NORWALK

Local grandparents share why living close to their grandkids is so important to them.

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MAGAZINE



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Grandma

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Please join us in welcoming Nick Lang to City State Bank!



Nick grew up in Norwalk and can trace his family roots to when the town was first established. He continues to live here with his wife Andria and their 3 kids Landon, Ryann, and Brooks and is excited to also be working here in Norwalk.

He has been in the mortgage business for over 15 years. From first-time homebuyers to luxury homebuilders, and anyone in-between, Nick has been passionate about helping his clients navigate their home financing needs and is looking forward to bringing that passion to City State Bank. We are thrilled to have him join our team of Real Estate Lenders. If you are thinking about building or purchasing a new home, please contact him at 515-238-6678.

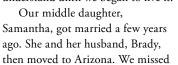


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WELCOME

A GRANDPA and his grandson

Jolene and I are new to this grandparenting thing. We are only weeks in, but, so far, so good. We had heard how wonderful the experience is from others, but, like most things in life, we didn't fully understand until we began to live it.



them, and, thankfully, they missed us, too. As they began to talk about starting a family together, they came to the conclusion that they wanted to be close to family again and were moving back to the area.

We were able to see Samantha through the pregnancy process, and we were at the hospital shortly after their son was born. Holding Callahan in my arms for the first time was amazing, and doing so each time since has been as well. No phone call or video call could ever replace that.

I am greatly looking forward to the years ahead, too. Walking. Talking. Birthday parties. Ball games. And whatever he chooses to be involved in. But what I look forward to the most is the time we can spend together, just the two of us. Playing games at the kitchen table. Working on a project together in the garage. Going on boat rides. And just talking about whatever he wants to talk about.

My grandparents had all died by the time I was 5 years old, but I have a few wonderful memories of my Grandpa Lane. I can still envision him. In bib overalls. Sitting in his recliner. Looking and me and thinking how he could make me laugh. He would ask me if I wanted to see a monkey, and, of course, I always did. So I would jump up on his lap, and he would pull out his pocket watch and turn the shiny side over so I could see my reflection. And we both would giggle. I fell for that one repeatedly.

I was fortunate to be able to spend time with my grandpa, albeit not as much as I would have liked. I loved him dearly, and I want to do all I can to be sure my grandson and my future grandchildren will have those same opportunities with me.

This month, we share the stories of grandparents who live nearby their grandchildren and are able to create these types of cherished memories — and maybe see a few monkeys, too.

Thanks for reading.

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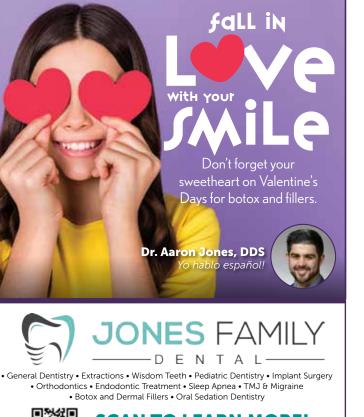
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Local grandparents share why living close to their grandkids is so important to them.

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By Rachel Harrington

These days, kids often grow up, move away and start families and careers far from where they grew up. Siblings are often scattered across the country and even the globe. Dinners with the extended family is now regulated to the holidays, when those who are able make the trip "back home." But there is something about grandkids that brings about another family shift. Many young families decide their kids would benefit from having family close by, and many grandparents find retirement is the perfect time for making a move closer to family. Some of those grandparents who live close to their grandkids share what it means to them to form the special bonds that come from time spent together. MPORTANT Grandma STUFF*

*mainly snacks actually

Becky McKee "started over" to be closer to her grandkids. She changed jobs and moved from Nebraska to Norwalk.

FEATURE

"I had six weeks to get everything lined up for a new job at the school and an apartment before I moved. The new job at the school was instrumental in meeting people and making friends in Norwalk. I love living here. It's quiet and safe."

- Becky McKee



The first two years that Becky McKee was a grandparent, she was living and working a fulltime job in Lincoln, Nebraska, a two-hour drive from her grandchild in Norwalk. She realized how much she wanted to be closer and spend more time with her grandchildren, so she made a big change.

"My daughter and her husband originally met at Simpson College, and his family is from Martensdale. When they got married, they decided to settle in Norwalk. I moved to be close to my grandkids when my daughter had her second child," Becky shares. "I restarted my life at 60 years old. I moved in November 2021, and she had her son, Isaac, in December. I had six weeks to get everything lined up for a new job at the school and an apartment before I moved. The new job at the school was instrumental in meeting people and making friends in Norwalk. I love living here. It's quiet and safe."

Becky now lives five minutes from work and five minutes from her grandkids. On Saturday nights, she often takes them to the local diner for dinner, then to Dollar General and Wendy's before returning to her apartment.

"Norwalk is nice because, if you make an effort, everything is easy and very friendly," she remarks.

Though Becky has been blessed with finding wonderful friendships through her job as a paraeducator, she says having her grandkids close by has helped her get out more.

"If they weren't here, I probably wouldn't go to as many things, especially to all the school events like games or plays," she says.

Because Becky lives near her daughter's

family, she feels like it has helped her relationship with her daughter grow.

"Being close even helps me feel needed, and it feels intoxicating to feel needed, like mom has a cape on when I come over. It's wonderful," Becky says. "I always try to be what I'd wanted for my own kids. I never just pop in. I respect their privacy and ask before I come over. I've even gotten close with my son-in-law. My daughter works from home. Sometimes Liz asks if I can come over during that 'witching hour' between daycare and getting dinner done. I love to go over and help."

Occasionally, Becky has sleepovers at her place with her grandkids when she doesn't have other plans on Saturday nights.

"It gives my daughter and her husband a break and the ability to do things like watch a movie together uninterrupted," she shares.

Becky says she'd do absolutely anything for her grandsons, and she has no intention of ever moving away from them. She is excited that she will soon welcome a third grandchild whose family lives in Omaha. She plans to travel to Omaha regularly so she can be involved with that little one as much as possible, too.

From farm house to family gathering space

Vicki Janssen has spent a lifetime on her farm, and she has no plans on that ever changing, especially since she now shares it with her daughter's family.

"I used to live in the main house on this farm, but I was alone, and it got to be too much for me to care for by myself," she shares. "I told my daughter, Kellie, that if her family came out and built a little house, I'd live in that house,



Vicki Janssen has spent a lifetime on her farm, and now her grandkids can enjoy living and playing there, too.

and they could live in the main house. So, my daughter, son-in-law, and I built my small house in 2015. Before we put carpet in the little house, I wrote all the grandkids notes on the concrete so that, if they ever change it out, they'll see the notes."

She has 10 grandkids and one greatgrandkid. Two live in Ankeny, though she says they visit quite often and even spent their entire Christmas vacation with her this year.

"The boys ride their motorcycles and have company over all the time," Vicki says. "We have a pool here, and the grandkids come over to swim. When my last horse passed away, my 20-year-old grandson turned the stables into a gym, and he has people over, and his friends have a key. There is always someone coming and going."

Vicki shares that, after her recent hip replacement, her 10-year-old grandson was over at her house often to help her get around and grab things.

"I can't imagine not being close," she says. "I am sad that I have grandkids that live as far away as Ankeny. The grandkids who are close by know me."

There are two rocking chairs on Vicki's porch, and she says her younger grandson comes over and rocks with her regularly.

"He never stops talking," she laughs.

FEATURE

Vicki's daughter has an art studio set up on their property, and Vicki and her grandkids spend time together doing projects there.

"I love art and always have," she says. "My 10-year-old here paints with me, and, in June, he makes stuff and enters it in the Warren County Fair. We also have jewelry stuff, and every time the younger grandkids come over, they want to make something to give to their moms and friends' parents."

Her grandkids also enjoy finding treasures around the creek on the property.

"They find the neatest stuff," she says. "There's never much water except in the springtime when there's just enough to move the dirt around."

