



- All costumes, wigs and accessories should be fire-resistant
- 2. Fasten reflective tape to costumes and bags, or give children glow sticks
- When buying Halloween makeup, make sure it is nontoxic and always test it in a small area first
- Remove all makeup before children go to bed to prevent skin and eye irritation
- If your older children are going alone, plan and review a route acceptable to you
- Agree on a specific time children should return home
- 7. Teach your children never to enter a stranger's home or car
- Instruct children to travel only in familiar, well-lit areas and stick with their friends
- Tell your children not to eat any treats until they return home and an adult has checked for opened packages
- Children and adults should put electronic devices down, keep heads up and walk, don't run, across the street



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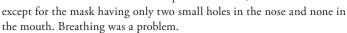
2555 Berkshire Pkwy, Suite A, Clive waggonerpediatrics.org

WELCOME

POOKY fun

There is a reason why Halloween is one of our most celebrated holidays of the year — it's fun! And not just for kids. We adults seem to have a great time, too. Can you think of another day of the year when you can let your inhibitions run wild and dress up like someone else?

I didn't have the opportunity to do this much as a kid. My costume was the same most years — Frankenstein. I had a rubber mask, some rubber boots and a set of football shoulder pads. It worked,



I made up for my lack of Halloween costume diversity as an adult. Jolene and I had the great idea of dressing up as mummies for a friend's party one year. We started by wearing long underwear tops and bottoms, and then we wrapped each other in old white sheets that we cut up. It was a great look, but we overlooked a very simple feature — there was no way to easily use the restroom.

Other years, we dressed up with friends as characters from "The Wizard of Oz" (I was the lion) and "Gilligan's Island" (I was Mr. Howell). Jolene and I also dressed as a priest and a nun one year, and we were a farmer and a cow another.

Years later, Jolene and I hosted Halloween parties at our home. I relied multiple times on two costumes: Dracula and Michael Jackson. Other than some complicated face painting, the Dracula option was easy. All black clothes. A cape. A fancy medal. Some fangs. The Michael Jackson costume was simple, too, but the hair from the wig kept getting in my face. That took some getting used to, as I haven't had hair that

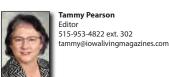
My all-time favorite costume, though, was The Lone Ranger (and Jolene was Tonto). Finding that light blue shirt and pants was a trick, and threading a leather shoe string in the upper shirt buttons wasn't easy, but the look was spot on. That same year we had a party off site with friends in a rented facility. I set up a fog machine and thought it would add great effects to the party. It did, especially when it set off the smoke detectors and two fire trucks showed up.

Well, hopefully this column gave you a few ideas of what to do for Halloween— and what not to do. Look inside this issue for other great ideas from residents who have spooky fun and go all out for Halloween.

Thanks for reading. lacksquare



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FEATURE

Scary makeup artist

As a fan of horror movies, ghost hunting and art, it only seemed fitting that Julie Hamm became an actor and makeup artist for a haunted house.

Hamm, of Polk City, first became an actor at Slaughterhouse, a haunted house located at 500 Locust in Des Moines. Hamm was friends with Ian Miller, the Slaughterhouse founder.

At first, Hamm played the part of the goat. Slaughterhouse actors audition and are trained at techniques of jump scares, but the house relies mostly on visual effects.

"We want people to face their own fears they can play off each other," she explains.

The storyline of the Slaughterhouse is that, as patrons go through the house, they are interrupting the workday of the fictional Biggs family.

"We have a backstory of a crazy cannibalistic family, the Biggs. Each actor creates his or her own name and general look."

Miller directs and rehearses with the characters, which include 50-60 actors on any given night.

After Hamm became an actor, she started out helping in the makeup room. This year, she is the makeup director.

The team collaborates with a look for the haunted house. Most of the actors have UV effects, which glow in blacklight. Hamm uses her art and

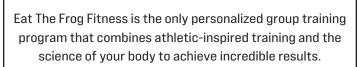


Julie Hamm of Polk City is the makeup director and an actor for the Slaughterhouse haunted house. Photo submitted



Julie Hamm, the "goat," poses with another scary character from the Slaughterhouse haunted house. Photo submitted

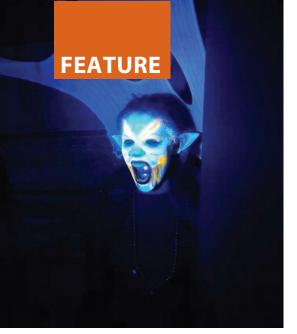




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Julie Hamm created this scary mask for Slaughterhouse. Photo submitted

designer skills to help develop the actors' looks.

Some actors wear masks, so all she needs is to darken the eyes or black out the mouth. Other more elaborate makeup can include airbrush latex, which takes about 20 minutes plus drying time. Certain characters get in and out quickly. Once the makeup is complete, the actors enjoy their makeover, Hamm says.

"The actors love the transformation, and it helps them play their character better. A good look can help transform them," she says.

Once an actor is ready with costume and makeup, it's scare time.

"There's not a lot of 'BOO' scenes. We create an environment which allows the actors to get into character," she explains.

So why be scared? Hamm has always liked scary movies and being frightened. She explains why some folks like haunted places.

"It's the fear of the unknown. Everyone has a sense of curiosity that makes them uncomfortable, such as people who like to gawk at accidents. Yet this is fictional. We can create scare scenes without anyone actually getting hurt. It's entertainment."

Hamm says a wide range of ages come to the Slaughterhouse, although it's not recommended for younger kids. The place is handicapped accessible with about 20,000 square feet of indoor haunted space.

"We get a lot of compliments from patrons after they've gone through the house. Some are laughing; some are crying."

Hamm says she always wanted to be an actor and enjoys her role "creeping around as a goat."

"Slaughterhouse is a dream job. I can incorporate my art and creativity within a haunted house," she says.



