

Living

MAGAZINE

Holiday recipes

Residents share how to create the foods that make their season bright.

Hot honey chicken and waffle
RECIPE

Oviatt adds 3-year-old preschool programming
EDUCATION

Henke cultivates community and care in Norwalk
NEIGHBOR SPOTLIGHT



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Matthew 2:10-11

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WELCOME

PORK favor

We dedicated our cover story this month to holiday recipes, and why not? The Christmas season wouldn't be complete without the treasured family foods that pop up this time of year. From the elaborate five-course dinners to a simple cookie, most all of us have some connection with a family favorite.



Jolene's family introduced me to a family tradition they served each Christmas Eve. Her mother would make oyster soup and Spamwiches. Yes, Spamwiches — a holiday ritual for the Poraths. I would have preferred a ribeye, but nobody asked my opinion. So, I ate oyster soup and Spamwiches with Dean and Lois for a few years.

What exactly was this Spamwich, you ask? Well, to the best of my knowledge, it was chopped-up Spam, pickle relish and cheese toasted on half of a hamburger bun in the oven. At least that was the Porath version. I have to admit, it was delicious. The oyster soup? Not so much.

I recognize some of you may have never tried Spam, and for good reason. My friends who grew up on farms said, if they wanted meat, they got the real thing. For us city kids, though, canned meat was an alternative.

When Jolene and I started our own family, we continued the Spamwich tradition with our kids, and we still serve them each Christmas Eve. The oyster soup has been replaced with a choice of potato soup or broccoli cheese soup, thank goodness.

I wrote about this Spam tradition more than a decade ago in this column, and my email in-box was full the next day with favorite Spam recipes from readers. One person even shipped a Spam coin bank to me. It was then when I began to understand the Spam-lovers cult. In a conversation with a local Hy-Vee manager about Spam, my eyes were opened even more. Just to put this in perspective, more than 44,000 cans of Spam are produced every hour. Hawaiians alone consume approximately 7 million cans of Spam per year. Barack Obama even admitted he likes it.

Truth be told, I won't be rushing to the grocery store to buy Spam anytime soon, but I will continue to enjoy our Spamwiches on Christmas Eve, and I hope you can enjoy a few of your family favorites, too.

Merry Christmas, and thanks for reading. ■

SHANE GOODMAN

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CORRECTION: The veteran salute in the November issue of Norwalk Living magazine for Stanley Gustafson should have read he served from 1965-1991. The item listed only his service during the Vietnam War. Also, in the Neighbor article about Stanley Gustafson on page 32 of that issue, his name was misspelled. We apologize for the errors.



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Holiday recipes

Residents share how to
create the foods that
make their season bright.



By Rachel Harrington

Favorite dishes are often at the heart of holiday gatherings. Their aromas wafting through the house signal time to join family and friends in celebration, reminiscing and gratitude. Their tastes spark memories and conversation. For many, certain recipes are a holiday must. They are inextricably woven into the fabric of the season, and the festivities wouldn't feel complete without them.

Christmas tea rings, made from a favorite cinnamon roll recipe, have been one of Katie Routh's staples for the holidays.

CHRISTMAS TEA RINGS

INGREDIENTS

- 1 cup boiling potato water (Cut potato into small chunks and boil until soft. Strain potatoes from water and discard. It's OK if some small pieces of potato end up with the water.)
- 1/2 cup sugar
- 1/2 cup butter or shortening (I use butter)
- 1/2 teaspoon salt
- 2 tablespoons of warm water
- 1/2 teaspoon sugar
- 1 package yeast (any kind)
- 2 eggs, beaten
- 4 cups sifted flour (may need a little more)
- Cinnamon/sugar mixture

DIRECTIONS

- Mix boiling potato water, sugar, butter and salt together; cool until lukewarm.
- Soften yeast in warm water and sugar and add to the first mixture.
- Add the beaten eggs and stir in 2 cups of flour. Beat well. I use my KitchenAid paddle for this.
- Add the remaining flour. (I switch to my dough hook to stir in the remaining flour.)
- This is a soft dough, but if it's really sticky, you can add up to 1/2 cup more flour.
- Place in a greased bowl, cover with a cloth or Saran and set in a warm place to rise until double (about 1 to 1 1/2 hours).
- Divide the dough into two pieces. Roll dough out on a floured surface until it's a 1/2-inch-thick rectangle (approximately 12-inch by 16-inch). Spread with butter, cinnamon and sugar. Roll up lengthwise like a jelly roll. Transfer to a baking sheet that's covered with parchment paper and form into a circle (seam side down). Using clean scissors, cut 1-inch slices 2/3 of the way through. Twist each cut slightly.
- Cover and let rise again (about 40 minutes). Preheat oven to 350 and bake for about 10 minutes. Rotate pan and bake for 10 more minutes until the ring is light brown and the filling is oozing and bubbling.
- While still warm, frost with powdered sugar frosting.

Cinnamon roll memories

"When I was young, I had a girlfriend whose mother made the best cinnamon rolls I'd ever tasted," Katie Routh says. "We always loved when Phyllis would have a slumber party, because we knew that Mrs. Gates would be making her famous cinnamon rolls for our breakfast. When I became a mom, I made these rolls for my family as a special treat for Christmas morning.

"We didn't have a lot of money to buy Christmas gifts for our friends and family, so, one year, as I was looking through my cookbooks, I found something called a Swedish tea ring. It looked beautiful and delicious. I loved the look of the tea ring, but I decided not to use the recipe in the cookbook. Remembering Mrs. Gate's delicious cinnamon rolls, I adapted her recipe to make what I called my Christmas tea rings. I began making them on Christmas Eve morning that year. I made one for our family to eat Christmas morning and six others to give away as gifts. I can't remember the exact year I started, but I'm sure it's been over 30 years that I've been making and gifting them. I start every year looking at the list from the prior year. Sadly, many of the dear friends I gave them to those first years are gone now, but my list never seems to get smaller.

"The last few years, I thought it would be easier on my 73-year-old body to just make cinnamon rolls instead of tea rings as gifts, so that's what I've done. Last year, I made 16 pans of rolls. It brings me joy to know that, on Christmas Eve or on Christmas morning, my friends and family will be enjoying Mrs. Gate's (and my) delicious rolls. My daughter, Sara, has started her own tradition of making and giving away Christmas tea rings. My 11-year-old grandson, who lives in Los Angeles, still insists that I make a tea ring for him. As a matter of fact, he just called me today to make sure I was going to have one ready for Christmas morning when he and his family will be here. I assured him there will always be one ready to eat on Christmas morning in the Routh house."

A holiday must and year-round favorite

"This is my mom's recipe for toffee," Jessica Iverson says. "We all look forward to it at Christmas time, but there is always some in her freezer at any time of year. My kids love it as much as I do. My daughter, Elizabeth, a senior



Jessica Iverson's mom, Gail Hoffman, and Jessica's daughter, Elizabeth Iverson. Jessica makes her mother's toffee recipe for the holidays, and it is a favorite of her kids.

TOFFEE

INGREDIENTS

- Saltines (about 1 1/2 sleeves)
- 1 3/4 bags milk chocolate chips
- 2 sticks butter
- 1 cup sugar
- 1 bag chopped nuts

DIRECTIONS

- Preheat oven to 350 degrees.
- Spray 12-inch by 18-inch pan (or a 9 by 13 cake pan) with non-stick cooking spray. Line whole pan with saltines (they can overlap or be broken to cover the whole pan)
- On the stove, bring butter and sugar to a boil and mix. Pour butter/sugar mixture on top of crackers evenly. Bake 10 to 12 minutes until golden brown.
- Remove from oven. Cover with milk chocolate chips. Let sit on stove for 5 minutes then spread (frost) the chocolate chips.
- Cover with nuts. Let cool for at least two hours in fridge or overnight. Cut or break into pieces.

at Norwalk High School, is pictured with my mom here. Elizabeth has carried on the tradition and makes it, too."



Jenny Jensen with her babysitter, Jill Nelson, who gave her a recipe for Jenny's corn cake when she was a child.

Jenny's corn cake

"Jill Nelson was a close family friend. I remember when she would babysit me, we would have such fun making crafts and cooking," Jenny Jensen says. "She would let me flip through the Betty Crocker recipe catalogs that used to come in the mail, pick out a recipe,

JENNY'S CORN CAKE

INGREDIENTS

- 1/2 stick melted butter
- 2-3 eggs
- 1 (16 ounce) can cream style corn
- 1 (16 ounce) bag frozen corn
- 1 cup sour cream
- 1 box Jiffy corn bread

DIRECTIONS

- Melt the butter, beat the eggs. Mix all the ingredients together, adding the corn bread mix last.
- Pour into a 11-inch by 7-inch baking dish.
- Bake at 375 degrees for 35-40 minutes. Enjoy.

then go to the store to find all the ingredients and bake it together. This recipe was one of my favorites that she wrote for me to put in my recipe box when I was little. She has since passed, but I am filled with happy memories when I make it every holiday season, over 20 years later."



