

NORTH POLK

NOVEMBER 2022

Living

The state of **VETERANS'** ORGANIZATIONS

Veterans share how times are changing

Meet Allison Moore

EDUCATION

Honoring those who served

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Max H.

I've been to many doctors over the last few years and Dr. Brian Waggoner is by far the nicest most compassionate doctor I've ever been too. He's also been my primary doctor my whole life and he's the only reason I've been able to progress and understand all about my health. He has the nicest nurses I've ever met and I've never had a bad experience at his place of work. I would highly recommend going to him if you're looking for a professional pediatrician who cares about his patients.



Gretchen D.

My son was born with a tracheoesophageal fistula that led him to have multiple issues with breathing and eating and numerous surgeries. We have seen Dr. Waggoner and Andrea Dettmann Spurgeon for a lot of his care and have had nothing but great experiences. The small clinic setting makes it possible for them to actually know their patients by name and history when they walk in the door before even looking at a charts. It feels as if you are "part of the family". My son is always asking for Dr. Brian. We now have a daughter and couldn't imagine ever going anywhere else!



Nicole

Dr. Waggoner and his staff are excellent! We have always had great experiences at our appointments. They are professional and respectful. I highly recommend this clinic!



Shawna L.

Dr. Waggoner is so patient with me every appointment and truly listens to my concerns and helps me come up with a solution! you're missing out if you don't give his team a try!

WELCOME

IN HIS EYES and in his handshake

A few years back, I attended a Memorial Day service at a cemetery in Grimes. I was taking photos when an elderly man walked over to me and asked who I was. I told him my name and what I was doing, and he thanked me immensely for providing coverage of the event and the local veterans. I could see in his eyes and in the firmness of his handshake that he truly meant it.



Our discussion then steered toward the status of veterans' organizations in Iowa communities and the struggle to attract members, especially younger ones.

As most of you who are involved in community groups know, that struggle isn't unique to veterans' organizations. Time is the greatest commodity for most of us, and we guard it closely. In this regard, veterans are no different than the rest of us. What I heard from my conversation was that the desire to have these young veterans be part of the organizations is as much about helping the older folks as it is the younger ones. We all need each other — young and old — to share our stories and better understand our differences. Veterans do, too.

I recall going into the VFW Hall in my hometown as a child and seeing photos of my father and my uncle on the wall as past commanders. I was certainly proud of them both for serving our country, and that respect deepened when I saw how they served their fellow veterans, too.

That day at the cemetery made me think about veterans' organizations and what we could do to help. The first step is to do something we should be doing every day, and that is to simply thank our veterans for their service with the same gratitude that the elderly man gave me. And from where I am sitting, we need to do more to share the stories of our veterans and to help their organizations prosper.

With that in mind, we are saluting our veterans in this issue of your Living magazine, and we are profiling the local veterans' organizations and sharing how you — whether you are a veteran or not — can help, too.

I hope you enjoy these stories as much as I have.

As always, but especially with this issue, I thank you for reading. ■

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The state of **VETERANS'** ORGANIZATIONS

Veterans share how times are changing

By Jackie Wilson

While Veterans Day falls on Friday, Nov. 11, each day of the year can present an opportunity to celebrate our veterans and to recognize the contributions they have made — and continue to make — to their country and community.

Regardless of the military branch of service, peacetime or wartime, those who have served our country have made sacrifices, and, for those, we salute them and the organizations they represent. While World War I and World War II veterans shaped the veterans' organizations we know today, it is the veterans of subsequent generations who will determine the future of those groups.

Dan Cain, left, is post commander and Sean Kenneally is vice commander and director of the Rider's group. The duo gathers before a Legion meeting the first Tuesday of the month. Photo by Jackie Wilson

FEATURE

American Legion Post 232

The American Legion Post 232 hall in Polk City is a busy place, serving not only the American Legion, but also its affiliated Sons of the American Legion, American Legion Auxiliary and American Legion Riders.

Post Commander Dan Cain says merging the four groups together is beneficial.

"That's our strength — having four groups in one," he says.

Originally from Council Bluffs, Cain was a member of the Legion Riders, a motorcycle group. When he moved to Ankeny, he chatted with a retired veteran, who invited him to a joint meeting with both the Legion and the Riders in Polk City. After that meeting, he joined and became commander six years ago.

"I like the patriotism of the group. At the beginning, they say the Pledge of Allegiance," he says. "They talked about taking care of veterans. I thought it was a cool thing — it hooked me."

Cain served 33 years in the Iowa National Guard. As post commander, he oversees and represents Post 232, which currently has 129 members: 47 Vietnam veterans, four Korean

veterans and the remainder scattered among other times, as well as guard members. He reported the loss of six members who recently died due to the COVID pandemic.

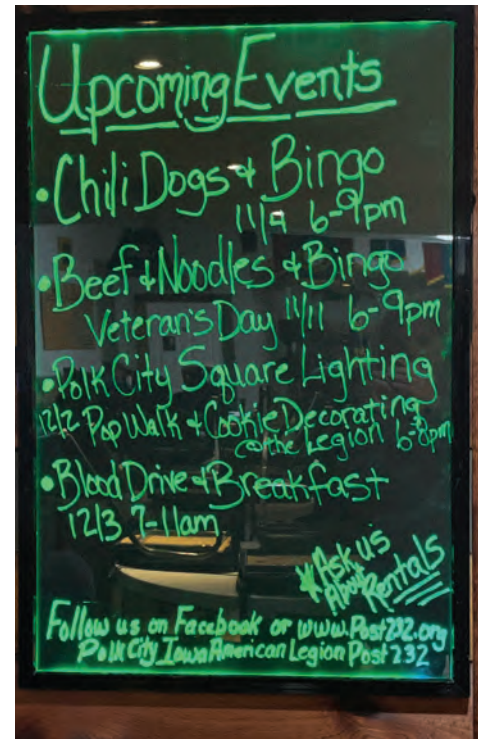
Yet, despite the deaths of World War II veterans and others aging, the numbers of the Legion have increased over the years.

"The Legion has changed. It used to be a place for the soldier to tell war stories and have a beer. Our veterans don't mingle like that anymore. We have activities that attract a lot of younger folks. Our Riders group increased from 18 to 59 members," he says.