Sally Knox of Elkhart dons friendly costumes while visiting her clients at Mosaic Homes. Photos submitted

scarecrow, a witch, or a gypsy. This year, she might go as Little Red

Mosaic in Central Iowa, a nonprofit agency. She's responsible for healthcare needs of 24 clients in six

different Mosaic group homes. Clients range in age from 30-89 with varying intellectual, mental and physical disabilities.

Knox visits the same clients in-home, attending to their needs and taking them to doctor's office visits. It's a unique situation, she says, working with the families of "medically fragile" people who entrust their adult children to her care.

For the past nine years, at Halloween, Knox has dressed up in costumes and gone trick or treating to the group homes. She makes sure the costumes are not too creepy looking.

"The intellectually disabled don't want to see blood dripping from my face," she says. "I look at coloring books for friendly characters or look online for inspiration. I don't want to look too scary."

Most clients love the visits and handing out candy for Knox.

"Some are so excited. One gal kept peeking out the door. She kept laughing and laughing and couldn't stop looking at me," she recalls.

When she dresses up, it might be a few days around Halloween. If her client has a doctor appointment, she'll go in costume.

"I get a lot of stares," she says. "When I'm out driving my car, my big witch hat barely fit and people kept looking at me."

Prior to working at Mosaic homes, Knox has dressed up for Halloween practically her whole life. For 22 years, she worked at ChildServe, a place for children with various disabilities.

"There, Halloween was a big deal. I've always dressed up for it."

While dressing up at Mosaic, she hasn't reused any costumes. She creates a new one, as the costumes bring joy and laughter to the clients.

"Life is challenging for them. It's challenging for us. If I can bring some happiness and silliness and let them cut loose, it's a good thing," she says.

"My clients know I love it, too. Even if I'm not in the mood, I still do it. It makes me feel good, and they feel good. It adds to their life. It adds to mine, too."





The home of John Boelkes and his wife, Kim Graziano-Boelkes, is known for having many Halloween decorations around their Polk City home. Photos by Jackie Wilson

Dozens of Halloween decorations

October is a favorite month for John Boelkes and his wife, Kim Graziano-Boelkes, and their daughter, Ashlyn. Ashlyn was born on Oct. 19 and John and Kim met in October. And, of course, Halloween is in the same month. So, why not celebrate all three occasions?

October is when their Polk City home is transformed into a Halloween wonderland full of autumn décor, scary figurines and whimsical decorations.

It started with a decorative witch they purchased 24 years ago. It's a floating fabric witch they hung up outside their home. Eventually, Dracula joined the witch, and, before long, a whole cemetery sprang up in

front of their home.

Over the years, the couple has added to the decorative mix. Doug, the big spider, hangs in his own spiderweb. Pumpkins, haystacks, cornstalks, ghosts, scarecrows - anything fall or Halloween-related is on display.

"We try not to make it too scary," says John.

They are known in Polk City for their unique, funky and sometimes spooky decorations.

"People drive by with their kids and grandkids. Everyone is 'oohing' and 'ahhing,' Kim says. "They stop and look."

Each year, they try to add different looks.

"I think our neighbors expect to see it. We are known for all of our things in our yard. Some get out of their cars to check it out," says John.

On the off-season, their garage and

basement are full of storage totes, knickknacks and more.

"We probably are a little extreme," admits John.

Yet the family goes all in for Halloween.

"We took Ashlyn trick or treating when she was just 13 days old. We've always celebrated her birthday and Halloween together," says Kim.

Once fall is over, out come the Christmas decorations, although there are fewer to put up than Halloween. John admits to slowing down.

"I'm 67. It's a lot of work to put up and take down decorations. Yet, it's worth it," he says. "There's a lot of small reasons we enjoy it. It's fun to share. People drive by and see it, and it makes them smile. It makes people happy," says John.

Kim adds, "It makes us smile, too." ■





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GARAGE By Darren Tromblay

TRAILBLAZING trio

All three Mathis sisters have racing in their blood.

For sisters Bralynn, 10; Breegan, 8; and Baizley Mathis, 3, of Polk City, the sport of racing is much more than something they just "do."

It's a way of life. And a unique one at

The sisters race ATVs in the All Terrain Vehicle Hare Scramble Series (IATVHSS), choosing the four-wheeler route instead of the standard dirt bikes.

"It was their



Sisters Bralynn, 10; Breegan, 8; and Baizley Mathis, 3, not only enjoy racing, they also enjoy the fun they have with the other racers and families.

choice after visiting at a friend's house and

test riding a motorcycle versus a four wheeler," says their mother, Ashley Mathis. "And, after being a part of this series, we realized how family oriented it was, and we wanted to be apart of it."

Not only was it an opportunity to compete, but it was also a chance to simply do something different and expand the girls' ever-growing horizons.

"We wanted something different away from the hustle and bustle that would allow our kids to make new friends, compete and make the best memories with race family and friends," says Ashley.

The Iowa All Terrain Vehicle Hare Scramble Series was started in 2004 by Andy and Tracy Kyner with the help from many family and friends as a fun, family-orientated ATV racing for 3-year-olds on up. The cross country-style hare scramble racing takes place on various properties and communities around Iowa and surrounding states, typically April through October as a seven-race series.

"It's crazy but also exciting at the same time seeing them out there having a blast with friends from all over the Midwest, being competitive, but also watching them help one another and learning life skills is awesome and rewarding," Mathis says. "Being a mother and seeing them out there, yes, it's nerve wracking, but also knowing that there are amazing track officials out there to help our kids be safe gives parents peace of mind."

Each of the girls has a differing favorite part of the sport.

"The competitive racing aspect of it from beginning to end, competing against friends and other racers," says Bralynn.

"Racing, but also camping and playing with my friends all weekend," says Breegan.

As for Baizley, she's chomping at the bit to upgrade. "I can't wait to race on a big girl four wheeler."

Making memories on and off the course, says Ashley, is what it's about.

