

NORTH POLK

SEPTEMBER 2022

Living

MAGAZINE

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improvement projects**

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As summer closes and fall creeps in, you may find yourself looking at your list of home improvement projects that you had great intentions of doing in the warm months but haven't been able to cross off the list quite yet. I can certainly relate.

In a next-stage-of-life simplification effort, my wife and I decided to sell our family home of 17 years and move into a townhome.

Not in a simplification effort, we also bought a lake cabin that needed a number of improvements. Our goal was to have the projects completed before summer began so we could get outside and enjoy the warm weather.

We made great progress on the indoor projects. What we didn't plan on were the outdoor ones. With a new septic system installed last fall, we had serious lawn work to do. Irrigation system installed. Lawn seeded. Bushes planted. The list went on, and so did the weeds. When will all the projects end? The answer, of course, is never. But we've got a few months before the snow falls to tackle the remaining tasks.

If you are like us, you will take on some DIY projects but will reach out to professionals, as well. I have often regretted taking on projects myself, but I have never regretted hiring a pro. Whether you are looking to start a new project and need ideas, or if you are up to your neck in tasks and need help, our feature story this month will surely aid you.

Thanks for reading. ■



SHANE GOODMAN

Publisher

515-953-4822, ext. 305

shane@dmcityview.com



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



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

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



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A new **LOOK**

Residents share their home improvement projects

By Jackie Wilson

Homeowners renovate for various reasons. Maybe they want a style that is more comfortable or attractive. Or maybe they want to add value should they decide to sell. For others, after spending many years living in a home, some things are simply broken, out of date or need attention. Whatever the reason, renovating can be a daunting task and requires a good plan — and often professionals who can help along the way. While the renovation process is time-consuming and disrupts everyday living, most say they couldn't be happier with the end result.

Arlene and Paul Sampson turned a bare backyard into a vibrant one.

FEATURE

Four seasons comfort

On a warm summer day in Iowa, it's nice to sit on a patio, enjoy a cool breeze and view relaxing nature scenes. That is... until you start swatting at flies.

And then the next season that cool breeze turns chilly; the season after that, it begins snowing and before you know it, you're back to battling the bugs.

The solution for the Spittler family from Polk City was to build a four seasons room. Initially, they were only going to screen in the outdoor patio. Then they realized it would be ideal to have a sunny room in the wintertime, as well as keep out the bugs in the summertime.

Staci and Jamie hired a contractor. They tore down the old patio and left a portion of the wrap-around porch. They built up the four seasons room with windows on three sides, bringing in as much light in as possible.

"The initial plans were with small windows," explains Staci. "I wanted it to be big — I even wanted a skylight. I wanted as much light as possible."

The arched windows were difficult to construct, as a builder had to hand trim the top window. From the outside, the contractor noticed a small snafu. They didn't want the new sunroom to obscure their current living room window. The contractor figured it out easily to ensure the roof line didn't cover up the living room window.

The well-insulated four seasons room has its own heating and air conditioning unit. Completing the look includes an array of tropical plants and greenery.

"I went to the Botanical Garden and said that's what I wanted my patio to look like — with plants growing all over," says Staci.

Through trial and error, the plants are thriving. Jamie says it looks like an oasis.

"You get tired of looking outside in the wintertime with the cold, only seeing brown colors," he says. "You come in here, and it's green and full of life. It's like a little oasis."

The family and their three sons spend time nearly every day in the sunroom. The couple enjoys coffee in the mornings. When



Jamie and Staci Spittler, with their sons Vinson, 14; Quinten, 12; and Will, 10.

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FEATURE

BEFORE



the kids get home from school, they'll relax in the hammock chair. Their cats, Romeo and Juliet, are fond of sunning themselves on the sofa. Staci, who works from a home office in her basement, enjoys coming upstairs for a break.

"I'm in here warming up after being in the cold air conditioning. It gets me out of the dungeon," she says.

The project was completed in 2019, just before the COVID pandemic. The added space was invaluable.

"When the pandemic hit, we were so thankful to have the spare room to spread out in when we were all stuck at home together," says Jamie.

A complete outdoor patio was reconfigured

AFTER



Jamie and Staci Spittler of Polk City made a four seasons porch and extended their outside patio. AFTER photo by Jackie Wilson

to include a pergola. To avoid yearly power washing and staining of the deck, they chose a composite deck. When they began to convert the wood patio to a composite deck, Jamie laughs, "We spent the whole day on it, and I only got three boards done. We quickly realized we didn't have all the right tools."

So, they called their contractor. They felt having a contractor was the key to ensuring quality work with their required features.

"It makes a difference having a contractor who understands a timeline. We had such a

great experience with Kyle Hout at Ridgewood Homes. He's so great to work with. There was value in him doing it and his relationship with his subcontractors," says Staci.

The Spittlers say they'll live in their home until retirement age.

"We didn't do this work to boost the value of our home. We spend quality time here," says Jamie. "We love the location and the house."

Staci adds, "We don't plan on leaving. It's a lot cheaper than building a new home. You make do with what you have. It's our sanctuary."

