function by promoting T-cell function and leukocyte production. Glutathione possesses properties to aid in cancer cell apoptosis, has anti-inflammatory properties, protects against environmental and biological toxins, and detoxifies harmful substances. It also supports anti-aging, skin health, and protects against oxidative stress. Some immediate benefits to note from glutathione supplementation is improved skin appearance and glow; decrease in inflammatory skin conditions, inflammatory gut and bowel; and tissue regeneration. Glutathione may be supplemented orally, injected intramuscularly, or delivered intravenously. While giving your home environment a good cleaning this spring, don’t forget about your body, too. ■

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



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COMMUNITY

KIWANIS Seniors of the Month

The Kiwanis Club of Polk City has selected its Seniors of the Month for the month of February.

Kiara Jesse

"My parents are Dan and Lisa Jesse. I have one younger sister, Kasey, who is a sophomore. My favorite subjects are math and science, which I plan to pursue in college. I am involved in dance team, key club and student council. Outside of school, I participate in studio dance, church youth group, and work at Mark's Dancewear. I also enjoy spending my time helping at my dance studio, church or other community events. I am a member of National Honor Society, National Spanish Honor Society, and National Math Honor Society. I have been on the gold honor roll for four years, and I have been on the DMACC President's List. I was also selected as the North Polk DAR Good Citizen. In my free time, I enjoy spending time with friends and family and traveling to new places. I plan to attend Iowa State University in the fall."



Jackson Chase Nemmers

"I am a very hard worker in the classroom and on the court. I am very determined to get things done and get better. I understand that I will make mistakes but also that I can learn from them and do better the next time. I am naturally a problem solver and believe that I can succeed in the field of engineering, although it is very challenging. I also am very competitive and do not want to give up basketball in my life. I find so much joy in playing basketball, and it makes me happy. I believe that I can improve my skills and compete at the next level. I love helping out people and love to get to know people in the community. I enjoy playing basketball at North Polk knowing that younger generations look up to us, and it is very nice to know that we have a supportive community."



Jackson's parents are Nathan Nemmers and Susan Nemmers, and his siblings are Madison and Jacinda.

Aidan John Kelsick

"My name is Aidan Kelsick, and I have been a student of North Polk since optional kindergarten. Throughout high school, I have been involved in many activities including football, basketball, track, baseball, FFA, band, jazz band and church youth group. I have also been grateful to receive honors of Gold Honor Roll, National Honor Society, National Spanish Honor Society, Mu Alpha Theta, and Academic All-State and Second Team All-District during football season. In my free time, and outside of my lawn care business, I enjoy being outside chopping wood, being active, camping, or spending time with friends and family. Next year, I will be majoring in engineering at an undecided college. Overall, my experiences in the North Polk Community have shaped me into who I am today and will benefit me for the rest of my life."



Aidan's parents are Jason and Steph Kelsick. Siblings are Evan, a sophomore, and Amelia, a sixth-grader. ■

BUILDING equity in a cooling housing market

One of the most popular ways to add value to a home is by making repairs or renovations. And beyond adding value, home improvements almost always result in greater enjoyment of your home.

According to the National Association of Realtors®, improving your home's curb appeal is one of the best ways to add value to your home. Projects range from simple do-it-yourself items you can tackle in a day to major renovations requiring professionals:

- Trim overgrown landscaping and keep your lawn tidy
- Power-wash the exterior and clean your windows
- Paint your front door an updated color
- Repair any damaged or weathered siding, trim, shutters, etc.
- Replace siding or have the whole house repainted
- Install new garage doors
- Repair or replace your roof



Mindy Selix



Yvonne Silvers

Create a dedicated home office

According to a National Association of Homebuilders survey, 63% of homebuyers want a dedicated workspace and nearly one quarter of buyers say a home office is "essential." In fact, homes with an office sell faster and for more than similar homes without one. You can inexpensively add an office by converting a spare bedroom or an unused formal dining room. You can also spring for a pricier option, such as an attic renovation, building an addition or finishing new space in your basement. Building out new space might be more expensive up front, but any time you add square footage to your home, you're adding value, too.

