

NORTH POLK

MARCH 2022

Living

MAGAZINE

COLD turkey

Residents share
their experiences of
quitting smoking.

Meet Steve Leach

EDUCATION

Kiwanis Seniors of the Month

COMMUNITY

Prune, mozzarella and basil skewers

RECIPE

PRSR STD
ECRWSS EDDM
U.S. POSTAGE
PAID
BIG GREEN
UMBRELLA MEDIA
RESIDENTIAL CUSTOMER
BIG GREEN
UMBRELLA MEDIA
8101 Birchwood Ct, Ste. D
Johnston, Iowa 50131

EXPERIENCE AWARD-WINNING CARE



*from professionals
who treat your family
as their own!*

ONLY TRUST YOUR CHILDREN
WITH THE BEST



Monday-Friday 8am-5pm
Saturday 9am-noon



515-987-0051

Waggoner Pediatrics of Central Iowa

Brian L. Waggoner, MD | Julie A. Waggoner, ARNP, CPNP | Andrea Dettmann-Spurgeon, ARNP, CPNP | Samantha K. Schwenneker, ARNP, CPNP

2555 Berkshire Parkway, Suite A, Clive • waggonerpediatrics.org

Putting families first for more than 25 years!

WELCOME

KICK the habit

My father told me that he smoked two packs of cigarettes a day since he was 14 years old. He said, in those days, if you were tall enough to put coins on the store counter, you could buy cigarettes. He met his demise at 73 years old from smoking-related cancer. He quit smoking about a year before he died. It was a good idea, but it was, unfortunately, too late for him. The good that did come from him quitting is that my mother and my brother both stopped smoking as well, and both are alive today.

I never understood the draw to smoking. The entire idea of rolling anything up, lighting it on fire, and breathing in the fumes still doesn't sound appealing to me. I don't doubt the addiction, though, as I have seen its impact.

My mother told me that she was determined to learn how to smoke when she was 18 years old. She would try over and over again, she said, one cigarette after another, vomiting in between each one. But she kept trying, and she eventually accomplished her goal and became a smoker — and then she spent the latter part of her life trying to accomplish the more difficult goal of giving it up.

As a result, I grew up in households with clouds of smoke. Second-hand and third-hand smoke were aplenty, and I despised everything about cigarettes. Meanwhile, I have a tremendous respect for people who have quit not only for themselves but for the loved ones around them. We share some of those successes in this month's cover, and I hope their stories provide motivation for you or someone you love to kick the habit as well.

Thanks for reading. ■



SHANE GOODMAN

Publisher

515-953-4822, ext. 305
shane@dmcityview.com



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



Tammy Pearson
Editor
515-953-4822 ext. 302
tammy@iowalivingmagazines.com

Dan Juffer
Senior Advertising
Account Executive
515-953-4822 ext. 303
dan.juffer@dmcityview.com



IOWA
Living
MAGAZINES



Circulation and readership
audited by Circulation
Verification Council

LOOKING TO BUILD?

We offer competitive construction loans, with local decision making, to help you build your dream home.

Apply on your phone
for a construction loan
or mortgage at
www.charterbanker.com



Brien Scandridge

AVP Lending
Johnston



Josh Snyder

VP Market Manager
Ankeny



Chart Your Success With Us!

Johnston
5526 NW
86th St.
515-331-2265

Grimes
Corner of
Gateway & 1st St.
515-986-2000

Waukee
Downtown
Triangle
515-987-1000

Ankeny
2905 SW
Oralabor Rd.
515-446-2265

Member
FDIC

www.CharterBanker.com



FEATURE

Dan Foreman says he has experienced many benefits since he quit smoking — the most important being meeting his wife.

Photo by Jackie Wilson

COLD *turkey*

**Residents share
their experiences of
quitting smoking.**

By Jackie Wilson

As most former smokers can attest, breaking the habit isn't easy. Nicotine is addictive, so going "cold turkey" is almost impossible. In fact, the Mayo Clinic reports only about 5% of people who try to quit without the use of a nicotine-replacement product will succeed. And there are many options out there: patches, gum, lozenges, sprays and inhalers. (It's best to consult with your doctor about the options.) But, even with such products, quitting isn't easy. The most effective programs combine using a quit-smoking product with

FEATURE

guidance and support from trained professionals. The American Lung Association's "Freedom from Smoking" program includes professional guidance along with support groups to optimize the odds of success.

Whether it's your first or 15th attempt at quitting, those who have withstood the trials and tribulations and succeeded say you can do it, too — and the many health, social and financial benefits make it worth the effort.

Quit by reading a book

Heidi Wooten of Sheldahl began smoking as a teenager and smoked for 26 years. Wanting to quit, she tried nicotine patches and gum, as well as Zyban, a medication. Occasionally she'd stop for a few days or weeks at a time. The longest she quit was for four months.

In January 2021, she suffered from a herniated disk. She'd had two back surgeries and was set to have another.

"The doctor told me I should quit smoking before I had back surgery," she explains.

As she tried other methods, she joined a Facebook support group called Quit Smoking/Start Breathing. One of the members suggested reading the book, "The Easy Way to Stop Smoking," by Allen Carr.

"It was free. Why not try it?" she says.

As she read the book, the suggestions resonated with her. The chapter on quitting smoking when a partner is still smoking particularly hit home.

"It gave a different perspective. It put a positive spin on it, instead of feeling bad you're not smoking. It worked for me," she says.

When reading the book, she learned more about how nicotine addiction forms. According to Drugwatch.com, nicotine enters the blood and stimulates the adrenal glands to release adrenaline. It then stimulates the central nervous systems, increasing blood pressure, heart rate and breathing.

Nicotine can increase dopamine levels in the "reward circuits" of the brain. The high of surging endorphins makes people want to keep taking products with nicotine. Nicotine takes just 10 minutes to reach the brain to release a chemical in the brain to feel pleasure. However, the pleasure sensation for nicotine doesn't last long. Nicotine's half-life is approximately two hours, meaning it takes two hours for half the nicotine to leave the body. Over time, smokers need more nicotine to get the same effect, leading to addiction.

Wooten says nicotine is truly addictive.

"It's a little monster. It's the nicotine that causes you to keep smoking."

The hardest time was the first few weeks after quitting cold turkey.

**"It's a little monster.
It's the nicotine that causes
you to keep smoking."**

— HEIDI WOOTEN



Heidi Wooten says understanding how nicotine affects a person was helpful in her efforts to quit smoking. Photo by Jackie Wilson

"It's still difficult at times. I often reference back to the book. The pointers give me motivation and willpower," she says.

After she quit smoking, Wooten noticed she could walk without shortness of breath. It's given her more time to spend with family, to exercise and to start a side gig business.

"When life revolves around smoking, you wonder when you'll get your next cigarette. It's wonderful to not revolve your life around smoking," she reflects.

The book was a lifesaver for her.

"The book talked about how you survived prior to smoking and you can survive now. It's simple. It really stuck with me."

She admits she gained 20 pounds after she quit.

"I know it's on people's minds. I think they worry about gaining weight. But I joined Weight Watchers and got the weight off."

She offers hope to current smokers.

"It takes an average of eight tries before you can actually quit. Don't give up. Find what works for you," she suggests. "It's crazy to say I read a book and quit smoking. I wish I could tell every smoker about this book."

Her one-year quit anniversary was in January 2022. Wooten had wanted a Pomeranian husky puppy, and, with the money she had saved

FEATURE

from not smoking, she considered getting a dog. Instead, that's when her sister gave her a puppy.

"I told her I wanted the puppy and the cost was about how much I saved over last year not smoking, but I couldn't see spending that much on a puppy. She got it as a gift for me for not smoking for a year. I have a wonderful sister," she says. "I'm happy to have kicked the habit."

Smoked in high school

Dan Foreman was attending high school when he began smoking. Some of his friends smoked, which made it seem natural to him.

"All my buddies were doing it. Someone was always 18 years old, so they could buy it for us," he says.

He smoked two to three packs a day. He bought them for \$1.50 a pack or \$15 a carton. He realized the habit was getting to be expensive, so, in college, he was ready to quit.

"I got down to my last \$5 and no money for smokes. That was the dumbest thing. I mooched off friends for a cigarette," he says.

After smoking for eight years, he wanted to

"I wanted to prove to everyone that I did quit. I don't like to quit something and start it up later. I feel like I let someone down."

— DAN FOREMAN

be smoke free. One of his friends recommended the same book Heidi Wooten had read, "The Easy Way to Stop Smoking," by Allen Carr. As he read it, he continued to smoke, but, once he completed the book, he quit.

"When I was done, I was done."

He had a few cravings after quitting but resisted giving in to them.

"I wanted to prove to everyone that I did quit. I don't like to quit something and start it up later. I feel like I let someone down," he says.

The book resonated as it explains why your brain needs a cigarette.

"It eliminated the brain washing. It made you OK if all of your friends are smoking," he explains. "I was a non-believer and very skeptical. I didn't take it seriously. It was only \$14 and 150 pages. I never thought I'd be able to quit."

The health effects were noticeable in the first week.

"I didn't wake up with a dry mouth or hack up stuff. I used to hack up every morning."

Another bonus — besides cost savings and better health — was meeting his girlfriend, who is now his wife.

Your one stop shop for all things home improvement.

- Tools
- Paint
- Plumbing Supplies
- Electrical
- & more!



ACE
The helpful place.

ANKENY 3020 SW Oralabor Road • 515-809-1104
MON - FRI 9am - 6pm • SAT 9am - 5pm • SUN 12pm - 5pm

JOHNSTON 5800 Merle Hay Road • 515-276-2854
MON - FRI 9am - 6pm • SAT 9am - 5pm • SUN 12pm - 5pm

WWW.ACEHARDWARE.COM

AWARD WINNING PEDIATRIC HEALTH CARE

Expert pediatric medical care with friendly staff and doctors who listen!