Cain attends monthly meetings for Polk County Legion commanders. He's heard from other posts across Iowa about declining membership.

"Everyone talks about how tough it is to get members," he says. "Ours is growing because of the strength of four individual groups and the variety of events we offer. We have a lot of camaraderie and cohesion to the group."

Legion Post 232 is entrenched in the Polk City community. It offers entertainment and parties for the Polk City Four Seasons Festival. The Legion Post is open for special events, such



American Legion Post 232 is located at 114 W. Broadway in Polk City. The public is welcome to come in when the Post is open for special events. Photo by Jackie Wilson



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Dan Cain, right, talks with an American Legion member before their monthly meeting. Photo by Jackie Wilson

as a fish fry, bingo nights and a bags league. The Auxiliary hosts several blood drives a year. The Legion hall is open to the public for rentals and special events.

One signature event is the Riders' Holiday for the Heroes. The group provides Thanksgiving meals to veterans in need. They receive donations from Fareway, Hy-Vee, Prairie Meadows and other businesses for a Thanksgiving fixings meal. In 2018, they delivered 78 meals. In 2020, they delivered 280 meals. Their goal this year is deliver 300 meals.

"We couldn't do this without the help of local volunteers, including the Ankeny wrestling team, Boy Scout troops and volunteers from other Legions. We've had the sheriff and Polk County deputies help deliver meals. It's been an amazing thing."

Through their events, the money raised from various sales goes toward helping veterans in need. Proceeds also go toward the building upkeep, which in turn helps to take care of veterans and give back to the community. The Legion has offered a scholarship to local high school seniors. For several years, they couldn't afford them. Last year, they awarded four \$500 scholarships.

Cain is especially concerned about helping homeless veterans and assisting and finding help for suicidal veterans.

"A challenge for young veterans is suicide. How do we help a veteran who's gone through war and conflict?" he asks. "These folks need help."

He's proud of the involvement with the Polk City community and thanks the local businesses for their help with veterans.

"We've got a good relationship with the community and our volunteers who support our veterans," he says.



Legion members march in the Polk City Four Seasons Festival parade. Photo submitted

Riders' groups

Sean Kenneally says riding his motorcycle is an ideal pastime, and his passion for riding motorcycles has translated into helping veterans in need.

Kenneally is the director of the Riders' group at the Polk City Legion Post 232 and vice commander of the post. The Riders' group consists of veterans who own motorcycles more than 750 cc's. To be a Rider, one must also be a Legion or Auxiliary member — a veteran, spouse, son or daughter of a veteran. Kenneally served in the Iowa National Guard for six years.

He became interested in the group after a friend invited him to a Legion Riders meeting.

"I rode, and I stopped in," he recalls. "I never had an interest in joining a veterans' organization until I came to this group."

After he joined six years ago, membership has nearly doubled, with 59 members now in the Riders' group.

Kenneally acknowledges he was hesitant to join a veterans' group.

"There's a stigma that it's a group of older veterans. It's a challenge to attract younger members. The key for us is events and to get the younger generation involved," he explains. "Bike nights attract riders. We also will have cookouts, live music and other events. It's a great time to check out each other's bikes. People share the same passion and come together."

The Holidays for Heroes event is big with the Riders' group.

"Ten years ago, one member started it in his garage, and it's grown to offering up to 300 complete Thanksgiving meals for veterans. We have a lot of support from the community. We have major contributors and set up an assembly line of volunteers to package boxes," he says.

He says the younger membership is continuing to grow.

"We have younger members in their 30s who are joining. It's not just sitting at a one-hour meeting to have a beer, like it's been in the past. They want more involvement. It will continue to be strong, but the only way is through activities," he explains.

One reason he joined is the ability to give back.

"I'm not in a position that I need help. It feels great to give that back," he says. "Our community doesn't always do a good job of taking care of veterans. We want to help those less fortunate. You don't have to throw a stone too far to find a veteran in the family."

Kenneally encourages people to vote for politicians who support veterans. He suggests local citizens attend Legion events, which support veterans.

"The Legion isn't a closed organization. We're open to the public; you can come out to the Legion hall or attend any open event," he says.

FEATURE

Sons of the American Legion

As a longtime resident of Polk City, Ben Johnson wants to give back to the community that helped raise him. Johnson did that by joining the Sons of the American Legion five years ago.

After attending college, he returned to Polk City to live and wanted to become involved in the community. He recalled, as a youth, his friend's dad used to assist with Legion breakfasts, and Johnson was recruited to help. It was a positive experience for him.

"Our family has lived in Polk City and goes way back. It's important to be engaged civically, and what better way to get involved than through the Legion," he says.

To be a member of the Sons of the American Legion, members must be a male descendant of an active duty or deceased service member or a family member of someone who served in World War II and beyond. Both of Johnson's grandfathers were in the service. His maternal grandfather was in the service in Alabama and lived in Polk City when the Legion hall was being built.

"He told me they had dances in the

basement of the Legion so they could raise money to build the rest of the upstairs," he recalls.

The Sons' biggest fundraiser is the weekly fish fries during Lenten season. They'll serve breakfast and other benefit dinners for veterans and other residents who have medical bills or are in need.

Johnson says he's one of the youngest members of the Legion and wants to see others his age participate.

"As a younger member — I'm not 30 yet — we often see the same people helping out. Half of us are under the age of 40. We're working hard to bring in new blood. It's not easy, that's for sure. It's been a struggle," he says.

He says the most important reason for him to be a member is the involvement in the community. He suggests attending a meeting or serving a one-time volunteer need.

"Come check us out. It's a great civic organization. It's not a big time commitment. It's a growing town — jump in with both feet and join us," he says. ■



Ben Johnson of Polk City joined the Sons of the American Legion as a way to give back to the community he was raised in. Photo by Jackie Wilson

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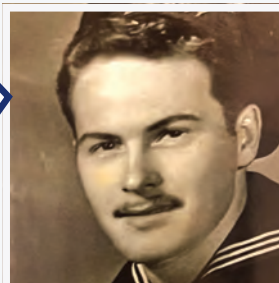
JERRY K. KAUFFMAN

Third Class Petty Officer

U.S. NAVY Korean War

How can the public best honor veterans?

"Treat them with respect." — Jerry K. Kauffman



STEVE C. SPROUSE

Sergeant E5

MARINE CORPS Vietnam

How can the public best honor veterans?

