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SEPTEMBER 2024

MAGAZINE

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WELCOME

ERASING the disco era

Jolene and I bought our first home in the mid-1990s, and we stretched ourselves financially to do so. It was a split foyer home that was built in the 1970s - and it looked like it.

The appliances and countertops were green, typical of the era. We hired a company to paint the appliances white, and they looked like 1970s appliances that were painted white. This was a great example of the expression about putting lipstick on a pig. My dad and I installed the new countertops, and we did a good job for a couple of amateurs.

The kitchen had a fake, red, brick veneer over the drywall, which was, again, typical of the era. We primed and painted it, and it looked much better.

The bathroom had a dark brown toilet. Seriously. Dad and I installed a new one and moved that one to the basement. It worked, and it was good for a few laughs.

The ceiling had what I thought were wooden beams. Upon closer inspection, I learned they were made of Styrofoam. I called Jolene into the room and asked her to watch while I knocked them down with one hand. She was impressed, for a few seconds.

We sanded the dark interior woodwork and doors and painted them lighter colors, and we gave the exterior a makeover from the dark brown and white barn look to more neutral and earthtone colors. New landscaping and stonework gave the home a much-improved street appearance as well.

We did our best — on a very limited budget and a lot of sweat equity — to update this house and erase those disco-era features. Looking back, it was fun, and we learned a lot.

Over time, we were able to hire professionals to do other improvements as well. All this remodel work helped to make this little house into a home - our home. It looked much different from the time we bought it to the time we sold it.

Five homes later, and we still smile as we look back with fond memories of our first home and the work we did to it. I am sure many of you can relate.

Meanwhile, if you are looking to update your home and need ideas, you will enjoy the examples in this month's cover story, as local residents share experiences of their home improvement efforts. And if you want a brown toilet, I know where you might be able to find one.

Martha Munro

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Thanks for reading. 🔳



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Residents share their home renovation experiences

U.C.

By Rachel Harrington

For many homeowners, the day comes, sooner or later, when they look around their abode and wonder when the carpet was ever stylish, the wall color ever stunning and the layout ever functional. They realize new curtains, throw pillows and artwork won't be enough to freshen things up, and the only solution to the weary look of their home is to bite the bullet and invest in some major improvements. And, when the work is done, their home — and enthusiasm for it — feels new.

Ethan and Liz Carpenter gave their kitchen and living areas a complete overhaul.

A clean addition

The effect the structure and layout of a home has on a person can vary depending on the stage of life one is in. The stairways of multilevel homes can become burdensome. Marilyn Merrell has contemplated how her home could be improved to accommodate her current and anticipated changing needs for several years.

"I have a ranch home," she shares. "My former laundry area was downstairs, and I realized that, as I got older, I would need something upstairs."

Before remodeling, she asked her friends and family if they thought moving her laundry area upstairs was the right move to make. With positive feedback on her side, she assessed her options and decided there was only one choice for an upstairs laundry room.

"Most of the rooms upstairs were bedrooms. However, I have a den that had a closet in it that I figured could be converted to a laundry closet. I thought about making this change for about five to six years, but I didn't know how much the process would entail," she says. "When I was having some other minor updates done, I asked about it. I was told that



Marilyn Merrell needed a main-level laundry space, so she converted a closet for that purpose. The closet was made deep enough by building out the frame to accommodate the washer and dryer.

the conversion wouldn't be too difficult, so I decided I might as well go ahead and have it done instead of waiting until it had to be done." The biggest task needed to complete the project was to connect the plumbing. "The closet is pretty much right above the



<image>

downstairs laundry area, so it was relatively easy to get the plumbing installed and a vent put in it," Marilyn says. "I had the closet made just a little bit deeper. Thicker new trim was put on the outside of the door frame so that the door would come out a few inches."

Other than that, she just had the closet repainted.

Marilyn kept the laundry set-up downstairs for her son to use so now both have their own washer and dryer.

"Having a laundry closet upstairs is so much more convenient," Marilyn shares. "I'm 71, so going up and down stairs is hard for me. This change is just so much safer and efficient for me."

Marilyn suggests that anyone considering a similar home improvement go ahead and do it.

"It's well worth it," she remarks. "Just make sure you get estimates beforehand, as well as recommendations of qualified contractors from friends and family."

Marilyn is considering other changes around her home including redoing a privacy fence that was knocked down in the derecho several years ago. She is also re-siding her home after a paint job from three years ago didn't last.

Wide open spaces

Nine years ago, dark cherry laminate graced the floor of Ethan and Liz Carpenter's home, and a small window looked into the garage. There was also a wall dividing the front room and kitchen. The kitchen side of the wall was full of cabinets and included an electric oven/stove. They knew they would improve their house over time. They figured that, once their



Once the dividing wall between the kitchen and living room was removed, the potential for the space became obvious.



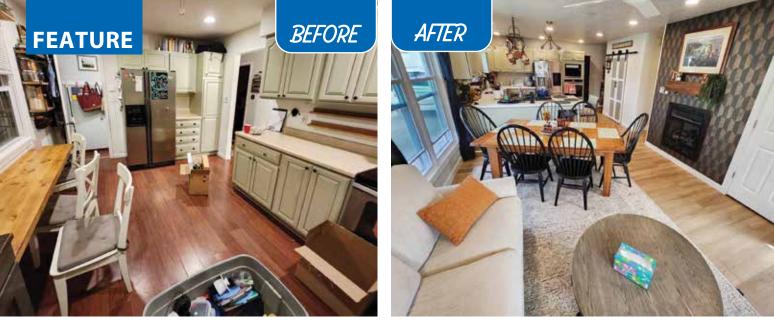
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A wall dividing the kitchen from the living room made both areas feel cramped. Removing the wall opened up the space and allowed for a dedicated dining area.

kids were older, they would open their kitchen into the front room. After much consideration, however, they decided to go ahead and do it.

Ethan did most of the work himself.

"I run a handyman business," Ethan explains. "Before that, I did maintenance at apartment complexes, so I have a lot of contacts in the construction business. The only thing I didn't really want to do myself was mudding

& OPENERS, INC.

the sheetrock. I had someone else come do that."

Liz contributed to the process as the creative mind in planning the changes.

"She has a great eye for how things will flow well together," Ethan says.

"Ethan was very gracious with me changing my mind a little in the beginning of the process," Liz adds. "I picked out the type of counters, the lights, and the more aesthetic aspects of the rooms."

The Carpenters removed the dividing wall, which Ethan says was the easiest part of the project. Getting the room to a blank slate helped with forming their vision for it. However, removing the wall meant giving up a lot of storage space, so they closed in the window to the garage and added a butler's



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INSTALLATION



When the dividing wall between the kitchen and living area was removed, the Carpenters lost a lot of storage space. The solution? A butler's pantry was added.

pantry to the room.

"I was going to keep it an open space, but Liz's idea is 10 times better," Ethan states.

They put a sliding barn door in front of the pantry instead. They also installed a large window in the dining area to increase the amount of natural light streaming into the room.

An island and gas stove are now located where the wall was, and a gas fireplace was added to the dining area.

"There were no gas lines running to the kitchen area or former front room, so I had to add a gas line," Ethan says. "It was definitely a chore, and because we added both the stove and fireplace, I had to size up the gas line."

The Carpenters say that, cosmetically, the difference in light in the space is striking. The abundant natural light along with lighter color choices in flooring, paint and woodwork were large contributors. Despite the scope of the work that was done, the entire renovation only took about three weeks.

"The hardest part was that it was like living in a worksite, using a makeshift kitchen downstairs," Ethan says. "I can't imagine what it's like for people who have to go for months living like that."