"It's about kids being kids, swimming in ponds, playing in creeks, getting muddy, catching fish, playing games and making memories," she says. "And while the kids are having fun, so are the adults. There are no iPads, no electronics — just living life in nature, kiddos playing ball, hideand-go-seek, and loving life with race family." ■



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MYSTERIOUS noises

Have you been experiencing cold spots, selfclosing doors, or weird noises in your home? With Halloween right around the corner, these weird noises can allow our imagination to get the best of us. But fear not, the HVAC Ghostbusters are here.

We have all watched horror films of cold spots indicating that a ghost or spirit is present. Before concluding that you have unwanted company, check the air filter in your HVAC. Built-up dirt and debris in the air filter will result in limited airflow, creating cold spots around your home. If the filter is clean, check to see if any vents in your home are closed. Closing vents around your house can also limit airflow and potentially lead to other problems with your system. Lastly, if your system is not the right size for your home, this can be the source of cold spots. Seek professional advice to determine whether you have the right system for your home.

There is nothing scarier than a door suddenly closing on its own. Before this sends you running out of your house, look for drafts around doors and windows. Drafts around these areas will have no problem slamming doors shut or open without human help. Unwanted drafts can be a sign that your system has a pressure imbalance. No worries, this is a problem that your HVAC technician can solve without difficulty.

Have eerie noises been sending shivers down your spine? You may be experiencing loud banging or wailing noises coming from the direction of your HVAC. A noisy system can be due to a lack of maintenance or a sign that a repair is needed. Routine annual maintenance is the key to keeping the creepy noises away.

While we are on the topic of maintenance, the most frightening systems are the ones that don't receive annual upkeep. Don't allow your system to turn into a monster. If your system is not on a maintenance program, it's not too late to start. Maintenance programs include many benefits, such as catching repairs early, keeping your warranty valid, and ensuring that your system is running at its highest efficiency.

Hopefully, these tips help you solve the Halloween mysteries around your home. Save the scares for fun holiday activities by making it a point to give your heating and cooling system the necessary care and maintenance needed to function efficiently.

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





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LIBRARY

POLK CITY Community Library news

Thanksgiving holiday hours

Closing at 5 p.m. Wednesday, Nov. 23 Closed Thursday, Nov. 24 Closed Friday, Nov. 25 Closed Saturday, Nov. 26

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 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.
- Ageless Grace Workouts, Wednesdays at 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.
- Ladies' Wednesday Coffee, Wednesdays, 10 a.m. to noon. Ladies, join us for coffee and conversation.
- Sit N Stitch, Thursdays 6-8 p.m. Bring your current project and join us for stitching and conversation.
- Men's Friday Coffee, 10 a.m. to noon. Gentlemen, drop in for coffee and conversation. Enjoy spending time and having a few laughs or interesting discussions with other men from around the area.
- Book Club, Wednesday, Nov. 2, 7 p.m., "The Storyteller" by Dave Grohl. A collection of memories of a life lived loud by the Foo Fighters musician. Read the book then join us.
- Adult DIY Q-Tip Tree Painting, Thursday, Nov. 3, 6 p.m. Join Melissa in a fun craft creating a tree with various colors of leaves on canvas with acrylic paint. Ages 17 and older. Register online at polkcitylibrary.org.
- Adult Crafternoon Rock Painting and Decoupage, Monday, Nov. 7, 2 p.m. Join Melissa in a fun craft creating holiday decorations with acrylic paint and modge podge. Ages 17 and older. Register online at polkcitylibrary.org.
- Teen Hand-Painted Mini Cactus DIY, Monday, Nov. 14, 5 p.m. Create your own faux cactus. All materials provided. Register online at polkcitylibrary.org.
- Book Club (K-second grade), Tuesday, Nov. 15, 4 p.m. "Hug a Tree, Snoopy!" by Charles M. Schultz. Pick up your copy of the book while supplies last. Read, then join us for some fun discussion.

LIBRARY

- Adult Coloring, Tuesday, Nov. 15, 5-7 p.m. Join us for a relaxing evening of coloring. Colored pencils and gel pens will be provided. You are also welcome to bring your own. Ages 17 and older.
- Messy Munchkins, Thursday, Nov. 17, 10 a.m. Self-directed sensory play activities will be provided. Come prepared to get messy. Activities may include water, shaving cream, paint, sand, rice... the list is endless.
- Bee My, Bee My Baby, Thursday, Nov. 17, 6 p.m. Spend a crisp November evening with Michael Blair, amateur apiarist, discussing the trials and tribulations of working with 500,000 bees. Learn about the secrets of bee behavior as well as how to start a tiny livestock business.
- Book Club, Monday, Nov. 21, 2 p.m. "Beheld" by TaraShea Nesbit. A plain-spoken historical novel of the Mayflower Pilgrims and Plymouth Colony through a prism of female characters.
- K-5 STEAM: Turkey Slime, Monday, Nov. 21, 4 p.m. Join us for a fun activity with a new twist on an old favorite. Register online at polkcitylibrary.org.
- Book Club (third-fifth grade), Tuesday, Nov. 22, 4 p.m. "The Story of Doctor Dolittle" by Hugh Lofting. Pick up your copy of the book starting Wednesday, Oct. 26 while supplies last. We will discuss the book and then watch the movie.

• Adult DIY Card Crafting,

Monday, Nov. 28, 6 p.m. Join Jane and Kim in making handmade cards that are fun to create and treasured by the recipients. Make two cards each of four different designs using numerous techniques. There will be a \$5 material fee payable that night. Beginners are welcome. Feel free to bring scissors and adhesive if you have them, and prepare to have a good time. Ages 17 and older. Register at polkcitylibrary.org one month in advance.

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

COMMUNITY

KIWANIS Seniors of the Month

Cora Reed, Nicholas David Cox and Charles Rhoads have been selected as Kiwanis Club of Polk City Seniors of the Month.

Cora Reed is the daughter of Matt and Jenny Reed and sibling of Owen Reed and Emily Reed.