"Remember your veterans. They always will." — Steve C. Sprouse

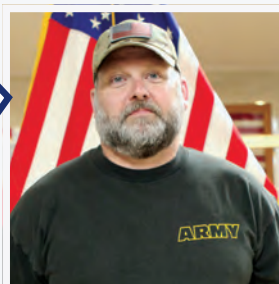


JACOB DUNCALF

ARMY

How can the public best honor veterans?

"Reach out to veterans and make sure they're OK. Do a buddy check because veterans don't always reach out if they need help." — Jacob Duncalf



AIR FORCE



ARMY



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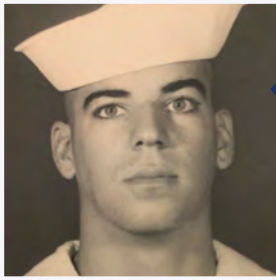
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How can the public best honor veterans?

"To honor and recognize us for our service and sacrifice to our country." — Patricia Morton



DOYLE L. OSBORN

NAVY Radar Seaman; Vietnam War, 1965-1968

How can the public best honor veterans?

"Pay tribute to them as they fought for our country and freedom. Vietnam veterans never got a thank you." — Gail Osborn, wife of Doyle Osborn



KRYSTAL KEMPF

ARMY, 1978-1990 Legion Riders

How can the public best honor veterans?

"Recognize that every veteran has a story they've gone through. Be an active listener." — Krystal Kempf



RON HUNTIMER

AIR AND ARMY NATIONAL GUARD

Retired combat medic, nurse at Veterans Hospital; Founder of the first Legion Riders group in Des Moines more than 20 years ago

How can the public best honor veterans?

"Support the current troops' families while the service person is serving overseas." — Ron Huntimer



CHRIS KLINK

ARMY NATIONAL GUARD Iraq/Afghanistan

How can the public best honor veterans?

"Find a way to take care of the homeless veterans. Assist them in any way possible." — Chris Klink



LARRY MATIJEVICH

U.S. MARINE CORPS Vietnam, Okinawa

How can the public best honor veterans?

"Make sure the veterans have healthcare and any other services they need." — Larry Matijevich

POLK CITY Community Library news

Library holiday hours

The Library will be closed Friday, Dec. 23 through Monday, Dec. 26; Monday, Jan. 2 and Monday, Jan. 16 (staff training).

Giving Tree: Comet Cupboard

We will be collecting non-food items for the Comet Cupboard from Nov. 21 to Dec. 16. Donations accepted include: diapers, toilet paper, facial tissues, feminine hygiene products, full-sized toiletries (shampoo, conditioner, soap, toothpaste, etc.), toothbrushes, laundry supplies, dish soap, paper towels and household cleaning supplies. Thank you for your support.

ACTIVITIES

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

• **Geri-Fit® Strength Training Workouts**, Mondays at 9 a.m. Strength training workouts that work for all ages and fitness levels. Geri-Fit is challenging, effective and safe to do. The Geri-Fit® program requires a set of light dumbbell weights, a sturdy chair and water to drink during the workout. Ages 50 and over. Stretch bands and a Zoom link are available upon request. No class Dec. 26 or Jan. 2.

• **Chair Yoga**, Tuesdays, 9 a.m. Join Rachel via Zoom. We will be broadcasting the class on the big screen in the library, or you can join us from home. Yoga is for everyone and every body. Yoga is not for flexible people but for people who want to become more flexible. This chair yoga practice will include breath work, mindfulness and simple, easy movements to release tension, reduce pain and restore your body to optimum movement. Props needed are an armless chair, like a kitchen chair, and a small hand towel or kitchen dish towel. Join the Zoom meeting on our website at polkcitylibrary.org. No class Dec. 27.

• **Ageless Grace Workouts**, Wednesdays, 9 a.m. Ageless Grace is a cutting-edge brain fitness program based on neuroplasticity that activates all five functions of the brain. This exercise program is performed in a chair and is based on everyday movements that are natural and focus on the healthy longevity of the body and brain. The only material needed is a chair. If you would like to participate from home via Zoom, please call the library ahead of time. No class Dec. 28.

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

• **Open Card Games**, Thursdays 1-3 p.m. We have the cards and cribbage boards; you pick what game to play each Thursday. Grab a friend and have fun. Ages 17 and over.

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

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• **Men's Friday Coffee**, 10 a.m. to noon. Gentlemen, drop in for coffee and conversation. Enjoy spending time and having a few laughs or interesting discussions with other men from around the area. No meeting Friday, Dec. 23.

• **Adult Crafternoon Rock Painting and Decoupage**, Monday, Dec. 5, 1 p.m. Join us for a relaxing time as we make an easy ornament craft. Ages 17 and older. Register online at polkcitylibrary.org.

• **Wednesday Book Club**, Wednesday, Dec. 7, 7 p.m. "The Lion, the Witch, and the Wardrobe" by C.S. Lewis. Join us as we discuss this childhood favorite.

• **Music and Movement**, Thursday, Dec. 8, 10:30-11 a.m. Come shimmy and shake with your child. Dance and sing while building pre-reading skills with rhythm and rhyme.

• **Santa's Workshop**, Saturday, Dec. 10, 10:30 a.m. to 1 p.m. Drop in and let the kiddos make holiday gifts for some of their favorite people. Sponsored by the Friends of the Library.

• **Teen D.I.Y. Holiday Ornaments**, Monday, Dec. 12, 4-4:45 p.m. Show off your crafting skills with D.I.Y. holiday ornaments. Bring just yourself, and we will provide the craft and help you get in the holiday spirit while creating a unique ornament. Register online at polkcitylibrary.org.

• **Book Club (K-second grade)**, Tuesday, Dec. 13, 4 p.m. "Don't Feed the Bear" by Kathleen Doherty. Pick up your copy of the book while supplies last. Read, then join us for some fun discussion.

• **Monday Book Club**, Monday, Dec. 19, 2 p.m. "The House We Grew Up In." Four siblings pursue separate adult lives before a reunion reveals astonishing truths. Read the book then join us for a discussion.

• **Comets Kids Club**, Monday, Dec. 19, 4-4:45 p.m. Food and fun, what beats that?! Kids will love to eat and socialize with their peers during Comets Kids Club. Registration required.

