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NORTH POLK

MAY 2022

Living

MAGAZINE

Dealing with ALLERGIES

Residents share their
coping strategies

Kiwanis honor seniors

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EDUCATION

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WELCOME

HOW do you carry the load?

Hives. Itchy skin. Runny nose. Sneezing. Drowsiness.

If you suffer with these symptoms, or if you have seen any of the seemingly thousands of TV commercials for products that claim to lessen them, you know by now that I am referring to allergies.

I realize some of you who are reading this have dealt with allergies all your lives. I also realize some of you only began to be faced with these in your adult years. Either way, most of us recognize allergies — whether related to the changing seasons or the foods we eat — are more common today than in generations past. But why?

Is it something in the air we breathe? The soil our foods come from? The water we consume?

Or have we just become quicker to identify such symptoms as allergy induced?

Or maybe, just maybe, all that advertising really works in convincing us that we need to do something about allergies. Americans have spent more than \$8 billion per year to deal with how our bodies respond to foreign substances. Yes, \$8 billion.

If you can relate, you are not alone. According to the Allergy & Asthma Network, one in five Americans have been officially diagnosed with allergies, about 4 million work days are missed per year because of them, and more than 50% of allergy sufferers say this impacts their daily quality of life.

More than likely, I am preaching to the choir. But what do we do about it?

Football player, coach and analyst Lou Holtz said, "It's not the load that breaks you; it's how you carry it." With that in mind, we dedicate this month's cover to the stories of local residents and what they are doing to lessen the impact of allergies on their daily lives.

Thanks for reading. ■



SHANE GOODMAN

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



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Dealing with **ALLERGIES**

**Residents share their
coping strategies**

By Jackie Wilson

While many of us regularly enjoy a lunch out with friends, a romantic dinner for two, and munching on treats at a family gathering or tailgate party, for others, such innocent fun is fraught with danger. While most of us worry, at most, about an upset stomach from eating one-too-many foot-longs or pizza slices, others have more serious concerns: hives, itchy skin, difficulty breathing, and life-threatening anaphylactic shock. Food allergies are on the rise, leading schools and restaurants to take the health and safety of students and patrons into careful consideration. When even a whiff of a peanut or a trace of an allergen in a dish can bring on a deadly reaction, those with food allergies find the world a daunting place, and they must be vigilant to avoid their allergens.

Tayten Anderson, 7, eats 10 Peanut M&Ms a day as part of his desensitizing his allergy to peanuts. Tayten and his mom, Maria, live in Polk City.
Photo by Jackie Wilson

FEATURE

Building tolerance

Kids are encouraged to eat from a pyramid of foods that includes all the basic food groups. For one 7-year-old boy, Peanut M&Ms might be considered a food group as well.

Tayten Anderson was diagnosed as allergic to milk as a 1-year old. His mom, Maria, says he took a blood test and found an allergy to peanuts as well.

He eventually became desensitized to dairy by taking it in small doses to build up his tolerance. After that, Maria hoped it would work for his peanut allergies. Based on his blood levels, doctors felt he wouldn't grow out of the peanut allergy. He was put on a year-long wait list.

"I'm glad he was a candidate for this program. They only take so many patients at a time," she explains.

The first week, he took a capsulated peanut protein, mixed in with Kool-Aid. Doctors doubled the doses after one week. Eventually he was up to one Peanut M&M one day a week, then two, until he reaches 10 a day.

The 20-week program took 52 weeks due to

illness and setbacks. If he suffered from a cold or flu, he'd stay on the same dose. His immune system was weakened because he was trying to fight off the allergen every day.

Once he hit "graduation day," he had to eat 40 Peanut M&Ms in an hour.

"That's a lot of M&Ms to eat in a short time for a little guy," Maria says.

Maria has learned to advocate for protecting Tayten from peanut products at school.

"Everywhere you go, there is a snack involved — soccer, Cub Scouts, birthdays. Food is involved in society — it caught me off guard," she says.

Most times, she'll provide Tayten's own snacks. Even if the product doesn't contain peanuts, the food items might be processed in a facility that has nuts.

"I've learned that off-brand products don't have the same labeling that major brands do. One time he had a reaction to a generic grain bar," she says.

As a teacher, Maria cites frustration with those teachers who lack education about peanut allergies.

"There are cross contamination concerns, and some teachers weren't taking it seriously when kids bring in their own food or snack," she says. "The schools need to have a process in place. I've noticed a lot of products that weren't on the approved snack list. It makes me annoyed that can happen."

She's concerned with how Tayten may be singled out, so she advocates for his social-emotional well-being as well.

"He's had to eat at a separate table and was quick to be labeled as an 'allergy kid.' It broke my heart he had to sit there alone regardless of whether he had cold or hot lunch," she explains.

The family has a good routine in place, and Tayten needs to be diligent about his peanut maintenance.

"He could be five years desensitized and still have a reaction. It's like we're playing with fire," she says.

Maria urges parents and teachers to read labels and understand cross-contamination.

"We have to rely on caregivers to make sure he doesn't have exposure. I have peace of mind, knowing he's safe," she says.

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FEATURE

Gluten allergy

As a child, Lauren Nachman was allergic to tree nuts. She avoided nuts at school or eating out, and it was easier at home as her parents knew exactly what she couldn't eat. However, when eating out, she would occasionally find a product with nuts hidden in it.

"I ate at a restaurant in college, and it was a pesto sauce, which contained pine nuts," she recalls. "It was a pretty nasty reaction. My eyes completely swelled shut."

She carries an EpiPen, which can deliver a shot of epinephrine in case of a severe allergic reaction. Recently she's been retested for nut allergy and found she's only allergic to pecans and walnuts.