Vicki says it has been wonderful to live next to her grandkids. She has a finished and heated garage that is outfitted for the family to enjoy. The kids come over to play air-hockey. When asked who often wins, Vicki laughs and says she does. Around Christmas, they'll set up a table and do gingerbread houses.

"We always have a houseful around the holidays," she says.

Being close to her grandkids feels like the biggest blessing to Vicki because she can see them on a regular basis.

"There's no loneliness for me because there are always kids around," she remarks.

Plenty of fun

Living far away from grandchildren is difficult. That's why Mark and Darcey Spensley sold the family newspaper business in Monticello — it had been in Darcey's family for 50 years — and moved to Norwalk in June 2024.

"We have five grandkids, ages 11 down to 2," Darcey says. "Three live in Norwalk, and two live in Carlisle. One son and family were in Omaha, and he recently moved to the area as well."

Darcey says, though it was difficult to leave their work family, making the decision to move to Norwalk was an easy one. She knows the joys of grandparents being near their grandkids since they had that for their children, and the couple knew that's what they wanted for themselves.

Before Mark and Darcey made their move, they would occasionally come to visit for a weekend, and they would pack it full of activities. Now that they're nearby, they can pop over for a quick visit on a regular basis.

"It took some adjusting for everyone," she shares.



Mark and Darcey Spensley sold the family newspaper business that had been in Darcey's family for 50 years in order to move to Norwalk in June 2024 to close to their grandkids.

Mark adds, he enjoys the chance to attend his grandkids' many events and games. Their grandchildren are involved in a variety of extracurriculars including football, baseball, wrestling, band, music, soccer, gymnastics and basketball. As someone who coached all his kids at one time or another, he says it's even more fun now to sit and enjoy watching the games from the sidelines.

Mark and Darcey like to take their grandkids on adventures around the Des Moines area, such as to the Science Center, the zoo, I-Cubs games and Living History Farms.

"In Norwalk, we've hit all the parks," Darcey shares. "We've frequented the new fieldhouse to play, visited the library, gone to Wendy's for ice cream, and we've tried the bike trail with one of them. Our fifth grader is in the Lakewood music program, and we got to watch her sing at a hockey game."

Mark adds, "We wouldn't be able to do all of these things if we weren't close by."

When their grandkids visit their house, the Spensleys make it fun. They play sports in the backyard, bake cookies, color and paint at their small kids' table, and read lots of books.

"They love to read," Darcy says. "I've learned that, if you have 1,000 books, you officially have a library, so I had one of them count all our books. We also have some of our kids' old toys that they play with and dig around in, one of which is an old dollhouse. They also love our 15-year-old dog."

Mark enjoys sharing his hunting pastime with two of his grandkids.

Mark and Darcey say their grandkids are a wonderful source of entertainment. Darcey says keeping up with them keeps her and Mark young, and they both say it's a blessing to know that, if either they or their kids' families need something, they are near enough to help each other out.

"We love to help where we can," Darcey says, and they both comment that they were instilled with the importance of helping their families and being involved.

"It was always nice for Darcey's parents to take our kids when we'd want to travel for a few days, and that kind of thing is something we'll do, too," Mark says. ■ **LEGAL** By Ken Winjum

RIDE share and food delivery

Make sure you are covered.

In recent years, there has been an explosion in the ride share and food delivery industry. Often, those who enter the field use their personal automobiles to make food deliveries or transport passengers. This situation may raise a number of thorny issues when an accident involving the vehicle occurs.



The two main types of coverage in an auto policy include liability coverage (for injuries caused to others by the policyholder) and uninsured/

underinsured motorist coverage (for injuries sustained by the policyholder caused by an at-fault party). Both coverages may be subject to exclusions when one is using a personal vehicle for commercial pursuits.

Liability insurance: For decades, personal liability auto policies have had exclusions for bodily injury or property damage arising out of the use of a vehicle to carry persons for a charge. More recent policies expand the exclusions to include retail or wholesale delivery, including the pick up, transport or delivery of magazines, newspapers, mail or food; or for ride-sharing activity.

Generally, such exclusions have been upheld on the basis that the risks associated with vehicles used to carry paying passengers for a set fee do not come within the risks covered by personal auto policies. See e.g. Johnson v. Allstate, 505 So.2d 362, 367 (Al 1987).

Observation: Because of the above-described exclusions, some of the larger ride share and food delivery companies are buying liability insurance policies to cover accidents caused by their drivers. However, not all such businesses provide such coverage, and one would be wise to make sure there is adequate liability insurance available in the event of an accident.

Uninsured/underinsured motorist insurance: This coverage is intended to protect the policyholder who is injured by an at-fault driver. In light of the high price of insurance, our roads are filled with drivers carrying minimal limits of insurance coverage (or no insurance at all). If an accident occurs with such a driver, the only source of compensation may be the policyholder's uninsured or underinsured motorist coverage.

As with liability policies, however, these policies often contain exclusions relating to bodily injury sustained when carrying persons or property for a fee, delivery of food or ride-sharing activities.

Observation: It appears that the large ride-share and delivery businesses generally are not purchasing uninsured/underinsured motorist policies for their drivers. This may be because the liability policies are designed to protect the businesses from exposure and the uninsured/underinsured policy is for the driver's sole benefit In order to ensure that there is adequate protection, a ride-share or delivery driver should speak to his or her insurance agent to purchase this coverage if the unexpected or unthinkable happens.

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

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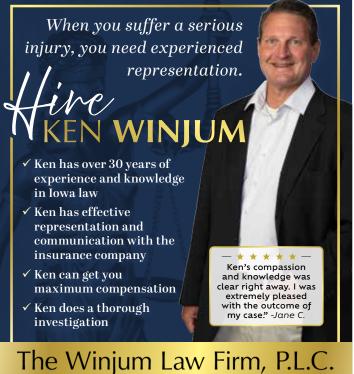


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REALESTATE By Brodie Wubben

RECREATIONAL land values

As we navigate through 2025, Iowa's recreational land market presents a nuanced landscape shaped by recent trends and economic factors. We will continue to see hunting and rec land selling well and holding its value as



more and more people look for ways to connect with the outdoors and nature.

Recent trends in recreational land values

In 2024, Iowa experienced a 3.1% decline in overall farmland values, bringing the average to \$11,467 per acre. Notably, the south-central region, characterized by its abundance of recreational land, was the only district to report an increase, with a 3.6% gain to \$10,460 per acre. This suggests a sustained or growing interest in recreational properties, even as

traditional farmland values faced downward pressures.

Factors influencing the market

Several elements are contributing to the current state of the recreational land market:

• Interest rates: Elevated interest rates have been a significant factor in the broader land market's cooling trend. Higher borrowing costs can deter potential buyers, impacting overall demand.

• Economic conditions: The general economic environment, including factors like inflation and commodity prices, plays a role in land value trends. While traditional farmland values have seen declines, the unique appeal of recreational land may insulate it from broader market downturns.

Outlook for 2025

Looking ahead, the recreational land market

RE/MAX

PRECISION

in Iowa is expected to remain relatively stable. The distinct characteristics of recreational properties, such as their appeal for hunting, fishing and other outdoor activities, continue to attract a dedicated segment of buyers. However, potential investors should remain mindful of broader economic indicators, including interest rate trends and agricultural commodity prices, as these can indirectly influence the recreational land market.

In summary, while Iowa's overall farmland values have experienced a slight decline, the recreational land segment demonstrates resilience. The unique allure of these properties, combined with regional demand, suggests a stable outlook for 2025. ■

Information provided by RE/MAX Precision Norwalk, Brodie Wubben, 515-371-5193, Sold@ brodiewubben.com. Information was used from the ISU Extension office and Ag Department.

LAND & DEVELOPMENT GROUP

The Land and Development Group with RE/MAX Precision in Norwalk is dedicated to helping investors navigate the Central Iowa land market. Whether you're interested in agricultural land, urban development, or recreational properties, Central Iowa has the potential to deliver substantial returns on your investment.

