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# Siouxland Life

A GUIDE FOR LIVING  
IN SIOUXLAND

## LEARNING ABOUT MONEY

STUDENTS GET A CRASH  
COURSE IN EARNING  
AND SPENDING

& **THE MONEY EDITION:**  
GETTING HELP WHEN YOU NEED IT MOST

FALL 2020

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# Siouxland Life

How good are you at handling money? In these difficult times, that becomes a key question for everyone. Luckily, we have experts who can help, offering ideas (and a little fun) about how to handle dollars that will make sense. This quarter, we look at pre-teens learning how to budget, teenagers dealing with business launches and adults trying to make their money stretch. We also take a spin with a slot machine and let you know what odds are in your favor. Ready to spend some time with us? We've got much to share.



**ON THE COVER**

Students Aariah Walker, left, Jaylynn Sohn, right, and Khloe Monroe, back, act out a skit as instructor Bailey Tjossem leads a class of third-graders in a lesson on volunteerism.  
Photograph by *Tim Hynds*

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**PHOTOGRAPHY** Tim Hynds, Jesse Brothers **DESIGN** April Burford



**4 A PLACE TO GROW**

Ever want an orchard and plenty of room to spread? We've got a house with that and much, much more.

**22 OUTWITTING BURGLARS**

Law enforcement experts tell you how to keep your home safe



**38 CAN YOU WIN A FORTUNE?**

Our reporter tried his hand – for the first time – at a slot machine and got plenty of advice.





This 5,500-square-foot Pachsama Court home on the outskirts of Sioux City has six bedrooms and six bathrooms.

# A HOME WITH SPACE (AND AN ORCHARD)

*Cars, kids and movie lovers can  
find plenty of space to sprawl*

Text by Dolly A. Butz | Photographs by Jesse Brothers

A stately home tucked away at the end of a cul de sac on the outskirts of Sioux City could be the ideal domicile for a car collector or hobbyist with its five-stall garage.

A canning enthusiast or baker would likely pine after the large fruit orchard on the more than two-acre property at 1091 Pachsama Court. The orchard has apple, pear, peach, cherry and plum trees, as well as raspberry bushes.

And, with its six bedrooms, the nearly 5,500-square-foot two-story has plenty of room to more than accommodate a large family. For years, the home, which was custom built by Jerry Poss Construc-

tion in 2006, did just that for the current owner, who now has the home listed for sale with United Real Estate Solutions.

"I love being out in the country, the peacefulness, the beauty of seeing the farmland and the amount of space we have out here. You aren't right on top of your neighbor," the owner said.

Enter through the front door, to find a dining room off one side of the foyer and a carpeted room with French doors, which is being used as an office. The rosewood flooring, which runs from the dining room into the hallway and through the living room, adds warmth to the bright and airy home.







**Above:** An outdoor patio with a covered seating area leads into the basement living room.

**Left:** The dining room at the front of the home, beside the kitchen, can be seen from the front entryway where an oak staircase leads upstairs.



Granite countertops, stainless steel appliances and oak cabinets line the walls in the kitchen overlooking the living room in this roughly 5,500-square-foot home just north of Sioux City.



The living room has an 18-foot ceiling and large north-facing windows that light pours through. You can sit on the sofa and take in views of the rolling countryside, while enjoying the electric fireplace.

The living room is open to the kitchen, which features custom quartersawn oak cabinetry, dark granite countertops, stainless-steel Frigidaire appliances and a large walk-in pantry.

"It's not the typical oak you see in most houses. It's a much darker finish," Eric Hoak, the homeowner's real estate agent said of the cabinetry. "It's almost a shaker style."

The homeowner said she really enjoys the functional layout of the kitchen.

"It's nice that you can watch TV while you're doing the dishes. You can look outside. You can have a conversation with anybody if they're in the living room or they're standing at the snack bar," she said.



Stainless steel appliances and oak cabinets line the walls in the kitchen overlooking the living room.





The spacious master bedroom is situated on the main floor.



**Above:** Dual vanity sinks are positioned at one side of the spacious master bathroom in this Pachsama Court home on the outskirts of Sioux City. **Left:** A large tile shower sits beside a Whirlpool tub with a walk-in closet on the right, opposite the master bedroom in this Pachsama Court home.



An upstairs balcony overlooks the living room with 18-foot ceilings filled with natural light from large north-facing windows in this 5,500-square-foot home on Pachsama Court.



Color gives this bedroom a splash of fun.



The second floor holds four bedrooms, three of which have attached bathrooms.

Also conveniently located on the first floor is the master suite. Off the spacious bedroom with tray ceiling is a bathroom with a jetted tub, dual vanities, heated ceramic floors and a walk-in shower. On the other side of the bathroom is a huge walk-in closet.

Ascend the oak staircase to find four bedrooms, three of which have an attached bathroom, and a linen closet. Back on the main floor, another set of stairs leads to an expansive finished basement.



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4  
 6  
 7

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**\$2,750,000**

**960 Quail Hollow Circle, Dakota Dunes, SD**



5  
 4.5  
 4

Elegant home on a well treed lot on #10 tee box. Formal Living Room and Dining Room off two story foyer. Main floor Great Room accesses the Library and the second story loft. Additional office area above the detached garage.

**\$675,000**

**4501 Stoneridge Point, Sioux City, IA**



3  
 3  
 3

Custom built brick and stone home on 3.3 acres with incredible views. Very open Living Room, Dining Room and Kitchen with breakfast area with sliders to concrete decks. Walkout lower level with unique wet bar and large wine cellar.

**\$825,000**

**5650 South Roswell Street, Sioux City, IA**



5  
 4  
 3

Walkout ranch home on a paved road in a new housing development which will have walking trails. Open Living Room, Kitchen and Flex Room. Lower level has second Family Room with wet bar.

**\$650,000**

**823 Crooked Tree Lane, Dakota Dunes, SD**



4  
 3.5  
 3

This townhome has zero entry to the front door and off the garage. Open floor plan with Formal Dining Room, views of #10 hole from Living Room and a gourmet Kitchen. Lower level has more entertaining areas and a wet bar.

**\$600,000**

**865 Crooked Tree Lane, Dakota Dunes, SD**



3  
 4  
 3

Here is a classy townhome with lots of space for entertaining or relaxing with its open living and dining rooms on the main, a bright kitchen, a huge family room in the lower level and three large bedrooms.

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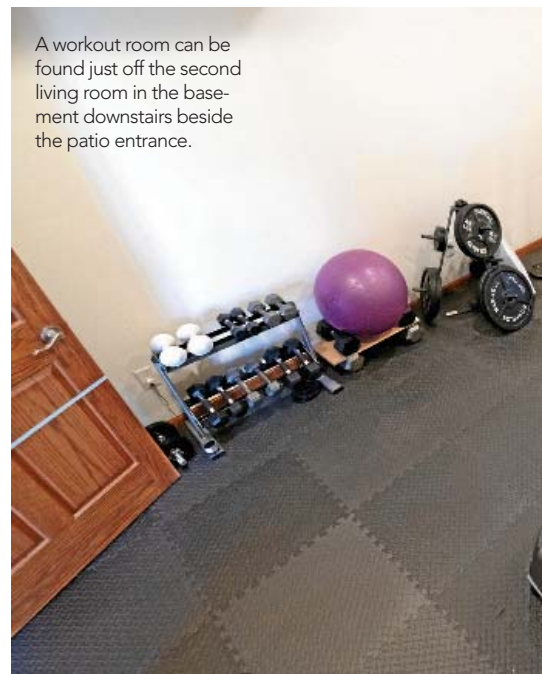
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A game room with a pool table and an air hockey table, a second living room, workout room, home theater, and a sixth bedroom can be found downstairs in this 5,500-square-foot home on Pachama Court.



A workout room can be found just off the second living room in the basement downstairs beside the patio entrance.





The second living room downstairs has its own kitchen area with a bar and sliding glass doors leading to an outdoor patio.



**Above:** The back patio has an outdoor fireplace where a TV can be mounted beside the covered seating area. **Right:** The laundry room beside one of two garages has been expanded to accommodate a sewing area, a second refrigerator and a coat closet.



The basement has a game room with air hockey and pool tables, a workout area, another bedroom and bathroom, and a family room with a bar area.

"If you're not a Hawkeye fan, you're not going to like this. If you're a Nebraska fan, you're not going to like this," the homeowner said with a chuckle of the Iowa Hawkeye-themed décor in the family room.

The basement also contains the homeowner's favorite room, the theater room, which is equipped with popcorn popper and a pseudo candy bar. Put your feet up and get comfy in the two rows of roomy leather chairs as you watch your favorite film projected on a

giant screen.

"I love that place," she said. "I even go down there and watch regular TV sometimes."