"I'm excited to reintroduce nuts. I've avoided tree nuts my entire life," she says.

However, a nut allergy was easy compared to her most recent diagnosis of celiac disease. Technically, it's not an allergy to gluten.

"Celiac disease is like an allergy in the sense that my body thinks gluten is dangerous and my body attacks the gluten, but it ends up attacking part of the small intestine as well.

Unlike allergies, there is nothing that can relieve this stress on my body if I'm 'glutened,' " she says.

To take care of her health, Nachman avoids gluten products. After examining hundreds of food labels, she has found numerous products with hidden gluten. If she eats a food with gluten, the next day, her body responds adversely. She may have an irritable bowel and upset stomach.

"If enough damage is done, I won't absorb nutrients the way I should, which can lead to a number of problems. There are more than 100 celiac symptoms for people who have been exposed, including migraines, fatigue and anxiety. Before I was diagnosed, I didn't think all that could happen by eating gluten."

One of the biggest misconceptions others have is that it is just a food allergy.

"In reality, the symptoms and damage can be much more long-term. I also struggle with communicating the severity, as 'gluten-free' is also viewed as a fad or voluntary diet," she explains. "I have to be very careful to communicate that I'm gluten-free for medical



Lauren Nachman wants people to know, when she eats a gluten-free diet, it's because of medical reasons, not a voluntary fad diet. Photo by Jackie Wilson

reasons and not voluntarily."

She's worked with a dietitian to figure out what foods she can eat. She purchased a new toaster because of the cross contamination of

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FEATURE

gluten on a surface.

Despite being diligent about foods, she's grateful when restaurants and food manufacturers label or disclose gluten in their products.

"I appreciate how people and restaurants acknowledge gluten allergies," she says. "I tried every gluten-free noodle, looking for one that doesn't fall apart. It's been fun trying to find replacements for recipes."

Food allergies in school

If you attended school before the 1990s, and if you didn't like the hot lunch, you could always make a peanut butter sandwich. But in 2022, things have changed.

Today, some schools ban peanuts and foods with tree nuts in them due to possible allergic reactions in students. North Polk Community Schools is considered "peanut, tree nut aware," meaning they don't serve peanut products and avoid products that have been processed in a facility with nuts.

If a parent wants a child with a food allergy to eat school lunches, he or she must fill out

a diet modification form, listing the allergies and signed by a doctor.

Anita Turczynski, NPCS nutrition director, says she and the head cook work to create a monthly menu for the student.

"Many of the cooks have gotten to know which student has special dietary needs," she says. "The kitchen staff is amazing at recognizing students and making sure they receive the correct food."

In all of the NP schools, there are about 40 kids with special meal requests. However, the number of kids with food allergies is much greater. Numbers don't include students with allergies who bring their own lunch. Or, if they're allergic to milk, they just don't drink it. Peanut and tree nut kids don't need to fill out paperwork either, as the school doesn't serve peanut products.

Turczynski encourages parents to reach out

with questions.

"We'll work with parents and students to discuss dietary challenges. We work hard to keep everyone safe," she says.



Anita Turczynski is the NPCS nutrition director and creates menus for students who are allergic to various foods. Photo submitted



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SCAN TO BUY TICKETS

FEATURE

No homemade snacks

Michelle Oleson, school nurse at North Polk West Elementary, says snacks brought in by students to the classroom are limited.

"We ask that kids don't bring in any homemade food items. Everything needs to be pre-packaged," she says.

They take it one step further, so kids don't eat items in the classroom.

"Once the food is handed out, they are instructed to put it in their backpack and take it home to make sure it's OK with mom and dad," she says. "That way a child doesn't feel left out if it's an item they can't have."

Students are encouraged to offer alternatives to treats, such as bubbles.

"Kids love to celebrate their birthdays by bringing in a treat. They still can, but we let the parents read the labels and decide if their kids can have it," she explains.

Occasionally if they do have holiday parties in the classroom, Oleson sends home food labels ahead of time, offering alternatives to those with allergies.

"Especially since COVID, the days of eating in the classroom are gone," she says. "With an increase in food allergies, we want to keep kids safe." ■


5 most common allergies

From Northeast Allergy, neai.com/5-most-common-allergies


- 1. Pollen:** Tens of millions of Americans suffer from pollen allergies. Every spring and summer, thousands of tiny pollen grains are dispersed in the air and can end up in your nose and throat, resulting in an allergic reaction.
- 2. Peanuts:** A peanut allergy is the most common food allergy in children and the second-most common food allergy in adults. Differing from tree nuts in that they grow underground and are a kind of legume, peanuts can cause severe reactions in affected individuals.
- 3. Tree nuts:** Tree nut allergies are another common food allergy in both children and adults, and fewer than 10% will outgrow it. Some types of tree nuts include walnuts, almonds, hazelnuts, pecans, cashews and pistachio.
- 4. Shellfish:** Another common lifelong food allergy is a shellfish allergy. This allergic reaction is prompted by certain proteins in marine animals, including crustaceans (shrimp, prawns, crab, lobster) and mollusks/bivalves (clams, mussels, oysters, scallops, octopus, squid, snail).
- 5. Animal dander:** Animal dander is composed of microscopic flecks of skin shed by cats, dogs, rodents, birds and other animals with fur or feathers. Though animal dander is the prominent cause of pet allergies, proteins found in the saliva, urine and feces of certain pets can also cause allergic reactions. Since animal dander easily sticks to belongings, pet allergies can be triggered even when animals are not present. ■

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DON'T drive investments till the wheels fall off

The first car I bought was a Chevy Cavalier to get to my first real job after college as a financial advisor. After putting 200,000 miles on it in just nine years, I had to decide if I wanted to invest more money into this car or update my vehicle. Whether it's your car, clothes or kitchen, we all have to update things when they no longer get the job done. The concept is the same with retirement.