For more information and personalized guidance on investing in Central Iowa land, please reach out to Brodie Wubben, The Land and Development Group of RE/MAX Precision in Norwalk. Together, we can turn your investment aspirations into reality.

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FINANCE

By Kourtne Klocko

CONVERTING savings to retirement income

During your working years, you've probably set aside funds in retirement accounts such as IRAs, 401(k)s, or other workplace savings plans, as well as in taxable accounts. Your challenge during retirement is to convert those savings into an ongoing income stream that will provide adequate income throughout your retirement years and that works in unison with any pension or social security benefits.



Setting a withdrawal rate

The annual percentage that you take out of your portfolio, whether from returns or both returns and principal, is known as your withdrawal rate. Figuring out an appropriate initial withdrawal rate is a key issue in retirement planning and presents many challenges. Why? Take out too much too soon, and you might run out of money in your later years. Take out too little, and you might not enjoy your retirement years as much as you could. Your withdrawal rate is especially important in the early years of your retirement, as it will have a lasting impact on how long your savings last.

Which assets should you draw from first?

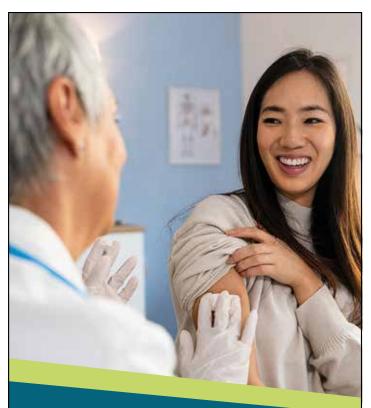
You may have assets in accounts that are taxable (e.g., CDs, mutual funds), tax deferred (e.g., traditional IRAs), and tax free (e.g., Roth IRAs). Given a choice, which type of account should you withdraw from first? The answer is — it depends.

You need to coordinate your retirement planning with your estate and tax plan. For example, if you have appreciated or rapidly appreciating assets, it may be more advantageous for you to withdraw from tax-deferred and tax-free accounts first. This is because these accounts will not receive a step-up in basis at your death, as many of your other assets will.

However, this may not always be the best strategy. For example, if you intend to leave your entire estate to your spouse, it may make sense to withdraw from taxable accounts first. This is because spouses are given preferential tax treatment with regard to retirement plans. A surviving spouse can roll over retirement plan funds to his or her own IRA or retirement plan, or, in some cases, may continue the deceased spouse's plan as his or her own. The funds in the plan continue to grow tax deferred, and distributions need not begin until the spouse's own required beginning date.

The bottom line is that this decision is also a complicated one. A financial professional can help you determine the best course based on your individual circumstances. ■

For more information, please contact Kourtne Klocko 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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MEMORY CARE

By Katie Salinas

DEALING with a dementia diagnosis

Explore memory care before it's an emergency.

When a loved one is diagnosed with Alzheimer's disease or another form of dementia, it's natural to feel overwhelmed. Many families face uncertainty about what lies ahead and may hesitate to consider memory care options until a crisis occurs. However, exploring memory care early, before it's an emergency, can provide significant benefits for both the individual and their family.



Better decision-making: Waiting until a situation becomes urgent often results in

rushed decisions that may not fully align with your loved one's needs or preferences. By starting the search early, families have the time to thoroughly research and tour communities, evaluate different care options, and ask important questions. Proactive planning can reduce stress and ensure the best possible outcome for everyone involved.

Involving your loved one: Early exploration allows individuals diagnosed with dementia to participate in the decision-making process while they are still able to communicate their preferences. According to AARP, involving your loved one in discussions about their future care fosters a sense of control and dignity, making the transition smoother.

Building relationships with care providers: Memory care communities have specialized teams dedicated to supporting residents with cognitive decline. Starting the search early provides families with the opportunity to build rapport with staff and develop a personalized care plan that suits their loved one's needs. Establishing these relationships ahead of time can ease the transition when the time comes to move. Many communities offer day stay or respite stay options. Taking advantage of services like these can help your loved one (and you) build trust early and make a confident decision when it's time to explore full-time care.

Avoiding emergency decisions: Waiting for an emergency, such as a fall or a health crisis, can be emotionally taxing and logistically challenging. In these situations, families are often forced to make quick decisions with limited options. Exploring memory care sooner allows for thoughtful planning and ensures that your loved one transitions to a supportive environment without unnecessary stress.

What to look for in a memory care community: When exploring memory care options, look for communities that prioritize personcentered care, offer specialized programming tailored to cognitive health, and provide a safe, supportive environment. Consider amenities such as secure outdoor spaces, engaging activities, and access to on-site therapy services. Don't hesitate to ask about staff training and how they address common challenges such as wandering or changes in behavior. Additionally, many memory care communities offer support groups and other educational events, which can be beneficial in the research process.

Taking the time to research memory care early is an investment in your loved one's future wellbeing. Consult reputable organizations like the Alzheimer's Association (www.alz.org) and AARP (www.aarp.org) for guidance on evaluating care options. Reach out to local communities for tours and consultations and involve your loved one in the process.

While it's never easy to think about the progression of dementia, early exploration can make all the difference. By planning ahead, you ensure that your loved one's transition to memory care is as seamless and supportive as possible — allowing them to thrive in a setting designed to meet their unique needs.

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.

EDUCATION By T.K. West

MEET Sonya Chittenden

School counselor teaches kids to become life-long problem solvers.

A 1988 graduate of Norwalk High School, Sonya Chittenden currently works as a school counselor for Orchard Hills Elementary School. She first taught second grade with the district for one year before becoming a school counselor for the past 26 years. Chittenden says she "loves" Norwalk, and the school district has a great reputation, so the decision to return to her alma mater was easy.

"I appreciate the people that I work with and serve. I can feel their caring and genuineness on a daily basis. My building especially feels like a family. The staff willingly collaborates and helps support our students as a team. I feel this is true about the district as a whole," she says.



In addition to being a school counselor, Sonya Chittenden, along with another educator, leads the Hawaiian Club as part of the Leader In Me Program.

Chittenden likes working with students in elementary school because they have a love of learning and are willing to try new things. She appreciates the fact that her students are willing to share their ideas.

Chittenden typically begins her day greeting students when they arrive and teaches large group guidance soon after school starts. When she's not teaching large groups, she may be facilitating small groups on specific topics or meeting with individual students for one-on-one counseling. She also attends various team meetings, parent meetings, and other special meetings during the week.

During October, her students were encouraged to participate in Bully Prevention Month and Red Ribbon Week. For these programs, Chittenden taught lessons on how to recognize and stop bullying, how to be an upstander versus a bystander, medicine safety and drug prevention. Both events included fun dress up theme days for students and staff.

In addition, Chittenden, along with another educator, chose to lead the Hawaiian Club as part of the Leader In Me Program. The club currently has approximately 27 students who meet for three 45-minute sessions to learn about Hawaiian culture. Students in the club have created paper lei necklaces, made Guri Guri ice cream, learned the Hula dance, and more.

"One of my goals is to teach the kids to become life-long problem solvers. The best reward is seeing them grow in their confidence and problem-solving skills. I love it when they tell me that they solved their own problem by using some of the skills that I taught them," Chittenden says.

During the remainder of the school year, Chittenden is looking forward to watching her students continue to grow, learn and become more independent thinkers and problem solvers.





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INSURANCE By M

By Michael Lane

SIGNS your brakes need repair or replacement

When your car brakes, you are initializing a complex system of mechanical components that will work together to bring your vehicle to a stop. The average car weighs about 3-5 tons, and the fact that your



brakes help stop this heavy machine within a few meters, countless times per year, is a testament to their reliability. You need your brakes to always be there for you at a moment's notice.