Dr. Robert Fornoff
Dr. Debra Borcharding
Dr. Jagadish Bilgi
Sally Tweedt, CPNP
Amanda Ostergaard, CPNP
Sarah Barnhart, CPNP
Laura Delaney, PA-C
Lauren Ropp, CPNP



DSM Pediatrics

DES MOINES PEDIATRIC AND ADOLESCENT CLINIC

Beverdale
2301 Beaver Avenue
515-255-3181

Ankeny
2785 N Ankeny Boulevard
515-964-2159

www.DSMPEDS.com Trusted Child Health Care Since 1958

FEATURE

"I would never have met my wife if I was smoking," he says. "She didn't date anyone who smoked."

Shortly after he quit smoking, Iowa banned smoking in public.

The Iowa Smokefree Air Act passed in 2008 and banned smoking in public indoor spaces, such as bars and restaurants. In 1995, California was the first state to ban smoking indoors and public workplaces. Then in 1998, California was on the leading edge of banning smoking in bars and restaurants.

Today, there are 16 states that still permit smoking in both bars and restaurants. Casinos are the only businesses in Iowa that have exemptions from the law and allow

smoking indoors. Outdoor areas of bars are not regulated by Iowa's Smokefree Air Act, and smoking is allowed in outdoor areas as long as food is not served. For information about smoking laws in Iowa, visit <https://smokefreeair.iowa.gov/>.

Foreman says, in his business, everyone smoked cigarettes, and all quit about the same time.

"It's weird. I think it (the law banning public smoking) helped people quit," he says.

He recommends the book to smokers. Foreman has purchased the book for a half dozen friends.

"I've had two people quit because of the book. I never thought I'd be able to quit. Now I can't imagine that I ever did." ■

Quit smoking resources

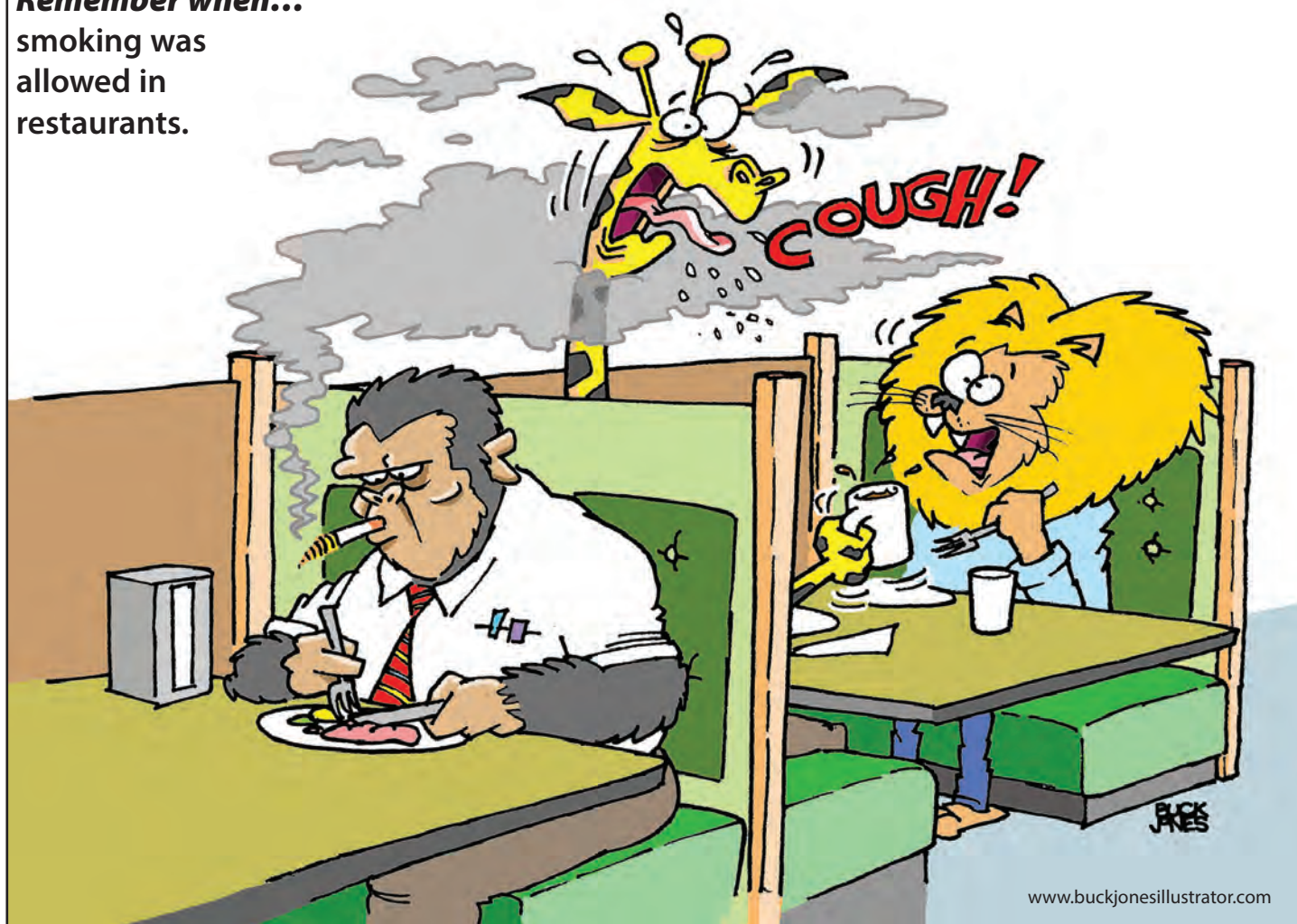
The Iowa Department of Public Health Quitline offers a free smoking cessation program. Call 1-800-QUIT NOW or visit www.quitlineiowa.org.

The American Lung Association offers various quit smoking resources. Visit www.lung.org/quit-smoking.

For support for teenagers in Iowa to quit smoking or vaping, call My Life My Quit at 855-891-9989; text 36072 or visit <https://ia.mylifemyquit.org/index>.

Check out the government's Smokefree resources, which include quit programs, apps and support for those quitting smoking, vaping and smokeless tobacco. It includes text messaging support and tips for teens, pregnant women, veterans and Spanish speakers at <https://smokefree.gov>. ■

Remember when...
smoking was
allowed in
restaurants.



www.buckjonesillustrator.com

RECIPE

HAVE A healthier happy hour

(Family Features) Add a healthy twist to happy hour at home with a nutritious snack that goes perfectly with your favorite beverages. When gathering family and friends for a weekend toast or just winding down after work, these Prune, Mozzarella and Basil Skewers make for a nutritious and delicious addition to the party.

Rich and smooth with an ability to enhance various flavors, California Prunes are a versatile ingredient that allows you to expand your menu. In this recipe, prunes help form a palate-pleasing snack that delightfully combines sweet, salty and savory flavors.

In addition to their versatility, prunes provide important nutrients for your bones, including vitamin K and copper. When they are served with mozzarella — a good source of calcium — you get a perfect power pairing that supports your bone health and satisfies your snack cravings.

Visit CaliforniaPrunes.org to find more recipe ideas from morning to night. ■

Prune, Mozzarella and Basil Skewers

Prep time: 5 minutes

Servings: 5

- 5 pieces prosciutto, halved lengthwise (optional)
- 10 California Prunes
- 10 basil leaves
- 10 cherry-size mozzarella balls

Directions

- If using prosciutto, fold each half in half lengthwise so width of prune is wider than width of prosciutto. Starting at one end of prosciutto, wrap one prune; repeat with remaining prosciutto. Set aside.
- Wrap one basil leaf around each mozzarella ball then thread onto skewer. Thread one prune or prosciutto-wrapped prune onto each skewer.



**VOTED METRO'S
BEST BANK!**

**LUANA
SAVINGS BANK**

☎ 515.984.7100

📍 855 West Bridge Road, Polk City, IA

➡ LuanaSavingsBank.com

Member
FDIC



Local People. Local Decisions. Local Investments. *Since 1908.*

PREPARE your AC for spring

Spring is almost here, and warmer weather is on the way. But, before we can celebrate, follow our HVAC spring checklist below to ensure your system operates safely and efficiently all season long.

Throughout the fall and winter, leaves, sticks, dirt and other debris inevitably build up around your HVAC unit. Make sure to clean any build-up around your system, leaving 1-2 feet of clearance. Cleaning around your AC unit will maximize airflow and ensure that your system performs at its best.

While the spring weather has you in deep cleaning mode, don't forget about your air vents. Be sure that each vent is open so air can circulate evenly throughout your home. You should also make sure that furniture, rugs and curtains aren't blocking your vents. To clean your vents, remove the grills and soak them in warm water and soap. While the grills are off, vacuum any particles, dust or pet hair accumulated during the winter. To finish, dry off the grills, replace them, and — ta-da! Your vents are as good as new.

If you have a programmable thermostat, it's a great idea to set up a new schedule as the weather changes. Programmable thermostats provide optimal comfort and save energy and money, so, if you don't have one, don't delay installation any longer.

It's time to change your filters. It's recommended to change your filters every 30-90 days, depending on use or the kind of filter you have. Replacing your filters is the easiest way to prevent damaged equipment and maintain energy efficiency. Make a note to check, clean, or replace your filters at the beginning of each season.

Your AC has been sitting dormant for months; you need to make sure it's ready to take on the warmer weather ahead. If it's warm enough to test your system, it is always a good idea to make sure that it works before you really need it every day. You can test your AC system by turning it on and running it for a few minutes to make sure cool air circulates throughout your home.