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A pergola was added to the Spittlers' upper patio deck.
Photo by Jackie Wilson

Alleman farm home

As a fan of unique farm homes, Arlene and Paul Sampson were attracted to a small-town Alleman home. However, the house, built in 1910, needed work. The previous owners occupied the home for 53 years and had stopped taking care of it.

Yet, the home had potential, and, since the Sampsons had renovated three other older homes, they were up for the challenge. Paul does the majority of the work and leaves plumbing and electrical to the experts so everything is up to code.

"We love old homes, as they have a lot of wonky character," says Arlene. "It's lucky it's still standing. There's lots of interesting construction with beautiful hardwood floors and trim."

One of the couple's first jobs was to put in insulation. The first winter there, the heat ran constantly. They found out the previous owner had put paneling over windows without insulation.

Next up was a bathroom redo. They put in a claw foot tub and a linen cabinet. The dining room had four doorways going into

the room, so they reconfigured it.

"The bathroom door ran straight into the dining room. There was no place to put anything with all the doors," says Paul.

Before they started the remodel, they evaluated how they wanted to use a space. All the outlets are ready to go for the electrician. Switches that glow in the dark made sense for late night bathroom stops.

"There's a lot of planning involved. We don't want it to close things up until electrical is done," explains Paul.

Paul realizes that old home constructions can encounter lots of problems. He grew up on a farm, where he learned how to do home repairs when remodeling their own home.

"My dad was an electrician. He did the same thing to our house when we grew up," says Paul.

The staircase off the living room is narrow, and they are widening the stairs. A closet featured a rod hung by chains, so they built a new one. Paul explains why there were so many oddities in their home.

"Back then, builders didn't have squares

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FEATURE

AFTER



Arlene and Paul Sampson completed a landscaping job, which included planting dozens of trees, bushes and flowers, as well as a garden. Their backyard is an oasis for birds, with 15 bird feeders. Photo by Jackie Wilson

and levels to make this house. They eyeballed it and did the best they could.”

Their favorite completed renovation is an extensive landscaping project in the front yard and around the house’s exterior. When they moved in, it was a bare lot with just grass and a few shrubs. The couple both admit they don’t like to mow.

“Little by little we are eliminating the lawn,” says Arlene.

They put in several large flower beds, planted vegetables and fruits, shrubs and trees. With home-grown strawberries and grapes, Arlene makes jelly. A white pine and an oak tree came from Arlene’s family farm. Crabapple trees, rose bushes and other greenery provide a sanctuary to the wild animals and birds that come around. To tie it all together, they have 15 bird feeders.

“We love our bird sanctuary. We come out here every night and in the morning. When one of us comes home from work, the birds know that we are here, and they flock to us to so we can feed them,” says Paul.

The outdoor bird sanctuary can be seen from their living room as well, providing hours of enjoyment.

“We see so much wildlife here. There’s a fox who likes to hang out in the corner. We have raccoon, rabbits, squirrels and birds. We get a lot of butterflies, and we had eight praying mantises in our garden,” says Arlene.

The couple admits the remodel is a work in progress, and they work on it as time allows.

“We do it as we can afford and have time to work on it. It will never be done,” says Paul. “But we’re a lot closer than it looks. It’s hard to work in and live in the same place because you have to clean up every time and don’t want to track things inside the house.”

They said it’s worth the effort to make the place their own and to live in a small town such as Alleman.

“We both grew up in a small town and knew all of our neighbors. We like how we can experience that here,” says Arlene. ■



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REDUCE your utility bills

Staying cool is expensive, and, sadly, the cost increases every year. Let's discuss a few simple actions that can be taken now to help reduce your utility bills.

Repair leaky ductwork

If your home is new (less than 10 years old), you probably have well-sealed ductwork. If you have an older home, an average of 10-40% of your cooling dollars can be leaking through the gaps in your duct joints. That means cool air is being wasted in your attic, crawl space or your basement. A professional can test and fix the leaks, but, if you're up for the challenge, you can seal them on your own. Bottom line, fix the leaks.



Install a programmable thermostat

You can save energy by setting your thermostat 7-8 degrees warmer/cooler (depending on the season) while everyone is away at school and work. A programmable thermostat will automatically return your home to the desired comfort level upon the scheduled time. Besides the convenience, having a programmable thermostat can save you quite a bit of money over time — as much as 10%.

Switch to LED

Energy-efficient lighting allows you to use the same amount of light in your home at a lower cost. According to ENERGY STAR, LED lights use up to 90% less energy than incandescent lighting. They also last a lot longer and produce little to no heat, reducing maintenance and cooling costs. If you are still using incandescent bulbs, this is one of the fastest ways to cut your energy bill. Choose bulbs with ENERGY STAR approval for quality products that contribute the highest savings.

Annual maintenance

One of the most significant benefits of annual HVAC maintenance is lower energy bills. This isn't a DIY task per se, but more of an action you need to take. Your heating and cooling system will become less efficient when it's not taken care of properly. This results in higher monthly bills and compromises the comfort of your home. Routine annual maintenance can help reduce future repairs, keep warranties valid, and will help maintain the efficiency of your system.

There are many do-it-yourself hacks to help lower your energy costs. With the cost of living being so high, we are all trying to save money where we can. Take action on just a few of these items today, and you'll reap the savings quickly. ■

Information provided by Scott Bontrager, 72 Degrees Comfort Company, 811 S.W. Ordinance Road, Ankeny, 515-200-2728.