The couple is pleased with the result and say the open concept is more pleasant for hosting friends and family and having meaningful conversations between the kitching and living room spaces.

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To make the closet in Claire's room more accessible, her mom, Andrea, thought barn doors would add an aesthetically pleasing touch that would tie in with the rest of the home's décor.

A difference in access

Andrea Stevenson and her family built a home in the Echo Valley area about four and a half years ago.

"We built the house to transition through the years," she says. "At the time, my children were 1, 6, and 10 years old. My two older kids shared a Jack and Jill bedroom, and another bedroom served more as a storage space. When my daughter went into eighth grade last fall, she wanted her own room, which had always been the plan. We were going to move her into the room that had served as storage. We thought we'd thought of everything, but the closet in that room seemed to be awkwardly placed."

The closet had a standard door and interior space that went the length of the wall in front of it. Originally meant to allow someone to enter it to reach the inner workings of the closet, it proved to be too narrow for Andrea and her daughter to comfortably use. The hard work that Andrea and her husband had put into organizational design within the closet was unfortunately hard to access.

To set things right and make using the closet easier for everyone, Andrea reached out to a friend whose husband is a contractor.

"He listened to the vision I had for the space and did a spectacular job making it happen," she recounts. "I have a rustic farmhouse style house. To match the rest of the house, we decided to order a double barn door setup that would slide from both directions." After a little bit of planning and waiting for the door to arrive, the project got underway.

"It was good luck for both our family and the contractor. He had just started his business and was ready to get to work, and we didn't have to wait very long to get started," Andrea recalls.

About three and a half feet of wall was removed to widen the doorway to about the standard width of a double bi-fold door. Not much was changed to the interior of the closet except to fill in the bare spot where the wall had been with carpet to match the rest of the room. Though most of Andrea's home is decorated with darker trim, Claire's room is mostly white.

"We bought a neutral-colored wood door and painted it to match her room," Andrea shares. "We got black metal for the barn door fixture."

The project only took three days once the manual labor began.

"The closet isn't as deep as a traditional walk-in closet, but you can walk into it a little bit now," Andrea says. "I love that it is more user friendly and can be accessed from both sides. My favorite part, besides the better accessibility, is how aesthetically coordinated it is with the theme of the house. It's a fun detail for Claire's room, and it's kind of pretty. The new design helps with lighting inside the closet and allows her to see all her options for getting ready every day. A closet renovation may not be too exciting to some, but it makes me happy."



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FINANCE

By Kourtne Klocko

SOCIAL Security 101

Social Security is complex, and the details are often misunderstood even by those who are already receiving benefits. It's important to understand some of the basic rules and options and how they might



affect your financial future.

Full retirement age (FRA): Once you reach full retirement age, you can claim your full Social Security retirement benefit, also called your primary insurance amount or PIA. FRA ranges from 66 to 67, depending on your birth year.

Claiming early: The earliest you can claim your Social Security retirement benefit is age 62. However, your benefit will be permanently reduced if claimed before your FRA. At age 62, the reduction would be 25% to 30%, depending on your birth year. Your benefit may be further reduced temporarily if you work while receiving benefits before FRA and your income exceeds certain levels. However, when you reach FRA, an adjustment is made, and over time you will regain any benefits lost due to excess earnings.

Claiming later: If you do not claim your benefit at FRA, you will earn delayed retirement credits for each month you wait to claim, up to age 70. This will increase your benefit by twothirds of 1% for each month, or 8% for each year you delay. There is no increase after age 70.

Spousal benefits: If you're married, you may be eligible to receive a spousal benefit based on your spouse's work record, whether you worked or not. The maximum spousal benefit, if claimed at your full retirement age, is 50% of your spouse's PIA (regardless of whether he or she claimed early) and doesn't include delayed retirement credits. If you claim a spousal benefit before reaching your FRA, your benefit will be permanently reduced.

Dependent benefits: Your dependent child may be eligible for benefits after you begin receiving Social Security if he or she is unmarried and meets one of the following criteria: (a) under age 18, (b) age 18 to 19 and a full-time student in grade 12 or lower, (c) age 18 or older with a disability that started before age 22. The maximum family benefit is equal to about 150% to 180% of your PIA, depending on your situation.

Survivor benefits and divorced spouses:

There are benefits available for spouses in scenarios of death and divorce. These benefits will differ depending on the age of both you and your former spouse. For more information on these complex situations, please reach out to see your eligibility or visit www.ssa.gov. ■

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FITNESS By Dani McManus

Q: What is stopping you?

A: Think about it right now. Is there a fitness goal you have been wanting to achieve? Is there extra weight you have been wanting to get off? We all know life gets in the way. We all know that it is so easy to come up with an excuse and put it off for another day. In doing so, it gets easier and easier to wait, and the goal gets farther and farther away. Why do we wait though? Why not just start now?



You hear it all the time. "If it is truly a priority, you will make time for it," and, honestly, that is not wrong. Life is full of obstacles or random things popping up, but it is how we deal with them that really proves to ourselves that we can handle it. Why not make your health a priority? Think about your day. We all have the same 24 hours to use up. Try to find 45 minutes right now that you can prioritize to your health. Whether it is getting into the gym or doing a workout at home, I bet you can find that 45 minutes somewhere. I want you to do two things right now. First, imagine if you were to start today (eating healthier or simply going on a walk), where would you be one month from now? Second, if you didn't start today, where would you be one month from now? Be honest with yourself. What is truly stopping you? ■

Information provided by Dani McManus, certified personal trainer/head coach at Anytime Fitness in Norwalk. To submit a question for future articles, contact her at norwalk@anytimefitness.com.

PLAN AHEAD By Buffy Peters

GRIEF 101: Writing as a tool

Even though grief is the natural and normal reaction to loss, it can feel everything but that. Grief is not only experienced emotionally, but also physically, psychologically, behaviorally and spiritually. It's important to find ways to process what you are going through.



One way to help process is to write it down. It can help to provide clarity to what you have been experiencing and can help to release a little from your overworking brain.

Not sure where to start? Try some of these prompts... What has been the most difficult part of this grief for you? What is it that no one else understands?

What do you miss the most about the person who died? What is helping you to settle into this new life after the death?

Journaling can also help as time passes for you to be able to look back and see how your grief has changed. Whether it is in small or big ways, change in grief shows us that we are integrating the loss into our lives and adjusting to life after the death of our person. The gauge in grief isn't necessarily about "feeling better" or forgetting our person or "moving on," but rather adjusting to life without your person's physical presence and carrying the love you have for them forward with you.

Information provided by Buffy Peters, Director of Hamilton's Academy of Grief & Loss, 3601 Westown Parkway, West Des Moines, IA 50266, 515-697-3666.

FAITH

Bv Rob Jones

UP, up and away

A few of years ago, a local hot air balloon owner and operator showed up at my door one evening and asked if he could launch his balloon from my front yard. I couldn't think of a reason why he shouldn't do that, so I gave my consent. After that, every once in a while, he would show up, air up his balloon and launch upward with a basket full of people.



One night, he called and asked if I wanted

to go for a ride. I had never been in a hot air balloon before, and although I was a little apprehensive, I agreed. It was a ride I'll never forget. In the basket, along with myself and our pilot, was a 70-plus-year-old woman and her 90-plus-year-old mother. As we lifted up off the ground, I thought for sure I had a good chance of dying. The basket didn't even come up to the height of my waist, and with four of us in there, I was right up against the side looking straight down wondering how soon it would be before I flipped right over to the ground below. Looking down and around us as we lifted higher and higher into the air, the beauty of the green fields below and the countryside stretching for miles beyond took my attention off the fear that I was doing my best to mask from those in the basket. I actually started having fun until, before you knew it, it was time to land. Our landing was bumpy and a bit unnerving, but we eventually stopped safe and sound with the basket tipped over on its side and all of us piled up in a heap at the bottom.