Another great entertaining space is the covered patio at the back of the home. It has a wood burning fireplace, grilling area and a spot to hook up a TV.

"We'd sit out here and watch football games and light a fire," the homeowner said.



An addition to a downstairs living room, the home also has a theater complete with a projector, leather recliners, and a popcorn maker.



MONEY *getting help*

Lori Scott, a certified credit and housing counselor at the Center For Siouxland, is shown with boxes of shredded paper money.



# PANDEMIC PLANNING

*Center for Siouxland can help Siouxlanders through pandemic*



Amid the COVID-19 global pandemic, Lori Scott, a certified credit counselor at Center For Siouxland, has met with people who are struggling to pay their mortgage or rent and other bills.

Like financial counseling agencies across the country, Center For Siouxland expected to see a huge influx of people seeking their services when the first pandemic hit the United States in the spring, Scott said. But, even as many Siouxlanders were laid off or furloughed, that increase didn't immediately materialize. Only now, are more people trickling in.

"We had expected it to just be gangbusters here when the pandemic first hit. Our numbers really dropped off for a while," Scott said. "I kept thinking, 'What is going on?' We found out that is the same thing all over the place. We figured it must have been because of the extra help that was out there at the time."

Federal Pandemic Unemployment Compensation benefits ended July 25 in Iowa, meaning the extra \$600 weekly benefit stopped. Scott said not everyone planned for that ending. Now, Scott is seeing a growing number of people trickling in for financial counseling.

"I think it was because of the extra

#### NEED HELP?

Center for Siouxland counselors can help you manage your debt. Call 712-252-1861 Ext. 47 or visit [centerforsiouxland.org](http://centerforsiouxland.org).

money people were getting from unemployment," she said. "Now, we're starting to see our numbers pick up."

If you spent your pandemic stimulus money on wants, rather than needs, Scott highly recommends using any future stimulus payments which could be issued by the federal government to get caught up on monthly bills. She also advises putting a chunk of it aside in savings.

"We just don't know what the future's going to bring. Try to put some of that away," she said. "A lot of people that we work with, they don't have any savings at all or very little emergency savings. When something happens, if they don't get paid for a week or two, then it really causes a huge crisis."

Center For Siouxland offers a free, confidential consumer credit counseling

program to help individuals navigate a financial crisis. Scott said the first step is making that call for help, which isn't always easy. For many, there's a lot of embarrassment that accompanies financial issues.

Scott takes a look at a client's current expenses, as well as their normal expenses, and then works to put together a crisis budget that helps address the lower income level.

"What happens a lot of times is we see people go through a hardship and they will go through all of their savings and start charging up money on their credit cards in order to continue their standard of living they were living before," Scott said. "Once their savings is gone and they've charged up their credit cards and they have no more resources, that's when they start figure out, 'Oh my gosh, I've gotta make some changes!'"

Scott looks at what expenses a client can cut. She said cable or satellite TV is often on the chopping block.

What to do: "Calling the company and asking, 'Can I put this on hold for a time?' especially if you're in a contract," she said.

Maybe there's a way to make ad-

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ditional income. Selling some items that you have at home that you're not using, Scott said should be considered. She said assistance programs should also be explored. For example, the Iowa Finance Authority has the COVID-19 Iowa Eviction and Foreclosure Prevention Program, which provides short-term relief to income-eligible renters and homeowners who are at risk of eviction or foreclosure.

"They will help pay rent or mortgage assistance as long as you fall within their parameters. It is an amazing program; and a lot of people aren't aware of it," said Scott, who also refers people to the City of Sioux City's housing assistance program, as well as the Community Action Agency of Siouxland, which offers financial assistance for utilities. "That's really what our goal is, to try to get people in contact with the agencies that can help them and also have a plan with their budget."

**"They will help pay rent or mortgage assistance as long as you fall within their parameters. It is an amazing program; and a lot of people aren't aware of it."**

**LORI SCOTT**, *certified credit counselor at Center For Siouxland*



Lori Scott, a certified credit and housing counselor at the Center For Siouxland, is working to help those struggling to get through the coronavirus pandemic.

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# THRIFTING EXPANDS

*Gospel Mission expansions make it the biggest  
thrift-store chain in Sioux City metro*

Text by Mason Dockter | Photographs by Tim Hynds

As recently as 2018, there were three Goodwill stores in Sioux City and South Sioux City, one Salvation Army and one Gospel Mission.

Today there are three Gospel Mission locations and two Goodwills, plus a variety of independent secondhand stores scattered around the city.

The story of Gospel Mission's thrift store expansion is a story of the nonprofit's desire to boost revenues to expand its mission of "Feed the Hungry, Clothe the Poor, Shelter the Homeless and Lead them to Christ." Also, on a more practical level, they had a lot of merchandise on hand.

"We've been actually blessed with a lot of donations, and we decided that maybe we needed to branch out a little bit," said Paul Mahaffie, the soft-spoken pastor and executive director of the Gos-

pel Mission.

The Gospel Mission has been at its location at 215 W. Sixth St. for about 11 years, having moved there from a previous location on Eighth Street. The mission, founded in 1938, first launched a thrift store in 1995.

In 2019, the thrift store expanded into a location in the strip mall near the Fareway across from the Southern Hills Mall. But that location was too small and sales too few, so they moved into a nearby building at 4291 Sergeant Rd. that was formerly a Blockbuster Video.

This summer, the Salvation Army closed its South Sioux City location, the sole Salvation Army retail store in the metro. Mahaffie had a working relationship with Captain Chris Clarke, and the two decided that the Gospel Mission could take over the Salvation Army's

lease of the strip mall space, rebranding the store as the third Gospel Mission location.

"We've always helped each other out, because we're after basically the same thing," Mahaffie said of the Salvation Army. "And Chris just mentioned one day to me, he says, 'Hey, we're going to close the thrift store, you got any interest in it?' One thing led to the next, and the next thing we knew, we were owning a thrift store in South Sioux."

With that, the Gospel Mission surpassed Goodwill as the largest thrift-store chain in Sioux City and South Sioux, and the only thrift store to have locations in both towns. Goodwill closed its South Sioux City location on Dakota Avenue in the summer of 2018.

Mahaffie said he saw growth potential in the mission's thrift stores, describing



Paul Mahaffie, Sioux City Gospel Mission executive director and pastor, is shown at the mission's thrift shop on Sergeant Road in Sioux City, Iowa. The location is one of three thrift shops operated by the Gospel Mission.



The Sioux City Gospel Mission's thrift shop at 4291 Sergeant Road. The location is one of three thrift shops operated by the Gospel Mission.



Crates of records are popular items.



Three alarm clocks are among the items for sale.

them as somewhat under-utilized in the past. Helping the needy is expensive — before COVID-19 forced some housing changes, the Gospel Mission housed 144 people; it continues to feed around 300 people a day, plus the 25 to 40 families a day who use the food pantry. Thrift stores generate needed revenues to help keep all these things going.

"The thrift store operation does two things for us. No. 1, it does give us product to give away. Which, we give away over \$100,000 worth of stuff a year," Mahaffie said.

"But also, the resale of the items that are donated from our supporters, we take that money and then it comes right back into the mission to pay for the programs that we have for helping people out," he added.

Thrift stores generally are well-positioned to weather the so-called "retail apocalypse" that has felled major retailers in Sioux City and across the U.S. in recent years. For some, like the Gospel Mission, it's even possible to thrive and to expand in this challenging retail environment.

By its very nature, the thrift business model is quite efficient — the merchandise generally costs the stores nothing. Many of the Gospel Mission's employees are volunteers, while many others are shelter residents who get job experience

in the process of working there. In short, the overhead costs are not especially high.

Being nonprofits, even the largest secondhand chains are unlikely to load themselves with an unsustainable level of debt or to fall victim to a leveraged buyout, as has happened to other retailers.

Budget-conscious and lower-income shoppers have historically sought the rock-bottom prices of secondhand shops. Treasure-hunters and leisure-shoppers enjoy the thrill of the hunt, the total mystery of what could be found. For younger shoppers, there's a certain cachet in buying secondhand (see: Macklemore and Ryan Lewis's 2012 hit song "Thrift Shop," which proclaims the thrill of wearing a stranger's "grandad's clothes.")

In some smaller communities, the collapse of traditional discount and general-merchandise retailers (Pamida, Shopko, ALCO, K-Mart) has left a brick-and-mortar retail gap that thrift stores are well-positioned to fill, at least to some extent.

According to data from the Association of Resale Professionals, roughly 16 to 18 percent of Americans shop at a thrift store in any given year, compared to 19.6 percent who shop in apparel stores and 21.3 percent who shop in major depart-

ment stores. According to data from IBISWorld, an industry and market research firm, thrift store revenue grew by an annualized 2.3 percent in the period between 2014 to 2019.