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You can find more information on the church website regarding all class grades, confirmation and youth group gatherings.

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Saturday, September 17 from 8:30-10am

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• **Story Time**, Mondays and Tuesdays, 10 a.m. Join Ms. Alexa at the library for stories, songs and an activity or craft. Choose the day that works best for you. Register online at our website for one of the programs each week. Every story can be logged in our 1,000 Books Before Kindergarten program, too.

• **Geri-Fit® Strength Training Workouts**, Mondays, 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 older. Stretch bands and a Zoom link are available upon request.

• **Chair Yoga**, Tuesdays 9 a.m. Join Brandy Young via Zoom. We will be broadcasting the class on the big screen in the library, or you can join us from home. Chair yoga is a gentle practice in which postures are performed while seated and/or with the support of a chair. No experience is necessary. Gentle strength training may also be incorporated into the practice. Props such as hand weights, resistance bands and a yoga block may be helpful if desired, but not necessary. The Zoom link is available on our website at polkcitylibrary.org.

• **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, call the library ahead of time.

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

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

• **Men's Friday Coffee**, 10 a.m. 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.

• **Friends of the Library meeting**, Wednesday, Oct. 5, 6 p.m. The Friends of the Polk City Community Library have four scheduled meetings per year. All meetings are open to members and the public. Anyone interested in supporting the Library is welcome and encouraged to attend.

• **Wednesday Book Club**, Wednesday, Oct. 5, 7 p.m. "The Stranger in the Mirror" by Lev Constantine. Pick up a book at the library, then join us for a discussion.

• **SHIIP Welcome to Medicare**, Thursday, Oct. 6, 6 p.m. A free seminar offered by the State of Iowa's Senior Health Insurance Information Program (SHIIP). "Welcome to Medicare" will cover: Medicare Parts A and B benefits, Prescription Drug Benefits (Part D), Medicare Advantage Plans, Medicare Supplement Insurance, and Identify Medicare Fraud, Errors and Abuse. For more information, call 1-800-351-4664. Space is limited. Register online at polkcitylibrary.org.



- **Adult D.I.Y. Rock Spiders**, Monday, Oct. 10 at 6 p.m. Join us for a fun time as we create a fall spider craft. For ages 17 and older. Register online at polkcitylibrary.org.
- **Adult D.I.Y. fall craft**, Thursday, Oct. 13 at 2 p.m. Join us for a relaxing time as we paint fall sun catchers and create other fall crafts. For ages 17 and older. Register online at polkcitylibrary.org.
- **Monday Book Club**, Monday, Oct. 17 at 2 p.m. "Verity" by Colleen Hoover. Pick up a copy of the book at the library while supplies last and join us for a discussion.
- **Teen Pulled String Art Craft**, Monday, Oct. 17 at 5 p.m. Join us this month to make a masterpiece with only paint and string. RSVP required. Register online at our website.
- **Book Club (K-second grade)**, Tuesday, Oct. 18, 4 p.m. "Little Mouse and the Red Wall" by Britta Teckentrup. Pick up your copy of the book while supplies last. Read, then join us for some fun discussion.
- **Adult Coloring**, Tuesday, Oct. 18, 5-7 p.m. Join us for a relaxing evening of coloring. Colored pencils and gel pens will be provided. You are also welcome to bring your own. For ages 17 and older.
- **Messy Munchkins**, Monday, Oct. 20, 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.
- **K-5 Movie, "Monster House" (PG)**, Monday, Oct. 20, 2 p.m. Three teens discover that their neighbor's house is really a living, breathing, scary monster.
- **K-5 Drop in Craft**, Monday, Oct. 21, 1-3 p.m. Join us to create a Halloween-themed craft.
- **K-5 Gingerbread Haunted House**, Monday, Oct. 24 at 4 p.m. Get creative as you make a fun, spooky haunted house that is edible, too. All materials will be provided. Register online at our website. RSVP required.
- **Book Club (third - fifth grade)**, Tuesday, Oct. 25, 4 p.m. "Matilda" by Roald Dahl. Pick up your copy of the book while supplies last. We will discuss the book and then watch the movie.
- **Morbid Curiosities: An Evening with Darrin Crow as Edgar Allan Poe**, Thursday, Oct. 27 at 6:30 p.m. The master of gothic horror comes from behind the veil to talk about his life and share his best stories including, "The Masque of the Red Death," "The Tell-Tale Heart" and more.

- FREE WiFi at the library.
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YOUTH Leadership Initiative Class of 2023 announced

The Greater Des Moines Leadership Institute announced participants in the Youth Leadership Initiative Class of 2023. The Youth Leadership Initiative provides high school students with hands-on leadership experiences that build self-confidence and encourage engagement in all levels of community life. At the conclusion of the program, students will: value community involvement, demonstrate professional skills and an understanding of career opportunities, demonstrate the five practices of exemplary leadership, and have developed lifelong relationships with peers, mentors and community members.

The group includes 36 students from 20 public and private schools from across Greater Des Moines. Students will meet twice a month to discuss issues and opportunities in our region and fine-tune their leadership skills. Participation in the YLI program is tuition-free for all students, thanks to community sponsors.