Isn't life kind of like that? One moment, everything is normal, then you get a phone call and, the next thing you know, you're up in the air trying to figure out if you're going to make it through whatever it is you're facing. Sometimes you end up in a heap at the end, and sometimes all you really remember is the beauty that you experienced on the journey.

The Bible says we can have an eternal relationship with God through Jesus Christ by putting our faith in Him instead of relying on our own efforts or works to somehow earn eternal life. For those who put their faith in Christ, God has given us an amazing promise in Romans 8:28: "We know that all things work together for the good of those who love God, who are called according to his purpose." When we know and love the Lord, even the crazy ups and downs of life take on new meaning and purpose and are directed by a God who loves us and is able to bring good out of anything and everything. So, whether you've got your feet on the ground or are soaring through unsettling times, remember, God has a purpose and a plan, so trust him, ask him for his grace to carry you through and know with confidence that he can work things out for your good and for his glory.

Pastor Rob Jones is the senior pastor of Fellowship Community Church in Norwalk. The church was founded under his leadership in 1995.







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REAL ESTATE

By David Welch

WHAT IS going on in the real estate market in Norwalk?

Well, it has been an interesting few years in real estate. We have experienced everything from rapid inflation in building materials, low inventory, high demand for affordable housing, rising values due to



inflation and inventory, varying interest rates, climbing insurance costs and, most recently, state and federal law changes. A lot has changed and has done so very quickly.

If you talk to 10 real estate professionals, you will probably get 10 unique opinions. With more than 17 years of experience in the real estate industry, here is my opinion on the recent market changes. With the rising cost of living, buyers seem to be a bit more cautious about the homes they are making offers on. A move-in ready home that is clean and well maintained is still selling relatively quickly. Buyers seem to be a little more hesitant on homes that need cosmetic fixes. Many sellers with homes that are just a few years old are pricing their homes close to the cost of new construction. Many builders are offering incentives to get buyers to purchase their product. This is something that sellers of existing homes need to be aware of when pricing their home against new construction. Some buyers prefer an existing home to get a more established neighborhood with larger trees while avoiding construction areas and all the things that come with construction. Many still prefer a new home that has never been lived in with a warranty and all things new. Looking at the numbers below, you can see the number of closed homes in a ninemonth period versus active. There is a lot of competition right now, and pricing your home to sell is now more important than ever.

The Norwalk/Cumming market as of Aug. 28:

• Jan. 1, 2024, - Aug. 28, 2024: total closed homes 276

- Currently 58 pendings
- Current 170 actives
- Both the state and federal laws have

changed this year, and it is important to read the new documents you sign prior to engaging in a real estate transaction.

In conclusion, we all are hoping for some relief anywhere we can. Whether that be prices dropping in construction, cheaper rates to borrow money, taxes or insurance. Buyers and sellers need to stay educated on the real estate market as it is typically most people's largest asset and purchase in their lifetime. Finding people you trust to work with is becoming increasingly important.

Information provided by David Welch, Broker/ Owner, RE/MAX Precision, 1424 Sunset Drive, Norwalk, IA 50211.

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MEMORY CARE

By Jaime Paca

HOW DO you pay for memory care?

Paying for memory care services can seem overwhelming, but gaining an understanding of the various payment options can make the process more manageable. Here is more information about three common methods people use to cover the costs of assisted living.



Private pay

It's important to note that most memory care

communities are private pay only and do not take state or federal benefit programs. For this reason, most seniors start by using their own resources to pay for senior living. This could include a combination of savings, assets, retirement accounts, social security benefits, home equity, and/or assistance from family members. Private pay puts the burden of payment on the individual but does offer more flexibility and control, allowing individuals to choose the community that best fits their needs and preferences.

Long-term care insurance

Long-term care insurance is another option for covering senior living expenses. This type of insurance is specifically designed to help pay for services that support daily living activities, such as bathing, dressing and meal preparation. Policies vary, so it's important to understand what is covered, including any waiting periods and benefit limits. If you or your loved one has a policy, it can significantly offset the costs of senior living or may even pay for it entirely.

Veterans benefits

For those who have served in the military, veterans benefits can be a valuable resource. The Department of Veterans Affairs (VA) offers programs that may help cover the cost of senior living. The Aid and Attendance benefit, for example, provides financial assistance to eligible veterans and their spouses, helping to reduce out-of-pocket expenses. Local contacts that explain veterans benefits do exist, but there are also national non-profit organizations that assist people in determining if they qualify. One such company is Patriot Angels. Patriot Angels has helped more than 20,000 wartime veterans and their spouses determine their eligibility for benefits that can be used to pay for senior care. More information about this company can be found at Patriotangels. com.

When planning for senior living, it's crucial to explore all available options. Understanding your resources and what payments are accepted can help ensure that you or your loved one can access the care needed without unnecessary financial strain. ■

Information provide by Jaime Paca, Senior Living Consultant at Holland Farms Senior Living, 2800 Sunset Drive, Norwalk, 515-981-1888, www.hollandfarmsliving.com.

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I KNOW I should have life insurance, but...

Answers to common roadblocks

Fifty percent of U.S. households (58 million) say they need more life insurance. However, only 8% of consumers say they are very/extremely likely to purchase life insurance in the next year.



Life insurance can protect your loved ones from many kinds of financial hardship upon your death. It can also provide benefits while you're living. What's holding you back?

• I can't afford it. How much would you

estimate a 20-year \$250,000 level term life insurance policy for a healthy 30-year-old male costs? When LIMRA asked consumers this question, they often estimated about \$400. The actual cost is roughly \$167 per year. Life insurance doesn't have to be expensive. A term life policy can offer affordable protection for a set length of time, typically 15, 20 or 30 years.

• I just haven't gotten around to it. It's often a life event that prompts consumers to purchase life insurance — marriage, new baby, buying a house, etc. If you've recently experienced a significant life event, make time to purchase life insurance. If you already own a policy, it's also a good idea to review and make necessary adjustments. A simple conversation with your agent can help you adjust to your new change with the peace of mind that your loved ones are protected if the unexpected were to happen.

• I don't think I'll qualify because of my health. When it comes to life insurance, your health does play a role in the options and availability. However, there are some policies that do not require a health exam. Before discounting yourself, talk to your agent about what options may exist for you.

• I'm young and healthy and don't think it's really important right now. Disposable income can be limited when you're young, making a life insurance policy seem like an unneeded expense. But did you know rates are lowest when you're young and healthy? Securing a policy while you're young can save you money on premiums later in life and keep you protected.

The reasons for purchasing a life insurance policy today are many. Don't hold back. Contact your local agent for help choosing a policy to fit your needs and your budget. ■

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HEATING & COOLING By Dale Adams PROTECT YOUR HVAC from power surges

Power outages in the U.S. are climbing as the demand for electricity climbs and the country's energy infrastructure gets older and more vulnerable. The numbers are on an upward trend. Researchers reported that outages in the past 10



years had increased by 64% compared with the previous decade.

What is a power surge? A power surge is a voltage spike, either from outside the home or within its electrical system. Power surges can be hazardous to your home's appliances, electronics, and even your HVAC system if you are not prepared.

Modern HVAC systems are complex and digital, making your system vulnerable to damage. The best visual representation of a power surge may be a garden hose. When the water pressure in a hose gets too high, the hose can burst. Think of voltage as electrical pressure. When it surges, it can cause all sorts of damage.