• **Book Club (third-fifth grade)**, Tuesday, Dec. 20, 4 p.m. "Charlie and the Chocolate Factory" by Roald Dahl. Pick up your copy of the book starting Wednesday, Nov. 23, while supplies last. Read, then join us for some fun discussion. Registration required.

• **Adult Coloring**, Tuesday, Dec. 20, 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 over. No registration required.

• **Winter Reading Program for all ages**, Jan. 1-31. Watch the library or Facebook pages for more details and the Beanstack link. If you participated in our Summer Reading Program, you are already signed up, just log in and accept the challenge.

- Free Wi-Fi at the library.
- Download an audio or e-book at: bridges.lib.overdrive.com
- Visit us on Facebook ■

KIWANIS Seniors of the Month

October Kiwanis Club Seniors of the month are Aubrie Kiesling, Kalven Ronald Owen and Sydney Beth Houston.

Aubrie Kiesling says: "My name is Aubrie Kiesling, and I'm the daughter of Charlie and Ron Kiesling. I have four siblings, Alec, Kenzie, Lindsey and Jessie, with me as the youngest. I enjoy learning about history and forensic science. Recently, I've found interest in studying within the field of anthropology and I would possibly like to major in that at college. At school, I am involved in SEPC, Key Club, Student Council, cross country and track. Outside of school activities, I am in studio dance, and I work. I have received the Gold Honor Role, Spanish Honor Society, National Honor Society and Student of the Month."



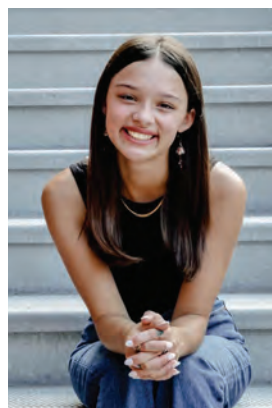
After graduation, she plans to attend DMACC for a year then transfer to Iowa State to possibly study anthropology and forensics.

Kalven Ronald Owen is the child of Robert Owen and sibling to Kayelee Owen. He says, "I see myself as ambitious in all means, always wanting to tackle the next task. Most of my time is spent through various activities that I am involved in from SEPC, Student Council, Key Club, Principal's Council and National Honor Society to guide running. In every ounce of free time, I sneak outside where I enjoy running, biking and hiking, all with my border collie, Fred. After graduation, I plan on going to school out of state to receive my bachelor's of architecture."



Kalven's honors include National Honor Society, National Art Honor Society, Borlaug Scholar, Gold Honor Roll and Junior National Young Leader. He has been involved in Polk County Steward; Architecture, Construction and Engineering Mentorship, and working at Earl May Garden Center.

Sydney Beth Houston is the daughter of Johnny and Shari Houston and sister to Hannah Houston. Sydney's favorite subject in school is history. Sydney is involved in tennis, Student Council, SEPC and Key Club, where she is a board member. In the community, Sydney is involved in youth group at the Polk City United Methodist Church. Some special honors Sydney has received are National Honor Society, National Spanish Honor Society, the Gold Honor Roll, and the Des Moines Area Community College Dean's list. After graduation, Sydney plans to attend the University of Iowa to major in anthropology and minor in international studies. ■





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HEALTH

By Dr. Jesse Kahnk, OD

WHAT ARE cataracts?

Frequently, during an eye exam, I'll ask a patient, "Do you know what I mean when I say 'cataracts?'" Often times, people respond with something like, "a growth" or, "a filminess" that builds up on the eye somewhere. Those answers make sense because the word cataracts makes us think it must not be just some extra thing, but many extra things.



However, I want you to picture you have a pair of glasses that are 50-plus years old. You've been using them during that entire time, and sometimes they've been out in the sun. What do those lenses look like? Do they look a little cloudier than when you first got them? Have they maybe even developed a yellowish tint? Do you see through those lenses as well as you did when you first got them?

Basically, that's what cataracts are, except those lenses are the ones we have in our eyes. Our crystalline lens sits right behind the iris (the part that gives our eyes their color).

Let's picture those lenses from our glasses example earlier, but now those same lenses are inside our eyes. How would we see? We'd probably say that we need more light to read, driving at night is more difficult (especially if it's raining), and things, in general, might not be as clear as they used to be. ■

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

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HEALTH

By Andrea Gustafson

THE CHANGE of seasons

A change in mood?

Fall is a time of transition. The weather is changing; it's getting darker and cooler. Some find this time of year exciting and full of joy. Others find it challenging and notice a change in their mood and motivation. Some experience symptoms similar to depression. This may be due to Seasonal Affective Disorder (SAD). So, what can you do if you struggle this time of year?



- **Get more vitamin D.** Whether it is taking a supplement or being intentional about getting outside, vitamin D can help your mood.

- **Use a light therapy lamp.** To make up for the lack of daylight in the fall and winter, you can use a light therapy lamp to supplement.

- **Be intentional about doing things you enjoy.** It's easy when it is dark and cold to just stay home and be in your pajamas by 6 p.m. Make sure you are participating in hobbies and are making time to be social and/or active.

If this time of year is consistently a struggle for you, develop a plan now. You may not be able to completely stop the winter blues or SAD, but planning now can help lessen the impact. And don't be afraid to ask for help. Whether it is a trusted friend or it's time to talk to a professional, ask for help. ■

Information provided by Andrea Gustafson, LISW, JMG Therapy and Counseling Services, associated with SS Therapy and Consulting, Ltd, 4725 Merle Hay Road, Suite 205, Des Moines, andrea@jmgtherapy.com, 515-777-1209.

DOS and don'ts after submitting your mortgage application

When you're getting ready to buy a home, one of the first and biggest steps in the process is submitting your mortgage application. While having submitted the application means "your part" is mostly over, there are a lot of steps your lender still has to take in order to approve your application.

In order to help keep your loan process on track and avoid delays in your approval, here are some general best practices you should follow.

The dos

- Do: Stay current on all payments on existing accounts. If you miss payments on current accounts, your credit health may be impacted, which will impact the approval of your mortgage loan.

- Do: Notify your lender of any changes to your contract or loan amount. If you decide to make a smaller or larger down payment than originally discussed or make any other changes to your loan amount, communicating this sooner can avoid delays in approval and even closing on your loan.