If you notice anything unusual about your HVAC system or feel like your AC is not working as well as last year, contact a professional. Hopefully, this spring cleaning checklist prepares you for the warm weather ahead. ■

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



COMFORT ALL YEAR LONG

**72 Degrees Comfort Company
provides the comfort your
family deserves,
all year long!**

**HEATING • COOLING
GEOTHERMAL • WATER HEATERS
BOILERS • HEAT PUMPS**

**Scan now to
schedule your
appointment!**

SCAN ME

72°

COMFORT
COMPANY
72degrees.com

**Right Where You
Want To Be!**

(515) 200-2728

Join Us

FISH FRY FRIDAY'S
 Drive-thru & Dine-In

5:30pm-7pm

MASS TIMES
 Saturday: 5pm
 Sunday: 10am and
 Evening Mass time: 5pm

RECONCILIATION
 Saturday 4pm


MARCH

17 6pm K of C Rosary, Mass, Dinner & Meeting
 18 5pm Stations of the Cross followed with Mass
 5:30-7pm K of C Fish Fry (Drive-thru or Dine-In)
 20 10am RCIA
 11-12:15pm Religious Education Classes (K-4 Grade)
 1pm Baptismal Prep Class
 4:30pm Evening Prayer & Benediction followed with Mass
 6-8pm 1st Yr. Confirmation
 6pm Happy Hours "The Veil Removed"
 21 8:30am AFF Phillippians Bible Study
 5:45-8:30pm Jacobs Martial Arts
 22 6pm Finance Meeting
 5:7-30pm BB Practice (gym)
 7pm Social Justice Meeting
 23 9-11am Pickleball (gym)
 5pm AFF Phillippians Bible Study
 7pm AFF Phillippians Bible Study
 7-8:15pm Religious Education Classes (5-8th Grade)
 7-8:15pm Youth Group
 24 5:45-8:30pm Jacobs Martial Arts
 25 5pm Stations of the Cross followed with Mass
 5:30-7pm K of C Fish Fry (Drive-thru or Dine-In)
 27 10am RCIA
 11-12:15pm Religious Education Classes (K-4 Grade)
 2:30pm Server Training
 4:30pm Evening Prayer & Benediction followed with Mass
 6pm Happy Hours "The Veil Removed"
 28 8:30am AFF Phillippians Bible Study
 5:45-8:30pm Jacobs Martial Arts
 29 5:7-30pm BB Practice (gym)
 30 9-11am Pickleball (gym)
 5pm AFF Phillippians Bible Study
 6:30pm Parish Reconciliation
 7-8:15pm Religious Education Classes (5-8th Grade)
 31 5:45-8:30pm Jacobs Martial Arts

APRIL

1 5pm Stations of the Cross followed with Mass
 5:30-7pm K of C Fish Fry (Drive-thru or Dine-In)
 2 Confirmation Retreat
 3 10am RCIA
 11-12:15pm Religious Education Classes (K-4 Grade)
 4:30pm Evening Prayer & Benediction followed with Mass
 6-8pm 2nd Yr. Confirmation
 6pm Happy Hours "The Veil Removed"
 4 8:30am AFF Phillippians Bible Study
 5:45-8:30pm Jacobs Martial Arts
 5 6:30pm Adult Faith Meeting
 6 9-11am Pickleball (gym)
 5pm AFF Phillippians Bible Study
 7pm AFF Phillippians Bible Study
 7-8:15pm Religious Education Classes (5-8th Grade)
 7 5:45-8:30pm Jacobs Martial Arts
 8 5pm Stations of the Cross followed with Mass
 5:30-7pm K of C Fish Fry (Drive-thru or Dine-In)
 9 9am Decorate for Palm Sunday
 5pm RCIA
 10 **Palm Sunday**
 11-12:15pm Religious Education Classes (K-4 Grade)

**During Lent our Mass times on Friday are 5:30pm there will be NO 8am Mass during Lent
 AFTER EASTER our Mass times will be Sat. 5pm, Sun. 9am & 5pm.**



Assumption
 OF THE BLESSED VIRGIN MARY
 CATHOLIC CHURCH

1906 Sycamore Street, Granger • 515-999-2239
www.assumptiongranger.com

PASTOR-REV. DOMINIC ASSIM
 PO Box 159, Granger • Fax 515-999-2208 • parish@assumptiongranger.com

LIBRARY

POLK CITY Community Library news

- The library will be **closed April 15 and 16.**
- **National Library Week is April 3-9.** Stop in to celebrate with us each day Monday-Friday and get a special treat.

Polk City Community Library
 1500 W. Broadway
 515-984-6119
www.polkcitylibrary.org

- **K-5 After School Crafts** is offered Tuesday, April 5, 3:30-5 p.m. Drop in any time after school to complete a fun "egg" craft activity.
- **Library Giving Day** is Wednesday, April 6. This 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 incredible programs, services and materials provided by local libraries all over the country.
- **Wednesday Adult Book Club: "The 7 1/2 Deaths of Evelyn Hardcastle"** by Stuart Turton, Wednesday, April 6, 7 p.m. A murder mystery novel inspired by Agatha Christie with a dash of Groundhog Day and a hint of Quantum Leap and Downton Abbey.
- **Bridges eBooks and eAudio Books: Getting Started** is being offered Thursday, April 7, 6:30-7:30 p.m. Join us as we learn how to read and listen to books using the Bridges Libby App. There are no late fines. It is free to Polk City and rural Polk County residents. You can access it from home or even on vacation. Come find out what it is all about.
- **Book Club (5th- 7th grade): "Front Desk"** by Kelly Yang, Tuesday, April 12, 4 p.m. Pick up your copy of the book while supplies last. Read, then join the discussion.
- **Friends of the Library Meeting** is Wednesday, April 14, 6:30 p.m. The Friends of the Polk City Community Library has 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.
- **Monday Adult Book Club: "Sea Wife"** by Amity Gaige, Monday, April 18, 2 p.m. Juliet is failing to juggle motherhood and her stalled-out dissertation on confessional poetry when her husband, Michael, informs her that he wants to leave his job and buy a sailboat.
- **Teen Movie Book Club: "Before I Fall"** by Lauren Oliver, Monday, April 18, 2 p.m. Join us for the first teen movie book club pick. We will discuss the book and then watch the movie. Ages 13 and older are welcome.
- **Book Club (K-2nd grade): "Zoe's Monster"** by Fiona Balan, Tuesday, April 19, 4 p.m. Pick up your copy of the book starting Tuesday, March 29th while supplies last. Read, then join the discussion.
- **Adult Coloring** is Tuesday, April 19, 5-7 p.m. Join us for a relaxing evening of coloring. Colored pencils and gel pens will be provided. You are also welcome to bring your own. Ages 17 and older only.
- **SHIIP Welcome to Medicare** is Thursday, April 21, 6-8 p.m. This free seminar is offered by the State of Iowa's Senior Health Insurance Information Program (SHIIP). It will cover Medicare Parts A & B benefits, Prescription Drug Benefits (Part D), Medicare Advantage Plans, Medicare Supplement Insurance, and Identify Medicare Fraud, Errors and Abuse. For more information, call 1-800-351-4664. Masks required. Space is limited. Register online at polkcitylibrary.org. ■

STOCK market volatility

Choose opportunity over fear

We've already experienced some big stock market swings this year. In early January, the S&P hit a record high. By the end of the month, there was a 10% drop from recent highs and then a sharp turn back up again. The same month, the Dow Jones was down more than 1,000 points in one day. CNN's "Fear and Greed Index" fell solidly into "fear mode." Many predict the volatility will remain, pointing to inflation, the pandemic, interest rates, and geopolitical concerns as part of the cause.



If retirement is 20 or 30 years away, this volatility is just a blip in your retirement savings journey. It can be a good thing if you regularly contribute to

your retirement accounts and enjoy buying in at the low points of those market swings. For those of you who are 5 to 10 years away from retirement, this could make you sweat if you don't have market volatility built into your retirement plan.

Since the fourth quarter of 2021, we've been talking with the individuals and families that we work with about the possibility of market volatility. I view stock market volatility as an opportunity more than anything. A customized retirement plan should have some special "plays" (to steal a sports reference) that you can run when market volatility hits. One example is dollar-cost averaging. This is taking money from safer investments in your portfolio and buying into the market at a lower rate. Another "play" could be the Roth conversion. This involves transferring funds from a traditional IRA

or 401(k) into a Roth account. You will pay income tax on the amount rolled over in the year you make the conversion, but you never pay taxes on the money again, allowing you to ride the market volatility back up and do so in a tax-free account.

You want a retirement plan constructed in a way that you don't have to worry about the market or the headlines. A customized retirement plan will help you avoid making emotional decisions with your retirement savings. The plan will help you understand how much risk you are taking with your money and how your portfolio will be impacted when the market swings. Then you can stay out of "fear mode" and focus more on getting to retirement or enjoying retirement. That's a lot more fun than staying glued to the TV or news websites when market volatility hits.

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

Retiring in today's world can be complex and complicated. Each week, CERTIFIED FINANCIAL PLANNER™ Loren Merkle and co-host Molly Nelson will tackle trending financial topics and apply them to your retirement.

SCAN HERE
TO LISTEN



Available wherever you get your podcasts.

RETIRING TODAY

Investment Advisory Services offered through Elite Retirement Planning, LLC. Insurance Services offered through MRP Insurance, LLC.

FINDING relief from headaches

One in six Americans complain about headaches every year — more than any other medical ailment. The World Health Organization even lists headaches as one of the most common disorders of the nervous system. So, what causes this annoying, sometimes disabling, pain? Many things can cause headaches, and it is different for everyone. The most common reasons include stress, bad posture, eye strain, lack of sleep, dehydration and lack of proper nutrition. It is also more common to have a headache if you already have a cold/ flu.

Women tend to experience headaches three times more than men, and a lot of this is contributed to the fluctuation of hormone levels — mainly estrogen. Estrogen fluctuations occur before menstruation, during pregnancy, after giving birth, during menopause, and while



taking certain contraceptives. It is important to find out what triggers one's headaches in order to figure out how to stop them.