• **Causes of a power surge:** When people talk about power surges, the first thing that

comes to mind is a lightning strike. While potentially very damaging, it's one of the less common causes of power surges. Significantly more common are surges caused by high-power electrical devices like air conditioners and refrigerators. They use a lot of energy when compressors and motors turn on and off. Other common sources of a power surge are faulty wiring in the home, overloaded circuits, problems in the electrical grid and downed power lines.

You should be resigned to the fact that power surges are an unavoidable occurrence, and you need to protect your home.

How does a power surge impact my HVAC system?

• Control board on an HVAC system: A surge can fry the control board on your system and will keep it from communicating with your thermostat.

• Compressor motor on an HVAC: A damaged motor won't function, and your compressor will malfunction.

• The capacitor on an HVAC: The capacitor is a device that stores the electrical charge. If a power surge occurs, this can be damaged and keep your HVAC from running correctly. • Relay switch of an HVAC: If the voltage becomes too high, it will burn up the coil, the circuit will not be completed, and the relay switch will malfunction.

How effective are surge protectors for my HVAC system? Surge protectors can be an effective tool for preventing damage to your HVAC system. Unfortunately, most manufacturers' HVAC warranties do not protect against any damage from a power surge. They can wind up costing you well into the thousands if you need to replace a compressor or a significant component. If nothing else, a surge protector can help extend the life of your system and protect your investment.

Every home or business is different. For this reason, the best surge protector solution will vary. Your HVAC professional can recommend the best options to protect your most valuable electrical assets. ■

If you have questions, or just simply want to speak to the experts about this or other comfort concerns, give Triple A Home Services a call. An HVAC expert answers/returns every call, and our expert advice is always free. 515-868-2779 Ext 1 or Dale@ TripleAHomeServices.com



city of OCUOCIC www.norwalk.iowa.gov

MAYORS MOMENT

With fall just around the corner, I do hope you all had a fantastic summer. Now that school has been back in session for a couple weeks and everyone is settling into their new routines, it's important to stay alert and keep an eye out for the kids who are bicycling and walking to and from school. It's far too easy these days to be distracted while driving.

Norwalk Annexation

One of Norwalk City Council's primary goals is to increase our commercial and light industrial tax base thereby balancing the tax burden for all City of Norwalk residents. While the city has plenty of space available for housing, we are limited in areas available for commercial and light industrial land uses. A critical step in achieving our goal of balancing the tax burden is the expansion of Norwalk's current corporate city limits.

The City is actively working on bringing more light industrial development to the south side of Norwalk. Part of that lure is a \$7 million dollar investment, made by the City of Norwalk, toward the installation of a sanitary sewer pipe that will run roughly along the North River from the WRA facility south of Norwalk to about a half mile west of Highway 28.

Along with the design of that sanitary sewer line, the City has been working on a plan to annex an area along the North River to just past Interstate 35 (I-35). This annexation would protect the \$7 million dollar investment the City will make in the new sanitary sewer line. Making this large investment in the new sewer line and having another city swoop in and annex this land into their area would be a major loss to Norwalk, not only financially but also in terms of future growth.

As our work on the sanitary sewer line proceeds, an investment firm has entered into contracts to purchase approximately 300 acres of land just south of Norwalk. This firm wants to have their purchased land annexed into the City prior to them closing on it. This 300 acre annexation request has caused the City to execute our larger, and already developed, annexation plan out to I-35.

The City was able to find a corridor, from Highway 28 west to I-35, that did not include homesteads. We intentionally did this to minimize the impact on property taxes as the increase on agricultural land is relatively minor compared to the increase on a residential home. The City sent letters to all the property owners within this annexation area. We asked them to meet with us so we could provide them information on what was happening regarding the installation of the sanitary sewer line, the development plans,

Tom Phillips, Mayor

explain the impact to their property taxes and answer all their questions. We also asked them to voluntarily annex into the City of Norwalk.

At the time of writing this article, all but one landowner has either signed or has agreed to sign an annexation agreement. Over 95% of the annexation area (approximately 2,300 acres) will be covered by a **voluntary** annexation agreement. By signing the annexation agreement, the land owners will be able to continue using their land as they currently are. The annexation agreement runs with the land, not with the current owner, and will remain intact until the land owner requests the land be rezoned.

There are still several more steps that need to be taken before the annexation area is officially added to the City. I'm told that if everything proceeds normally, the area will officially be within the City limits by the end of March 2025. However, due to non-disclosure agreements, we are unable to divulge at this time what type of development will be going into the 300 acre area being purchased by the investment firm. What we can share is that no other development plans for that area currently exist and that any future improvements within that area will be developer driven.

The City has been transparent with everyone involved and I feel the annexation meets our primary goal of increasing commercial and industrial development land for the City. It also protects the City's \$7 million investment in sanitary sewer. If you have any questions about the annexation, please feel free to give me or Luke Nelson, Norwalk's City Manager, a call and we'd be happy to sit down with you and talk about this important step for the City.





The City of Norwalk has established a program to help preserve and improve the community's housing stock that is affordable to low and moderate income (LMI) households. This program provides a 5-year forgivable loan from the City to assist with eligible housing rehabilitation projects.

Applicants must meet eligibility, income, and residency requirements.

Eligible repairs include siding, windows, doors, roofing, landscaping, sidewalk, driveway, structural, foundation, electrical, HVAC, plumbing and more.

To find the full list of eligibility criteria, eligible repairs, terms of loan and application, scan the QR code.



Norwalk's New Industrial Development

See the article here! "Norwalk celebrates new industrial development," by Amy Duncan of the Independent Advocate published Aug. 21, 2024.



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city of norwalk newsletter SEPTEMBER 2024

norwalk

f City of Norwalk, Iowa - City Hall X @NorwalkCH 🙆 NorwalkIACityHall

CELEBRATE LIBRARY CARD SIGN UP MONTH!

Scan the QR code to the right to see how to celebrate this month and see all our activites!

Moonlight Movie Night

Grab a blanket or chairs and join us for a Movie under the moonlight! Warrior Eats concession stand will be open for the event with a limited menu for your snack and drink needs. **No registration required! Free!**

Program days/times: September 13 - "Coco", Starts at sunset

Location: McAninch Sports Complex

Fall Youth and Adult Sport Programs

For all details about youth and adult sport programs, please scan the QR code to the right.

Adult Coed and Women's Volleyball League: This is considered a recreation league and is self-officiating. Each league will be limited to 6 teams. Please register as a team with a maximum of ten people. This league is a first come, first serve basis until it is full.

Little Dribblers Basketball (Preschool and

Kindergarten in the Fall 2024) Must be 4 years old by November 4.

This activity teaches the beginning fundamentals of basketball. Volunteer coaches will be needed. Times will vary depending on the number of teams. Youth Coed Basketball (5th-6th Grade in Fall 2024): This is a coed league unless we have enough to assign boy/girl teams. Volunteer coaches will be needed. Times will vary depending on the number of teams.

Adult Mens and Women's Pick-up Basketball games: This is a 6 week program. We will offer back to back, 6 week seasons from October - April. Please bring clean tennis shoes to wear for the games. The first season is 10/9-11/23.

EMPLOYEE SPOTLIGHT!

Tai Lieu, Marketing & Communications Specialist

I grew up and graduated from high school in Livingston, Montana - a small town just north of Yellowstone (yes, that Yellowstone!) National Park. Thereafter I made my way to Iowa where I graduated from Iowa State University in 2009.