- Do: Research and obtain a company for homeowner's insurance as soon as possible to avoid last-minute delays. Obtaining insurance is the homebuyer's responsibility, and it's best if done well before the loan closing to avoid delays.

- Do: Contact your lender if you receive anything in the mail from a creditor or collection agency that you think may affect your credit score, as it may impact loan approval.

The don'ts

- Don't: Apply for new credit of any kind, as this can cause a temporary decrease in your credit score. Opening new accounts will also change your debt-to-income ratio which could have a negative impact on our loan approval.

- Don't: Change employment prior to closing. It's important you can show consistent employment and income throughout the loan approval process.

- Don't: Pay off collections or close credit card accounts, as this can also cause a temporary decrease in your credit score.

- Don't: Co-sign for anyone else's loan or credit card. This will indicate you may be responsible for another individual's debt and impact your own ability to obtain credit.

- Don't: Switch banks or move money around. Similar to maintaining the same employer, it's important to show consistent funds in your account throughout the loan approval process.

If one of the don't items becomes something you must do, contact your lender first. They can often help you reduce the impact it has on your home-buying process. Follow these tips as closely as possible so that your closing and moving into your new home goes without a hitch. ■

Visit Education.BankersTrust.com for more information on homeownership, financial calculators and more. Information shared from www.education.bankerstrust.com. Information provided by Mindy Selix, VP Construction Lender, NMLS ID#: 571223, 515.222.2017 Office / 515.491.1050 Mobile, MSelix@BankersTrust.com and Yvonne Silvers, VP Mortgage Loan Officer, NMLS ID#: 571224, 515.222.2005 Office / 515.490.4221 Mobile, YSilvers@BankersTrust.com. Bankers Trust Company, NMLS ID#:440379, 1925 N. Ankeny Blvd., Ankeny IA 50023.



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A TIME to be thankful

If you receive this magazine and take notice of the articles written by various authors, you may see a certain trend. If the article is from a lawyer, it may likely pertain to estate planning, wills, POAs, etc. If it is from a heating and cooling company, you may notice they might talk about the timely nature to have your furnace checked this time of year. And, if you read our informational, you may see the trend to prepare yourself and seek advice around the areas of financial planning and retirement. This would be a normal pattern when people provide advice to their professional practices. I will break pattern this month.

In the month of November, we are reminded of a time of Thanksgiving. To be thankful for the gifts that the good Lord has provided us. And, in a tumultuous last few years, it may be difficult to recognize what those gifts are. I will jump into my time machine to reminisce of these gifts.

As a kid, there was a pledge that was recited at the start of every 4-H meeting I was involved in. It went like this: "I pledge my Head to clearer thinking, my Heart to greater loyalty, my Hands to larger service, and my Health to better living; for my club, my community, my country, and my world." Now, why is a financial advisor breaking trend to speak of the past times in 4-H? As an adult, husband and father, I shake hands and look into the eyes of many people every day. Our office uses our gifts in the effort of clearer thinking, greater loyalty, larger service and better living. We practice the efforts of giving more than you get, and you will be rewarded ten-fold. This "pledge," whether it be morally or ethically sound, is why you may do business with many of the companies that list with and comment in this magazine.

In a season of Thanksgiving, we should take inventory of all of the gifts to be thankful for. For me, this list could extend many pages. I am thankful for good health and for the good health of my family and those around me. I am thankful for knowledgeable and hardworking staff that, though my life can seem chaotic at times, help to bring serenity to my workday. I am thankful for the knowledge and opportunity to serve our clients as we do. And, lastly, but certainly not least, I am thankful for those that have sacrificed and unselfishly continue to serve our country to acquire and retain the freedoms that we enjoy every day.

Ceremonially, I end my message this month with a request. Take stock in your personal thank list. Maybe it is your mechanic who simply went the extra mile or the friend that volunteered to feed your cats while you are out of town. This season of Thanksgiving belongs to giving more than you get back. 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.



Edward Jones

> edwardjones.com | Member SIPC



Happy Thanksgiving

We hope your home is filled with family and friends sharing joy and laughter this Thanksgiving holiday.



Kyle Matzen, AAMS™ Financial Advisor

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MKT-9811C-A

MEET Allison Moore

NP grad returns to teach.

When Allison Moore attended North Polk Schools as a child, she admired many teachers through the grade levels. It was the fondness of those teachers that led her into the teaching profession and then back to her alma mater.

Moore is in her first year of teaching sixth grade science at North Polk Middle School. She previously taught in Madrid for six years. In addition, both her sisters and her mom work in the school district as secretaries and as an associate.

Returning to North Polk was comforting, she says. One of her previous teachers is now the principal.

"Going into it, I thought they still might think of me as a student," she reflects. "But I'm so much older now. It doesn't feel like he's a previous teacher — just a colleague and now a fun fact."

She's taught sixth grade her entire career, and she enjoys the age group.

"I thought I'd love the lower elementary, as they are so adorable and sweet," she says. "But I love the independence of the sixth graders. They still want praise, and they get the silly jokes. They are a little more independent."

Teaching science combines many of Moore's passions, including math, hands-on learning, science and reading — all in one class.

"Some of the kids' favorite subject is when we work on living and nonliving habitats. They love to go out and search for bugs," she says.

She says one challenging aspect of teaching is trying to get kids to engage.

"Some may have a negative attitude and don't like the reading aspect of it. I'm trying to get them out of their comfort zone," she says.

Science projects are fun for the classroom, and she likes it when kids explore the subject.

"When students learn a hard topic or something they're not interested in and find a cool fact, it changes their whole perception. I love it when they can learn the things that they might not be interested in. At this age, they are so proud of themselves — you can tell they are excited to share with you when they got a tough concept or they share their good score."

Moore says she's happy to be in a growing school district.

"I'm excited to be back in the district from where I graduated from. I hope to see others come back as well. It's a great school to teach," she says. ■



Allison Moore is happy to have returned to teach at her alma mater.

HONORING veterans

Nov. 11, 1918 marked the end of "the war to end all wars," World War I, when fighting ceased between the Allied nations and Germany on the 11th hour of the 11th day of the 11th month. Armistice Day was made a national holiday on May 13, 1938, and, in 1954, the name was changed to Veteran's Day to honor American veterans of all wars.