Your retirement investments will become your retirement income, which may require an investment update. Don't wait until you need a new transmission. I recommend making an investment update five to 10 years before retirement so you can implement investment and tax-saving strategies.

I think of this update in three steps: organize, assess and align. People often talk about their "junk drawer" of investments. It's all the things you've accumulated over the last 30 or 40 years: 401(k)s, IRAs, life insurance, brokerage accounts and more. We can help people track down, organize and consolidate these accounts.

Next, we help you take an assessment of your investments. This includes looking at how much you are paying in fees and understanding how much risk you are taking. In your 20s, 30s and 40s, you have time to recover from a market swing. If you are getting ready to retire, and the stock market goes down 30%, you probably don't want your portfolio to do the same thing. We can show you, in numbers, how a downturn in the market will impact your portfolio.

Aligning your investments with your retirement goals is the third step. If you aren't comfortable with the risk you are taking, we talk about what changes you can make to your portfolio. Then we show you how these investments will become your retirement income. Your written retirement plan includes where you will draw the money from and in what order. These decisions are connected with other factors like your tax plan, inflation, your Social Security benefit and Medicare.

You should feel good about an investment update, just like when I ditched the Cavalier and started making the 60-mile drive to work in a better vehicle. Updating your investments will give you confidence so you can cruise into retirement. ■

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.

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MAY

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| <p>19 6pm K of C Rosary, Mass, Dinner & Meeting</p> <p>21 2pm Spellerberg/Warnicke Wedding
11-3pm Private Grad party
Baseball on the fields</p> <p>23 5:45-8:30pm Jacobs Martial Arts
Baseball on the fields</p> <p>24 9-11am Pickleball (gym)
6pm Finance Meeting
Baseball on the fields</p> <p>25 9-11am Pickleball (gym)
Baseball on the fields</p> <p>26 5:45-8:30pm Jacobs Martial Arts
Baseball on the fields</p> <p>28 10-12 Private Grad Party</p> <p>29 12-4 Private Grad Party</p> <p>30 9am Mass At Beaver Catholic Cemetery for Memorial Day
Parish Offices are closed for Memorial Day</p> <p>31 9-11am Pickleball (gym)
Baseball on the fields</p> | <p>12 Food Pantry Weekend</p> <p>13 5:45-8:30pm Jacobs Martial Arts
7pm Summer-Phillippians Bible Study
Baseball on the fields</p> <p>14 9-11am Pickleball (gym)
Baseball on the fields
6pm Pastoral Council Meeting
6pm Food Prep for Connection Café</p> <p>15 9-11am Pickleball (gym)
12 Noon serve Connection Café downtown
Baseball on the field</p> <p>16 6pm K of C Rosary, Mass, Dinner & Meeting
Baseball on fields</p> <p>20 9am- 12 noon Vacation Bible School
7pm Summer-Phillippians Bible Study
Baseball on the fields</p> <p>21 9am- 12 noon Vacation Bible School
Baseball on the fields
6pm Adoration
7 pm Social Justice Meeting</p> <p>22 9am- 12 noon Vacation Bible School
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Baseball on the fields</p> |
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JUNE

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| <p>1 9-11am Pickleball (gym)
Baseball on the fields</p> <p>2 5:45-8:30pm Jacobs Martial Arts
Baseball on the fields</p> <p>5 11:30-3pm Parish Picnic</p> <p>6 5:45-8:30pm Jacobs Martial Arts
7pm Summer-Phillippians Bible Study
Baseball on the fields</p> <p>7 9-11am Pickleball (gym)
Baseball on the fields
6:30pm Adult Faith Meeting</p> <p>8 9-11am Pickleball (gym)
Baseball on the fields</p> <p>9 5:45-8:30pm Jacobs Martial Arts
Baseball on the fields</p> | <p>12 Food Pantry Weekend</p> <p>13 5:45-8:30pm Jacobs Martial Arts
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The Kiwanis Club of Polk City presents the Senior of the Month honors for April.

Ava Austin's parents are Jeff and Jim Austin, and her siblings are Lola Austin, Elinor Austin and Gwen Austin.

Her favorite school subject is Environmental Science with Mr. Dose. She participates in cheer, play, musical and choir. Her honors include National Honor Society, silver cord and gold honor roll. Outside of school, she participates in church youth group, helps at Sunday school, does service work at Gardening for Good, works at a daycare, babysits/nannys, and works at an ice cream shop in Polk City. Following graduation, she plans to study early childhood education at Iowa State University.

Ava says, "I love spending time with my family and friends. In my free time, I enjoy reading, knitting and drawing. Some other things I enjoy are going to youth group, watching movies and relaxing at home. My favorite high school memories were going to away games for cheer and going to late night musical practices. I currently work at a daycare where I care for 1- and 2-year-olds, and I absolutely love it! This job is what really made me want to go into education at Iowa State. I can't wait to experience college, and I'm looking forward to meeting new people and making new friends!"

Audrey Wessels' parents are Mark and Nancy Wessels and sibling is Ava Wessels. Her favorite school subjects are anatomy, physiology and biology. She is involved in Key Club and swim team. Her honors include National Honor Society and National Spanish Honor Society. Her community activities include volunteering through the Key Club. She has worked at Beautiful Beginnings Daycare for the past two years. She plans to attend South Dakota State University and major in nutrition and dietetics.