Jenny Jensen and her husband, Taylor Erickson

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FEATURE

Mom's recipes passed on

"There were recipes my mom made every Christmas," Carla Becker says. "The peanut brittle was so good that people would call her and request it. She'd make batch after batch and take it to people. I don't make it as well, but my sister makes it, and she brings it to me. I make the fudge my mom made, and we trade. I'm very close to my college roommate. We've been friends for over 50 years. Every year, we'd get together and make my mom's candy...all of them. It was an all-day event. Our kids were close in age, and they enjoyed it, too. We added on our own recipes to the candy-making day." ■

PEANUT BRITTLE

INGREDIENTS

- 2 cups sugar
- 1/2 cup water
- 1 cup lite corn syrup
- 1 teaspoon baking soda
- 1/8 teaspoon salt
- 1 teaspoon vanilla
- 11 ounces raw peanuts

DIRECTIONS

- Combine sugar, syrup and water in a large heavy pan. Place over medium heat and stir until sugar dissolves.
- Cover and cook for 3 minutes. Remove, cover and cook to soft boil stage (234 degrees). Add peanuts, stirring frequently.
- Cook to hard crack stage (300 degrees).
- Remove from heat and add remaining ingredients. Stir until well blended. Spread thin on a well buttered cookie sheet.
- When cool, turn out of pan and break into pieces.



Carla Becker has the recipe cards for many of her mother's recipes, such as fudge.

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DATE PUDDING

INGREDIENTS

- 1 cup chopped dates
- 2 teaspoons of butter
- 1 egg
- 1 cup sugar
- 1 teaspoon soda
- 1 teaspoon baking powder
- 1 cup boiling water
- 1 cup nuts



DIRECTIONS

- Dissolve soda in boiling water and pour over dates.
- Mix sugar, butter and egg. Add to date mixture.
- Add flour, baking powder and nuts.
- Bake 40 minutes in moderate oven.
- Remove from oven and top with sauce.

DATE PUDDING SAUCE

INGREDIENTS

- 1 cup dates
- 1/2 cup water
- 1 cup sugar
- Vanilla

DIRECTIONS FOR DATE PUDDING SAUCE

- Cook over low heat until dates are dissolved.

MOM'S FUDGE

INGREDIENTS

- 4 1/2 cups sugar
- 1 1/2 sticks margarine
- 1 large can evaporated milk
- 14 ounces marshmallow crème
- 1 large package chocolate chips
- 2 (1/2 pound) bars of milk chocolate
- 2 teaspoons vanilla

DIRECTIONS

- Mix sugar, margarine and evaporated milk in pan. Bring to a rolling boil, then cook for 8 minutes, stirring constantly.
- Mix marshmallow crème, chocolate chips, milk chocolate and vanilla.
- Pour the cooked mixture in with other ingredients. Stir until smooth.
- Pour it out into a buttered pan to set.

ENGLISH TOFFEE

INGREDIENTS

- 1 cup butter (not margarine)
- 1 cup sugar

DIRECTIONS

- Cook to 310 degrees.
- Pour into greased flat pan. Cool thoroughly.
- Spread melted chocolate chips on top and cool again.
- When thoroughly cooled, turn out of pan and break into pieces.

OVIATT adds programming for 3-year-olds

Need seen to support preschool in the community



Preschool teachers are Mrs. Overton, Mrs. Miller, Ms. Kuehl and Mrs. Sander.

Prior to the school year, the Oviatt Elementary preschool program was a mixed-age group with 3- and 4-year-old students. However, after noticing a trend and a need for more 3-year-old programming in the community, the preschool team decided to try out a new 3-year-old only classroom this year.

“Preschool itself is a great place to be. I think helping create a new program that is helping to support a need in our community is my favorite part,” preschool lead educator Abby Overton says.

The 3-year-old program started on Sept. 3 and currently has two classes with a total of 12 students in each class. It meets two days a week. One meets on Monday and Thursday and the other on Tuesday and Friday. The only criteria for students to join the program is that they need to be 3 on or before Sept. 15. The program will run until the end of the school year, following the Norwalk Community School District calendar.

“This program gives more families with 3-year-olds the opportunity to find a spot in a preschool program, which has been a need in our community for several years,” Overton says.

The program engages in various activities alongside the 4-year-old preschool program. Students will attend field trips, participate in hands-on learning activities, and have opportunities for special guests to visit the classroom. Because the students are at Oviatt Elementary, they will also have the opportunity to participate in activities such as Warrior Dash and Field Day.

“There is never a dull moment. Preschoolers approach the world with wonder and awe, and it is so much fun to see the world and learn through their eyes,” Overton says.

The preschool team is hoping that the addition of another 3-year-old program in the community will help support families in finding a place for their children to grow and be nurtured. Overton says, as long as there is a community need and a way to fit that need, the preschool team hopes to continue to offer the program going forward.

“I’m excited to work with the youngest Warriors and help them learn and grow this year,” educator Ms. Kuehl says. ■

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Merry Christmas from

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FITNESS By Dani McManus

Q: Should being sick stop you from going to the gym?

A: It is that time of year, the flu and head colds are hitting us hard. No matter if you have had either one this year or not, we all know what it feels like to be sick. There is so much stress placed on your body when you are ill that you feel exhausted, achy, and all you want to do is stay home. So, when do you decide to call it and not go into the gym? Here is the complete, honest truth. When you are sick, do not come into the gym. Your body is telling you that it needs to rest. As mentioned, your body already has a lot of stress put on it to get over the cold. Why would you want to put it through even more stress going through an intense workout? Not only are you going to exhaust your body even further and make your sickness even worse, you are also going to increase everyone else's chances of getting what you have. They say a cough and a sneeze can travel up to 6 to 8 feet and remain in the air for a while. Taking one day off isn't going to stop your progress, but not taking a day off could not only affect you, but all those around you. So, remember to rest up. Your body will thank you later. ■



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 Scott Eriksen

WHERE has the year gone?

I started the year by encouraging you with, "Don't put it off another year." So, my question to you now is, "Is it still on your to-do list?"

It may be getting that will in place, or cleaning out that closet, or perhaps it is getting your funeral prearrangements in place so that your final arrangements will not be a burden to your family and loved ones at a time that will be very emotional and stressful.

We hear it all the time: "I am so glad to have this taken care of."

Planning your final arrangements begins with a simple conversation and can be a pleasant process. Planning ahead allows you time to give the thoughtful consideration that these important decisions deserve, and it allows time to visit with other family members to find out what will be important to them.

There are many options to think about when addressing your final arrangements, and there are even prepayment options available to those who wish to have their final financial obligations handled in advance.

An advanced planning consultant can walk you through these choices and options.

End the year by crossing one more item off your "to-do" list. Reach out to your funeral home of choice and schedule a meeting to start the conversation. You will be glad you did. ■



Information provided by Scott Eriksen, Director of Hamilton's Advanced Planning, Hamilton's Funeral Home, 605 Lyon St., Des Moines, 515-697-3670, www.HamiltonsFuneralHome.com.

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WHAT'S IT all about?

Twenty years ago this Christmas, a British engineer did something most have never heard of: He sent the first ever text message. The message said: "Merry Christmas." He had no idea that the technology he was using, called "short message service technology," would have the impact on the world that it has had. Eventually, a new technology was developed and added to that of sending text messages. It's called "advanced predictive text software."



There's another name for it: auto correct. So, what's the point of all this? The point is, if you've got a message to send, if you've got news to share with others, then, by all means, don't let your message get even a little bit altered or you could end up sending the wrong message.

When it comes to Christmas, it's important for us to hear the correct message about what Christmas is all about. In fact, Christmas is the greatest and most important message in the history of the world, but some people have been misled by the "auto correct" of our culture, and they've never correctly heard or understood the message of Christmas.

So what is Christmas all about? Luke chapter 2 in the Bible gives us the answer. First, the Christmas Story is good news that brings great joy to all those who accept it. "In the same region, shepherds were staying out in the fields and keeping watch at night over their flock. Then an angel of the Lord stood before them, and the glory of the Lord shone around them, and they were terrified. But the angel said to them, 'Don't be afraid, for look, I proclaim to you good news of great joy which will be for all the people.'" (Luke 2:8-10).

Christmas is not just for a certain class of people or people who live in a certain region or country. It's a joyful message for everyone. Second, Christmas is the story of God sending a Savior for our sins: "Today a Savior, who is Messiah the Lord, was born for you in the city of David" (Luke 2:11).

Finally, the Christmas story demands both a response and a commitment from all who hear it. The primary characters who received the news of Jesus' birth were the shepherds (Luke 2:13-17). Through their responses, we learn how God wants us to respond to Him and the message of salvation He offers through Jesus. Once the shepherds had heard the message of Jesus, they believed the message, and then they acted on the truth of the message by telling others about it. The shepherds went everywhere spreading the good news that the Messiah, Jesus, had been born to save them from their sins. The message of the birth of Jesus the Messiah, who has come to pay the penalty for our sin by His death on the cross and to forgive us and save us from our sin, is the greatest message that can ever be shared. It's the most important message that you will ever hear, and it's the only message that will change not only your life now, but your future, because, when we place our faith in Christ for the forgiveness of our sin, we receive eternal life in heaven, as John 3:16 reminds us... "Whoever believes in Him will not perish, but have eternal life." This is what Christmas is all about. ■

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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2024 acreages in review

Acreages are a niche of the overall real estate market. However, if you are thinking of becoming a buyer or seller in this niche, it is important to understand its nuances. Data can help us understand the current acreage market in central Iowa. Here are some helpful statistics from DMAAR (Des Moines Area Association of Realtors).



Sold acreages from Jan. 1, 2024 – Nov. 25, 2024: 547 acreages were sold at an average sale price of \$507,197. The average DOM (days on market) was 48. Looking closer, the number of sold acreages in each price class:

- \$350,000-\$399,999 = 69
- \$400,000-\$499,999 = 64
- \$500,000-\$599,999 = 85
- \$600,000-\$699,999 = 60

These four price classes amount to one-half of the overall acreage sold properties (278 of 547 or 50.8%). The sold inventory numbers in

the price classes above and below these amounts decrease significantly. The \$350,000-\$699,999 segment can be described as the “wheelhouse” of the acreage market.