Prior to joining Norwalk, I worked at VictoryXR, an educational virtual reality company. In October 2022, I was hired as the City of Norwalk's Marketing & Communications Specialist as part of the Economic Development Department. I love being able to work with the different departments within the city as well as City leaders and administrators. Working with local businesses and developers and helping them to promote their businesses and announce their new developments is exciting. I love seeing the growth in the community. I also have an AMAZING team that I am honored to be a part of. I am blessed to have 4 amazing kids. My two oldest are enlisted in the US Army and I couldn't be prouder of them. I have a 16 year old daughter who is outgoing and energetic. My youngest is 8 and he is involved in several athletic activities in the metro-to include the Warren County Crop Dusters-Youth Dusters located in Norwalk.

Outside of work I love being able

to try new restaurants and explore different activities within the Metro. Travel is something I enjoy doing frequently. I am also a huge fan of the arts and love going to concerts, musicals and local theatres.

I have a true love for small town and country living. The mountains bring me a lot of peace and joy. I am also a HUGE animal lover and I love being able to donate and help with the Cat Hut in Webster City, Iowa and the Hamilton County AdvoCATes-a local TNR. My kids are also very athletic so my weekends and evenings are usually spent in a gym or on a baseball field.



IMPORTANT LINKS FOR NORWALK!

See Fall Sport Program Details Here!



See what's happening at the public library!



View Our Fall Playbook



Rent for Your Next Event! Reserve a Norwalk Park

Reserve a Norwalk Park Shelter until October 13.



City State Bank Norwalk Fieldhouse View ammenities, hours, rates and more.



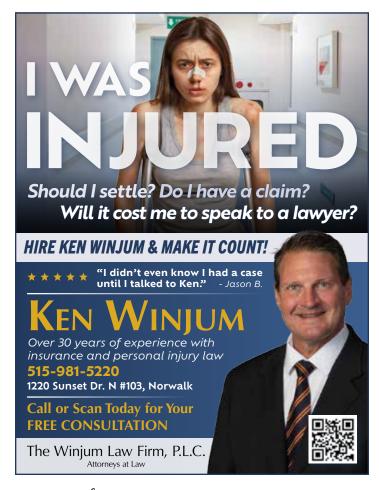
CITY HALL | 705 North Ave. 515-981-0228 Open Monday-Friday, 8 a.m.-4:30 p.m. PUBLIC SAFETY | 1100 Chatham Ave. 515-981-0666 Non-Emergency 515-222-3321 NORWALK EASTER PUBLIC LIBRARY | 1051 North Ave. 515-981-0217 See hours online

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By Ken Winjum

immunity

When a governmental entity causes injuries or damages, is there a way to obtain compensation? The Iowa Tort Claims Act and the Iowa Municipal Tort Claims Act provide mechanisms for such claims.

The Iowa Supreme Court has observed that, prior to the passage of the Iowa Tort Claims Act, the maxim "the King can do no wrong" prevailed in Iowa. No tort action could be maintained



against the state or its agencies due to the doctrine of sovereign immunity. In other words, the state is immune from suit except where immunity is waived by statute.

The Iowa Tort Claims Act is found at Iowa Code Chapter 669. The Iowa Municipal Tort Claims Act is found at Iowa Code Chapter 670. Chapter 669 relates to situations involving the state of Iowa. Chapter 670 applies to municipalities, counties and their subdivisions.

Chapter 669. Iowa Tort Claims Act. The Iowa Supreme Court has observed that the legislature intended the act to be the only path for suing the state and state officials acting in their scope of employment.

The act mandates compliance with an administrative scheme before suit can be filed. The claimant must first file a claim with the director of the department of management. The claim must then be considered by the attorney general who makes a final disposition before the claimant may sue in district court.

The central purpose of this prerequisite is to give the state an opportunity to investigate and resolve the claim.

There are a number of exceptions to the waiver of immunity. For example, any claim based upon performance of a "discretionary function" by a state actor is not covered by the act. A long list of exceptions is found at §669.14.

There are many pitfalls under the Iowa Tort Claims Act. When one has been harmed by an action of the state, immediate action and an understanding of the detailed provisions of the act are necessary to protect one's rights.

Chapter 670. Iowa Municipal Tort Claims Act. This act applies to cities, counties, townships, school districts and most other units of local government. The act provides the exclusive remedy for torts against municipalities and their employees.

Although this act does not have the procedural requirements contained in the State Tort Claims Act, it also has a myriad of exemptions. A long list of these is found at \$670.4.

Conclusion. Historically, in our legal jurisprudence, the king made the rules. Under the doctrine of sovereign immunity, the state is now the sovereign. We have a system of asserting claims against governments. But those claims are only those which the state allows and must be made according to the rules promulgated by the state.

Information provided by Ken Winjum, The Winjum Law Firm, P.L.C., 1220 Sunset Drive., Suite 103, Norwalk, 515-981-5220, www.winjumlaw.com.

By Lindsey Giardino

FOSTER shares passion for furry friends

Animal shelter is the right fit for her volunteer work.

Before her retirement two years ago, Jennifer Foster spent most days in the hospital ER, where she worked as a mental health crisis counselor.

Toward the end of her career, Foster learned about Furry Friends Refuge, a local no-kill animal shelter. As an animal lover, she quickly got involved with the organization, working with the cats and rabbits in its care. She found that being around the animals was a great way to decompress after spending a long day in the hustle and noise of the ER.

Now fully retired, Foster is able to spend a few days a week at Furry Friends Refuge. She helps to socialize the animals, find the right family for





Jennifer Foster enjoys volunteering with animals.

them, and clean the facility. She also volunteers at adoption events and has traveled as far as Iowa City to pick up animals from other shelters.

What Foster loves about Furry Friends Refuge is that it's a cheery, bright environment, and the cats aren't in cages. There's lots of room for them to roam and toys to play with, and they're simply grateful for the attention they receive.

"It's very focused on the animals' needs," she says. "It's so neat to see a cat come in who's a little scared transform into being calm and trusting. That's a really neat process to see."

Foster also enjoys helping people find the right pet for them. After an animal gets adopted, Foster likes hearing from the adoptive families about how they're doing.

"It's just real rewarding to get to see the results of your work," she says.

Foster fell so in love with two cats that she adopted them herself.

For Foster, volunteering with Furry Friends Refuge is "a dream."

"I just love spending the time around the animals," she says. "This is the perfect fit for me." \blacksquare

Do you know a neighbor who deserves recognition?

Nominate him or her at tammy@iowalivingmagazines.com.



Jason Siemens of Edward Jones presents the Neighbor Spotlight certificate to Jennifer Foster.



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FALL SCHEDULE 2024

VARSITY FOOTBALL

DATE	TIME	OPPONENT	LOCATION
Aug 30	7:30PM	Carlisle	Norwalk High School
Sep 6	7:30PM	Indianola	Indianola Stadium
Sep 13	7:30PM	Newton	Norwalk High School
Sep 20	7:30PM	ADM	Norwalk High School
Sep 27	7:00PM	Winterset	Winterset High School
0ct 4	7:00PM	Dallas Center-Grimes HS	Norwalk High School
0ct 11	7:00PM	Council Bluffs	Thomas Jefferson High School
0ct 18	7:00PM	Lewis Central	Lewis Central High School
0ct 25	7:00PM	Glenwood	Norwalk High School

VARSITY VOLLEYBALL

DATE	TIME	OPPONENT	LOCATION
Aug 27	7:15PM	Dowling Catholic	Norwalk High School
Aug 29	5:00PM	Multiple Schools	Southeast Polk High School
Aug 31	9:00AM	Multiple Schools	Ankeny Centennial High School
Sep 3	7:15PM	Oskaloosa	Oskaloosa High School
Sep 5	4:30PM	Multiple Schools	ADM High School
Sep 10	7:15PM	Indianola	Indianola High School
Sep 17	7:15PM	Newton	Norwalk High School
Sep 21	8:30AM	Multiple Schools	Waukee High School
Sep 24	7:15PM	Pella	Norwalk High School
Sep 28	8:30AM	Nevada	Nevada High School
0ct 1	7:15PM	Pella Christian	Pella Christian High School
0ct 5	9:00AM	Waverly-Shell Rock	Waverly-Shell Rock High School
0ct 8	7:15PM	Dallas Center - Grimes	Dallas Center-Grimes High School
0ct 19	9:00AM	Multiple Schools	Winterset High School

FOR ALL WARRIORS SCHEDULES

Schedules are subject to change. Scan for most up-to-date schedules.