The 2023 class includes Emily Barr, a student at North Polk High School.

For more information, visit gdmli.com/yli. ■

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BEFORE YOU GO

By Jan Shawver

WHAT do you say?

When someone dies, it can be awkward or uncomfortable to talk to the grieving family or friend, especially if you have never been around death before. What do you say or do?



- Don't be afraid to talk about their loved one by name. Saying their name is not going to upset the family — it shows you care. Sometimes just hearing their loved one's name can be comforting.
- If you have a special memory of time spent with the deceased, share it briefly.
- Don't be afraid of tears (theirs or yours). Someone has died; tears are a natural form of grieving and should not be squelched.
- If you don't know what to say, a squeeze of a hand or a hug speaks volumes.

As time goes on following a death, do not isolate the grieving family member. Spend time with them: give a phone call to see how they are doing, meet them for coffee, let them talk about their loved one. Often, they are lonely and appreciate your company. If they refuse your gesture, don't write them off. Try again in a few days or weeks. They may have just needed to be alone that particular day.

Grief is not a disease. The strength they draw from your company will help them navigate these difficult days. ■

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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HEALTH

By Ellie McDonald

WITH CHANGE comes growth

Summer is winding down, and a new season of life is beginning for everyone in some capacity. Fall time is full of new things — whether that be a new school, new grade, new job, new schedule, new assignments, or simply just a new routine to adjust to. In the midst of the busy, it is important to check in on your mental health as the new season begins. Checking in often allows for feelings of burnout and being overwhelmed to be addressed early.



Positive mental health routines can be incorporated into your life in small and easy ways, such as going on a walk and enjoying the beautiful leaves changing colors, spending quality and uninterrupted time with those you love the most, trying out a new hobby or interest you feel you would enjoy, talking to a friend or family member you trust when feeling in a slump, and lastly, seeking help if you feel called to do so. While these tasks may seem small, if practiced daily, they can lead to substantial growth for your mental well-being. The activities listed may not be for everyone, but self care takes many forms. I encourage you to explore different options until you find what works best for you.

Change can be overwhelming and oftentimes scary, but, with change, comes growth. It is important to remember to fill your own cup in the midst of it all and help those around you to do the same. ■

Information provided by Ellie McDonald, SS Therapy and Consulting, Ltd, 4725 Merle Hay Road, Suite 205, Des Moines, 515-528-8135, www.sstherapyandconsulting.com, mcdonald@sstherapyandconsulting.com.



A SERIOUS CANDIDATE FOR SERIOUS TIMES

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

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

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



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MAKE it a bill... not an expense

When I was a kid, I had a conversation with my grandfather about money and savings. Now, you have to remember the times; these were the days when you had a savings deposit book at your local bank and earned a healthy 5-6% interest. I can remember it like yesterday as he was lecturing on the value of saving for the future, putting money away, and the importance of always paying cash. As a child, this intrigued me. Now, as an adult raising a family, I recognize a lot has changed. First of all, you won't find me bragging about the meager interest earned on our savings accounts, and you won't find me believing 100% that you should pay cash for everything. But, my grandfather did have one timeless feature in mind: the value of saving with the long-term advantages of Time Value Money.



If I were to ask an 18-year-old what "bill" they will always pay on time, the No. 1 answer would be cell phone. When I ask people of all ages how do they define their savings strategy, I get answers of "When there is extra money" or "When they clear up some other things." So, here is the root of the question, whether it is saving for the future of retirement or saving for the upcoming vacation, why is saving money any more complicated than the obligation of making our mortgage payment? Rationally, it is likely that we view saving money for the future as less relevant because it won't affect us right now. Here's what I share with our clients:

- Identify the monetary value of the goal.
- Evaluate the timeframe of saving.
- Rationalize the importance of the goal.
- Create a reasonable strategy to prepare financially for this event.

Here is the concept. Every month, our household budget demands we pay certain bills (mortgage, insurance, utilities, etc.). And, in these days of auto pay and bill pay, it becomes more natural to realize at the start of month what is going out without question. How about create another bill? If your goal is to save money, but the concept seems daunting, then make it a bill. Remember, these obligations you pay even if you can't imagine affording it. Here is a strategy:

- Create an affordable amount that you know you can maintain even in tough times. Make it a "bill" (\$100/\$200/\$300 per month).
- Sporadically add to it when there are times of unpredicted income rises (tax returns/birthday gifts/bonuses).
- Annually review your budget to see if you can increase "the bill" portion of your regular savings.
- Keep the goal in your front view. Place pictures of your goals to remind you of your efforts and sacrifice. Share your goals with someone you trust.
- Team with a financial advisor aware of and guiding you to your long-term goals. ■

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

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BIG CREEK

Elementary opens



The staff at the new elementary welcomes all to the new school year.

A brand new school, Big Creek Elementary, located in Polk City, opened its doors on Aug. 23. The school serves approximately 370 third-, fourth- and fifth-grade students and includes a staff of 50 employees.

The elementary has six sections of third grade, four sections of fourth grade and five sections of fifth grade. The kitchen and cafeteria are open, serving breakfast and lunch daily.