Up until recently, thrift store revenues made up around 15 percent of the Gospel Mission's overall budget, with the bulk of the remainder coming from donations. Mahaffie said the three stores could boost that figure to 30 percent. "Our vision, right now, is to take these three stores and get them to where they're doing what they should do."

The expanded funds derived from the three thrift stores will be used to develop and expand in-depth alcohol, drug and gambling addiction programs at the mission. Mahaffie is hopeful that these programs, given enough resources, will be highly effective — he's aiming to have a success rate as high as 80 percent.

In the past, addiction issues have caused some individuals to backslide repeatedly.

"Somebody who has a real strong addiction to alcohol and is fighting that, and keeps falling back into that, or drugs, or whatever, they may be in and out of the mission over a period of three years, maybe," Mahaffie said. "So it just depends upon how they respond to the help and what help they need as an individual."



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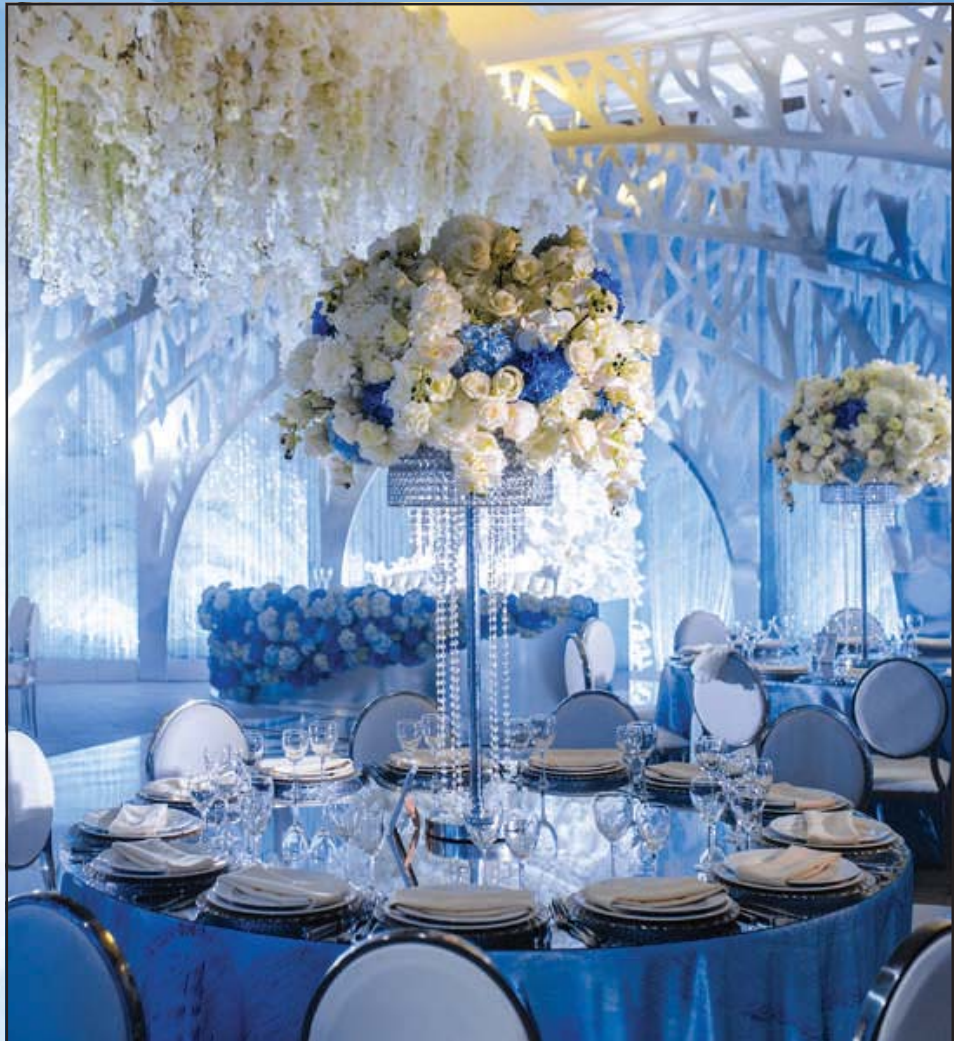
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# DOLLARS AND COMMON SENSE

*Coping skills when COVID gives you the money blues*

Text by Earl Horlyk | Photographs by Tim Hynds

Money is often the root cause for many family conflicts.

Add the uncertainties surrounding COVID-19 into the mix, then you'll see why many people are currently struggling with elevated financial insecurities.

Robin Capers, a licensed clinical social worker with Family Wellness Associates in Sioux City, said she's seen an increase in patients needing help during the pandemic.

"Coronavirus wasn't anything we could've predicted or prepared for," Capers said, inside her 1115 Fifth St. office. "We were isolated from our community and it seemed like it happened overnight."

For people already experiencing depression or struggling with addiction issues, feelings of isolation can seem even more dire and the threat of relapses becoming more possible.

"During times when people are struggling financially, it adds to the challenges already existing at home," Capers said. "Plus it can trickle down to all members of the family."

"What impacts mom and dad can obviously impact the kids," added Lauri Musselman. "It can impact other members of a family."

Musselman, the CEO of Family Wellness Associates, ought to know.

When COVID concerns closed school, she became the daytime caretaker for her grandchildren.

"That was a new experience for both me and the grandkids," Musselman said. "Guess we're in the same situation as many other people."

Now months into the pandemic, people are still anxious over coronavirus.

"The fear is out there because COVID is still out there," Capers said.

But such fears shouldn't overtake your life. If they do, contact a mental health professional immediately.

However, Capers and Musselman have suggestions on coping with coronavirus.



Robin Capers, a clinical social worker who owns Family Wellness Associates, is shown in her office at the Sioux City mental health counseling practice. Capers has noted an uptick in patients seeking services since the COVID-19 pandemic began.

## MAINTAIN CONSISTENT BUDGET

"There are so many things out of our hands, but being able to maintain a consistent budget give us control in an uncertain time," Capers said. "Make a shopping list and stick to it."

## DON'T SKIMP ON TIMES SPENT WITH FRIENDS

"People aren't used to isolating themselves," Musselman said. "If you can't see friends or family in person, connect with them online or by phone."

## TAKE UP A NEW HOBBY

With more down time, Capers said people may have more time to take up yoga, learn a new language, or pick up a skill or two, via the web.

"That may be a good thing about isolation," she said. "We suddenly have

more opportunities to do stuff we ordinarily wouldn't have time for."

"Youtube is free and it has how-to video on every conceivable topic," Capers added.

## TURN OFF YOUR DEVICES

Musselman said with so many of us spending so much time online, it is nice to disconnect electronically on occasion.

"Why can't you go on a hike with your family and get your heart rate moving?" she suggested.

Perhaps, you can use the opportunity for some alone time.

That, Capers said, can also be appreciated.

"We're used to separating our work life with our home life," she said. "To some extent, COVID has blurred those lines. There is nothing wrong with taking time out for yourselves."





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# HOME HACKS

*Effective, inexpensive ways of burglar-proofing your house*

Text by Earl Horlyk

Around 11.5 out of 10,000 Americans will fall victim of a property crime this year, according to the U.S. Department of Justice.

There is approximately one burglary every 13 seconds. About 2.3 to 2.6 million robberies occur every year in the United States.

What's the safest month from burglaries? That would be in February, since snow and cold conditions act as a deterrent for home invaders.

What is a burglar's favorite month of the year? That's July, when many homeowners are on vacation.

Plus, the FBI say 41 percent of robberies are an impulsive decision based upon an opportunity that presents itself.

This is why Sioux City Police Department Sgt. Jeremy McClure has some tips on making your home less appealing to burglars.



### CLIP JOINT

Shrubby, bushes and trees may lend your property with plenty of eye appeal. But when they become unkempt, such greenery can serve as a hiding place for burglars.

"Make sure that bushes and trees don't obscure sightlines from windows," McClure said. "The perfect solution is to keep everything looking neat and trim."



MCCLURE

### LIVED-IN LOOK

This goes hand-in-hand with McClure's next recommendation. Burglars will notice if a house looks unoccupied, even when it is not.

"There are certain signs like newspapers piling up in a yard which may give the impression that nobody's home," he said.

To give your domicile a lived-in look, McClure suggests timers that will allow indoor lights to come on at a certain time.

### LOCK YOUR DOORS

An open door or window is an invitation for as robbery. Don't make a burglar's job easy, McClure said.

More than 95 percent of home invasions require some sort of forceful entry. This means that locked doors or closed windows aren't a definite deterrent for bad guys.

However, they can sure trip 'em up, according to McClure.