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VARSITY BOYS GOLF

DATE	TIME	OPPONENT
Aug 19	12:00PM	Multiple Schools
Aug 20	8:00AM	Dallas Center - Grimes
Aug 26	8:30AM	Johnston
Aug 27	10:00AM	Fort Dodge
Aug 29	10:00AM	Multiple Schools
Sep 3	10:00AM	Fort Dodge
Sep 11	3:00PM	Des Moines Roosevelt
Sep 16	10:00AM	Ames
Sep 19	10:00AM	Multiple Schools
Sep 23	10:00AM	Multiple Schools
Sep 25	9:00AM	Southeast Polk

LOCATION
Briarwood Golf Course
Beaver Creek Golf Course
Jester Golf Course
Fort Dodge Country Club
The Legacy Golf Club
Fort Dodge Country Club
Willow Creek Golf Course
Veenker Memorial Golf Course
Elmwood Country Club
Willow Creek Golf Course
Copper Creek Golf Course

VARSITY BOYS CROSS COUNTRY

DATE	TIME	OPPONENT	L
Aug 29	4:30PM	Marshalltown	Μ
Sep 5	4:00PM	Ames	IS
Sep 12	4:00PM	Marshalltown	Μ
Sep 17	6:05PM	Multiple Schools	Vä
Sep 21	9:00AM	Pella	Ce
Sep 26	4:25PM	Kennedy	Se
0ct 5	TBD	Wartburg College	W
0ct 10	4:00PM	Fort Dodge	La

LOCATION	
Marshalltown Community College	
ISU Cross Country Course	
Marshalltown Community College	
Valley Southwoods	
Central College	
Seminole Valley Park	
Wartburg Max Cross Country Cour	
Lakeside Municipal Golf Course	

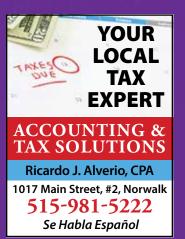
VARSITY GIRLS CROSS COUNTRY

TIME	OPPONENT
4:30PM	Marshalltown
4:00PM	Ames
4:00PM	Marshalltown
5:45PM	Multiple Schools
9:00AM	Pella
3:45PM	Kennedy
TBD	Wartburg College
4:00PM	Fort Dodge
	4:30PM 4:00PM 4:00PM 5:45PM 9:00AM 3:45PM TBD

Marshalltown Community College ISU Cross Country Course Marshalltown Community College Valley Southwoods Central College Seminole Valley Park Wartburg Max Cross Country Course Lakeside Municipal Golf Course

LOCATION

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By Lindsey Giardino

NORWALK 'feels like home'

Robinson enjoys making lifelong friends.



Tina Robinson has only lived in Norwalk for five years, but it has become home to her. She has been involved with community events including serving as chairperson for Norwalk Hometown Pride.

For the past five years, Tina Robinson has embedded herself in the Norwalk community.

She moved to town because of the great things she'd heard about the school district and because it seemed like a smaller community with everything she'd need.

"People were actually waving at me when I was looking at houses here," Robinson says. "Where I came from, everybody waved. It felt like home."

Robinson enjoys having two parks within walking distance from her house, making it easy for her to go on long walks with her dog. She's also centrally located, so she's close to a gas station, grocery store and amenities.

"There are kids playing all the time around my area," Robinson adds. "It is so fun to hear them laugh and enjoy the outside. People are also always walking and will say hi and ask about my dog or how my day is going. So friendly."

Robinson likes that her neighbors care about their yards and decorate for holidays, like Halloween.

"It's fun to see what they can come up

with," she says.

Perhaps what Robinson appreciates most, though, is that Norwalk is growing and adding amenities that benefit the community.

"As the chairperson for Norwalk Hometown Pride, I get to see all the fun activities and the additions that are being done by our committee and several other committees in the community," she explains. "The businesses in Norwalk care about each other and are always lending a hand. You don't find that in a lot of other places."

As part of Norwalk Hometown Pride, Robinson has her hand in raising money for the community. In the past, the group has purchased new benches for the city park; installed dog waste stations, planters and banners on Main Street; and much more.

In the past, she served on the Norwalk Easter Public Library Foundation, too.

"The library is a gem that Norwalk has, and we are lucky to have the amazing staff and activities there," Robinson says.

While only a Norwalk resident for five years, Robinson has met many people in town,



some of whom she knows will remain lifelong friends.

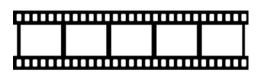
"People are genuine and would always help me or want to go to lunch," she says. "This says a lot about the culture. I am so glad that I landed here, and I don't plan on moving away. I want this to be my forever home."

Check for cancellations

Warrior Giving Wednesday

Oct. 9, 3:30-5:30 p.m. Norwalk Christian Church, 701 Main St.

Help your Norwalk neighbors by dropping off household paper (toilet paper, tissues, paper towels, napkins), or by making a donation through Venmo @norwalk-ministerial. Future collections are: Nov. 13, cleaning supplies (all-purpose cleaner, dish soap, toilet cleaner, sponges and cleaning cloths).



Moonlight Movie Nights

Friday, Sept. 13, starting at sunset McAninch Sports Complex

The Park and Recreation Department will host Moonlight Movie Nights. Grab a blanket or chairs and join in. Warrior Eats concessions will have snacks and drinks for purchase. The movie is "Coco."

SHIIP help with Medicare open enrollment

Medicare's open enrollment is Oct. 15 – Dec. 7

During open enrollment, persons with Medicare Part D have the opportunity to review their drug plan coverage. SHIIP/ SMP volunteer counselors are available for a free, confidential and unbiased review of cost and coverage, with changes taking effect Jan. 1. Call 515-962-5375 to schedule your appointment at the Indianola Activity Center, 2204 W. Second Ave. Phone appointments are also available. SHIIP/SMP is a service of the state of Iowa. They do not sell or promote any insurance companies, policies or agents.



Norwalk Women's Connection meeting

Tuesday, Sept. 17, 6:30 p.m. Luana Savings Bank community room, 9321 Market Place Drive, Norwalk

NWC meets the third Tuesday of every month, 6:30-8 p.m. (buffet opens at 6:15 p.m.) All women from Norwalk and surrounding communities, ages 13 and older, are invited to attend. Cost is \$14 inclusive, check/cash only, payable at the door. For reservations, call Mary Lou at 515-360-4926, text Gwen at 515-371-9596, or email lgray@Toast2.net.



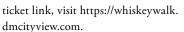
Applefest Sept. 14 Living History Farms, 11121 Hickman Road, Urbandale

All things apple, from cider, pie bobbing and everything in-between, Living History Farms hosts this quintessential fall-themed festival. www.lhf.org

CITYVIEW Wine and Whiskey Walk

Friday, Sept. 20, 5-9 p.m. West Glen Town Center

Tickets are \$25 in advance, \$35 at the event, for 10 tickets for sample-size whiskey cocktails. Enjoy free wine samples at participating retail locations. For more information and



Halfway to St. Pat's Charity Car Show

Sunday, Sept. 22 Charlie's Filling Station, 305 Grand Ave., West Des Moines www.friendlysonsiowa.com

The Friendly Sons of St. Patrick are holding a fundraising car show to benefit the St. Patrick's Day Parade. Bring your classic or unique vehicle. Registration is 11 a.m. until 1 p.m. Trophies will be awarded at 3 p.m. ■



Norwalk Farmers Market

Fridays through Oct. 11 Norwalk Christian Church parking lot, 701 Main St.