She says: "My name is Cora Reed. I live in Polk City with my parents and my two younger siblings. I love making music and hope to continue to do so after high school. I play the trumpet and also participate in choir. I cheer for football and basketball, and I have the wonderful opportunity to volunteer as a coach for the middle school cheer squad. I've worked at a greenhouse for the past two years, and I love plants and gardening. I love helping young people and hope to major in music education after high school at Iowa State."

Cora says music is her favorite school subject. She has been involved in marching band, jazz band, pep band, concert band, jazz choir, concert choir, show choir, musical, play, speech, football cheer, basketball cheer, tennis and as a coach for middle school cheerleading. She is a member of National Honor Society, National Math Honor Society and National Spanish Honor Society. Besides working at a greenhouse, she also serves as a party princess.

Nicholas David Cox is the son of Philip and Teresa Cox and sibling to Matthew, Cassandra and Mark.

He says, "My name is Nick Cox, and I am a senior at North Polk. I am heavily involved in athletics and clubs. When I'm not at school or practice, I enjoy fishing, hunting and hanging out with my friends. I am involved in Principal's Council, Student Environmental Protection Conservation (SEPC), Fishing Club, baseball, football and track. In the future, I plan on pursuing my baseball career but am currently undecided on where I will be going. I am an honor roll student and carry a 3.6 GPA. Being a Kiwanis Student of the Month is a huge honor to me."

Nick says his favorite school subjects are history and math. His honors include: Gold Honor Roll, National Math Honor Society, Student of the Month, two-time All District Football Honors, two-time All Conference Baseball Honors, and twotime All District Baseball Honors. He is a member of his church youth group.

Charles A. Rhoads is the son of Tracy and Kyle Rhoads and has one sibling, Derrick Rhoads.

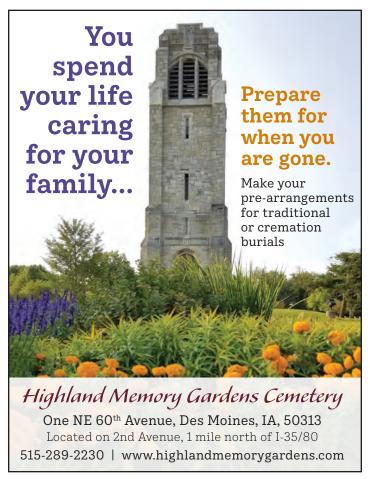
He says, "Hello, I am Charlie Rhoads. I am the son of Tracy and Kyle Rhoads of Cambridge. I have been heavily involved with track and football since I got into high school. Outside of school, I spend a lot of my time hunting and fishing. When not hunting and fishing, I also work a parttime job at Crawler Parts and Equipment being an assistant excavator mechanic. I specialize in building excavator and bulldozer tracks and undercarriages."

Charlie says his favorite school subject is English. He has been on the Gold Honor Roll three years. He is a member of the Fishing Club. After graduation, he plans to be an apprentice with Fire Protection Professionals.









BEFORE YOU GO By Jan Shawver

CARE for end-of-life needs while able

This year, we have been considering what will be required of your family within 48 hours of your passing. We have encouraged you to plan ahead and care for these important things now.

Today, people are living longer than ever before. Whereas our grandparents may have died in their 60s or 70s, our parents (and we) often live into their 90s or 100s. Unfortunately, with advancing age comes the greater chance of the loss of mental faculties. The



Alzheimer's Association reports on their website that more than 6 million Americans have Alzheimer's or some form of dementia today, and the number is expected to double by 2050.

It is extremely difficult when loved ones cannot communicate clearly what steps they have taken, whether end-of-life planning, life insurance, financial planning, etc., no matter how organized and/or forward thinking they may have been. This may cause caregivers to spend countless hours trying to discover what has been done and what yet needs to be done.

I encourage you — while you are young and of sound mind — to care for your end-of-life needs and, more importantly, share those decisions with your loved ones who will lovingly care for you in your twilight years.

Give your family a gift of love and care for your future end-of-life

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

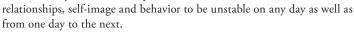
HEALTH

By Allison Robbins

BORDERLINE Personality Disorder

Do you, or does someone you know, have Borderline Personality Disorder (BPD)? BPD is a mental condition that often begins during adolescence and continues throughout adulthood, affecting millions

BPD can also be best described as an emotional intensity disorder. People who have BPD have the same feelings as everyone else but with more intensity. BPD causes a person's moods,



People with BPD often struggle to see that things are often not either perfect or horrible, but are something in between; they are living in the black and white. Behaviors can be impulsive. They can feel like everyone abandons or hurts them, often causing them to look for evidence and create problems. They react based on their own reality as opposed to the facts of the situation. Thinking, feeling and behaving in extremes is exhausting for the people affected and for those who love them. This can hurt family, friendships, school and work life, the ability to make longterm plans, and the person's sense of self-identity.

If you or someone you know may have a mental health condition, seek professionals who treat personality disorders or issues of abandonment, attachment, loss and trauma using dialectical behavioral therapy (DBT).

Information provided by Allison Robbins, LISW, SS Therapy and Consulting, Ltd, 4725 Merle Hay Road, Suite 205, Des Moines, 515-528-8135, www.sstherapy and consulting.com, robbins@sstherapy and consulting.com.