Audrey says, "During high school, I was involved in Key Club and I swam for the Ankeny swim team. Some of my favorite classes that I took were anatomy and physiology as well as biology. Outside of school, I work at Beautiful Beginnings Daycare and have done that for the past two years. Next year I plan on attending South Dakota State University where I will major in nutrition and dietetics." ■



Ava Austin



Audrey Wessels

PREPARE your AC now for the heat

It doesn't feel like it some days, but the warmer weather is coming. The question is, when it does arrive, will your HVAC system be ready for the heat? After your system has been sitting idle for months, upkeep is needed beforehand to get it running efficiently. So, before flipping the switch on your AC, there are a few maintenance items you should add to your checklist which are easy to complete for any homeowner.



Through the fall and winter, the build-up of leaves, sticks, dirt and other debris is left behind and should be cleared out. The trees and shrubs will soon bloom, and it's important to allow for a minimum of 1-2 feet of clearance around your equipment. This clearance will maximize airflow and ensure that your system performs at its best.

Inspecting your indoor unit is just as important as the outdoor unit. Have you changed your filter recently? Some filters need to be replaced monthly, while others can go longer between replacements. It's important to check with the manufacturer and follow the suggestions. Replacing your filter can increase the efficiency of your system by as much as 5%, so this alone is a great reason to stay on top of it.

Registers play a key part in cooling your home. Make sure that furniture, rugs and curtains that were moved over the holidays aren't covering your vents. Blocking your registers can restrict airflow and lead to your home conditioning at an uneven temperature.

If you have a programmable thermostat, it's a great time to set up a new schedule as the weather changes. Programmable thermostats are great investments to consider if you don't already have one. They provide optimal comfort and save energy and money.

Now you're ready to test your AC unit. You can test your AC system by simply turning it on and running it for a few minutes to make sure cool air circulates throughout your home. Testing now will help you stay comfortable and hopefully prevent you from being stuck with no AC when you need it the most.

After completing all of the above steps without any issues, your system should be ready to combat the heat. If you experience any issues, get in touch with your local heating and cooling company now, as opposed to in the midst of the warm season. Bring on the heat. ■

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

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WHAT IS a stroke?

Stroke is the fifth-leading cause of death and the leading cause of disability in the United States.

A stroke begins when an artery becomes blocked or bursts, disrupting blood flow to or within an area of the brain. This interrupts your brain's supply of oxygen. Two million brain cells are lost for each minute blood flow is delayed to the brain.



Risks

Strokes are generally caused by risk factors that are ignored over time. The following risk factors can be controlled with the help of your physician.

- High blood pressure is one of the leading risk factors for stroke. Have your blood pressure checked regularly.
- High cholesterol puts you at risk for heart disease and stroke. Your combined HDL ("good") and LDL ("bad") cholesterol should be

below 200.

- Atrial fibrillation (AFib) is the most common type of irregular heartbeat (arrhythmia), which can cause a clot and increase the risk of stroke if it travels to the brain.
 - Sleep apnea can be linked to AFib and is associated with increased stroke risks.
 - Diabetes: Approximately 20% of people with diabetes have a stroke. Maintain a blood sugar less than 100.
 - Smoking damages blood vessel walls, increasing your blood pressure, which can lead to a stroke.
 - Alcohol: Drink no more than one glass of wine or beer per day.
 - Obesity: Eat a diet low in sodium and fat. Moderate physical activity is recommended 30 minutes a day at least five days per week.
- There are some risks you can't control, such as family history of stroke and age. If an immediate family member has a history of circulatory problems or stroke, you are at an increased risk. People age 50 and older are at a higher risk for stroke.

BE FAST

A stroke can happen at any time. Use BE FAST to see if someone is having a stroke.

(B)ALANCE: Is the person experiencing dizziness or having trouble with balance or coordination?

(E)YES: Is the person experiencing blurred or double vision or a sudden loss of vision in one or both eyes?

(F)ACE: Ask the person to smile. Check to see if one side of the face droops.

(A)RMS: Ask the person to raise both arms. See if one arm drifts downward.

(S)PEECH: Ask the person to repeat a simple sentence. Check to see if words are slurred and if the sentence is repeated correctly.

(T)IME: Time when the symptoms started, and call 911 immediately.

If a person shows any of these symptoms, get him or her to the hospital. ■

Information provided by Terri Hamm, RN, MA BEHP, stroke coordinator at MercyOne Des Moines Medical Center, 1111 Sixth Ave., Des Moines, MercyOne.org/desmoinesneuro

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Know the signs of a stroke.



JAMESON accepted to Harvard

Whitney Lee Jameson, daughter of Christy Jameson of Polk City and senior at North Polk High School, has been accepted at Harvard University for fall 2022. She will major in organic chemistry on the pre-med track. At North Polk, she has been a member of Key Club, president of Best Buddies Club, president of NHS, and involved in SEPC, Student Council, Principal's Council and Spanish Club. She is a Norman Borlaug Scholar, member of National Honor Society and National Spanish Honor Society, and has been on the Gold Honor Roll for four years. She is a member of the Bernese Mountain Dog Club of America and Heartland Bernese Mountain Dog Club and is involved in dog showing, teen catechist at her church (OLIH) and tutoring every morning at NPHS. ■





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FITNESS

By Mary Hall

BUDDY up to improve your fitness routine

Do you need help sticking to a fitness routine? Working out with a friend or a group of friends is not only more fun, but research proves friends can have a major influence on your exercise routine.

Studies have shown working out in pairs or groups not only offers emotional and encouraging support, inspiring us to exercise more, but working out with a friend who you perceive to perform better than you can increase the intensity of your own workout by up to 200%.

Friends can help motivate us to work a little harder and to exercise for a little bit longer, in addition to keeping us accountable. We will show up even when we don't feel motivated because we know our friends are counting on us to be there.