This tells us that buyers interested in moving to the country make a significant investment (average price of \$500K+). This can require careful financial planning, maximizing the sale of their current home and reinvesting that home equity, refinancing to a lower interest rate when the future market presents the opportunity, and understanding how a subject-to-sale contingency works. It also means that buyers have time to shop/research/make an offer, as many acreages remain on the market for six-plus weeks. A good Realtor will perform this research and put together a data-driven and professional offer for you.

Sellers must be patient as well knowing that acreage properties are not selling quickly in the current market. The marketing of the acreage also needs to be done well. Acreage marketing best practices can include:

- Photos of the property at sunrise and/or

sunset, in the fall or spring, including graphic design of property lines.

- Drone video footage and photos.
- Include in the description wording about what the sellers enjoy the most about the acreage lifestyle, as that can emotionally attract buyers.
- Create an additional marketing pamphlet that includes more details (beyond the listing description) and photos.
- Share the listing on social media acreage/land/outdoors/local groups
- Host open houses.
- Market the property through the local chamber of commerce

Beyond the statistics, if you are thinking of moving to an acreage, it is important to understand how rural living may be different from an in-town experience. ■

Information provided by Jeff Longman, RE/MAX Precision, Norwalk, IA, 319-430-5523, sold@jefflongman.com. I created a Rural Living Guide that helps educate folks on what to consider. Check it out at <https://jeff-longman.remaxprecisiondsm.com/pages/rural-living-guide>.

Thinking of SELLING YOUR ACREAGE?

I can help!

As someone who lives the rural lifestyle myself on our family's Madison County acreage, I can relate to country sellers and buyers. You need to be able to price and market your country home accurately to maximize your investment. I specialize in selling and buying rural acreages in Central Iowa.

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- Timber
- Nature

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- Pole Barn
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KLUEVER champions dementia-friendly communities

How Norwalk can help

Denise Kluever dedicated her career to helping others as an occupational therapist with a particular focus on assisting individuals with dementia. After retiring, Kluever's commitment to the cause didn't end. Instead, she took on a new role as a "dementia friendly champion," advocating for education and change in communities across Iowa to make life easier and more respectful for people living with dementia and their caregivers.

As dementia rates rise, the need for dementia-friendly communities is becoming increasingly important, she says.

"It is estimated that, by next year, there will be over 70,000 Iowans living with dementia," Kluever shares. "Most of these people are not in care facilities but are living in the community."

This highlights the important role local communities play in supporting individuals with dementia and their families.

Dementia Friendly Iowa is at the forefront of promoting awareness and education to address these needs. The organization's mission is to create informed and compassionate communities that better understand how to interact with and support those living with dementia.

Kluever has been instrumental in this work. Through the organization's Dementia Friends initiative, she presents free informational sessions about dementia and tips for communicating with people who have dementia. She's presented to health care workers, students pursuing careers in healthcare at various colleges and universities, church groups, high school students, library staff,

long-term care staffs and organizations like the Girl Scouts. By attending one of these sessions, anyone can become a Dementia Friend.

Kluever shares many practical examples in her presentations, such as the experience of some Norwalk high school students who work at Fareway. These students often help customers carry groceries to their cars, but when a customer with dementia can't remember where they parked, the students now know simple strategies like encouraging the person to use their car alarm to locate the vehicle.

Beyond individual education, Dementia Friendly Iowa seeks to develop Dementia-Friendly Communities. One way they do so is through free specialized business trainings. In these sessions, businesses learn how to recognize the signs of dementia, communicate effectively with customers, and support caregivers. Communities across Iowa, including Dubuque, Maquoketa and Vinton, have embraced these practices, with more cities like Des Moines in the process of becoming certified as dementia-friendly. Kluever works with a range of businesses, from restaurants and faith communities to banks, dental offices and libraries.

Her advocacy is deeply personal, shaped by her own experience caring for her father, who lived with Alzheimer's for eight years before passing away in June. Kluever recalls how small accommodations made a big difference in her father's comfort. At one point, during a visit to a hair salon, her father became scared because he didn't recognize himself in the mirror. Simply turning the chair away from the mirror



Denise Kluever, a "dementia friendly champion" with Dementia Friendly Iowa, helps promote awareness and education to address the needs of community members with dementia.

resolved the issue. Another time, Kluever and her family worked with a restaurant to narrow down the menu options, helping reduce confusion and anxiety for her father while dining out.

"It's just thinking of those little things," Kluever says.

Businesses that undergo dementia-friendly training receive recognition in the form of a plaque or sticker, letting the community know they are committed to making a difference.

For more information, contact Kluever at dkcoopk@msn.com. ■

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NORWALK
Living
MAGAZINE



TAX planning considerations for year-end: maximize your savings



As the year winds down, it's the perfect time to review your finances and take advantage of tax planning strategies. Proactive planning can help you minimize your tax liability and maximize savings. Here are some key areas to consider, including the updated 401(k) and IRA contribution limits for 2025.

Max out your retirement contributions

Retirement savings accounts like 401(k)s and IRAs not only help you prepare for the future but also offer tax benefits. For 2025, the IRS has increased contribution limits:

- **401(k) contributions:** The maximum contribution limit for 2025 is \$23,000, up from \$22,500 in 2024. If you're age 50 or older, you can contribute an additional \$7,500 as a catch-up contribution.
- **Traditional and Roth IRA contributions:** The limit remains at \$7,000 for individuals under 50 and \$8,000 for those 50 and older.

For traditional IRAs, your contributions may be tax-deductible depending on your income and participation in a workplace retirement plan. Roth IRAs, on the other hand, offer tax-free withdrawals in retirement but have income limitations for contributions.

Harvest tax losses

If you've incurred investment losses this year, consider tax-loss harvesting. This involves selling investments at a loss to offset capital gains elsewhere in your portfolio. You can use up to \$3,000 of excess losses to reduce other taxable income.

Assess charitable giving

Charitable donations can provide a meaningful tax deduction. Consider making contributions to City State Bank's Charitable Foundation. Donating appreciated securities can also allow you to avoid capital gains taxes while supporting a cause you care about.

Utilize Roth conversions

If you are in a scenario where your taxable income is down in comparison to other years, consider a Roth IRA Conversion. Converting assets from a Traditional IRA to a Roth IRA could potentially recognize the income at a lower tax rate. The converted assets will grow tax-free for you and your beneficiary's benefit.

Review your withholdings and estimated taxes

Ensure you've paid enough in taxes through withholdings or estimated payments to avoid penalties. Adjusting your withholding now can help you hit the target before the end of the year.

By reviewing your finances and taking these steps before Dec. 31, you can set yourself up for financial success in 2025 while keeping more of your hard-earned money. ■

For more information, please contact Chad Stevens with City State Bank Trust & Investments at 515-981-1400. Not FDIC insured. Not deposits or other obligations of the bank and are not guaranteed by the bank. Are subject to investment risk, including possible loss of principal. City State Bank does not provide tax or legal advice. Each taxpayer should seek independent advice from a tax professional. These materials are based upon publicly available information that may change at any time without notice.

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WINTER dangers for seniors

How to stay safe and comfortable this season

Winter is a magical time of year, but it also brings challenges, particularly for older adults. In Iowa, that means icy sidewalks, freezing temperatures and limited daylight, which can present a range of hazards, from slips and falls to social isolation. For seniors, winter isn't just about bundling up; it's about navigating new risks that come with the season. Even seemingly small hazards like cold temperatures or icy patches can result in serious injuries or health concerns. Understanding these risks and taking proactive steps to avoid them is crucial for maintaining good health and safety.



While many seniors prefer to stay in the comfort of their own homes, the risks and responsibilities of winter weather can be overwhelming. Let's explore some common winter dangers for seniors and discuss how senior living communities can offer a warm and worry-free experience during this time of year.

1. Increased risk of falls: Icy sidewalks and roads can make even a short walk dangerous for seniors. Falls are one of the leading causes of injury in older adults, and icy conditions significantly increase the risk of sprains, fractures and other injuries. According to the Centers for Disease Control and Prevention (CDC), falls among seniors can lead to serious complications, including hospitalizations and long recovery periods. Seniors should wear shoes with good traction and non-skid soles to reduce their risk of falling. Replacing a worn cane tip can also improve stability on slick surfaces. To avoid these hazards, it's best to stay indoors on especially icy or snowy days.

2. Hypothermia and cold-related illnesses: As we age, our bodies naturally become less effective at regulating heat, making seniors more susceptible to hypothermia. The National Institute on Aging warns that even mild cold weather can pose a threat, especially for older adults who might not feel the cold as acutely or who have underlying health conditions. Dressing in layers, wearing gloves and hats, and keeping indoor temperatures above 68 degrees are all vital steps to prevent this dangerous condition.

3. Social isolation: Winter brings about shorter days and less outdoor activity, which can make seniors feel isolated and lonely — especially if they live alone. Social isolation, which has been linked to depression and cognitive decline, is a common concern during the colder months when it's harder to visit friends or family.

4. Home maintenance and safety risks: Maintaining a home in winter can be physically and financially taxing for seniors. Shoveling snow, dealing with heating systems, or ensuring safe walkways can become burdensome tasks. These winter responsibilities not only require physical effort but also present safety risks — whether from overexertion while shoveling or hazardous electrical heaters.