"Robberies are impulse crime in which robber want to get in and get out as quickly as possible," he said. "A difficult entry will delay a bad guy from entering your home or prove to be so frustrating that he'll decide it simply isn't worth his effort and he'll move on."

### A 9-TO-5 LIFE

McClure said there is a big misconception that burglaries only occur in the middle of the night. This isn't always the case.

"Burglars work on the assumption that people are at work in the daytime and at home at night," he said. "Bad guys prefer breaking into an empty house than an occupied one."

### SOME 'ALARM'-ING STATISTICS

Home security experts say that only 17 percent of U.S. residences have a working home security system, while 83 percent of burglars say they look to see if a home has an alarm system before making a decision about breaking in.

While not every burglar alarm is fool-

proof, many do deter crime. Plus you don't have to pay an arm and a leg to feel secure.

"Many security cameras have come down in costs," McClure said. "They can be an effective tool against crime. So are things like motion detector lights."

But the best deterrent against burglaries may turn out to be the buddy system.

### IF IT LOOKS SUSPICIOUS, REPORT IT

McClure said people are the best defense against crime.

"If you see something that doesn't look right in your neighborhood, report it," he said. "If you see unusual activity going on during the day or night, let the police know about it."

*"If you see something that doesn't look right in your neighborhood, report it. If you see unusual activity going on during the day or night, let the police know about it."*

SGT. JEREMY MCCLURE

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A proposed Missouri River riverfront redevelopment feature is shown in this undated rendering provided by the Sioux City Parks and Recreation Department.

# \$12.3M CHRIS LARSEN PARK RIVERFRONT DEVELOPMENT EXPECTED TO BOOST SIOUX CITY'S QUALITY OF LIFE

Text by *Mason Dockter* | Photographs by *Sioux City Parks and Recreation Department*

The Missouri River is pretty and majestic, broad and powerful, but at present there aren't many public spaces to relax and bask in its river-y ambiance. That's about to change.

Crews have begun the work of transforming an under-utilized 13 acres on the Sioux City side of the river into an ambitious park with multiple attrac-

tions: the Chris Larsen Park riverfront. Leaders of the Siouxland Chamber of Commerce have applauded the park's anticipated contribution to the city's quality of life.

With a price tag estimated at \$12.3 million — the city is footing the bill for the basics and donors are paying for the amenities — the Chris Larsen Park

project would easily rival Cone Park and the Siouxland Expo Center in scale and grandiosity.

"This is right up there, one of the bigger projects going on with the parks and recreation department in the last, few decades," said Matt Salvatore, Sioux City's parks and recreation director.

Ground was broken on Phase I of





A proposed Missouri River riverfront redevelopment feature is shown in this undated rendering provided by the Sioux City Parks and Recreation Department.



An overview of the site.

the project in June, though no formal groundbreaking ceremony took place. Phase I is the project's main phase, and quite a bit of the early-stage work is done or well underway. It's expected to be completed by May 2022.

"Site grading, demolition, all that stuff, is done. Chris Larsen Park Road has been removed. They've done a lot of the underground utilities. They've poured quite a few sections of the trail. They've started to build Exploration Ridge," said Salvatore. (Exploration Ridge is, in effect, a hill with a path on the top and a playground built into the side.)

Phase I includes spaces for family gatherings, event spaces, trail system enhancements, park shelters, restrooms, basketball courts, a dog park, an "active recreation" lawn for Frisbee, flag football and summer camps, gardens, native plantings, play equipment for children and exercise equipment for all ages. The build out of these elements of the park is expected to take place in 2021, Salvatore said.

Salvatore said a Phase II is possible, with the timing depending on fundraising. The primary elements of Phase II are "Floyd Plaza," the East End and a "Virginia Plaza." Floyd Plaza features a 3,500-square foot pavilion, restroom facilities, an overlook and a water feature; the Virginia Plaza is similar, with a smaller pavilion. The East End, Salvatore said, is "passive space" — lawns, trails, overlooks.

"Regardless of where we're at, we have enough funds to do the East End and the Floyd Plaza, it's just whether or not we'll have enough money to do the Virginia Plaza as a part of Phase II, or if it's going to have to be a standalone phase," Salvatore said.

The park, along with the road that runs adjacent to it, is named for the late Chris Larsen, Jr., a prominent Sioux City businessman described as a "towering giant of a man," who was credited with helping bring Interstate 29 to Sioux City in the middle of the last century. Larsen died in 1969.

Talk of developing the riverfront began after the Argosy riverboat casino floated away six years ago, never to return.

Chris McGowan, president of the Siouxland Chamber of Commerce, said Sioux City's neighbor to the north — Sioux Falls — has done a good job of utilizing its river, the Big Sioux, to promote the city as a good place to live and play. (The Missouri River, in terms of size, is far more physically impressive than the Big Sioux, which is a tributary of the former. The Big Sioux meets the Missouri in Sioux City, at the intersection of Nebraska, Iowa and South Dakota.)

"I spent (Oct. 7) with Rob Everist of LG Everist in Sioux Falls and he provided an exceptional tour of his community highlighting how they have very successfully incorporated their riverfront into their downtown quality of life features. Just as investment in the riverfront has enhanced our neighbor to the north, this investment will be a very welcome addition to our





Renderings show some of the common areas for eating and playing.



community and help attract new investment (and) businesses,” McGowan said of the Chris Larsen Park project in an email.

Jennifer Letch, the immediate past chair of the Siouxland Chamber of Commerce, said last year that the project will help make Sioux City more attractive to urbane young workers, who were in short supply in the years leading up to this spring, when the pandemic hit.

“It’s going to be one of those things that attracts young people,” said Letch, an executive with empirical foods in Dakota Dunes, who has been personally involved with the project. “If you take pride in your community, then people will want to live here.”

Despite today’s economic turbulence — currently Sioux City sits at around 5.1 percent unemployment — McGowan said getting workers to come to Sioux City is still a concern of businesses, and probably will continue to be. Thus, the Chris Larsen Park will remain a valuable asset for employers despite the current economic volatility.

“Our local businesses continue to ask for assistance in locating an adequate supply of labor to staff their operations and it appears that this challenge will be with us for the foreseeable future,” McGowan said.

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*Clockwise from left:*  
North High School's Hermon Alemu, Siouxland Christian Community School's Josh Etherington, North High School's Gis-sel Zamora-Montoya and North High's Daniel Nguyen discuss future plans during a Business Entrepreneurial class at the Sioux City Community School District's Career Academy.

# 'SHARK TANK': HIGH SCHOOL EDITION

*Career Academy kids get entrepreneurial experience in classroom setting*

Text by Earl Horlyk | Photographs provided

Don't be surprised if Christopher Verdin gives Starbucks a run for its money.

That's because the West High School junior has hit upon the brilliant idea of starting a teen-friendly cyber-cafe.

In fact, Christopher didn't just create the concept, he is also its ideal customer.

"I like coffee and I'm always on my computer," he said simply. "Seems like a good idea to me."

Christopher was one of the students enrolled

in a Business Entrepreneurship class at the Career Academy that Sioux City Community School District business education instructor Chris Dicus has taught for the past six years.

"The class was started to give students a chance to conceive a business from the initial idea to a business plan," she said. "During this entire process, they are getting feedback from fellow students as well as business professionals."

In other words, this is like TV's "Shark Tank," only





## Drs. Wagner, Kuntz and Grabouski are proud to welcome ***Dr. Molly Kopf*** as our new orthodontist.



Dr. Molly grew up in Lexington, Nebraska. She attended undergrad at Wayne State College and received her dental degree from the University of Nebraska. Dr Molly pursued her orthodontic specialty degree at the University of Minnesota and has been practicing in Norfolk for the past year.

Dr. Molly and her husband Blake live in Yankton South Dakota, where they enjoy lake sports, hiking, camping, traveling and her family's competitive fantasy football league!

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set in a classroom.

Dicus' Business Entrepreneurship course has attracted kids with a variety of interests.

Some, like Daniel Nguyen, a North High junior, want to become second-generation business owners.

"My family owns a coffee shop, specializing in Vietnamese coffee drinks," he said.

So, what is Daniel's million dollar idea? Starting up a business that serves high-end seafood but at a much more affordable price point.

"It will definitely be a casual dining restaurant," he explained, already picking up a bit of business lingo. "I picture it as being a lot like Red Lobster, only with local ownership."

Well, that may be the case initially. Daniel is not opposed to franchising his concept if it takes off.

"Wouldn't that be nice?" he said, contemplating the thought.

This is exactly what Dicus wants her kids to take away from the class.

"There is a misconception that you need to be rich to start a business or that you need to know somebody important," she said. "Anyone can start a business, no matter who they are."

Josh Etherington isn't sure if he wants to become the next Bill Gates. The Siouxland Christian Community School 11th grader simply doesn't want to start adulthood tens of thousands of dollars in debt.