The classrooms are already humming with activity since the start of the school year, but the rest of the two-story building isn't quite complete. Rooms still under construction include the gym, band room, music room, library, art room, computer lab, the offices, teacher's lounge, counselor's office and several conference rooms. An Oct. 11 completion date is expected.

Big Creek Principal Amanda Parker says the school was built to accommodate the needs of a growing North Polk School District.

"Students come to Big Creek from West Elementary, therefore allowing West to have more room and space to grow," she says.

Big Creek offers differences from other NP schools, including collaborative flex spaces in each of the wings, along with a STEAM lab for kids to design, build and create. The band room includes lockers for instrument storage. The new playground includes outdoor ping pong tables, a student favorite.

Another great feature is the gym, which is large enough to use for a variety of events, including music concerts. The library is two stories and includes flexible seating, unique shelving and is filled with a variety of books for all readers.

"The architects, OPN, who designed the building, put so many great touches into the plans," Parker says. "There are lots of windows to create natural lighting throughout the building."

Parker says she is honored to serve as the school's new principal.

"I am thrilled to be part of Big Creek Elementary. I am looking forward to continuing to build relationships with our students, families and staff. It's great being part of something new and establishing the culture, traditions and sense of community in the building. I look forward to continuing that as well as supporting our students to reach their goals and celebrate our successes together."

Parker thanks the community and the staff for supporting the school during the transition.

"Big Creek Elementary is a special place filled with passionate educators and students that work hard, show kindness and give it their all each day." ■

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RECIPE

A PERFECT pasta for school nights

(Family Features) Weeknight meals are all about putting tasty dishes on the table in a short amount of time so you can share precious moments together despite busy schedules.

In a matter of minutes, you can prepare this lentil bolognese with veggie-based penne for a quick yet flavorful recipe that can be enjoyed by little ones and adults alike. Featuring Veggiecraft Farms Cauliflower Penne as its key ingredient, this family meal makes it easy to incorporate vegetables without sacrificing taste. Available in popular shapes like penne, spaghetti and elbow, and made with lentils, peas and cauliflower, zucchini or sweet potato, the veggie-based pastas are gluten-free, non-GMO, vegan, kosher and good sources of protein and fiber.

Visit veggiecraftfarms.com for more information and family-friendly recipes. ■

Lentil Bolognese with veggie-based penne

- 1 cup dry French green lentils or brown lentils
- 1 jar (24 ounces) marinara sauce
- 1/2 cup vegetable broth
- 1 box Veggiecraft Farms Cauliflower Penne

TOPPINGS:

- fresh basil
- Parmesan cheese
- red pepper flakes

DIRECTIONS

- Cook lentils according to package directions. Drain then return to pot and add marinara and vegetable broth. Stir well and simmer over low heat about 10 minutes.
- Cook penne according to package directions.
- Top cooked pasta with lentil Bolognese, fresh basil, Parmesan cheese and red pepper flakes.



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LOOK for signs of fraud attempts

The staff at your community bank strives to keep your money safe in a quickly evolving world while bringing you the convenience and service you expect from your community bank; however, even we cannot protect you from all fraud and scams bombarding you daily. Financial services institutions are experiencing an industry-wide uptick of fraud attempts on our customers, which can range from government impersonators demanding you wire money to them in lieu of being arrested to romance scammers asking you to send them photos of Walmart gift cards. If you find yourself in a situation you feel may be a scam, look for these red flags common in fraud schemes.



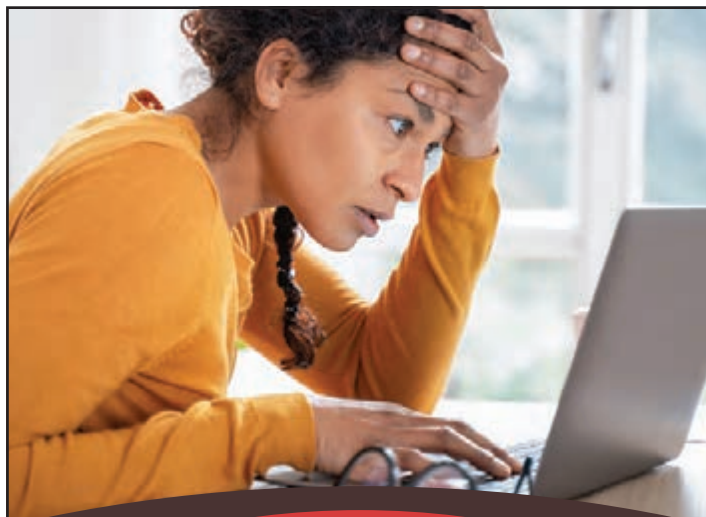
The first step for almost all scams is to establish rapport with you. This is often done by purporting to be an employee of a real organization like the IRS or Amazon or even your local bank. It is not uncommon for fraudsters to spoof phone numbers, email addresses, or provide other “evidence” to prove they are official. When faced with these calls, your best course of action is to call the organization back at a phone number you know is safe.

After the fraudster has hooked you in conversation, they create either a prize or a problem that needs solved. Common examples of this include telling you that you have won the Publishers Clearing House sweepstakes or that you are in trouble with the government, but once the stage is set, the fraudsters move on to step three.