Stay safe and enjoy winter without the worry. Winter doesn't have to be a time of increased risk for seniors. With proper planning and support, it can be a season filled with comfort, connection and warmth. Often, local senior living communities can offer respite stays at varying lengths to help seniors and their families gain peace of mind during rough winter weather. If you need help supporting your senior loved one, reach out to your local senior living community for help and support. ■

Information provided by Katie Salinas, Memory Care Manager, The Homestead at Holland Farms Senior Living, 2800 Sunset Drive, Norwalk, 515-981-1888, www.HollandFarmsLiving.com.



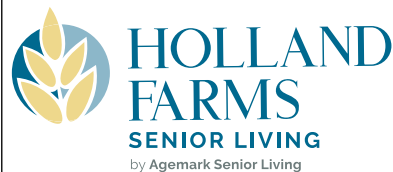
Stay Warm & Cozy this Winter!

As the cold weather approaches, now is the perfect time to plan ahead. You or your loved one can enjoy comfort, safety, and warmth at Holland Farms this winter.

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*Restrictions apply, see website for details.

STARTING anew

New Norwalk UMC pastor helping guide church

New Norwalk United Methodist Church Pastor Mike Fillmore doesn't want to go through the motions on the pulpit every Sunday. He's not that type of pastor.

Fillmore, who is now in his 16th year as a pastor, and first year in Norwalk, wants to be a difference maker. People are in need of a leader.

"It's hard to be a human right now," he says. "There's a lot of tough stuff going on in our society. But the message of good news hasn't changed for 2,000 years, and it's a place to come for healing and hope."

Fillmore, who began his duties as lead pastor at Norwalk United Methodist Church on July 1, says now is the time for healing, especially after the church has been embroiled in controversy that has resulted in the number of churches declining from 720 to 600.

"There's been a lot of turmoil within the United Methodist Church in the last few years, and we're kind of moving past that now," he says. "The people of Norwalk — both in the community and the church — have just been incredible."

"The things the UMC in Norwalk want to accomplish will go a long way into helping make the world a better place."

Fillmore says that people are in need of church now more than ever.

"God told us to love God and to love our neighbor, and we forget the neighbor part sometimes," he says. "When we reflect the love of Jesus back to our neighbor, incredible things happen."

Adapting to change is part of it, too. Society is constantly evolving.

"People still remember when people didn't work on Sunday, and that's different now," he says. "People are active, and work, sometimes seemingly seven days a week, 24 hours a day. But the message is the same, and we just have to find a different way of communicating it and staying connected in the community with one another."

That involves social media as well, which Fillmore says he is involved with more and more as time goes on.

"Specifically, we're working on a lot of programs that hopefully we will launch in the fall that will help people stay connected even more and to grow in their faith," he says. "If you don't have time, and this is the only way you can do it, we've got to provide an alternative."

Trying new things will be important moving forward, he says. And that will take time and trial and possibly errors.

"We went through this stage where it was about the music and the lights and all that stuff," he says. "Now, what we're hearing more and more of is that the thing that people want the most is authentic worship. They don't want it to feel like a production." ■



New Norwalk United Methodist Church Pastor Mike Fillmore, pictured with his wife, Kathy, began his duties at the church on July 1.

SHARING camaraderie beyond the call of duty

Veterans invited to gather for coffee and conversation.

Veterans Coffee and Camaraderie Groups was founded around 2018 in northern Iowa, with a group in Waterloo being the first. Since then, groups have sprung up all across the state and have even extended into Minnesota. Jeremy Frisbey, the founder of Veterans Group of Iowa, does his best to help get groups started.

"I focus on getting things set up in places you don't normally see groups set up," he says. "I like to focus on rural Iowa because it seems lots of veterans in those areas seem to be forgotten. You can find lots of resources for veterans in cities, but not as much in the rural areas."

Recently, Kathy Bassman of Norwalk reached out to Frisbey to ask about getting a group started in Norwalk.

"I was excited that she asked, and I was all for getting it started," Frisbey says. "Getting a group set up is easy. You just need a safe and non-alcoholic place to meet, and we prefer if you have some type of counselor or specialist to attend in case someone gets triggered through stories or topics that are discussed. We can talk about some pretty heavy stuff, so having them attend enables veterans to get help right there and have the support they need."

Frisbey, who is a 26-year Navy veteran himself, says that his motivation for helping get Coffee and Camaraderie groups started is that, as a transitioning veteran, he didn't know a lot of information that was out there.

"We want to help veterans better themselves, better others and better society. One way to do that is to get resources to them that they may not have had access to or even knew existed. We seek to bring resources and education to veterans. A lot of veterans don't like to ask for help and are stubborn. These groups help with educating attendees about things such as the PACT Act and how to get veteran benefits. The information we share helps put all the puzzle pieces together for veterans of what's going on in the veteran community. All in all, it's a lot of veterans helping veterans."

Each group established is unique and different, tailored to the wants and needs of those who attend. For instance, the Des Moines group likes to have guest speakers every time. Other groups prefer to share their service experiences.

"The groups plan to meet at a set day and time each month. Normally, the plan is for an hour-long meeting, but often people stay for much longer," Frisbey shares.

The first meeting in Norwalk was planned for Dec. 3, and subsequent meetings are planned for the first Tuesday of the month. There is usually coffee, donuts, fruit and sometimes a guest speaker. The group will be asked what they would like to discuss and do.

Sponsors are appreciated by groups all over the state. It is a 501(c)(3) organization, so donors can enjoy tax benefits while taking joy in helping others.

Individuals interested in learning more can visit the Des Moines Coffee and Camaraderie Group Facebook page and Veterans Group of Iowa website at veteransgroupofiowa.com. Information on the new Norwalk start-up will be listed there. Alternatively, you can contact Frisbey directly at jeremy.frisbey@veteransgroupofiowa.com or Mandy Gleissner at mandy.gleissner@veteransgroupofiowa.com. ■



Jeremy Frisbey, the founder of Veterans Group of Iowa, does his best to help get different groups started, including the Veterans Coffee and Camaraderie group that has formed in Norwalk.

IMPACT Celebration notes award recipients

The Warren County Economic Impact Celebration was held Tuesday, Dec. 3, at Principal Black Box Theatre at Simpson College. The event reflected on a year of economic growth across Warren County and honored the award recipients.

- Warren County Business of the Year: Wyckoff Heating & Cooling
- Top business in a community under 3,000: Wilson's Farm
- Manufacturer/Producer of the Year: Indianola Precast
- Innovation of the Year: Gregg Young Sports Campus
- New Business of the Year: The Goode Place
- Woman-owned Business of the Year: Pageturners Bookstore
- Warren County Developer of the Year: Diligent Development ■

HUBBELL announces apartment community

Hubbell Realty Company has announced a new apartment community in Holland Pointe, a master-planned neighborhood in Norwalk. Callaway, the \$32 million proposed community, will provide 58 townhomes and 90 apartments for rent. Construction is slated to begin in early 2025. The community is located at the southwest corner of Waller Avenue and Sayre Drive.

“Hubbell is a longtime advocate and builder in Norwalk, and, as we look to expand on the rapid growth happening in and around the Holland Pointe neighborhood, Callaway fits the needs of the area very well. We hope to provide a mixture of apartments and townhomes that really give the renter more choice in where and how they live,” said Matt Weller, vice president of development with Hubbell.

Along with varied housing types, Callaway will also have a community clubhouse, pool, fitness center, dog park and garages.

“It is important for Norwalk to have a variety of residential sizes and price points to meet the needs of the community. Norwalk companies would also like their employees to have the opportunity to live in the community they work in, and the Callaway development will help fill this need,” said Hollie Zajicek, economic development director for Norwalk.

Norwalk continues a record growth pace for multifamily, single-family, retail and business district developments. Callaway comes on the heels of announcements surrounding Norwalk Central, a \$300 million, mixed-use, 70-plus acre development that includes a large sports and recreation campus located one mile south of Callaway.

Holland Pointe, a \$25 million Hubbell master-planned community, started in 2022 and currently features a variety of single-family, for-sale homes, as well as Elizabeth Holland Park and a senior living community. Other housing such as brownstones, townhomes, villas and 55-plus communities are also in planned future phases, along with more community greenspaces and an enhanced stormwater management system. When complete, more than 500 homes will span the 120-plus-acre community. ■

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MAYOR'S MOMENT

I hope you had a wonderful Thanksgiving this year. My wife and I loved hosting our family and had a great time eating some delicious food and reminiscing.

The Season of Giving

Christmas is, in my opinion, a time to give back and share those blessings we've received throughout the year. I encourage you to find someone to bless with a gift of kindness this holiday season. There are quite a few opportunities to do this right here within our community.

You can donate to the Norwalk Food Bank, fulfill a need hanging on one of our Norwalk church's giving trees, and put money in a Salvation Army kettle when you're shopping. Want to make an immediate impact? You can also help someone out with their water bill. All it takes is a quick call to the Norwalk Water Department or stop by City Hall. It's amazing when we give to others, the joy and blessing we receive is sometimes greater than we could have even imagined.

Assistance is Available

If you find yourself struggling financially this winter and unable to cover your utility bill, rent or mortgage, know that you have a few options to help you make it through this tough time. From United Way's 211 program, to IMPACT Community Action Partnership, to IowaMortgageHelp.com, there are many ways you can receive assistance. I encourage you to be proactive and stop by Norwalk City Hall. We have several brochures with helpful information and staff is available and more than happy to help guide you through your options.

Happy Holidays

I would like to wish you all a very Merry Christmas and a Happy New Year. With all the hustle and bustle of the season, don't forget to pause for a moment and really enjoy your family and friends this holiday season.