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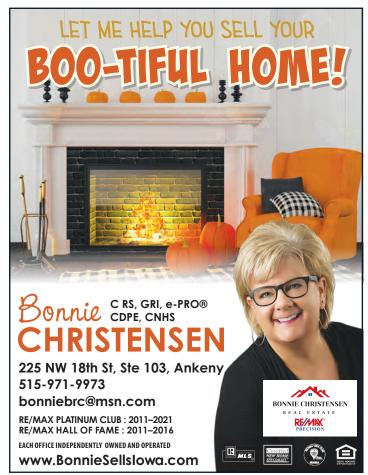
10 THINGS to do before winter sets in

When the last of summer's heat is a faint memory, and you're pulling out your hoodies more than your shorts, it's time to tackle a few simple chores. They'll make winter more pleasant and prevent some nasty surprises next spring. This fall checklist



- 1. Clean and stow your mower. If you're not familiar with fuel stabilizer, get to know it. In a mower that sits for months with gas in the tank,
- the gas will slowly deteriorate, which can damage internal engine parts.
- 2. Remove garden hoses from faucets. Remove garden hoses from outdoor faucets. Turn off any shutoff valves on water supply lines that lead to exterior faucets.
- 3. Drain your sprinkler system. Even buried irrigation lines can freeze, leading to busted pipes and broken sprinkler heads. If you don't have drain valves, hire an irrigation pro to blow out the system pipes with compressed air. A pro is worth the charge to make sure the job is done
- 4. Seal air leaks. Grab a couple of tubes of exterior caulk and make a trip around your home's exterior, sealing cracks between trim and siding, around window and door frames, and where pipes and wires enter your
- 5. Degunk your gutters. After the leaves have fallen, clean your gutters to remove leaves, twigs, and gunk. Make sure gutters aren't sagging and trapping water; tighten gutter hangers and downspout brackets. Replace any worn or damaged gutters and downspouts.
- **6. Eyeball your roof.** Look for warning signs: shingles that are buckled, cracked or missing, and rust spots on flashing. Replace any loose, damaged or missing shingles immediately.
- 7. Direct your drainage. Take a close look at the soil around your foundation and make sure it slopes away from your house at least six vertical inches over 10 feet. That way, you'll keep water from soaking the soils around your foundation, which could lead to cracks and leaks.
- 8. Check your furnace. Schedule an appointment with a heating and cooling pro to get your heating system checked and tuned up for the coming heating season. Change your furnace filters, too.
- 9. Prune plants. Late fall is the best time to prune plants and trees — when the summer growth cycle is over. Your goal is to keep limbs and branches at least 3 feet from your house so moisture won't drip onto roofing and siding and to prevent damage to your house exterior during high winds.
- 10. Give your fireplace a once-over. Check the firebox for cracked or missing bricks and mortar. If you spot any damage, order a professional fireplace and chimney inspection. Your fireplace flue should be cleaned of creosote buildup every other year. ■

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



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FINANCE By Kyle Matzen

DON'T overlook the importance of cash

If you're an investor, you no doubt pay a great deal of attention to your stocks, bonds and mutual funds. But you shouldn't forget another key element of your financial strategy: cash.

Cash is part of any financial strategy and investment portfolio, but how much have you thought about the different uses of cash, and how much you really need? Consider these four key purposes:



- Unexpected expenses and emergencies If you face an interruption in employment, you need an extensive home repair or you encounter an unplanned medical expense, you may need access to cash. If you're not retired, it's a good idea to have three to six months of living expenses in cash, possibly supplemented by access to a line of credit. If you're already retired, keeping up to three months of living expenses in cash, possibly supplemented by a credit line, is a good rule of thumb.
- Specific short-term savings goals You may have some goals you want to meet within the next year or two, such as a wedding, a vacation or the purchase of a new car. And since you have a little more time to meet these needs than you would for an emergency, you might consider using a money market account or a short-term certificate of deposit (CD), in addition to your other savings vehicles.
- Everyday spending You'll always need cash to provide for your day-to-day spending needs, such as your mortgage, other debts, groceries, utilities, entertainment and so on. If you haven't already done so, you might want to create a budget, which could help highlight areas in which you can reduce spending to free up funds for investing in long-term goals. If you're still working, keeping one to two months' worth of living expenses in a liquid account may be sufficient, but if you're retired, you may need up to 12 months of living expenses, which you can adjust to accommodate outside sources, such as Social Security or a pension.
- Source of investment You can look at cash as an investment source in two different ways. First, cash can be considered its own distinct asset class, and because it typically behaves differently from other asset classes, it can provide some diversification to a portfolio containing stocks and bonds. (Keep in mind, though, that diversification can't guarantee profits or protect against all losses.) And second, the cash in your portfolio could be used as part of a systematic investing strategy in which you put set amounts of money at regular intervals into investment vehicles that are appropriate for your goals and risk tolerance.

Clearly, cash is an important part of planning for the future, but there can be too much of a good thing. While cash may seem like a perpetual safe harbor from the stormy investment seas, it is not without risk. If you hold too much cash, you could underfund your longer-term investments — the ones with the growth potential you need to reach some of your most important goals, such as a comfortable retirement. Put your cash to work. By using it wisely, you can add a valuable element to your financial picture.

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

MEET Rhonda George

Flexible hours as school cook

Rhonda George began substituting as a paraeducator for North Polk School District 10 years ago. It was an ideal job while her kids attended school. The flexible hours meant she could stay home if her kids were sick or during snow days.

A food service position opened up around the time when her husband was laid off work, so she began working as the Central Elementary cook full time. She first prepares the food at the high school, then she loads it up and transports it to Central. During prep time, she'll chop fruits and vegetables and prepare other foods to serve to the elementary kids.

When she's in the kitchen, it's a busy time.

"I'm in a bubble in the kitchen, where we're prepping, cleaning, cooking and serving. It's fun when we can finally see the kids' smiling faces," she says, adding it is the best part of her job.

"I really like when kids smile and say, 'That's my favorite food.' I've even got letters from the students saying they loved the meal," she says.

George says the food at the school is "pretty good." Elementary kids' favorite foods include chicken nuggets and hot dogs.

"Middle and high school kids would eat pizza every day if it was possible. High school kids have a lot of options, such as pulled pork or salads. Some kids eat a ham sandwich every day," she explains. "I hear from my niece that, at other schools, they don't like the food. We work to provide fresh fruit options."

The most difficult part of her job is the physical labor of lifting heavy cases of food.