Another factor in treating headaches is to figure out what type of headache one suffers from. This can help narrow down the cause, thus helping us figure out how to treat it. There are four common types of headaches — sinus, tension, migraine and cluster. A sinus headache is usually caused by a cold/flu or allergies. It is characterized by pain in the face, sinuses, ears, eyes or forehead and can last anywhere from days to weeks. A tension headache is usually caused by stress or posture. This typically has a “hat band” presentation: dull pain on the sides of the head and across the forehead. Tension headaches typically last from 30 minutes to several hours. A migraine headache is typically caused by hormones, food sensitivities, poor posture, stress and lack of sleep. People suffering from this type of headache usually have pain on one side of the face/neck/head and are sensitive to light and sound. Migraines

may also cause some nausea and vision issues. These usually last from 4 to 72 hours. The last type of headache, cluster headaches, are usually caused by alcohol or sleep deprivation. They are characterized by pain around/behind the eye on one side of the face. Cluster headaches can last from 15 minutes to several months.

While there are many great treatments for headaches, there is no cure. Many medications used to treat headaches can have a disabling affect, leaving many people seeking chiropractic care to find relief. Chiropractic has been shown to be an effective option for those suffering from headaches as well as the associated neck/muscle soreness of headaches. If you or someone you know suffers from headaches and hasn't found a solution, your local chiropractor might be able to help. ■

Information provided by Dr. Jose Hernandez, D.C., Acme Chiropractic, 114 N.W. Ninth St., Suite 101, Ankeny, 515-412-1003.



Acme Chiropractic

Adjusting Your Outlook

Live Healthier

with Whole-body Healing

FEATURED SERVICES

- Knee Pain Relief
- Adjustments
- Neuropathy
- Weight Loss

Words cannot express how much I love and appreciate the chiropractic care I received from here. [Dr.] José is the greatest at understanding your needs. It's hard to explain to medical doctors what's going on with your body, but the healing hands of [Dr.] José can pin point the problem. Very thankful to have found this caring place.

- David W.



¡Se habla español!

Dr. Jose Hernandez, DC &
Dr. Nicole Hernandez, DC

SCAN HERE

To book your
appointment
now!



114 NW 9th St, Suite 101, Ankeny
515-412-1003

Mon - Thur 9am-1pm, 3pm-6pm, Fri - 8am-noon,
Sat & Sun by appointment only

WHAT YOU NEED to know about colorectal cancer

Did you know colon cancer is the third most diagnosed cancer in men and women according to the American Cancer Society? Colorectal cancer is one of the most preventable forms of cancer, is easily treatable and, when found early, the survival rate is high.



Colon screening

Early detection through screening is crucial.

Colorectal cancer is found in the large intestine, made up of the colon and rectum. Most colorectal cancers start as growth polyps on the inner lining of the large intestine. Screening helps find precancerous polyps that can be removed before they turn cancerous.

A colonoscopy is the best screening exam available to detect colorectal cancer. During the screening, a doctor examines the lining of your entire colon to check for polyps or tumors, and, if polyps are found, they can be removed.

Dr. Shankar Raman, director of MercyOne's nationally accredited rectal cancer program, reminds, "Colon cancer is preventable by screening. While there are numerous screening options, the best one is that which gets done. Colonoscopy picks up even the tiniest of lesions and can remove polyps which could grow into cancer.

Remember, screening starts at age 45."

If you're 45 and older, maintaining a regular colon screening every ten years is critical. Colon cancer deaths among those 55 and younger are increasing according to the American Cancer Society.

Symptoms

Colorectal cancer develops with few, if any, symptoms. That's why colon screening is important and should not be pushed off. Always talk with your primary physician if you notice any concerning changes with your body. Symptoms include:

- Change in bowel consistency
- Constipation and/or diarrhea
- Fatigue
- Nausea
- Persistent abdominal/ pelvic discomfort
- Quick and unexplained weight loss
- Rectal bleeding/blood in stool

Don't delay care. Make an appointment with your primary care provider if you have any symptoms that worry you. ■

Information provided by Shankar Raman, MD, colorectal surgeon, MercyOne Richard Deming Cancer Center, 411 Laurel St., Suite C100, Des Moines, 515-643-8206, MercyOne.org/RDCC

MERCYONESM

A new way
to treat cancer



MercyOne Richard Deming Cancer Center expands our circle of care to include additional programs for patients to live their best life, including those living with cancer, survivors and their families.

The center also features an expanded research office for increased number of clinical trials, to be on the cutting edge of lifesaving medical breakthroughs.

You'll find **compassionate, comprehensive, and personalized care**, where patients can meet with all the members of their care team under the same roof in one convenient location.



NOW OPEN

FREE 1-HOUR WORKOUT

GUARANTEED RESULTS IN 8-WEEKS



PERSONALIZED
GROUP TRAINING



FOR EVERY
FITNESS LEVEL



PROVEN TO
GET RESULTS

Eat The Frog Fitness is the only personalized group training program that combines athletic-inspired training and the science of your body to achieve incredible results.

2785 N Ankeny Blvd, Suite 15
[515] 505.7130 EATTHEFROGFITNESS.COM  

FITNESS

By Mary Hall

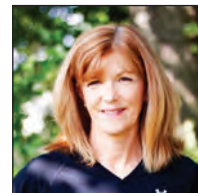
HELP! I've lost my motivation to exercise

January has passed, and maybe your desire to keep exercising has, too.

There are two types of motivation: extrinsic and intrinsic. Extrinsic motivation, such as rewards and recognition, have shown to drive short-term compliancy, whereas intrinsic motivation, sense of accomplishment or self-gratification, drives long-term compliancy. Often, many of us find ourselves struggling to maintain a consistent level of motivation long-term.

Intrinsic motivation is the key to success when it comes to reaching long-term goals. So, how do we transition towards intrinsic motivation?

1. Remind yourself why you started. Share a daily thought/reminder with yourself about the importance of your long-term change.
2. Stay hooked on the feeling. Reflect and remind yourself of the positive feelings and successes you've had with regularly exercising.
3. Consider the pros and cons. Compare the many benefits associated with a regular exercise program to the costs of living a non-active lifestyle.
4. Keep in mind that change takes time. Recognize that, in order to obtain results, both time and continued effort are required.
5. Be a cheerleader for yourself. Give yourself some internal feedback, praise yourself, and, most importantly, keep a positive mindset. ■



Information provided by Mary Hall, Head Coach, ACSM Certified Personal Trainer, Eat the Frog Fitness, 2785 N. Ankeny Blvd., Suite 15, Ankeny, 515-505-7130.

SS Therapy and Consulting



Taking on life's challenges one step at a time.

www.sstherapyandconsulting.com

STEPS
Parenting
Group
Th 4-6

Therapy
for All Ages
Most insurances
accepted.

STEPS
Group
Th 4-6/6-8
Neurofeedback

Contact admin@sstherapyandconsulting.com
515-528-8135 to schedule.

CONTACT US TODAY TO SCHEDULE YOUR APPOINTMENT!

EVENING AND TELEHEALTH APPOINTMENTS AVAILABLE.

DES MOINES
4725 Merle Hay Rd. Ste 205

ANKENY
2675 N. Ankeny Blvd, Ste 105

HEALTH

By Paul Guerdet

THINKING about yourself

At a young age, we are taught that it's good to think about the needs of others. A lot of us are taught that we're "good people" if we think about others, and, as a therapist, I agree. The problem, however, is that we sometimes trick ourselves into thinking, if it's good to think about the needs of others, then it's bad or selfish to think about our own personal wants and needs.



When we choose to think about ourselves, it means we are making a conscious choice to see we are worthy of the same love, patience, kindness and understanding we so freely give away. It doesn't mean that we are ignorant or callous to the needs of others; it means we recognize we have the same needs as our friends and family.

Self-care is not selfish. Going for a walk in the sun, enjoying ten minutes playing with a pet, or just choosing to wait with the laundry until tomorrow does not make a person selfish. It means we're realizing what we need and we're making a choice to do something kind for ourselves.

You are allowed to be kind to yourself, and you are allowed to give yourself what you need. After all, even a Ferrari occasionally needs a tune up. ■

Information provided by Paul Guerdet, LISW, SS Therapy and Consulting, Ltd, 4725 Merle Hay Road, Suite 205, Des Moines, IA 50322 and 2675 N. Ankeny Blvd., Suite 105, Ankeny, IA 50023, 515-528-8135, www.sstherapyandconsulting.com.

CHOICES and decisions for more than 300,000

Every day, more than 10,000 seniors in America cross into the crazy world of Medicare qualification. That means more than 300,000 men and women will qualify for a version of health insurance that looks a little different, challenges their routines, and, for many, creates a borage of junk mail and spam calls. So many choices and decisions. Most of us will spend 40 years going to work, punching the clock, raising a family, and saving for a future time that will feel very different. Retirement. Scary or exciting? Here are a few tips:

- **Breathe.** This period is life changing, but so many worry about the same things. The greatest concern, as reported by an AARP survey, is possibly running out of money. The second concern people have is about taxes in retirement. These are not small concerns, but they can be understood and resolved.
- **Educate yourself.** Professionally, I need to take several hours of continuing education each year. Considering this, I have found that the greatest educators are those who work in the field of practice. (Think about it.) Your dentist looks at teeth all day; shouldn't his information and advice be valuable when understanding your oral health?
- **Sometimes you zig, sometimes you zag.** In retirement, most seek to resume a "salary-like income." When the stock market crashed in 2008, people drawing from their retirement savings didn't take a 38% pay cut for the 18 months it took to recover. Sometimes you need a plan A, B, and a plan C.
- **Reference your past to plan for the future.** I am reminded of the cartoon Charlie Brown and how Lucy would hold the football for Chuck to kick it. Charlie misses the ball every time as Lucy snags it away from him. Where is the lesson? Many of us get in a routine. This is not a bad thing. However, when this routine is made of stone and not mud, we lack the flexibility to be able to adapt. The good Lord gave us a brain — so we can learn from our mistakes, adjust, try again, and never give up. Don't lose sight of that gift.