Spruce up your kitchen

The kitchen is the heart of the home, so it's no surprise renovating this important space almost always lands on lists of best home improvements. You don't have to spend a fortune to make changes that add value. If a whole-kitchen renovation isn't possible, consider doing any of the following:

- Painting cabinets and adding new hardware
- Upgrading your countertops to natural stone or quartz
- Increasing or maximizing your storage space
- Installing new stainless-steel appliances
- Adding an island

Turning your home improvement dreams into reality

Many of the ideas we've shared here are low-cost improvements many homeowners can make happen with a little elbow grease and/or with savings they've set aside. If you'd like to make improvements to your home, talk to your banker about setting up a savings account where you can set aside money each paycheck for your projects. ■

Visit Education.BankersTrust.com for more information on homeownership, financial calculators and more. Information shared from www.education.bankerstrust.com. Information provided by Mindy Selix, VP Construction Lender, NMLS ID#: 571223, 515-222-2017 (office), 515-491-1050 (mobile), MSelix@BankersTrust.com; 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 IA 50023.

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RECIPE

KICK winter's chill with hearty chowder

(Family Features) Colder, shorter days call for a little comfort. Cozying up with a hearty meal on brisk winter evenings can help fight off the chill while savoring favorite flavors alongside the ones you love.

Avoid venturing into the cold for a trip to the store by turning to a pantry staple like sweet potatoes. As one of the most versatile veggies, they're easy to add to a variety of recipes while enhancing both flavor and nutrition. Perfectly suitable for both simple and elevated dishes, they can be baked, microwaved, grilled, slow cooked or prepared on the stove so their sweet taste never goes out of style.

Their long shelf life — up to four weeks if stored properly in a cool, dry, well-ventilated area away from heat sources — means you can rely on sweet potatoes throughout the winter as an on-hand ingredient. Additionally, as a “diabetes superfood” according to the American Diabetes Association, they're rich in vitamins, minerals, antioxidants and fiber, all of which are good for overall health and may help prevent disease, making them a key source of nutrients during wintertime.

When your family needs a warm-up on those frosty days, put sweet potatoes at the center of mealtime (with an added kick) in this jalapeño sweet potato chowder. Loaded with the flavors of winter comfort, it's a filling meal that makes enough for a crowd so no one goes hungry.

Visit ncsweetpotatoes.com to find more comforting meal ideas. ■

Jalapeño sweet potato chowder

Recipe courtesy of the North Carolina SweetPotato Commission
Servings: 6

- 2 large North Carolina sweet potatoes, baked
- 1 small onion, 1/4-inch diced
- 2 tablespoons olive oil
- 1 quart chicken or vegetable stock
- 2 cups cooked chicken, cubed
- 1 1/2 cups whole corn kernels
- 2 teaspoons minced jalapeños
- 1/2 cup heavy cream
- 1 teaspoon salt
- chopped scallions, for garnish

DIRECTIONS

- Peel baked sweet potatoes; discard skin and puree.
- In soup pot, sauté onion in butter until softened. Add



pureed sweet potato and stock, as desired. Bring to boil, reducing liquid slightly.

- Add chicken, corn, jalapeños, heavy cream and salt. Simmer 10 minutes.
- To serve, ladle into bowls and garnish with chopped scallions.

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LION or lamb?

When I was a kid, I can remember my teachers talking about the concept of “lion or lamb” in the month of March. The all-familiar phrase heard around many towns at the start of March is, “March comes in like a lion and out like a lamb.” There is truth and history to this phrase that is often used by meteorologists to introduce the month that is often characterized by harsh winter weather.



Now, why might a financial advisor start his article discussing the nature of weather or meteorology? Simple. There are many cyclical things in our industry that we take for granted (trends of the stock market, life cycle changes demanding different financial needs and advice, etc). However, use this analogy to respond to our 2022 into 2023 life change in the current economy. In the last 12 months, in response to hedging inflation, the chairman of our Federal Reserve System (the FED) raised interest rates eight times in the last 12 months with another two raises anticipated in 2023. In 2019, they reduced it three times and two more times at the start of COVID in 2020. However, from 2015 until December 2018, they raised interest rates nine times. What does all this mean for the average American?