Today, I would like to personally thank all veterans who have been willing to risk their lives, some giving the ultimate sacrifice, so that I could enjoy freedom here in America. Thank you.

It is our privilege, as a veteran is laid to rest in our cemetery, to honor them for their service to our country. It is with pride that we witness the folding of the flag, the sound of Taps being played and the deceased veteran receiving the honor they deserve.

In this month of thanksgiving, I encourage you to take a moment to thank a veteran that you pass on the street, write a letter to a serviceman serving on foreign soil, or pray for those who have served and are serving our country.

Remember: Freedom is ours because someone paid a great price for it. ■

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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RECIPE

A FOIL PACKET meal for sweet fall simplicity

(Family Features) Fall provides almost endless opportunities to gather friends and family around great food. From tailgates and family events to those precious last outdoor meals before winter sets in, the scenery of autumn is a perfect backdrop for sharing meals together.

Those favorite fall foods are often best when they're delicious without complications. Taking the guesswork out of cool-weather classics can be as easy as these sweet potato foil packet tacos, which are loaded with flavor and can be customized to fit everyone's taste buds with personalized toppings.

As the key ingredient, sweet potatoes show off their versatility as an ideal addition to simple or elevated sweet or savory dishes. Because you can cook and prepare them multiple ways — such as baked, microwaved, grilled, slow cooked or on the stove — they're easy to use in a wide array of recipes.

Plus, according to the American Diabetes Association, sweet potatoes are a “diabetes superfood” because they're rich in vitamins, minerals, antioxidants and fiber.

Find more recipes at ncsweetpotatoes.com. ■

Sweet potato foil packet tacos

Recipe courtesy of the North Carolina SweetPotato Commission. Servings: 6

- 1/2 pound ground turkey
 - 3 tablespoons taco seasoning
 - 1/2 cup tomato sauce
 - 1 can (15 ounces) black beans, rinsed and drained
 - nonstick cooking spray
 - 2 pounds North Carolina sweet potatoes, peeled and cut into 1/2-inch cubes
 - 2 tablespoons butter
 - 3/4 teaspoon salt
 - 1 1/2 cups fresh chopped spinach
 - 1 1/2 cups shredded cheddar cheese
 - sour cream and guacamole (optional)
- Preheat oven to 425 F.
 - In skillet over medium-high heat, brown ground meat. Stir in taco seasoning, tomato sauce and beans; set aside.
 - Lay out six 12-inch aluminum foil pieces;



- spray each with nonstick cooking spray.
- In center of each foil piece, place 1 cup sweet potatoes, 1 teaspoon butter, 1/8 teaspoon salt, 1/4 cup spinach, 1/3 cup taco meat and 1/4 cup cheese.
- Fold foil sides in over mixture; fold top and bottom foil ends inward and seal.
- Place packets on rimmed cookie sheet; bake until sweet potatoes are tender, about 25 minutes.
- Serve with sour cream or guacamole, if desired.

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SAVE MORE and stress less this holiday season

November is here, which means Thanksgiving is coming right up, and Christmas is just around the corner. Ah, the holidays — a festive and joyous time of year. The time of year we should be feeling peace and happiness, we can't deny feeling pressure to buy the perfect gifts, host the finest parties and have the grandest decorations. It's easy to feel overwhelmed with a mix of joy and anxiety around this time. If you are feeling the pressure, we're here to offer these financial tips to ensure you stress less this holiday season.

- **Strategize your gift purchases.** The best way to avoid stress is to be organized. Before you head out to buy, take the time to create a list that includes who you are shopping for and what you think they would like. If you are struggling with ideas, try browsing holiday catalogs or websites for possible gifts.

- **Aim to shop in one day.** It may seem like a long shot, but if you have your list, try to purchase the items in one day. This will actually save time and money by sticking to the list and avoiding buying items you do not need.

- **Prepare for credit usage.** Purchasing with credit cards can be advantageous, as long as you know your limit. Budget your money wisely so you can afford gifts without burying yourself in debt. By arranging a budget ahead of time, you can make sure you're able to pay off your statement balance and reap the rewards.

- **Purchase what you can online.** Online shopping carts can help us avoid excessive purchases. Before completing your checkout, review the items in your basket and delete any unnecessary items. Also check for coupons or promo codes you can use to save money.

- **Cut back.** You don't need to say yes to everything. If you feel you don't have the time, money or energy to host a holiday party, ask someone else in the family or group of friends to do it. Sometimes, we just need to say no and be OK with it.

We hope you find these tips helpful when preparing for the season. Here's to a stress-free, joyous holiday. ■

Information provided by Kelsey Hughes, marketing officer, Raccoon Valley Bank, Adel, Dallas Center, Grimes and Perry, 515-465-3521.





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PAINTING extraordinaire

Faue helps families add personal touches to their homes.



Jessica Faue enjoys painting murals and abstract art to brighten up and personalize people's walls, especially for children.

Jessica Faue has worn many hats throughout her career, including as a surgery scheduler, travel consultant and office manager. Most recently she has turned her passion for painting into more than a hobby.

Last year, she started offering interior mural paintings through her business, Jayinary. It was an idea inspired by painting her own kids' bedrooms. Since launching, she's helped numerous families around the area add a personal touch to their homes.

"It's been really fun," Faue says. "The community in Polk City has been very supportive."

She's done everything from painting mountains on a nursery wall to colorful stencils on a laundry room wall.

Word has spread about Faue's talents. She has no set fees. Customers simply name their own price for her work and can either provide her with an image or inspiration or ask her to share some ideas.

One reason she enjoys what she does is because, especially for kids, having artwork on their wall helps make their room feel like a safe place and gives them a sense of security. That's why Faue encourages parents to let the kids pick out their own colors and designs.

She also enjoys the ability to help out busy families. In her own experience, DIY projects are fun until life gets so hectic that they're drawn out much longer than intended.

"I felt like, if I could come in and take it off someone's hands, have them go to work and come home and it's done, people really seem to appreciate that," Faue says.

While Faue has no formal art background — she started college as a marine biology student and graduated with a communications degree — she enjoys being creative. She says her mural paintings simply come to her naturally and offer her a creative outlet.

"I enjoy the time it takes and being so involved in one project," Faue says. "I'm very much a perfectionist."