As a financial advisor of nearly two decades, I have always found excitement in watching the "Ah-Ha!" moment that I see in my clients' eyes ... and now my children's. This keeps me alive. We continue this mission every day, meeting with our clients to discuss their "Retirement Puzzle." In the efforts of education, we invite any who would like to cross off a couple of these above bullet points to our next educational event. Don't hesitate to reach out to schedule your seat in March at DMACC. Blessings. ■

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.



JOIN US!

Social Security and Retirement Workshop

March 22nd • 6pm

or

March 24th • 6pm

1055 SW Prairie Trail Pkwy, Ankeny
FFA Enrichment Building at DMACC
Ankeny Campus

Please call to reserve your spot!



RUNDAHL

FINANCIAL CONSULTANTS

Dan Rundahl

6165 NW 86th St. Johnston, IA 50131

Cell: 641-512-8597

Office: 515-727-1701

drundahl@rundahlfinancial.com

Securities and investment advisory services offered through Brokers International Financial Services, LLC ("BIFS"). Member SIPC/FINRA. BIFS is not an affiliated company.

WWW.RUNDAHLFINANCIALCONSULTANTS.COM

Edward Jones

> edwardjones.com | Member SIPC



Let's partner for life's moments.

Together, we'll help you prepare for the next one — big or small.



Kyle Matzen, AAMS®

Financial Advisor

407 W Bridge Rd Ste 7

Polk City, IA 50226

515-984-6073

MKT-13987-A-A2 © 2021 EDWARD D. JONES & CO., L.P. ALL RIGHTS RESERVED.

PEOPLE to notify when someone dies

When a death occurs, there is a myriad of people who should be notified. Most people think first of notifying family and close friends — as well you should. But others who should be notified immediately include doctor(s), insurance agents (life, health, etc.); attorneys, financial advisors, clergy or other religious advisors; employers of family members who will be missing work, etc.

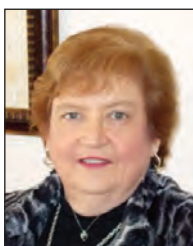
You can make this task easier by making a list of people who should be notified. Include names, phone numbers and relationship to the deceased. For example:

Dr. Joe Smith	555-555-5555	family physician
Rev. Craig Jones	555-123-4567	pastor
Sue Daniels	555-321-6549	insurance agent

When a death occurs, you may pull out the list and delegate someone to make some of the calls for you. You, as the spouse, POA or close family member, may have to make calls to insurance companies or other businesses which have security policies in place.

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.



**Pre-Arrange
your future
Funeral/Burial
Needs**

Taking advantage
of today's rates for
tomorrow's needs



Call today for an appointment.

Highland Memory Gardens Cemetery
 One NE 60th Avenue, Des Moines, IA, 50313
 Located on 2nd Avenue, 1 mile north of I-35/80
 515-289-2230 | www.highlandmemorygardens.com

MEET Steve Leach

NP teacher since 1988 receives cross country coach award.

Chances are, if you attended North Polk Schools in the 1990s and beyond, you probably had long-time instructor Steve Leach for a class.

Leach began his teaching career in 1984 and arrived in North Polk in 1988. He's taught middle school English and physical education. He's coached cross country for high school boys and girls and was named 2021 cross country coach of the year.

He became interested in teaching when his mom earned her teaching degree while he was in middle school. She modeled the profession at home. Throughout school, he excelled in English classes but was unsure of how his English skills translated into a career.

"I began researching what one does when he or she displays an aptitude in the area of English," he explains. "Teaching seemed like a better option for me personally than being an editor."

Steve ran cross country in high school and enjoyed mentoring and advising the underclassmen. He was hired to coach both middle school boys and girls distance runners in his hometown. Middle school was an ideal age to teach.

"Because the athletes showed me respect and willingly attempted to meet the high expectations I set for them, they left me wanting more interactions with this age group," he says.

He admits the pandemic has made it "tricky" to keep kids updated if they miss class. He prefers face-to-face contact with students and parents since he can't gauge their tone of voice in an email. He cites both negative and positive aspects of the pandemic.

"Weaning students from the overuse of technology has been a challenge. Many of the students have struggled in the areas of face-to-face interactions because those natural in-person conversations didn't occur during the shutdown," he says. "On a positive side, my students don't have to keep track of as many handouts in the folders because I learned how to post materials in Google classroom."

Leach says teachers work hard both in and out of the classroom.

"Many of our best lesson plan ideas come to us when we're reflecting and decompressing on the drive or walk home," he says.

Working in the North Polk district is rewarding, he says, and he likes how kids better themselves.

"I love challenging students and channeling the energy they bring into something meaningful. I love the thought that I get to play a part in shaping the future of our society," he says. ■



Steve Leach enjoys teaching middle school students, as well as coaching high school cross country.

BE CYBER smart while traveling

As spring approaches, many of us may be making travel plans. Whether for work or pleasure, the last thing you want to deal with while traveling is having your cybersecurity compromised. The more we travel, the more cyber risks we face while accessing the Internet on the go. It is important to practice safe online behavior and take the steps to secure your devices. Here are some helpful tips to stay safe while traveling:



Protect your devices before you leave.

Whether it's your phone, laptop, gaming device, etc., the most critical action to take to avoid viruses and malware is to update the latest security software, web browser and operating system. Many devices have the option to automatically update, which we encourage you to do.

Disable auto connect.

If your devices are set to auto-connect to wireless networks, you may get connected to an unsecured network — a common way for cyber criminals to remotely access your devices. When auto-connect is disabled, you will be able to choose when to connect to safe networks.

Stay protected while connected.

Don't just connect your device with any available network. While in public places such as airports, hotels or cafes, be sure to confirm the name of the network and exact login procedures with employees to ensure the network is legitimate. If you do use a public Wi-Fi network, avoid sensitive activities, such as banking or online shopping that require passwords and credit cards. If you are able, purchase a VPN (Virtual Private Network), so you have peace of mind while surfing the web.

Limit posting personal information on social media.

To many people's dismay, you are being watched in ways like never before. You should get into the habit of guarding yourself at all times. When traveling to fun places, it is tempting to share your location. But waiting to share this information is best, so hackers don't follow where you are and maybe even make their way up to your hotel room to take your computer when they know you're away. This is another reason why you might consider eating meals outside the normal hours, as that is when most hotel thefts occur.

Guard your devices.

Never leave your equipment unattended in public places. To prevent theft and unauthorized access, keep your devices close and secure at all times.

We hope that these tips have informed you to be a cyber-secure traveler. For more information about anti-fraud services, please call us or visit our website. ■

Information provided by Kelsey Hughes, Trust 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.

This winter, warm up to better banking

It may be cold outside, but you'll certainly get a warm welcome here.

Enroll in Online Banking, Mobile Banking, or eStatements at home or at any Raccoon Valley Bank branch to receive a winter gift!



Recently voted
FAVORITE BANK
in Dallas County!



Raccoon Valley Bank

www.raccoonvalleybank.com

ADEL
1009 Court Street
515-993-4581

DALLAS CENTER
590 Sugar Grove Ave
515-992-9200

GRIMES
1051 NE Gateway Drive
515-452-0812

MINBURN
303 Baker Street
515-677-2258

PERRY
1202 2nd Street
515-465-3521



Thank You
for your votes

for Heartland
Plastic Surgery and
Dr. Cherny



BEST LOCAL DOCTOR
DR. EUGENE
CHERNY

Runner-up in

Best Local Place for Cosmetic Surgery
Best Local Permanent Makeup Salon
Best Local Place for Non-Surgical Cosmetic Treatment
Best Place for Laser Hair Removal

Did you know
that Dr. Cherny
is the leader in
Regenerative
Medicine?

Consult us if you have
interest in Cutting
Edge technologies like:

- Platelet Rich Protein
Nano Fat
- And the most up to date
Face Contouring and
Body Contouring
technologies!



HEARTLAND
PLASTIC & RECONSTRUCTIVE SURGERY, P.C.

10611 HICKMAN ROAD, DES MOINES, IA 50322
515-254-2265 • WWW.HEARTLANDPS.COM

COMMUNITY

By Darren Tromblay

BUILDING a foundation

Comet Wrestling Club continues to grow.



The Comet Wrestling Club has tripled in size since its inception 12 years ago. Above is the 2010 photo of the group as compared to the 2022 photo below.

In 2010, a small group of volunteers founded the Comet Wrestling Club with the goal of building the tradition and culture of the youth program in North Polk. At that time, there were 50 members. Now, there are 150.

Mission accomplished.

"These are the most hard working, dedicated kids that you'll see," says one of the club's coaches, Nick Ackerman. "It's about building work ethic and having fun."

And there's something for everyone kindergarten through eighth grade, including a six-week program for girls.

Last year, two club wrestlers placed third in the AAU youth level state tournament in their divisions, and this year saw one place fourth and another take fifth with five state qualifiers — the most ever.

As the club's numbers have grown over the years, so has its success.

"We're pretty proud of how we preach the mentality of having fun in the sport of wrestling, because it's not an easy sport," Ackerman says. "The kids who want to work really hard and be good have that opportunity, but we also invite all the kids to give it a try, even if they are a novice. We want them to develop a love of the sport before they go out there and compete."

The club has 15 girls involved, ranging from kindergarten to sixth grade, and the expectation is the number will grow now that girls' wrestling is sanctioned by the Iowa Girls High School Athletic Union.

"Our goal is to push kids to the high school level and win state championships, which is the ultimate goal, but that's not the only goal," Ackerman says. "The kids who have less success often get more out of the sport than the kids who are really successful. If we can build up a kid and give him the tools to be successful in life, we're just as proud of that as we are state championships. But here, we believe we can have both."

Ackerman knows about championships, having won the 2001 174-pound NCAA Division 3 Wrestling Championship for Simpson College — as a double amputee.

"I go in that room and all these kids see me walk around on my knees coaching, but after the first week of practice, it's no big deal, it's just who you are," Ackerman says. "You're a wrestler. I don't care if you're a boy, girl, a little heavy set, or don't have good vision and have to put goggles on. We all come to the sport, and we all find it for a different reason." ■

SAVE MORE MONEY

selling your home with us in 2022

We have sold over
2,500 homes with
**NO COMMISSION
FEE.**

LET'S DO THE MATH!