George says she wants to make sure everybody who wants

"Getting the numbers right is hard. We don't want to disappoint kids. Sometimes kids change their mind, and hopefully we don't run out of the food they want."

She encourages the students to try meals at school by checking online for the menu.

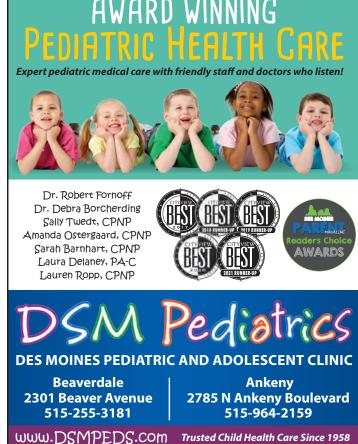
"It doesn't cost any more than to go to McDonald's. Try the food — you'll like it," she says.

As she likes her schedule, George encourages other parents to consider work at the school.

"We can always use help. It's great mother's hours and a great way to be on your kids' schedules. It's hard work, but the hours and kids are worth it," she says. ■



Rhonda George enjoys being a school cook and serving the children at Central Elementary.





POWER your playbook with a savory appetizer

(Family Features) Back and forth action for four quarters keeps fans on their feet, but a mouthwatering menu is what homegating and tailgating are truly all about. Keep your crowd energized by loading your game day playbook with recipes that are just as exciting as the game itself.

Meld together traditional tailgate tastes with these jalapeño bacon and salsa biscuit bites from celebrity chef and entertainer George Duran, author of "Take This Dish and Twist It" and host of Food Network's "Ham on the Street" and TLC's "Ultimate Cake Off." They're perfect for serving during the pregame festivities to power up your fellow diehards or as a halftime snack to recharge for a second half surge.

Starring the vibrant flavor of Fresh Cravings Salsa and its homemade-tasting alternative to softer, duller blends of jarred salsa, this appetizer offers a savory solution you can enjoy all season long. Made with high-quality ingredients like vine-ripened tomatoes, crisp vegetables, zesty peppers and spices, the salsas make a perfect addition to a variety of recipes to take homegating to the next level.

Visit FreshCravings.com to find more homegate recipes worthy of the hall of fame. ■

Jalapeño bacon and salsa biscuit bites

Recipe courtesy of chef George Duran Yield: 16 biscuit bites

- 1 tube biscuit dough (8 biscuits total)
- 7 ounces grated mozzarella cheese
- 1/4 cup jarred jalapeños, chopped
- 8 slices cooked bacon, chopped
- 1 cup Fresh Cravings Restaurant Style
- nonstick cooking spray
- Preheat air fryer to 350-360 F.
- Divide each biscuit in half by pulling apart in centers. Use hands to flatten each biscuit into circles. Set aside.
- In bowl, mix mozzarella cheese with chopped jalapeños, bacon and salsa.
- Add heaping spoonful into each flattened biscuit and pinch each together tightly to form balls. Top each with small amount of salsa mixture.



- Spray nonstick cooking spray in air fryer and, working in batches, cook biscuit bites 6-9 minutes until golden brown.
- Serve warm.
- Note: If air fryer access is unavailable, biscuit bites can be baked 8-10 minutes at 400 F in oven, or until golden brown.

minimize the effects of aging

with cosmetic eyelid surgery

Do you want to improve your self-image? Is your vision being impacted?

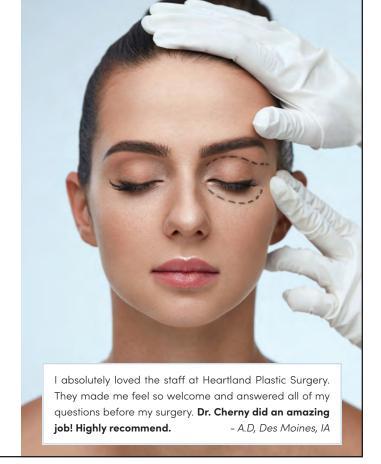
Upper eyelids

- Excess skin under the natural fold of the upper eyelids
- Loose skin that hangs down from the upper eyelids
- Puffiness in the upper eyelids that creates a tired look

- Excess skin and fine wrinkles of the lower eyelids
- Puffy "bags" and, in some cases, dark circles



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NATIONAL Cybersecurity **Awareness Month**

Each year, as technology progresses, so have the types of crimes committed by exploiting this technology we use every day. Hearing stories and reading articles about data breaches and new scams can make us feel like we are powerless against it, but there are all kinds of ways to keep our data protected, and it starts with practicing the basics of cybersecurity.

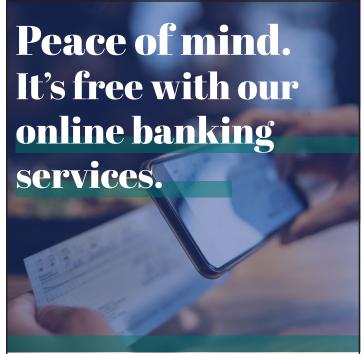


National Cybersecurity Awareness Month, observed in October, was created in 2004 as an effort to ensure Americans have the resources they need to stay safe and secure online. This year, the focus is on four key behaviors:

- 1. Enabling multi-factor authentication. Multi-factor authentication (aka MFA) works by adding an additional step to logging into an account. After entering your password, the second step provides an extra way of proving that you are you. MFA could entail entering a PIN, the answer to a security question, a code that was emailed or texted to your mobile device, a unique number generated by an authenticator app, a token, or a biometric identifier such as facial recognition or a fingerprint. Enabling MFA greatly increases the security of your account.
- 2. Using strong passwords. Passwords are your first line of defense against cybercriminals. When creating your passwords, no matter the account they're protecting, you should make them long, unique and complex.
- 3. Updating software. Be sure to keep your software updated, as these updates fix general software problems and provide important security patches to prevent criminals from accessing your information. This is one of the easiest ways to keep your information secure, especially when you select the automatic update option on your device.
- 4. Recognizing and reporting phishing. Phishing is when cybercriminals send emails, text messages or phone calls posing as a legitimate institution to lure us into revealing sensitive information such as usernames and passwords. Recognize phishing attempts by asking yourself:
 - Are you familiar with the company contacting you?
 - Does it include requests to send personal information?
- Does it stress urgency or is it threatening or a strange request? All of above are red flags and indicate phishing. In these cases, do not respond or click on any links and delete the email or text right away.