"College is expensive and I may not be able to afford it right away," he said. "If I know more about business, I may be able to save money."

Sounds perfectly reasonable to us. But so does the concept conceived by Gissel Zamora-Montoya.

A dancer when she isn't a North High School 11th grader, Gissel wants to start a company that allows choreographers to showcase their best moves, via a video-sharing platform.

"I'm a dancer and I watch a lot of it on Youtube," Gissel said, echoing sentiments similar to that of Christopher Verdin, the wannabe cyber-cafe entrepreneur.

Dicus said this is not uncommon.

"Students start the semester thinking they know exactly what business they want," she explained. "Throughout the year, this initial idea can change many times."

Hey, every great idea can need some fine tuning, right?

Which is the real takeaway from the Business Entrepreneurship class.

"My kids work as a team, constantly collaborating on ideas," Dicus said. "They're working on business plans, marketing plans and, hopefully, seeing if their concepts are actually feasible."

If that wasn't enough, these budding business mavens will also be working on a joint concept that will be submitted at the 11th Innovation Market, which is Sioux City Growth Organization's annual business idea competition.

"Innovation Market is like 'Shark Tank,'" Dicus said. "The students get feedback from business professionals and their ideas compete with other local entrepreneurs."

According to Dicus, developing ideas and collaborating as part of a team will give students what they will need as soon as they enter the workplace.

"We are providing our students with

the skills they'll need to succeed in the 21st century," she said. "Whether my entrepreneurship students go into business or not, they will the type of skills they can apply to whatever they choose to do."

Hermon Alemu, a North High School 12th grader, is on the fence when it comes to business concept but he knows anyone can come up with an idea that sets the world on fire.

"I don't know yet," he said. "I'll come up with something."

Who knows? The next Facebook may be conceived as a project in Chris Dicus' Business Entrepreneurship class.



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# P2P SCAMS

*Be careful when transferring money to others*

Text and photographs by *Mason Dockter*

A stranger is selling a puppy on Facebook. He asks you to Venmo him \$900 for the fur-baby, sight unseen.

Don't do it.

Person-to-person (or peer-to-peer, or P2P) payment apps have grown popular among the younger, notoriously cashless, set as a way to send money to friends and family — to pay them back for a movie ticket or a dinner, or to send money for a birthday or Christmas.

That's all well and good. But sending money to strangers in a transaction can be a risky proposition, and sometimes runs contrary to the apps' rules.

"The primary way to think about these services is handing somebody the

same in a cash denomination as what you're doing through your phone. It's just an electronic transfer," said Chris Jackson, assistant vice president of retail services at Security National Bank.

"A lot of the fraud that we're seeing is based on commerce. People aren't understanding that these services, these cash services, are not made for commerce. They're not made to purchase a pet over Facebook. It's not made to purchase a car over Facebook. These services were created for friend-to-friend transfers of cash," Jackson added.

Payment apps emerged roughly 20 years ago, with the advent of PayPal. Technically, PayPal and Square, another

payment app, fall into a somewhat different category than most P2P payment apps, because they're sanctioned for commercial transactions, and in this capacity they do offer some degree of protection.

Today there are at least half a dozen popular P2P apps, including the well-known Venmo, Google Pay and Apple Pay, plus Zelle, Cash App and Snapcash. Facebook also offers a payment option through its Messenger service. Some of them work differently than others — Google Pay and Apple Pay, for example, can be used in some purchase transactions. Venmo and Zelle, on the other hand, generally should not be used to



pay strangers.

Zelle, on its website, puts it this way:

“Zelle is a great way to send money to friends, family or others you trust such as your personal trainer, babysitter or a neighbor. If you don’t know the person, or aren’t sure you will get what you paid for (for example, items bought from an on-line bidding or sales site), we recommend you do not use Zelle for these types of transactions, which are potentially high risk.

“Zelle does not offer a protection program for any authorized payments made with Zelle — for example, if you make a purchase using Zelle, but you do not receive the item or the item is not as described or as you expected.”

Banks describe these apps as A-to-A, meaning account-to-account — the money flows out of one account and into another.

One of the main perils in P2P apps lies in the irrevocable nature of the transactions. Because these apps are in their infancy (relative to other forms of banking), consumer-protection rules have yet to catch up with them.

“You cannot pull it (back). I mean, it’s just like handing someone \$100, and walking away. You can’t go back and pull that back. There’s no recourse for the bank, or very little, and the fraudsters



Chris Jackson, assistant vice president of retail services at Security National Bank, said that third-party P2P payment apps generally should not be used to pay strangers for things. Many banks, including SNB, offer their own P2P-type payment services, which usually offer at least some layer of protection compared to third-party services.

know that,” said Lacey Gagnon, customer service center supervisor with Security National Bank.

One common P2P fraud is what Gagnon described as “puppy scams.”

“You Venmo me the money, I’ll ship you the puppy. And, of course, the puppy never comes. That’s been a huge one. We

actually had an employee (fall victim to that,” Gagnon said.

On a psychological level, Gagnon said, P2P scams are geared somewhat differently than old-fashioned telephone swindles, which are typically targeted toward older people. Those scams often appeal to the victim’s sense of obliga-

## Wagner, Kuntz, and Grabouski Orthodontics Welcomes New Orthodontist

Drs. Wagner, Kuntz, and Grabouski’s are proud to announce the addition of Dr. Molly Kopf to their orthodontic practice. Dr. Molly and her husband Dr. Blake Kopf grew up in rural Nebraska and have fallen in love with Siouxland.

Dr. Kopf decided on her future career at the age of 12. “I had some goofy-looking teeth and was made fun of for my smile,” she said. Braces straightened her teeth and gave her a beautiful smile with greater self-confidence. She knew then that she wanted to give the same results to others that have difficulty smiling because of their crooked teeth.

Molly went to Wayne State College, where she met her husband Blake. After graduating, Dr. Kopf went to dental school with her husband at UNMC, then proceeded to the University of Minnesota for two years of orthodontic training. She opened a solo orthodontic practice in Norfolk in 2019 before joining the Wagner, Kuntz, and Grabouski practice in 2020.

At the time Molly decided to join the group practice, she had no idea that COVID-19

would lead to a 2-month shutdown of all dental related services. “It was fortunate to have new partners to bounce around ideas and lend moral support. I feel that the synergy of the partnership enhances the practice as well as shapes each orthodontist into a better clinician,” she said.

She emphasizes that the staff has been incredible with creating and implementing innovative ideas to keep our patients and themselves safe during the pandemic. The precautions at their offices exceed all COVID-19 guidelines set by the Tri-State Dental Boards, American Dental Association, American Association of Orthodontists, OSHA, and the CDC.

Dr. Kopf is trained in all the latest techniques in orthodontics including Invisalign®, clear braces, jaw surgery, temporary anchorage devices (TADs), and intraoral lasers. In her free time, she enjoys travelling, camping, hiking, and spending time on the lake with her family.

“I look forward to meeting new families and working with the dentists of Siouxland,”



she said. Patients can contact the following offices to schedule a complementary new patient exam.

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tion — the supposed legal or moral duty to pay a fine or a bill they didn't know about, or to bail an unidentified grandchild out of jail.

P2P fraud, on the other hand, more frequently appeals to the victim's own self-interest — an effortless transaction, an online lover in some sort of financial distress, a window of opportunity to make an easy chunk of change. The latter type of swindle can sometimes be marginally more elaborate, and can take various forms.

"We see the younger crowd that is looking to make the quick buck, and so they'll see different schemes or scams that they can click on and get quick

money and download this app, and all of a sudden they're putting in their bank account information. And they're calling going, 'Wait, I see a transaction,' or 'I got this alert,'" Gagnon said.

"So, that's the problem. The younger society's more (willing) to click and look at stuff. We have older people that want to make everything right. So their attack, from what we've seen, has been, 'Hey, you owe this money,' or 'So-and-so owes this money, do you want to make it good?'"

Scams in general, including P2P fraud, become more prevalent during economic downturns, partly because people in a state of financial distress are more vul-

nerable to easy-money swindles.

"Any time there's an economic concern out there, in the marketplace, fraud increases, scams increase," Jackson said.

"You can say that COVID, being an economic factor, has caused an increase in fraud," he added.

#### HOW TO AVOID FALLING FOR A P2P SCAM

P2P payment apps (perhaps the most popular one is Venmo) were not intended to be used for commercial transactions; they should not be used to purchase things from strangers.

If you receive a phone call asking for your payment app login credentials or other vital banking information, hang up. Banks and financial service providers never call people asking for such information, which they almost invariably have on file.

Have a good relationship with your bank and ask questions when you're unsure about something.

Many banks offer their own P2P-type payment programs, which can offer a level of protection that's absent in third-party payment services.