- In the short term, a loan may cost more interest.
- The cost of milk, eggs and day-to-day materials will start to drop.
- The employment seeker may start to see fewer help wanted signs.
- The reinvention of innovation to many of our consumer goods will change.
- You will see more “open house” signs put up by Realtors.
- Demand will start to find the manageable cycle of supply.

Now, I say these things so simply. The fact is, over many cycles of federal policy, the raising and lowering of interest rates has changed the inflation and recession cycles of the U.S. dollar's value. As we move into a different-looking world going from inflation and everything costing an arm and a leg, if you can get it, to our new normal, I am reminded that the cycles of fiscal policy tend to find themselves looking like something that we may have experienced in the past.

There is continuous message I reiterate in our website blog and in this magazine each month. Not to sound as “cyclical” as this March weather/astrology message may come off, but we all need advisors or teachers of sorts in our lives. The overloading world of information surrounding retirement is constantly changing. Maybe March should be the time to schedule a meeting with a financial advisor. Is your plan ready for this next cycle?

By the way, as it turns out, the origins of this phrase relate more to astrology rather than meteorology. The lions and lambs of March come from the constellations, Leo the Lion and Aries the Ram or Lamb. Leo is more pronounced in the night sky at the start of March, while Aries is at the tail end of the month.

When it comes to March predictions, though, you're better off listening to your local meteorologist for the latest forecast. ■

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

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OUTDOOR space is big draw

Matzen appreciates home for many reasons.

Amy Matzen and her husband, Kyle, moved to Polk City a number of years ago when Kyle became an Edward Jones financial advisor in town. They came from a larger metro community and wanted their children to be in a smaller school district.

When the Matzens arrived, they purchased a home that's just a block away from their current residence. The family goes on walks often and strolled by the home many times. Matzen was drawn to its numerous peaks, off-white finish and black-framed windows. The home is a statement as much as it is cozy, she says.

One day, Matzen met the home's owners and asked if they'd ever be interested in selling it. Six months later, they did, and the Matzens made it their own.

She says the home backs up to trees and the Neal Smith Trail, which the family takes full advantage of. The backyard is spacious and flat, which the family can access from their basement walkout.

One of the biggest perks of the home for Matzen is that her office is in the front of the home; whereas, in their previous house, it was in the basement. Now she can watch her kids play outside while getting work done.

The location is also beneficial because she has a lot of customers stop by for her business, Stamped Metal Jewelry, through which Matzen sells personalized jewelry, home décor, gifts and more. She started it in 2012 as a hobby while she stayed home with her children and now runs it full time. Local Polk City folks may have come across her items before at a farmers market or the Polk City Community Foundation Gala, to which she recently donated items.

In addition to her business, Matzen works as a substitute teacher and is part of the Polk City Women's Group. She enjoys being able to help out in the community by donating her time, as well as meeting other women in town.

"I love that Polk City is a smaller town and definitely feels like a community," Matzen says. "We have met so many people."

She adds that the family has become great friends with many of their neighbors and likes attending community events throughout the year.

"Wherever you go in town, you're going to know someone when you walk in," Matzen says. "We love Polk City." ■



Amy and Kyle Matzen and their children enjoy the location and features of their home.



MEET Maria Anderson

Teaching fifth grade at new Big Creek Elementary

Maria Anderson was one of the first teachers in the new Big Creek Elementary School when it opened in 2022. Big Creek is the third elementary school in the North Polk School District.

Maria began teaching at Central Elementary three years ago. She was happy to transfer to the new location since it is closer to her home.

Maria has been teaching for 15 years with several years as an instructional coach. She remembers wanting to be a teacher.

"When I was little, I always played school," she recalls. "I didn't look at anything else. It was like I had a tunnel vision of being a teacher."

In high school, she taught Sunday school. When she pursued a degree in education, she focused on fifth grade, saying it is an engaging age.

"The lower elementary grades are teaching mainly fundamental skills. Fifth grade is more challenging, and they have real-world applications. They're learning the world around us," she says. "I love the humor. The fifth graders are a double-edged sword — sometimes we can talk to them like adults."

Maria says she is happy to have both of her children also attend school in the NP district. Her youngest son, Tate, attends the same school where she teaches.