Your local bank takes the protection of your personal and financial information seriously and want to give you the resources you need to protect it. If you have any questions about security or issues related to your accounts, contact your banker.

Information provided by Kelsey Hughes, marketing 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.



At Raccoon Valley Bank, we are committed to protecting you, your personal information, and your personal assets. Have peace of mind using our online banking services that are safe and secure.

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HOMETOWN girl

Ringgenberg raising family in the community she grew up in.



Mallory Ringgenberg and family enjoy their home being in the center of town with access to community amenities.

Mallory Ringgenberg wears many hats, especially within the community she calls home.

She's a mother, business owner, volunteer, hometown girl and much more.

Ringgenberg was born and raised in Polk City, where she continues to live today. That's 35 years total.

The Ringgenbergs' current home is one they chose to live in after a period of rural living.

"It was just time to move back into town from outside in the country for the kids," she says.

And perhaps the best part of their home is its location in the heart of town.

"It's so close to everything but still quiet," Ringgenberg says.

The neighborhood they're in is also a bonus. The family has four kids of their own, so it's great to have many other little ones nearby for their kids to play with.

Ringgenberg is heavily involved in the community, too. She's a Realtor with the RE/MAX Torres Team and a hairstylist at Salon PC on the Square. In the past, she was active in the Polk City Women

group, but with four kids and two jobs, she had to take a step back.

For Ringgenberg, there's just so much to love about the community she grew up in.

"Everyone is a friend; everyone is a neighbor," she says. "Someone is always lending a hand."

And there's no place like home for her kids to grow up in as well.

"We decided to raise our family here because it's not a town or a city, it's a community," Ringgenberg says. "It's our little Hallmark community." ■

RETIREMENT PLANNING

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MEDICARE Annual Enrollment

Why you should revisit your plan each year

Medicare is not "set it and forget it" health insurance. You need to revisit your plan each year. A little work can save you money and prevent surprises when you visit the doctor or pick up a prescription. If your plan doesn't meet your needs, you can make changes during the Medicare Annual Enrollment period, which runs from Oct. 15 through Dec. 7.



Each year, you need to check on the three P's: providers, prescriptions and pharmacies to ensure your plan still covers your preferences. Why? Because insurance carriers frequently renegotiate provider contracts, which can change the terms of your supplement

Start with your providers — these are your doctors and specialists. If they are no longer in-network, it might be time to switch to a different plan or provider.

As for prescriptions, I've heard horror stories about people going

to the pharmacy to pick up medication and finding out that it's no longer covered or coverage has changed. The out-of-pocket costs can skyrocket.

Make sure your preferred pharmacy is still part of your network, too. I've run the numbers for the individuals and families we work with on this. In one scenario, we found that Meloxicam, an arthritis medicine, costs \$12 for a 90-day refill at an in-network pharmacy and \$1,117.80 at one that is not in-network. That is not the kind of surprise you want to get when you go to pick up your medicine.

Supplement plan changes can also impact your premiums, copays and deductibles, plus other benefits, like X-rays, prosthetic devices and physical therapy. Extra things like gym memberships, chiropractic visits, and meal deliveries are worth checking. These things often get added to — and dropped — from plans. During annual enrollment, you can switch to an Advantage Plan from a traditional Medigap supplement (like Plan F or Plan G). You can also move from one Advantage Plan to another or from one prescription drug plan to another.

Information provided by AnnaMarie Morrow, Director of Medicare, Merkle Retirement Planning, 1860 S.E. Princeton Drive, Grimes, 515-278-1006. Source: Medicare.gov.



EVENTS IN THE AREA

Be sure to check for cancellations.



Register for the Home Lighting Contest

The Kiwanis Club of Polk City is hosting a home lighting contest benefitting the Friends of the Parks' town square park improvements. Polk City residents are encouraged to celebrate the holidays by lighting up their home and joining the friendly competition. Register between Oct. 1 and Nov. 25. Lights need to be up by Dec. 2 for voting from Dec. 2-18. Cost to enter is \$50. Scan the QR code to register.



Trunk or Treat

Go Polk City Chamber and

Economic Development is hosting Trunk or Treat on Sunday, Oct. 30, 6-8 p.m. in the parking lot at North Polk West

Elementary in Polk City.



Fall Sale

Polk City O.E.S. Chapter is holding a fall sale at the Masonic Temple, 106 Third St., Polk City on Saturday, Nov. 5, from 9 a.m. to 1 p.m. The bake sale will feature homemade mincemeat and apple butter. Also for sale are nuts (cashews, pecans, mixed nuts and more), white elephant items and more. A beef and noodle dinner will be served from 11 a.m. to 1 p.m.

Haunted attractions

Various dates: check websites

- Ames Haunted Forest 1400 S. Fourth St., Ames ameshauntedforest.com
- Linn's Supermarket 3805 Sixth Ave., Des Moines linnshauntedhouse.com
- Phantom Fall Fest 3200 Adventureland Drive, Altoona adventurelandresort.com
- Slaughterhouse 500 Locust St., Des Moines slaughterhousedm.com
- Sleepy Hollow Haunted Scream Park 4051 Dean Ave., Des Moines sleepyhollowscreampark.com
- ScareDSM 97 Indiana Ave., Des Moines scaredsm.com
- Tormented Souls Haunt & Scream Park Catch the Terror Bus at Edgewood Park, Madrid tormentedsoulshaunt.com



Family Halloween

Through Oct. 29 Living History Farms, 11121 Hickman Road, Urbandale

Experience historic trick-or-treating, pumpkin bowling, story-telling and horse-drawn wagon rides at this annual tradition. Dates and times are: Oct. 21, 5-8 p.m.; Oct. 22, 5-8 p.m.; Oct. 23, 4-7 p.m.; Oct. 28, 5-8 p.m.; and Oct. 29, 5-8 p.m. Admission is \$8, with ages 1 and younger free. Information at lhf.org.