In addition to her business, Faue is also co-president of the Polk City Women group and president of the Polk City Friends of the Parks organization.

It's a way of giving back to the community that's already shown her so much support. ■

A RECESSION doesn't have to ruin your retirement

You've seen the reports and likely felt the impact of soaring inflation, rising interest rates, and a stock market slump. It's a recipe for a recession, and some experts predict that this economic storm could last well into next year.

Many people have asked me if our phones have been ringing off the hook with people worried about their retirement. The answer is no. The families and individuals we work with have a retirement plan built with times like this in mind. Their customized retirement plans are built to withstand recessions and include action steps they can take in times like these. The goal is to help people live out their retirement vision, no matter what is going on with the economy.

If you don't have a customized retirement plan, you might be worried about the impact a recession will have on your retirement. If you've logged on to your 401(k) and seen your account balances drop, it may feel like a recession could ruin your retirement plans. You can't control these economic conditions, but there are some things you can do to take control of your retirement. You may realize you can still retire



during a recession or come through it in a better position to retire.

If you don't like what's happening with your retirement accounts, consider reevaluating your risk. As you near retirement, it's important to understand how your portfolio will react to stock market swings and to make sure your investments reflect your risk appetite. Another action step to consider during a recession is a Roth conversion. A Roth conversion involves transferring funds from a traditional IRA or 401(k) into a Roth account. The year you make the conversion, you pay income tax on the amount transferred over, but you never pay taxes on the money again. Not the growth or the qualified distributions. If your IRA or 401(k) account balance is down, you'll pay taxes on less money and enjoy tax-free growth on the market upside. For some with cash on the sidelines, a recession is the right time to get into the market, taking advantage of when stocks are on sale. Another strategy to consider is Dollar Cost Averaging. This is a systematic long-term approach to investing a portion of your portfolio into the stock market.

These are just a few ways to take control of your retirement during a recession. If you want to talk more about these strategies or any other questions you have about retirement, schedule a visit with your financial advisor.

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

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EVENTS IN THE AREA

Be sure to check for cancellations.

Polk City Public Library events

• **Slow Cooker Meals** with Iowa State University Extension, Thursday, Dec. 1, noon to 1:30 p.m. Sip on a tasty, healthy homemade soup as Tom Keinert discusses easy slow cook meals that encourage healthy eating on a budget. Ages 17 and older. Register online at polkcitylibrary.org by Nov. 23.

• **Adult D.I.Y. Holiday Book Art**, Thursday, Dec. 15, 6 p.m. Create a fun book folded display from recycled books that will be a nice decoration for the holiday. Ages 17 and older. Register online at polkcitylibrary.org

• **Messy Munchkins**, Thursday, Dec. 15, 10-10:45 a.m. Does your toddler or preschooler always make a mess? It is actually a great way for them to learn. Visit us and let your child explore sensory tables we will put out. Have your child wear clothes that you don't mind getting dirty.



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



'Come From Away'

Tuesday - Sunday, Nov. 22-27
Des Moines Civic Center, 221 Walnut St., Des Moines

Lose yourself in this Broadway musical showcasing the light found in the darkness of 9/11. Based on the true story of 7,000 airline passengers who found themselves stranded in the small town of Newfoundland, Canada, and the residents who housed and fed them. Written by the Tony-nominated Irene Sankoff and David Hein and directed by Tony-winning Christopher Ashley. Tickets \$40 to \$130 at dmpa.org.



Festival Of Trees & Lights

Friday - Saturday, Nov. 25-27
Iowa Events Center, 833 Fifth Ave., Des Moines

Jumpstart the holidays at this time-honored tradition benefiting the Blank Children's Hospital. Annually, more than 15,000 people attend to enjoy the beautiful decorations, gift shop and festival entertainment. Open 10 a.m. to 7 p.m. Friday and Saturday, then 10 a.m. to 5 p.m. Sunday. Tickets are \$5 per person (ages 2 and younger free), available online or on site. More information at unitypoint.org/blankchildrens/festival-of-trees.aspx.

Join Us!

MASS TIMES: Saturday: 5pm • Sunday: 9am • Evening Mass time: 5pm
RECONCILIATION: Saturday 4pm

THANKSGIVING MASS Thursday, November 24 at 9am
ADVENT Starting the weekend of November 27th

HOLIDAY VENDOR FAIR
Saturday, December 3rd from 9am-2pm. Call Brenda if you are a vendor wanting to get in.

THE IMMACULATE CONCEPTION
Thursday, December 8th. Holy Day of Obligation Mass at 8am & 7pm
CHRISTMAS MASS TIMES
Saturday, December 24 at 4pm & 6pm • Sunday, December 25 at 9am

Pickleball: Now open on Tuesdays and Wednesdays at 9am. \$2 per day to play.



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

EVENTS IN THE AREA

Be sure to check for cancellations.

Downtown Winter Farmers Market

Saturday, Dec. 3 from 9 a.m. to 1 p.m.

Historic Court District, Des Moines

Enjoy one more farmers market before frigid weather sets in. Vendors will have seasonal local produce, meat, cheese, eggs, jam, jelly, salsa and other farm food available for purchase. Local artists, food trucks and street food vendors will also be present. Find more information at dsmpartnership.com/desmoinesfarmersmarket/winter-market.



'She Loves Me'

Dec. 2-11

Ankeny Community Theatre, 1932 S.W. Third St.

This charming musical is about Amalia and Georg, competing perfume shop clerks. Both respond to a "lonely hearts advertisement" in the newspaper, exchanging love letters, but the identity of their admirers remains unknown. Tickets and information can be found at ankenycommunitytheatre.com

Holiday Hullabaloo

Nov. 25-Dec. 31, 10 a.m. to

6 p.m. general admission

and 7-11 p.m. adults only

Horizon Events Center,

2100 N.W. 100th St., Clive

The 2022 Holiday Hullabaloo, a benefit for Dorothy's House, is an immersive, family-friendly holiday experience that will surprise and delight guests this holiday season. Enjoy a variety of activities, entertainment and festivities that will allow you to create some fun holiday hullabaloo and memories. Evenings are adults only and will feature live music in the Ice Bar. Dec. 31 will be the Silver Bell Soiree New Years Eve Party with live music by the Dirty Rotten Scoundrels. Tickets are available at <https://holidayhullabaloo.eventbrite.com>.