An exercise buddy can also give you the inspiration and confidence to try new exercises or possibly even a whole new exercise routine. Each of you will feel more accomplished as you celebrate each other's improvements and victories, whereas sharing on social media platforms can easily lead to comparison and can actually take away the joy of those important victories. Buddy up for accountability, new experiences, better results and more fun. ■



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.



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HEALTH

By Lance Andersen

THE IMPORTANCE of mind-body connectedness

Mindfulness is a popular term these days, but what does it really mean? The Oxford dictionary defines mindfulness as: "a mental state achieved by focusing one's awareness on the present moment, while calmly acknowledging and accepting one's feelings, thoughts and bodily sensations." At the heart of meditative practice is the concept of non-doing, which presents the paradox of getting something worthy by not trying. But the outcome is there, if only we can convince ourselves of the virtues of bringing mindfulness into our lives by giving it a try.

I might not be able to convince you here and now of the amazing benefits of meditation and yoga. But if you were to read "Full Catastrophe Living," by Jon Kabat-Zinn, PhD, you might become convinced. In splendid detail, Dr. Kabat-Zinn shares many of the recent scientific findings that confirm our brains are much more powerful than we give them credit, and our mind state can deeply influence our personal chemistry, biology and health. I hope you contemplate the idea of bringing gentle, loving, non-striving and non-doing into your routines, which just might positively influence health throughout the lifespan. ■



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

APRIL showers bring May opportunities

Every spring, there are certain traditions that our family holds dear. On Good Friday, we prep our garden for the annual planting of potatoes and onions. On Mother's Day, we break ground for the rest of the garden, including my not-so-famous tall tomatoes. We plan the new plants for the landscaping of the yard. This fresh start every year brings a new level of excitement for us.



The applications have been made, the FAFSA has been completed, and the offer letters have been sent. A new and exciting chapter is about to begin for many 17- and 18-year-olds: college. A new chapter of understanding for empty nesters is also about to begin: planning for retirement.

Revisit your long-term goals. As a parent, I have found that sometimes certain things get put on the back burner out of necessity. Life itself can consume you with time management challenges, and we will often lose sight of the goals and plans that are outside of the immediate future. Often, having an organized plan can help you to keep on task — not to mention someone or something to hold you accountable to those plans.

Review your contributions to all savings plans. For those of you with an employer-based 401(k) savings plan, you know that saving for the future happens on auto-pilot every payday. However, could you raise your contributions? Maybe you are not contributing enough to capture the entire company match. What about ROTH 401(k) alternatives? Or maybe you are looking to establish additional savings plans outside of your employer plan.

Readdress any new or changed insurance needs. As you and your family mature, both in age and financial worth, there are instrumental times when you should reevaluate your insurance. It may be more life insurance to carry you to retirement. Or maybe it is a conversation about long-term care and whether it makes sense to consider a plan for this need.

Rekindle the excitement of enjoying the golden years. This may sound kind of cheesy. However, as a 43-year-old who has worked as a financial advisor for nearly 20 years, I like to think that, though I am a little way away from retirement, I have experienced it thousands of times through the words and expressions of our clients. I will often ask our clients to “paint me a picture.” I had a great teacher tell me once that dreamers make the most amazing things, but they need direction. This is where we can help.

As a financial educator, I understand that sometimes there may be too much information in these areas, and sometimes you need to “go back to school.” Throughout the year, we will be hosting complimentary financial education seminars at places of higher learning around the state. Our next event is May 24 and 26 at the FFA Enrichment Center on the Ankeny DMACC campus. Call our office to reserve your seat. Hope to see you there. ■

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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BEFORE YOU GO

By Jan Shawver

WHAT will be your epitaph?

Decoration Day (now known as Memorial Day) was first observed in 1868 to honor those who had died in the Civil War. After WWII, the day was adjusted to honor the deceased in all wars and became a national holiday in 1971. Today, we often observe not only the death of our veterans, but of all loved ones who have died.

Have you ever walked through a cemetery and read the words on the memorials/tombstones?

In designing your future memorial/headstone, think of what you want others to know about you 100 years from now, when they will only know you through what is conveyed on that memorial.

Some epitaphs are sentimental: "Loving parents and grandparents," "Always in our hearts," or "Gone, but not forgotten."

Some reflect religious beliefs: "At home with God," "For God so loved the world," or "Everlasting life through Christ."

Still others are humorous: "I told you I was sick," "I'd rather be golfing," or "Sorry I can't get up."

Whatever you decide for your lasting memorial, choose your words carefully. Those words offer the world a glimpse into what was important to you,

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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EDUCATION

By Jackie Wilson

MEET JoAnn Leach

35-year career teaching career

JoAnn Leach's 35-year career as a teacher at North Polk Schools initially took a winding path.

When Leach attended college, she wanted to follow in her father's footsteps to become a CPA. However, whenever she took a shortcut from one building at Northwest Missouri State through the Horace Mann Lab School, she would peek into an elementary classroom.

"I enjoyed listening to what was going on in the classroom. It was then that I realized that I wanted to have a career that was more than sitting behind a desk and working with spreadsheets."

She majored in education, with a minor in math, after hearing that math teaching positions were in high demand.

She substituted at North Polk for a few years and then taught reading and math at Central Elementary. Her dream job didn't last long. When the teaching staff was reduced, as a last resort, she transferred to teach seventh- and eighth-grade math.

"The first years were tough, but my principal, Gary Fjelland, was an awesome leader in helping me transition to the new role where I've taught for 28 years," she says.

She's also coached junior high cheer, volleyball, cross country and assisted with school plays and musicals.