However, everything mechanical will have problems from time to time. Periodically, you will need to have your brakes serviced, repaired or replaced. Consider six of the warning signs that usually indicate it is time for a brake check:

You hear a high-pitched squeal: Brake pads contain a metal component known as an indicator. Over time, the pads will wear down

and expose the indicator. At this time, the exposed indicator will rub against your rotator, causing a loud, high-pitched and unmistakable squealing sound. This is a clear indicator that you need to change your brake pads.

The brake warning light turns on: Your brake warning light is designed to turn on when problems within the braking system are detected. Sometimes, the light will come on and turn off sporadically, which can make drivers feel tempted to ignore the signal. However, even one light-up of the warning light is an indicator that you need to make an appointment with the mechanic.

The brake pedal goes to the floor: Sometimes, you might be depressing your brake pedal only to feel the pressure give way and the pedal go to the floor. This could mean you have a bad master cylinder. You need the master cylinder to work appropriately to have appropriate brake pressure.

Your brakes pulsate: Brake rotors

sometimes become warped or corroded, which can lead to your feeling a pulsating vibration when you try to stop the car. You might need to replace the brake rotors or to have them turned. Turning involves smoothing the rotor by shaving metal off.

Your brake fluid looks milky: At times, condensation in the line can make your brake fluid have a milky color. At this time, you should change the fluid because letting it stagnate could do damage to the master cylinder and wheel cylinders. Your owner's

manual will include directions to help you locate the fluid container under your hood. ■

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HEATING & COOLING

By Dale Adams

HEAT pump or furnace?

Are you building a new home or ready to replace your old heating system? Choosing the right heating setup for Iowa's freezing winters is a big decision — especially when furnaces aren't the only option anymore. Heat pumps have started making headlines for their energy efficiency and versatility. But what's the best choice for keeping warm in our climate?



Understanding the ins and outs of heat pumps and furnaces can help you make the best decision for your home and your budget.

Should you buy a furnace or a heat pump?

Think of choosing between a furnace and a heat pump like picking the right vehicle for your lifestyle. A furnace is like a rugged 4×4 truck: dependable, powerful and designed to handle Iowa's coldest, toughest conditions with ease. A heat pump, on the other hand, is like a versatile crossover SUV: efficient, great for all-around performance, and capable of handling both winter and summer conditions in one go.

Benefits of furnaces

Furnaces are a fantastic choice for handling the cold Midwest winters we see here in Norwalk. A furnace is usually installed in a basement or utility room and connects to a duct system to distribute the warm air. If you already have existing ductwork, a new furnace installation is pretty straightforward.

In Iowa, the two most popular types of furnaces are:

• Gas furnaces: Powered by natural gas or propane, these are known for their affordability and efficiency. If you already have a gas line, a natural gas furnace can be a very cost-effective choice.

• Electric furnaces: A good alternative for homes without gas lines, an electric furnace is easier to install but may cost a bit more to operate during those extra-cold winter days.

Benefits of heat pumps

Heat pumps are a great flexible and energy-efficient solution for heating and cooling in Iowa. Unlike furnaces that generate heat, heat pumps have indoor and outdoor units and work by pulling warmth from the outdoor air — even in chilly weather — and transferring it indoors. In summer, they reverse to function as an air conditioner, moving cool air throughout your home.

There are a few main options for your heat pump installation:

• Air source heat pumps: These are ideal for whole-home heating and cooling and connect to ductwork to distribute warm or cold air evenly. Air source models are popular in Iowa for their affordability and energy efficiency.

• Ductless mini-splits: These are perfect for heating and cooling specific areas without ductwork, such as sunrooms, home offices or finished basements, and there are great options available for a whole home or business. Mini-splits offer zoned comfort and flexibility, allowing you to control the temperature of individual rooms while avoiding the cost of installing new ductwork.

With over 45 years in the industry, Triple A Home Services can recommend the ideal heat pump or furnace for your specific needs. Whether you're installing a new unit or replacing an existing furnace, our team manages each detail with precision so you can count on reliable comfort for years to come. If you have questions, or just simply want to speak to the experts about this or other comfort concerns, give us 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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MAYOR'S MOMENT

CITY BUDGET

The Norwalk City Council held their first budget session on January 16, which is available to view on the City's YouTube channel. In addition to this meeting, we have several public meetings coming up in February, March and April:



- February 6 Council work session with final department head presentations
- March 6 Public Hearing and
- approval of our Capital Improvement Plan
- April 3 Public Hearing and approval of the Maximum Levy April 17 - Public Hearing and approval of the full budget

I encourage you to join us to see how our budgeting process works and how the City's spending is determined. These sessions will also be available on the City's YouTube channel if you are unable to attend in person. We also post Council meeting packets on the City's website. Each packet contains all the information the City Council members received prior to discussing next year's budget. The City Council and staff hold these meetings in public for transparency in the process and the discussion of the budget, as is required by law.

Due to the passage of House File 718 in 2023, the City Council is faced with quite a few tough choices to make this next fiscal year. These include choices on our revenue (i.e. property taxes) and on spending. One of the tough decisions they have already made is to discontinue the City's support of BRAVO Greater Des Moines. BRAVO is an organization that supports arts, culture and heritage in the Des Moines metropolitan area. It saddens us that we needed to make this decision.

ENVISION 2035 - A PATH TO NORWALK'S FUTURE

As I mentioned last month, the City Council has identified six new goals to work on over the next 10 years. My plan was to present them to you in this forum. However, due to our budget work, Council has not yet officially approved the goals. So, as soon as the goals are approved, I look forward to sharing them with vou.

SHOP LOCAL

With Valentine's Day just around the corner, February 14 to be exact, you still have time to get your special someone a little something. You're in luck because you don't have to go far to find that special gift. Norwalk has quite a few businesses that would be more than happy to help keep you out of the dog house this Valentine's Day.

SCAN TO SEE MORE PHOTOS, NEWS STORIES AND PRESS RELEASES



CITY OF NORWALK ECONOMIC DEVELOPMENT

2024 ANNUAL REPORT

ECONOMIC GROWTH:

- Norwalk welcomed over 20 new businesses and saw the addition of approximately 350 new jobs.
- Groundbreakings and grand openings were held for numerous new businesses, such as Norwalk's first hotel, the Fairfield Inn & Suites by Marriott, Domino's Pizza, Magnolia Connection Health Services, Kwik Star, Hilton Tru Hotel, Christian Brothers Automotive, the Norwalk Central Retail Center, Edward Jones Commercial Building on North Ave., Gregg Young Legacy Commercial Development, and more.
- Michael Foods progressed with its \$146,000,000 expansion by adding 132,000 SF to its existing facility and preparing for the 186 new high-quality full-time jobs available next year.
- The 40-acre Dunn Industrial Park development reached near completion with two light industrial flex buildings, Titan Storage, Dunn Industrial Condominiums, and more businesses being announced soon.
- Project West, a 300-acre tech-based development, made significant progress and should be announced in early 2025.

INFRASTRUCTURE & DEVELOPMENT:

- The City undertook significant infrastructural improvements throughout the community, including new street networks, public parking lots, and trails, as well as HWY 28 intersection improvements. The new HWY 28 entrance wall and HWY5/28 monument sign projects kicked off and will be built in the spring of 2025.
- The Southwest Development Corridor expansion made great progress, which includes a large new sewer main project along the North River, the extension of Delaware Street, several large data and industrial project starts, and a recordbreaking 2,900-acre annexation (underway).

MEDIA AND PUBLIC RELATIONS:

- Norwalk saw great success with the first citybased podcast series in central Iowa called
- 'Know your City, with Norwalk City Manager Luke Nelson' featuring a variety of topics and projects that interest the public most.
- The City released 18 media announcements, and Norwalk was featured in the news 91 times for development and business-related projects. Some of the news stories went national and even international.

SPORTS AND ENTERTAINMENT:

The Gregg Young Sports Campus (GYSC) and Fareway Fields completed its first full year being open to the public, hosting major events like the Iowa State Soccer Cup and Major League Baseball scouts, as well as initiating the NorWalk of Fame project, that will feature holograms of celebrities and military heroes. The GYSC also won a countywide WCEDC Innovation Award for its high-tech, first-in-thenation components that attract worldwide developers and visitors.