At this point, the fraudsters need you to act fast and will begin pressuring you to send money. They may tell you that a warrant will be sent for your arrest or you will lose your chance to receive your prize money if you do not immediately send them money. Oftentimes, they will be very specific on how that money needs to be transferred, which may include wire transfers or sending pictures of gift cards. After funds are transferred these ways, the chances of recovery after the fact are very slim.

Many of us think we would never fall for any of these schemes, but, in the moment, many people forget to look at the red flags either out of fear or excitement. It is important to step back and examine the situation before making major decisions that have real financial consequences. Your community bank has an experienced team of bankers who can help you identify and respond to fraud. Contact them any time you need assistance. ■

Information provided by Evan Sinclair, compliance and audit manager, Raccoon Valley Bank, Adel, Dallas Center, Grimes, Minburn and Perry, 515-465-3521.



A little information can be a dangerous thing.

Fraudulent activity is on the rise. Fraudulent text messages, emails, and phone calls continue to reach our customers.

Stay safe. Never give out personal information. If you receive what you believe to be a fraudulent email or call, report the incident to us, as well as the US Department of Justice at justice.gov/criminal-fraud



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MADE by Mya

Young entrepreneur makes dreams come true.

From an early age, Mya Bond knew she wanted to one day create her own business.

And, when she was 13 years old, she did just that. Mya, who lives in Polk City with her family, launched Made By Mya a little over a year ago. Through the business, she sells her crocheted creations — items like keychains and little stuffed animals.

Mya learned how to crochet from her grandma when she was 6. In the years since then, Mya has honed her craft, which she says is her creative outlet. She wanted to start a business because she felt it would be a great way to meet new people.

“It’s cool to be able to share one of my unique talents with people around the country,” she says.

Mya sells online through her Instagram page @made.by.mya.crochet, where people can message her what they’d like to buy. So far, she’s shipped orders to 12 different states. Her goal is to get that number to at least 20.

“I think that’d be a really cool accomplishment,” she says.

The part of the experience Mya enjoys most is meeting her customers in person. One girl messaged her on Instagram asking her when she was going to have a pop-up shop. When Mya eventually held such an event, that girl came to visit her and introduced herself.

“It’s just really neat for me because it’s cool to be able to meet people in person who have supported my business online,” she says. “It’s neat to meet the people who’ve helped me get so much further than I thought I could have.”

In the past, Mya has sold her items at the Polk City Farmers Market, as well as Huxley Prairie Fest. Her creations are also available at Local Supply Company in Huxley.

Some of Mya’s most popular items are her mini bumble bees and keychains. In the time since she launched Made By Mya, she’s had more than 170 sales.

Mya says it is great to see people supporting her Instagram account, buying her items and sending her pictures of the products they purchased.

And even though she’s a busy teenager with other activities and responsibilities on her plate, she has no plans of slowing down. ■



Mya Bond has sold more than 170 items since launching Made by Mya. She sells her crocheted items online, in stores, and in person.



A man with a dark beard and face paint, wearing a black top hat, is the central figure. He is looking directly at the camera with a serious expression, his hand resting on the brim of his hat. The background is a vibrant fairground at night, featuring a roller coaster with orange tracks on the left, a brightly lit Ferris wheel on the right, and a carousel in the lower right. The scene is illuminated by the colorful lights of the rides and a bright sun or moon in the upper left corner.

NEW PHANTOM Fall fest

HALLOWEEN LIKE YOU'VE NEVER SEEN

Adventureland's all-new Phantom Fall Fest features two different Halloween experiences in one thrilling, chilling event. Each weekend this October, enjoy daytime family fun until 6 P.M. Then the fear kicks in gear with haunted houses, scare zones and creepy characters prowling the park. Get FREE admission with select Season Passes.

EACH FRIDAY, SATURDAY & SUNDAY IN OCTOBER

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EVENTS IN THE AREA

Be sure to check for cancellations.



Fall Fest and Biketober Fest Saturday, Oct. 1

The Polk City Friends of the Parks will host Biketober Fest from noon to 3 p.m., which will be followed by the City Fall Fest, from 3-7 p.m.

Support your local trails at Biketober Fest, which has routes for all ages and experiences. Registration is online at <https://polkcity-biketoberfest.eventbrite.com>. Check in any time between noon and 3 p.m. at Fender's Brewing. Cost per bikers age 21 and older is \$20 in advance and \$25 the day of the event. The event is free for anyone younger. Drink specials will be offered at participating businesses: Fenders, Fleetwood at the Lodge, Firetrucker and Nite Hawk.

Starting at 3 p.m., join the fun at Fall Fest, which will feature a fall farmers market; pumpkin decorating hosted by Polk City Women; the KIWANIS food stand; corn dig sponsored by Friends of Polk City Library; trick or treat bag decorating sponsored by Meraki Mamas Boutik; inflatables; knockerball 118; face painting and glitter tattoos hosted by Susie Sheldahl, Realtor, Realty ONE Group Impact; Lincoln Street; food trucks; Princesses and Superheroes from 4-6 p.m.; and a movie in the park featuring "Scoob" at 8 p.m.

Sheldahl UMW Fall Festival

Saturday, Oct. 15, 9 a.m. to noon
Sheldahl United Methodist Church
at Sixth and Hubbell in Sheldahl

Enjoy a bake sale, bazaar, homemade chicken and noodles (frozen quarts and pints), nuts, greeting cards, rag rugs and more.