Sell your home for **\$300,000**
traditional agent at 6% = **\$18,000**
FSBOHOMES = **\$3,000**

YOU save \$15,000!

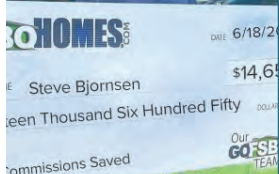
*You owe it to yourself & your
pocketbook to learn more!!!*

Call today to learn about our services (515) 393-4688

FSBOHOMES.COM
OF CENTRAL IOWA

FSBOHOMES **ANKENY**
110 N Ankeny Blvd, Suite 600

FSBOHOMES **URBANDALE**
1111 Plum Drive



EVENTS IN THE AREA

Be sure to check for cancellations.

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



Kiwanis pancake breakfast and Easter Egg Hunt are April 9

The Polk City Kiwanis Pancake Breakfast will be held Saturday, April 9, from 8-11 a.m. at Lakeside Fellowship Church. Both sit-down and pick-up options will be available. VENMO will be accepted for payment. At 11 a.m., the Kiwanis Easter Egg Hunt will be held at Lakeside Fellowship fields. Lakeside Fellowship will have crafts for children.

Gym open for toddlers and parents

Lakeside Fellowship's gym is open Mondays, Wednesdays and Fridays from 10 a.m. to noon for parents to play with their toddlers. Some play equipment is available.

Go Polk City Chamber Luncheon

Wednesday, April 13, 11:30 a.m.
Luana Savings Bank
Community Room

Guest speaker for the chamber lunch will be Parks and Recreation Director Jason Thraen. Polk City Pub will cater the lunch.



'Amongst the Stars'

April 2, 5-7 p.m.
Metro Ice Sport Facility, 5100 N.W. 72nd St., Urbandale

The Iowa Figure Skating Academy presents its spring show, "Amongst the Stars." Enjoy the talents of local ice skaters.

Register for Des Moines Art Center camps

Camps run June 6-Aug. 12
Des Moines Art Center, 5700 Grand Ave., Des Moines

Register now for summer camp at the Art Center. The themed classes are anything but ordinary. From Art Around the World to Under the Sea, there is a creative outlet for all interests. Week-long summer art camps run from June 6 through Aug. 12 and are available for youth ages 5-15. Extended care and supervised lunch can be purchased for an additional fee. Some scholarships are available. For more information and to register, visit www.desmoinesartcenter.org.

'Black Women of Distinction' exhibit

Now through April 30
Artisan Gallery 218, 218 Fifth St.,
Valley Junction

The images of ten influential women will be part of the Artisan Gallery 218 exhibit "Black Women of Distinction" celebrating Black History Month. "Amanda Gorman" is a new acrylic collage portrait and part of the exhibit. Artist Marybeth Heikes was inspired by the Black Lives Matter movement after the death of George Floyd to create her series. Electing the first black woman, Kamala Harris, as vice president also influenced Marybeth in her endeavor. Her concept was to create a series of portraits from acrylic collage, demonstrating the impact of these women.



Concerts at Wells Fargo Arena

730 Third St. in Des Moines
www.iowaeventscenter.com

- Saturday, March 26: "Elton John's Farewell Yellow Brick Road" at 8 p.m.
- Monday, March 28: "KORN TOUR" with special guests Chevelle and Code Orange at 6:30 p.m.



An Evening with Author Dan Hunter

Monday, March 28, 6:30 p.m.
Artisan Gallery 218, Valley Junction, 218 Fifth St., West Des Moines.

Beaverdale Books and Artisan Gallery co-host Iowa native Dan Hunter, who will share his new book, "Pandemic Panacea." It's a collection of cartoons juxtaposing old magazine photos with crisp new captions and the down-home humor Hunter is known for.

Celebrate Olmsted 200 Week and Meet the Author: Justin Martin

Tuesday, March 29, 7 p.m.
Waveland Golf Course Lodge

Celebrating Parks for All People, presented by Des Moines Founders Garden Club, honors the legacy of Frederick Law Olmsted on the 200th anniversary of his birth. Meet Justin Martin, author of "Genius of Place, The Life of Frederick Law Olmsted." Best remembered for his landscape architecture, from New York's Central Park to Boston's Emerald Necklace to Stanford University's campus, Olmsted was also an influential journalist, early voice for the environment, and abolitionist credited with helping dissuade England from joining the South in the Civil War.

EVENTS IN THE AREA

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

Be sure to check for cancellations.

Art Exhibit: 'Immersive'

Through June 5
Des Moines Art Center,
4700 Grand Ave., Des Moines

Follow a path from darkened space to darkened space where each one is filled with different combinations of light, color and sound. www.desmoinesartcenter.org

'Singin' in the Rain'

March 25-April 10
Des Moines Community Playhouse,
831 42nd St., Des Moines

Hollywood, California, 1927. Silent movies are becoming a thing of the past and "talkies" are all the rage. Leading ladies now must have voices as endearing as their physical form, but the vocals of Monumental Studios' biggest star, Lina Lamont, are found lacking, so something must be done. www.dmplayhouse.com

Des Moines Performing Arts performances

Des Moines Civic Center/Cowles Commons/Stoner Theater – 221 Walnut St.

Temple Theater – 1011 Locust St.
www.desmoinesperformingarts.org

- Saturday, March 26: "Doodle POP" at the Temple Theater - Wellmark Family Series.
- Tuesday, March 29: "Madagascar The Musical Live!" at the Des Moines Civic Center.



'Sweat'

March 25-April 3
Stoner Theater, 221 Walnut St., Des Moines

Iowa Stage Theatre Company's production of "Sweat" takes a look at the tensions of factory workers as they struggle with labor strife, race and boiling frustrations. www.iowastage.org

Iowa Wild hockey

Wells Fargo Arena in downtown Des Moines
www.iowawild.com

Home schedule:

- Friday, March 25 vs. Rockford Icehogs at 7 p.m.
- Sunday, March 27 vs. Chicago Wolves, 3 p.m.
- Wednesday, April 13 vs. Milwaukee Admirals at 7 p.m.
- Tuesday, April 19 vs. Grand Rapids Griffins at 7 p.m.
- Friday, April 22 vs. Texas Stars at 7 p.m.
- Saturday, April 23 vs. Texas Stars at 6 p.m.



ANKENY'S
LOCALLY
OWNED

5 ACRE RETAIL
NURSERY

Complete selection of trees, shrubs, perennials, edging, block, pavers and bulk materials including different types of rock, mulch and soil.

Stop in to visit our experienced designers and our helpful nursery staff.

TNT

LANDSCAPING

ANKENY, IA 965-1206

(515) 965-1206 • 1313 SW Ordance Road, Ankeny

www.tntlandscaping.com

**DELIVERY
AVAILABLE**
ON ALL PRODUCTS

**FREE
ESTIMATES**





GRILLS SMOKERS FIREPITS

**Plus accessories,
spices, rubs, sauces
and more!**



www.hawgeyesbbq.com

1313 SW Ordance Rd, Ankeny

It takes more than
LUCK
 to sell your home,
IT TAKES SKILL!

Let me list your home
 and help you find
 your pot of gold.

Bonnie C RS, GRI, e-PRO®
 CDPE, CNHS
CHRISTENSEN

107 E 1st Street, Ankeny
 515-971-9973
 bonniebrc@msn.com

RE/MAX PLATINUM CLUB : 2011-2021
 RE/MAX HALL OF FAME : 2011-2016

EACH OFFICE INDEPENDENTLY OWNED AND OPERATED
 www.BonnieSellsIowa.com






REAL ESTATE

By Mindy Selix and Yvonne Silvers

HOW LONG should I live in my house before I consider selling?

If you're considering buying a home but don't know how long you will want to live in the area, or if you have been in a home for a short time and are already considering selling, you may wonder about the minimum amount of time experts recommend you own a home.

Many experts say you should own a home for at least five years so that you build enough equity to cover the cost of selling your current home and obtaining financing for your new home. Here's a look into four factors that help determine how long you should live in your home before selling.



Mindy Selix



Yvonne Silvers

1. Costs of buying. When you buy a home, you need to budget for a down payment, and you may be responsible for several closing costs. Generally, homeowners like to put more down on the new home than they did on their previous home. This could change based on interest rates and monthly payment amounts that best fit your budget.

In some cases, homebuyers receive credits from the seller. Depending on whether you paid closing costs yourself or if you received credits, you may want to factor in this cost when deciding if it makes financial sense to sell your home yet.

2. Building equity. However, how much equity you have built? While your mortgage payments include both principal and interest, the first several payments are mostly interest. It can take years before your payments start applying toward your loan's principal balance in significant amounts and you begin building substantial equity.

If you have a shorter loan term, you will begin making significant payments toward principal much faster than someone who has a longer loan term. Another strategy that can help build equity faster is prepaying your mortgage, which simply means to pay more than your monthly payment.

3. Market conditions. When there is an abundance of homes for sale compared to number of buyers, we're in a buyer's market. When there are few homes for sale compared to the number of buyers, we're in a seller's market. Since market conditions can impact the value of your home, it's an important factor to consider when deciding when to sell your home.

4. Costs of selling. An important expense to consider is the cost of selling a home. As the seller, you will likely be responsible for paying Realtor fees, title fees, inspection fees, a home warranty and more. Before you make this commitment, be sure to include these costs in your final calculation of how much you'll be left with after the sale. ■

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.

Your Mortgage Professional

For more than 100 years, buyers have counted on Bankers Trust to help them with all of their financial needs. The Bankers Trust mortgage department has a variety of loan products available to meet your needs today.