INTERNATIONAL INITIATIVES:

City leaders welcomed the new Chief of MissionConsul General Drilon Zogaj of the Kosovo Consulate at City Hall. Norwalk's official sister-city designation with Vushtrri, Kosovo, continues to be a productive partnership, with new public safety, business, and trade opportunities becoming available in 2025. An economic and trade forum between Kosovo and Iowa is planned for spring of 2025 and will feature Norwalk as a leader of the initiative.



Economic Development Team

Hollie Zajicek, ED Director Tai Lieu, Communications & Marketing Specialist

Chris Cataldo, ED Specialist Emily Donahue, ED Technician

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city of norwalk newsletter **FEBRUARY 2025**

🚯 City of Norwalk, Iowa - City Hall 🛛 🗶 @NorwalkCH 🙆 Norwalk|ACityHall

EASTER PUBLIC LIBRARY

Teen Takeover Thursdays, 3:30-5 pm

Our routine event for teens that includes hangouts & special editions for youth in grades 7-12. Walkins welcome for hangouts; registration is strongly preferred for special editions as supplies may be limited for these events. Check the online calendar for registration and specific Takeover themes.

Storytime Tuesdays, 10:30 am

Join us for songs, stories, & rhymes! We'll have a fun, interactive 25-minute storytime followed by an optional playtime or craft. Geared towards children ages 2-4; children of all ages & their caregivers are welcome!

Drop-In Dav Pilkey Palooza!

Monday, February 17th, 10 am-8 pm Stop by the library anytime to do some crafts & activities related to wildly popular author/illustrator Dav Pilkey's books such as Dog Man, Captain Underpants, & his other hilarious books.

From Page to Plate Cookbook Club: Greek Cuisine*

Tuesday, February 18th, 6:30-8 pm

Participants are encouraged to bring a hot or cold dish featuring Greek cuisine. Cooking is not required to participate but is certainly preferred! Registration is required so we know how much to prepare & serve. Registration closes on February 11.

EMPLOYEE SPOTLIGHT!

Meet Jim Dougherty, our incredible City Attorney who has been serving Norwalk with wisdom and wit for an impressive 31 years! In the last two years, we've been lucky to have him on board as a full-time member of the team.

Jim's story starts in Urbandale, Iowa, where he was born and graduated from Urbandale High School. He then went on to earn his Bachelor's degree in Finance from the University of Iowa (Go Hawks!) and a law degree from Drake University. Before joining the City full-time, Jim ran a private law practice in Norwalk, where he served as a general practitioner.

When asked what he enjoys most about his work, Jim shared: "The people I work with. I enjoy advising the City throughout the years and being part of its growth and success."

nformation · innovation · inspiration

Cozy Sit & Stitch February 20th, 6:30-8 pm Join library staff for a cozy night of stitching! We'll have a small fiber-based craft to complete or you can bring your own project to work on. Cozy refreshments provided. *Registration preferred, but not required.

Where's My Stuff?: The Ins and Outs of Managing Space

Wednesday, February 26th, 6-7 pm Professional organizers Marie Limpert & Annmarie Brogan of Organize Me! of NY, LLC, will teach you unique & creative strategies to maximize space & stay in control of your belongings. Their fun-loving & non-judgemental approach makes everyone feel at ease & helps them realize they are not alone! A short Q & A session will follow the virtual presentation. Registration is required.

Let's Get Crafty! Alcohol Inks

Thursday, February 27th, 6:30-8 pm Adult participants will create coasters and bookmarks using colorful alcohol inks. All supplies provided. Registration is required and opens on February 13.

Jim Dougherty, City Attorney

Jim attended his first Norwalk City Council meeting just one week after passing the Iowa Bar Exam in January 1992. Fast forward to today, he's attended

about 750 meetings - talk about commitment! (Is there a trophy for that? There should be!)

Outside the office, Jim is all about family and the great outdoors. He's been happily married to his wife, Barb, for 36 wonderful years, and together they have four children and two grandchildren. In his free time, Jim loves fishing, hunting, boating, and snowmobiling - no matter the season, he's always ready for adventure!

Jim, thank you for your steadfast dedication and for being an essential part of Norwalk's success. Here's to many more council meetings, laughs, and good times ahead!

IMPORTANT LINKS FOR NORWALK!

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NEW PROGRAM Power Up P.E. Ages 2nd - 5th grade



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

FAITH By Rob Jones

DEFYING the laws of nature

When I was in my 20s, I set a life goal to one day go on a cruise. Well, it took a few decades, but my wife and I recently experienced our first cruise, and it was eye-opening. Seeing the ocean while standing on a beach or pier is one thing, being out to sea with no land in sight is quite another. The beauty of the ocean in the sunshine gently rolling by as we stood on the deck was inspiring. We were both struck by the tremendous power of the waves, the currents and the swells lifting the ship up and down.



Our cabin was on the main deck, which didn't feel too much higher than the water level, and, as we looked out our window, we often couldn't take it too long before we had to turn away to keep from feeling nauseous. Sometimes, at night, the waves would slap against the side of the ship, and, along with the waves, keep us awake.

Life is a lot like these experiences. Sometimes, it's gently rolling by with little to no threat or trouble coming our way. Other times, we feel like a ship tossed by the waves of the sea, and we have absolutely no control.

I'm reminded of the time when Jesus and the disciples were in a ship at sea, and the waves and wind were going so crazy that it seemed like their boat would sink. Even these men so accustomed to experiencing bad weather at sea were scared to death, and they called out to Jesus for help. In reply, Jesus said to them, "Why are you afraid, you of little faith" (Matt. 8:26a).

I think it's important to notice here that sometimes the circumstances of life can get to the toughest of us. None of us are immune to troubles and trials that can literally strike fear in us. But, also notice that, in their fear, the disciples knew where to turn. Instead of jumping ship or calling out to the gods of nature to somehow save them, they turned to the one who made the laws of nature. They turned to the only One who can command and control the wind and waves, they cried out to Jesus. And you know what he did? "Then he got up and rebuked the winds and the sea, and there was a great calm" (Matt. 8:26b). Jesus completely changed their circumstances, and why? Because he can. Because they asked him to. And when we choose to turn to the One who can command and control the wind and waves rocking our world, he's right there for us as well. There's nothing so out of control that the Lord Jesus can't tame and make right.

I love the final response of those disciples to Jesus, "The men were amazed and asked, 'What kind of man is this? Even the winds and the sea obey him!' " (Matt. 8:27).

If you feel weak in your faith as you navigate some uncertain seas in your life, I encourage you to turn them over to the Lord and ask Him to do what only He can do. Then you, too, will find yourself exclaiming, "What kind of man is this? Even the winds and the sea obey Him!" He's not just a man, He's the God-man Jesus Christ, perfect in power, attentive to our cries for help, ready to help you in your time of need. Why not reach out to him in prayer today?

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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EVENTS IN THE AREA

Check for cancellations

Upcoming in Norwalk Living magazine:

Foreign Exchange Students: Have you hosted a foreign exchange student in the past or are hosting one this year? Tell us about sharing your home and culture with a student from abroad and what you learned from the experience. Email tammy@iowalivingmagazines.com to be included in the April issue.

VITA offers income tax help

Get your taxes done for free with the Volunteer Income Tax Assistance program. Boost your family's income with the earned income tax credit or child tax credit if you qualify. Some guidelines apply. Learn more by visiting www.extension.iastate.edu/ humansciences/vita.

Staley's Chicken Dinner

Sunday, March 16, 10:30 a.m. to 1:30 p.m. St. John the Apostle parish in Norwalk

Everyone is invited to this fried chicken feast featuring Staley's Fried Chicken, along with all the fixings, drinks and pie for dessert. Cost is adults, \$13, children ages 6-12, \$6, and children 5 and younger eat free. A balloon artist will entertain the kids. A silent auction and 50/50 raffle will also be held. Tickets can be purchased in advance at the parish office. For more information, contact Gary and Mary Haselton at 515-321-3873 or the parish office at 515-981-4855.