Seasons' Greetings!
Mayor Tom Phillips



Tom Phillips, Mayor

Badge Pinning Ceremony

On Tuesday November 19th 3 full-time firefighters and 1 full-time Lieutenant received their badges at a Badge Pinning Ceremony held at the Fire Station. This ceremony marked the end of their 12 month probationary period and each individual took the Oath of Office.



LT Austin Lancaster, FF Ryan Delaney, FF Collin Melody, FF Nate Spurr and Chief Jenn Porter



LT Austin Lancaster, LT Chris Settles and Chief Jenn Porter



**City State Bank Norwalk
Fieldhouse Grand Opening,
Friday, November 22, 2024**



DECEMBER 2024

City of Norwalk, Iowa - City Hall @NorwalkCH NorwalkIACityHall

Family Bingo Night

Program days/times: January 5, 5:00 - 7:00 pm **Location:** St. John the Apostle Catholic Church
Cost: \$.50/card or 3 cards for \$1.00 **NO REGISTRATION REQUIRED**

Join us for a good time with bingo fun and tasty treats. Bring snacks to share with all and we will provide the beverage. All ages are invited to participate. Bingo callers will be the Norwalk Lions Club Members.

Daddy and Me Dance

The Park and Recreation Department will host the social event of the year, an evening filled with dancing and fun. Dads, parents, relatives, guardians and/or role models are invited to bring their daughter(s) to the Daddy & Me Dance and enjoy light snacks, dessert, photobooth opportunities and lots of memories. All ages are welcome!

Registration times: December 30, 2024 - February 1, 2025 @ 6:45 pm
Program day/time: Saturday, February 1, 2025, 7:00 - 9:00 pm
Cost: \$15.00 resident per person/ \$17.25 non-resident per person
Location: St. John the Apostle Catholic Church, Norwalk

Winter Adult Fitness Programs

For full details and class times, please scan the QR code. >>

Total Body Blast Express: *Morning and lunch sessions available.* This class packs a powerful mix of strength, core, and cardio exercises into just 30 minutes. For beginner and advanced skill levels. Recommended equipment: mat and dumbbells.

Rise and Tone: *Friday mornings Jan. 10 - Feb. 14.* This class combines strength training and toning exercises to help you start your day feeling strong. All levels welcome! Recommended equipment: mat and dumbbells.

Circuit/Bootcamp Fitness: *Wednesday evenings Jan. 15 - Feb. 26.* This program is designed as a

cardio/strength training class. This class is designed to increase metabolism, increase flexibility and strengthen muscles.

Cardio & Toning Fitness: *Tuesday and Thursday mornings Jan. 9 - Mar. 4.* This early morning exercise class combines cardio and toning. Focus on maximizing your core strength, firming, and toning your body while increasing your heart rate. A variety of exercise equipment will be used. Bring a mat and water bottle.



Spring Soccer 2025

Registration: December 30, 2024 - February 2, 2025 (Late fees apply after February 2, 2025!)
Dates: tentatively March 24 - May 2, 2025 **Location:** McAninch Sports Complex
For full details, please scan the QR code. >>

Just for Kicks: 4 & 5 year olds not attending Kindergarten in Spring 2025 (must be 4 by start date) Monday or Wednesday at 5:30 pm

Kindergarten Boys: Kindergarten in Spring 2025 Tuesday & Thursday at 5:30 pm

Kindergarten Girls: Kindergarten in Spring 2025 Tuesday & Thursday at 5:30 pm

1st/2nd Boys: 1st or 2nd grade in Spring 2025 Tuesday & Friday at 5:30 pm

1st/2nd Girls: 1st or 2nd grade in Spring 2025 Monday & Thursday at 5:30 pm

3rd/4th Coed: 3rd or 4th grade in Spring 2025 Monday & Friday at 5:30 pm

5th-7th Coed: 5th, 6th or 7th grade in Spring 2025 Tuesday & Thursday at 5:30 pm



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INSURE your home-based business

A home-based business may not be covered under your home insurance policy. More than half of American businesses are home-based, according to the U.S. Small Business Administration. But setting up headquarters in your home doesn't mean your homeowner's insurance will adequately protect your operation.



"A typical homeowner's policy provides about \$2,500 of coverage," says Loretta Worters, vice president of communications for the Insurance Information Institute. That usually will cover equipment, but it won't offer liability protection or cover you for lost data or income.

Do your research to protect yourself and your home business. That includes having the right type and amount of insurance coverage.

Option 1: Homeowner's policy with business property increased limit.

Most homeowner's policies will cover some business personal property such as a desk or merchandise held as samples up to a set limit. This coverage is intended for business use while the property is on the residence premises. You can add an endorsement to your homeowner's policy to increase coverage on business use while property is on the residence premises. You can add an endorsement to your homeowner's policy to increase coverage on business personal property and liability for protection in the event someone, say a delivery person, is injured on the property.

You might consider this option if you:

- Only plan to have less than your policy's limit worth of business property kept at your home-based business location.
- Don't invite customers to your home-based business location.
- Only have a small amount of personal property intended for business use outside your home.

Option 2: Business insurance policy.

While your homeowner's insurance policy

comes with liability protection for incidents that happen inside your home, this coverage does not extend to home-based business-related activities. For example, if a customer comes to your home to exchange payments for goods or services and suffers an injury, they may not be covered. This coverage gap can easily be fixed with a business insurance policy, which also provides loss of income coverage.

You might consider this option if you:

- Offer services in your home, such as tax preparation or hair services, which may require additional specialized liability coverage.
- Plan to have more business property kept at your home-based business location than your policy limit.
- Rely on the income from your business to support your household. ■

Lane Insurance would be happy to help examine your risks and suggest the best coverages for you and your family. Feel free to request a quote online at laneinsurance.com or give us a call at 515-981-4614. Information provided by Mike Lane, Lane Insurance Agency Inc., 1225 Sunset Drive, Norwalk.

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WHY is it so dry in here?

Is it your heating system? Let's talk facts and solutions.

During winter, the moisture level in the air drops as increased water vapor gets pulled out of the air outside. Dry conditions are often considered helpful in the summer, as it makes it easier for us to cool off from our air conditioners. However, dry air during the rest of the year threatens not only our comfort but also our health.



Furnaces and forced-air heat pumps are often blamed for causing the air to be dried out even more, but is this really the case? The issue is a bit more complicated than a simple, "Yes, your heater dries out your air." Technically speaking, heating up the air doesn't directly cause the air to become drier. What does happen is that older furnaces — known as atmospheric combustion furnaces — draw air from the home into their combustion chambers, which allows combustion to occur. This causes a bit of a deficit in the air in the home, and outdoor air moves in to replace that deficit. Since the outdoor air is drier during the winter than the indoor air, this can lead to a drop in relative humidity levels.

"But wait, it sounds like you basically just said, 'Yes, my furnace is drying out my air.'"

Well, newer furnaces can be, and are, constructed as sealed combustion furnaces. Their combustion chambers are shielded from the inside of the house and draw the air they need for combustion through a pipe that leads to the outdoors. This prevents the furnace from pulling in indoor air and creating that deficit — so in this case, the dry air you feel indoors is not coming from your heater.

In conclusion, yes, dry air is a problem in the winter — the relative humidity level in homes often drops below 30%, which is considered too dry. But this isn't caused by your furnace; it's caused by our climate.

Alright, so your furnace isn't causing your dry air, but that doesn't mean you like it — and we don't blame you. After all, dry air dries out our sinuses, making us more susceptible to colds and other illnesses since we can't fight off germs as well. It also dries out furniture, wooden floorboards, and even precision instruments like pianos if you have one in your home.

The solution here isn't to stop using your heating system, but rather to add a whole-house humidifier to your home. These systems are installed directly into your HVAC system and help keep humidity at a reasonable level as your heater runs. Or it can even be run independently of your heater. ■

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

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LEGAL By Ken Winjum

OPEN meetings and records law

Our nation and state were founded on the principle that it is the government that serves and reports to its citizens. In keeping with that principle, Iowa has laws mandating that governmental meetings and records be open to the public. The Open Meetings Act is found at Iowa Code Chapter 21, and the Open Records Act is found at Iowa Code Chapter 22.



Open Meetings Act

The intent of this act is to assure that the basis and rationale of governmental decisions are easily accessible to the people.

The act applies to governmental bodies, which are generally defined as a board, council, commission or other governing body of the state or political subdivisions. A meeting is defined as a gathering of a majority of the members of a governmental body where there is deliberation or action upon any matter within the scope of the body's policy-making duties.

The act requires public notice of each meeting and that it be held in open session. There are some exceptions which allow a body to go into closed session upon an affirmative public vote of two thirds of the members.

It is notable that the public may use cameras or recording devices at any open session.

Open Records Act

The Iowa Supreme Court has observed that the act is designed to open the doors of government to public scrutiny and to prevent government from secreting its decision-making activities from the public, on whose behalf it is its duty to act.

The act applies to governmental bodies, defined as the state as well as any county, city, township, school corporation, political subdivision, tax-supported district and some others.

The act provides that every person shall have the right to examine and copy a public record and to publish or otherwise disseminate its contents. The cost of copying records can be recovered by the governmental body.

Also, a government body shall not prevent the examination or copying of a public record by contracting with a nongovernment body to perform any of its duties or functions.

Of course, there are many exceptions to this. The act details a list of at least 75 types of "confidential records" (with subparts) which are not to be released absent a court order.

Iowa Public Information Board

Iowa Code Chapter 23 created a board to decide cases involving the Open Meetings Act and Open Records Act. As an agency, its decisions can be reviewed by the district court.