Mindy Selix
 NMLS ID#: 571223
 (515) 222-2017
 MSelix@BankersTrust.com
 BankersTrust.com/mindy-selix



Yvonne Silvers
 NMLS ID#: 571224
 (515) 222-2005
 YSilvers@BankersTrust.com
 BankersTrust.com/yvonne-silvers

1925 N. Ankeny Blvd., Ankeny

BANKING | LENDING | WEALTH MANAGEMENT



Bankers Trust
 NMLS ID: 440379



Member FDIC LENDER

KIWANIS Seniors of the Month

The Kiwanis Club of Polk City recognizes Alexis Dorsett, Anthony Salvatore Capaldo and Colby William Anderson as Seniors of the Month.

Alexis Dorsett

Alexis is the daughter of Tim Dorsett and Sonia Dorsett and sibling to Christian Ponce and Riley Dorsett. Her favorite school subjects are lifting and math. She participates in cheerleading, track and student council. She is involved in National Art Honor Society and National Scholar Honor Society.

"I work at the Kwik Star in Polk City when I do not have sports and school," she says. "I have also volunteered to help with the middle school track meets and some Iowa Games activities that have taken place at Big Creek. When events pop up that I am able to help volunteer for, and I am available, I try to make the time to be able to help out."

Alexis plans to attend Grand View University and major in biology then attend Des Moines University for medical school. She plans to participate in track and cheerleading at Grand View.



Anthony Salvatore Capaldo

Anthony's parents are Chris Capaldo and Brenda Hummel. His siblings are Zach Foreman and Andrea Capaldo. His favorite school subjects are history and Spanish. He participates in football and track. His honors include Honor Roll, Second Team All-State and Shrine Bowl.

He has volunteered to help the city after snow storms, the derecho, etc.

"I like to play sports, mainly football and track," he says. "I'm a wide receiver and corner in football, and, for track, I run sprints, hurdles and high jump. College plans for now are go to Iowa and possibly walk on for track. As for education, I don't have a specific major. I'm interested in psychology, but I want to keep my options open."



Colby William Anderson

Colby is the son of Heidi and Mark Anderson and has one sibling, Claire Anderson. His favorite subjects are history, music and psychology. He participates in Jazz Band and has lettered in band and speech. He works at Kwik Star and was involved in 4-H for eight years.

He plans to study psychology at Iowa State University.

"I live on an acreage where I have raised animals like chickens, ducks, pigs and goats," he says. "I went to the Polk County Fair every year to show them. Some things that I like to do are read books, go on bike rides and play video games. I play the alto saxophone in band and jazz band. My favorite holiday is Thanksgiving because I get to eat great food with family I do not see often. Activities that I have participated in are speech, FFA, youth group and soccer." ■



SMALL TOWN SPIRIT IN THE CITY



ALL SAINTS
CATHOLIC CHURCH

LOCATED AT THE NORTH EDGE OF DES MOINES

650 NE 52nd Avenue • Des Moines, Iowa • 515-265-5001

Masses: Tuesday — Friday: 8:00 am
Saturday: 4:00 pm
Sunday: 9:00 am

Reconciliation:
Saturday,
3:00 pm — 3:30 pm

www.dmallssaints.org

2nd Ave south to 54th Ave, then east to 3rd St
3rd St south to 52nd Ave, then east to the church

The best way to build a healthy community...



**Put your money
where your
mouth lives!**

FOR AN INTERACTIVE EXPERIENCE...



**GET ZAPPAR
ZAP THE CODE**

Download on the
App Store

GET IT ON
Google play

OUT & ABOUT



Jenny Sands and Heather Raver at the Polk City Chamber of Commerce lunch at Luana Savings Bank on Feb. 9.



Mark and Ann Wagoner at the Polk City Chamber of Commerce lunch at Luana Savings Bank on Feb. 9.



Bob Miller and Logan Albaugh at the Polk City Chamber of Commerce lunch at Luana Savings Bank on Feb. 9.



Shawn Comer, Chief Jeremy Siepker and Brigett DeVos at the Polk City Chamber of Commerce lunch at Luana Savings Bank on Feb. 9.



Michele Klein and Nick Miller at the Polk City Chamber of Commerce lunch at Luana Savings Bank on Feb. 9.



Meghan Ruckle, Emily Feldman, Susie Sheldahl and Macy Herselius at the Polk City Chamber of Commerce lunch at Luana Savings Bank on Feb. 9.



Ainsley Schneider, Shawn White and Holland Feldman at the Friends of Library Bear Party on Feb. 12.



Lucy, Claire, and Harrison Drewry at the Friends of Library Bear Party on Feb. 12.



Maggie Sarchet with her artwork featured at the Ankeny Art Center on Feb. 24.



Sons of the Legion Breakfast was held on Feb. 12



Aidan Trier, Aspen Englund, Brayden Rosenbalm and Davin Jury at the Friends of Library Bear Party on Feb. 12.

OUT & ABOUT



The Friends of Polk City Parks Board of Directors met on Feb. 22.



The Go Polk City Board of Directors met at the Big Creek Museum on Feb. 22.



Mackenna Jones, Fallon Wilkening, Camryn Kohnert and Aria Dobson with the Brownie Troop 368 at Polk City Nutrition on Feb. 20.



Madhav Niroula is the new manager of Polk City Liquor. He is pictured with his wife, Tila, son Biswas, son Regan and daughter Sara on Feb. 14.



James and Ella Kozelka with James' artwork featured at the Ankeny Art Center on Feb. 24.



Camryn and Reese Kohnert at Meraki Mamas Boutic on Feb. 10.



Mila Neumann, Lydia Sheldahl, Brin Sheldahl and Lillian Sheldahl at the Friends of Library Bear Party on Feb. 12.



Josie Dresen and Emma Hyden at the Friends of Library Bear Party on Feb. 12.



Charlotte Loter and Robin Blaylock Merkle at the Friends of Library Bear Party on Feb. 12.



Lila and Ella Converse at the Friends of Library Bear Party on Feb. 12.

CLASSIFIEDS

DISCLAIMER: This publication does not knowingly accept advertising that is deceptive, fraudulent, or which might otherwise violate the law or accepted standards of taste. However, this publication does not warrant or guarantee the accuracy of any advertisement, or the quality of the goods or services advertised. Readers are cautioned to thoroughly investigate all claims made in any advertisement and to use good judgment and reasonable care, particularly when dealing with persons unknown to you who ask for money in advance of delivery of the goods or services advertised.

FOR SALE

2022 MANUFACTURED HOMES, (14x60) 2Br, \$39,999. (14x70) (3Br- 2Ba.) \$47,999. (16x80) (3Br- 2Ba.) \$53,999. NEW (28 x 64) (4Br - 2Ba) \$73,999. Delivered Factory-Direct, E. Of I-35, & North Of I-80, 319-239-1920. (MCN)

WANT TO BUY

WANT TO BUY your manufactured or mobile home 1990 and newer CENTURY HOMES of OSKALOOSA 641-672-2344 (MCN)

ADOPTION

PRIVATE ADOPTION: Kind, nerdy, loving couple hope to adopt a baby. Certified to adopt. Legal expenses paid. Paul and Val call/text: 1-347-480-9505. www.paulandvaladopt.com (MCN)

AUTOMOBILES

DONATE YOUR CAR, TRUCK TO HERITAGE FOR THE BLIND. Free 3 Day Vacation, Tax Deductible, Free Towing, All Paperwork Taken Care Of. CALL 1-855-977-7030 (MCN)

DONATE YOUR CAR TO CHARITY. Receive maximum value of write off for your taxes. Running or not! All conditions accepted. Free pickup. Call for details. 855-752-6680 (MCN)

CABLE/INTERNET

DIRECTV for \$79.99/mo for 12 months with CHOICE Package. Watch your favorite live sports, news & entertainment anywhere. First 3 months of HBO Max, Cinemax, Showtime, Starz and Epix included! Directv is #1 in Customer Satisfaction (JD Power & Assoc.) Some restrictions apply. Call 1-866-296-1409 (MCN)

Earthlink High Speed Internet. As Low As \$49.95/month (for the first 3 months.) Reliable High Speed Fiber Optic Technology. Stream Videos, Music and More! Call Earthlink Today 1-855-679-7096. (MCN)

DISH Network. \$64.99 for 190 Channels! Blazing Fast Internet, \$19.99/mo. (where available.) Switch & Get a FREE \$100 Visa Gift Card. FREE Voice Remote. FREE HD DVR. FREE Streaming on ALL Devices. Call today! 1-855-434-0020 (MCN)

BEST SATELLITE TV with 2 Year Price Guarantee! \$59.99/mo with 190 channels and 3 months free premium movie channels! Free next day installation! Call 855-824-1258. (MCN)

DirectV Satellite TV Service Starting at \$74.99/month! Free Installation! 160+ channels available. Call Now to Get the Most Sports & Entertainment on TV! 844-558-1767 (MCN)

EDUCATION

COMPUTER & IT TRAINING PROGRAM! Train ONLINE to get the skills to become a Computer & Help Desk Professional now! Grants and Scholarships available for certain programs for qualified applicants. Call CTI for details! 1-844-843-2771 (MCN)

TRAIN ONLINE TO DO MEDICAL BILLING!