Money Smart Workshop: Empowering Financial Literacy for All

Thursdays, Feb. 27, March 6 and March 13, 6-7:30 p.m. Warren County ISU Extension and Outreach office

Iowa State University Extension and Outreach announces the upcoming Money Smart workshop, designed to enhance financial literacy and equip participants with essential money management skills. This is a free series of three workshops.

In today's fast-paced world, understanding personal finance is more important than ever. The Money Smart workshop aims to provide practical tools and knowledge on budgeting, saving, investing and navigating credit. Whether you're a student, a young professional, single parent or someone looking to refresh your financial skills, this workshop is tailored for all levels.

Attendees will receive valuable materials to help continue their financial education at home. Registration is required at https://go.iastate.edu/ZFUOII or contact Bethany at bcecot@iastate.edu or call 515-961-6237.



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 conversation.

CITYVIEW'S Chocolate Walk

West Glen Town Center, 5465 Mills Civic Parkway, West Des Moines chocolatewalk.dmcityview.com Feb. 21

CITYVIEW and West Glen Town Center once again bring the Chocolate Walk to West Glen Town Center on Friday, Feb. 21 from 5-9 p.m. For a ticket price of \$25 (\$35 at the door), attendees will receive 10 drink tickets that



can be redeemed for sample cocktails at participating venues. Participating establishments are Wellman's, Anna Dolce, Shotgun Betty's, Grimaldi's, The Irish, Tonic, El Fogon, The Breakfast Club, Coach's Pizza and Hurts Donut. ■



Methodist Church



Coping with Loss: Join Our Support Group

Coping with loss can be difficult, and grieving is a personal journey. Our support group offers a welcoming space for those who have recently lost a loved one or are dealing with past grief. Join us for solace and healing-everyone is welcome, and attendance is free.

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NEIGHBOR SPOTLIGHT

ONE cookie at a time

Baird is empowering the next generation of leaders.

Shortly after moving to Norwalk in 2014, Erica Baird dedicated herself to empowering the next generation of leaders through the Girl Scouts of Greater Iowa.



In 2016, she became a parent volunteer for her daughter's homeschool troop.

"I joined as a volunteer to spend some one-on-one time with my daughter," Baird says. "I was a Girl Scout for a few years as a child, with my mom as my leader, and quickly remembered that 'once a Girl Scout, always a Girl Scout.' Helping others is just in my blood."

When COVID-19 disrupted their lives in 2020, Baird was determined to keep her daughter involved with Girl Scouts despite the challenges. In 2021, she started her own troop in Norwalk.

"I was excited to start a new Girl Scout troop for my daughter, and it was a great way for her to meet new friends," Baird says.

In 2024, Baird expanded her role by becoming the service unit leader, supporting new and experienced troop leaders while coordinating events that bring troops together. Whether it's planting flowers in City Park, visiting nursing homes, or selling glitter tattoos at local festivals, Baird ensures the girls in her troop have a fun experience.



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Jason Siemens of Edward Jones presents the Neighbor Spotlight certificate to Erica Baird.

One of Baird's favorite traditions is the troop's annual camping trip.

"The girls have learned some cooking skills, plant identification skills, knife skills, but also the importance of planning and remembering to plan for some relaxation," she shares. "Each summer, when we go camping, it is somewhere different, and, each year, we do traditional s'more along with s'more with a twist."

For example, last year they made s'more quesadillas.

Another special memory for Baird is the troop's trips to

Adventureland — a reward the girls earn by selling 700 boxes of cookies each.

"When we go, we are able to just enjoy the day," she says. "Some love the roller coasters while others prefer the water park, but me, I just love seeing all the smiles and laughter throughout the day."

For Baird, volunteering is an opportunity to teach girls of all ages about their strength, leadership potential, and the importance of having a positive role model.

"I love that Girl Scouts has stuck to the tradition of being for girls," she says. "It gives them a safe space to talk freely about anything. These girls in my troop are like my own children. We celebrate holidays and enjoy random days together. I think the bond that these girls have created is instrumental to growing up. I love the real moments we share."

Baird encourages others to consider volunteering, not just for the good they can do but for the joy and connections they'll gain.

"It's a great way to grow bonds with not only your kids, but your kids' friends," she says. "As a volunteer, we make our own schedule and choose (with the girls) what we teach and how we teach it. There is no one set way to empower our future leaders."

If anyone is interested in becoming a volunteer or has a girl in their life who might enjoy Girl Scouts, Baird recommends reaching out to Girl Scouts of Greater Iowa — "or even to me," she says.

Do you know a neighbor who deserves recognition?

Nominate at tammy@iowalivingmagazines.com.

WHAT IS hyaluronic acid, and how does it help our skin?

Hyaluronic acid (HA) is a powerhouse skincare ingredient celebrated for its ability to deeply hydrate and plump the skin. Naturally found in the body, HA functions as a humectant, meaning it attracts and retains water, which is crucial for maintaining skin hydration, elasticity and overall health. As we age, the body's natural production of HA decreases, leading to drier skin, fine lines, and a loss of firmness.



One of the most significant advantages of HA is

its extraordinary ability to hold up to 1,000 times its weight in water. This powerful hydration property helps to plump the skin, making fine lines and wrinkles less visible while enhancing the skin's smoothness and suppleness. Additionally, HA strengthens the skin's barrier function, improving its ability to defend against environmental stressors like pollution and UV damage that contribute to premature aging.

Beyond hydration, hyaluronic acid also has soothing properties that make it ideal for sensitive or acne-prone skin. It helps reduce redness, irritation and inflammation, promoting an even and healthy complexion.

Hyaluronic acid is commonly found in serums, moisturizers and masks. For optimal results, it should be applied to damp skin and sealed with a moisturizer to lock in hydration. Regular use enhances skin texture, moisture retention and overall radiance.

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

HEALTH By Dr. Michael O'Meara

MY DOCTOR said I have mites living on my eyelids. Is that possible?

As gross as that sounds, yes, it is possible.

Demodex blepharitis is an inflammatory condition affecting the eyelids, primarily caused by the presence of demodex mites. These tiny parasites can overpopulate and inhabit the eyelash follicles and sebaceous glands in the eyelids. This can cause discomfort and lead to chronic inflammation.



The exact cause of demodex overpopulation and subsequent blepharitis is not fully understood. Older

adults and individuals with rosacea are more suspectable to demodex. People with a weakened immune systems or poor eyelid hygiene are also at higher risk for infestation.

The symptoms include itching and redness of the eyelids, dandrufflike crusts at the base of the lashes, dry eyes, and possible eyelash loss. The diagnosis of demodex blepharitis is made by visual inspection of the lids and lashes under magnification.

Management of demodex blepharitis usually requires a combination of medical treatment and eyelid hygiene. Tea Tree Oil and hypochlorous acid applied to the lids can reduce mite populations, antibiotics may be prescribed to treat secondary infections, and steroids are often used to reduce inflammation. A newly FDA approved eye drop called Xdemvy can treat demodex blepharitis. Regular eyelid cleaning, warm compresses, and avoidance of makeup can reduce irritation.

Information provided by Michael O'Meara, OD of Optometric Associates of Warren County, P.C., 1228 Sunset Drive, Norwalk, 515-981-0224.