"He's not embarrassed to see me yet. He likes going to the teacher's lounge with me," she says.

The most challenging part of being a teacher is keeping on top of emails, prep work for lessons and grading papers.

"There's lots of daily demands, including keeping up with students and families. Then, on top of it, being a mom and having active kids. Sometimes I come in on Sundays to catch up on work," she says.

One section her fifth graders look forward to is when the students become entrepreneurs and run their own businesses.

"Kids get to create a product, or learn how to make money and understand the economy. They love being creative," she says.

Her favorite part of her profession is the connection and relationships she's made with her students and coworkers.

"I love the relationships with the 10- and 11-year-olds. They become little buddies. You get to experience all their highs and lows every day."

She adds, "I've stepped into an amazing school district. The staff is committed, and I admire how North Polk always does what's best for the kids." ■



Maria Anderson especially enjoys teaching fifth graders. She says they are engaging, and she enjoys their sense of humor.

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EVENTS IN THE AREA

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Pancake Breakfast and Easter Bunny Egg Hunt

Saturday, April 1
Lakeside Fellowship Church, 1121 W. Bridge Road, Polk City

Polk City
Kiwanis will host their annual Pancake Breakfast and Easter Egg Hunt at Lakeside Fellowship Church.

The Pancake Breakfast is from 8-11 a.m. with the church offering a craft in the gym during breakfast, followed by the Easter Bunny Egg Hunt at 11 a.m. A freewill donation will be accepted with all proceeds going toward North Polk Senior Scholarships.



Upcoming events at Fenders Brewing

Fenders Brewing, 212 W. Van Dorn St., Polk City

www.fendersbrewing.com

- Saturday, March 18, St. Paddy's Day party with live Irish music, 6-9 p.m.
- Saturday, March 25, Karaoke, 6-10 p.m.
- Thursday, March 30, Trivia Night, 7-9 p.m.
- Saturday, April 8, live music with Dustin Arbuckle and Matt Woods, 6-8 p.m.
- Wednesday, April 12, Adult Coloring, come anytime between 4-9 p.m.

American Legion Post 232 events

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

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

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



Hoops and Hops

March 16-18

Cowles Commons, 221 Walnut St., Des Moines

Celebrate the NCAA Tournament at the Sixth Annual Hoops and Hops downtown. Large screens will be set up in a heated tent, with beverages from the Iowa Craft Beer Tent and local eats from multiple food trucks. Want to get in on the action? Two basketball courts will be set up. The event is free and runs 10 a.m. to 10 p.m. each day. Fans are encouraged to sport team colors and bring chairs (no outside food and drink). Details at dmpa.org.

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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.



St. Patrick's Day Parade

Friday, March 17, at noon
Downtown Des Moines

It's that time of year again. Dig out your greenest attire and get ready to feel lucky, thanks to The Friendly Sons of St. Patrick of Central Iowa's highly anticipated annual event. The parade begins at noon and runs along Grand Avenue and 15th Street in the Western Gateway district. Participant registration and the parade route may be found at www.friendlysonsiowa.com/Parade/parade.htm.

Harlem Globetrotters

Tuesday, March 21 at 7 p.m.
Wells Fargo Arena, 223 Center St., Des Moines

Not your average basketball players, the Globetrotters are bringing their crazy tricks and legendary athleticism to Des Moines during their 2023 World Tour. Bring the whole family for a high-energy experience and a nonstop great time. Tickets at www.iowaeventscenter.com/events.



Botanical Blues

Sundays, through March
Greater Des Moines Botanical Garden, 909
Robert D. Ray Drive, Des Moines

Enjoy this winter concert series at the Greater Des Moines Botanical Garden. For more information, visit dmbotanicalgarden.com.



DSM Book Festival

Saturday, March 25
Capital Square, 400 Locust St., Des Moines

The DSM Book Festival connects book lovers with local and nationally acclaimed authors, fellow enthusiasts, nonprofits and entertainment. Headlining authors include Chris Bohjalian ("The Flight Attendant"), Sequoia Nagamatsu ("How High We Go in the Dark") and others. More details are at dsmpartnership.com/dsmbookfestival. ■

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FINANCE

By Randi Gustafson

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 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 in mortgage qualification. Sometimes particular homes may not qualify for certain mortgages, though. Odd properties like Morton buildings, manufactured homes and log cabins are hard to appraise; therefore, they can become unqualified if a value can’t be made. 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 Gustason, Mortgage Loan Officer, Raccoon Valley Bank, Adel, Dallas Center, Grimes and Perry, 515-465-3521.