Beaverdale Fall Fest

Friday and Saturday, Sept. 16-17
Downtown Beaverdale, Beaver
Avenue and Urbandale Avenue
between Beaver Crest Drive and
Adams Avenue

With more than three decades of tradition and a neighborhood that has been around for more than 100 years, the Beaverdale Fall Festival is an annual must for many residents. Enjoy food vendors, carnival, market, tree dedication, inflatables, several live bands, car night, belly dancing, karaoke, talent show and more. Due to construction, a parade will not be held this year. As part of the celebration, Beaverdale Books will have sidewalk specials and free ARCs (Advance Reader Copies) both days. Plus, a Trivia Contest will be held at 7 p.m. on Friday and a Sidewalk Chalk Contest from 1-3 p.m. on Saturday. See the details online at www.fallfestival.org.

Election-related dates

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

Know these important dates for the upcoming General Election.

• **Wednesday, Oct. 19:** First Day of Absentee Voting

• **Monday, Oct. 24:** Pre-registration deadline; deadline to request absentee ballot to be mailed

• **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 open 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.

What positions will be on the ballot in Polk County? U.S. Senator, U.S. House, Governor, Attorney General, Secretary of State, State Treasurer, State Auditor, Secretary of Agriculture, County Treasurer, County Attorney, County Recorder, Iowa House District 43 (Polk County), Iowa House District 44 (Polk County).

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EVENTS IN THE AREA

Be sure to check for cancellations.

Meet the Author events

Various dates

At Beaverdale Books, 2629 Beaver Ave. No. S1, Des Moines, unless otherwise indicated

Beaverdale Books is hosting several Meet the Author events coming up, including:

- Sunday, Sept. 18, 1 p.m., meet Graham Spanier, author of "In the Lions' Den."
- Tuesday, Sept. 27, 6:30 p.m. meet John T. Price, author of "All is Leaf"; Jody Keisner, author of "Curing Season"; and Kristine Langley Mahler, author of "Under My Bed."
- Tuesday, Sept. 27, 7 p.m. at Central Presbyterian Church, 3829 Grand Ave. Meet Beth Hoffman, author of "Bet the Farm: The Dollars and Sense of Growing Food in America." She will be in conversation with former, longtime Des Moines Register columnist Chuck Offenburger. This book is a first-hand account of the perils of farming today and a personal exploration of more just and sustainable ways of producing food.
- Thursday, Sept. 29, 6:30 p.m., meet Catherine Haustien, author of "Wrinkles in Spacetime."



Windsor Heights Book Fair

Sunday, Oct. 2, 12-6 p.m.

Masonic Lodge, 1141 69th St., Windsor Heights

Celebrate local authors, artists and businesses at the first Windsor Heights Book Fair — a unique yet traditional event that will feature more than a dozen local authors, including a Novelist Table hosted by Beaverdale Books and featuring, at noon, Kay Fenton Smith and Carol McGarvey, "Baking Blue Ribbons"; at 1 p.m., Dave Price, "Caucus Chaos"; at 2 p.m., Mary Lee Ashford, "Sugar and Spice Mystery" Series; at 3 p.m. Nick Holmberg, "Emergent"; at 4 p.m., Rachel Mans McKenny, "The Butterfly Effect"; and, at 5 p.m., R.E. Bellesmith, "Light Keeper Chronicle: The Unspoken Prophecy."

The Windsor Heights Book Fair will also feature a Children's Table, with the following children's authors: at noon, Jill Friestad-Tate; at 1 p.m., Patty DeDurr; at 2 p.m., Joseph Cassis; at 3 p.m., Liz Bedia; at 4 p.m., Brooke VanSickle; and, at 5 p.m., Cindy Johnson.

Renaissance Faire

Sept. 17-18

Sleepy Hollow, 4051 Dean Ave., Des Moines

Travel back a few centuries at Sleepy Hollow's Renaissance Faire, held annually the first three weekends of September. Explore 18 acres that include a quaint English village, picturesque landscapes, two castles, 30 merchant shops, eight stages of entertainment, a joust arena, blacksmith's forge and pirates' cove. Costumes are optional but encouraged. Grounds are open 10 a.m. to 6 p.m., rain or shine. Admission covers the entire weekend. Purchase tickets and find information, including each weekend's theme, at sleepyhollowrenfaire.com. ■

BUSINESS PEOPLE MAKING A DIFFERENCE

Good people are doing great things every day in your community. They truly are people who are making a difference, and we will recognize 22 business leaders in central Iowa for their efforts and accomplishments in an upcoming issue of CITYVIEW's Business Journal.

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REAL ESTATE

By Mindy Selix and Yvonne Silvers

5 BENEFITS of working with a community bank for your mortgage

From record-low interest rates in 2020 and 2021 to rapidly rising interest rates in 2022, or the strongest seller's market in history to homebuilding material shortages, the last couple years have brought challenges and opportunities to those looking to buy a home.

These unique scenarios have made it more important to work with a community bank that has the expertise to meet unique lending needs. Here are five benefits you could experience when working on your next home mortgage.