Become a Medical Office Professional online at CTI! Get Trained, Certified & ready to work in months! Call 833-751-0776. (M-F 8am-6pm ET) (MCN)

EMPLOYMENT/HELP WANTED

Dakotaland Transportation Inc. is in search of cabinet haulers that are willing to travel the great USA and be home weekly. - Must have a Class A CDL. We have great benefits: health, dental, vision, life, supplementary, simple iras. Come join this great big happy family. www.dakotalandtransportation.com. Call 800-822-2703 (MCN)

FINANCIAL

STOP worrying! SilverBills eliminates the stress and hassle of bill payments. All household bills guaranteed to be paid on time, as long as appropriate funds are available. Computer not necessary. Call for a FREE trial or a custom quote today. SilverBills 1-866-918-0981 (MCN)

The COVID crisis has cost us all something. Many have lost jobs and financial security. Have \$10K In Debt? Credit Cards. Medical Bills. Car Loans. Call NATIONAL DEBT RELIEF! We can help! Get a FREE debt relief quote: Call 1-866-552-0649. (MCN)

HEALTH & MEDICAL

Portable Oxygen Concentrator May Be Covered by Medicare! Reclaim independence and mobility with the compact design and long-lasting battery of Inogen One. Free information kit! Call 844-716-2411. (MCN)

50 Blue Pills for only \$99.00! Plus S&H. Discreet, Save \$500.00 Now! Call Today. 1-855-917-5790 (MCN)

DENTAL INSURANCE from Physicians Mutual Insurance Company. Coverage for 350 plus procedures. Real dental insurance- NOT just a discount plan. Do not wait! Call now! Get your FREE Dental Information Kit with all the details! 1-855-973-9175 www.dental50plus.com/https://www.dental50plus.com/midwest #6258 (MCN)

Aloe Care Health, medical alert system. The most advanced medical alert product on the market. Voice-activated! No wi-fi needed! Special offer! Call and mention offer code CARE20 to get \$20 off Mobile Companion. Call today! 1-855-654-1926. (MCN)

Hero takes the stress out of managing medications. Hero sorts and dispenses meds, sends alerts at dose times and handles prescription refill and delivery for you. Starting at \$24.99/month. No initiation fee. 90-day risk-FREE trial! Call 1-855-484-6339. (MCN)

INCOME OPPORTUNITIES

Become a published author! Publications sold at all major secular & specialty Christian bookstores. CALL Christian Faith Publishing for your FREE author submission kit. 1-888-981-5761 (MCN)

MISCELLANEOUS

Eliminate gutter cleaning forever! LeafFilter, the most advanced debris-blocking gutter protection. Schedule a FREE LeafFilter estimate today. 15% off Entire Purchase. 10% Senior & Military Discounts. Call 1-855-577-1268. Promo Code 285. (MCN)

GENERAC Standby Generators provide backup power during utility power outages, so your home and family stay safe and comfortable. Prepare now. Free 7-year extended warranty (\$695 value!). Request a free quote today! Call for additional terms and conditions. 1-877-228-5789 (MCN)

Wesley Financial Group, LLC Timeshare Cancellation Experts. Over \$50,000,000 in

timeshare debt and fees cancelled in 2019. Get free informational package and learn how to get rid of your timeshare! Free consultations. Over 450 positive reviews. Call 877-326-1608. (MCN)

Looking for assisted living, memory care, or independent living? A Place for Mom simplifies the process of finding senior living at no cost to your family. Call 1-877-580-3710 today! (MCN)

The Generac PWRcell, a solar plus battery storage system. SAVE money, reduce your reliance on the grid, prepare for power outages and power your home. Full installation services available. \$0 Down Financing Option. Request a FREE, no obligation, quote today. Call 1-877-381-3059. (MCN)

LONG DISTANCE MOVING: Call today for a FREE QUOTE from America's Most Trusted Interstate Movers. Let us take the stress out of moving! Speak to a Relocation Specialist, call 877-327-0795. (MCN)

FREE AUTO INSURANCE QUOTES for uninsured and insured drivers. Let us show you how much you can save! Call 855-995-2382 (MCN)

NEED NEW FLOORING? Call Empire Today® to schedule a FREE in-home estimate on Carpeting & Flooring. Call Today! 844-785-0305 (MCN)

UPDATE YOUR HOME with Beautiful New Blinds & Shades. FREE in-home estimates make it convenient to shop from home. Professional installation. Top quality - Made in the USA. Call for free consultation: 866-970-3073. Ask about our specials! (MCN)

BATHROOM RENOVATIONS. EASY, ONE DAY updates! We specialize in safe bathing. Grab bars, no slip flooring & seated showers. Call for a free in-home consultation: 855-836-2250. (MCN)

Never clean your gutters again! Affordable, professionally installed gutter guards protect your gutters and home from debris and leaves forever! For a FREE Quote call: 877-761-1449 (MCN)

For those of us who were players to the very end, why not have your urn placed on Las Vegas Blvd? Bunker's Eden Vale Cemetery. 1216 Las Vegas Blvd. 702-388-7007 (MCN)

WANT TO BUY

PAYING TOP CASH FOR MEN'S SPORT WATCHES! Rolex, Breitling, Omega, Patek Philippe, Heuer, Daytona, GMT, Submariner, Speedmaster. Call: 866-314-9742. (MCN)

TOP CASH PAID FOR OLD GUITARS! 1920-1980 Gibson, Martin, Fender, Gretsch, Epiphone, Guild, Mosrite, Rickenbacker, Prairie State, D'Angelico, Stromberg. And Gibson Mandolins / Banjos. 866-470-1643. (MCN)

EDUCATION

Train online to do medical billing! Become a Medical Office Professional at CTI! Get trained & certified to work in months! 888-572-6790. The Mission, Program Information and Tuition is located at CareerTechnical.edu/ consumer-information. (M-F 8-6 ET) (ACP)

HEALTH & FITNESS

VIAGRA and CIALIS USERS! 50 Generic Pills SPECIAL \$99.00. 100% guaranteed. 24/7 CALL NOW! 888-445-5928 Hablamos Español (ACP)

Dental insurance - Physicians Mutual Insurance Company. Covers 350 procedures. Real insurance - not a discount plan. Get your free dental info kit! 1-888-623-3036 www.dental50plus.com/58 #6258 (ACP)

Attention oxygen therapy users! Inogen One G4 is capable of full 24/7 oxygen delivery. Only 2.8 pounds. Free info kit. Call 877-929-

9587 (ACP)

MISCELLANEOUS

The Generac PWRcell solar plus battery storage system. Save money, reduce reliance on grid, prepare for outages & power your home. Full installation services. \$0 down financing option. Request free quote today! Call 1-855-270-3785 (ACP)

GENERAC Standby Generators provide backup power during power outages, so your home & family stay safe & comfortable. Prepare now. Free 7-yr extended warranty \$695 value! Request a free quote today! Call for terms & conditions. 1-844-334-8353 (ACP)

Eliminate gutter cleaning forever! LeafFilter, the most advanced debris-blocking gutter protection. Schedule free LeafFilter estimate today. 15% off Entire Purchase. 10% Senior & Military Discounts. Call 1-855-995-2490 (ACP)

AT&T Internet. Starting at \$40/month w/12-mo agmt. 1 TB of data/mo. Ask how to bundle & SAVE! Geo & svc restrictions apply. 1-888-796-8950 (ACP)

BATH & SHOWER UPDATES in as little as ONE DAY! Affordable prices - No payments for 18 months! Lifetime warranty & professional installs. Senior & Military Discounts available. Call: 855-761-1725 (ACP)

Donate Your Car to Veterans Today! Help and Support our Veterans. Fast - FREE pick up. 100% tax deductible. Call 1-800-245-0398 (ACP)

HughesNet - Finally, super-fast internet no matter where you live. 25 Mbps just \$59.99/mo! Unlimited Data is Here. Stream Video. Bundle TV & Internet. Free Installation. Call 866-499-0141 (ACP)

!!OLD GUITARS WANTED!! GIBSON, FENDER, MARTIN, Etc. 1930's to 1980's. TOP DOLLAR PAID. CALL TOLL FREE 1-866-433-8277 (ACP)

Looking for assisted living, memory care, or independent living? A Place for Mom simplifies the process of finding senior living at no cost to your family. Call 1-833-386-1995 today! (ACP)

Become a published author. We want to read your book! Dorrance Publishing trusted since 1920. Consultation, production, promotion & distribution. Call for free author's guide 833-719-3029 or visit dorranceinfo.com/acp (ACP)

Paying top cash for men's sportwatches! Rolex, Breitling, Omega, Patek Philippe, Heuer, Daytona, GMT, Submariner and Speedmaster. Call 833-603-3236 (ACP)

Put on your TV Ears & hear TV w/ unmatched clarity. TV Ears Original - originally \$129.95 - now w/this special offer only \$59.95 w/code MCB59! 1-833-530-1955 (ACP)

Aloe Care Health medical alert system. Most advanced medical alert product on the market. Voice-activated! No wi-fi needed! Special offer w/code CARE20 for \$20 off Mobile Companion. 1-855-521-5138 (ACP)

Hero takes stress out of managing medications. Hero sorts & dispenses meds, sends alerts at dose times & handles prescription refill & delivery for you. Starting at \$24.99/month. No initiation fee. 90-day risk-free trial! 1-888-684-0280 (ACP)

DISH TV \$64.99 For 190 Channels + \$14.95 High Speed Internet. Free Installation, Smart HD DVR Included, Free Voice Remote. Some restrictions apply. Promo Expires 1/21/23. 1-833-872-2545 (ACP)

WANTED TO BUY

Wants to purchase minerals and other oil and gas interests. Send details to P.O. Box 13557 Denver, CO 80201 (ACP)



*You'll feel
right at
home*



ANKENY'S PREMIER | ASSISTED LIVING | MEMORY CARE



EdencrestTM
AT SIENA HILLS

IN-PERSON & VIRTUAL
TOURS AVAILABLE
515-313-3814



Shawn Kinnison
welcomesh@edencrestliving.com

455 SW Ankeny Rd, Ankeny | www.edencrestsienahills.com

THE RE/MAX TORRES TEAM GUARANTEE



Thank you for voting Torres Team Favorite Realtor in Northern Polk County!

We will sell your home or we'll buy it from you!

RE/MAX
CONCEPTS



TORRES TEAM
Helping you find your place!

- ✓ One day listing agreement
- ✓ Your home marketed on over 2,000 websites
- ✓ 24-hour customer service
- ✓ FREE use of 12-foot cube trailer
- ✓ Choice between 3-hour moving labor or 3-hour house cleaning or staging consultation - BASED ON AVAILABILITY

515-984-0222
www.TorresTeamIA.com

Each office independently owned and operated. Licensed in the State of Iowa and Illinois.