Norwalk's Farmers Market offers locally grown fruit and vegetables, baked goods, meat, eggs, honey, fresh flowers and crafts.



Log Cabin Days celebration Heritage Village, Indianola Saturday, Sept. 28

• 10 a.m. - Parade (line up at the Administration Building at 9 a.m. – no sign up required)

• 11 a.m. to 1 p.m. - Chicken and noodles Lunch

• 11 a.m. to 7 p.m. - Heritage Village Experience (including pioneer wedding and funeral in the chapel, teacher in the schoolhouse, pioneer family in the log cabin and shopping in the general store), Crafts of the Past demonstrations, children's craft fair, raffle, food and vendors on the lawn.

Sunday, Sept. 29

• 10 a.m. to 4 p.m. - Tournament day with cribbage, chess, horseshoes and corn hole; bingo, family games, raffle, food and vendors.

RECIPE

CRISPY grilled chicken with a kick

(Family Features) Those first school bells may be ringing, but they don't have to signal the end of grilling season. This blackened spatchcock chicken keeps the meat moist, tender and tasty with crispy skin and a spicy seasoning to keep your summer spirit alive. Visit Culinary.net to find more recipes that keep your grill lit all year long.

Blackened spatchcock chicken

- 1 whole chicken
- 1 cup melted butter or ghee
- 2 tablespoons heat-and-sweet seasoning
- 1/2 tablespoon garlic powder
- salt, to taste
- pepper, to taste

DIRECTIONS

- Heat grill to 375-400 F.
- Use kitchen shears or knife to remove backbone from chicken to lay flat. Remove rib cage, if desired, or push flat with hands.
- Mix butter, heat-and-sweet seasoning and garlic powder. Using meat injector, inject mixture into chicken. Rub remaining buttered seasoning over chicken and season with salt and pepper, to taste.



- Place spatchcock chicken breast-side up over indirect heat and cook 35-40 minutes.
- When internal temperature reaches 145 F, flip chicken breast-side down over direct heat 5 minutes, or until internal temperature reaches 165 F.
- · Let rest 10 minutes before serving.



NORDER CURIOSITY. EMBRACE THE UNKNOWN.



SEPTEMBER 2024

Welcome Back to Gchool!

Norwalk Community, Parents, and Students:

We are excited to announce our theme for the 2024-2025 school year: Wonder – Foster Curiosity, Embrace the Unknown. This theme, introduced by our student representative on the school board, Henry Groos, highlights the spirit of exploration and growth we want to encourage in our students.

Wonder, in one sense, is that amazing feeling we get when we see something beautiful, unexpected, or hard to explain. We want our students to feel this excitement as they learn. When learning is filled with wonder, students naturally become more curious and eager to explore. As philosopher José Ortega y Gasset said, "To be surprised, to wonder, is to begin to understand."

Wonder also means wanting to know something more. We aim to spark a strong desire for knowledge in our students. Learning should not be a chore; it should be a fun journey of discovery. Curiosity drives us to keep exploring, learning, and pushing the limits of what we know. The Norwalk Community School District is dedicated to creating an environment and culture that nurtures curiosity and helps students follow their passions.

Growth often happens when we step out of our comfort zones. We want our students to embrace new and unfamiliar situations, push past their usual boundaries, and become comfortable with being uncomfortable. This approach will lead to the greatest progress in any area of their lives. We should not avoid unfamiliar situations; instead, we should embrace them and grow through the process of navigating discomfort.



As we enter this new school year, let's encourage our students to approach learning with wonder, foster their curiosity, and embrace the unfamiliar. Together, we can create a learning environment that promotes both learners and leaders. Here's to a year filled with wonder and endless possibilities!

Respectfully, Shawn Holloway, Norwalk CSD Superintendent











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Norwalk Living magazine SEPTEMBER | 2024 28 www.iowalivingmagazines.com

HEALTH By Dr. Michael O'Meara

Q: How does vision affect a child's education?

A: A good education for your child means good schools, good teachers and good vision. Your child's eyes are constantly in use in the classroom and at play. It has been estimated as much as 80% of the learning a child does occurs through his or her eyes. So, when his or her vision is not functioning properly, learning and participation will suffer.



Some of the visual skills needed for school are clear near and distance vision, binocular

coordination, eye movement skills, focusing skills, peripheral awareness, and eye/hand coordination.

Signs that may indicate a child has vision problems include frequent eye rubbing or blinking, short attention span, avoiding reading or other close activities, frequent headaches, covering one eye, tilting head to one side, one eye turning in or out, seeing double or losing place when reading.

If any of these things are occurring, your child will have to work harder. Because vision changes can occur without you or your child noticing them, your child should visit the optometrist at least every one to two years.

Information provided by Dr. Michael O'Meara, Optometric Associates of Warren County, PC, 1228 Sunset Drive, Norwalk, and 225 West Ashland Ave., Indianola.

WELLNESS By Jen Penisten **EMFACE:** new anti-aging technology

What is Emface? This non-invasive treatment is needle-free and helps lift, tighten and tone the face. It is the only technology to have electromagnetic energy and radiofrequency to help reduce wrinkles, boost collagen, lift sagging skin and improve facial symmetry. Many people notice a reduction in their jowls, notice more lifted cheeks, more even skin tone, less double chin and less dynamic wrinkling of the skin, even deep lines on the forehead.



Botox helps relax muscles that promote wrinkling with facial expressions, and filler helps promote volume in areas where it has been lost or the client wants more enhanced. While these are highly effective options, those clients with needle phobia, not wanting a medication injected in the face, or worried about risks find Emface to be a natural solution.

The recommended protocol is four 20-minute sessions about one week apart, and results continue to show up even three months after your last treatment and are long-lasting. There is no downtime, no bruising, no swelling. Skin may be pink, but this will subside shortly after treatment. There is no discomfort, and you are in and out in less than 30 minutes.

Is Emface right for you?

Information provided by Jen Penisten, MSN, RN, NP-C, CEO/owner, Vivid Life Spa, 1016 Main St., Norwalk, 515-850-7848, livin-vivid.com/life-spa

By Dr. Jesse Stumbaugh

Q: How can chiropractic help with pregnancy?

A: What we cannot see are the millions of different hormonal changes and chemical reactions occurring both in the mother and the developing baby, all of which are controlled and coordinated through the nervous system. Now, more than ever, during pregnancy, you need a nervous system that responds immediately and accurately to changing requirements in all parts of your body, and, therefore, you need a healthy spine.



According to recent studies, chiropractic care may result in easier pregnancy, including increased comfort during the third trimester and delivery and reduced need for analgesics (pain medication). In one study, women receiving chiropractic care through their first pregnancy had 24% reduction in labor times, and subjects giving birth for the second or third time reported 39% reduction in labor times. In another study, the need for analgesics was reduced by 50% in the patients who received adjustments. In addition, 84% of women report relief of back pain during pregnancy with chiropractic care. Chiropractic care has also been shown to reduce the likelihood of postpartum depression. ■

Information provided by Dr. Jesse Stumbaugh, Norwalk Chiropractic, 1300 Sunset Drive, 515-981-9208, www.norwalk-chiropractic.com. Norwalk Chiropractic is a provider with most major insurance companies.