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## "GREEN" MORTGAGES OFFER ENERGY-EFFICIENCY BENEFITS



Homes this year have transformed into playgrounds, classrooms, home gyms and offices. As a home owner, to address those needs, you are likely increasing your energy usage. Energy or "green" mortgages can offer home owners and home buyers opportunities to purchase homes that utilize energy-efficient technologies through mortgages that permit higher debt-to-income ratio requirements.

Higher home energy costs can translate into higher utility bills. Freddie Mac recently reported that "household electrical usage in late March was about 22 percent higher than in 2019," at the onset of stay-at-home orders, with midday consumption (between 10 a.m. to 3 p.m.) rising approximately 35 percent. Depending on local utility costs, this would equate to an approximate \$25 increase in monthly utility bills in the month of April.

To help homeowners increase the energy efficiency in their home, there are two types of energy-efficient mortgages available for homeowners and homebuyers. An "energy efficient" mortgage gives homebuyers a credit for existing energy-efficient upgrades, usually in the form of higher debt-to-income ratio limits or a lower interest rate due to lower expected utility costs. Alternatively, an "energy improvement" mortgage can be used to finance energy improvements to existing homes to increase their energy efficiency. Energy mortgages are available through federally insured mortgage programs such as the Federal Housing Administration and the Veterans Administration, and also through conventional secondary mortgage markets like Fannie Mae and Freddie Mac.

To reduce energy consumption and utility bills, home owners can consider upgrades such as energy-efficient appliances, heating, ventilation or air conditioning (HVAC) units, windows and

doors, as well as the addition of air sealing, insulation, solar panels or geothermal heating. Not only can such energy-efficient upgrades help decrease monthly utility costs, but a study released by Freddie Mac last year has also shown that such features and green-building certifications can increase a home's market value.

For more information, including specific questions to ask your home builder, visit [homeperformancecounts.info](http://homeperformancecounts.info). Home Performance Counts is a joint initiative between the National Association of Home Builders (NAHB) and the National Association of REALTORS® (NAR) to help home owners better understand the rapidly growing high-performance home marketplace.

To find a professional who can help you with all types of energy-saving options, appliances and practices, visit <http://www.sioxlandhba.com/> members.

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Sioux City Market President



**JON FRIESSEN**  
Vice President &  
Senior Loan Officer

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**JASON RASMUS**  
Sioux City Market President

**Availa Bank's** roots date back to 1870 when it was originally chartered.

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Availa Bank locations are in the following communities: Ames, Ankeny, Arcadia, Carroll, Coon Rapids, Council Bluffs, Fort Dodge, Holstein, Jewell, Nevada, Roland, Sioux City, Pocahontas, and Webster City. For more information about Availa Bank, visit [www.Availa.Bank](https://www.Availa.Bank). Member FDIC.



**JON FRIESSEN**  
Vice President & Senior Loan Officer

## Availa Bank Announces Two New Hires Jason Rasmus & Jon Friessen Join Sioux City Branch

Sioux City, Iowa (October 2, 2020) – Availa Bank is proud to welcome Jason Rasmus and Jon Friessen as Market President and Vice President Senior Loan Officer to their Sioux City branch.

As Market President, Rasmus

will be responsible for directing and overseeing the performance of all staff, including the daily operations of the bank, loan supervision, and more. Rasmus is a Cherokee, IA native and a 2008 Iowa State alum. Rasmus comes to Availa Bank from a 14-year career at Wells Fargo, where he was most recently a Principal Relationship Manager. Rasmus is deeply involved in the community as a volunteer sports coach, board member of Big Brothers Big Sisters, volunteer for the United Way of Siouxland, board member and chair of the Community Impact Team, and board member of the Habitat for Humanity Restore Board. Rasmus lives with his wife, Courtney and their four kids.

As the new Vice President Senior Loan Officer, Friessen will be responsible for generating, approving, and maintaining quality business and agriculture loans for the bank's loan portfolio. Friessen is a Sioux City native and a Heelan and Morningside graduate. Friessen brings 15 years of experience in banking and 10 years of commercial lending experience to Availa Bank. He most recently worked at Wells Fargo, like Rasmus, as a Principal Relationship Manager. Friessen gives back to his community as a board member of New Perspectives, Inc. and as a volunteer youth sports coach. He lives with his wife Niki and their three kids.

Availa  Bank



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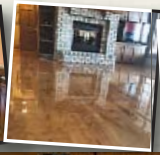
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MONEY a quick win



The Journal's Cole Paxton tries his luck at a slot machine at WinnaVegas Casino Resort as he seeks to win on his \$5 investment.

# A WINNING MOVE

*Can a reporter win with just \$5?*

Text by Cole Paxton | Photograph by Jesse Brothers

Armed with a mask, notebook and photographer, I imagine I looked more like a crime scene investigator than a gambler.

But my mission when I walked into WinnaVegas Casino Resort on a windy Friday afternoon was purely financial: What could I accomplish with \$5?

I'm a novice gambler, so I procured interviews with a couple of slot machine savants before I took to the betting myself. And listening to them, I understood there was big money to be made: One regular, Kathryn Niederhaus, said she put \$20 into a machine a few days earlier and returned \$800.

Niederhaus spends half the year in Las Vegas, so I made sure to listen intently to her approaches: Playing the maximum number of lines at the minimum bet. Sticking with penny slots. Switching to another machine if you're not hitting.

I heard of an \$8,000 win on an 88-cent wager. I heard repeatedly about the beginner's luck that strikes first-timers. I

began to convince myself that I could do something with my money other than deposit it in the machines for a brief burst of entertainment.

Full of optimism, I closed my notebook, opened my wallet and settled on a Dolphin-themed machine in a quiet corner of the casino. Dolphins are docile, I figured, so maybe the machine would be kind to an inexperienced gambler.

(I have, uh, donated some money to a Las Vegas casino at blackjack tables, observed others fire away at slots and tread water on horse racing bets, but I had never pressed the magic buttons on a slot machine.)

The machine's previous payout was a spartan 38 cents, while the adjacent one had doled out \$81.52. Rookie mistake? Nah, I figured the random number generator that I learned about on YouTube earlier in the day would soon land on a jackpot.

I started, well, slowly. I had little to show for my first dollar other than a brief

40-cent win that I quickly gambled away. Thinking a greater investment meant a greater chance of a payout, I quickly deposited \$2 more. Forgetting all the advice I had received a half-hour earlier, I started gambling random amounts — five lines at five cents apiece; one line at 10 cents; any number of lines at two cents.

Each play had one common thread: I didn't win anything.

Realizing I was down to just \$2, I gave in to the allure of the high-paying machine next door. In went the rest of my cash, along with my hopes of winning





anything even close to \$81.

I tread water for a while, hitting for a few cents before getting in a run of losses. This was good in two respects: It provided me some entertainment and gave me optimism that if I could hold out long enough, I could finally break through.

To keep myself in the game, I went to increasingly great lengths. I played one-cent bets. I examined the screen before each play. I moved my hand away from the buttons, then returned it to the exact spot where it was before.

The outside observer would think I

sabotaged myself by playing such small amounts. If I wasn't hitting when giving myself lots of opportunities, how could I hit when I gave myself the smallest opportunity possible?

My confidence waned as my final plays approached. Once the screen showed all zeros, I thought about pulling out the extra \$1 bill sitting in my wallet. I restrained myself, defeated.

I glanced at my phone, hoping I had at least managed to play away my money slowly. I lasted eight minutes.

I spent more than three times as long interviewing as I did playing. Embarrass-

ing? Yes. A sign I made the right career choice? Also yes.

I walked out of the building defeated but not downcast. I may have lost most of the advice I received and my pocket change, but I followed Niederhaus' final message to me: "If you're not hitting, move. If you're not hitting at all, go home." I was, at least, proud of myself for that.

The next day, I received word that Niederhaus had won a contest. Her reward? \$9,000.

Maybe the luck isn't for beginners after all.



Instructor Bailey Tjossem shows a computer lesson to Iris Alvarez while leading a class of third-graders in a lesson on volunteerism at Girls Inc. At right is student Khloe Monroe. The lesson was part of a class on financial literacy.



# MONEY MATTERS

*Sioux City's Girls Inc. jumpstarts financial learning for girls*

Text by Dolly A. Butz | Photographs by Tim Hynds

Research has shown that girls tend to feel less confident than boys about managing money, according to Girls Inc. Executive Director Mandy Engel-Cartie. “Unfortunately, girls still tend to be taught that their role is more as caregiver and nurturer, while boys are often taught that they’re to be providers, so it’s more likely that boys at some point will have more information presented to them on managing finances,” she said.