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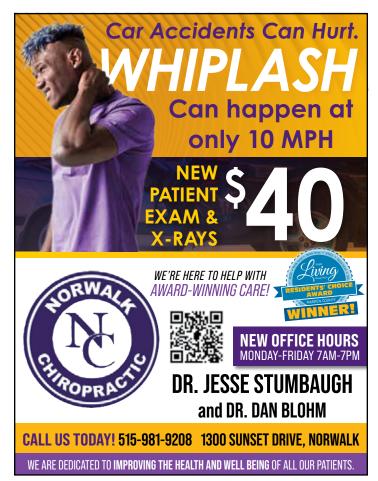
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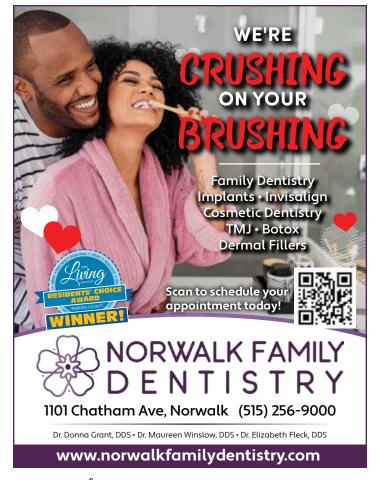
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HEALTH By Dr. J

By Dr. Jesse Stumbaugh

CHIROPRACTIC care for whiplash

Are you suffering from whiplash after an accident? Chiropractic care can be your key to recovery. Whiplash injuries often result in pain, stiffness and reduced mobility in the neck and upper back. Chiropractors specialize in diagnosing and treating these conditions. Using gentle adjustments and tailored treatment plans, we aim to restore proper alignment and function to your spine, alleviating pain and promoting healing.



Chiropractic care not only addresses immediate symptoms but also focuses on long-term wellness. We utilize a holistic approach that may include physical therapy, exercises and lifestyle modifications to ensure a thorough recovery. Imagine regaining your freedom of movement and returning to the activities you love.

Don't let whiplash hold you back any longer. Experience the benefits of chiropractic care and take the first step towards a pain-free life. Schedule your consultation today and discover how we can help you heal naturally and effectively. Plus, with medical payments coverage (Med Pay) through your auto insurance, your chiropractic treatments may be covered, reducing out-of-pocket expenses. Med Pay is designed to help cover medical expenses from an accident, ensuring you can focus on your recovery without financial stress.

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. Maureen Winslow CHILDREN'S Dental Health Month

February is National Children's Dental Health Month, a time to highlight the importance of good oral hygiene in children. Developing strong dental habits early sets the foundation for a lifetime of healthy smiles.



The American Dental Association (ADA) recommends that children brush their teeth twice a day with fluoride toothpaste, floss daily, and visit the dentist regularly. A healthy diet also plays

a key role in preventing cavities. Limiting sugary snacks and drinks can protect teeth from decay. Parents and caregivers can make dental care fun by using flavored toothpaste, playing music while brushing, or creating a reward system. Teaching kids the importance of oral hygiene not only prevents dental problems but also boosts their overall health and confidence.

Building strong oral hygiene habits early helps ensure healthier teeth and gums as children grow into adulthood. Unlike eye color or height, healthy teeth are not determined by genetics. Oral health is within every person's control. Good dental care reduces the risk of cavities, gum disease, and even other health issues linked to poor oral hygiene. By making brushing, flossing and regular dental visits a priority now, parents can help set their children up for a future of strong, healthy smiles. This month, take the opportunity to reinforce positive dental habits with your child. A bright, healthy smile starts with small daily steps that lead to big lifelong benefits.

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

FITNESS

By Dani McManus

Q: Is it OK to exercise with arthritis?

A: If you suffer from arthritis, you may notice that, as the temperature gets colder outside, the more your joints hurt. The more your joints hurt, the less you want to go work out. Am I right? Whether I am or not, exercise actually should be a possibility. It is actually proven to reduce joint pain, improve quality of life, and reduce body weight. There may be slight pain with some exercises, but that is OK. Ultimately,



the muscles around the joint will get stronger and pain will decrease. The more you stay sedentary, the lower your pain tolerance goes, and the more your joints stiffen.

Of course, use common sense. If a movement hurts a lot, stay away from it. The goal is to start off with low impact exercises like walking, biking or swimming. Another important factor is what time of day you are working out. Avoid working out right after you get up; your joints are still stiff from when you were asleep. Midday seems to be the best time to work out for most people who suffer from arthritis, but it varies with everyone. Also, if it is cold outside, make sure you take an extra minute or so to warm up. The cold air makes your joints cold, so make sure they are warmed up properly before working them. If your joints hurt, exercising might be the last thing you want to do, but start off slow. I promise it will be worth it in the end. ■

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 Kathy Dunbar PLANNING a trip?

Do you travel out of state or out of the country, whether to visit family, to go on a vacation or to escape the Iowa winters?

Being a funeral home, we know there are times when a death occurs away from home. It happens more often than people would probably expect.

What people do not always realize is that it can be difficult to get a person transported back home — and there can be unexpected expenses.

While the funeral home does everything it can to make these situations as seamless as possible and to keep extra expenses at a minimum, there can still be some challenges.

Fortunately, there is an affordable solution that can provide a tremendous amount of peace of mind to those who frequently travel.

Travel plans offered through a funeral home can be very affordable (usually a modest one-time payment), and they can help ensure that, if the inevitable happens away from home, everything will be covered to bring the loved one back home to where services will be provided.

If you are a traveler — or plan to become one in your retirement years — then visit with your funeral provider of choice and ask if they offer a travel plan.

As we often like to say, you will be glad you did.

Information provided by Kathy Dunbar, Advanced Planning Counselor, Hamilton's on Westown Parkway, 3601 Westown Parkway, West Des Moines, IA 50266, 515-697-3681



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HEALTH By Dr. Kelly Cook

THE EFFECTS of hearing loss on the spouse

If you are suffering from hearing loss, you're not alone. While an estimated 36 million American adults experience some degree of hearing loss, those closest to you — your immediate family — are affected even if they don't share your hearing impairment. Your spouse, in particular, may have a difficult time dealing with your hearing loss.



Many spouses complain of a lack of communication. They resent having to repeat themselves and adopt strategies such as positioning themselves in front of their husband or wife when speaking, encouraging lip reading and relying on handwritten notes. The big effect is on everyday activities, mainly television and telephone use. Spouses must deal with increased volume when the TV is on, making it uncomfortable for them to watch television in the same room. They also tend to be the ones to answer and make all telephone calls. There is also a reduction in social activities, with the hearing-impaired partner more likely to want to stay at home rather than venture out and put him or herself in a potentially uncomfortable situation.

Naturally, these factors lead to resentment and put a strain on the marriage. Increased tension often leads to a lack of intimacy, causing serious damage to the relationship.

If you are hearing impaired and married, there are steps you can take to improve your relationship with your spouse and ease his or her burden. If you own hearing devices, use them. And if you don't, speak with your audiologist to see if they will help. There is a direct correlation between hearing device use and relationship satisfaction. Of equal importance: Accept your condition rather than wallowing in self-pity or despair. Nobody wants to have difficulty hearing, but dealing with it in a positive manner can go a long way toward maintaining a solid marriage. When you accept your impairment, your spouse is more willing to help, and it's easier for both of you to adapt to the situation.

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



RECIPE

TACKLE wellness goals by adding a touch of green

Better-for-you recipes inspired by savory salad kits

(Family Features) Around the start of a new year, many people are setting their wellness intentions, from incorporating a variety of greens into meals to boosting daily step goals, drinking more water and practicing gratitude.

As part of the journey, it's important to rethink nutrition and your recipe repertoire to include better-for-you meals. For example, you can satisfy seafood cravings while getting your protein fix with Italian Crusted Salmon with Creamy Truffle Caesar Salad. This onepan solution is paired with a Fresh Express Twisted Creamy Truffle Caesar Chopped Salad Kit, inspired by high-end dining experiences with flavors that transport you to the finest restaurants around the world.

The kit allows you to indulge in crunchy garlic brioche croutons paired with garden fresh crispy romaine lettuce, delicate sprinkles of truffle Parmesan cheese shreds and creamy dressing, transforming every bite into a sensation to be savored.