Leach says that math is uncomfortable and challenging for both students and parents. Because of that, her goal each year is to help students ask questions and understand that math is embedded into all aspects of their lives. Her classrooms are open for discussion to better understand problem-solving strategies.

"I've always tried to integrate lessons so students see real life examples of math in use," she explains. "Students share parent interviews, which focus on how they use math in their daily lives."

She admits to being an "old school" teacher and integrates new teaching strategies only if it helps students' understanding.

"New teaching strategies aren't necessarily better," she says. "Sometimes the new strategies are old ideas with a new name. If you've been in education a while, you've seen recycling of old ideas."

The most challenging part of her job stems from technology.

"Students using their own devices must be trusted to use them productively. Monitoring each student is a struggle," she says.

Her job is rewarding when a math student figures things out.

"I love it when I hear a student who struggles, say, 'Well, this is easy.' It's gratifying to see the progress students have made," she says. ■



JoAnn Leach tries to show students how math relates to everyday life.

WHAT IS a home equity line of credit?

A home equity line of credit is a revolving line of credit available to homeowners who have enough equity in the home that they have ownership interest in. Home equity is the difference between the current market value of homeowner's home and what they owe on their mortgage or any other liens that are secured on the home. Homeowners nowadays use the home equity line of credit product to consolidate high-interest debt, pay for renovations or home improvements for their home, cover education expenses, or to put into retirement planning/large investments.



The amount a homeowner can borrow or go up to on a home equity line of credit is determined by the equity they have in their home. Again, equity is how much value a homeowner has in the home. Equity is determined by subtracting how much is owed in total on a mortgage (and any other liens secured on the home) from the current market value of the home. For example, if your home is valued at \$250,000, and you owe \$175,000 on your mortgage loan, then you have \$75,000 in home equity.

To begin building equity or having home equity is to find methods to increase that gap between what is owed in total on the mortgage of the home and what the current market value of the home is. One method is to make mortgage loan payments to lower the total amount owed. Another method you have probably seen recently is the home's current market value increasing within the past couple of years due to shifts in the housing market. This has caused a home's current market value to rise. Improvements homeowners have made on their own throughout their tenure of occupying the home can also contribute to building equity since that adds value to the home. These methods have increased the gap between what is owed on a mortgage loan and the current market value of the home, which have resulted in increasing the borrowing power for a home equity line of credit or just increasing the amount of equity that has been built up over time for a homeowner.

Next time you need that furnace or A/C replaced, want to freshen up the curb appeal of your home, consolidate some high interest credit cards, or whatever it may be, call your lender to see if he or she can help you out by tapping into your home's equity that you've worked so hard to build. ■

Information provided by Logan Willems, 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.

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NEIGHBORS

By Jackie Wilson

SIBLINGS honored

Iowa Shrine Bowl, Iowa Miss Amazing awards received by brother and sister



Andrea Capaldo

Two Polk City siblings are looking forward to special days coming up in July 2022.

Sal Capaldo, 17, a senior at North Polk High School, was chosen to play in the Iowa Shrine Bowl all-star football game.

The Iowa Shrine Bowl recognizes outstanding senior athletes from 92 different Iowa schools, divided into the North and South teams. Sal played wide receiver for the NP Comets and was awarded second team all-state and first team all-district honors. He'll play for the South team on July 22 at the UNI dome.

Sal has played football since he was a child. Both his dad and his grandpa coached and played football, so it was in his blood. He says his last football season was "OK."

"We were just inches away from having a really great season," he explains.

The Shrine Bowl raises money for the Shriner's Children's Hospital, which pays for children's medical care.

Sal volunteers his time "whenever the coach asks," but he's also on the

NEIGHBORS



Sal Capaldo

team because of his sister, Andrea.

"It's a really big honor to play. Plus, I have the possibility of helping my sister," says Sal.

His sister, Andrea Capaldo, 14, was crowned Iowa Miss Amazing junior teen in January and is attending nationals in Nashville in July.

Andrea has come a long way from her first seizure as an infant. Andrea suffered from a catastrophic form of childhood epilepsy, which arrested her development, leaving her disabled. Doctors gave her little hope for survival.

Completely dependent on others, at age 5, her doctors changed her diet and medication and she "came to life."

"She's more interactive," says her mom, Brenda Hummel-Foreman. "She hasn't regressed and does more each day. She giggles now. We want to prove the doctors wrong."

Brenda entered Andrea in pageants, as she wants to give her daughter a chance to be involved like her peers. "We try not to limit what she can or can't do."

At the pageant, during the talent portion, Brenda wheels Andrea on stage and dances with her. A sequined jumper is a specialty fit, so it's easy to get on and off in a wheelchair. A seamstress is required who can take apart clothing and adapt it to Andrea's body.

Brenda says it's heartwarming when the crowd cheers.

"She might not show excitement right away, but, on the car ride home, she hoots and hollers. That's one reason I do it."

To sponsor Andrea's pageant, Venmo donations can be made to Brenda Hummel-Foreman (@TigerMom17). ■

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EVENTS IN THE AREA

Be sure to check for cancellations.

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Farmers Market

May 26, June 9, June 23,
July 14, July 28, Aug. 11,
Aug. 25, Sept. 8, 4-7 p.m.
Polk City Town Square

The Polk City Farmers Market will get underway May 26. Come to the Town Square, where a variety of vendors will have their items for sale.



Drive, Chip and Putt local qualifier

May 22

Tournament Club of Iowa,
1000 Tradition Drive, Polk City

The local qualifier for the Drive, Chip and Putt competition for ages 7-15 will be held May 22 at Tournament Club of Iowa. Sign up at drivechipandputt.com to secure a spot. Competition is for boys and girls, who compete in separate divisions in four age categories: 7-9, 10-11, 12-13 and 14-15.