ClearJoy Music: An **Evening of Celtic Music**

Oct. 22, 7 p.m.

Windsor Presbyterian Church, 6301 University Ave., Windsor Heights

Crossroads of Iowa presents this fundraising concert. Admission is free, but a freewill donation will be used to support programming related to providing safe housing for women. During the Celtic Concert, the sewing group at Trinity Presbyterian Church, Indianola, is providing a display of comforters. Their comforters go all over the



country and world for people in need.



Tallgrass Theatre Co. production

Fridays - Sundays, Nov. 4-21

Tallgrass Theatre, 2019 Grand Ave. Suite 100, West Des Moines

"Miss Bennett: Christmas at Pemberley," will be performed. Go to tallgrasstheatre.org for more information or to buy tickets.

EVENTS IN THE AREA

Be sure to check for cancellations.



Holiday Market

Nov. 5, 9 a.m. to 3 p.m.

Edgewater, 9225 Cascade Ave., West Des Moines

Enjoy the holiday spirit and find some unique decor and gifts. Featured items include holiday wreaths, wooden toys, decorative glass, kaleidoscopes, jewelry, centerpieces, jams and jellies, charcuterie and cutting boards, notecards, and stained glass, all made by local artists.

Veterans Day program

Friday, Nov. 11, 9 a.m.

McLaren's Resthaven Chapel, 801 19th St., West Des Moines

All members of the community and local VFW organizations are invited to attend this joint service to honor veterans. The opening ceremony, "Remembering Our Veterans," will begin at 9 a.m. The ceremony will include key note speaker Capt. Daniel J. Gannon, United States Marine Corps; the presentation of colors by American Legion Highland Park Post 374; a



firing detail from American Legion Hispanic Post 731, West Des Moines VFW Post 879; invocation and benediction by Chaplain Jason Pool; and music by Jackie Schmillen. Refreshments will be served following the ceremony.



Gardening-related webinars

• A Spooky Plants Webinar is offered via Zoom Wednesday, Oct. 26, 7 p.m., by Iowa State University Extension and Outreach. Dr. Cindy Haynes, professor of horticulture, will take participants on a journey through the world of spooky plants such as the Eyeball Plant, Corpse Flower and Venus Flytrap. The webinar is free, and all ages and backgrounds are welcome. Space is limited to 500. To register, visit https://www. extension.iastate.edu/mastergardener/events.

• A Prairie Seed Harvest Webinar is offered via Zoom Wednesday, Nov. 9, 7 p.m., by Iowa State University Extension and Outreach. Bill Johnson, a biologist at the Iowa DNR Prairie Resource Center will talk about harvesting, preparing and storing 100 species of native grasses, sedges and wildflowers annually. The webinar is free, and all ages and backgrounds are welcome. Space is limited to 500. To register, visit https:// www.extension.iastate.edu/mastergardener/events.



Election-related dates

Make sure you are registered to vote at www.sos.iowa.gov/elections/voterreg/regtovote.

Know these important dates for the upcoming General Election.

- Monday, Oct. 24 Pre-registration deadline; deadline to request absentee ballot to
- Saturday, Nov. 5 County auditor's office will be open for absentee voting
- Monday, Nov. 7 Absentee ballot in-person deadline. Be sure to verify what time your county auditor's office closes. Polk County Auditor's Office closes at 5 p.m. and Dallas County Auditor's Office closes at 4:30 p.m.
- Tuesday, Nov. 8 General Election polls are open from 7 a.m. to 8 p.m.; absentee ballot receipt deadline is 8 p.m. Find your polling location (it may have changed) at www. voterready.iowa.gov/



'She Loves Me' Dec. 2-11 Ankeny Community Theatre, 1932 S.W. Third St., Ankeny

"She Loves Me" is a charming musical 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.

NORTH POLK Football North Polk vs. ADM in Adel on Sept. 9



Hunter Cook



Charlie Bunkers



Brady Miller



Nick Cox



Aiden Kelsick



Charlie Rhoads



Colin White



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OUT & ABOUT

CHAMBER Lunch

The Polk City Chamber Lunch was held at Luana Savings Bank on Sept. 14.



Brandon Converse and Brian Nelson



Christine White and Mary Leimer



The Polk City Chamber Lunch was held at Luana Savings Bank on Sept. 14.



Heather Raver and Shawn Comer



Martha Sheldahl and Logan Albaugh



Monica Converse and Chelsea Huisman



Shawn and Mandy Torres



Mark Wagoner and Travis Thornburgh



Meri Merritt and Karla Hogrefe

OUT & ABOUT

NORTH POLK Football

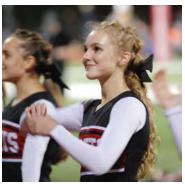
North Polk vs. ADM in Adel on Sept. 9



Kaylie Rodrick, Grace Smithey, Mason Stokes, Meredith Whitted, Sam Rippentrop, Rebecca Greene, Kameryn Rutter, Lola Austin, Hailey Hines, Emily Gibbons, Olivia Nefzger, Cora Reed and Ava Ferguson-Sampson



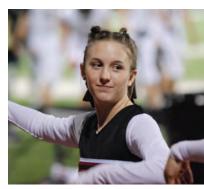
Kameryn Rutter



Lola Austin



Grace Smithey



Sam Rippentrop



Olivia Nefzger



Megan Goughnour



Brock Miller



Austin Parkins



Reggie Postel



Kale Yoakum



Isaac Zoske



Colton Manock

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