Transparent government is reflected by Iowa's open meetings and records laws. As is often the case, there are numerous exceptions to these laws, and a careful reading may be necessary in a given situation. ■

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

FROM gardens to giving

Henke cultivates community and care in Norwalk.

Jodi Henke has been a cornerstone of the Norwalk community for 35 years, creating connections and beauty through her numerous volunteer



efforts. From planting flowers with Girl Scouts to organizing food rescue efforts, her dedication has transformed both landscapes and lives.

Over the years, Henke has volunteered in the schools and with her church. When she retired from Meredith Corporation in 2022, her volunteerism catapulted. She became a Master Gardener and is now the president of the Warren County Master Gardeners.

A few years ago, Henke, along with Carla Kuehl-Purdum, developed the Tranquility Garden around the gazebo at the Norwalk Easter Public Library. Today, they continue adding to the garden and maintain it.

Henke also helps with plant maintenance at Brownie Park and assists the Girl Scouts with planting flowers in the City Park planters every spring.

“I love teaching people about gardening and am especially proud of the beauty I’m helping to develop in Norwalk,” she says. “Having welcoming spaces for people to walk through relaxes them and entices them to literally ‘stop and smell the roses.’”

Henke views the entirety of her Master Gardener-based volunteer work as a “gift to the community that keeps on giving,” highlighting the long-lasting benefits of beautifying shared spaces.

Beyond gardening, Henke volunteers with the Norwalk Area Ministerial Association’s Food Rescue program, reducing waste and meeting the immediate needs of families in the area.

“I pick up food that is about to expire from Norwalk’s two Kum & Go stores and deliver it to several low-income complexes in town,” she explains. “It reduces food waste and goes to those who need it. I have been told by people receiving the food how grateful they are because they didn’t know how they were going to feed their families that day. It’s a humbling experience and brings me joy to know that I’m making an immediate impact on people’s lives.”

A longtime member of Norwalk United Methodist Church, Henke has contributed in various roles, including teaching Sunday School and leading the administrative board. Despite her packed schedule — clocking in about 150 hours of service this year — she balances her commitments with grace and a keen understanding of how to maximize her time.

“To others who are looking to get involved somewhere, find something that moves you and makes use of your talents,” Henke shares. “Also, consider the stage of life you’re in. When my kids were young, I helped at the schools when I could. As a retiree, I have a lot more time



Jason Siemens of Edward Jones presents the Neighbor Spotlight certificate to Jodi Henke.

to dig deeper into my passions. However, it’s also important to know when to say no. Whether it’s dozens of hours or just a few, every act of volunteerism makes an impact.” ■

Do you know a neighbor who deserves recognition?
 Nominate at tammy@iowalivingmagazines.com.

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EVENTS IN THE AREA

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

Check for cancellations

Upcoming in Norwalk Living magazine:



First cars: Do you remember your first car? Do you have a photo of yourself with it? Or maybe you still own it? We want to hear your stories. Email tammy@iowalivingmagazines.com by Dec. 17 to be included in the January issue.

Grandparents who enjoy living near their grandchildren:

Share why you enjoy living near your grandchildren and how you spend time together.

Email tammy@iowalivingmagazines.com by Jan. 17 to be included in the February issue.



Coffee and Camaraderie

First Tuesdays of the month, 10 a.m. to noon
Norwalk United Methodist Church, 1100 Gordon Ave.

Calling all veterans and service members: Join us for a morning of coffee and camaraderie, a morning of connection and community. Whether you're a veteran, active-duty member, spouse or caregiver, everyone is welcome. Join us for coffee and come together to form new friendships, share stories and experiences, and enjoy the camaraderie.

Synchronized Lights and Live Nativity

Fellowship Community Church, 225 North Ave., Norwalk

Saturday and Sunday, Dec. 14-15, 5:30-8:30 p.m.

Enjoy this free Norwalk tradition. The church property will be covered in more than 80,000 lights synchronized to Christmas music. A live nativity with real animals will also be a part of the event. Take in the sights and sounds of this event from the comfort of your vehicle. Free cookies and hot chocolate will be brought to you. Fellowship would like to extend a heads-up to the Norwalk residents on Linden Street, Knoll Drive and Redwood Drive of the increased traffic in their neighborhood during this time frame and appreciates their patience. Cast members of the live nativity will be in the neighborhood to greet those heading toward the event and will be giving out free candy canes. Donations will be accepted for the Love Norwalk fund, which is invested locally to assist individuals, families and organizations for community betterment. For more information, and to view footage from last year's event for a glimpse of the fun, visit Fellowship Community Church's website at fellowshipnorwalk.org.



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EVENTS IN THE AREA

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

Check for cancellations

Creating and expanding your small food processing business

Thursday, Jan. 30

Two Iowa State University Extension experts will present topics important to small Iowa food processors. Presentation information will include: 1. Starting a small food processing business in your home/farm. Learn about Iowa's cottage/home-based food law and how it supports building small businesses from your home. 2. When creating processed foods to sell to the public, what is essential to have on your food label to meet the current Iowa law. 3. Food safety discussion covering topics such as the importance of food safety; proper food handling practices; cleanliness and sanitation; pest control measures; and common food safety hazards and prevention. In addition to this program, from 5:30-6 p.m., 4- to 15-minute slots will be open to meet with our experts. Penny Brown Huber is the Iowa food business specialist, and her role is to work entirely with small Iowa food processors, assisting them in building their businesses. Daniela Lopez is a food safety specialist working for Iowa State University Human Sciences. Register online at <https://form.jotform.com/243124744804050>.

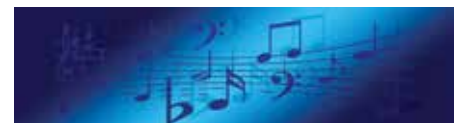


Norwalk Area Women's Collective Coffee

Dec. 13, 8-9 a.m.

Middlebrook Mercantile, 4125 Cumming Ave., Cumming

Join for coffee and discussion. Topic varies each month. All community members are welcome to attend. Coffee and pastries will be available for purchase. Registration is strongly encouraged online at https://mms.norwalkchamber.net/members/evt/reg_event.php?vid=80368175&orgcode=NORW.



Middlebrook Mercantile live music and events

Middlebrook Mercantile, 4125 Cumming Ave., Cumming

A variety of events will be held at Middlebrook Mercantile, including:

- Saturday, Dec. 14, 5-8 p.m., music by Hot Off the Grill, Cindy Grill and Dennis Kain
- Sunday, Dec. 15, 2-5 p.m., music by Malcolm Wells and the Two Timers.
- Thursday, Dec. 19, 6 p.m., Trivia Night
- Friday, Dec. 20, 6-9 p.m., Christmas Show by Brian Herrin
- Sunday, Dec. 22, 2-5 p.m., The Crowfoot Rakes Irish Christmas Show
- Sunday, Dec. 29, 2-5 p.m., music by Matt Woods Band
- Tuesday, Dec. 31, 6-9 p.m., music by Yubu Kazungu Band, \$10 cover charge

CITYVIEW's Fire and Ice

Saturday, Jan. 18, 1-4 p.m.

Historic Valley Junction Foundation, 137 Fifth St., West Des Moines

Join CITYVIEW's Fire and Ice, an interactive winter pub crawl in Historic Valley Junction. Fire and Ice is a hockey-themed liquor sampling event that will be sure to warm up your winter blues. With your event ticket, you will receive 10 individual drink tickets to sample some of the best winter cocktails from establishments in the Valley Junction area. Tickets are \$25 in advance and \$35 at the door. For tickets, visit <https://fire-and-ice.dmcityview.com/>.



Live productions

- Des Moines Performing Arts – Temple Theatre Comedy Series, through Dec. 21. **"Erma Bombeck: At Wit's End"**
- Des Moines Community Playhouse, through Dec. 22. **"Beauty and the Beast"**
- Ankeny Community Theatre, through Dec. 15. **"White Christmas"**
- Ballet Des Moines, Dec. 12-15, at Hoyt Sherman Place Theatre. **"The Nutcracker"**
- Iowa Stage Theatre Company through Dec. 22. **"A Christmas Carol"**
- Iowa Dance Theatre, Dec. 13-14 at the Civic Center. **"The Nutcracker"**
- Des Moines Symphony – Youth Orchestra, Dec. 18, 1 hour. Free. **"Youth Jazz Orchestra Fall Concert"**
- Des Moines Symphony, Dec. 21-22, at Westminster Presbyterian Church. **"Holiday Brass"**



Indianola Community Contra Dances

Third Saturdays of the month starting in January, 9-10 p.m. First United Methodist Church, 307 W. Ashland Ave., Indianola

Indianola Community Contra Dances will be held Jan. 18, Feb. 15, March 15, April 19 and May 17.

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EVENTS IN THE AREA

Check for cancellations

Pop n' Jolly: A Holiday Show for All Generations

Monday, Dec. 23, 6:30 p.m.

Temple Theater, 1011 Locust St., Des Moines

Join Wagner Summer Theater for its first annual holiday family-friendly event, Pop n' Jolly. Come enjoy fun and laughs with some of the area's top musicians. Grab the crew and take fun photos with Santa and partake in a holiday singalong. The evening will include holiday classics by Dave Wagner and his special guests including two-time Cloris Award winner Julie Larson and national opera vocalist Craig Irvin. Also featured will be a selection of everyone's favorite holiday songs performed by the Wagner Summer Theater Youth Vocal Group. Signature cocktails, mocktails and hot cocoa will be available for purchase. Tickets are available through Des Moines Performing Arts, www.desmoinesperformingarts.org. For more information, visit www.wagnersummertheater.com.