Girls Inc. of Sioux City, a local nonprofit organization, offers a host of financial literacy programming to help girls ages 6 to 18 understand money and manage it. “She’s on the money,” for girls 6 to 8, covers identifying coins, counting money and using banks, while “Equal Earners, Savvy Spenders,” for girls 12 to 14, delves into risk versus return on investment, labor laws, credit cards and economic





Jaylynn Sohn, right, and Arabella Bernal listen to a lesson on volunteerism.

equity for women and girls.

"This is something that Girls Inc. nationally has had a focus on for decades," Engel-Cartie said. "What they tell us at the national level is that there are three goals — to help them achieve healthy lives, succeed academically and acquire the life skills they need. Obviously, understanding money and managing money is a critical life skill that's going to help lift them from poverty and help them be successful no matter what track they take in life."

"She's on the Money," for girls 6 to 8, covers identifying coins, counting money and using banks, while "Futures and Options" prepares girls age 15 to 18 to enter the world of work.

"They're looking at career strategies, economic justice, workers rights, your paycheck deductions, responsible use

**"They're very curious about learning more about the financial side of life just because they haven't had that much exposure to it."**

**BAILEY TJOSSEM,**  
teaching assistant

of credit and avoiding predatory lenders," Engel-Cartie said of "Futures and Options." "They have a really good lesson on renting versus buying and a strong section on investing."

"Dollars, Sense and Me," which is for girls 9 to 11, provides an introduction to the stock market, budgeting and taxes, and also explores goods and services and the difference between wants and



Instructor Bailey Tjossem leads a class of third graders, clockwise from upper left, Iris Alavez, Arabella Bernal, Aria Walker, Jaylynn Sohn and Khloe Monroe at Girls Inc.

needs. Engel-Cartie said parents have told her that their daughters, after learning about wants and needs, pointed out that the family shouldn't spend as much on Christmas presents because those are wants, rather than needs.

"I've had parents say, 'I'm so excited and proud of the fact that she's aware of that now, because I spend less time arguing with her at the grocery store to buy things,'" she said.

Bailey Tjossem, a teaching assistant, who leads the 11-session "Dollars, Sense and Me," said the girls in it imagine that they are going to bicycle shop. There are a limited number of bicycles of each color, which she said affects the supply of bicycles, the demand for them and the cost. She said the girls also devise a pretend gardening business. They set the prices of their produce based on supply and demand.

"They're very curious about learning more about the financial side of life just because they haven't had that much exposure to it," she said. "I think it's a great opportunity for the girls to be exposed to it at a younger age, as opposed to middle school and high school."

Tjossem said she even reads the girls real-life stories of 8- and 9-year-olds who are running their own businesses. Those businesses consist of making toy slime and creating hairbows to be sold online.

"They loved it! They loved knowing kids their age can become successful," she said of the girls.



# Replacement Windows 101: Types of Windows for Your Home

*Function and style are just the beginning. Learn which windows are best for every situation.*

Have you been thinking of replacing the old wood or vinyl windows in your home? With so many window types, configurations, and add-ons available today, deciding which styles and features are right for you can be a daunting task.

Let's look at the most popular types of replacement windows to see what sets each one apart from the rest.

# Window World

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## Double-Hung



Double-hung windows are the most popular style available. Their classic look can be found in a variety of home styles around the country. Prized for their dual tilt-in sashes, which are incredibly easy to clean, double-hung windows are simple to use and make introducing airflow a breeze with both a bottom and top sash that can be raised and

lowered. If you have small children at home, you might consider double-hung windows a better replacement option than single-hungs. With an operable top sash, it's easy to bring in fresh air while keeping the more easily accessible lower sash secured

## Casement & Awning



Casement and awning windows are essentially the same window installed either vertically (to swing outward from the house) or horizontally (to open upward from the bottom). Unlike hung window styles, casements and awnings open by turning a hand crank. These styles are commonly found in homes with rainy or windy climates, allowing for added flexibility and

security when it comes to letting in some fresh air.

One thing to keep in mind when considering casements or awnings is access. If you use a window unit to cool your home in the summer, you probably won't be able to install the air conditioner in any type of crank-out window

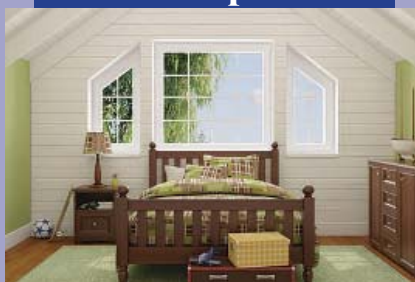
## Sliding



Instead of opening vertically like double- and single-hung styles, sliding windows open horizontally by moving from side to side. These windows are popular in areas of the home where you might not have the leverage or space required to easily open a hung window, such as behind a kitchen sink or over a washer/dryer.

Not only are they easy to use, but sliding windows can frame spectacular views of the outdoors too. Sliders are usually wider than they are tall, giving you an unobstructed view and creating space for ample airflow during warmer months.

## Architectural Shape



While not the most common style on the market, architectural shape windows certainly have their place in the home. Sometimes referred to as "special shapes," these windows are a wonderful solution for the extreme angles, soft corners, and rounded transoms found in many home styles.

Shaped windows shine the brightest when it's time for customization. These styles can be ordered in a variety of shapes and sizes to fit the nooks and crannies in your home or to accompany an existing window configuration.

## Picture



Picture windows do not open, making them the perfect choice for framing amazing views without sacrificing safety or security. This type of window works exceptionally well in areas of the home with limited access, like recessed walls and vaulted ceilings. When using picture windows, it's common to join them with other

window styles to create unique configurations that add character and charm to the home. In addition, framing the perfect backyard view with a picture window flanked by two casements or double-hungs is a great way to combine expansive views and generous light with easy access to year-round airflow

## Bay or Bow



With so many similarities, bay and bow windows are normally grouped together, but there's one thing that sets them apart. Bay windows are made up of one central picture window flanked by a pair of more narrow windows, usually casements, double-hungs, or pictures. Bow windows, on the other hand, consist of three or more panels (or windows) of equal size. The main difference between the two is their

shape. Bows tend to have a curved appearance, while bays look boxy. Protruding from the outside of your house, these styles add an enhanced degree of light and depth to areas such as kitchens or family rooms where you might want some extra space to display pictures, seasonal décor, or plants. When viewed from the outside of your home, they create an extraordinary focal point.



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# 'DOC, I'VE GOT A QUESTION ...'

answers to your medical questions

**I have started getting a rash under my mask. Is there anything I can do to prevent that? Are there materials that are better for masks?**

A variety of masks have been made since the beginning of their recommendation by the CDC. Some are made with natural materials while others are made with synthetic materials. It is difficult to identify what may be causing your rash without further details of what kind of mask you use, and would require a series of tests performed by a physician. It is cheaper to simply try different types of masks in order to identify which material causes a rash and which do not. If your rash does not resolve with changing mask materials, it is recommended that you see a doctor for medication to treat your rash.

**What are the early symptoms of carpal tunnel syndrome? Can I prevent it?**

Typically, symptoms of carpal tunnel syndrome are not thought to be early or late. It is hard to identify early signs of carpal tunnel syndrome as patients typically present to their doctor with complaints of numbness, tingling or burning pain in their hands. Sometimes, the symptoms identified previously will cause a patient distress, but it is not commonly treated until symptoms become chronic in nature. It is also hard to identify inflammation of the carpal tunnel (the cause of carpal tunnel syndrome) to be the true source of the symptoms as there are other things that can cause similar problems. Prevention of carpal tunnel syndrome is possible before it is diagnosed by taking breaks from activity that can lead to carpal tunnel syndrome such as gardening, assembly line work, typing and forceful gripping of objects.

**How do you avoid getting ingrown toenails? How do you treat them?**

Ingrown toenails are very common. They occur when the toenail has a hook at the sides of the nail. This hook digs into the skin as the nail grows out

leading to irritation, inflammation, and infection. The best way to treat ingrown toenails is to prevent them. It is important when clipping your toenails to have sharp, square corners that extend beyond the skin of the toe. This prevents the formation of a hook and keeps the nail from becoming snagged in the skin next to the nail. If a nail has become ingrown and is very tender, it is likely that it will have to be removed by a doctor.

**Are allergies particularly bad this year? I can barely walk outside without sneezing or tearing up. Is there anything I can do besides taking allergy pills?**

The severity of allergies is totally dependent upon how well plants grow. If the growing season was not very productive, there will be fewer allergens produced by plant life. If the growing season was good, there will be more allergens produced. Allergy pills are very good at treating allergies to a variety of substances. There are other means of treating allergies such as topical steroids that are administered in the nose. These medications treat the allergic response by your immune system at the source and are very effective when used correctly. Another less common used treatment for allergies is saline rinses. There are a variety of devices that deliver saline to the nasal cavity. These devices flush the allergens out of the nasal cavity preventing them from causing an allergic response. Some topical steroids are available over the counter and most devices also do not require a prescription. For some, wearing masks is helpful as well. Continue to treat your allergies and protect yourself until the first hard freeze. Then most of the allergens in the environment will be eliminated.