Celebrate North Polk

Saturday, June 4, 5:30 p.m. to midnight
DMACC FFA Enrichment Center, 1055 S.W. Prairie Trail Parkway, Ankeny

Celebrate North Polk is quickly approaching. The event includes dinner, entertainment, games, auctions and more. Tickets are \$50 each or \$460 for a table of eight that includes VIP seating and eight drink tickets. All proceeds go

to support kids by benefiting the Athletic Boosters, Fine Arts Boosters, and the North Polk Foundation. Bring cash to play games and win a dessert at the Dessert Dash. New this year will be a Stay and Play After Party. Enjoy live music by Fret Noise and adult beverages with friends in the open air atrium after the main event wraps up. Attire for the event is casual. Great Caterers of Iowa will provide the meal. A cash bar will be available with drink tickets \$5 each. Purchase tickets online at events.handbid.com/auctions/celebrate-north-polk-2022/tickets. For more information, email celebratenorthpolk@gmail.com.



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EVENTS IN THE AREA

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Garage Sale and Bake Sale

Saturday, June 4, 9 a.m. to 1 p.m.

Sheldahl United Methodist Church, Sixth and Hubbell

Sheldahl UMW's garage sale (free-will donations for items) and bake sale is upcoming. The sale features lots of goodies and treasures including denim rag rugs.

Concrete Cruizers Charity Car Show

Saturday, May 21, registration 9 a.m. to noon, awards at 3 p.m.

Deery Chevrolet, 6000 University Ave., Pleasant Hill

The entry fee is \$25.

Proceeds go to Youth Emergency Services & Shelter (YESS). The event will include an auction, door prizes and top 25 awards. See more at www.concretecruizers.com.



John Wayne Birthday Celebration

May 28-29

John Wayne Birthplace Museum, Winterset

Join the John Wayne Birthplace Society for a John Wayne Birthday Celebration May 28-29. Activities include a 5K walk/run, pancake breakfast, all-horse parade, benefit dinner and live auction, and more. Movie and television personality Barry Corbin is expected to return to Iowa for the celebration, multiple screenings of "McLintock!" starring John Wayne will be presented at the Iowa Theater, and award-winning western recording artist Carin Mari returns as the musical headliner. For a full schedule, or to purchase tickets visit the John Wayne Birthplace Museum website, www.johnwaynebirthplace.museum.

CelebrAsian

May 27-28, 11 a.m. to 10 p.m.
Western Gateway Park, 1000 Grand Ave., Des Moines

The largest Asian-American event in Iowa promises to be a delight to the senses. Enjoy more than a dozen Asian Villages of authentic food, drink, music, dance, activities, cultural demonstrations and entertainment for the entire family. More information is available at www.iowaasianalliance.com/celebrasian.



Airing of the Quilts

June 1-4

Madison County

The Madison County Airing of the Quilts celebrates the history, tradition and artistry of quilting in Iowa. Hundreds of quilts are displayed in dozens of historical and cultural landmarks across the county, including at the famous covered bridges. This unique event is one that you don't want to miss. Presentations, demonstrations, and the Covered Bridges Quilters Guild Quilt Show are all part of the festivities. This year, the Iowa Quilt Museum has added classes and a retreat to the event. For information, list of classes offered, and tickets, visit www.iowaquiltmuseum.org



Family Tees Golf Tournament

Wednesday, June 8

Toad Valley Golf Course, 237 N.E. 80th St., Pleasant Hill

Children & Families of Iowa will host an intergenerational tournament. Family Tees will feature three morning flights for children and adult duos and one afternoon flight for those 18 years and over in a four-person scramble. Golfers of all ages and skill levels are welcome. Register and find more information at cfiowa.org/events.

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4 WAYS to use a home equity loan or line of credit

Tapping into home equity is an often-overlooked way of funding projects and expenses. Home equity loans and home equity lines of credit (HELOCs) are a relatively easy and cost-effective way of paying for home improvements projects and life milestones, consolidating debt, and funding a number of other investments. Check out these four options for making the most of a home equity loan or HELOC.



Mindy Selix



Yvonne Silvers

1. Home improvement

Home improvement projects are one of the most common ways to use a home equity loan or HELOC. Whether you've been dreaming about adding a porch or pool, renovating your kitchen, finishing your basement, or building an addition, using your home equity can make it a reality.

2. Life milestones

Big life moments, such as weddings, higher education, big family trips and an expanding family, often come with big price tags. Since the interest rate on home equity loans and lines of credit are often lower than the rate on many other loans, such as unsecured personal loans and student loans, tapping into your home equity can be a more cost-effective way to pay for and enjoy life's big moments.

3. Vehicles and recreational equipment

Similar to paying for big life milestones, you can use a home equity loan to pay for vehicles and recreational equipment such as boats, snowmobiles, jet skis and RV campers.

4. More financial flexibility

There are several ways a home equity loan or line of credit can provide you with more financial flexibility and even strengthen your financial position. For example, they can make it easier for you to consolidate your debt into one monthly payment, often with a lower interest rate than your existing debt. This would make it easier to reduce your overall debt and not struggle to keep up with multiple payments.

Additionally, some life expenses are unpredictable, such as medical costs. Having a HELOC open can give you peace of mind knowing you have access to funds to pay for unexpected, urgent expenses. A great benefit of a HELOC is it allows you to use the funds on an as-needed basis, just like a credit card. This means you will only be paying back the principal and interest rate on the money you take out, not the full sum, ensuring you are only responsible for the money you have actually spent.

Using your home equity line of credit can be both a smart financial decision and an opportunity to make the most of your home's value. ■

Visit Education.BankersTrust.com for more information on homeownership, financial calculators and more. Information shared from 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.