Holiday Hullabaloo

Through Dec. 29

Horizon Events Center, 10320 Hickman Road, Clive

The 2024 Holiday Hullabaloo is an immersive, family-friendly holiday experience that will surprise and delight guests this holiday season. Enjoy a variety of activities, entertainment and festivities that will allow you to create some fun holiday hullabaloo and memories. www.holidayhullabaloo.com

Holiday Promenade

Fridays through Dec. 20

Historic East Village

The Greater Des Moines Partnership and the Historic East Village Neighborhood Association will spread holiday cheer during the Holiday Promenade, an exciting, free celebration full of holiday-themed activities, entertainment, shopping and family-friendly fun. A number of activities will be scheduled throughout the five Fridays including tree lighting, a scavenger hunt, ice skating and more. During the Holiday Promenade dates, Historic East Village retailers are encouraged to remain open until 8 p.m. while restaurants and attractions are open later.



Jingle in the Junction

Dec. 12, Dec. 19, 5-8 p.m.

Valley Junction

The holiday spirit is in Valley Junction as many businesses extend their hours on Thursday nights to give you more time to find the perfect holiday gift, enjoy dinner, and enjoy three blocks of free entertainment on Fifth Street under the glow of more than 100,000 holiday lights. Enjoy free horse-drawn trolley rides, ice carvings, photo op, a Christmas Tree Lighting Ceremony at 6 p.m. in front of the West Des Moines Fire Administration Headquarters at 318 Fifth St, rotating entertainers, live reindeer, carolers, and Santa and Mrs. Claus at the Historic Valley Junction Foundation office from 6-8 p.m. ■

RECIPE

QUICK, comforting ways to warm up winter in minutes

(Family Features) After a day battling the cold and fighting the wind, a comforting meal made at home is often just what you crave. Turn those blustery winter conditions into warm, cozy evenings with favorite recipes that offer not only convenience but provide a little kick of spice.

For a quick and delightful meal that's equal parts comforting and unique, try this hot honey chicken and waffle that's sure to please with a crispy rice waffle loaded with sweet and spicy flavor, topped with chicken and drizzled with honey. It's a treat that truly satisfies from the inside out in just seven minutes.

The crispness of the gluten-free rice waffle is made possible by Minute Rice's Hot Honey Chicken Seasoned Rice Cup that entices taste buds with a sweet and mildly spicy contrast and playful presentation. Ready in as little as 60 seconds, the rice cup ensures convenience and distinct seasoning, making each waffle perfectly flavored and offering a satisfying crunch with every bite.

Whether you're shaking up your breakfast routine or enjoying a fun and easy dinner, it can be taken to new heights with the combination of honey and a sprinkle of powdered sugar for delicious decadence.

Visit MinuteRice.com to find more family-friendly ways to warm up mealtimes all winter long. ■

Hot honey chicken and waffle

Prep time: 2 minutes

Cook time: 5 minutes

Servings: 1

- 1 Minute Hot Honey Chicken Seasoned Rice Cup
- 1 egg
- nonstick cooking spray
- 2 chicken tenders, cooked
- 2 tablespoons honey, for garnish
- 1 tablespoon powdered sugar, for garnish

DIRECTIONS

- Preheat mini waffle maker. Heat rice according to package directions.
- In medium mixing bowl, combine rice and egg. Mix well.
- Spoon rice mixture into waffle maker. Cook until light goes off.
- Place waffle on plate with cooked chicken tenders on top.
- Drizzle with honey, sprinkle powdered sugar on top and serve.



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HEALTH

By Dr. Jesse Stumbaugh

IS SPINAL decompression therapy right for me?

Spinal decompression therapy (SDT) is a non-invasive procedure that stretches the spine using a motorized traction table. It aims to relieve low back and neck pain, as well as pain in the legs or arms, by creating an optimal healing environment for bulging, degenerative and herniated discs. Also known as nonsurgical decompression therapy, SDT generates negative intradiscal pressure that promotes the retraction or repositioning of herniated or bulging discs. Additionally, it facilitates the influx of healing nutrients and helps rehydrate the discs.



Like any medical procedure, spinal decompression therapy for low back or neck pain carries some potential risks. These may include a temporary increase in pain, muscle spasms or, in rare cases, worsening of a herniated disc. However, these risks are minimal, and the procedure is generally considered safe.

During the therapy, the patient remains clothed and lies on a motorized table. The lower half of the table is movable, while the upper part remains fixed. A harness is placed around the patient's hips and attached to the lower table near their feet. As the lower part of the table slides back and forth, it provides traction and relaxation. This movement is a combination that cannot be replicated with at-home inversion tables. Patients should not feel pain during or after the therapy; instead, they may feel a stretching sensation in their spine. ■

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

MAXIMIZE your insurance before year ends

'Tis the season to utilize dental benefits before the end of the year. We understand dentistry can be expensive, and the cost alone can be a deterrent for many to seek care. We work to do what we can to maximize the use of your dental insurance and minimize your out-of-pocket costs in any way we can. Many dental insurance plans run on a calendar year basis and have "use it or lose it" benefits. The cost of larger treatment plans can be overwhelming, but by initiating treatment now, it's possible to maximize your insurance by utilizing 2024 benefits for some treatment in December and 2025 benefits for the remaining treatment in January.



Do you still need a second cleaning this year? Have you had treatment planned that you've been putting off? If you're mentally saying yes, it's the perfect time to schedule an appointment. HSA and Flex spending plans are typically thought of as a medical benefit, but they can be used on most dental procedures, too. Don't lose out on unspent Flex dollars.

Between patients trying to get in before the end of the year and office closures for the holidays, appointments this time of year fill up fast. The clock is ticking. Call your dentist to schedule your visit today. ■

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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DIABETES and preserving vision

Q: I was recently diagnosed with diabetes and understand it could cause conditions that cause blindness. What can I do to preserve my vision?

A: You are correct in stating that diabetes can create conditions inside the eye which may cause vision loss. Diabetic retinopathy is caused by damage to the retinal blood vessels. Early-stage diabetic retinopathy is called non-proliferative (NPDR). Most people in this category are not at risk for blindness; however, if not treated, NPDR can progress to advanced diabetic retinopathy known as proliferative (PDR). People with PDR are at high risk for vision loss. Diabetics are also more likely to develop cataracts and glaucoma. Cataracts cause decreased vision due to clouding of the lens, and glaucoma is a group of eye diseases that cause optic nerve damage.

The best way to reduce your risk of diabetic eye disease is to maintain tight control of your blood glucose levels. Work closely with your health care provider to get your hemoglobin A1C tests at 7% or less. Experts recommend patients with diabetes have an eye exam at least once a year. A dilated fundus exam is performed to get an enhanced view of the internal parts of the eye, checking for the presence of diabetic retinopathy, cataracts, glaucoma and other conditions. A summarized report of your exam is then sent to your health care provider. ■

Information provided by Dr. Jonathan Anderson, O.D., Optometric Associates of Warren County, 1228 Sunset Drive, Suite A, Norwalk, 515-981-0224.



We're looking forward to a **Happy Holiday Season!**

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IT'S PEEL season

VI Peel is a highly effective chemical peel treatment designed to improve skin tone, texture and overall appearance. This advanced peel combines a blend of powerful ingredients, including trichloroacetic acid (TCA), salicylic acid, phenol and retinoic acid, to exfoliate the skin, remove dead cells and promote skin renewal. VI Peel is known for its ability to treat a variety of skin concerns such as acne, hyperpigmentation, sun damage, fine lines and uneven skin texture. Its gentle yet effective formulation works on all skin types and tones, providing visible results with minimal downtime — typically four to seven days of peeling.

One of the key benefits of the VI Peel is its ability to target acne and scarring by clearing pores, reducing inflammation and stimulating collagen production. Additionally, it helps brighten dark spots, improve skin elasticity and reduce the appearance of fine lines and wrinkles, revealing smoother, more radiant skin.

Now is an ideal time to get a VI Peel. As we move into the colder months, sun exposure is reduced, allowing the skin to heal more easily and minimizing the risk of post-treatment hyperpigmentation. With less UV exposure and more time indoors, the winter months offer the perfect environment for achieving optimal results from your VI Peel treatment. Plus, post-peel care is easier when you're not constantly battling the sun, helping your skin recover fully for long-lasting, glowing results. Schedule your VI Peel today. ■

Information provided by Chelsea Taggart, L.E., Vivid Life Spa, 1016 Main St., Norwalk, 515-850-7848, living-vivid.com/life-spa.



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7 TIPS for holiday socializing with hearing loss

Here comes the holiday season, along with all the fun of reconnecting with your family and friends at special get-togethers. But if you have hearing loss, participating in conversations at noisy events can pose a challenge — even when wearing your hearing aids.

However, staying present in every special moment may be easier than you think. Follow these helpful tips to make your holidays a little more engaging this season.

- **Schedule a clean-and-check.** Ensure your hearing devices function their best by scheduling a clean-and-check before the party date.
- **Wear your hearing devices with confidence.** The stigma surrounding hearing devices is long gone. It's better to wear them and have a good time instead of straining to hear what others say and possibly misunderstanding key information.
- **Provide communication tips.** Your family and friends will appreciate the opportunity to make it easier for you to follow along. You might want to mention maintaining eye contact, speaking clearly



and not talking while chewing during the meal. That last one applies to everybody regardless of their hearing ability.

- **Ask to move the conversation to a quieter spot.** If you're having trouble conversing in a crowded room, ask to move away from the hustle and bustle of the kitchen or the noisy TV in the family room.