## MEET THE DOC

Dr. Eli Wayman, an Omaha native who attended high school in Glenwood, Iowa, completed his undergraduate and medical education at the University of Nebraska. He is a veteran of the U.S. Army.

**If you smell something burning is that the sign of something? Someone told me it was a sign of COVID-19. Someone else says it's a sign of a stroke? I've had this sensation before, but I seem to be OK.**

This is a very complex question and I will try to answer it as succinctly as possible. When we think of smell we must keep several things in mind, the biggest of which is the brain. The brain is a very complex organ. It interprets the world around us through a series of signals from our skin, eyes, ears, tongue, and nose. Sometimes illness can affect our smell. COVID-19 can cause individuals to lose their sense of smell. It is temporary and will resolve in time. Other times, more sophisticated things occur than can lead to a change in smell as the brain can misinterpret the information that it is being provided. Many things can cause this misinterpretation, which will need to be evaluated by your doctor. It is not very common for stroke to present itself as smelling something burning. It is important to talk to your doctor about any upsetting symptoms so that they can determine if you have any other symptoms that would identify the true cause of your change in smell. There are many things that it could be that can be treated with medication.

## WHAT KINDS OF HEALTH QUESTIONS DO YOU HAVE?

Submit your questions and they may be used in this quarterly feature. Write to Siouxland Life at 515 Pavonia St., Sioux City, Iowa 51102.





**For the month of November we are doing 2 gift basket drawings.**

**We are THANKFUL for you supporting a small LOCAL business**

**For every \$50.00 spent , you will be entered for a chance to win one of these baskets!**

**Each Basket is valued at over \$110.00 containing certificates from my FAVORITE : Meraki Massage, \$20.00 Hawks Coffee, and a \$50.00 Sunflower Boutique Certificate and more!!**

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## DESCRIBE YOUR BUSINESS AND WHY YOU STARTED IT?

Sunflower Boutique was actually started from my home as a side business and I did so well I felt like getting my own space. That's when Covid 19 hit and everyone said I was crazy for opening up a store in the middle of a pandemic, but I love being able to put together outfits for people and have them feel fabulous and confident in what there wearing!

That's why we offer a different range of sizes for everyone. I have a little bit of everything starting from children's 7-14 years to women's SMALL-3XL!

We also offer a lot of different items from purses, shoes, jewelry and gift ideas. I LOVE pricing things at a reasonable price and customers on Facebook have left us good reviews on prices and items we carry at the store.

## IN 30 WORDS OR LESS, WHAT SHOULD OUR READERS KNOW ABOUT YOUR COMPANY?

The name SUNFLOWER BOUTIQUE was inspired by my hero my mom who passed from cancer in 2012 she was my biggest supporter in everything I did and her favorite flowers were SUNFLOWERS. So its like a part of her is here with me and guiding me to succeed.



## WHAT SEPARATES YOU/YOUR BUSINESS FROM THE COMPETITIONS?

My and my staffs priority is to make you happy with your items you choose even if you need help putting outfits together! (Which a lot of our customers love) We love to see everyone happy when they leave, and love our loyal customers who keep coming back because they love the help, and the prices on the trending items they choose!

So that's why We are giving back as a thank you to our loyal customers because we're THANKFUL for them supporting a small local business. For the month of NOVEMBER were doing 2 gift baskets drawing.

For every \$50 spent you'll be entered for a chance to win a gift basket! Each basket contains over \$110 worth of things one has a sponsored \$50 gift certificate from MY FAVORITE... MERAKI MASSAGE and \$20 HAWKS COFFEE and the other one has a matched amount from SUNFLOWER BOUTIQUE of \$50 and \$20 HAWKS COFFEE each basket contains \$50 worth of items from SUNFLOWER BOUTIQUE!



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## Shape Up Your Credit Score

Source: CUNA Financial Resource Center



It's a fact of financial life that if you want to borrow money, your lender will look at information about your credit habits before deciding how to price the loan.

This is where your credit score comes in. It's a three-digit grade for your credit behavior to date. It changes all the time, based on your improving or deteriorating credit habits.

Some of the ways you can damage your credit score are pretty clear, while others might surprise you.

### Obvious credit missteps

No surprises here, but it's worth reviewing habits that will trash your credit score:

- *Being careless about paying bills on time*—An occasional slip likely won't hurt too much. But a pattern of letting due dates slide, even if you catch up eventually, will take a toll.
- *Not bothering to pay bills at all*—If that slippery slope of late payments turns into outright default, the damage to your credit score ratchets up.
- *Maxing out your credit cards*—You might think it's OK to carry high balances as long as you keep up with minimum payments, but not true. One element of your score is credit utilization, or the percentage of your available credit in use. Say you have three credit cards with a combined total limit of \$10,000, and you owe \$9,500 among the three. Your utilization is 95%, a number that will seriously damage your score.

### Why it matters

You know that your credit score influences what you pay for loans and credit cards and affects other significant slices of your life: jobs, housing, and insurance rates.

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Make one request every four months in rotation among the three credit agencies so you can monitor your credit report year round.

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# 'BAKE OFF' OFFERS CALMING ANTIDOTE TO QUARANTINING

After watching every limited series that streamed last year, I looked for something that could take me away from the troubles of the day during the coronavirus pandemic. I thought game shows might do it, but I realized I had seen many of them and needed something less anxious.

I found it in "The Great British Bake Off." There, in a tent somewhere in Great Britain, a dozen or so contestants competed to win a cake stand.

No kidding. A cake stand.

Paul Hollywood (honestly, that's his name) was the Simon Cowell of the baking world and wasn't afraid to tell someone he or she had a "soggy bottom." He also, apparently, was an expert at bread – bread I've never seen. In early episodes, Mary Berry was his co-judge. In later ones, Prue Leith filled the bill. Neither had grazed my radar but they were both polite and firm. Having never seen a cookware line bearing their names, I had no way to verify their credentials but the contestants seem to cower in their presence, so that was good enough for me.

Each week, the expert bakers had to go through three rounds. If they got a handshake from Hollywood, that was as good as getting a selfie with Harry or William. If they won the "star baker" designation after the third round, they were guaranteed another week in the sweatshop.

The rub: That tent was hotter than a pizza oven and the recipes were for things they – and I – had never heard of. "Winging it" was key to winning.

Even though they never seemed to have enough time (and never tasted anything they made), the bakers were always able to get something on a plate to be judged.

When Paul and Prue told them it's "not very good," they smiled and said, "Thank you." Honestly, they did.

One time, it looked like they were trying to make Little Debbie's Snack Cakes. The concoction had a different name, of course, and depended on a good "sponge" which, I think, meant they could make a cake that would hold up in a convenience store for the better part of a year.

Another time, they crafted elaborate



Paul Hollywood, Prue Leith, Noel Fielding and Sandi Toksvig discuss the week's baking on "The Great British Bake Off." NETFLIX

bread chandeliers. After Paul and Prue had their obligatory bites, those breads went away, never to be heard from again. I always wondered if they tossed the creations in the dumpster or if they gave them to some mission. No one said, but you know those things had been kneaded more than any germ-fearing American would want.

Two "presenters" (or, as we know them, hosts) introduced the "what is it?" baking category and told mildly amusing jokes. They also hung out at the contestants' counters, bugging them just enough to get a sound bite and to throw them off during the all-important "proving" state.

If a contestant stayed in long enough, we got to find out how rigorously he or she prepped for this. No one, it appeared, was in the baking business. They were accountants, students, housewives, cops and artists.

Each of their stations was outfitted with every gadget known to Williams and Sonoma. The ovens were practically on the floor and no one seemed to care much about doing dishes. (Like the delicacies, they magically disappeared.)

When it got down to the final three, it was really anyone's game. One per-

son could have won every showstopper leading up the last week and still lost it if a crust wasn't particularly good. There was a big carnival at the end, too, where family, friends and those who were dumped from the competition greeted the winner.

All very friendly, it was oddly comforting. Unlike American shows, this wasn't about being the best. It was about being a good sport. Bakers helped other bakers. Judges provided the right amount of encouragement.

No one uttered the word "loser." No one tried to make anyone feel bad. When the last place person was named, the others began to cry – not because they were thrilled they're staying but because they were genuinely sad the person was going.

At a time when we've had too much name-calling and backstabbing, it was heartwarming to see people shore each other up.

Sure, the prize wasn't much. But when those folks went home, they knew they'd done their best.

Politicians could learn a lot from these people: The dough that really matters isn't the kind that goes in your pocket, but the kind that comes out of the oven.





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