Visit freshexpress.com to discover more than 380 fresh recipes and find a store near you. ■

Polk City, IA 50226

Clive, IA 50325

Italian crusted salmon with creamy truffle Caesar salad

Prep time: 10 minutes Cook time: 20 minutes Servings: 2

- 1 clove garlic, minced
- 1 teaspoon lemon juice
- 2 teaspoons chopped, fresh rosemary
- 1/2 teaspoon honey
- 1/4 teaspoon salt
- 3 tablespoons panko breadcrumbs
- 3tablespoons finely chopped walnuts
- 1 teaspoon olive oil
- 2 salmon fillets
- nonstick cooking spray
- 1 bag (9.3 ounces) Fresh Express Twisted Caesar Creamy Truffle Caesar Chopped Kit Salad
- 2 lemon wedges (optional)

DIRECTIONS

- Heat oven to 425 F. Line sheet pan with parchment paper.
- · In small bowl, combine garlic, lemon juice,



rosemary, honey and salt. In another small bowl, combine breadcrumbs, walnuts and olive oil.

- Place salmon on prepared sheet pan. Spread mustard mixture over fish; sprinkle with panko mixture, pressing to adhere. Lightly coat with nonstick cooking spray.
- Bake 12-15 minutes, or until fish flakes easily with fork.
- Place greens from salad kit in large bowl. Drizzle with dressing; mix well.
- Evenly divide salad among two plates. Top with salmon. Serve each with lemon wedge, if desired.

SAVINGS BANK

Considering a move or remodel this year? *We're ready to help.*

Norwalk, IA 50211



www.iowalivingmagazines.com FEBRUARY | 2025 Norwalk Living magazine 23

2020-2024

CHAMBER By Mel Guanci

A FESTIVE evening at Wilson's Orchard & Farm

The Norwalk Area Chamber of Commerce gathered at Wilson's Orchard & Farm to celebrate the achievements of community members dedicated to making our area a vibrant place to live, work and visit. With



rustic charm and warm camaraderie, chamber members, local leaders and guests enjoyed an evening of recognition and great food.

Spotlighting our 2024 award winners

Each year, the chamber presents awards to those who go above and beyond in service to our community. This year, Denny Wulf served as emcee for the event.

Teacher of the Year: Abigail Schmailzl, a reading interventionist at Oviatt Elementary, was named Teacher of the Year for her 20 years of service and dedication to helping students become confident readers. She is admired for her mentoring, expertise and caring approach.

Student of the Year: Henry Groos was

honored as Student of the Year for his academic excellence and leadership. Ranked first in his class, Henry earned multiple academic awards, including induction into the National Honor Society and the Silver Cord for volunteer service.

Chamber Business of the Year: Middlebrook Mercantile was recognized for its community spirit, hosting events like the Women's Collective and supporting local artists and businesses, creating a welcoming space for all.

Chamber Member of the Year: Chad Stevens was named Chamber Member of the Year for his 25 years of leadership in organizing the annual golf outing, contributing to the event's success year after year.

Citizen of the Year: Robin Leaper, director of Parks and Recreation, was honored for her leadership in overseeing the growth of the department and promoting community wellness through new facilities and programs.

Community Footprint Award: Kate Baldwin was recognized for her two decades of leadership in Norwalk school finance, helping shape key community projects, including new

schools and sports facilities.

Honoring outgoing board members

We also extended thanks to outgoing board members Jon Niemeyer and Tim Stephany and past board chair Lorie Williamson for their invaluable contributions to the chamber's growth.

Coming together in celebration

The evening included speeches, storytelling and celebration of collaboration. Guests enjoyed farm-fresh delicacies and shared connections. exemplifying the strength of our community.

Looking forward

Thanks to Wilson's Orchard & Farm, Bellflower Florists, Midwest Meets Design, and So Bright Productions for making the evening special. Stay tuned for next year's nomination period, and thank you for supporting Norwalk's future.

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



OUT & ABOUT

VET BOARD Certification Celebration

Dr. Jennifer Mathis of Family Pet Veterinary Center hosted a reception to celebrate board certification in animal dentistry on Jan. 15.



Shawn "Bubba" Staley, Allie Brockett and Dr. Jennifer Mathis



Libby and Shane Abbott



Josh Wingert, Kari Nichols and Joe Nichols



Heather Wilkerson, Molly Eyerly and Kevin Jensen



Denise Boring and Mark Baudler



Sarah Kuhlman and Cassie Kuhlman



Nate Thompson and Emma Neiderheiser



Jill Rhodes and Arron Smith



Megan Smith, Angel Sparks and Morgan Doll



Jessica Lauria, Payton Rush and Taylor Sears



out & ABOUT CHAMBER Banquet

The Norwalk Chamber Annual Awards Banquet was held Jan. 17 at Wilson's Orchard & Farm.



Travis Stanley and Tim Klinkner



Brenda and Tim Stephany



Eamon Patch and Tai Lieu



Jean Strable and Nicole Rhodes

onuo



John Harrison and Renee Wulf



Tim Stephany and Denny Wulf



Lorie and Paul Williamson



erwou

OCUOR

Jim and Annette Lane



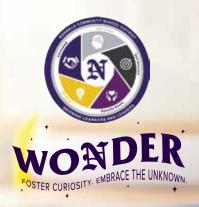
Lucinda Sperry and Mark Miller



Ashley Mowery and Amber Wilkins



Mel Guanci and Martha Munro



NORWALK COMMUNITY SCHOOL DISTRICT NEWSLETTER

Norwalk Preschool and **Kindergarten Registration**

Norwalk preschool is an exciting milestone, marking the beginning of your child's educational journey. It's a time when curiosity and creativity flourish, laying the foundation for lifelong learning and success. Our programs encourage children to develop essential skills, form friendships, and cultivate a love for discovery through play and exploration.

UNIVERSAL PRESCHOOL FOR 4-YEAR-OLDS

If your child will be attending 4-year-old universal preschool, please scan the QR code below to fill out the PROGRAM REQUEST FORM for Norwalk's Community Universal Preschool Program which provides free preschool to eligible 4-yearolds (age 4 on September 15th, 2025). This form is step ONE of TWO required

sign-ups. Completion of this form does not constitute a completed registration for any program. The information from this form will be used to schedule students into one of our four universal preschool providers: Lil' Hands, Big Dreams; Norwalk Christian Academy; Oviatt Preschool; Serendipity. You will be contacted with the response to your program request within two weeks of submitting this form.



PRESCHOOL FOR 3 YEAR OLDS

Oviatt's 3-year-old preschool program is provided on a tuition-only, parttime basis for eligible Norwalk 3-year-olds (must be age 3 on September 15th, 2025). The QR code is a form for step ONE of TWO required sign-ups. Completion of this form does not constitute a completed registration for Oviatt 3-year-old preschool. You will be contacted with the response to your request within two weeks of submitting this form.



SCAN HERE!

Preschool Pre-registration is Open Now! 2025-2026 Preschool & Kindergarten **ONLINE REGISTRATION OPENS ON MARCH I, 2025**

FEBRUARY 2025

NOW HIRING Part-Time Lunch/Recess Paras



ONLINE REGISTRATION FOR PRESCHOOL AND KINDERGARTEN, visit www.norwalkschools.org/parents-and-students/enrollment

Norwalk Community School District www.norwalkschools.org 380 Wright Road, Norwalk (515) 981-0676

Fellowshi COMMUNITY CHURCH

We Invite You To Join Us For Worship This Weekend! • Sundays 8:30 & 10:30 AM •



Awana for 2yrs - 5th Grade Wednesdays, 6:20 - 8:00 PM

Students

Students 6th - 8th Grade Sundays, 5:00 - 7:00 PM

Students 9th - 12th Grade Sundays, 6:30 - 8:30 PM



Facing "Rough Seas" in Life? Learn how to defy the laws of nature by turning to this month's Norwalk Living Faith Column by Senior Pastor Rob Jones

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