HVAC spring cleaning

Warmer days are coming soon, yet, sometimes not soon enough. But, it's safe to say that the bitter cold is appearing farther in our rearview mirrors, and, as we look ahead to warm days, it's important to prepare your system for the warmer months ahead. Here are some things you can do in the spring before switching off the heater and turning on your air conditioner.



Change the air filter

As the seasons change, it's a good time to change your air filter. You should be changing your air filter about every 90 days or as often as the package directs. Some air filters suggest changing the filter in as little as 30 days. Starting your system with a dirty filter can drastically reduce the efficiency of your system, making it harder for your system to operate, increasing your energy bills and putting unnecessary stress on your system. You will also want to remove loose debris from around your system. The best way to do this is by manually clearing any big objects around your system and using a low-pressure hose to remove any remaining debris. A clean unit is an efficient one and can last for a longer period of time. That's money that you'll save on your monthly energy costs and in the long-term.

Clean the vents

Spring is a great time to clean your air vents and grilles. Air vents can oftentimes be forgotten about, but they are just as important as your system. Make sure that each vent is open so air can move freely throughout your home. Also make sure that furniture, rugs and curtains aren't blocking your vents. Blocking your vents can restrict airflow and lead to your home conditioning at an uneven temperature. To clean your air vents, remove the grilles and soak them in warm water and soap. While they are soaking, vacuum out any particles, dust or pet hair that has accumulated during the winter. Then simply dry off the grilles and replace them.

Adjust the thermostat

If you have a programmable thermostat, it is a great idea to set up a new schedule since the weather is changing. If you don't already have a programmable thermostat, it is highly recommended. It not only provides optimal comfort but saves energy, which saves you money.

Most importantly, schedule your annual maintenance. After your equipment is maintained, you'll have peace of mind realizing your system is well prepared to provide worry-free air — even on the hottest days. ■

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

SPRING

INTO ACTION

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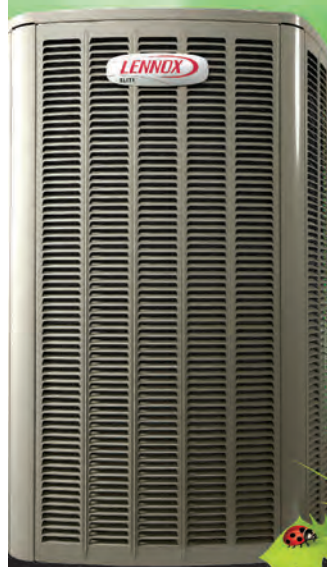
Clean any debris around the unit. A clean unit is an efficient one. That's money saved on your monthly energy costs now and long-term.



Change your filters and clean your vents and grilles.



Schedule your annual maintenance! After your equipment is maintained, you'll have peace of mind realizing your system is well-prepared.



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FOUNDATION Gala

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



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Josh and Mary Davis



Terri and Bruce Boland



Mayra and Nick Worley



Amanda and Nick Klatt



Kassie and Kenny McChurch



Serena and Bill Morhead



Abbie and Steve Winter

OUT & ABOUT



The Polk City Chamber of Commerce held a member lunch at Luana Savings Bank on Feb. 8. North Polk School District Superintendent Michael Kline was the guest speaker.



Janet Hromatko of the Polk City Kiwanis Club and Lieutenant Governor of Kiwanis Division 13 visited the Adel Kiwanis Club on Feb. 28.



The Polk City Chamber of Commerce held a ribbon cutting for Scooter's Coffee on Feb. 3.



Casey's donated \$1,000 to the Polk City Community Foundation on Feb. 3.



The Polk City Chamber of Commerce held a ribbon cutting for the newly renovated Casey's on Feb. 3.



Casey's donated \$1,000 to the Friends of the Parks on Feb. 3.

CLASSIFIEDS

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