HEALTH By Dr. Elizabeth Fleck

PROTECTING smiles and minds

The crucial role of mouthguards in fall sports

As fall sports gear up, addressing dental injury and concussion prevention is vital. High-impact activities like football and soccer increase the risk of both dental trauma and concussions. A key tool in reducing these risks is the mouthguard.

Mouthguards are crucial for protecting teeth from being chipped, cracked or knocked out. But their benefits extend beyond dental injuries. A properly fitted mouthguard can also play a role in



minimizing the risk of concussions. By cushioning impacts and absorbing shock, mouthguards help reduce the force transmitted to the jaw and skull, which can lessen the likelihood of brain injuries.

Custom-fitted mouthguards from a dentist offer the best protection. They are designed to fit snugly and comfortably, ensuring they stay in place during play and provide optimal cushioning. This tailored fit helps shield the teeth and jaw from trauma and can absorb impacts that might otherwise lead to concussions.

In addition to using mouthguards, educate athletes about the importance of proper technique and wearing appropriate protective gear. If a dental or head injury does occur, seek immediate medical attention to address any damage and prevent further complications.

Incorporating these safety measures will help ensure that your child can enjoy a successful and injury-free sports season. ■

Information provided by Dr. Elizabeth Fleck, Norwalk Family Dentistry, 1101 Chatham Ave., Suite A, Norwalk, 515-256-9000, www.norwalkfamilydentistry.com.



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HEALTH By Dr. Kelly Cook

WEARING hearing aids regularly may help you live longer

Want more time to enjoy the good things in life? According to a new study, hearing aids could boost your longevity — if you wear them consistently to treat hearing loss.



The study found that

regular hearing aid users may experience a 24% lower mortality risk than those who never use them. It also revealed no significant differences in the mortality rates of people who never wear hearing aids and those who wear them sporadically.¹

Details about the study

Led by Dr. Janet Choi, an otolaryngologist from Keck Medicine of USC, the study utilized National Health and Nutrition Examination Survey data from 1999–2012 to identify 10,000 adults who had hearing evaluations and completed questionnaires about their hearing aid use. Researchers tracked their mortality status for 10 years.

Of the 1,863 adults with hearing loss, 237 wore hearing aids regularly (defined as using them at least once a week, at least five hours a week or at least half the time), while 1,483 never used them. Individuals who wore their hearing aids once a month or less were considered non-regular users.

"We found that adults with hearing loss who regularly used hearing aids had a 24% lower risk of mortality than those who never wore them," said Dr. Choi. "These results are exciting because they suggest that hearing aids may play a protective role in people's health and prevent early death."

The link between regular hearing aid use and reduced mortality risk persisted even when adjusting for hearing loss severity, age, education, ethnicity and other factors.

The research isn't clear on how hearing aids may lead to greater longevity, but other studies have found that wearing hearing aids can contribute to more socializing and decrease the risk of depression and dementia, allowing people to live healthier lives.

As this study shows, consistent hearing aid use is best. Have hearing aids you aren't wearing because they don't help you hear well? For more information or to schedule an appointment, call your local audiologist today.

Information provided by Dr. Kelly Cook, Audiologist, Iowa Hearing Center, 1228 Sunset Drive, Suite B, Norwalk, 515-416-5990, www. IowaHearingCenter.com. 1 Strom, K. (2024). Regular hearing aid use is associated with reduced mortality, says new study. Hearing Tracker. https:// www.hearingtracker.com/news/regular-hearingaid-use-may-help-you-live-longer-says-newstudy?utm_source=hearingtracker.com



CHAMBER By Mel Guanci

RUNorwalk: A community event for all

Get ready for the annual RUNorwalk 2024 5K Run/Walk and 10K Run, set to take place on Saturday, Oct. 26. This year's event promises to offer something for everyone, from seasoned runners to casual walkers. The race will kick off at 8 a.m. from the Norwalk High School Warrior Stadium parking lot, providing a scenic route through the heart of Norwalk.



RUNorwalk is all about promoting health

and wellness. Whether you're aiming to enjoy a brisk morning exercise with friends or pushing for a personal best time, this event has something for you. The 5K run/walk is perfect for a relaxed pace, while the 10K run offers a longer course to test your endurance and speed. Thanks to the chip timing provided by True Time Racing Services, all participants will receive accurate race times, allowing you to track your progress and set new goals.

But the fun doesn't stop with the adults. After the 5K completion,

at approximately 9 a.m., the Kids Fun Run will take center stage. Designed for children ages 8 and younger, this short, spirited race is a fantastic way to introduce kids to the excitement of running in a noncompetitive environment. The best part? No registration is required for the Kids Fun Run — simply bring your little ones to the finish line after the 5K, and they'll be ready to dash across the line with joy and enthusiasm.

Whether you're running, walking or cheering from the sidelines, RUNorwalk 2024 is an event that brings the entire community together. So register today and join us on Oct. 26 at Norwalk High School Warrior Stadium. It's the perfect way to celebrate our community, stay active, and enjoy a day outdoors with friends and family.

RUNorwalk, Oct. 26. Reigster today at RUNorwalkIowa.com.

Information provided by Mel Guanci, Executive Director, Norwalk Area Chamber of Commerce.



OUT & ABOUT



The Residents' Choice certificate for Favorite Health Clinic was presented to Ronda Montgomery, who accepted on behalf of UnityPoint Clinic Family Medicine.



The Residents' Choice certificate for Favorite Florist was presented to Nikki Huetter, Bellflower Florist & Gifts.



The Residents' Choice certificate for Favorite Grocery Store was presented to Craig Choate for Fareway Meat & Grocery Store.



The Residents' Choice certificates for Favorite Dog Groomer and Favorite Pet Care were presented to the staff of Amore Pets.



Nathaniel, Andrea and Addy Tagtow at the Norwalk Area Chamber of Commerce ribbon cutting for Hudddle on Aug. 1.



Newton Standridge at the Norwalk Area Chamber of Commerce ribbon cutting for Hudddle on Aug. 1.



Gavin King and Anita Cosic at the Norwalk Area Chamber of Commerce ribbon cutting for Hudddle on Aug. 1.



JJ and Christina Kapp at the Norwalk Area Chamber of Commerce ribbon cutting for Hudddle on Aug. 1.



Doug Raper, Amand Reid-Raper and Tracy Eaton at the Norwalk Area Chamber of Commerce ribbon cutting for Hudddle on Aug. 1.



Rex and Ashley Edwards and Lindsey Aaron at the Norwalk Area Chamber of Commerce ribbon cutting for Hudddle on Aug. 1.

OUT & ABOUT RIBBON Cutting

Norwalk Area Chamber of Commerce hosted a ribbon cutting for Hudddle on Aug. 1.



Norwalk Area Chamber of Commerce hosted a ribbon cutting for Hudddle on Aug. 1.



Emma and Amy Longman



Lindsey Aaron and Manny Toribio



Scott Gray and Tim Agrimson



Lorie Williamson and Amanda Reid-Raper



Becky Reid and Haylee Katschman



Mark Miller and Chad Stevens



Tracy Amos, Heather Soyer, Lucinda Sperry and Angie Croll



Wendy Borst, Anita Cosic, Gavin King and Mary Lou Goetz

CLASSIFIEDS

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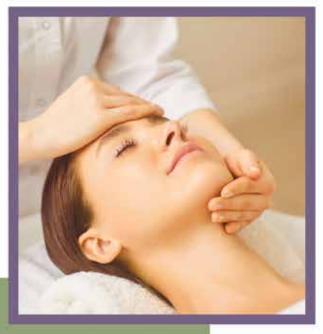
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