1. Product offering is based on your needs.

In-house loan products have been developed through our experiences working with customers, so they're based on your needs. And, if you're unsure of what kind of mortgage product is right for you, expert loan originators will make a recommendation. They will consider the rate environment, your personal financial factors, such as monthly payment budget, and how long you plan to own the home to help you make the right choice.

2. Local decision-making. One of the benefits of working with a community bank is that local decision-making allows for quick turn times. In addition to being more efficient, local decision-making also means your loan originator has more opportunity to discuss your case with the underwriter. This often makes the biggest difference for those facing difficult financing situations that national financial institutions may turn away.

3. Closing takes place with your local lender. This gives the loan originator the opportunity to wish you well in your new home in person. Checks are also distributed at closing, which normally allows immediate possession of your home.

4. Easy ability to refinance when the time's right. Interest rates are currently on the rise, which means homebuyers may want to refinance if rates come back down. When interest rates begin dropping, there's often a high demand for refinancing. Community banks tend to prioritize existing customers until they have the capacity to service non-customers, too. Therefore, obtaining your mortgage with a community bank will help make refinancing much easier in the future.

5. Help with a full array of other financial needs. If you'll soon be undertaking a significant home improvement or other major expense like education or medical bills, a home equity line of credit may be just what you need. This loan is based upon the equity you have in your property. You will get approved for a certain amount, and the money will sit in an account waiting for you to spend it. You are only charged interest for the money you take out of the account. Much like refinancing, you benefit from having your mortgage with the same bank that is equipped to help you with other financial needs, like a home equity loan, in the future. ■



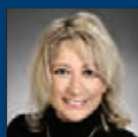
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Yvonne Silvers
NMLS ID#: 571224
(515) 222-2005
YSilvers@BankersTrust.com
BankersTrust.com/yvonne-silvers

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PREPARING for the loss of a spouse

Preparing for the loss of a spouse is not the fun part of retirement planning. It's much more exciting to discuss developing an income plan that allows you to take that trip to Europe, spend winters in Arizona or start a new hobby. I get it, but as retirement planners, we feel that it's our responsibility to help you plan for all the aspects of retirement.



You've probably seen first-hand the burden a spouse is left with when spousal succession plans are not in place or how families can be torn apart when someone's wishes are not clear. Having a plan will take one more thing off the remaining spouse's plate as they grieve the loss of their loved one.

We have found that many people don't know how to get started, so we developed a Spousal Succession Plan Checklist. This checklist covers some of the decisions you can make now to help you get organized and some of the things you will have to do when your spouse passes.

Each retirement plan we help families and individuals create follows six guiding components: lifestyle, income, tax, investment, health care and legacy. The checklist includes action steps within each of these components.

For example, the lifestyle portion of the checklist helps you compile important information that the remaining spouse will need, such as how to contact your CPA, attorney and insurance agent. You also want to help avoid a technology nightmare by ensuring you both know important accounts' passwords.

The investment portion of the checklist includes things you will have to do when your spouse passes, such as change titles on accounts like checking or savings, credit cards and your mortgage. You may also have to call your spouse's insurance company and file a claim.

We are often one of the first phone calls that the families we work with make when a loved one passes. They are tough conversations but necessary ones as we work to help them execute their spousal succession plan. It's a privilege to help ease their burden and know that the wishes of their loved one are being fulfilled because they made some of these decisions together when we first started putting together their comprehensive retirement plan.

You can download the Spousal Succession Plan Checklist by going to SuccessionChecklist.com. By having open and honest conversations with your spouse regarding each of the outlined points, you'll be well on your way to having a purposeful plan that your spouse can turn to in one of life's most stressful and emotional moments.

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

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FARMERS Market

The Polk City Farmers
Market was held on
Sept. 1.



Teresa Nefzger and Martha Schedahl



Lisa Owen and Mackenzie Dowell



Julie Douglas



Kayla and Gavin Meyers



Anne Hyler and Judy Kramer



Gail Warren



Ashley Sievers



Kelly Hoffmeier



Tracy Jepson



Adam Girard



Rose, Ron and Rene Locker

OUT & ABOUT



The Polk City Chamber of Commerce held a ribbon cutting for Lakes Early Learning Center on Aug. 10.



Polk City Friends of the Parks committee hosted a Party in the Park event on Aug. 20 in Leonard Park.



Mary Lewellin, Sarah Clark and Dixie Bequeaith at the Polk City Library Woot-Hoo Boo-Hoo event on the first day of school, Aug. 23.



Members of the Community Visioning Murals Committee received a check from MidAmerican Energy on Aug. 29, which helped make this possible. Kim Walters, Monica Converse, Mayor Steve Karsjan, Brian Knights and Robert Sarchet. Not pictured: Community Visioning Committee Member Matt White and mural artist Chloe Laizure Safley.



Mary, Morgan and John Clair at the Polk City Farmers Market on Sept. 1.



Cindy Hemingway at the Polk City Farmers Market on Sept. 1.



Dorothy Skinner at the Polk City Farmers Market on Sept. 1.



Sally Kilkenny at the Polk City Farmers Market on Sept. 1.



Mike Blair at the Polk City Farmers Market on Sept. 1.



Norine and Duane Black at the Polk City Farmers Market on Sept. 1.

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