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A SERIOUS CANDIDATE FOR SERIOUS TIMES

Mike Franken is a western Iowan who helped put himself through school working at meat-packing plants. He refers to his bootstrap childhood as the youngest of a family of nine where everyone worked: his father ran a machine repair shop, his mother was a teacher and the family seamstress. Mike obtained a Navy scholarship in 1978 and graduated in engineering from the University of Nebraska. He rose from ensign to admiral during his navy career, where he solved a wide variety of problems around the globe.

Mike wants all Americans to have the high-quality care that military members have because he knows the system works for the good of the people. He understands the critical difference that social security can make in people's lives. The power of a strong public education made it possible for him to achieve his many goals, and he wants to use his position as a US Senator to ensure that we can increase the quality of education to all our children.

We live in serious times. Mike Franken is the candidate for the US Senate we need now. Check out our website – www.frankenforiowa.com – and join the campaign that brings people together to solve problems.



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RECIPE

A DELIGHTFUL picnic starts with a stellar sandwich

(Family Features) Heading outdoors for a fresh, homemade meal is an alluring activity when warm weather and sunshine provide a perfect opportunity for dining on the patio. Or, if some time away from the house is calling your name, packing a lunch and taking off for the park can be an ideal getaway without getting too far from home.

Next time the sun's rays call your name, invite friends and family for a delicious picnic loaded with warm-weather flavors. Just lay out your favorite blanket on the grass or don an outdoor table with a classic checkered tablecloth, then share recipes that make al fresco meals truly memorable.

No picnic is complete without sandwiches loaded with all your favorite toppings, and these picnic-wiches with Greek artichoke beet salad provide the freshness that outdoor meals are made of.

To find more picnic-worthy appetizers, meals, sides and more, visit readsalads.com and auntnellies.com. ■

Picnic-wiches with Greek artichoke beet salad

Servings: 6

- 1 jar (16 ounces) Aunt Nellie's Sliced Pickled Beets
- 1 jar (about 6 ounces) marinated artichoke hearts
- 1/2 cup pitted kalamata or ripe olives, sliced
- 3 tablespoons sliced green onions
- freshly ground black pepper, to taste (optional)
- 6 romaine lettuce leaves
- 1 pound thinly sliced deli turkey
- 6 ciabatta or sandwich rolls, sliced horizontally
- 1/3 cup crumbled feta cheese
- 1/4 cup pine nuts, toasted

DIRECTIONS

- Drain beets and artichoke hearts, reserving 1/4 cup liquid from each. Coarsely chop beets and artichoke hearts. In medium bowl, combine beets, artichokes, olives and green onions; set aside.
- In small bowl, whisk reserved beet and artichoke liquids. Pour over beet mixture; toss gently to coat. Season with black pepper, to taste, if desired.
- Layer lettuce and turkey on bottom halves of rolls. Top with relish, as desired; feta cheese; and pine nuts. Top with remaining halves of rolls. Wrap tightly; chill up to 4 hours. Serve with remaining relish.



**Thank You,
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OUT & ABOUT



Addi Tigges, Regan Boelman and Ava Harrell at the Polk City Nutrition fundraiser for the Police Officer Association on April 9.



Tenley, Briar and Hayden Stewart at the Polk City Nutrition fundraiser for the Police Officer Association on April 9.



Christina and Samantha Siepker, Officer Alex Delaney and Officer Matt Aicher at the Polk City Nutrition fundraiser for the Police Officer Association on April 9.



Rob Cupp and Heather Raver at the Polk City Chamber lunch on April 13.



Brandon Converse and Jason Thraen at the Polk City Chamber lunch on April 13.



Drew Lorenzen, Clay Warner, Sabrina Fields and Hannah Laabs at Best Buddies North Polk High School on April 13



Mark Wagoner and Travis Thornburgh at the Polk City Chamber lunch on April 13.



Steve Karsjen and Jeff Walters at the Polk City Chamber lunch on April 13.



Susie Sheldahl and Monica Converse at the Polk City Chamber lunch on April 13.



Rose Taylor and Denise Franck at the Polk City Chamber lunch on April 13.



Brigett Devos and Jeremy Collins at the Polk City Chamber lunch on April 13.



Emily and Sullivan Feldman and Jamie Dobson at the Polk City Chamber lunch on April 13.

OUT & ABOUT



Shelby Zeigler and Monty Clark at the Friends of Parks Earth Day 5K on April 23.



Jackson Hoodjer at the Friends of Parks Earth Day 5K on April 23.



Polk City Friends of the Parks Board members at the Friends of Parks Earth Day 5K on April 23.



Logan Albaugh, Seth Bonifas and Steph Kelsick at the Friends of Parks Earth Day 5K on April 23.



Avery Flemmer (second place), Owen Reed (first place) and Micah Johnson (third place) at the Friends of Parks Earth Day 5K on April 23.



Kinley Haaland at the Friends of Parks Earth Day 5K on April 23.



Zach Fausch at the Friends of Parks Earth Day 5K on April 23.



Lilly Fausch at the Friends of Parks Earth Day 5K on April 23.



Finn Ackerman at the Friends of Parks Earth Day 5K on April 23.



Jaxon Wilkins at the Friends of Parks Earth Day 5K on April 23.



DNR State Forester Jeff Goerndt, Arbor League representative Ken Morse and Parks and Rec Director Jason Thraen. Polk City has been a Tree City USA community for 29 years and received the growth award for 27 years. Out of 940 communities in Iowa, only 77 receive the Tree City USA and 16 receive the growth recognition.



Jeremy Siepker, Dan Cain and Brigett Devos at the American Legion Post 232 on April 26.

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