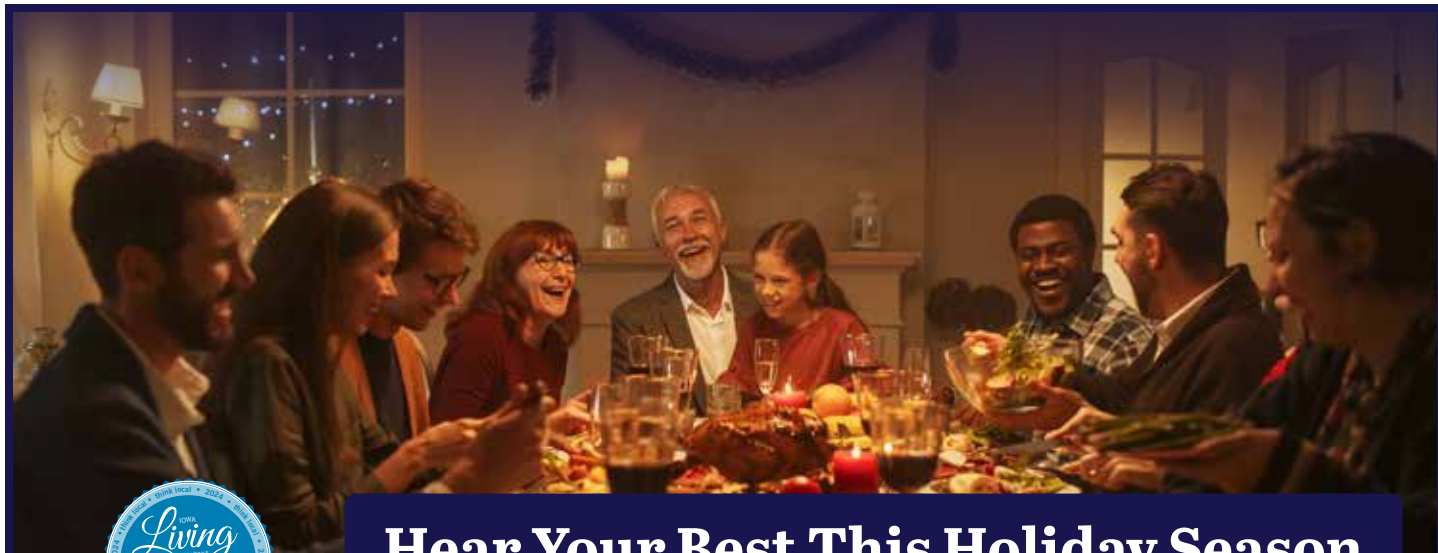
- **Politely request that music be turned down or off during mealtimes.** You can focus more easily on enjoying the conversation without the additional background noise.

- **Select a seat at the table where you can see the other guests' faces.** Reading lips will help when it's harder to hear, such as when several conversations happen simultaneously.

- **Ask your audiologist about hearing accessories for noisy environments.** Improve your conversational skills by using technology designed to help hearing aid users in difficult listening environments.

Do you plan on attending a holiday event and think you may have hearing loss? Address your concerns before the holiday celebrations are underway to ensure you don't miss a moment of the fun — schedule a comprehensive hearing evaluation with your audiologist today. ■

Information provided by Dr. Kelly Cook, audiologist, Iowa Hearing Center, 1228 Sunset Drive, Suite B, Norwalk, 515-416-5990.



Hear Your Best This Holiday Season

Call (515) 416-5990 to schedule an appointment today!



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CELEBRATING community

As we close out 2024 and prepare to embrace a new year, there's much to celebrate and even more to look forward to. It's a season of reflection, gratitude and anticipation — perfect for recognizing the accomplishments of our businesses, organizations and residents while setting our sights on exciting goals for 2025.



This year, our community has experienced tremendous growth. The energy and dedication of our local entrepreneurs, leaders and volunteers drive us forward. From the success of local events to welcoming new businesses, it's clear that collaboration and innovation are at the heart of what makes our community so special.

As the Norwalk Area Chamber, our mission is to promote, connect and grow member organizations while working to enhance the quality of life and economic development in

the Norwalk area. In 2025, we're committed to offering even more opportunities for connection, growth and celebration. Some initiatives you can look forward to include:

- **Quarterly happy hours:** Casual networking events where business owners and residents can forge stronger connections.
- **Educational series:** Quarterly workshops designed to provide tools, tips and strategies for personal and professional development.
- **Ember Market:** Back by popular demand, this annual event will showcase the incredible talent of our local artisans, crafters and vendors.
- **Signature events:** We'll be hosting our annual golf outing and RUNorwalk, which bring people together.
- **Tourism initiative:** Our "Enjoy Norwalk" tourism initiative will spotlight the many reasons visitors — and residents — love to spend time here.

In addition to these programs, we'll continue to focus on creating a strong support system for businesses, fostering new ideas and

partnerships, and celebrating the achievements of our community members. Collaboration is at the heart of everything we do, and it's what makes our area a vibrant place to live and work.

The holidays are also a time to give back, and our community has a long tradition of generosity. Whether it's participating in local food drives, supporting small businesses during the shopping season, or volunteering at events, every act of kindness contributes to the fabric of our town.

As we prepare for the new year, I invite you to get involved with the chamber. Whether you're a business owner, a community leader or a passionate resident, there's a place for you at the table. Together, we can make 2025 another incredible year.

Wishing you all a season of joy, gratitude, and community spirit. ■

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

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Connecting Businesses.



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Connect with the Norwalk Area Chamber and Join Today!

OUT & ABOUT



Norwalk Area Chamber of Commerce hosted a ribbon cutting for In2It Digital Nov. 11.



Sara Jacobson, Lorie Williamson and Jess Hamell at the Norwalk Area Chamber of Commerce ribbon cutting for In2It Digital Nov. 11.



Amanda Reid-Raper and Doug Raper at the Norwalk Area Chamber of Commerce ribbon cutting for In2It Digital Nov. 11.



Ron Hamell, Morgan Chambers and Mary Kay Hamell at the Norwalk Area Chamber of Commerce ribbon cutting for In2It Digital Nov. 11.



Mellisa Woods and Tim Stephany at the Norwalk Area Chamber of Commerce ribbon cutting for In2It Digital Nov. 11.



Lorie Williamson and Sara Jacobson at the Norwalk Area Chamber of Commerce ribbon cutting for In2It Digital Nov. 11.



Tai Lieu, Travis Stanley and Amy Duncan at the grand opening and ribbon cutting for the new City State Bank Norwalk Fieldhouse in Norwalk Central Nov. 22.



Madonna Abbott and Jared Carlson at the grand opening and ribbon cutting for the new City State Bank Norwalk Fieldhouse in Norwalk Central Nov. 22.



Dakota Springer and Adam Seibert at the grand opening and ribbon cutting for the new City State Bank Norwalk Fieldhouse in Norwalk Central Nov. 22.



Marcy and Dick Albrecht at the grand opening and ribbon cutting for the new City State Bank Norwalk Fieldhouse in Norwalk Central Nov. 22.



Mayor Tom Phillips, Cody Bingham and Glenda Wilaby at the grand opening and ribbon cutting for the new City State Bank Norwalk Fieldhouse in Norwalk Central Nov. 22.

OUT & ABOUT

RIBBON Cutting

The grand opening and ribbon cutting for the new City State Bank Norwalk Fieldhouse in Norwalk Central, 2011 E. 18th St., was held on Nov. 22.



Ed and Diane Kuhl



Sam Devries, Danielle McManus and Lucinda Sperry



Luke Nelson and Gary Burton



Lorie Williamson and Mel Guanci



Jean Strable and Mark Davitt



Aliyah Villalobos, Kelsie Eggers and Jenna McCuen



Sarah Coburn and Haley Powell



Jon Niemeyer and Police Chief Greg Staples



Brian Crawford, Brent Mitchell and Jon Kallen

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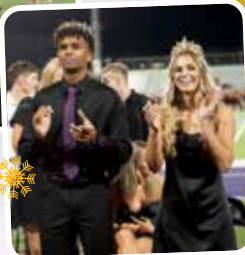
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WONDER
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NORWALK COMMUNITY SCHOOL DISTRICT NEWSLETTER

DECEMBER 2024

Happy Holidays!

As December begins, it's a time for our Norwalk Community School District families to take a well-deserved break, spend time with loved ones, and reflect on the past year. This season gives us the opportunity to pause, step away from our busy routines, and enjoy the things that make the holidays special. Whether you're celebrating long-standing traditions or simply relaxing, we hope you cherish these moments together.

Looking back on 2024, we are proud to celebrate the diversity within our district. Our students come from many different backgrounds, with 7% identifying as Hispanic, 86% as White, 2% as Black, 1% as Asian, less than 1% as Pacific Islander or Native American, and 4% identifying as Two or More Races. In total, our district serves 3,584 students. We are also proud to support students and families who speak more than 25 languages.

As we close out 2024, we look forward to the opportunities 2025 will bring for our students, staff, and families. Our focus remains on new goals and ensuring our schools continue to be positive, supportive environments where we grow learners and leaders.

I also want to take a moment to express my gratitude for our School Improvement Advisory Committee (SIAC) members. This group meets three times a year to discuss critical topics like school safety and ensuring every student has the resources they need to succeed. Their dedication and input are invaluable in helping us make thoughtful decisions for our schools, and we deeply appreciate their time and effort.

I wish you all a joyful holiday season and a strong start to the new year. Let's finish 2024 on a high note and look forward to great things in 2025!

Respectfully,
Shawn Holloway, Norwalk CSD Superintendent

*Merry Christmas &
Happy Holidays!*

Winter Break is
December 23 - January 3



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