Christmas at Terrace Hill

Sunday, Dec. 18, 1-4 p.m.

Terrace Hill, 2300 Grand Ave.,

Des Moines

Gov. Kim Reynolds and First Gentleman Kevin Reynolds cordially invite families to attend this year's Christmas at Terrace Hill, a fun and festive holiday experience at the Iowa Governor's Residence and National Historic Landmark. Enjoy activities for the kids, spectacular decorations, carolers, delicious treats, and a free photo with Santa and a reindeer. Admission is \$25 per individual or \$50 per family household and must be made in advance either online at <https://terracehillchristmas22.eventbrite.com> or by phone at 515-281-7205. Proceeds from the event benefit the Terrace Hill Partnership, the nonprofit organization that supports necessary conservation and restoration projects at Terrace Hill.

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EVENTS IN THE AREA

Be sure to check for cancellations.

Breakfast with Santa and Mrs. Claus

Dec. 11, 8-11:30 a.m.

West Des Moines Elks Lodge

2060 N.W. 94th St., Clive

Special guests, Santa Claus and Mrs. Claus, will be giving out goody bags, talking with the children and providing photo opportunities.



The breakfast buffet includes biscuits and gravy, french toast, scrambled eggs, bacon, sausage patties, cheesy potatoes and all-you-can-eat pancakes (including blueberry and chocolate chip pancakes), orange juice, milk, and coffee. Enjoy a bloody mary or mimosa for \$3.50. Cost is \$10 for adults and \$5 for children 10 and younger. There will also be a Christmas bake sale. Proceeds support the Elks Hoop Shoot Program, other youth activities and community charities.

Medicare Advantage Seminars

Wellmark Advantage Health Plan is offering in-person seminars for individuals who have questions or are looking to enroll in Medicare Advantage during the annual enrollment period, which occurs through Dec. 7. Medicare Advantage seminars are free to attend and are offered to anyone considering their Medicare options. Topics covered include: Medicare basics, how Medicare Advantage plans work, questions to consider before choosing a plan, and how to enroll. To register for a seminar, visit Wellmark.com/Attend.

Seminar dates and locations include:

- **Tuesday, Nov. 29**, 9-10 a.m., West48, 1601 48th St. No. 100, West Des Moines
- **Wednesday, Nov. 30**, 3-4 p.m., Smokey Row, 1910 Cottage Grove Ave., Des Moines
- **Thursday, Dec. 1**, 11 a.m. to noon, DoubleTree by Hilton, 6800 Fleur Drive, Des Moines

For accommodation of persons with special needs at meetings, call 800-213-3771 (TTY: 711), 8 a.m. to 8 p.m., Monday through Friday and some weekend hours. Interested individuals can get personalized support and walk through the options by contacting their authorized independent agent or by contacting Wellmark at the above number and hours. To learn more, visit Wellmark.com/Medicare/Advantage.



Community Band Holiday Concert

Dec. 11, 2 p.m.

Stilwell Junior High in West Des Moines

The Greater Des Moines Community Band (GDMCB) will present a holiday concert with a special treat for the children in attendance. They will be given a chance to help direct the band along with a visitor from the North Pole. Many great holiday pieces will be performed to entertain both adults and children. ■

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PREP your furnace for fall

Time to put away your T-shirts and shorts. Fall is here. We've already had a few cool temperatures, so, before that becomes more permanent and you must turn the furnace on every day, here are some DIY tips you can check off to aid in keeping your system healthy this season.



Inspecting your air filter is the most important thing you can do at home yourself; dirty air filters make your HVAC system run less efficiently. Filters become a low priority due to a misunderstanding of what they actually do. Standard HVAC filters are not intended to purify the air you breathe but protect the unit itself. Filters do trap some dust that gets sucked into the ducts, but most basic filters aren't fine enough to trap pollen, dander, particulates and other allergens. If you don't change your AC filter, it will begin to fail and will no longer be able to filter the air properly, letting dust and contaminants get into the AC. Dust jams the moving parts of an AC such as fan motors and valves. Airflow is restricted, which creates a strain on the system, leading to poor efficiency and breakdowns.

If you have an outdoor unit, it's important to keep it free of dirt and debris. Remove anything that can block airflow into the system and turn the power off when washing away all the dirt that has accumulated over the summer. This will increase your system's efficiency and lifespan.

It's important to keep your registers clean of dust and debris. Wipe them down and keep your vents open so that heat can circulate properly throughout your home.

Keep your ears open for unusual noises when your system is running. Strange noises may be caused by blocked registers, debris in vents, or loose bolts. It's best to call a professional if you can't locate the source of the noise.

Taking preventative action is important for your HVAC's efficiency and performance, and while these are easy DIY tasks that homeowners can handle, it's important to schedule routine annual maintenance. Say you drive your car for 40,000 miles without getting an oil change or refilling your tank — you would be asking for trouble.

This analogy applies to your heating and cooling system as well. Your system won't function as well as it should without proper maintenance. The more efficient your system runs, the more money you'll save on energy bills. Staying on top of maintenance will also extend the life of your system and keep you covered under warranty. ■

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

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FALL Festival

The Polk City Fall Festival was held on Oct. 1.



Matt Aswegan, Anna Ernst and Kevin Blaha-Polson



Pete Englund



Brandon and Monica Converse



Elsie Simpson, Lyla and Leo Simpson



Carrigan Rasmussen



Graeme Waithanji



Mary Miller, Kearsten Faux, Ali Lundgren, Phyllis Wisman, Marcy McMullan and Tracy Lund

OUT & ABOUT



A ribbon cutting was held at Big Creek Elementary on Oct. 27.



A groundbreaking ceremony was held at the future location of Home State Bank on Oct. 27.



The Polk City Chamber of Commerce held a ribbon cutting for All Seasons Veterinary Care on Oct. 13.



Eli, Stephanie and Jael Newman at the Polk City Fall Festival on Oct. 1.



Stacey Frelund, Heidi Wilson and Mike Frelund at the Polk City Fall Festival on Oct. 1.



Norine Black at the Polk City Fall Festival on Oct. 1.



Alice Nitchals at the Polk City Fall Festival on Oct. 1.



Alex Moats and Josh Foley at the Polk City Fall Festival on Oct. 1.

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